

Fintechi innovatsioon ja ühisrahastus

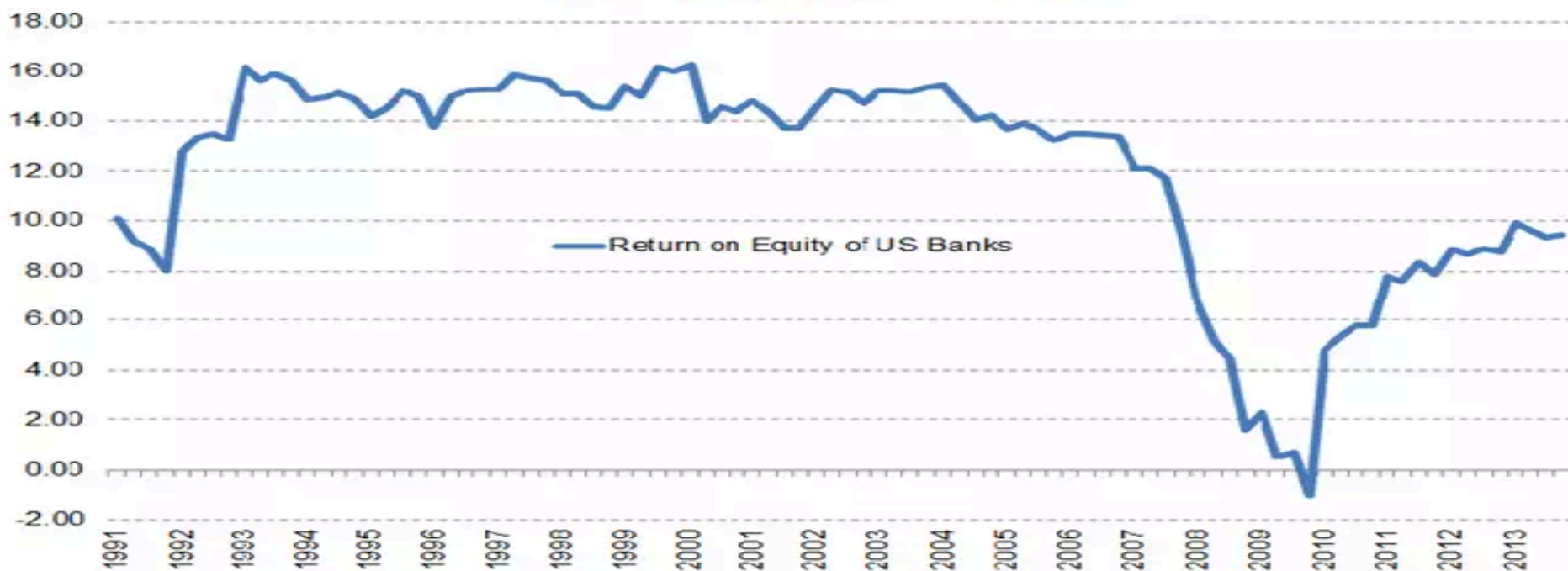
Kristjan Lepik
Märts 2015

EESTI ARENGUFOND





Return on Equity of US Banks



WHAT IS FINTECH?

