

Új paradigma – a kontextus a fintech hype mögött



CEE-FINTECH

Imre Zsombor, Invendor / cee-fintech.com

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DISRUPTION

THE BIG CHALLENGE

THE WORLD OF BUSINESS TODAY IS:

VOLATILE



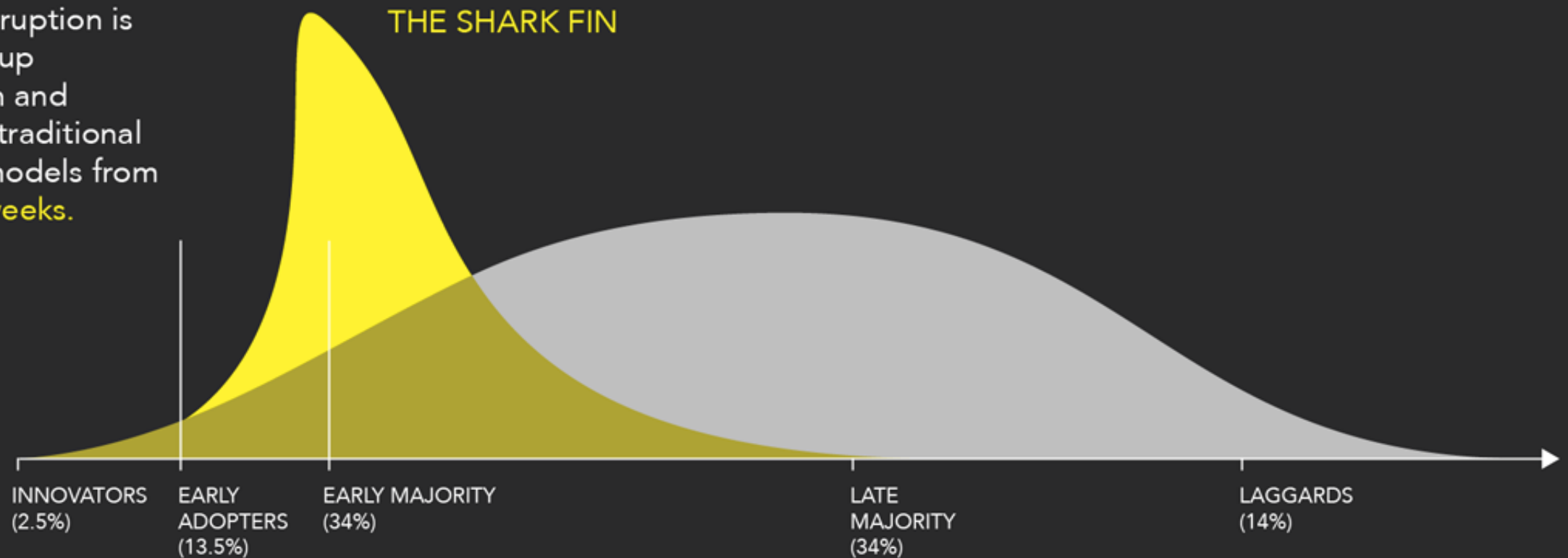
COMPLEX



FAST

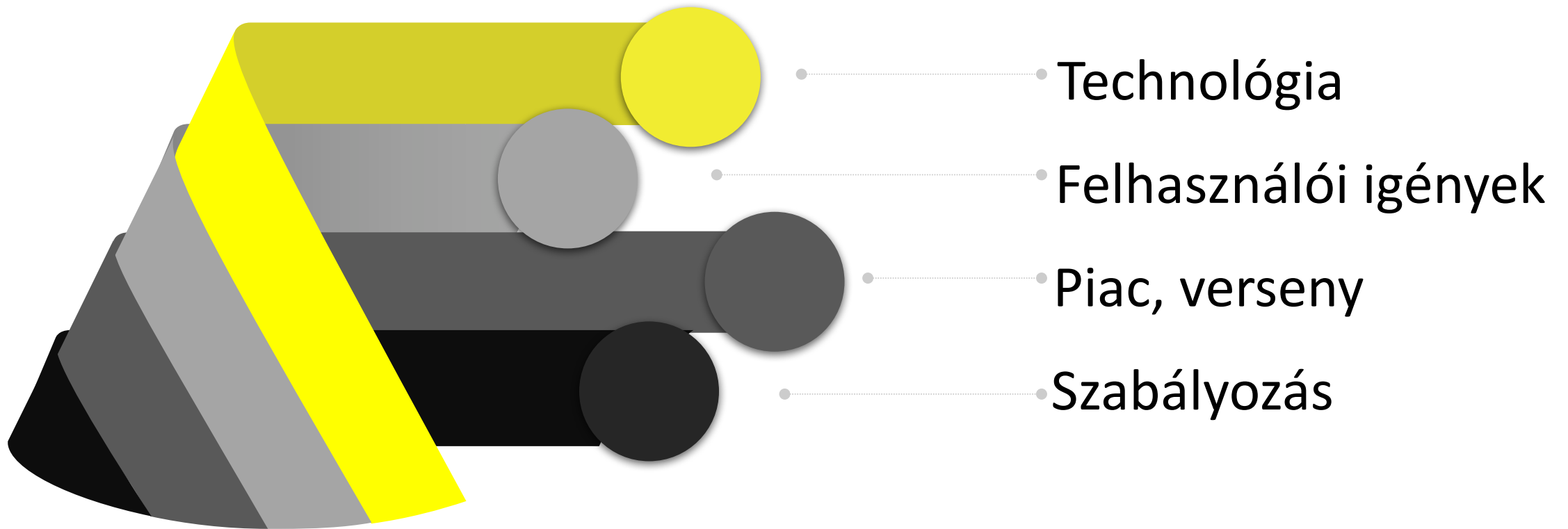


Digital disruption is speeding up innovation and changing traditional industry models from **years to weeks**.



MARKET SEGMENTS ACROSS TIME

A FINTECH MÁS...



Technológia

- Infrastruktúra (distributed ledger)
- Közösségi hálózatok
- Roboadvisors (BigD, AI)
- Kvázibankok (API)
- Fizetésforgalom (HW)



Felhasználói igények



Researching Products Online

86% of Baby Boomers routinely research products online

Smartphone

14% of Baby Boomers research products via smartphone

Print Media

38% of Baby Boomers prefer to research products in newspapers or magazines

Influence on Decision To Buy

62% of Baby Boomers say advertising and advice from a sale rep is more likely to influence their decision to buy

Social Media

18% of Baby Boomers advocate for retailers on social media

Researching Products Online

90% of Millennials routinely research products online

Smartphone

60% of Millennials research products via smartphone

Print Media

19% of Millennials prefer to research products in newspapers or magazines

Influence on Decision To Buy

82% of Millennials say word of mouth is more likely to influence their decision to buy

Social Media

29% of Millennials are willing to advocate on behalf of a retailer they purchase from on social media

Herbert Hoover






Signature *R. Franklen* *h* *guzel*

Caracraft.

