



Innovation From Disruptors to Enablers

Tipping Points Expected to Occur by 2025

1 trillion sensors connected
to the internet

89%

First transplant of a 3D
printed liver

76%

	%
10% of people wearing clothes connected to the internet	91.2
90% of people having unlimited and free (advertising-supported) storage	91.0
1 trillion sensors connected to the internet	89.2
The first robotic pharmacist in the US	86.5
10% of reading glasses connected to the internet	85.5
80% of people with a digital presence on the internet	84.4
The first 3D-printed car in production	84.1
The first government to replace its census with big-data sources	82.9
The first implantable mobile phone available commercially	81.7
5% of consumer products printed in 3D	81.1
90% of the population using smartphones	80.7
90% of the population with regular access to the internet	78.8
Driverless cars equalling 10% of all cars on US roads	78.2
The first transplant of a 3D-printed liver	76.4
30% of corporate audits performed by AI	75.4
Tax collected for the first time by a government via a blockchain	73.1
Over 50% of internet traffic to homes for appliances and devices	69.9
Globally more trips/journeys via car sharing than in private cars	67.2
The first city with more than 50,000 people and no traffic lights	63.7
10% of global gross domestic product stored on blockchain technology	57.9
The first AI machine on a corporate board of directors	45.2

30% of corporate audits
performed by AI

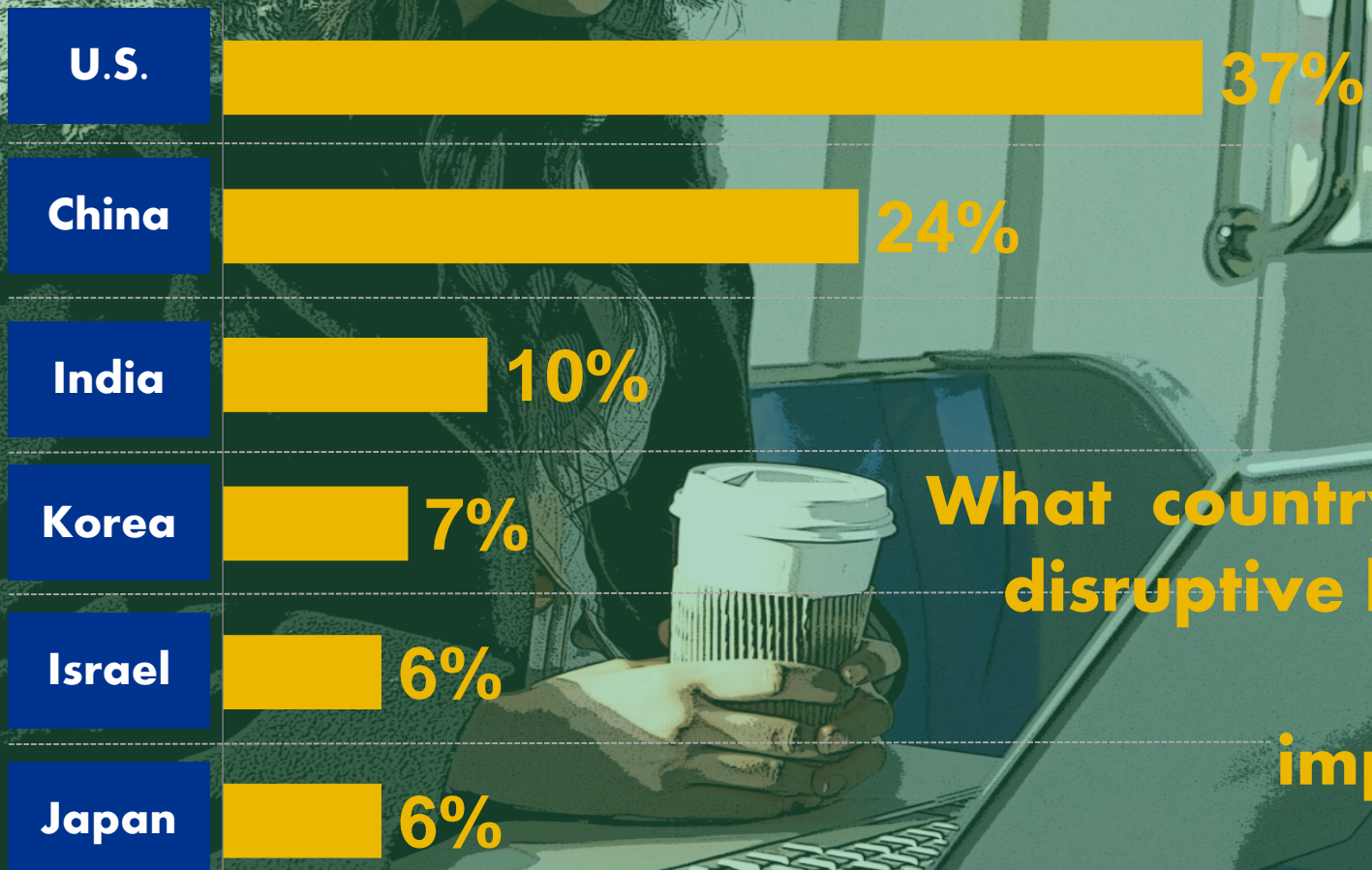
75%

The first AI machine on a
board of directors

45%

Source : World Economic Forum. Deep Shift. Technology Tipping Points and Societal Impact
Survey Report, September 2015

Which country?



What country will provide disruptive breakthrough that will have impact globally?

Select the technology that will enable the next indispensable consumer technology.

Technologies	Global	U.S.	China	India	EMEA
Mobile	32%	33%	22%	32%	32%
Cloud	29%	23%	35%	39%	27%
Biometrics: gesture/facial/voice	4%	7%	6%	6%	2%
Biotech/digital health/healthcare IT	3%	6%	4%	0%	2%
Big data/analytics	3%	5%	4%	1%	2%
Artificial intelligence	3%	5%	4%	1%	3%
Nanotechnology	3%	4%	0%	1%	7%
Social networking platforms	3%	3%	6%	4%	2%
Machine2machine Internet of things	3%	3%	2%	3%	5%
Digital media	3%	1%	7%	4%	2%

