



# *Doing it like the Swiss. The impact of Fintech in Switzerland*

*Dr. Daniel Diemers, Board Member SFTA; Partner PwC Strategy&, Fintech Leader Switzerland*

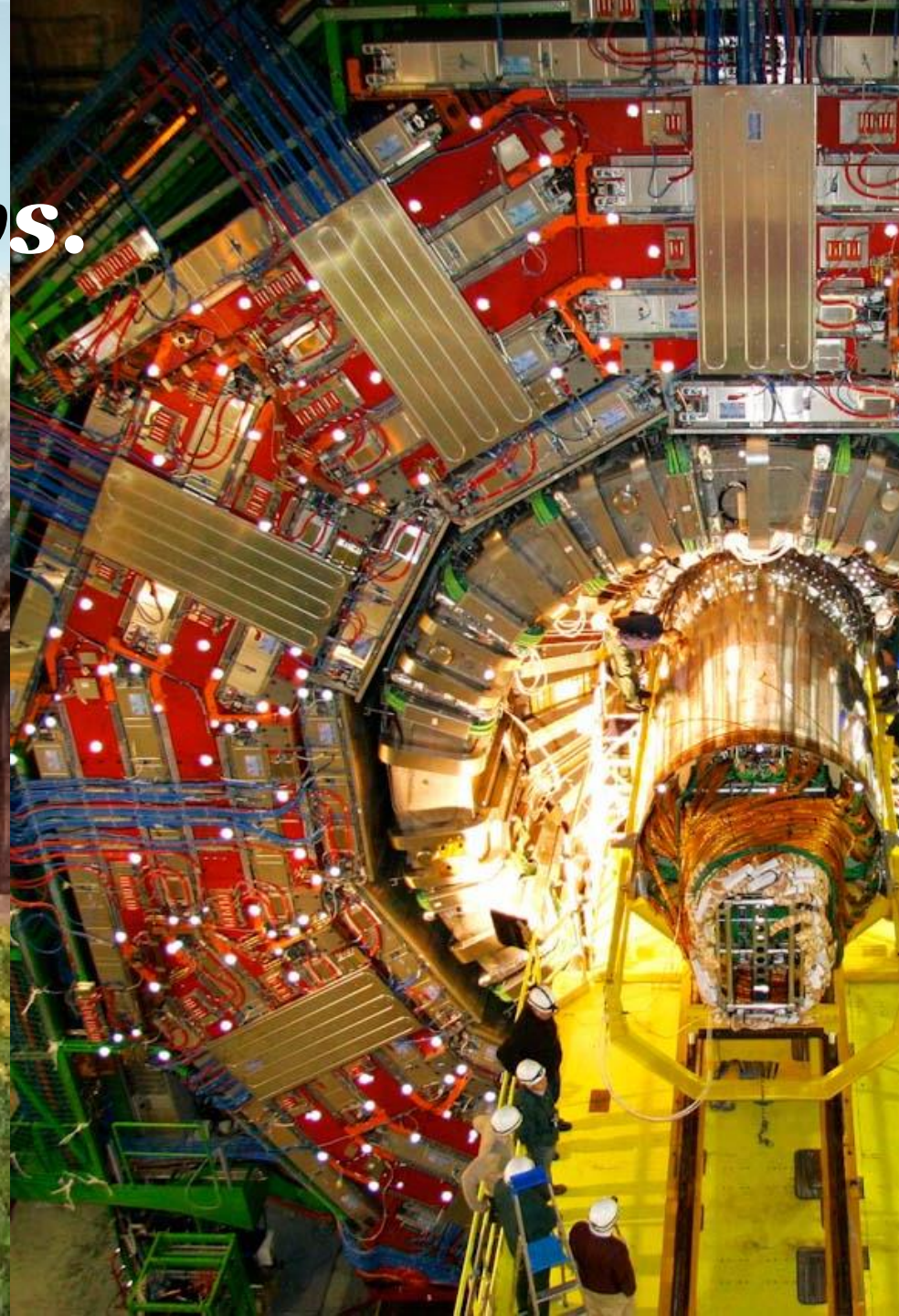




*Doing it like the Swiss?!*

# HEIDI

vs.



## ***Swiss Finance + Technology Association***

The **Swiss Finance + Technology Association** is an independent, non-profit community which aims to foster the position of Switzerland as a world-leading FinTech hub.

