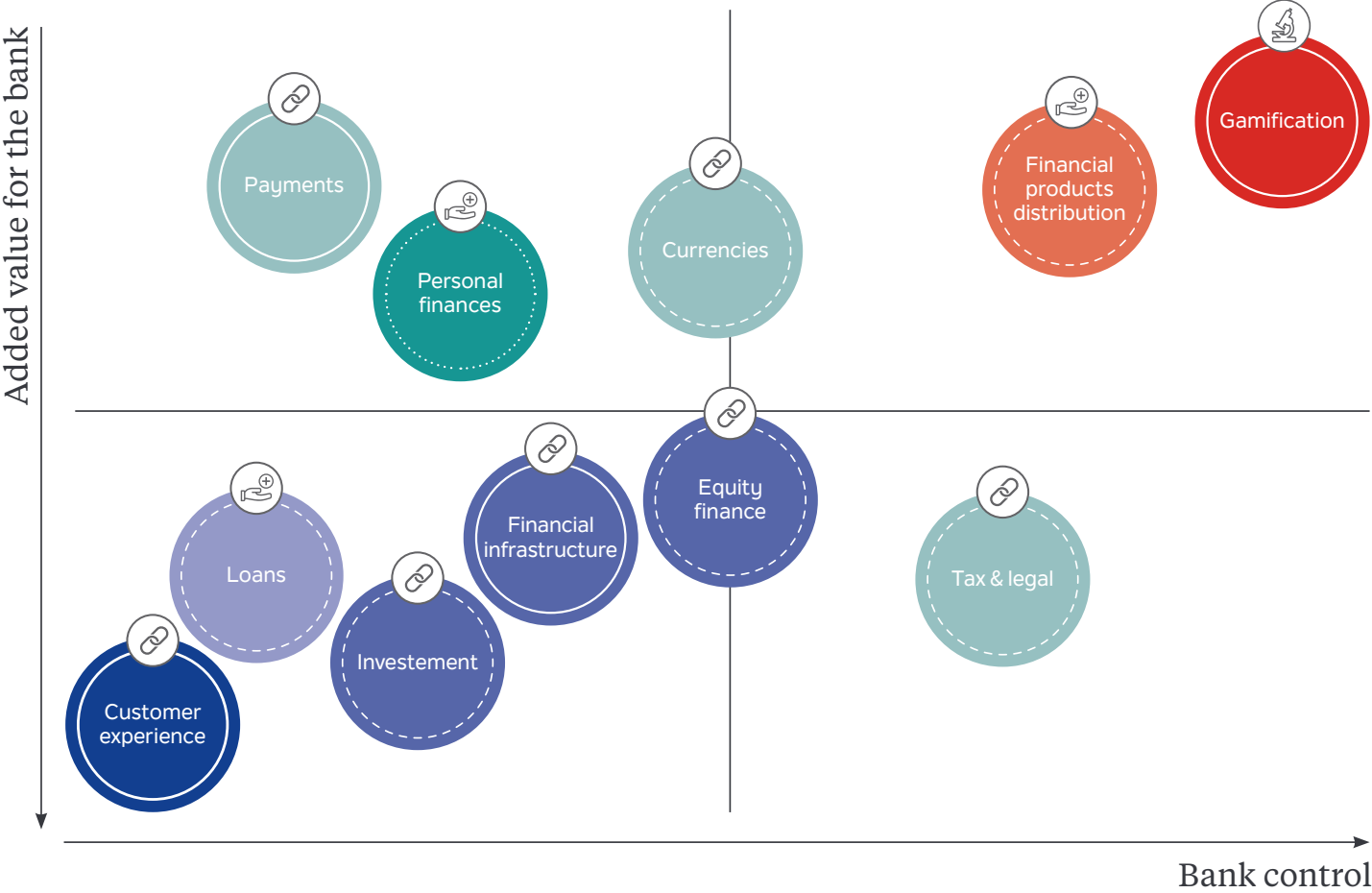


# Fintech Role in the future of banking

The best contribution of FinTech  
is in customer experience:  
**channels, on-boarding tools** and **marketing**



Fintech Maturity Level

—— High

---- Medium

..... Low

Relationship Formula

Join venture

Acquisition

Innovation lab

FinTech Service Disruption Level		
Vital Ground	Commodity	Utility
High	High	High
Medium	Medium	Medium
Low	Low	Low

Source: Report Fintech and Banking. Axis Corporate, 2016.