Fintech = financial technology

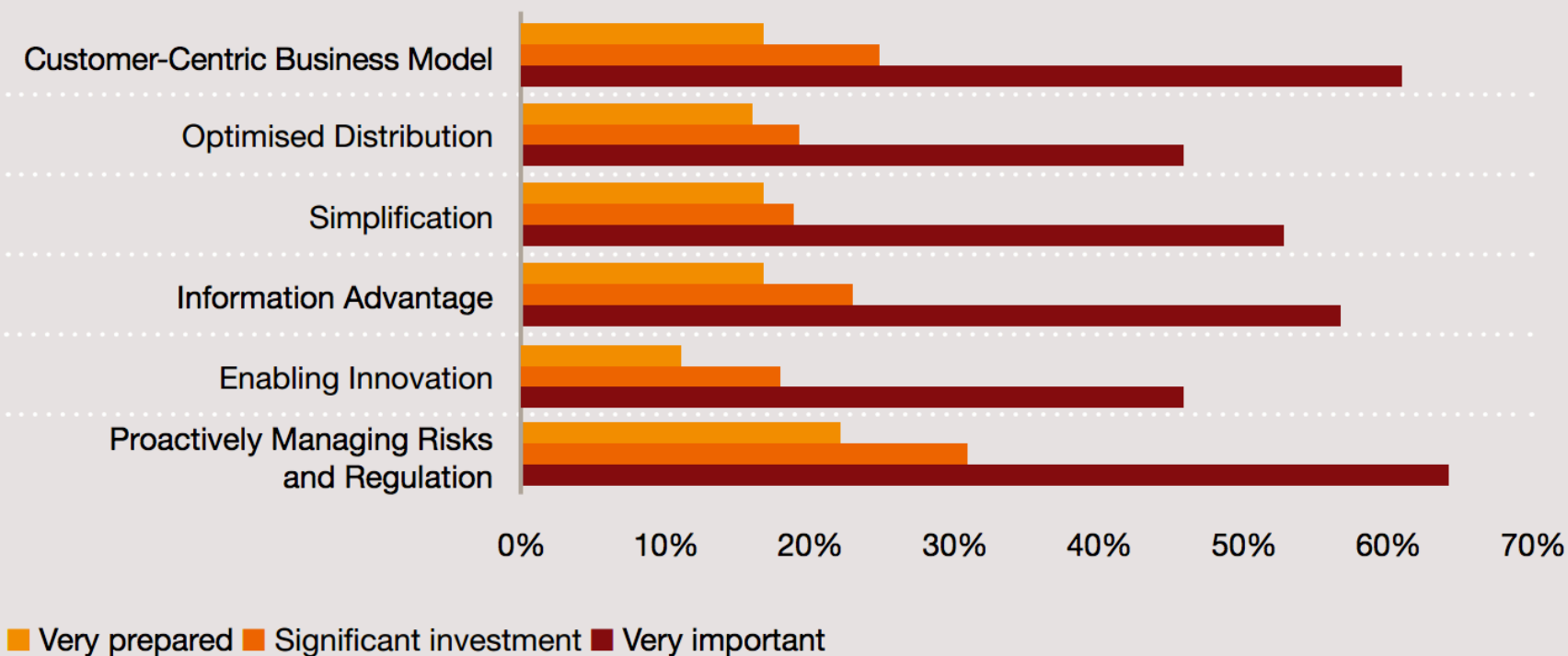


Pangad = infomonopol



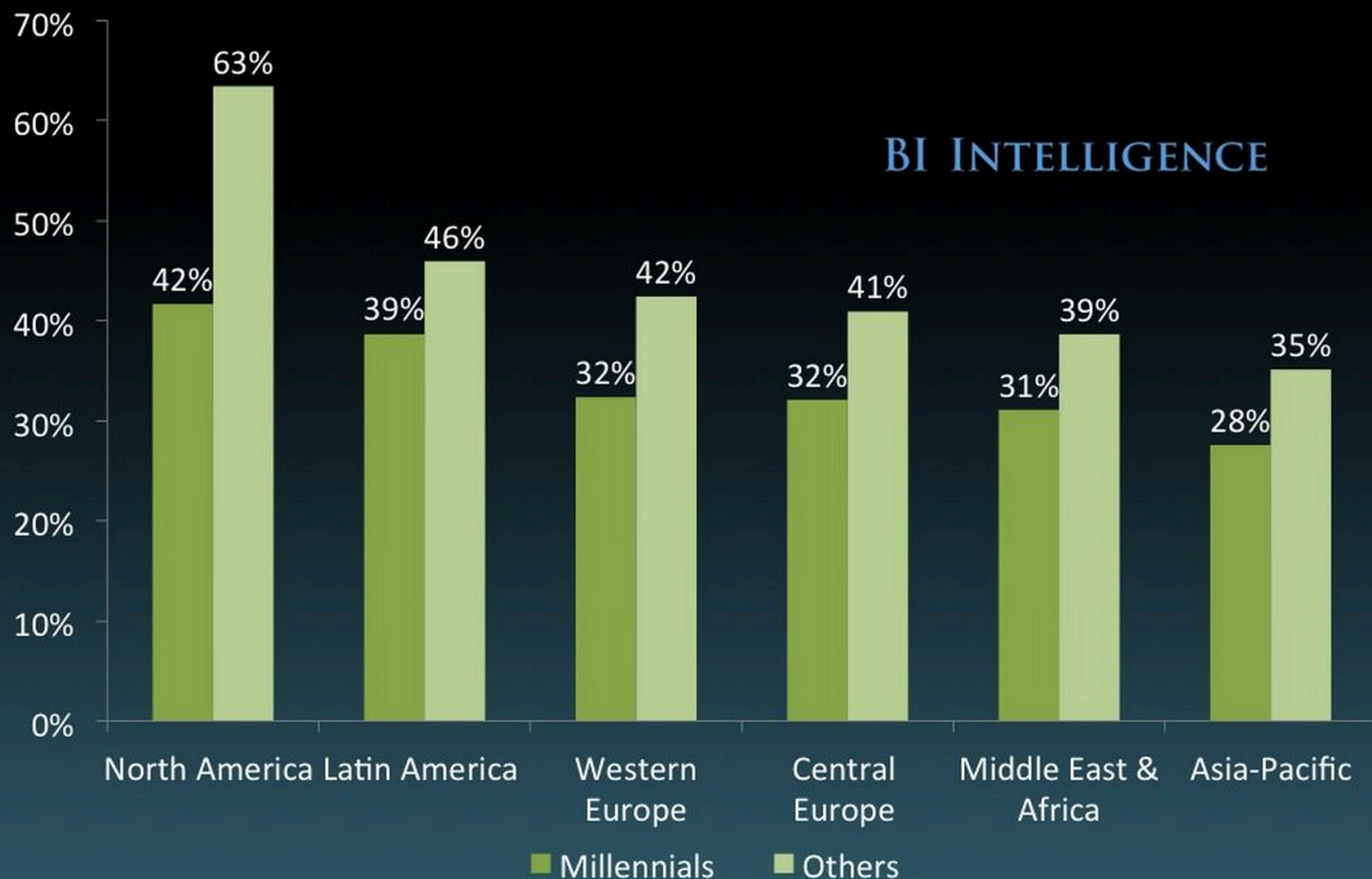
Banking in 2020

Figure 6: Six Priorities: Significant gap