By today, our membership has reached over 350 individuals who represent various stakeholder groups including entrepreneurs, investors, professionals, public policy makers, media, etc. – Through our regular meetups we are reaching over 1,000 individuals with an interest in Swiss Fintech – as an association we cover all parts of Switzerland from Geneva, Zurich to Lugano



### Goals of the Association

Connect and educate  
community & stakeholders

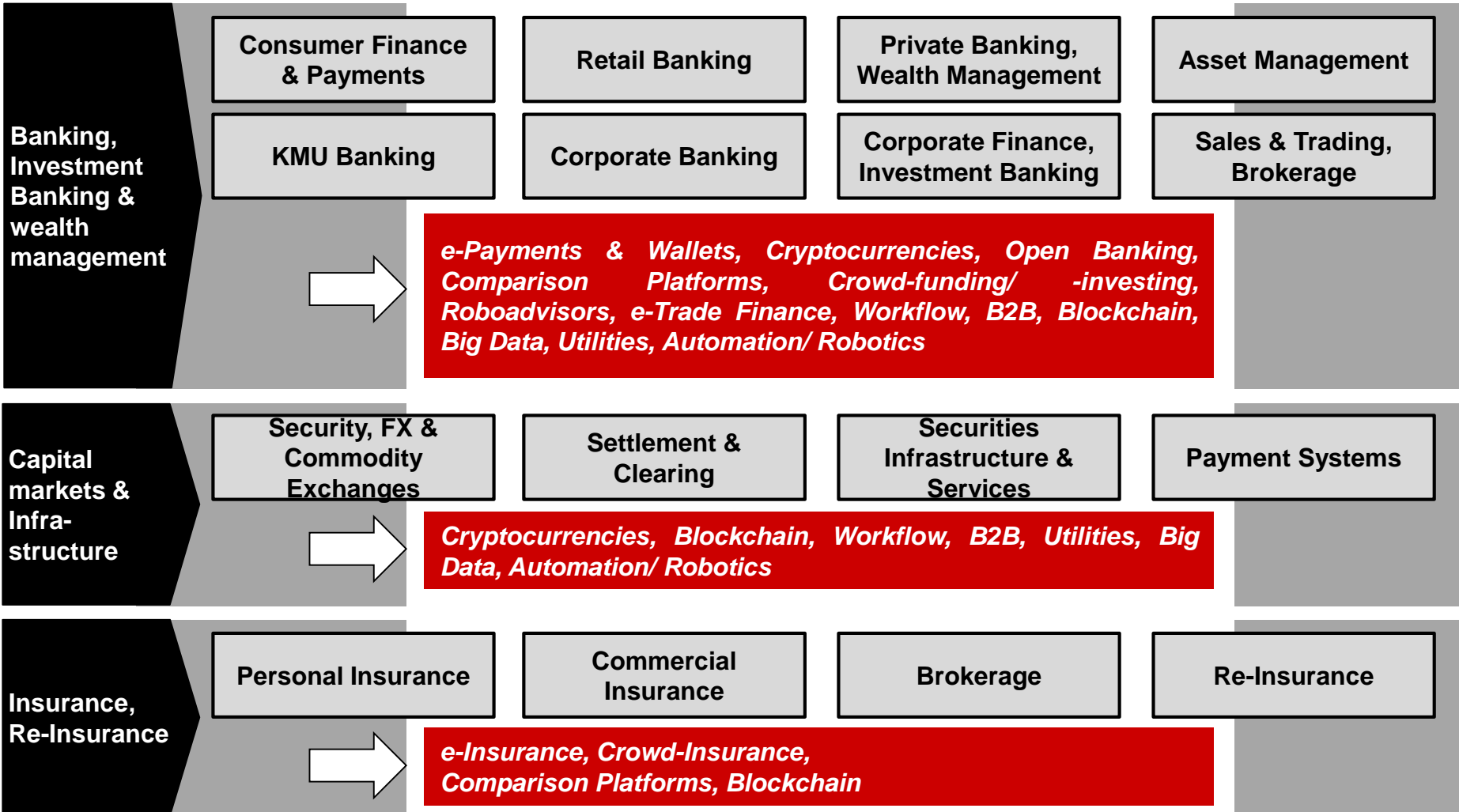
Provide research and  
insights

Advocate and address  
key issues

Promote Swiss Fintech  
locally and internationally

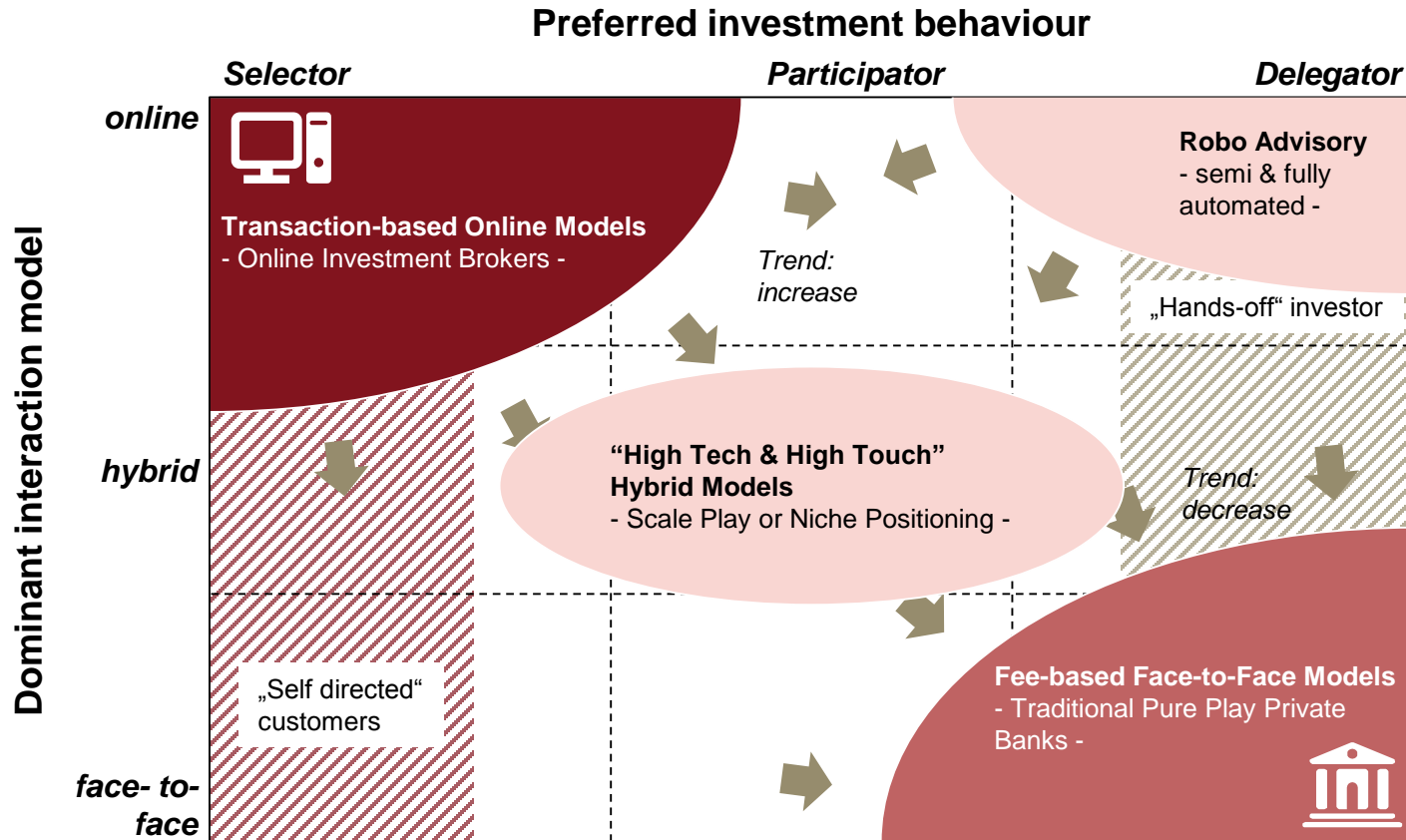


# Swiss Fintechs innovate business models in financial services with new ideas & principles



# Example 1: there is much