

Fintech predictions 2018

The global fintech ecosystem continued to mature at an accelerated pace over the course of 2017. With big developments ranging from the rise of open banking, increasing regulatory clarity and maturation of AI and blockchain, 2018 promises to be another big year for fintech. Here are our top 10 predictions for 2018:

1**AI accelerates**

Continued innovation and adoption of AI as an underlying tech

6**Open banking**

Open APIs pave the road for third-party developers in Europe and globally

2**Regtech rising**

Increased investment in regtech around the world

7**New challenger banks**

Financial services incumbents building their own digital banks

3**Building bridges**

Greater collaboration and partnering between large-scale providers

8**Insurtech innovation**

Accelerated investment into driving insurtech innovations and building hubs around the world

4**Next gen digital lending**

The rise of online mortgage technology and platforms

9**Going full-stack**

Broadening of solution sets by mature fintech companies

5**Beyond use cases**

Early success efforts in the initiation of blockchain production systems

10**Big tech participation**

More partnering between fintech and technology giants

To discuss what these trends mean for your business and your customers, contact your local KPMG fintech representative: kpmg.com/fintech-team.

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