

FINTECH INNOVATION:

ORDER, DISORDER & REORDER

THE NEW ERA IN FINANCIAL SERVICES:

EMBARKING ON A DIGITAL FINANCE CAREER

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AGENDA

- What is not FinTech
- What is FinTech
- Careers in FinTech
- Master of Financial Technologies
- COVID-19 and FinTech
- Questions

WHAT IS NOT FINTECH



A VERY BLURRY LINE

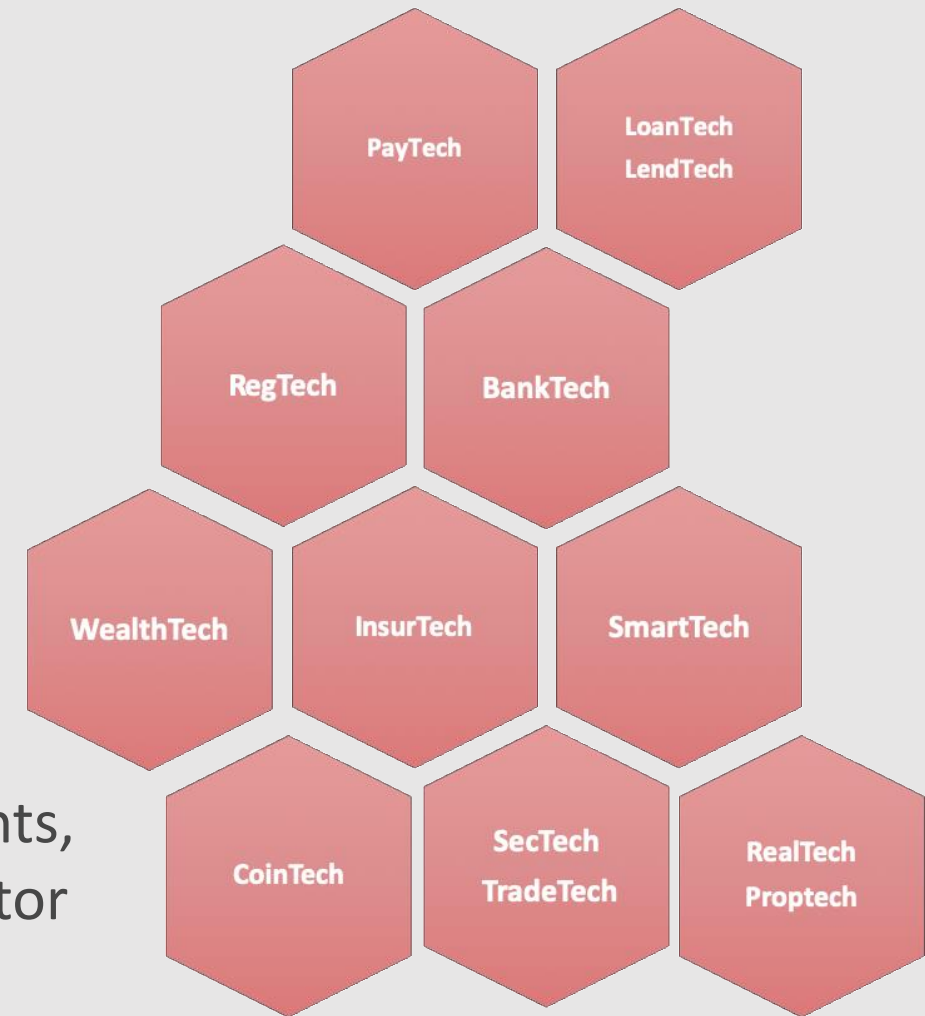
- Traditional financial services institutions
- FinTech companies
- Extremely grey
 - Not computer technology (programming, coding)
 - Not back-end systems of established financial institutions
 - Not only digital experience
 - Not just start-ups
 - Not Bitcoin

