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# FinTech Industry in Switzerland Q2 2022

May, 2022



# FinTech in Switzerland Q2 2022

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## Introduction

At Deep Knowledge Analytics, we are dedicated to giving businesses access to the most reliable and up-to-date data on emerging trends and key industry insights.

**FinTech Industry in Switzerland Q2 2022** summarises vital observations in the FinTech ecosystem, a rapidly evolving and growing industry. Based on the assembled and analyzed data, the report reveals vital features, trends, innovations, technologies, market size, among other perspectives.

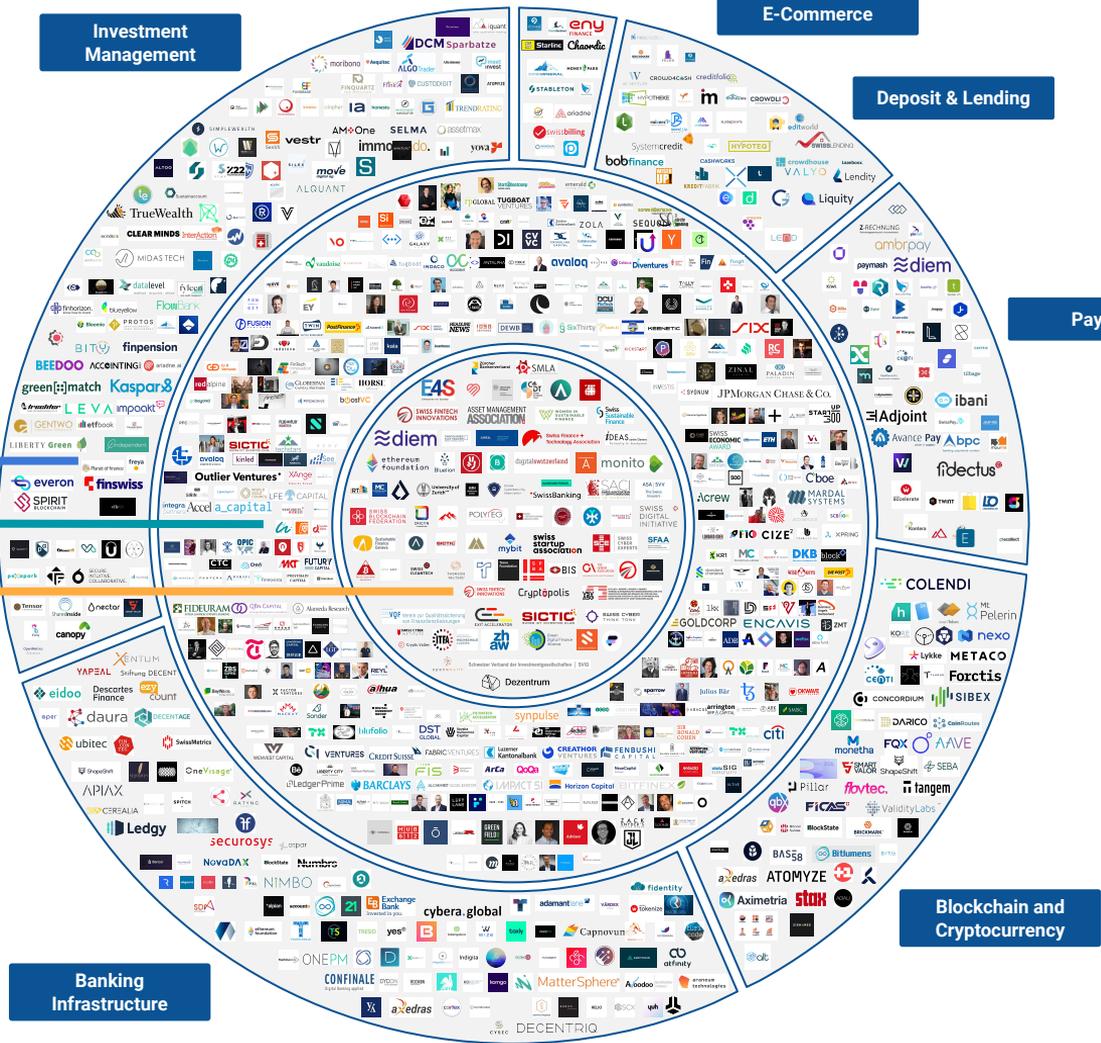
**The analytics in the report are based on information about 885+ organisations, including 355+ companies selected by sector, 455+ investors, 75+ R&D Centres & Hubs.** FinTech encompasses ten subsectors such as Investment Management, Banking Infrastructure, Blockchain and Cryptocurrency, Payment, Deposit & Lending, E-Commerce.

**Swiss FinTech is booming. This rapid growth is no surprise, given Switzerland's strengths in finance, technology and innovation.** The country is home to leading banks and insurance companies, as well as world-class research institutes and universities. And it has a long tradition of being at the forefront of technological change, from the invention of the world's first computer to the development of blockchain. As a result, **Swiss FinTech companies are well placed to capitalise on the latest trends in financial technology.** And they are already having a major impact, with Swiss start-ups exporting their products and services around the world.

# FinTech Industry in Switzerland Q2 2022

Companies - 355+  
Investors - 475+  
R&D & Hubs - 75+

Companies  
Investors  
R&D & Hubs



# Report Methodology and Approach

## Database

**355+**  
Companies

**475+**  
Investors

**75+**  
R&D & Hubs

**6**  
Subsectors

## Data Sources\*

Media  
Overview

Industry  
Specialised  
Databases

Publicly  
Available  
Sources

Industry  
Reports and  
Reviews

## Applied Research and Analytics Methods

Descriptive  
Analysis

Mixed Data  
Research

SWOT  
Analysis

Comparative  
Analysis

Qualitative Data  
Collection

Data  
Filtering

Containing a comprehensive overview of the FinTech Industry, the report relies on various research methods and analytics techniques. Deep Knowledge Analytics is not responsible for the quality of the secondary data presented herein; however, we do our best to minimise possible risks by cross-checking data and using different analytics techniques.

Please note that we did not deliberately exclude certain companies from our analysis due to the data-filtering method used or difficulties encountered. In fact, the main reason for their noninclusion was incomplete or missing information in the available sources.

# Report Methodology and Approach

## Technologies Used in Our Research



### Data Aggregation and Analysis

Supervised and unsupervised Machine Learning (ML)

Deep neural networks

Natural language processing

Data parsing

GARCH model



### Clusterisation and Competitor Analysis

Brownian motion modeling for stock market forecasts

Real option analysis, scenario planning

K-means algorithm for companies clusterisation

Calculation of the distance between companies in multidimensional space

Using tag clouds to categorise companies

# Executive Summary

Switzerland demonstrated the rapid rise of start-ups dedicated to finance; FinTech is becoming a hot topic and a promising asset class for investors.

## Why Switzerland?

Switzerland is at the forefront of this FinTech revolution, thanks to its strong tradition of banking and financial innovation.

The Swiss legal system, being stable and liberal, offers both significant protection for intellectual property and a high degree of investment security for R&D activities.

Total investment in Swiss start-ups climbed to over \$3.3 billion in 2021, continuing a decade-long rise, only barely dented in 2020 by the pandemic.

Switzerland has a high level of innovation output. In proportion to its population, Switzerland boasts the third highest number of AI patents in the world.



According to Global Innovation Index, the country is most effective in transforming innovation investments into results.

Switzerland provides a regulatory framework that is innovation-friendly and progressive. Swiss laws are formulated in a technology-neutral way.