activity about new digital business models in wealth management/ private banking

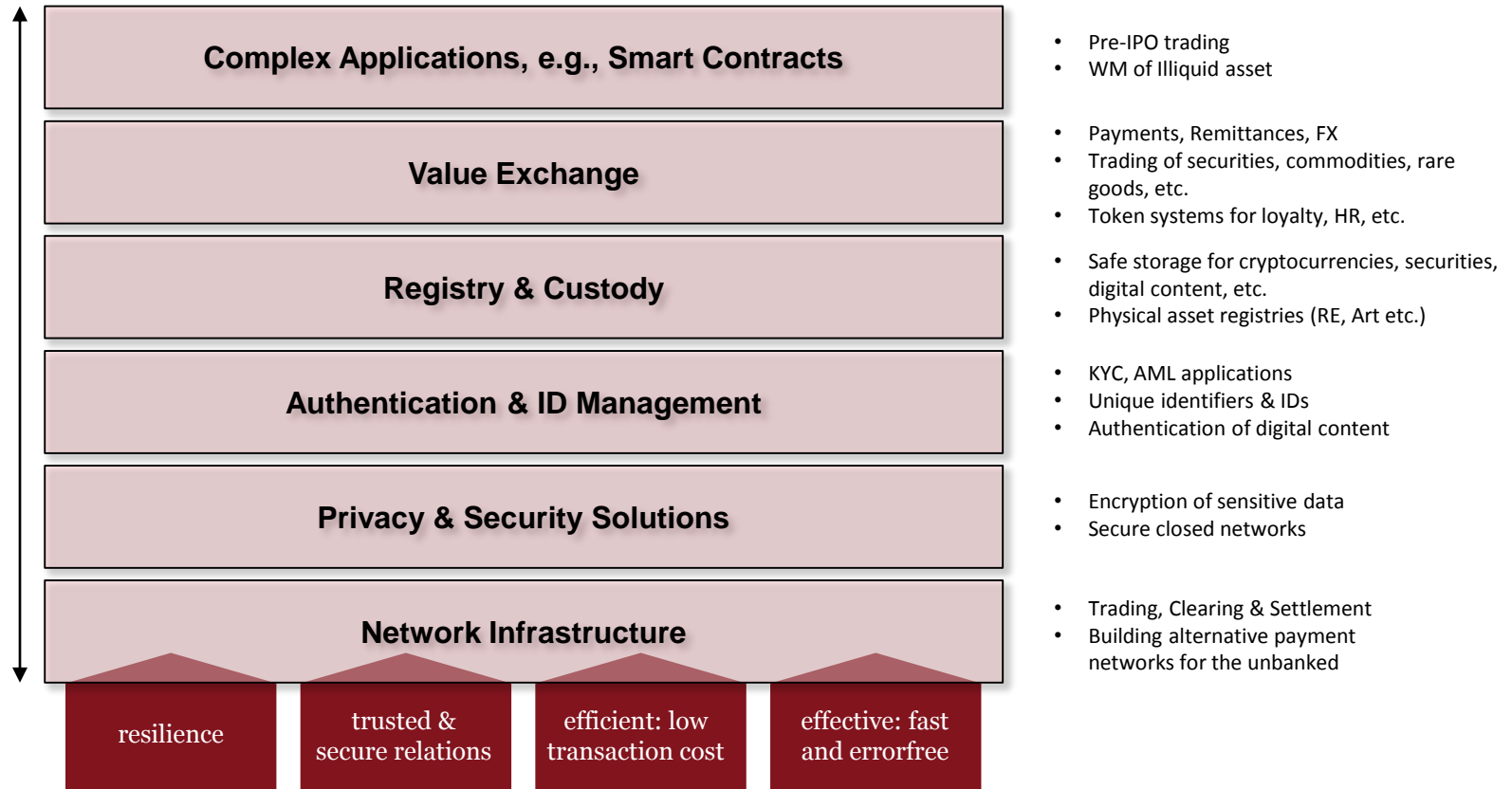
## Future Ways to play in Wealth Management



Source: PwC Strategy& analysis (Viewpoint “Taking Wealth Management Digital”, 2013)

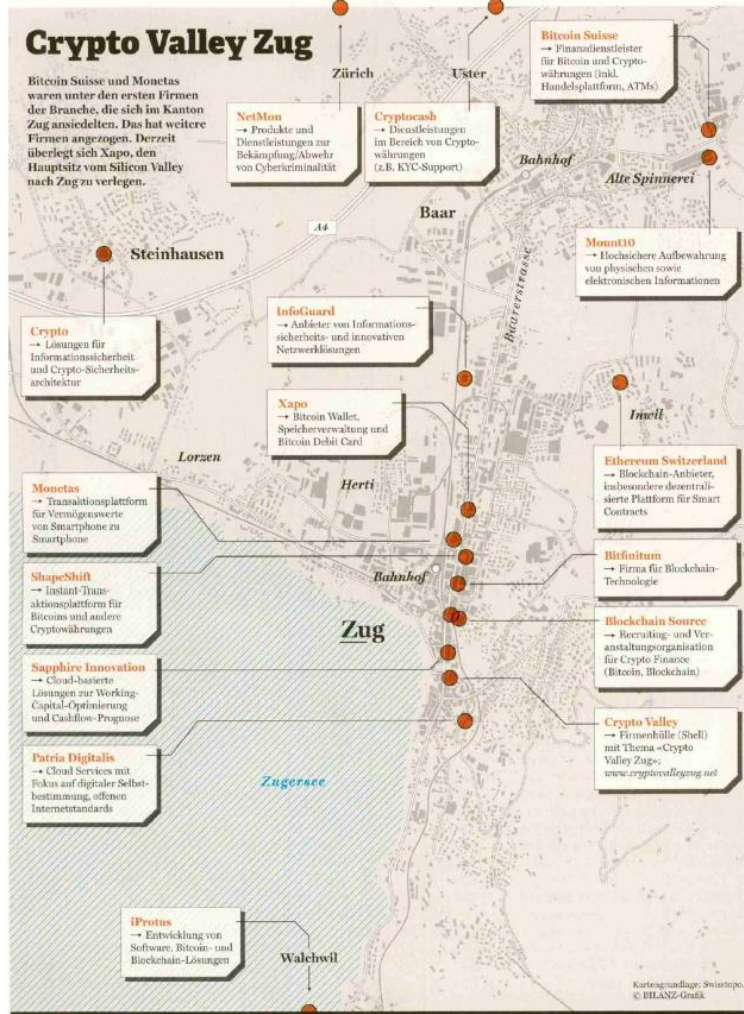
# Example 2: Blockchain Fintechs in Switzerland are actively working on a broad range of use cases