WHAT IS FINTECH



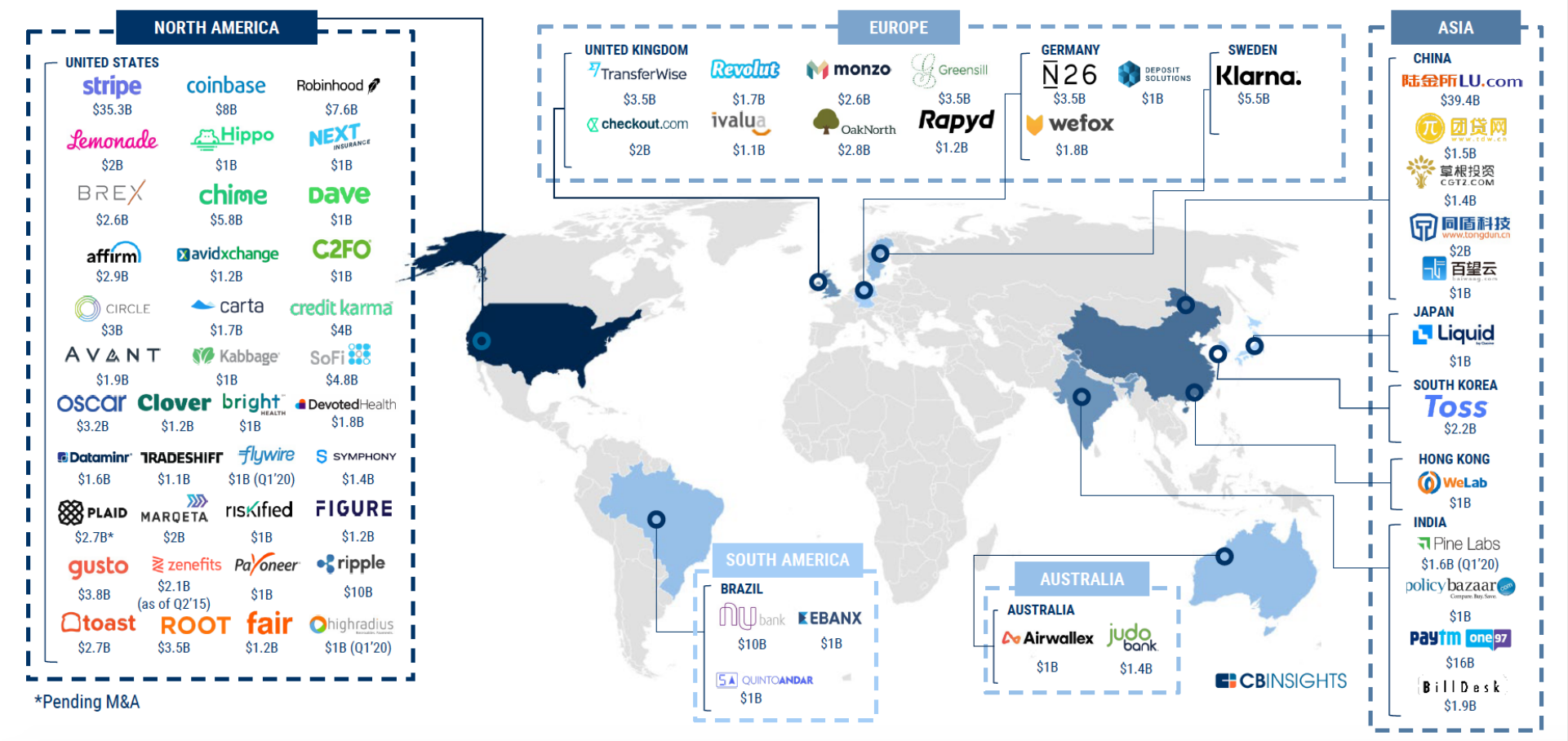
FINTECH: INNOVATIVE, TRANSFORMATIONAL BUT WITH HIDDEN DEPTHS

- Financial institutions embracing digitization
- FinTech start-ups
- Newly-formed data-driven companies
- Technology companies with a financial license
- Information technology-enabled financial services
- Financial innovation: creating new instruments, technologies and services for the financial services sector
- FinTech is all about trust



GLOBAL FINTECH UNICORNS

76 FinTech unicorns valued at \$244.6bn



Global VC-backed FinTech companies with a private market valuation of \$1bn+ (14/02/2020)

CAREERS IN FINTECH



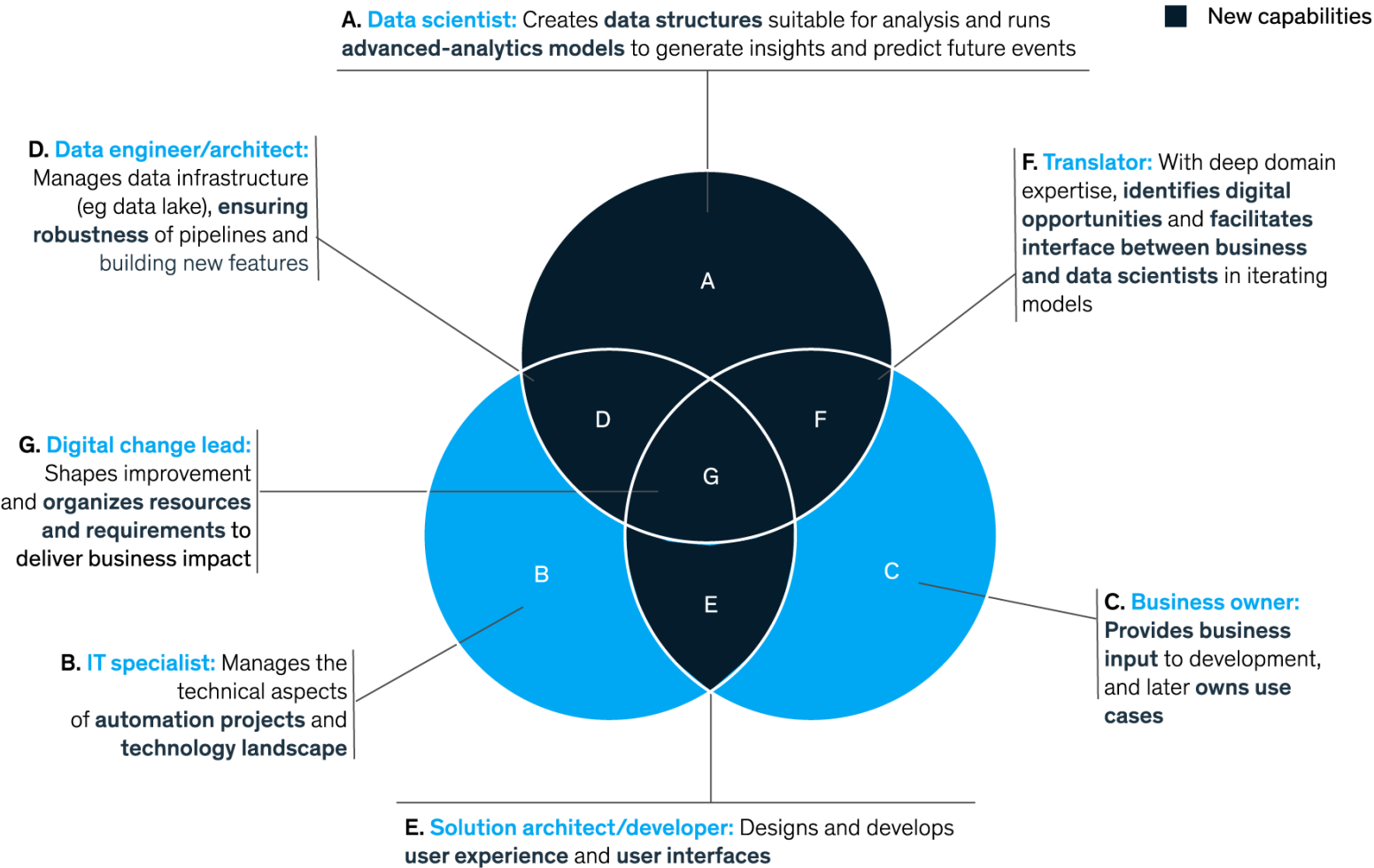
- The global skills gap for candidates with FinTech experience/expertise will hit **1.5 million** by 2020