between preparedness and importance



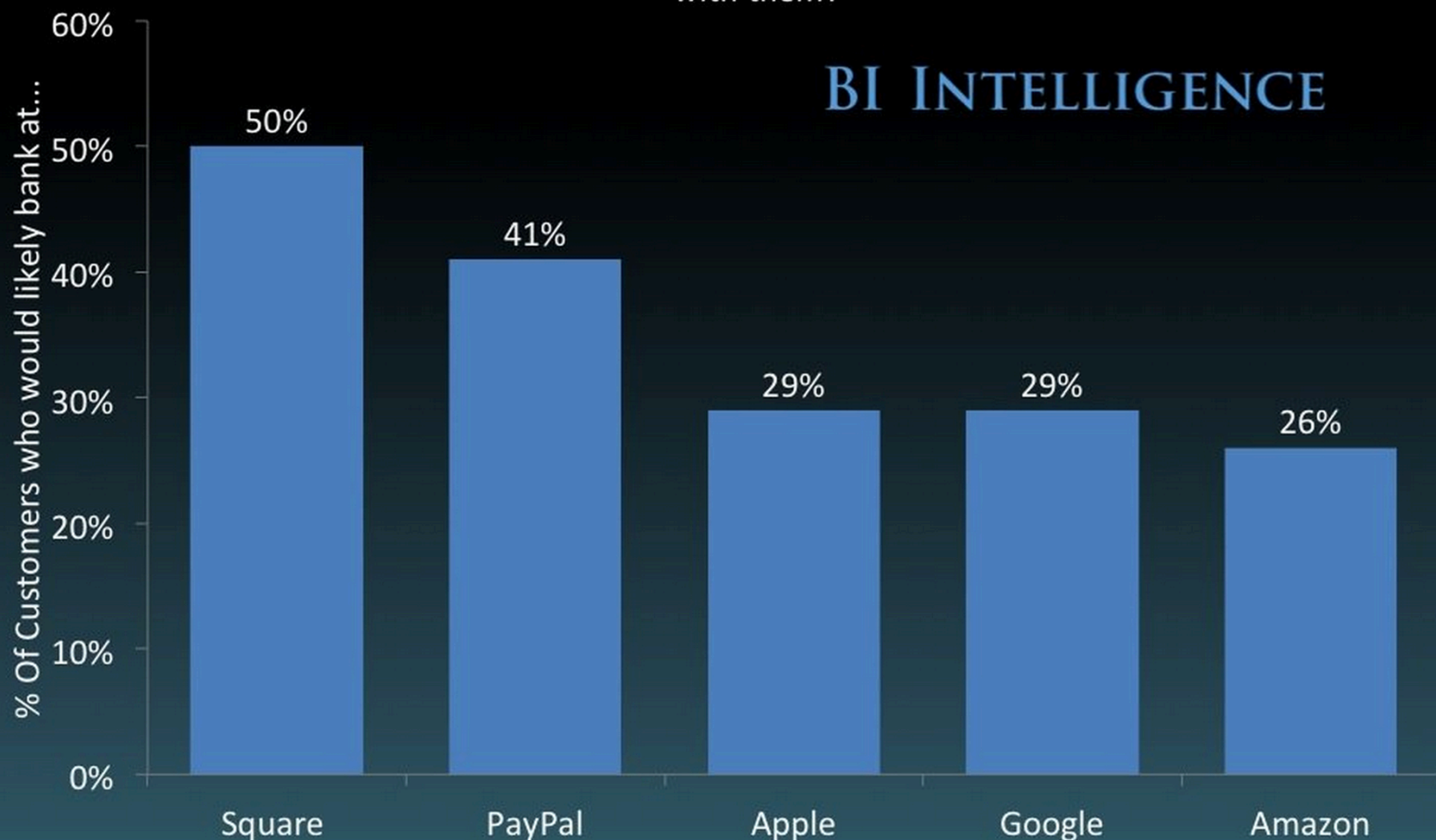
Source: PwC Banking 2020 Survey

Percent Of People Who Have A Positive Customer Experience At Their Retail Bank