## Blockchain Use Cases in Switzerland

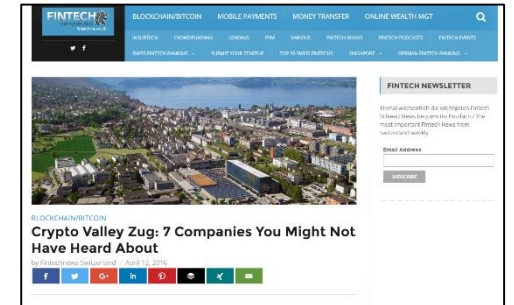


Source: PwC Strategy&

# The so-called «Crypto Valley Zug» develops into the top hotspot for blockchain/ cryptocurrency in Europe

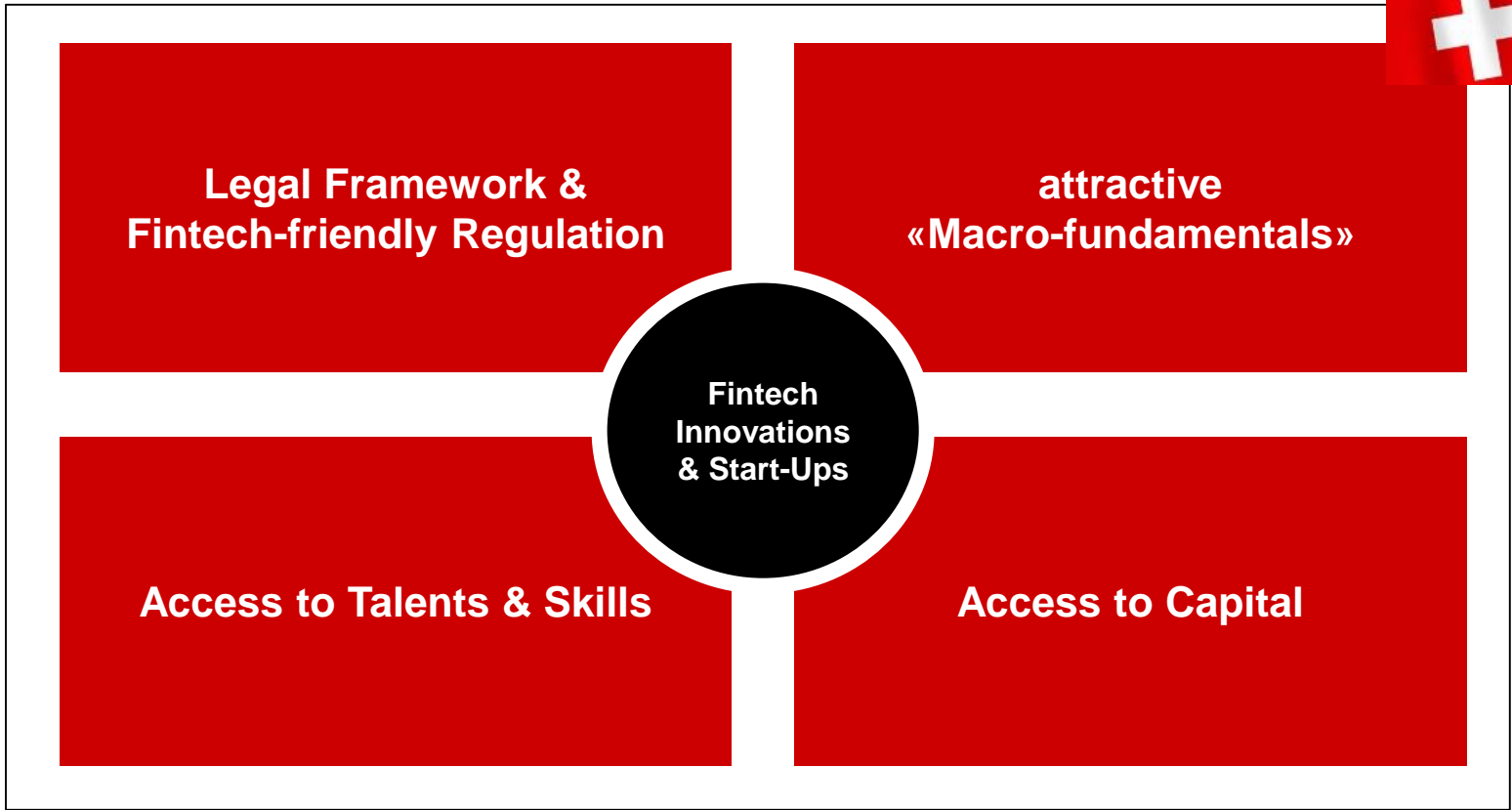


<https://cryptovalley.swiss/>



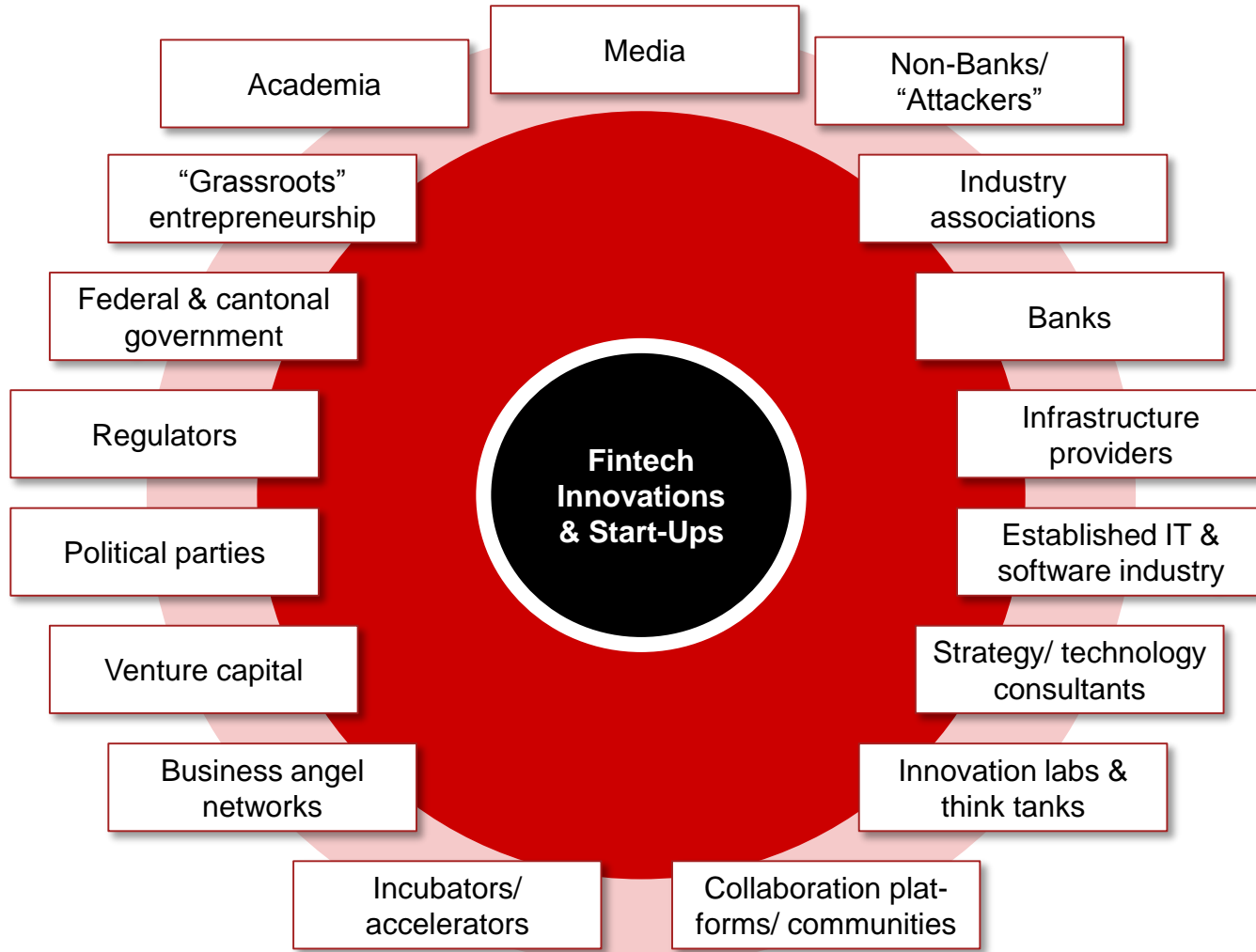
Source: Bilanz, CryptoValleyZug.Net

# *Ca. 200-250 Fintech companies have ideal conditions to grow and thrive in Switzerland*





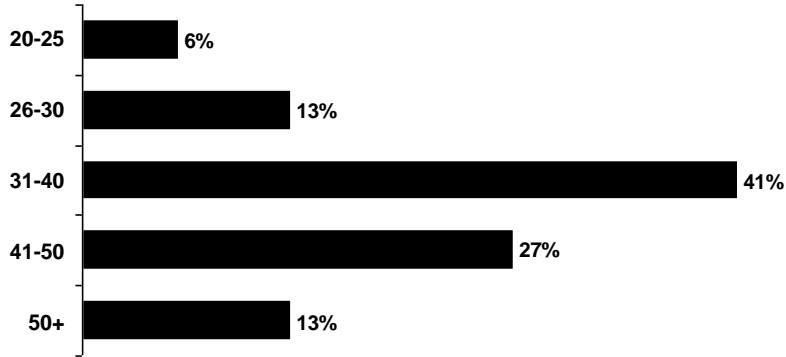