2019 LinkedIn Talent Survey

- “Companies should consider **rethinking** their **talent strategy** given the dynamic nature of the regulatory environment, technological change, diversity of talent pools and maturing ESG and CSR principles”

2019 Michael Page Australia Salary Benchmark, p.37

FINTECH: INVESTING INTO NEW CAPABILITIES



EXAMPLES OF FINTECH JOBS

- CFO-Global FinTech-Lead Disruption and Innovation
- Sales Account Exec, B2B FinTech and RegTech
- Customer Success Manager-FinTech Start-up
- Operations Executive-FinTech
- FinTech/SaaS-Head of Sales
- Senior Marketing Manager-FinTech
- Key Accounts Sales Director-FinTech
- Business Development Manager-FinTech

EXAMPLES OF FINTECH JOBS

- Finance Associate-FinTech
- Banking and Finance Lawyer (Financial Services and FinTech)
- Business Development Manager-FinTech
- Media Specialist-FinTech
- Java Developer-FinTech
- Senior Regulatory FinTech Lead-KYC
- Technical Recruitment Consultant-FinTech
- Enterprise Business Architect-FinTech and Banking

REAL EXAMPLES OF REQUIRED FINTECH ATTRIBUTES/SKILLS

- “...the business is looking for candidates with the **vision to think ahead** about how it can increase value for partners and understand marketing and its relevance to the sales process [...] **growth and strategy roles are hard to fill** because they need candidates who take extra time outside of their day to learn about the market, industry participants and regulations...”
- “...When interviewing candidates, instead of focusing solely on their experience, we explore their **ability to solve problems**. We don’t expect them to have all of the answers at the tip of their fingers. We look for **quick, structured thinking and an ability to apply existing knowledge and experience to come up with new solutions**. Our company is always changing and evolving. Some people find this pace difficult while others thrive in this environment. Those who excel are **adaptable, resilient and highly motivated**...”

REAL EXAMPLES OF REQUIRED FINTECH ATTRIBUTES/SKILLS

- “...understanding consumer behaviour, **knowing how to capitalize and maximize on financial technologies**, be willing to take calculated risks whilst **balancing strategic goals** [...] you must have the **ability to speak with people at all levels and domains**...”
- “...numerate with an **analytical mind and strong problem-solving skills** [...] **experienced** in FX, payments or other areas of financial services, ideally in a FinTech environment, will be an advantage, though not strictly necessary...”
- “...2-4 years of Accounting and Finance experience within a medium to large corporate [...] One key differentiator will be your **interest and experience with technology**. Given the heavy focus on automation and improvement, a **keen passion and interest in technology** will be critical...”
- “...a **solid understanding of what good quality code means** [...] Experience in banking or financial technology...”

