

South-east Asia

Digital financial services

Today

US\$11b SEA digital financial services revenue today
(~5% of total SEA FS revenue)



>70%
Consumers
Underbanked or unbanked today

88%
of industry experts believe **digital FS will improve access for the underbanked** by 2025

67%
of industry experts believe the **unbanked will still have limited access to FS** by 2025



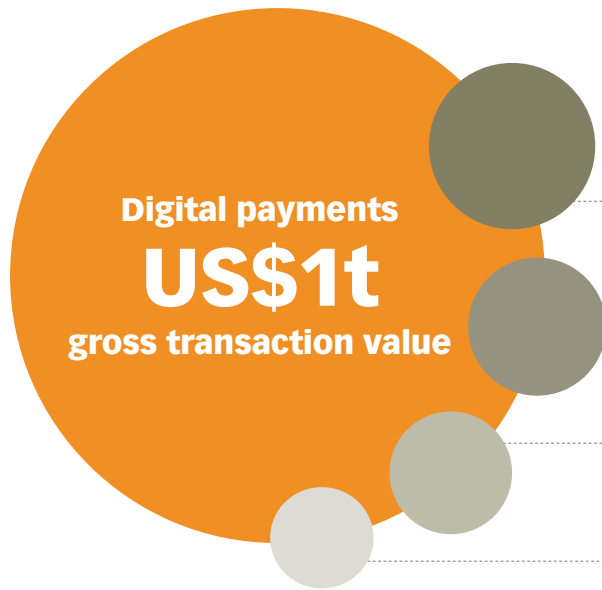
>70%
SME merchants
Accept only cash today

70%
of those using only cash are **likely to accept digital payments** by 2025

78%
are interested in using an **integrated payment provider** that offers other services, like analytics or lending

2025

~US\$38b revenue in 2025
(~11% of total SEA FS revenue)



US\$110b Digital lending loan book

US\$75b Digital investment assets under management

US\$28b Digital remittance total flow

US\$8b Digital insurance gross written premiums*

* Or annual premium equivalent for life insurance

14%
of industry experts believe established FS institutions are well-prepared for digital innovation

53%
of industry experts believe FS disruption will more likely come from consumer tech platforms than from pure-play fintechs

44%
of industry experts believe regulators will support FS innovation

For South-east Asia to realise full potential

US\$60b revenue in 2025
(~17% of total SEA FS revenue)

Fundamental consumer behaviour changes are needed, supported by:



Supportive regulations



Financial infrastructure



Scaled funding