

Fintech threats

	GLOBAL AVG	S'PORE
	(%)	
Online investment firms	30	40
Challenger banks	24	18
Peer-to-peer lenders	15	12
Online traders	12	6
Mobile payments	7	12
Non-traditional, new entrants	6	7
Crowdfunding	5	5
Digital currencies	1	0
Other disruptive technologies	0	0

Source: Robert Half