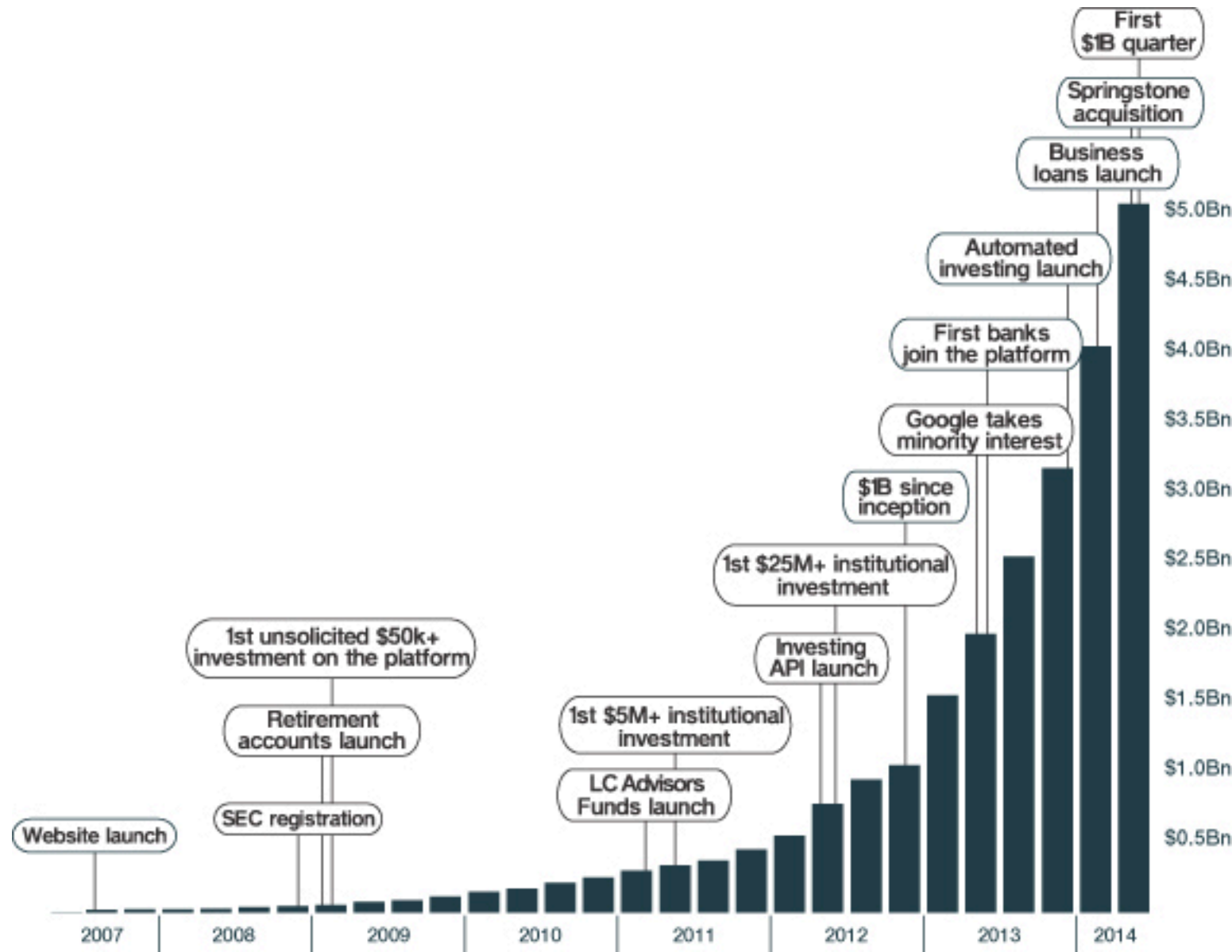


Attitudes Towards Banking With Non-Financial Institutions - North America

If these companies offered banking services how likely would you be to bank with them?



