



The Changing Definition of Financial Services

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What has NOT changed



Fundamental Consumer and
Business Empowerment



Fundamental
Trust

What HAS changed



**User
Expectation**



**Data Use &
Co-Creation**



**Cyber
Risks**



**Regulations &
Innovation**

What COULD change



**Greater
Inclusivity**



**Fair Sharing
of Data**

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<http://fintechfestival.sg>

**11
15**
NOV
2019

**SINGAPORE
FINTECH
FESTIVAL**