Technologies < 3% are not displayed

FinTech Disruptors in Hong Kong

Wealth Planning and Robo Advisers



DemystData



Borrowing and Lending



Payment and E-Wallet



Investment and Block Chain



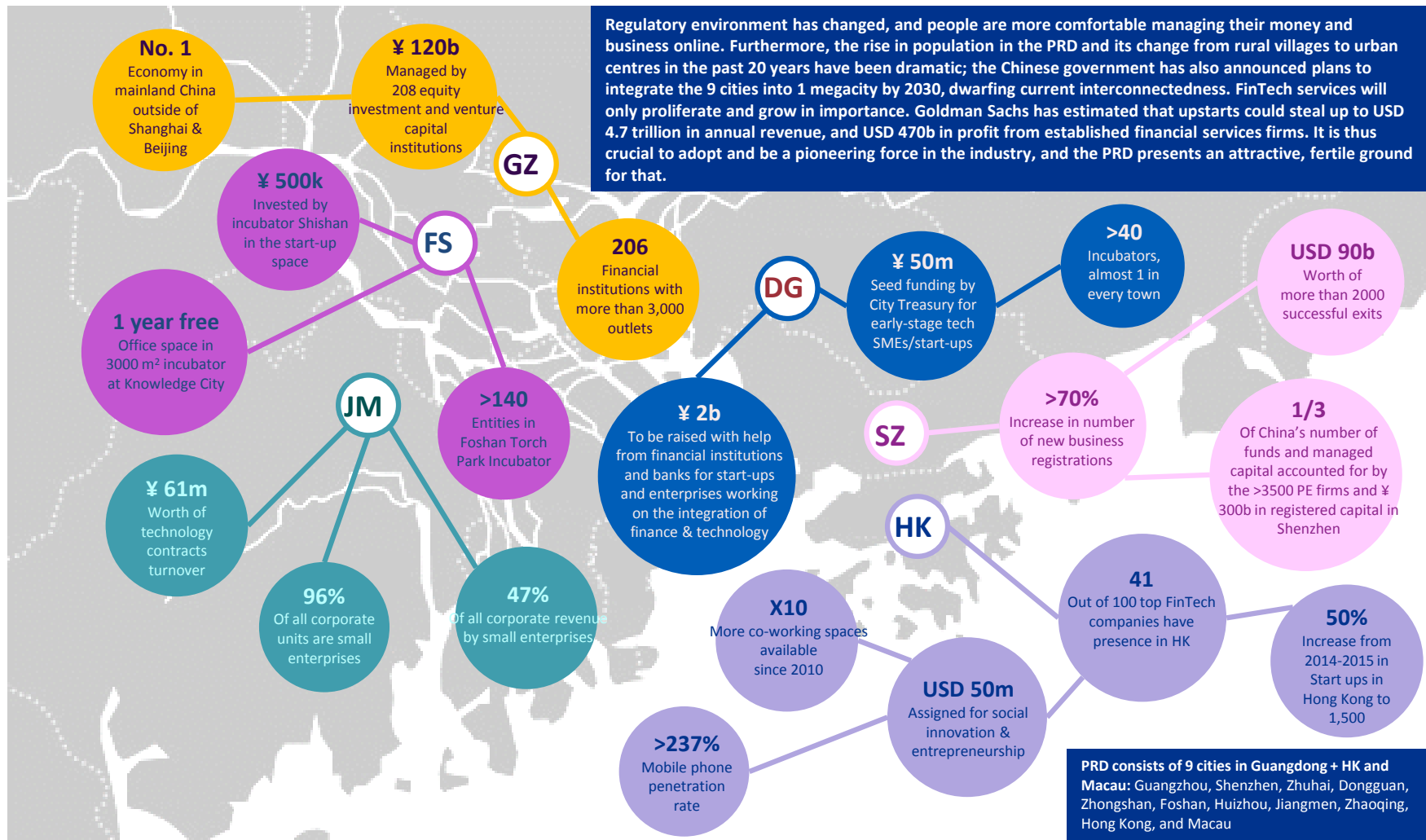
Established Banking Players