- FinTech talent is about **observing** the **development** of science and technology from the perspective of finance, and **sensitively capturing** the **application** and **innovation** of cutting-edge technologies in the financial landscape
- Compared with the traditional financial sector, FinTech talents should not only have **solid education**, but also **flexible**, **innovative** and **ambidextrous** thinking
- FinTech professionals are expected to have an **ecosystem view** and global **understanding** of business, technology, regulation, policy, talent and macro trends to inform and drive **strategic** decision-making and venturing
- FinTech talent is the curation of **innovative** and **analytical** leaders who will be able to **translate** and **transform** technological interventions and **incubate** the **next generation** of technology-enabled financial services

*The new generation of financial services needs people who want and can think **outside the generic IT and finance boxes**; people who can **lead** transformative innovation and strategic change, **demonstrate** adaptability, creativity, analytical thinking, project management and **possess** strong business acumen*

MASTER OF FINANCIAL TECHNOLOGIES



SWINBURNE
UNIVERSITY OF
TECHNOLOGY

MBA
Executive

Corporate
Governance

Digital
Business

Entrepreneurship and
Innovation

Financial
Technologies

Human
Resources

Marketing

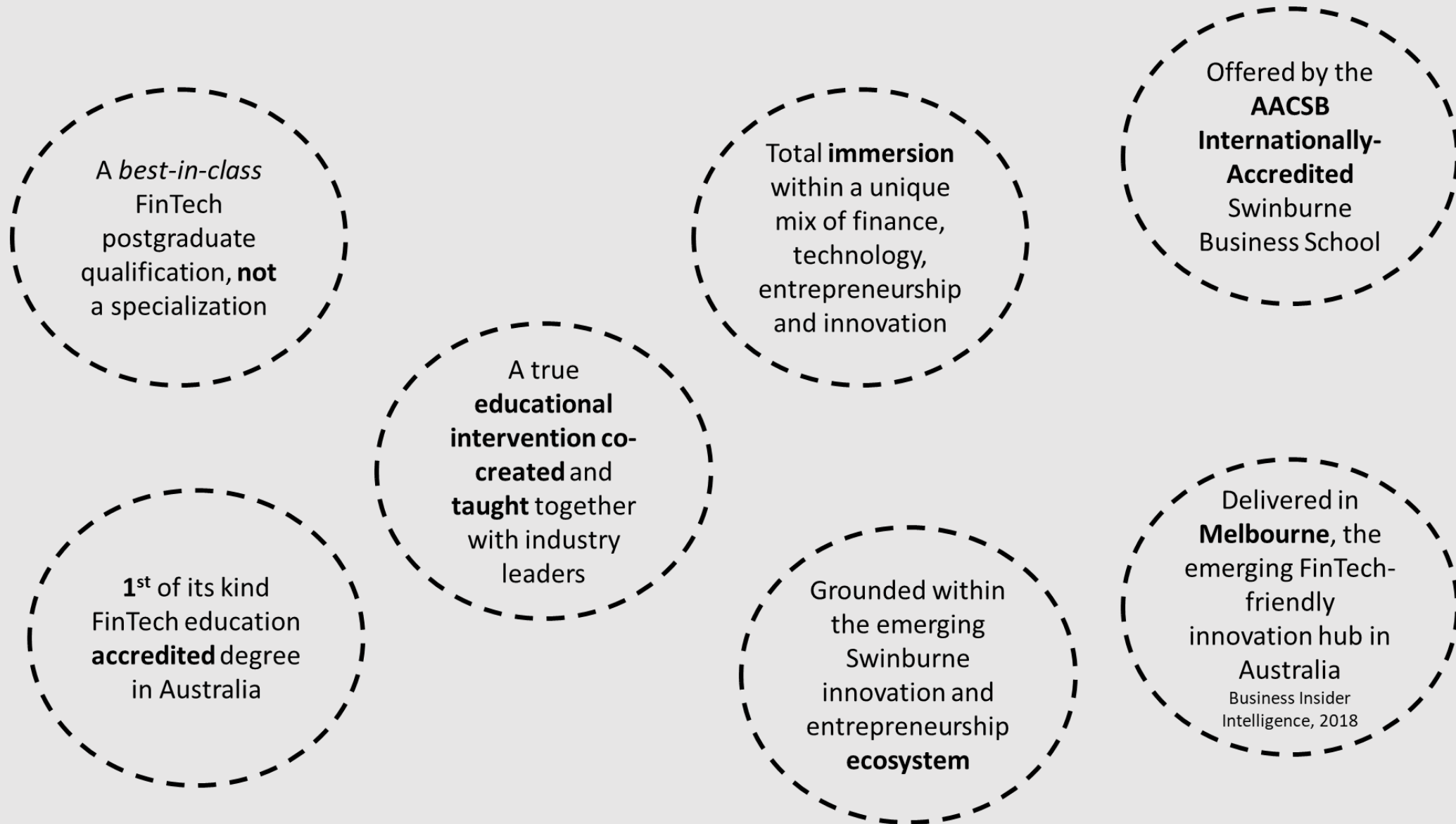
Social
Impact

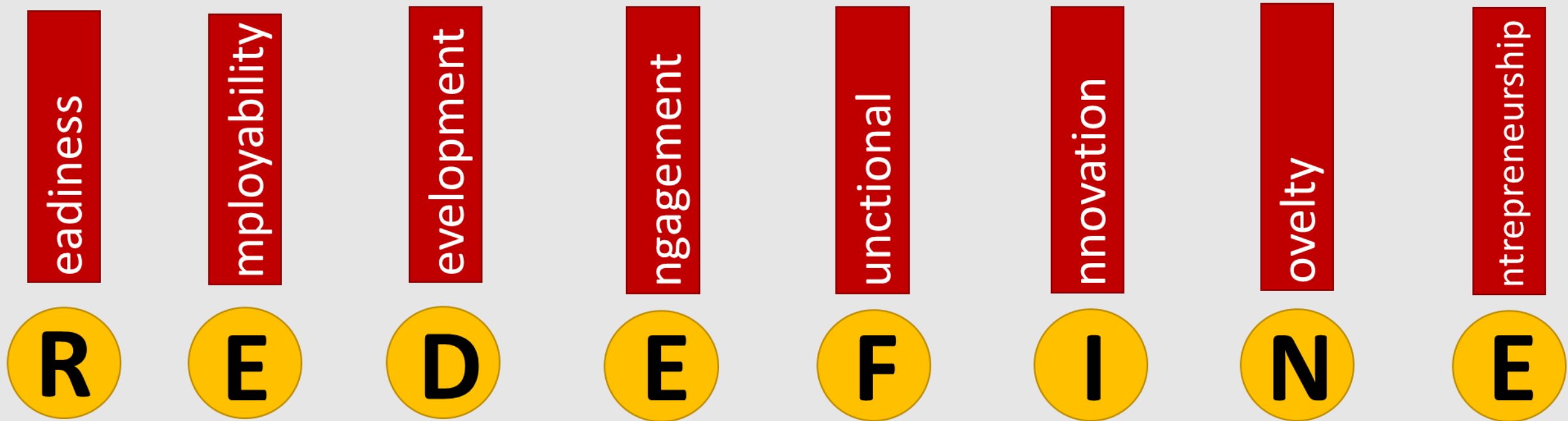
Supply
Chain

A banner image featuring a laptop screen displaying various financial technology icons such as a pie chart, bar graphs, a line graph, a key, a padlock, a dollar sign, and a handshake. The text "Financial Technologies" is overlaid in white on the laptop screen. The background of the banner shows a desk with a silver mug, a green sticky note, and a calculator.



UNIQUE VALUE PROPOSITION



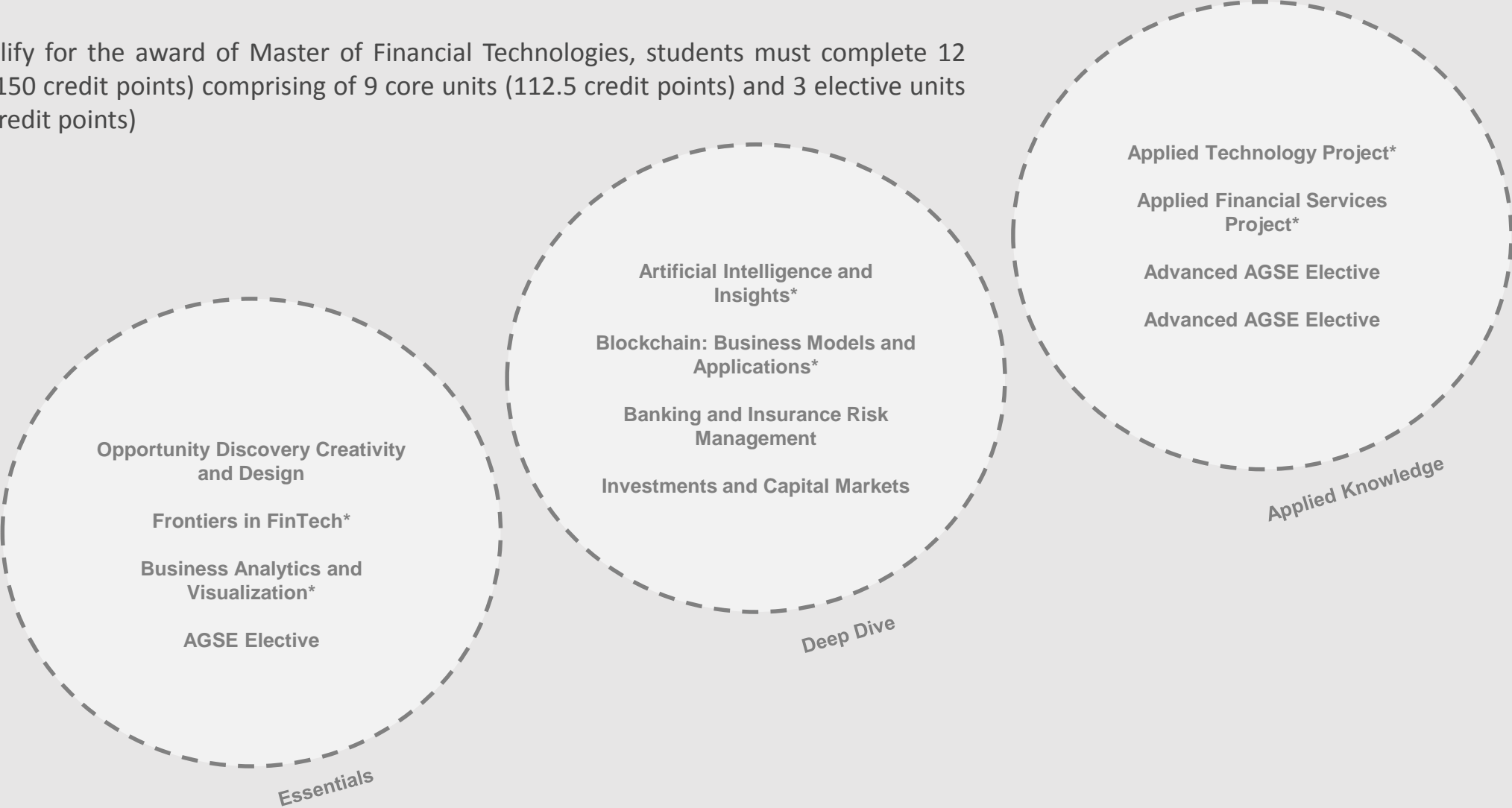


Strengthening the **knowledge**, **capabilities** and **mindset** of best-in-class talent to engage and **take advantage** of the technological changes that are **transforming** the financial services industry in Australia