Zurich and Vaud – home to the two Swiss federal technology institutes (ETH Zurich and EPFL), hotbeds of innovation and start-ups – enjoyed considerable rises in funding.

Switzerland borders large markets like France, Germany, and Italy, which gives companies easy access to their potential customers.

# Executive Summary

The FinTech market has developed into a robust ecosystem in recent years. Start-ups and tech companies have created a variety of products to address the financial needs of individuals and businesses. These products range from mobile apps that allow users to track their spending to online lending platforms that provide small businesses with access to capital. The growth of the FinTech market has been driven by a number of factors, including the increasing use of mobile devices and the popularity of online banking. Additionally, the rise of digital currencies has created new opportunities for FinTech companies. As the FinTech market continues to evolve, we can expect to see even more innovative products and services emerge.

In Switzerland, about 31% of the FinTech market belongs to the Investment Management subsector. It is followed by the Banking Infrastructure, which accounts for 26%, and Blockchain and Cryptocurrency occupying the third place, with 16% each. Together, these top subsectors comprise 72% of the Swiss FinTech market.

Data security is a top priority for financial technology companies. With the increasing digitalisation of financial transactions, there is a growing need to protect sensitive information from cyber criminals. In response to this challenge, FinTech firms are investing heavily in data security solutions.

## Key Figures and Facts

72%

of market covered  
by top 3  
subsectors

37%

of companies are  
located in Zurich

31%

of FinTech  
companies  
addressing  
Investment  
Management

25%

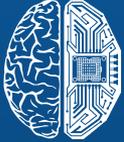
Swiss investors' share  
in terms of investor  
representation

\$3.3B

invested in Swiss  
FinTech companies  
in 2021

\$44.5B

projected transaction  
value in the Swiss  
neobanking segment  
by the end of 2022



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# FinTech in Switzerland Landscape Overview

# FinTech Industry in Switzerland at a Glance



**355+**  
Companies



**475+**  
Investors



**75+**  
R&D and Hubs



**6**  
Subsectors



**37%**  
of companies in Zurich



**\$3.3B<sup>1</sup>**  
Investments in 2021



**44%<sup>1</sup>**  
Investments growth YoY



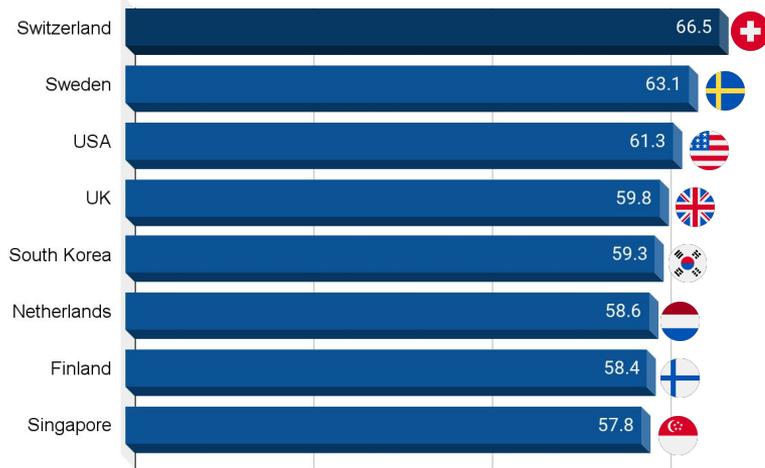
**72%**  
Covered by top 3 subsectors

The FinTech Industry can be divided into **six subsectors** covering all aspects of finance, ranging from Banking to Investment Management. The report covers **355+ companies** and **475+ investors**. **Investment Management, Banking Infrastructure, Blockchain, and Cryptocurrency** are the **largest subsectors**, accounting for **72% of the entire Swiss FinTech industry**.

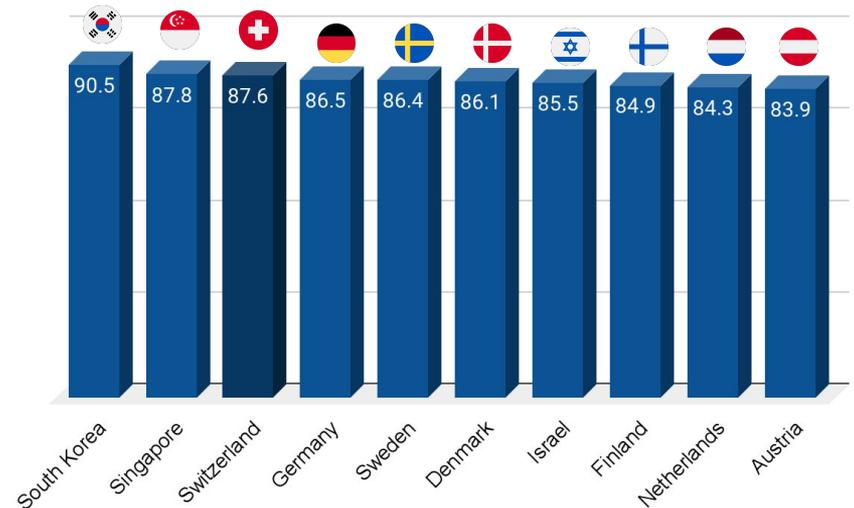
# Overview of FinTech Industry in Switzerland

The digital readiness and innovativeness of Switzerland provides a solid basis for the development of the FinTech Industry. A well-developed financial sector, an educated workforce, and a supportive regulatory environment are all important factors in attracting FinTech businesses in Switzerland. The country has also been proactive in developing its own digital infrastructure, which is essential for providing the high-speed connectivity that FinTech businesses need to operate efficiently. In addition, the Swiss government has been supportive of the FinTech industry, with a number of policies and initiatives aimed at promoting innovation and competition. As a result, Switzerland is well-positioned to become a leading global centre for FinTech.

## The World's Most Innovative Countries



## The World's Most Innovative Economies



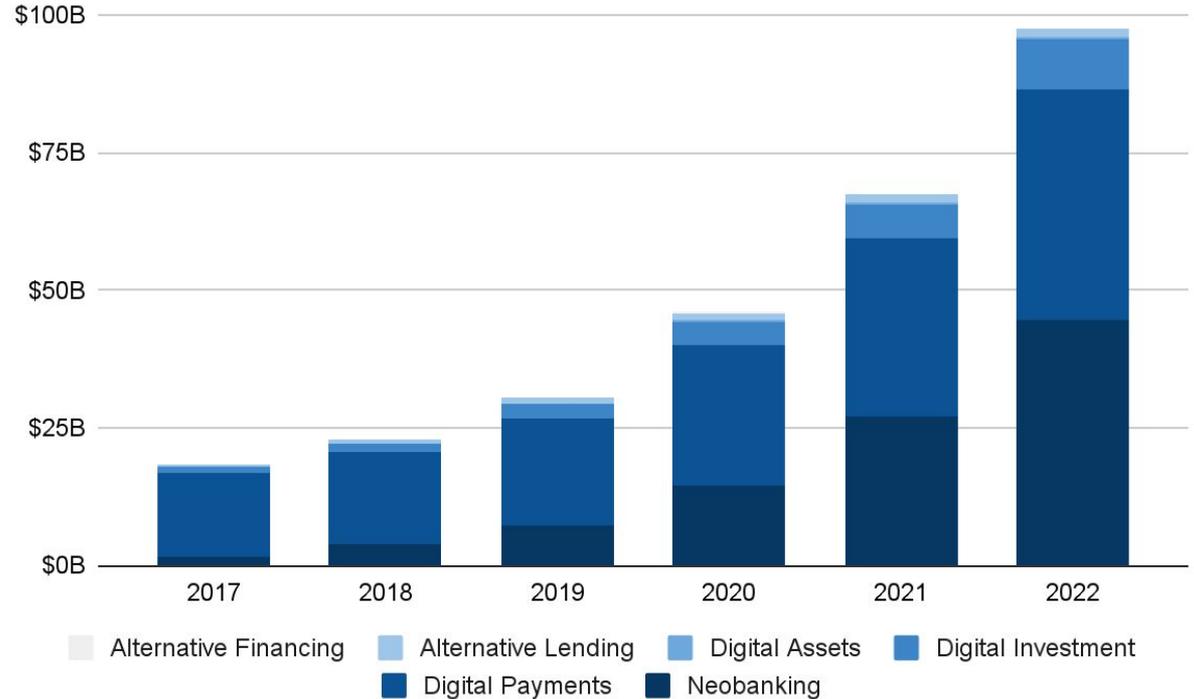
# Overview of FinTech Industry in Switzerland