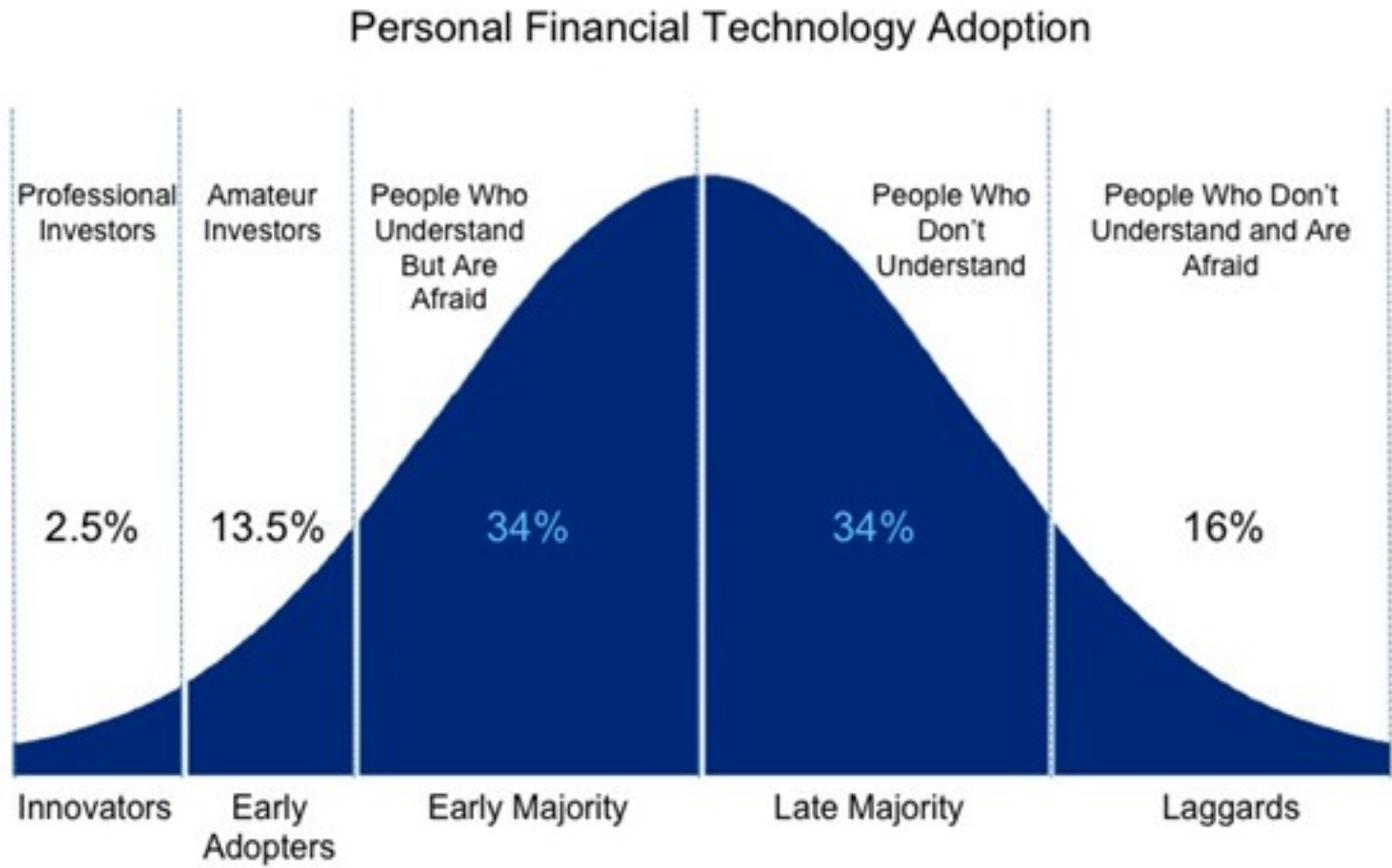
Lending Club – USA p2p laenamine



**“More powerful than
the tread of mighty
armies is an idea
whose time has
come.” ~ Victor