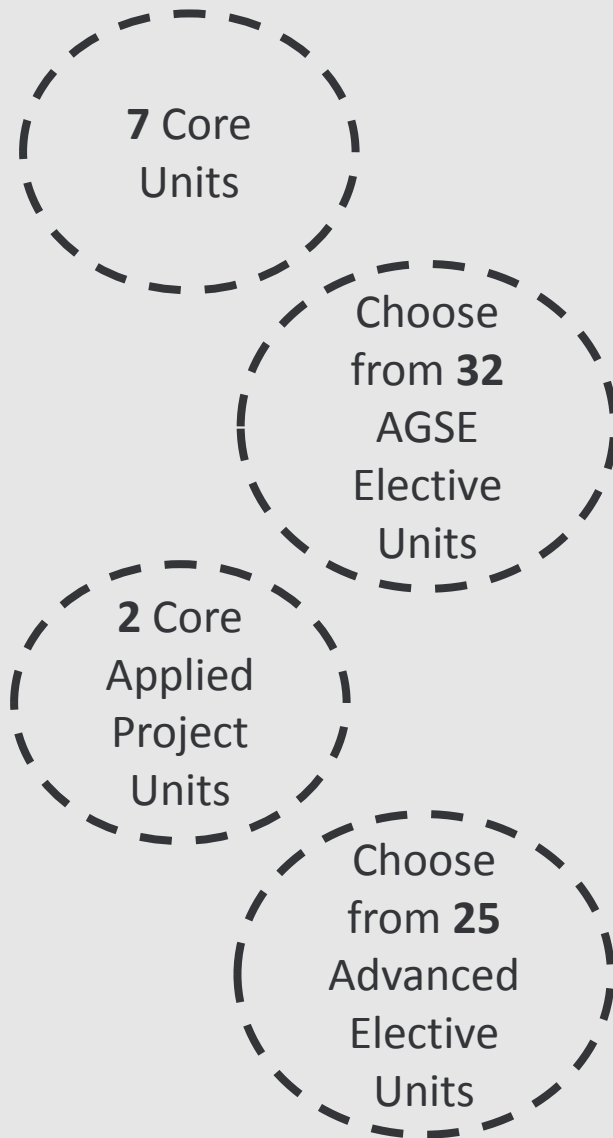
COURSE STRUCTURE

Inspiring and nurturing the next generation of best-in-class FinTech talent

To qualify for the award of Master of Financial Technologies, students must complete 12 units (150 credit points) comprising of 9 core units (112.5 credit points) and 3 elective units (37.5 credit points)



LEARNING FORMAT



- Seminar format that includes blended learning, industry presentations, workshops and group discussions.
- Teaching in conjunction with industry partners.
- Adopting a learning-through projects approach analysing different and emerging business models, performing data analytics on large datasets and using visualisation software to present the data in an insightful format.