We are still at the earliest stages of true FinTech as the future impact of cloud computing, IoT, Artificial Intelligence (AI), and blockchain cannot even be estimated yet. Even so, it is already transforming how people interact with money and financial institutions. In the past, we would go to a physical bank branch to deposit a check or withdraw cash. As FinTech continue to develop, it is likely that they will upend traditional financial models and create new opportunities for businesses and consumers alike.

Each year, tech companies are digging deeper into the financial services value chain and are also creating new market structures in underbanked developing countries.

Pure FinTech players are now sharing the market with some banks that provide new, digital-friendly banking services and integrate digital payments, microfinancing, and robo-advisor services into existing bank accounts.

## Transaction Value by Type, 2022



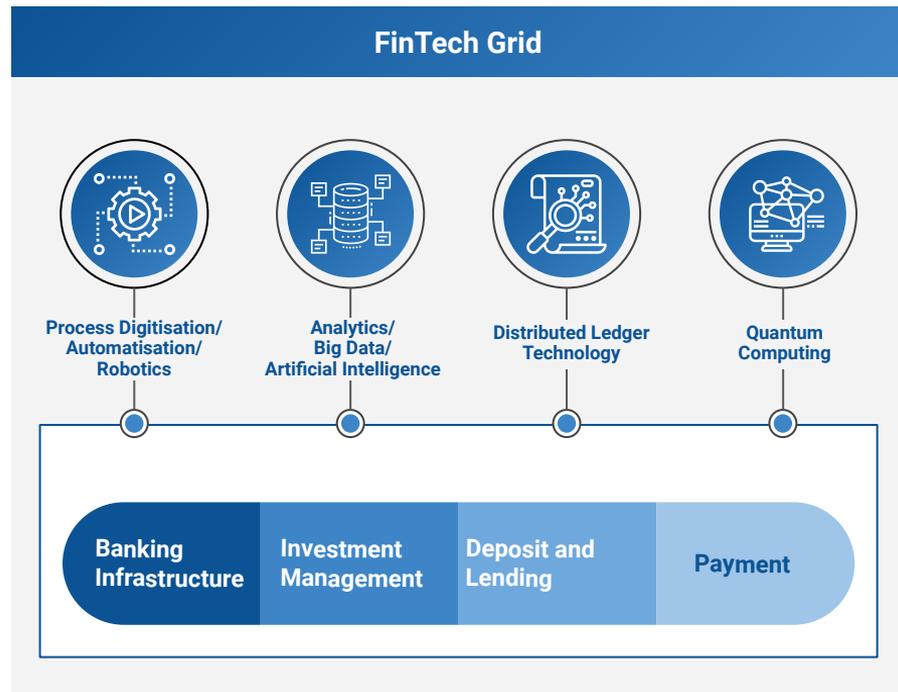
# Overview of FinTech Industry in Switzerland

Switzerland is a leader in tracking the trends in FinTech and establishing itself as a catalyst for financial innovation on a global level. Some 10% of global European FinTech enterprises are located in Switzerland. Within the Swiss market, Zurich has a leading role and accommodates almost half of the Swiss-based FinTech businesses. Out of all Swiss FinTech businesses, 30% offer financing-related services.

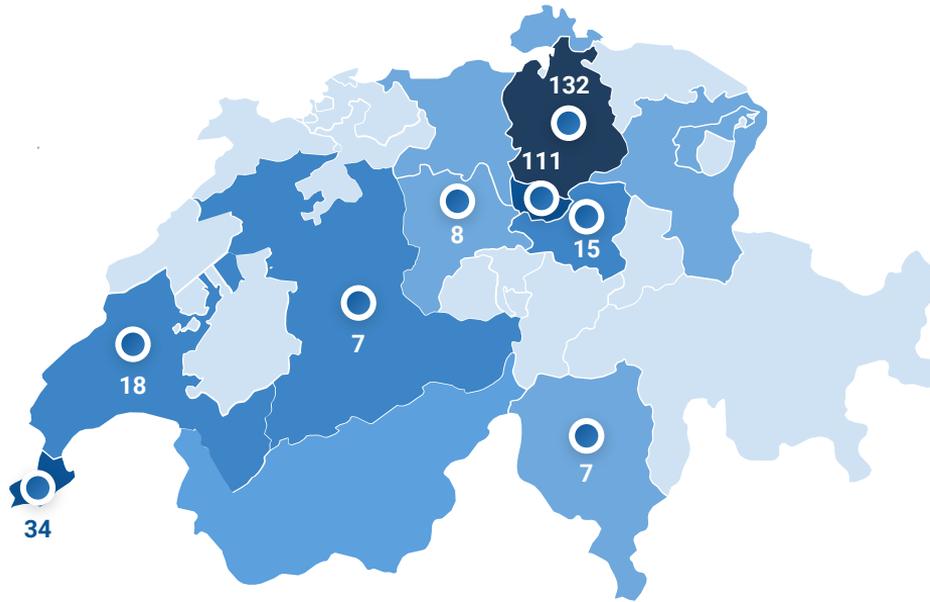
Chart Comparison by Country, 2021

Country	European Ranking	World Ranking	Change From 2020 (World)
United Kingdom	1	2	±0
<b>Switzerland</b>	<b>2</b>	<b>5</b>	<b>±0</b>
Sweden	3	7	±0
Netherlands	4	8	-2
Germany	5	9	+3
Lithuania	6	10	-6
Estonia	7	11	-1
Finland	8	13	1
Spain	9	16	-3
Ireland	10	18	-1