FinTech Disruptors

FinTech Disruptors Just Across the Border

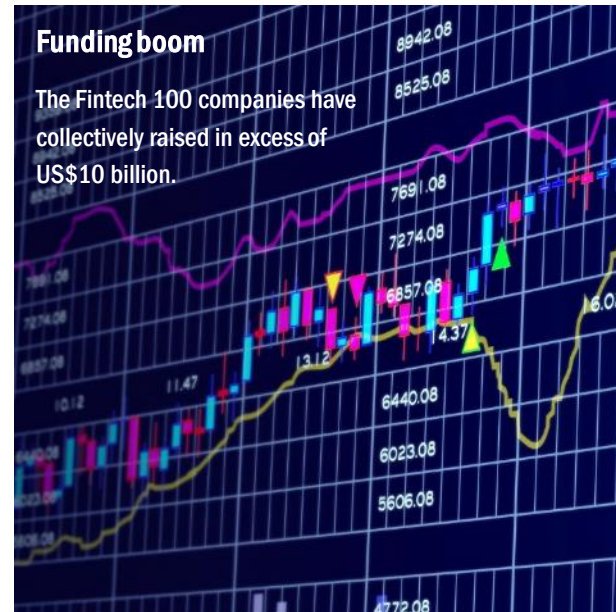


FinTech Disruption in the PRD

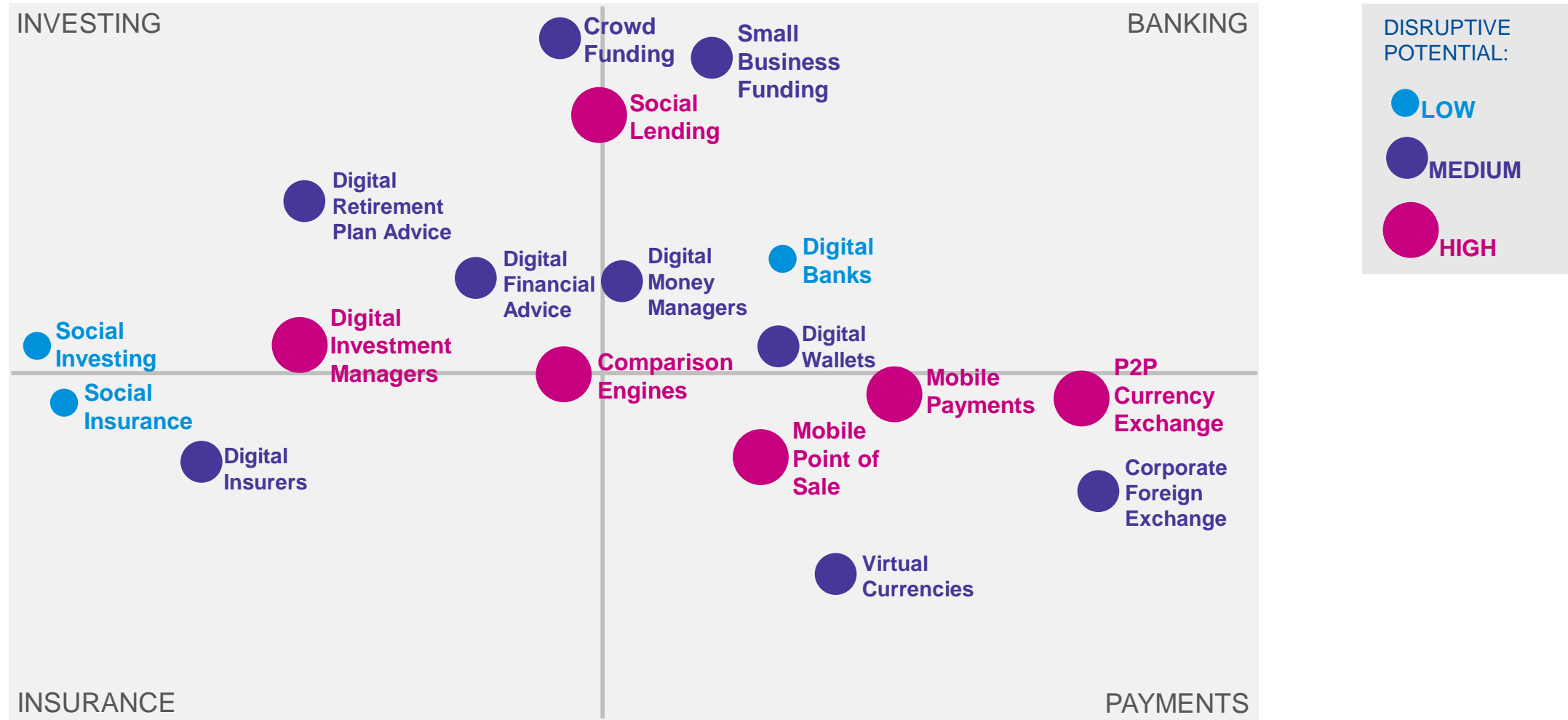


Sources: Gov.HK, Wen Wei Po, Shang360, Guangzhou.gov.cn, Zhi Hu, CRI.cn, INC 5000

