

WORLD FINTECH REPORT 2018



The rise of FinTechs¹ revitalizes the customer journey.

But they will struggle to succeed alone...

The path to Financial Services success is through collaboration

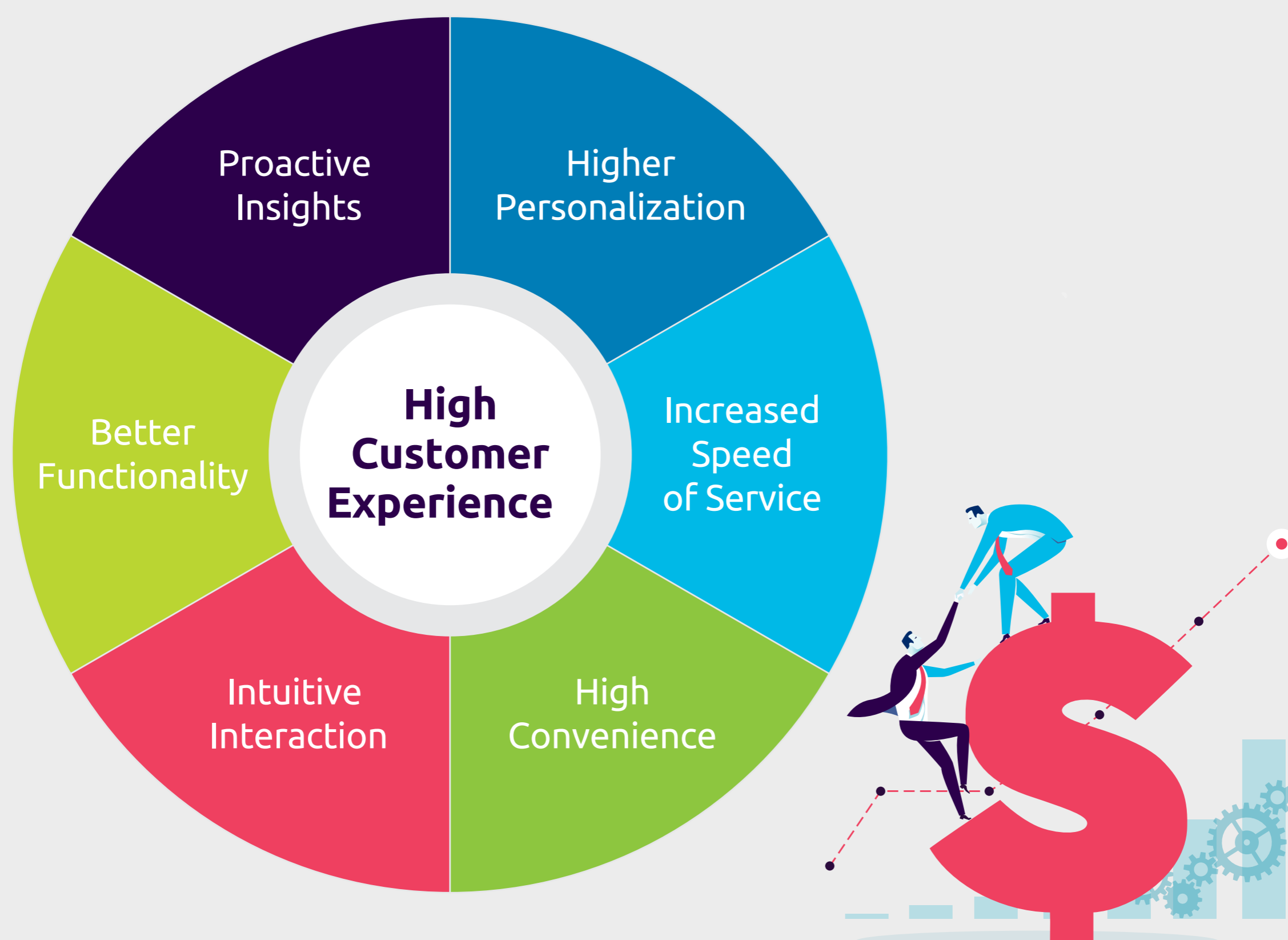
FS Firms have

- Risk management skill
- Infrastructure
- Regulatory expertise
- Customer trust
- Economies of scale
- Brand
- Access to capital

FinTechs have

- Agility
- New products and services
- Customer Experience expertise
- No legacy tech burden
- Emerging technologies
- Ability to keep costs down
- Data handling process

Collaboration is a win-win for all stakeholders including FS customers



Collaboration is challenging but critical



FS Firms fear negative impacts on customer trust, brand, and changing the internal culture

70% of FinTechs say FS firms' lack of agility is the **#1 challenge**

Especially as BigTechs² may be the next big disruptors...

Capgemini ScaleUp Certification program encourages efficient partnership

A 360-degree review to qualify the most prepared scaleups for effective collaboration with FS firms

Scaleup Rating and Certification



Advanced



Intermediate



Emerging



Promising

*1 FinTechs refer to technology-based financial services firms that are relatively new and/or small but have a growing customer base.

*2 BigTechs refers to large, multinational technology firms which are setting high standards for customer experience.



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