James K. Kuhn

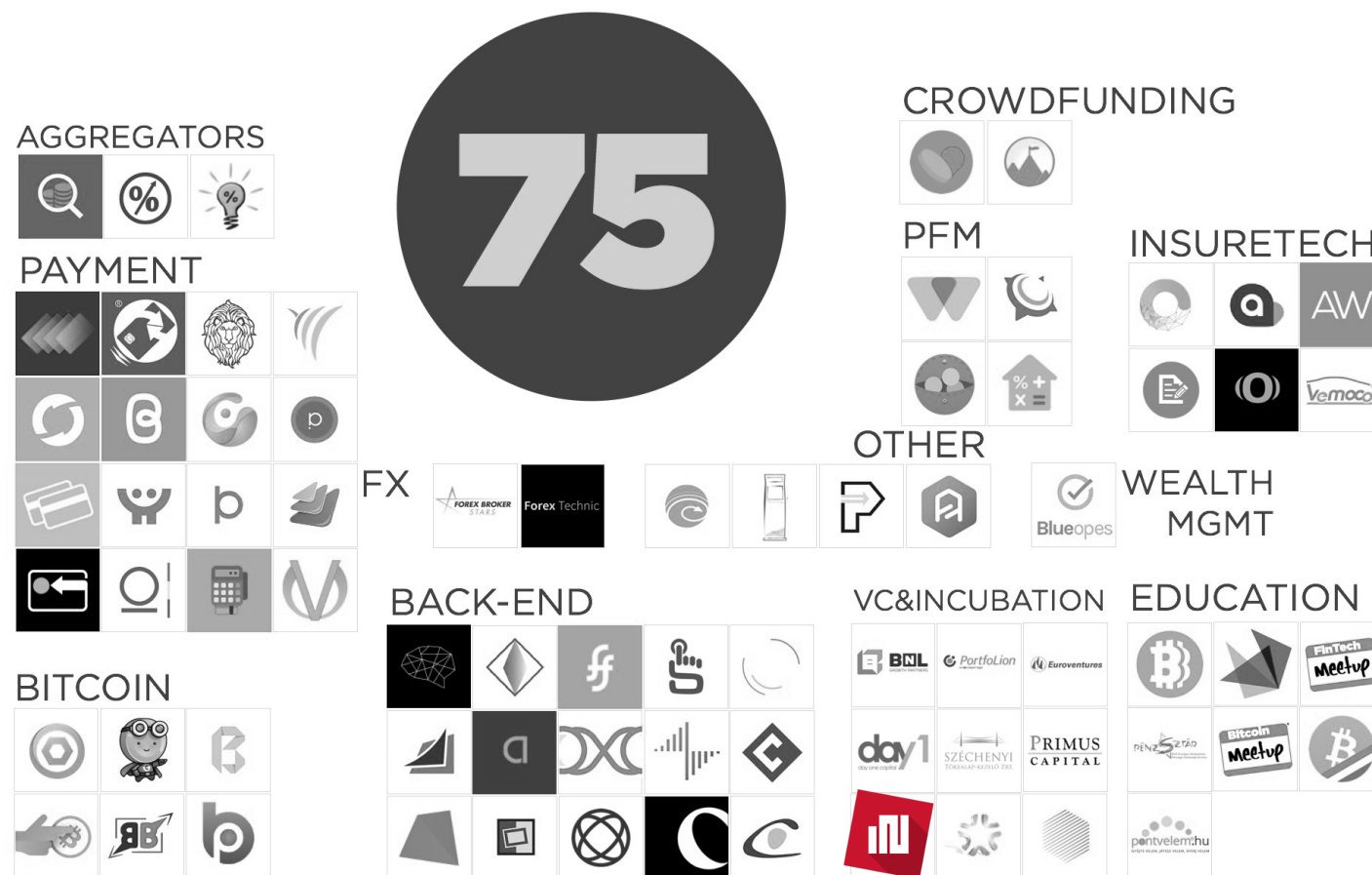
[Handwritten signature]

A.M. CASSANDRE

every 25th American graduating student doesn't even have
their own signature because they never write by hand

Piac, verseny

- Cross-border
- Monoline
- Piaci kihívók
- Új üzleti modellek
- Fintech startupok



Szabályozás

- PSD 2
- AMLD IV
- MiFID II
- ...
- Nyílt adat
- Harc a készpénz ellen
- MNB felhő ajánlás





DISRUPTION?

IF NOT DELIVERED RETURN TO
THE ROYAL BANK OF CANADA
AT POINT OF MAILING

$\frac{11}{369}$ Mt. Royal & St. Lawrence, Montreal, P.Q.