FinTech Grid



# Swiss FinTech Companies by Cantons

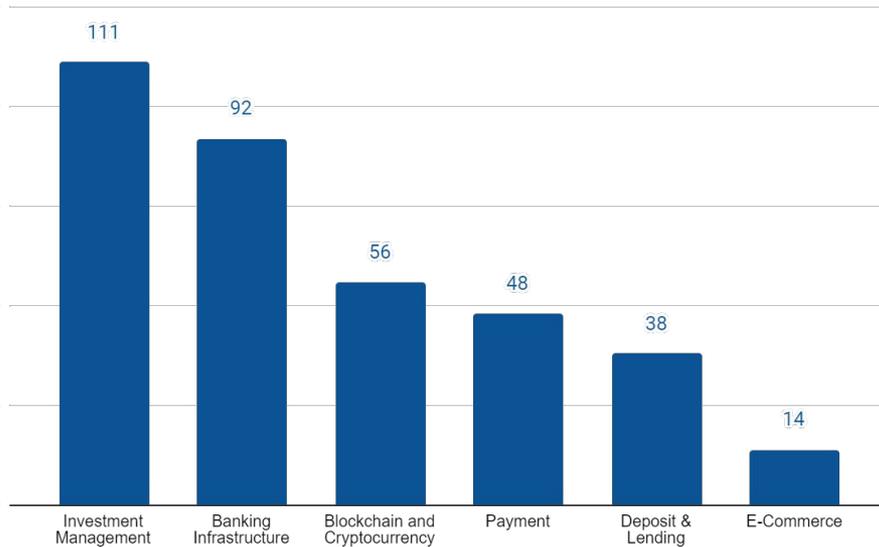


## Top 8 Cantons by Number of FinTech Companies

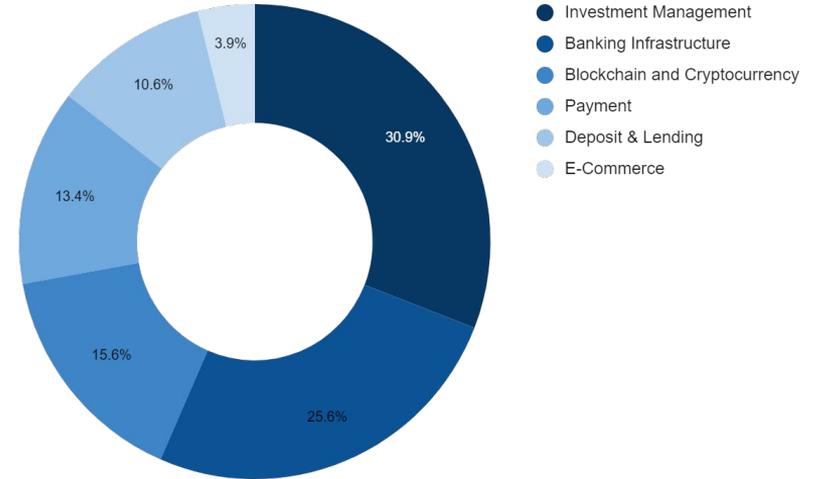
Zurich	132
Zug	111
Geneva	34
Vaud	18
Schwyz	15
Luzern	8
Ticino	7
Bern	7

# Swiss FinTech Companies by Subsector

## Number of FinTech Companies by Subsector, 2022



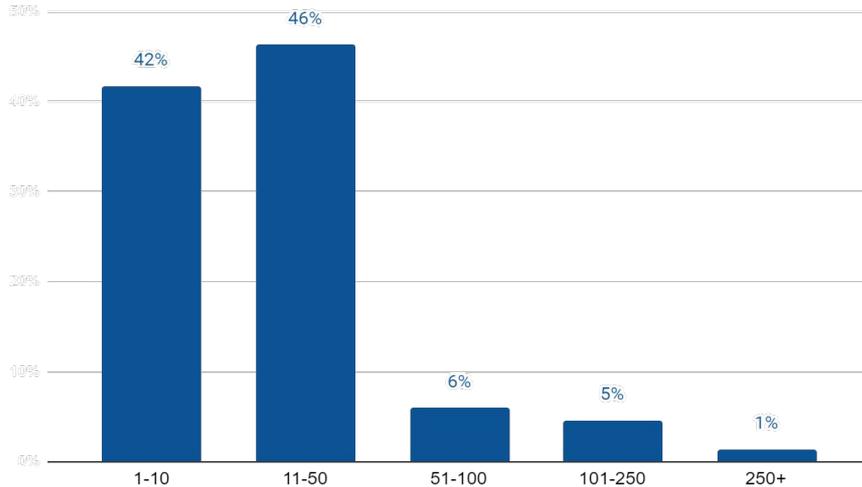
## Share of FinTech Companies by Subsector, 2022



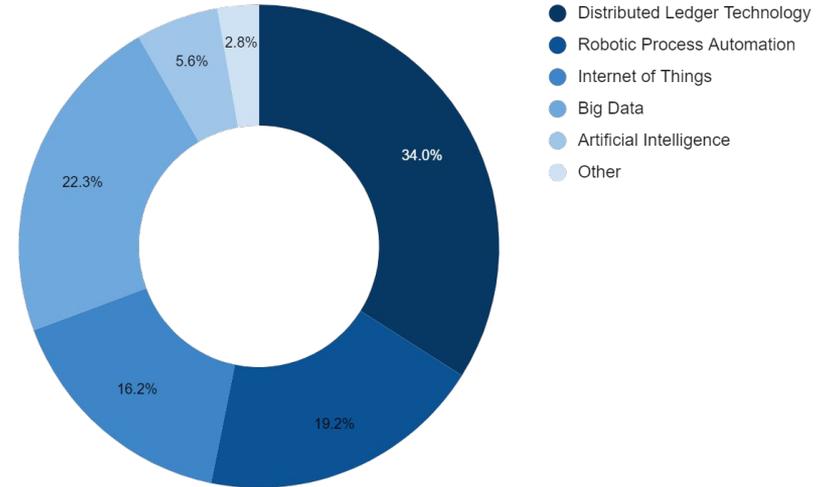
Accounting for 31% of the total market, Investment Management is the largest subsector of the FinTech Industry by the number of companies. It is followed by the Banking Infrastructure subsector, which accounts for 26%, and Blockchain and Cryptocurrency occupying the third place, with 16% each. Together, these top subsectors comprise 72% of the Swiss FinTech market.

# FinTech Companies by Size and Technology

## Share of FinTech Companies by the Number of Employees, 2022



## FinTech Companies by Technology, 2022



The majority of Swiss FinTech companies are start-ups. It can be attributed to Switzerland's regulatory environment, which is more conducive to innovation than in other jurisdictions. Switzerland's strong culture of banking and finance provides a talent pool for FinTech firms to draw from.