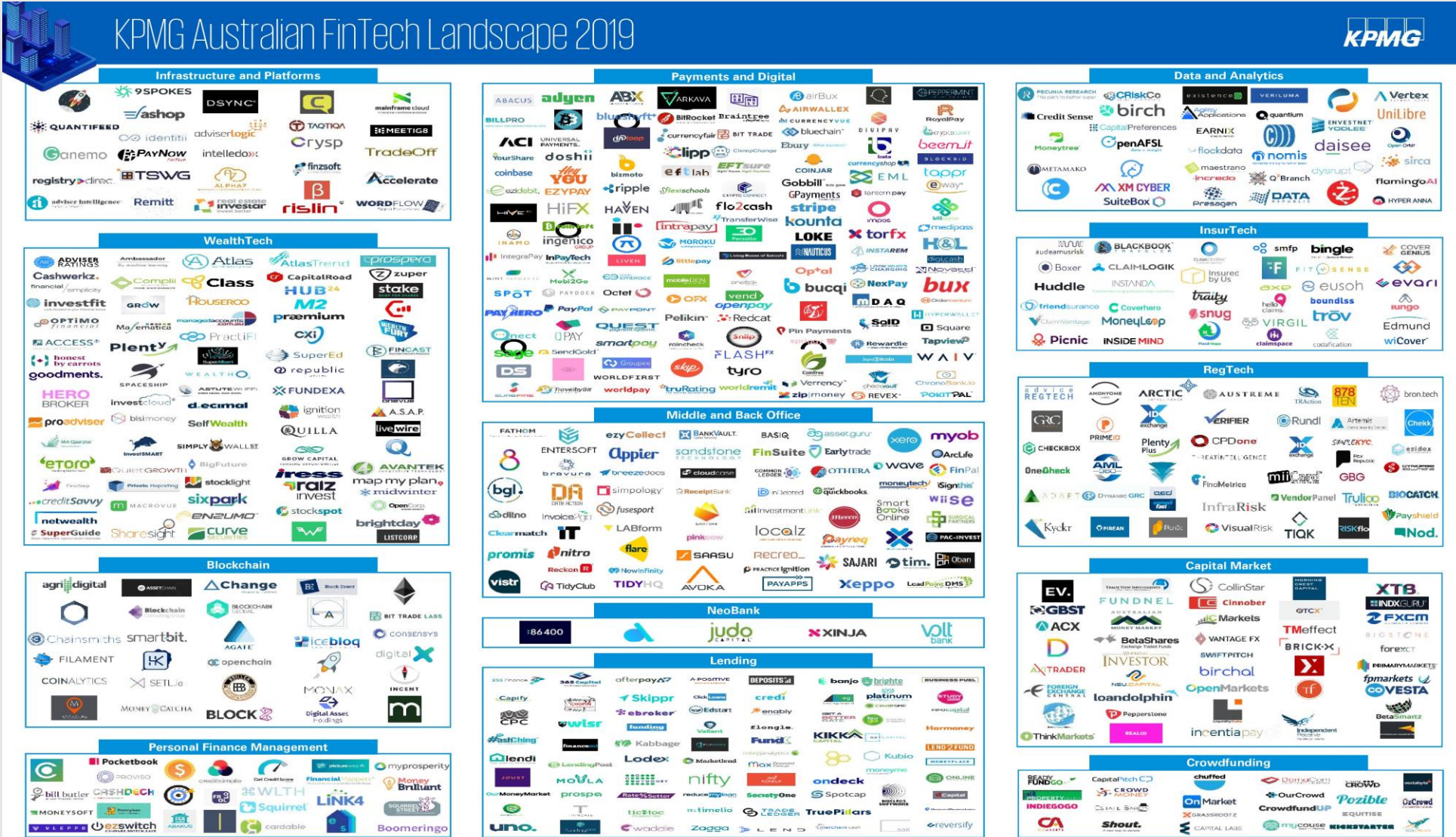
ENTRY REQUIREMENTS

- A recognized Bachelor degree in a related discipline
- A recognized Bachelor degree in any discipline PLUS a minimum of two (2) years equivalent full-time relevant professional experience
- Postgraduate Qualifying Program

WORLD CLASS EDUCATIONAL AND INDUSTRY-LED LEARNING EXPERIENCE



AUSTRALIAN FINTECH LANDSCAPE



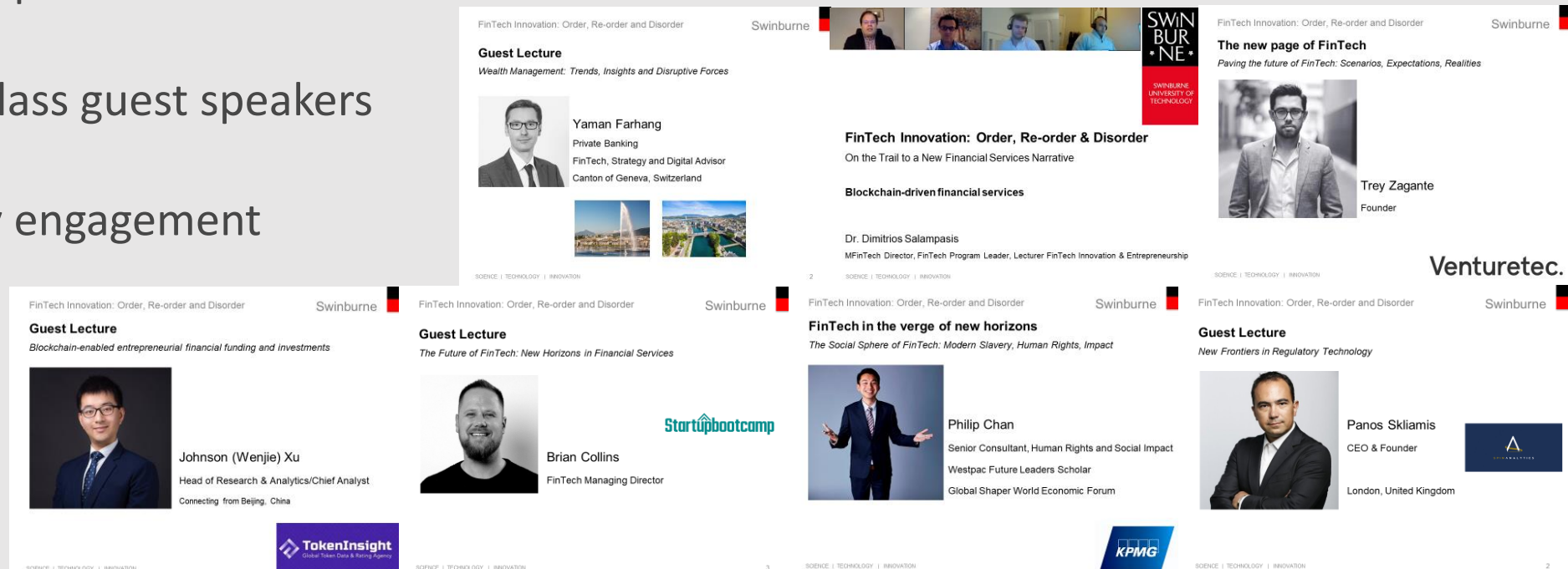
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FINTECH & COVID-19



