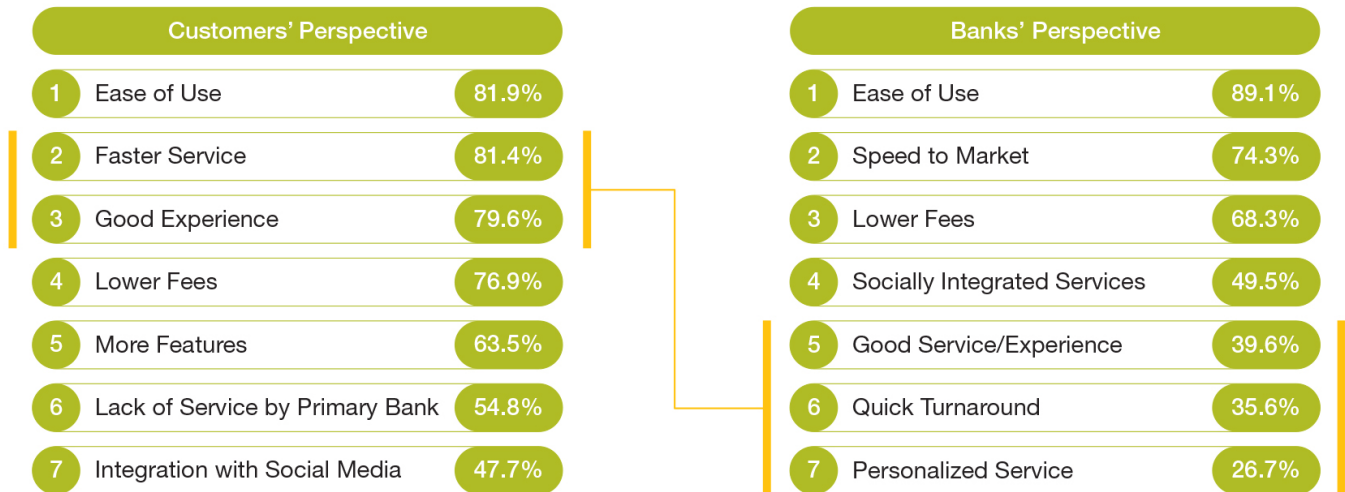


Figure 2.6: Value Proposition of Fintech Firms (%), 2016



Note: The percentage represents the customers who have given a rating of more than 4 on a scale of 1–7

Question: “What are the primary reasons for using products/services from fintech firms”? (Please rate each factor on a scale of 1–7, 7 being very important and 1 being not important at all)

Question: “Some of the fintech firms (such as Moven, Lending Club, Zopa, etc.) have been gaining significant traction in the market. What do you think is the value proposition of these firms? What are the strengths of fintech firms vis-à-vis banks”?

Source: Capgemini Financial Services Analysis, 2016; 2016 Retail Banking Voice of the Customer Survey, 2016 Retail Banking Executive Interview Survey, Capgemini Global Financial Services