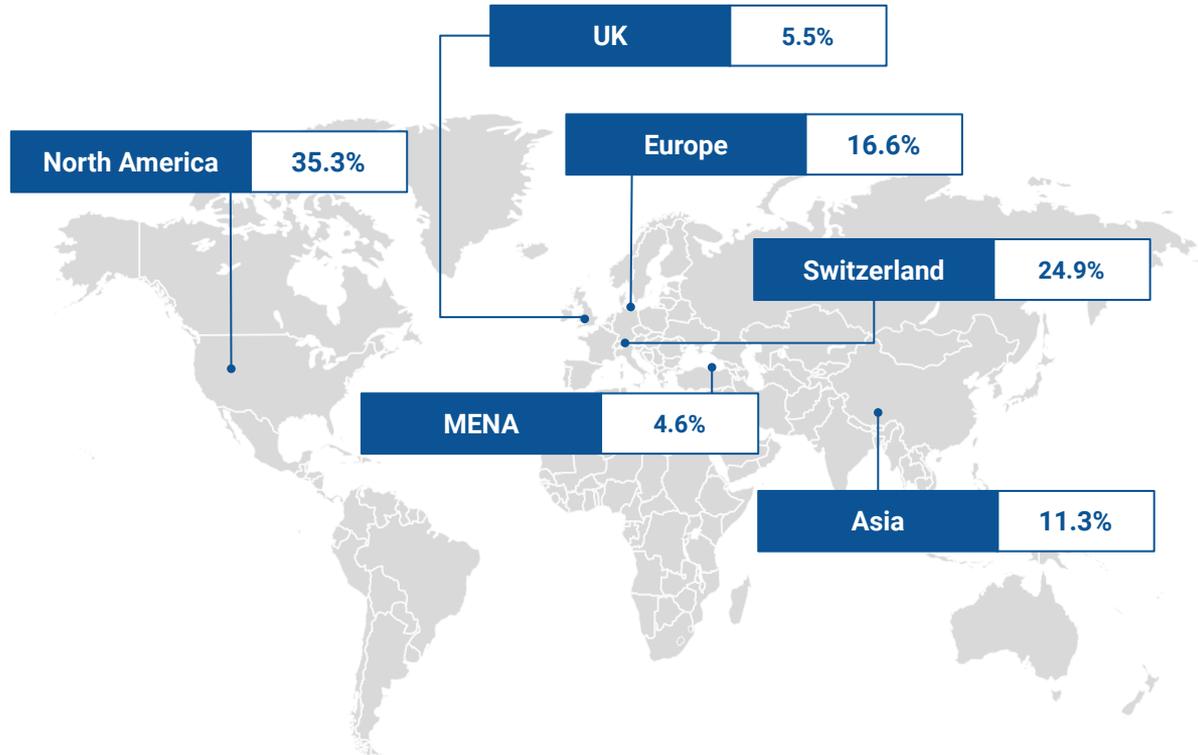
# FinTech Investors

As with the most sectors of the Swiss economy, the FinTech sectors show the inherent prevalence of the Swiss investors' share in terms of investor representation. Currently, approximately 24.9% of investment into the Swiss FinTech companies comes from the Swiss-based investors.

The two other significant regions that house the investors are North America and the EU (excluding Switzerland and the UK) and hold 35.3% and 16.6% share of investors, respectively. In North America, the most prevalent country of origin of the investors is the USA while in the EU, the majority of investors come from Germany.

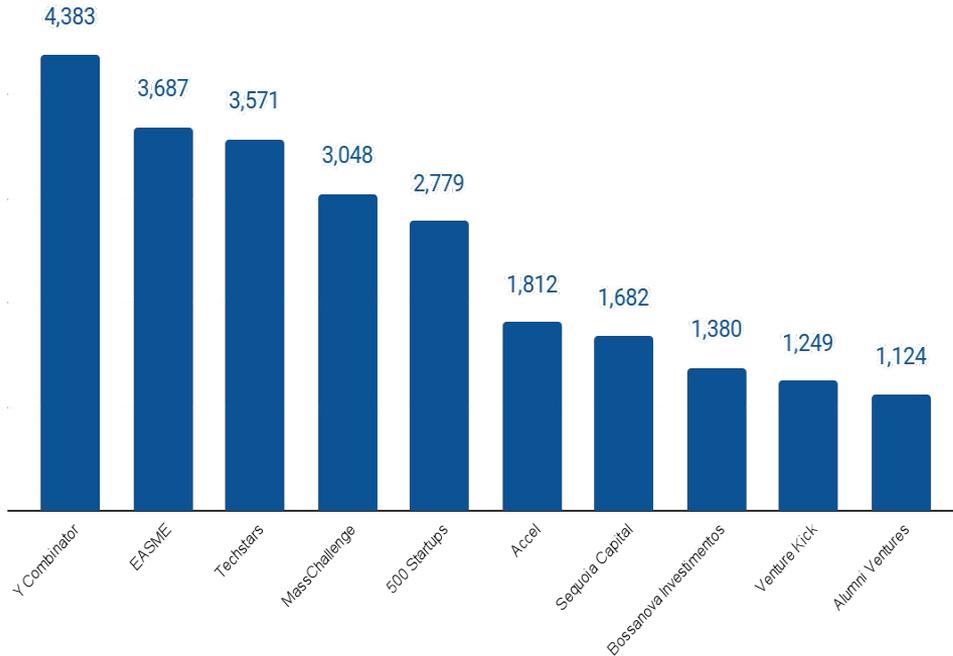
The rest of the investment comes from Asia and MENA regions as well as from the UK.

## Regional Distribution of Investors Investing in Swiss FinTech Companies



# FinTech Investors

## Top 10 Investors by the Total Number of Investments



**Y Combinator** is an American technology start-up accelerator launched in March 2005. It has been used to launch more than 3,000 companies, including Stripe, Airbnb, Cruise, PagerDuty, DoorDash, Coinbase, Instacart, Dropbox, Twitch, Flightfox, and Reddit.



**EASME** is the European Union executive agency for SMEs in charge of Enterprise Europe Network, COSME, and other programs.



**Techstars** is the US seed accelerator founded in 2006 in Boulder, Colorado. As of 2019, the company had accepted over 1,600 companies into its programmes, with a combined market capitalisation of \$18.2 billion. Fewer than 1% of the over 17,000 applicants are accepted.

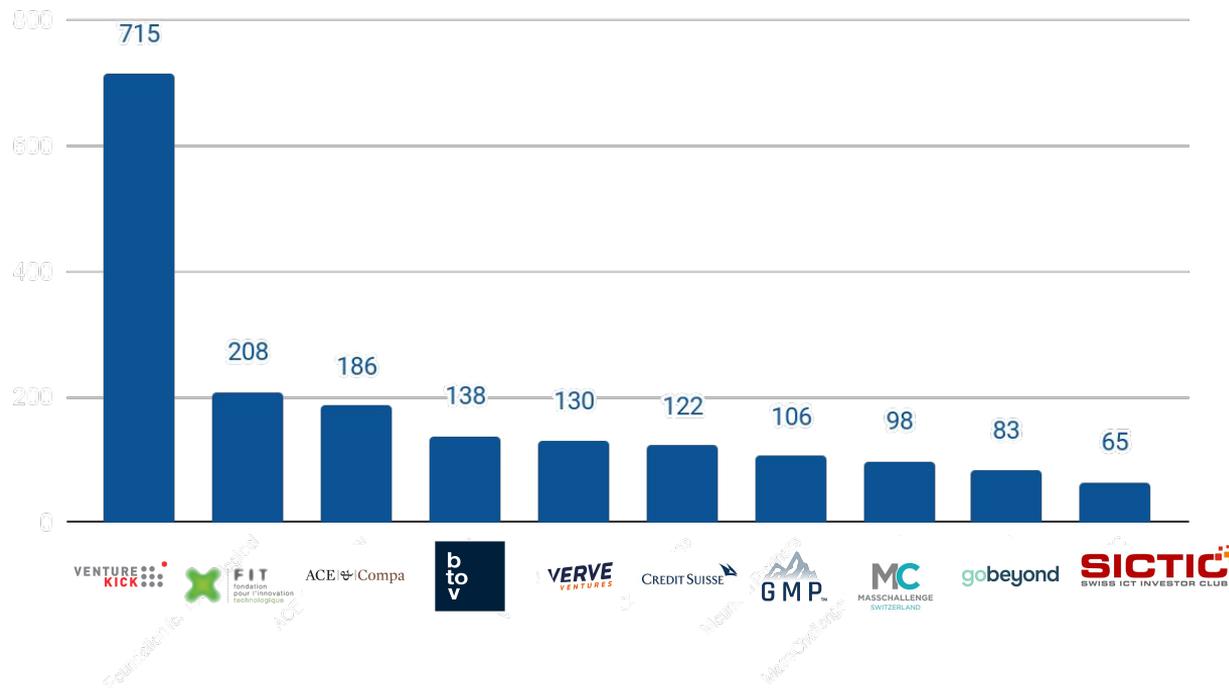
# Swiss FinTech Investors

Investments in Swiss start-ups have been on a growth trajectory for 10 years, with a significant acceleration in recent years. In 2018, the amount invested almost tripled whereas the first tripling took almost 6 years.

The number of rounds has increased steadily at 16.8%, close to the values of previous years. However, the average investment per round has more than doubled over the last 3 years.

This trend is attributable to several factors, including the increasing maturity of start-ups and the growing interest of foreign investors in the Swiss ecosystem. While the exact future development remains difficult to predict, it is clear that investments in Swiss start-ups will continue to grow at a rapid pace in the coming years.

