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At GreenBiz 2020, Edwin Anderson,
Oliver Wyman Partner, Financial
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Oliver Wyman and Morgan Stanley recently released new research exploring the digitalisation of banks across Asia. Our research shows digitalisation has accelerated during COVID-19. Minimal investments, or poor execution by banks could result in a 4-5% RoE gap vs digital leaders by 2025, and banks could miss estimates.

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This report has been developed by Oliver Wyman and the Singapore FinTech Association with the support of the Monetary Authority of Singapore, and launched during the Singapore FinTech Festival, held from 7 to 11 December 2020. The report 's key focus is to both showcase Singapore 's

**SINGAPORE FINTECH LANDSCAPE
2020 AND BEYOND**

Our Expertise Insights Singapore
FinTech Landscape 2020 And Beyond
This article was first published on
December 8, 2020. Editor's note:

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Oliver Wyman is monitoring the COVID-19 events in real time, and we have compiled resources to help our clients and the industries they serve.

Singapore FinTech Landscape 2020
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Oliver Wyman Campus Presentations
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Oliver Wyman: How has COVID-19 affected A.S. Watson ' s business so far?. Malina Ngai: The global economy has been hit hard by the pandemic and it ' s been a very tough time for retailers. But our mix of business, geographical diversity, and strong financial foundation has enabled us to be very resilient. In February, 95 percent of our Watsons China stores

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were closed temporarily, which ...

How Caring Brands Can Rise Above COVID-19

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Despite consistent and significant premium increases, profitability is just over a third of the level in the early 2000s, says a report entitled

“ Australian general insurers face the perfect storm ” , released by the global management consulting firm Oliver Wyman.

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Singapore's fintech investments rebounded in the second quarter of 2020 to US\$278 million, 4.1 times the US\$68 million recorded in the first quarter, the Singapore FinTech

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Association (SFA) and management consulting firm Oliver Wyman said.

Singapore's fintech investments rebounded to US\$278m in Q2 ... Growth of number of fintechs and employees in 5 years, Singapore Fintech Landscape in 2020 and Beyond, Oliver Wyman, Singapore Fintech Association, Dec 2020
COVID-19 boosts fintech business
Singaporean fintech companies have overall benefited from the digitalization push that came with the COVID-19 pandemic.

5 Stories that Shaped Fintech in Singapore in 2020 ...
They say breakfast is the most important meal of the day. It can also be the most innovative meal of the day. Earlier this month in Singapore,

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Oliver Wyman hosted an exclusive breakfast event for tech experts and cross-industry executives in industries like health and finance – the second annual Asia edition of the Oliver Wyman Health Innovation Summit.

Q&A: Amazon Web Services and AXA on Asia ... - Oliver Wyman

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Asia ' s financial systems proved
resilient to the shocks from the global
financial crisis, and growth since then
has been strong. But new challenges
have emerged in the region ' s
economies, including demographics
and aging, the need to diversify from
bank-dominated systems, urbanization
and infrastructure, and the

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rebalancing of economic activity. This book takes stock of the challenges facing the region today and how economic systems in Asia ' s advanced and emerging market economies compare with the rest of the world.

The world economy has, over the past half century, become increasingly intertwined, and countries mutually dependent. The convergence of emerging market economies (EMEs) with the advanced, richer ones has led to dramatic transformation—where the former have sustained growth rates far higher than the latter. But more recently, given the global economic turbulence since 2007, questions have arisen as to whether

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the era of rapid convergence is over, and whether more EMEs are destined to get mired in the middle-income trap. This book takes a long-term perspective of the economic and social outlook of the world to 2050, focusing on cross-cutting intergenerational issues that often get overshadowed by the short-term crises and political preoccupations of the day. It argues that for a prosperous economic order, convergence of large developing economies—led by East Asia and India—with the developed world is crucial given the former 's share in the global GDP. Addressing the various aspects of emerging markets such as international trade, urbanization, food security, climate change, and governance, the book brings out the role of the global

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economic community toward increasing living standards throughout the world while pressuring our fragile planet. A joint effort of a multidisciplinary, multicultural team of 26 authors who were born in twelve different countries on five continents, this book is an analytically rigorous exploration of the future of the global economy and its societies.