The Manager,
Grindlays Bank Ltd.,
Calcutta, India.

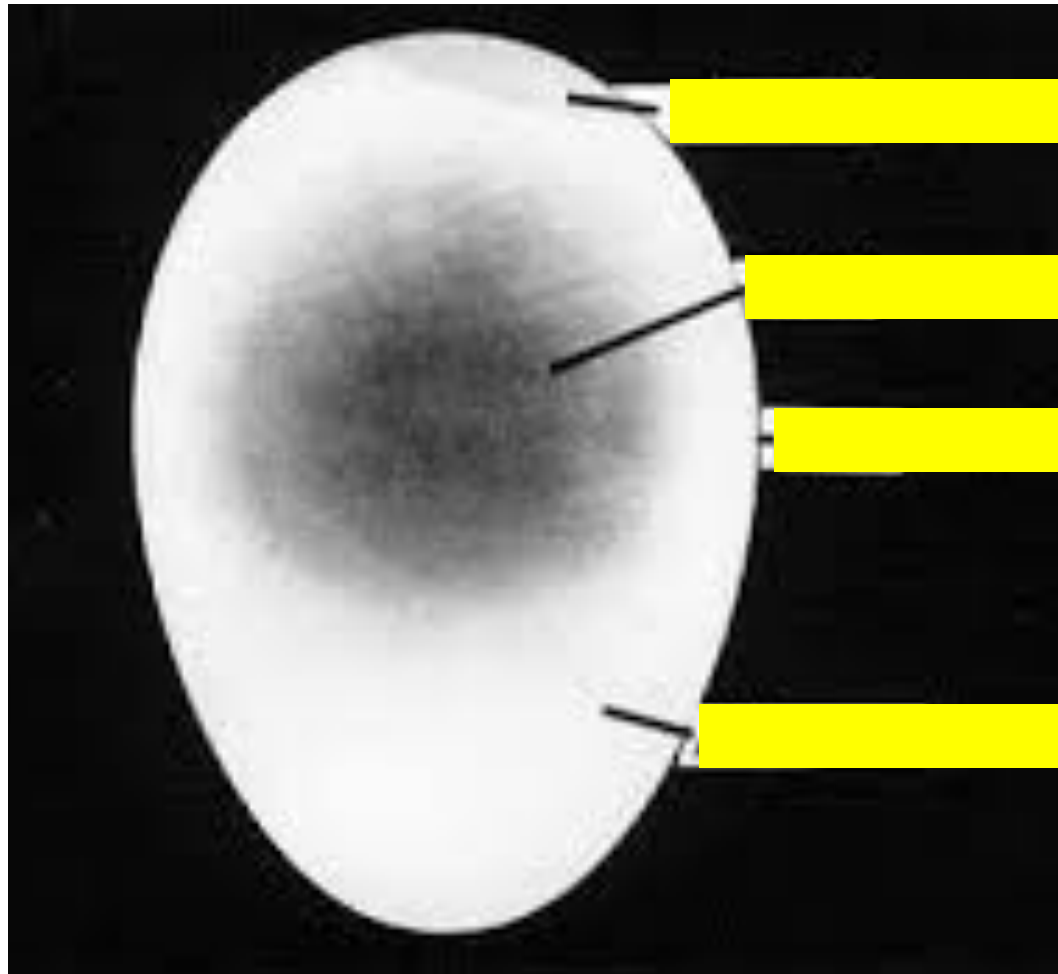
PAR AVION

VIA AIR MAIL

CORREO AEREO



Új paradigma



A pénz adat
A bank egy IT vállalat
A bank egy közmű-szolgáltató

Bizalom
márka + szabályozás

Nyílt adat
Nyílt infrastruktúra
Nyílt bankolás

Decentralizáltság
"Erős" ügyfelek
Fragmentált / elosztott infra



IDENTITY CRISIS

- 
- Befektetési boom
 - Program boom
 - Lehetőségek

Köszönöm



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