FinTech 100: China dominates



FinTech Global Disruption





In Q1 2016

GLOBALLY

VC-backed companies raised

\$25.5 billion



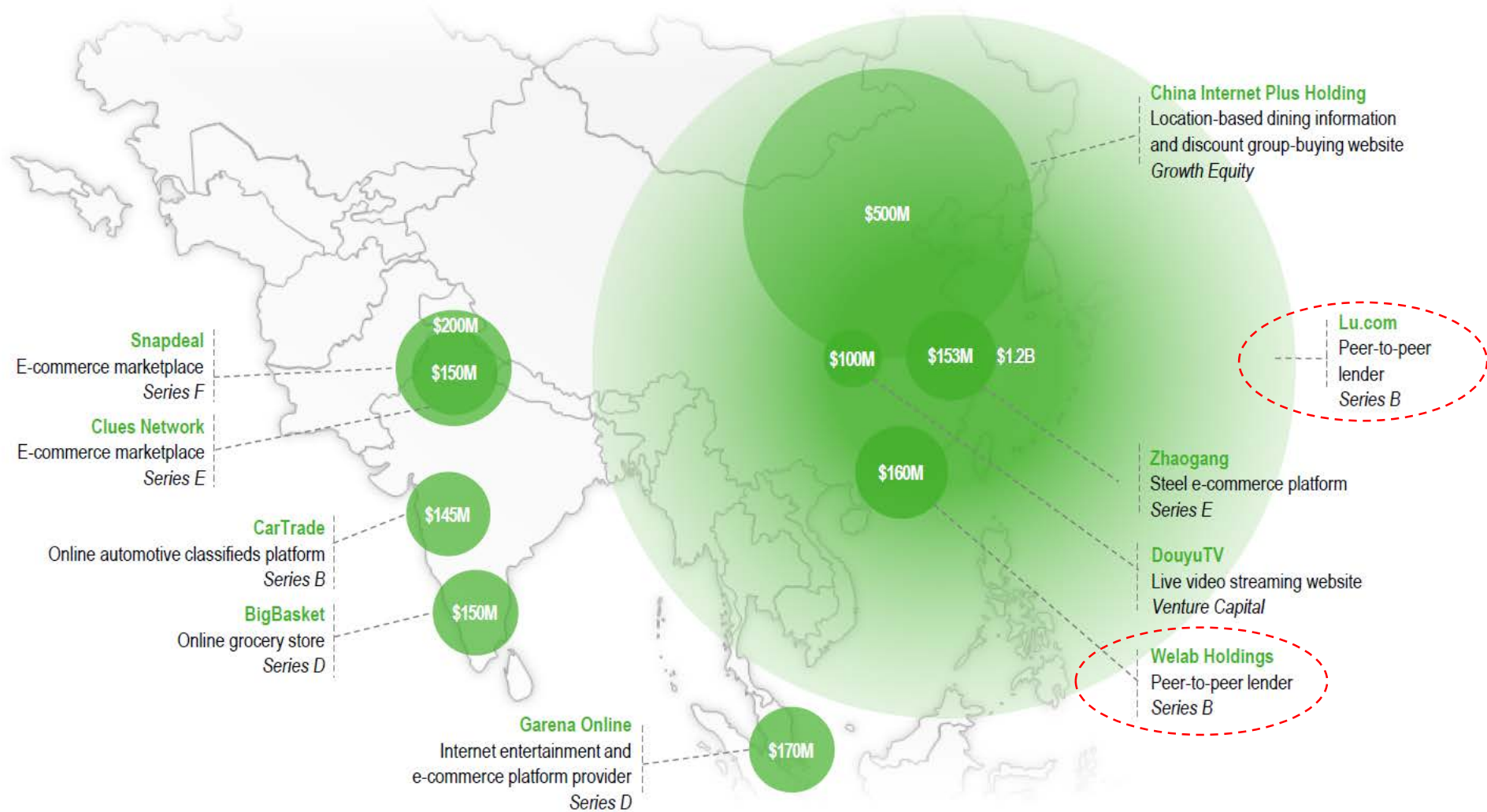
In Q1 2016

ASIAN

VC-backed companies raised

\$6.5 billion

Top 10 deals, more than USD2.9 Billion

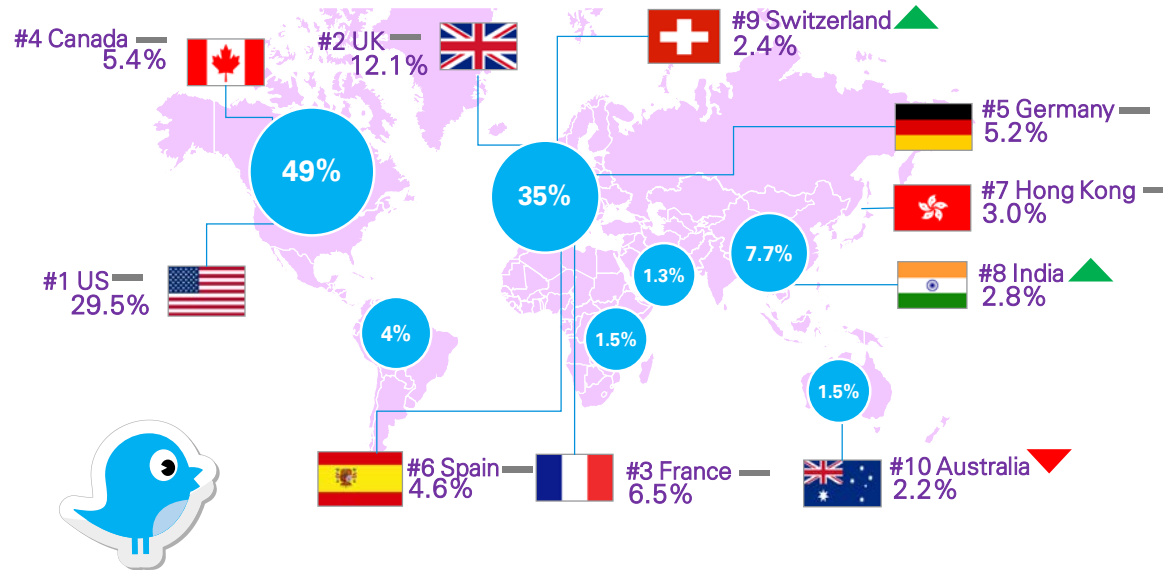


Social Trends

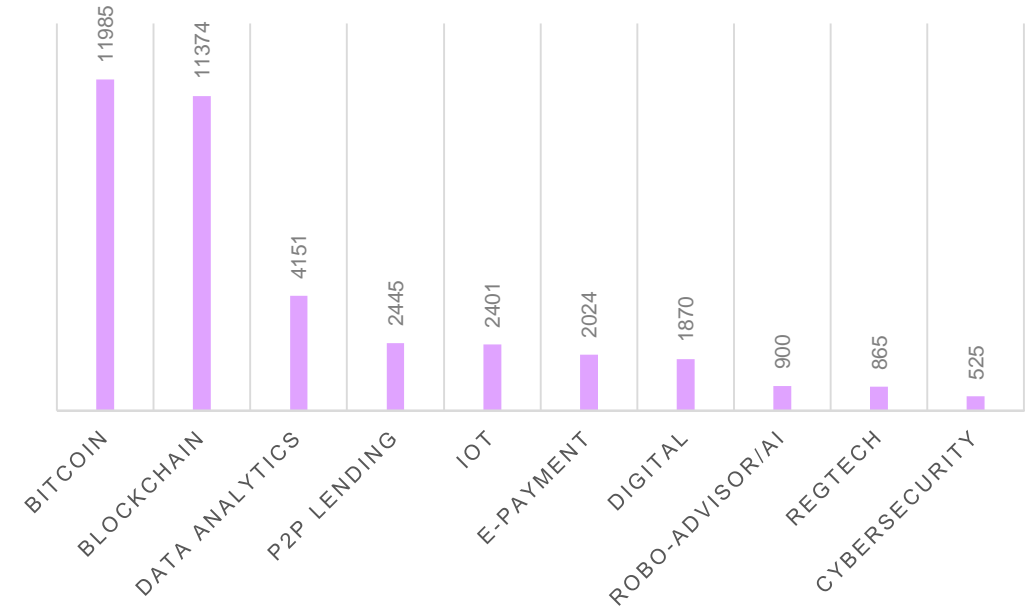
Source:



Global distribution of Impressions with Top 10 Countries Tweets



Top 10 Categories by Impressions (x1000)



"Banking as we know it is in the midst of its first fundamental remaking in centuries."

Trending

"...modern companies must adapt to 19th-century regulations"

"Wells Fargo will soon use eye scans to verify the identity of customers."

Bank of Canada **Paypal**
Catpay **Apple** **Amazon**
Microsoft **Sofi**
Barclays **Blispay** **Twitter**

Top 10 Associated Companies by Impressions



© 2016 KPMG, a Hong Kong partnership and a member firm of the KPMG network of independent member firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity. All rights reserved. Printed in Hong Kong.

Millennial Thinking

“

I want help and support in the way I need it: a human when that is required, but education in a way I can easily access.



“

I want the type of technologies coming from start-ups – not traditional banks.



“

I do not want to be presented with the product of the day, I will not stand for opaque fees or a lack of transparency.



“

I want to do everything through my mobile.



“

I want to use multiple media types to access my bank when I need to, I want a human conversation – but mediated by technology.



“

I want one step, not 10 pages to work through.





kpmg.com/socialmedia



kpmg.com/app

This proposal is in all respects subject to the negotiation, agreement and signing of a specific engagement letter or contract and subject to the completion of customary client acceptance procedures. KPMG International provides no client services. No member firm has any authority to obligate or bind KPMG International or any other member firm vis-à-vis third parties, nor does KPMG International have any such authority to obligate or bind any member firm.

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

© 2016 KPMG, a Hong Kong partnership and a member firm of the KPMG network of independent member firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity. All rights reserved. Printed in Hong Kong.

The KPMG name, logo are registered trademarks or trademarks of KPMG International.