## Top 10 Swiss Investors by the Number of Portfolio Organisations



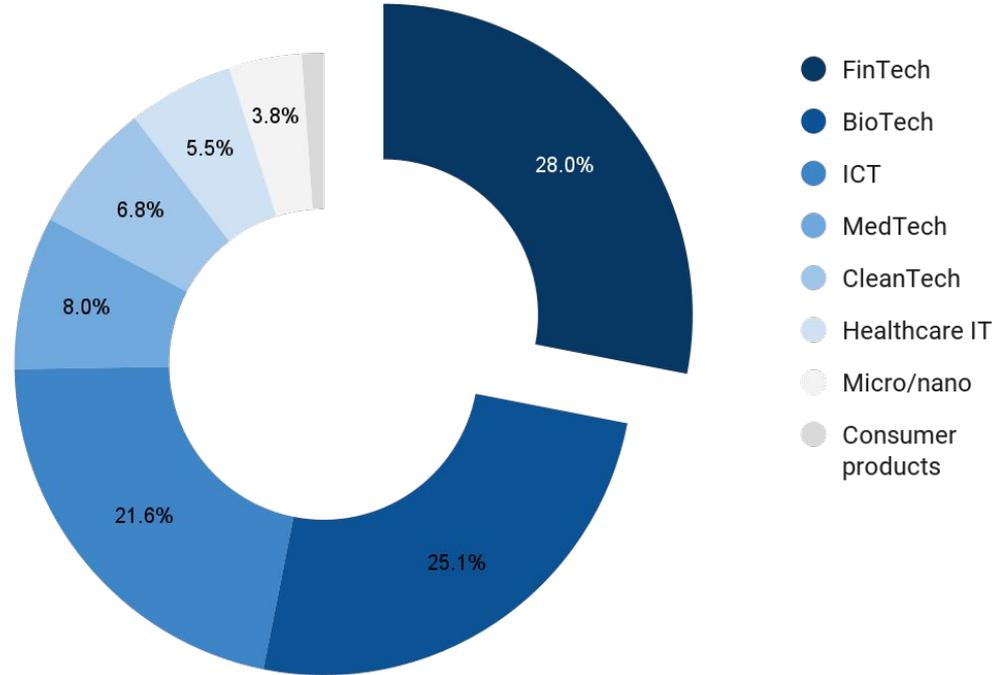
# Swiss FinTech Investors

Early-stage rounds constant Seed capital accounted for 37% of total rounds (up from 26% in 2020), with later stage (Series B and later) accounting for 22%.

Vaud and Zurich, the leading cantons in terms of start-ups, recorded high growth rates in 2021. In comparison with 2020, total funds generated in Vaud rose by 47.8% and by as much as 102.1% in Zurich, with both cantons breaking their previous records.

The increasing maturity and size of the market is also reflected in the growing product range from individual managers such as Emerald, Redalpine, Nextech, and Serpentine Ventures (formerly Swiss Start-up Capital).

## Invested Capital by Sector in Switzerland, 2021



# Swiss FinTech Investors

## Investor Survey

80%

of respondents are active predominantly in Series A

60%

of respondents are active predominantly in Seed financing

56%

made up to five investments in 2021

56%

invest in ICT and digitalisation topics in the healthcare sector

80%

stated that they had completed up to 10 investments

\$20.1 million

was invested in 2021, with a minimum of \$0.5 million and a maximum of \$117.6 million

**\$1.4 million and \$5.8 million**  
the size of an average investment

# FinTech Start-ups and Hubs in Switzerland

## FinTech Start-ups



**avalog**

**Avaloq** is an international FinTech company that digitalises the automation of financial services industry



**HQLA** X

**HQLAX** is a financial technology innovation firm that leverages R3's distributed ledger technology.



**+alpien**

**Alpien** is a financial services firm that combines banking services, personal wealth management, and tailored investment products in one app.



**BRD**

**BRD** designs, develops, and markets financial software.



**NetGuardians**

**NetGuardians** is a leading FinTech company recognised for its anti-fraud and risk mitigation solutions.

## Hubs and Think Tanks



**Swiss Finance + Technology Association**

**Swiss Finance + Technology Association (SFTA)** is fostering the development of the Swiss FinTech ecosystem.



**GREATER ZÜRICH AREA**

**Greater Zurich Area** is one of the leading FinTech hubs in Europe and worldwide.



**SWISS FINTECH INNOVATIONS**

**Swiss FinTech Innovations** is an independent association of Swiss financial institutions committed to drive collaboration and digital innovation in the financial services industry.



**SWISSFINTECHLADIES**  
PASSIONATE ABOUT CO-CREATION IN TECH AND FINANCE

**SWISSFINTECHLADIES** aims to promote science and networking with companies in the finance, tech, FinTech, and blockchain industries.



**SWISS FINTECH**

**SWISS FINTECH** is Switzerland's nonprofit FinTech association and community for FinTech, entrepreneurship, and digitalisation.



# Swiss FinTech Influencers and Events

# Swiss FinTech Influencers



Marc  
Bernegger



Urs  
Bolt



Marc  
Lussy



Andy  
Waar



Spiros  
Margaris



Andreas  
Iten



Oscar  
Neira



Cornelia  
Stengel



Oliver  
Bussmann



Dr. Daniel  
Diemers

# Swiss FinTech Influencers



[Miki Vayloyan](#)



[Efi Pylarinou](#)



[Sandra Tobler](#)



[Michael Lewrick](#)



[Ralph Movicato](#)



[Andreas Staub](#)



[Christian Meier](#)



[Markus Maurer](#)



[Eric Salzmann](#)



[Patrick Barnert](#)

# Upcoming FinTech Events in Switzerland



## Blockchain in Financial Services 2022

31 May 2022



## Crypto Valley Conference 2022

2-3 June 2022



## Point Zero Forum

21-23 June 2022



## Swiss FinTech Awards Night 2022

29 June 2022



## Swiss FinTech Investor Day 2022

14 June 2022



## Swiss FinTech Fair 2022

9 September 2022



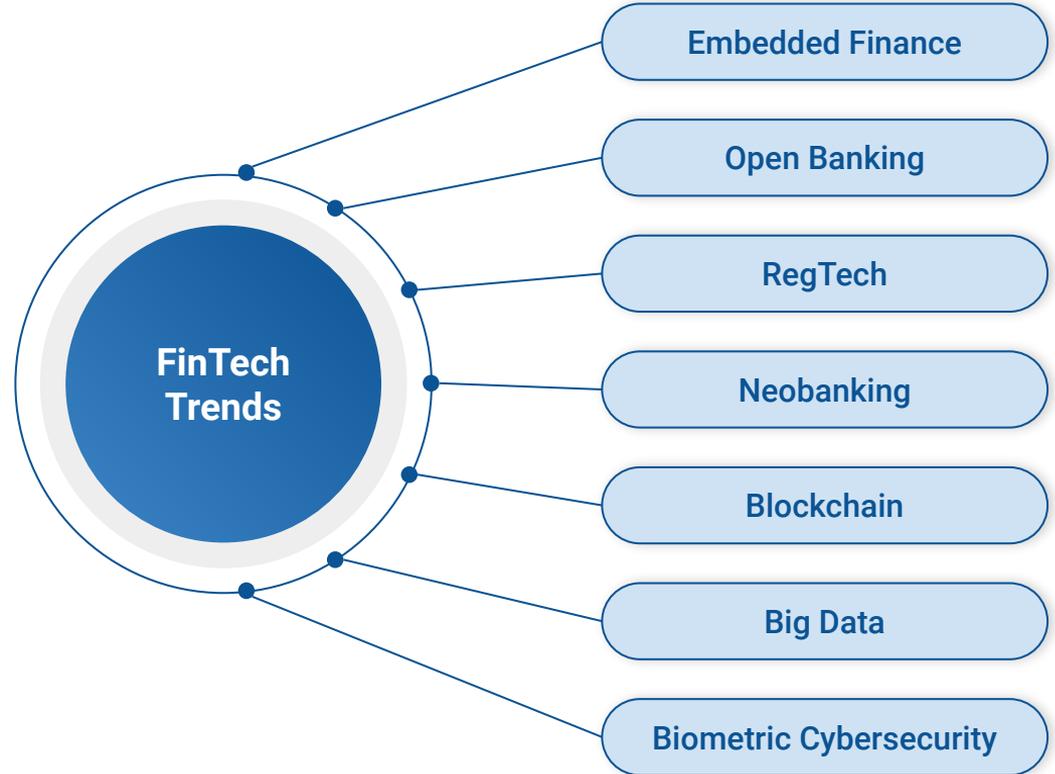
# Key Trends to Watch in 2022 and Beyond

