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THE FRAGMENTED FUTURE OF FINANCE



# WHO NEEDS A BANK ANYWAY?

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The Fragmented Future of  
Finance



The macro trends impacting on the future of the financial industry  
and the most innovative ideas disrupting business as usual.





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# WHO NEEDS A BANK ANYWAY?

**The global financial industry is overdue for disruption.**

In 2016, over 17 billion US dollars were invested in fin-tech start-ups. Each and every one of those start-ups intends to disrupt - that is, erode the profitability of one or more aspects of the financial industry's business model.

At this point, the financial industry has two choices: one, invest in its own disruption and two, sit back and watch while the industry fragments and its profit margins decline.

So what should financial businesses do now to ensure their own survival?

And, what opportunities will arise from the disruption of one of the most powerful industries on the planet?

**In this report we take a look at the macro trends impacting on the future of the financial industry and explore the most innovative ideas disrupting business as usual.**





## The Global Debt Bubble

Earth is currently 217 trillion USD in debt. To put that in perspective: 3.25 times the total global economy and it's rising.

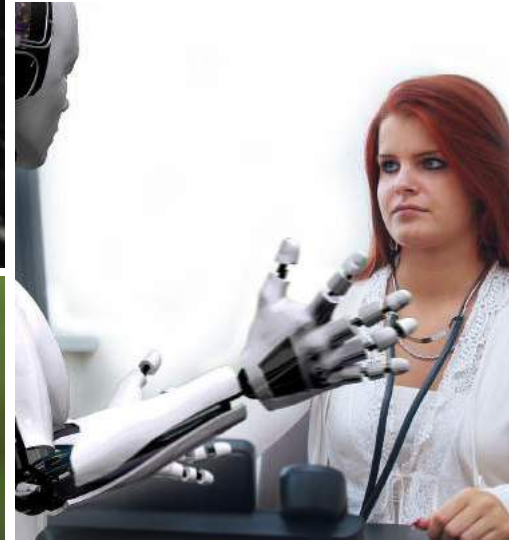
There is no way that the debt can ever be paid off. We now have two choices: firstly, we can either keep on printing money forever, passing the ever-increasing debt down to future generations, or we can let the system fail and start again.

## Extreme Capitalism

The world is in the midst of an inequality crisis. According to Unicef, the eight richest human individuals own more than 50% of world's population. People have woken up to this fact and it's causing mass discontent.



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