The Capital Markets: evolution of the financial ecosystem is the new standard providing practical text book style coverage of this dynamic market and its products. Written by the former President of BNY Mellon Capital Markets, LLC for both financial professionals and novices, The Capital Markets provides a comprehensive macro view of the

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marketplace and how its products operate. The subject matter offers an authoritative discussion of the fundamentals of both, the fixed income and equity markets, underwriting, securitizations, derivatives, currency among other products through the lens of leading industry practitioners. Key Learning Concepts Understand the impact of both global and domestic regulatory changes Learn about the products that holistically make up the capital markets Explore the components of the infrastructure that underpins these markets Examine the tools used for trading and managing risk Review new product innovations

China's spectacular economic growth has made it the focus of international attention. Financial Reform in China

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argues that Chinese financial reform has not kept pace with its continuing economic growth. Written by the leading protagonists of China's financial institutions and markets, *Financial Reform in China* looks at the bottleneck of strict financial regulation which threatens China's continuing economic reform. With increased marketisation and internationalisation, China's financial and monetary system should play a pivotal role in economic reform and development. However, while China's banking and financial organisations still operate under a highly regulated environment shaped by the centrally planned economic system, China's slow financial reform has failed to meet the demands of its more general economic reform.

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Costa Rica ' s social and economic progress has been remarkable. Over the last 30 years, growth has been steady and GDP per capita has tripled. A strong commitment towards trade openness has been key to attract foreign direct investment and move Costa Rica up in the global value chain. Costa Rica faces substantial challenges to retain achieved successes and to continue converging towards higher living standards. The fiscal situation remains a critical vulnerability.

Today's tech-savvy consumers are demanding a more personal customer experience from their banks, and banks are discovering that mobile services deliver individualized, tailored experiences better than any other technology. The Power of

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Mobile Banking: How to Profit from the Revolution in Retail Financial Services gives banking and financial professionals a well-researched guide for becoming transformational leaders. These leaders can convert their traditional retail "branch" banks into streamlined systems that deliver personalized services to their customers' laptops, tablets, and smartphones. Written by Sankar Krishnan—a career banker and noted financial services industry thought leader—The Power of Mobile Banking includes strategies for adapting mobile banking practices that suit the needs of both developed and emerging markets. Krishnan also shows how bankers can make their products and services relevant to a new generation of digital natives. Krishnan explores the expanding

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mobile payment systems that offer a wealth of financial opportunities for banking institutions and includes information on the growth of e-commerce, which holds the potential for new and profitable ways for banks to engage with consumers. The Power of Mobile Banking outlines the practical aspects of adapting to a mobile banking strategy and shows how to put the right players in place to ensure the technology works seamlessly. Once in place, a great mobile system delivers excellent service and benefits to users, as well as real value and unique features that cement customer loyalty. The book also offers advice for bankers who want to increase their bottom line by delving into the world-wide prepaid card market. Krishnan includes a discussion on the risks and hazards of

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mobile banking and reveals the critical investments that banks must be willing to make in order to avoid losing customers to telecoms, retailers, and technology providers. The time for retail banking to prepare for the new paradigm is now and *The Power of Mobile Banking* is the guide for professionals who want to adapt, evolve, and succeed in this new mobile-driven world.

This book analyzes Africa's unprecedented economic growth, the state of its financial sector, and the varied opportunities for Islamic finance investors. It considers the role - potential and realized - of Islamic finance in fostering financial inclusion in areas such as banking, microfinance, capital market development, insurance, and private

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equity business. The book stresses that investing in Africa through Islamic finance will open new markets, ensure higher profit margins, diversify risk, and create business competition; and that these changes that will provide financial products that can satisfying the desires and beliefs of all consumers and unlock the real potential of the continent's financial system. The book also looks into the rise of international interest in Africa and concludes by scrutinizing the challenges impeding further economic growth, as well as the specific barriers that need to be addressed in order to promote the implementation of Islamic finance. Investors, policymakers, and academics ready to confront these challenges will find much of value in this book.

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Accounting Disrupted: How Digitalization is changing Finance delivers a powerful analysis of the new technological forces buffeting the accounting profession and identifies key pathways to responding to the challenges. Al Bhimani, distinguished accountant, academic, and author, shows readers how established business fundamentals are being eclipsed and that accounting has not been spared. You'll learn: How the new realities of digitalization, including big data and AI, are affecting audit work and financial management practices How learning fast about and from more diverse data sources is essential to the new accounting environment Why

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accounting information must start to speak to what will take place rather than about financial activities that have occurred What finance must do in a world of changing risks, data growth, fast digitization, and increased regulation The author makes a compelling case that accounting now faces a crunch: it needs to reshape itself from the core because conventional financial analysis is proving too cumbersome and slow for executives in digitalized organizations. In a straightforward and illustrated style packed with case studies and practical examples, he shows readers how big data, blockchain, robotic process automation, and artificial intelligence, can help accountants adapt to new realities. Perfect for finance leaders in both the private and public sectors,

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Accounting Disrupted also belongs on the bookshelves of accounting students who wish to better prepare for the technological and professional environment in which they ' ll shortly find themselves.

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