# Seven Key Trends Shaping FinTech in 2022

As we move into 2022 and beyond, there are several FinTech trends that are likely to shape the industry. First, we will see a continued focus on mobile banking and payments.

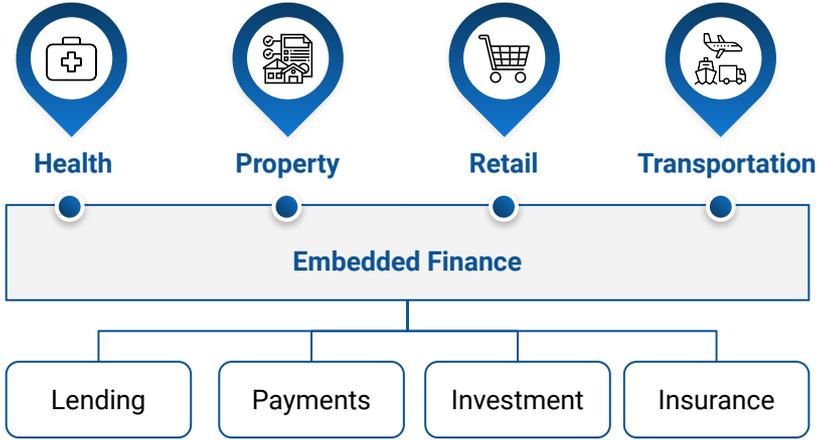
More and more people are using their smartphones to manage their finances, and this trend is only going to continue. It is expected a rise in AI and Machine Learning. These technologies can help financial institutions to automate tasks, make better decisions, and provide personalised service to customers.

Finally, blockchain technology is also likely to have a major impact on the FinTech industry. This distributed ledger technology has the potential to revolutionise the way we make financial transactions, by making them faster, more secure, and more transparent.

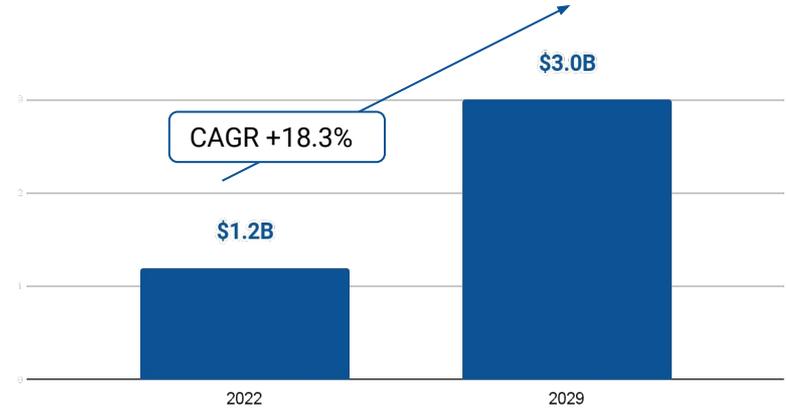


# Embedded Finance

## Embedding Finance in Industry Solutions



## Switzerland's Embedded Finance Market Size



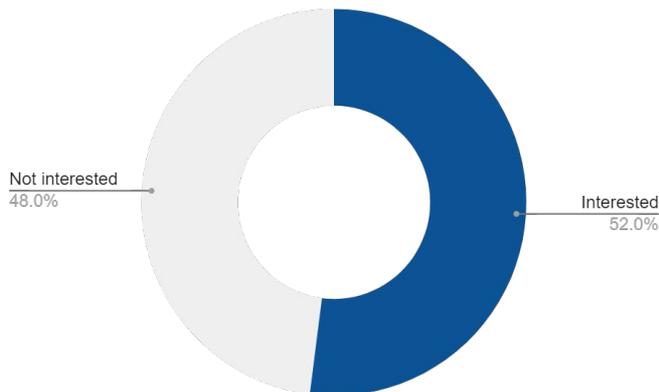
Between 2020 and 2021, the coronavirus pandemic caused businesses to rethink and accelerate their digitalisation strategies like never before. Digitalisation projects planned for years in advance were completed within months. Heading further into 2022, these changes are here to stay.

Embedded finance is an integrated payments for loans, insurance, debit cards, and investment instruments with almost any nonfinancial platform. Embedded finance services are especially beneficial for e-commerce businesses since they facilitate the speed of transactions, therefore, helping increase customer loyalty.

# Open Banking

Switzerland approaches Open Banking in an industry-driven manner, based on the expectation that the market will regulate itself through its competitive and collaborative forces. Competition will form the Open Banking landscape in a way that only the most relevant and demanded services will prevail and establish themselves in the market. Swiss market actors have joined forces in collaborative initiatives to set industry standards (mostly API-related).

## Consumer Awareness and Interest in Open Banking in Switzerland



## Top 3 Standardisation Initiatives in the Swiss Market

### OpenWealth API

Relates to efforts led by the OpenWealth Association (which brings together financial institutions, WealthTechs, and other technical providers) to create, operationalise, and manage API standards that cover wealth-management-related services.

### Swiss NextGen API

Openbankingproject.ch has developed APIs that are based on the PSD2 standards with minimal deviations, aiming to achieve international interoperability for API users.

### Common API

As one of the main working groups of Swiss FinTech Innovations (SFTI), Common API aims to provide API standards for use cases, covering the banking and insurance industries.

RegTech (Regulatory Technology) provides innovative regulatory and supervisory technology, tax reporting products and services along the Regulatory Value Chain. RegTech is more than a buzzword, it is a very real movement that is already having an impact on regulatory compliance. Discover our RegTech Universe where we are compiling a list of RegTech companies along with the technologies and solutions they are offering.

## Top 5 Ways RegTech Will Impact Business

### Identity Management

- Process the KYC (Know Your Customer)
- Detect the ID fraud or data error
- Reduce the cost of operation

### Network Analytics

- Make use of data for learning more about customers along with their connections
- Let banks build customer profiles emphasising risk potential, lifestyle, buying habits, and social liaisons

### Pattern Recognition

- Detect the risks that cannot be discovered by having insights on one source of data
- Build a reliable patterns recognition solution

### ML & AI

Perform regulatory compliance tasks that include scanning for revised or new regulations and risk reporting

### Virtual-Assistance Robots

- Accelerate and automate residual risk reduction, risk-identification, and controls monitoring
- Automate the risk management process

## Swiss RegTech Start-ups



SwissMetrics



# Neobanking

Neobanks are direct banks. They offer similar services to those provided by conventional banks but do not offer branch offices or face-to-face consultation. Instead, they offer mobile apps with which new customers can receive services and through which they can provide cost-effective, fully digital services.