# The Swiss Fintech “Ecosystem” is diverse and growing



Source: SFTA

# Ca. 300 members of the Swiss Fintech community participated in our survey, which was recently held online

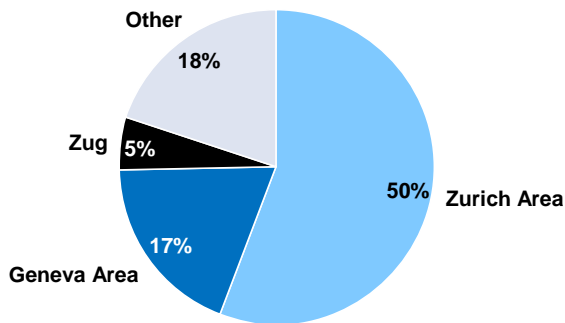
### age



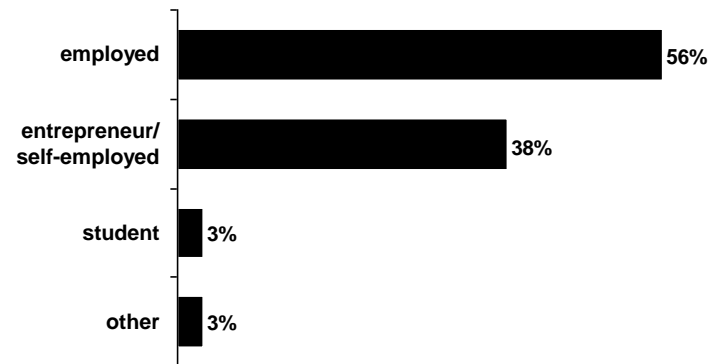
### gender



### whereabout



### occupation



Source: SFTA

# Q: «Which key trends will likely shape the future of Financial Services?»



## key trends in Fintech

blockchain	23%
payment innovation	16%
robo advisory	14%
peer-to-peer / crowdfunding	12%
online identity	10%
asset management technologies	9%
digital currencies	7%
other	9%

- ❖ The Swiss Fintech community sees blockchain clearly as the biggest trend in Financial Services
- ❖ While most people mix up blockchain and cryptocurrencies, the community clearly differentiates between blockchain (#1) and digital currencies (#7)
- ❖ Other key trends are: payment innovations, robo advisors and P2P / crowdfunding

