

Insights from Evita Lune, PhD

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Edition Focus: Nordic FinTech Summit

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🎪 Nordic FinTech Summit is on my agenda every year due to an opportunity to see my Nordic clients and candidates all in one place and learn what's cooking. Thank you, Ola Sundell and Janne Salminen for making this happen!

👊📈 The most successful Finnish Fintech Multitude was announcing superb quarterly results, thus it was very challenging to juggle between the two events. My humble suggestion would be to bring someone from Multitude or CapitalBox to the stage to hear real achievements from the best. Jokela Jorma, Mantvydas Štareika, Antti Kumpulainen, Kristjan Kajakas who actually have developed profitable, well funded, well governed group of challenger firms.

🏦🚀 Some promising ventures to watch in Finland: Coinmotion educates crypto enthusiasts to work with crypto for wealth creation long term. Luckily with MICA regulation in upcoming years the platform will be available for European investors from outside Finland. While one may think that more is better, Coinmotion scrapped cards and payments business to focus on core.

👛 It was good to see Latvian FinTech entrepreneurs taking the stage and kicking off new ventures. The success of Latvian online lenders and associated businesses are underrated, probably due to their focus on other markets than Nordics. There is a lot inGain can offer to non-finance industries looking to innovate their offering with financial products.

🏠📱 Georg Hauer reconfirmed the future of banking being customer centric, with consumer retail brands in front and BaaS solutions in the back and that emerging markets have jumped over branch banking stage: from unbanked directly to mobile banking. The banks, which choose to ignore the trend will most likely end up like Nokia phones versus Apple.

🔍 Juha Keski-Nisula from XMLdation discussed how to view CBDC's from a Fintech Perspective and finally taught us all what FinTech really means: Finnish Technology 😊