MASTER OF FINTECH AND COVID-19

- Online delivery
- Blended teaching and learning methods
- Utilization of cutting-edge educational technologies (Zoom Teleconference, Collaborate Ultra, Slack, Camtasia)
- Live and pre-recorded sessions
- World-class guest speakers
- Industry engagement



NEW FRONTIERS IN FINANCIAL SERVICES

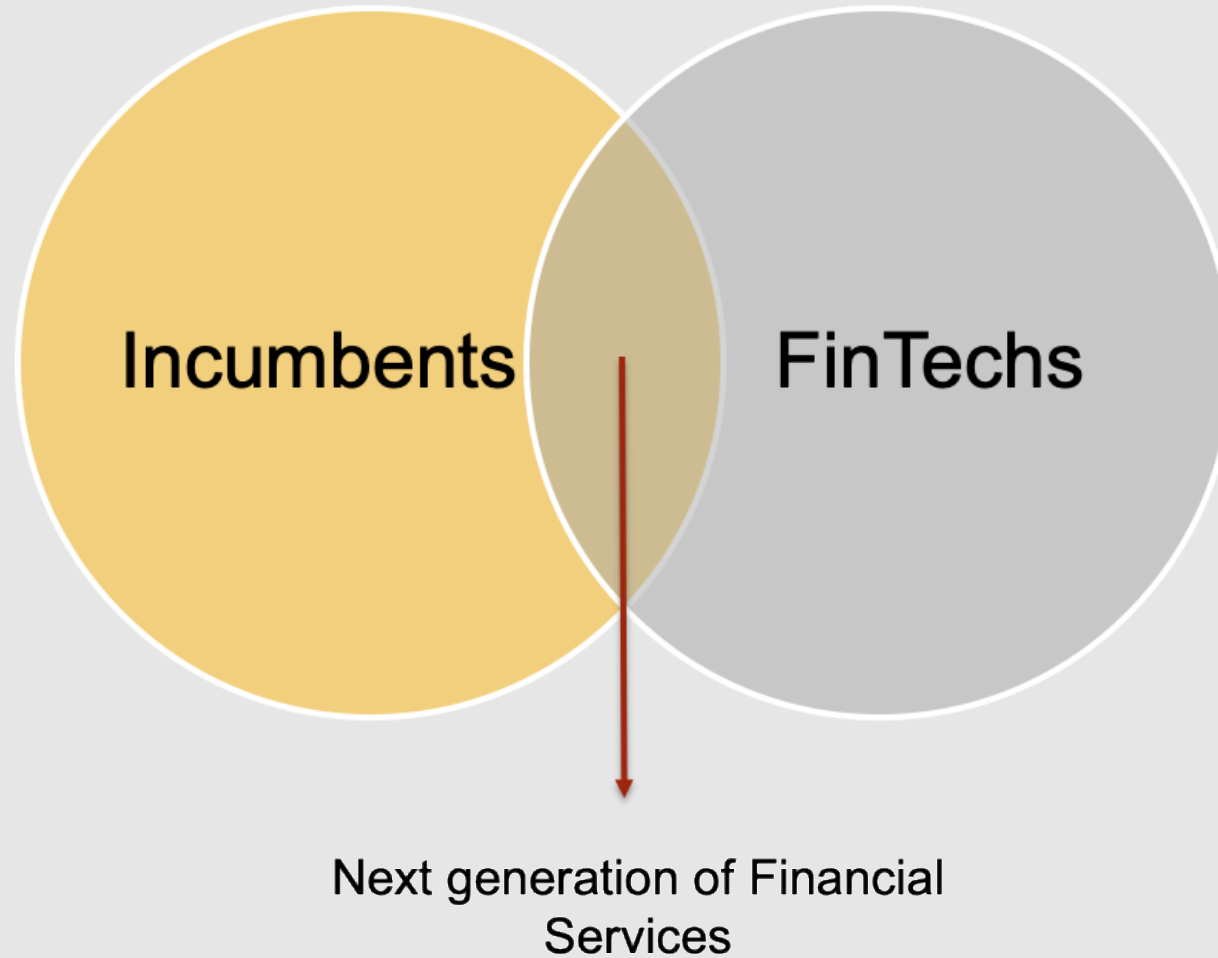
- **66%** of respondents believe new technologies like Artificial Intelligence, Cloud, Blockchain and DevOps will drive global banking in the next 5 years
- **77%** of respondents believe that unlocking the value of Artificial Intelligence will define the winning from the losing banks
- **45%** of the respondents are set on creating digital ecosystems to enhance customers experience and revenue streams



Source: 2020 Global Survey *Forging New Frontiers-Advanced Technologies Will Revolutionise Banking*

INCUMBENTS AND FINTECHS COMING TOGETHER

The next generation of financial services requires a new generation of talent



THANK YOU & QUESTIONS