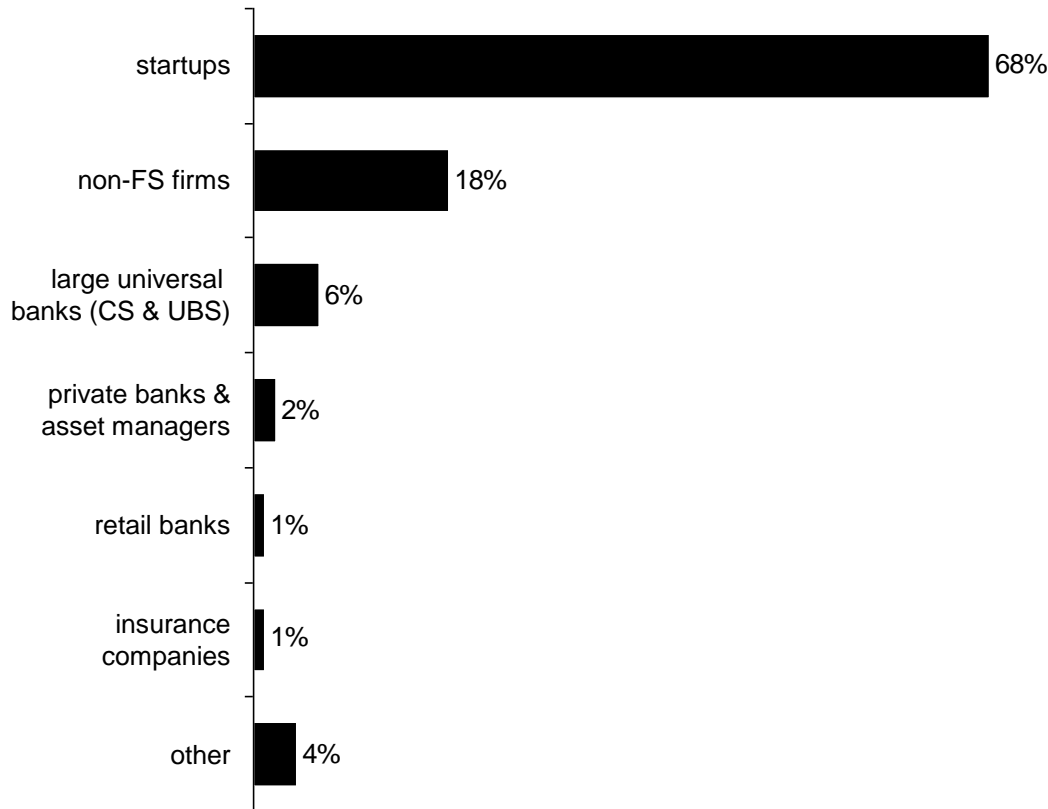
Source: SFTA



# Q: «Who will deliver disruptive innovation in Switzerland in the future?»



## disruptors & innovators in Switzerland



- ❖ The Swiss Fintech community overwhelmingly sees startups as the drivers of innovation
- ❖ Non-Financial Services firms (e.g., Google, Apple, etc.) are seen as most likely runner-up disruptors
- ❖ Established banks and insurance companies get little credit for their efforts around innovation from the community

Source: SFTA

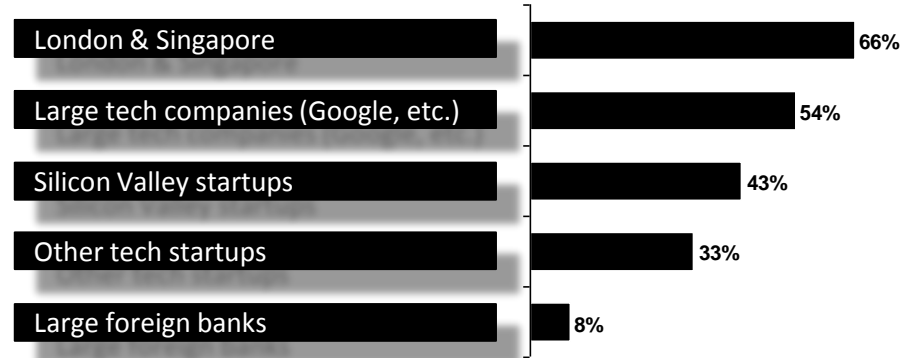
# Q: «Will Swiss Fintech achieve total, absolute and unconditional dominance across the universe» (?)



does Switzerland have a place on the global Fintech map?



who are Switzerland's biggest competitors and challengers?



what are the biggest opportunities for the Swiss financial center in the future?



Source: SFTA

Note: multiple answers were allowed

Prepared for FinTech Europe

*Many thanks for your interest in Fintech Switzerland –  
please connect with us!*



**[www.swissfinte.ch](http://www.swissfinte.ch)**



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