

## Macro Trends, Value Changes and the Questioning of Existing Models

Digital finance or fintech is a strong phenomenon on the tip of everyones tongue. The applications however are still often elusive as organizations search how these macro trends impact their existing operations and seek out where they are uniquely positioned and can compete in the market of tomorrow.

Our contention is, that what we are seeing now, is not only a technical advancement in financial services, but a fundamental change in the value chains with technological disintermediation. Fancy terminology aside, even this 'concept' or development has many facets and is happening on various levels, in different verticals and from both the bottom up and top down. Let's look at some examples for how this manifests itself in the market.

- Data at your fingertips, literally. Consider the vast amount of data stored on your handheld device, from your health information, your exercise habits, routines and other private, but very telling information about your life.
- Augmented reality - bringing the banker into your home. What if it was possible to pick up your handheld and walk into the proverbial branch, only on your terms and in the comfort of your home.
- The fundamental questioning of existing structures. The father of the lean startup methodology, Eric Ries has set out to do that with his new initiative called the Long Term Stock Exchange (LTSE) (link to: <http://qz.com/704657/eric-ries-ltse-long-term-stock-exchange/>) that would incentivize long term value creation through a new framework for what we've accepted as the Exchange.

These discussions are all based on real data and applications being worked on today. Given the amount of talent and dedication working on these applications, the implications will surely be vast, diverse and long term. We see concepts of big data, augmented reality and the malleable value chains as a set of ongoing discussions that we're fortunate to be part of, as they are literally shaping how financial services will look tomorrow.

Read the whole article on [Crowd Valley News](#).

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