Hugo**

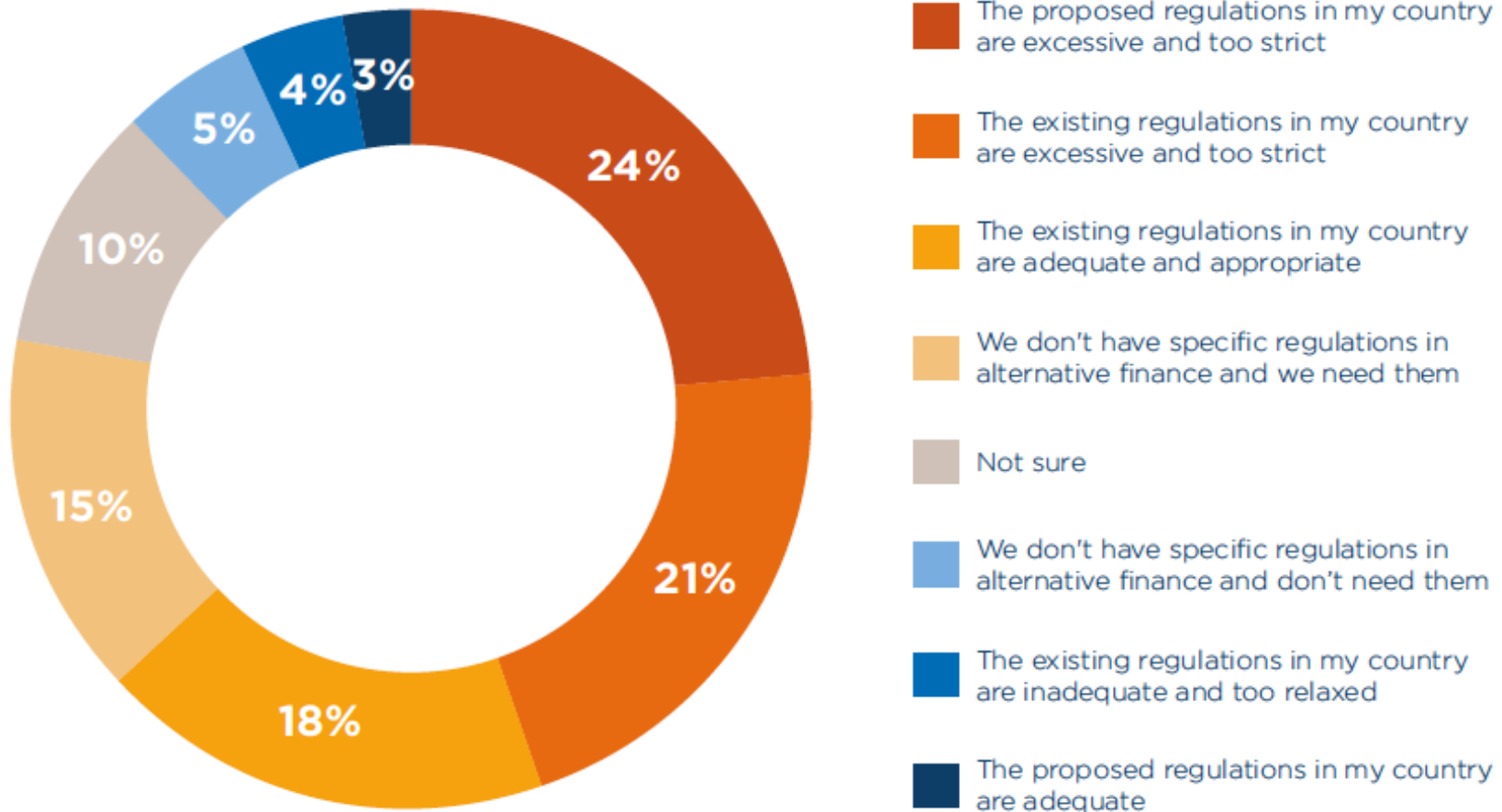


Millal saabuvad massid?



Regulatsioonid

INDUSTRY PERSPECTIVES ON REGULATIONS IN A EUROPEAN CONTEXT



Eesti võimalus?