## The State of Neobanking in Switzerland

\$44.5B+

total transaction value in the neobanking segment by the end of 2022

45.5%

expected revenue growth of neobanking segment in 2023

## Neobanks that Operate in Switzerland

Swiss neobanks offer private accounts with payment cards



Foreign neobanks offer accounts to residents of Switzerland



# Blockchain

In the coming years, FinTech companies will build a new ecosystem that will change every financial sector, from stock trading to insurance.

Supporters of decentralisation insist that it will reduce the risks of large-scale financial crises because the finances of entire countries will no longer depend on a few large banks.

In theory, the blockchain should be the critical technology to creating such a system. The data stored through blockchain cannot be changed or deleted, so it provides transparency, anonymity, and transaction security for all parties.

## Swiss FinTech Blockchain-Powered Companies



On 1 August 2021, Switzerland became one of the first countries in the world to enact legal regulations for blockchain technology. This creates legal certainty and enables innovation and growth.



Switzerland is one of the most advanced financial centres in the FinTech and blockchain sector with over 1,000 companies and innovation-friendly framework conditions.



Switzerland is actively working for the rapid international implementation of the corresponding international standards so that no loopholes in the law and no havens for criminal business are created.

# Biometric Cybersecurity

Cybersecurity never loses its importance and becomes one of the main FinTech market trends. Financial data is sensitive and extra vulnerable to cyber threats.

Fingerprinting is one of the hottest technologies right now, but people are looking for new contactless ways to protect their data and recognise their identity.

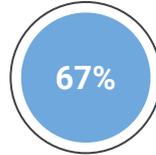
In 2022, systems for recognising the voice, retina, ears, the pattern of veins on the hands, and even DNA will evolve. It is expected that there will be a rise in industry-specific biometric solutions.

For example, finance organisations now consider multifactor biometric authentication for mobile banking. With this type of authentication, mobile devices will identify the user by face and voice recognition simultaneously. This will result in higher security and the inability to spoof a real user.

## Proportion of banking leaders who have invested in the following technologies:



Transaction monitoring that suppliers risk scores in real time



Physical biometrics (voice, fingerprint, or facial recognition)



Transaction monitoring using rules and ML



Behavioural biometrics

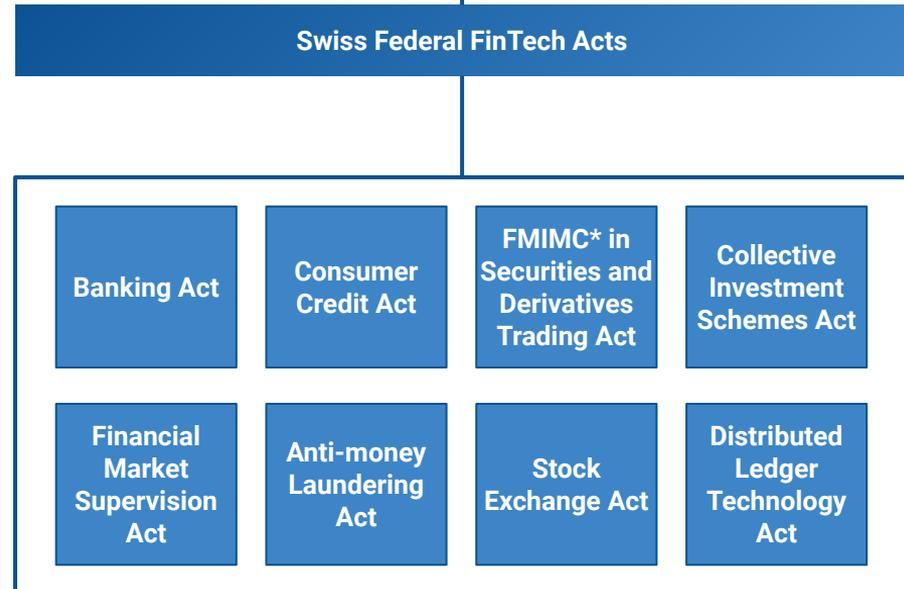
# FinTech and Government Strategies

The Swiss legal framework, regulated to the activity of the FinTech operates and the sector itself, consists of a number of federal acts. These acts have been implemented through ordinances enacted by the Federal Council and the regulator, the **Financial Market Supervisory Authority (FINMA)**, which has issued further guidance. In addition, self-regulation may apply.

FINMA is tasked with regulating and supervising the financial markets and their participants. Overall, it is tasked with authorisation, supervision, documentation, and enforcement of all activities on the said markets that would require additional approval. During 2020, the authorities have conducted more than 100 preliminary investigations into over 140 FinTech organisations, adding them to the warning list.

Swiss FinTech markets also maintain a number of self-regulatory options, with the most common being their own operations subjected to the Anti-Money Laundering Act, which, in turn, makes the said operations unsupervisable by FINMA.

Overall, the Swiss law is rather technology-neutral and principle-based' therefore, the Swiss FinTech companies operate rather freely and without any additional issues coming for the governmental regulations. The legislation is focused mostly on banking and securities, anti-money laundering, and data protection when dealing with the FinTech sector.



\*Financial Market Infrastructure and Market Conduit  
Sources: Mondag

Big Data in finance refers to vast arrays of structured and unstructured data that banks and financial institutions can use to predict consumer behaviour and develop strategies. Every second, the financial sector receives, processes, and generates huge amounts of data. Structured data is information stored internally within a company to provide key data for decision-making at the right time. Unstructured data is accumulated from various sources in an ever-increasing amount, providing significant analytical potential.

## FinTech's Current State of Big Data



of companies find it difficult to analyse and store Big Data



Consider decision-making as the primary goal of data mining



are sure that customer satisfaction is improving, which contributes to the development

## Big Data Can Benefit the Finance World in 2022

### Customer Focus

Big Data allows companies to segment customers more accurately according to their profiles to provide optimal solutions.

### Data security

While fraud is a common problem in the digital banking sector, Big Data can help FinTech develop accurate fraud detection systems by identifying suspicious activity.

### Risk assessment

FinTech companies can operate with greater financial confidence, manage cash flow, and offer consumers competitive fees through improved risk assessment.

### Improvement of user experience

Companies can identify customer needs and offer solutions faster and more accurately depending on user behaviour.



# Key Findings and Predictions

# Obstacles for FinTech in Switzerland



## Data Security

The popularity of cashless transactions has helped FinTech companies flourish in recent years. This has also caused a steep rise in fraudulent transactions and scams. It is no surprise that data security has gone on to the top of the agendas of businesses, offering their products online.

## Regulation Increase



The Swiss FinTech sector has remained relatively unaffected by different forms of regulation, with only a handful laws and regulatory organisation monitoring. Yet there is a possibility of introduction of new laws and regulations that would restrict the rules of the industry and, therefore, constrict further growth.

## FinTech Obstacles



## COVID-19 Lockdown

While the COVID-19 pandemic's effect on Swiss FinTech sector was relatively light, the issues it has brought could still affect further development and growth of the industry. There was a shift of trust towards the larger banks while the smaller ones had a relative loss of it. Apart from that, the smaller banks have experienced an outflow of net cash flows during the pandemic.

## Growth Slowdown



While the Swiss FinTech sector has continued to grow over the past year, a closer look suggests that certain segments are showing signs of stagnation. Other indicators showing a slowdown in the Swiss FinTech market include a decline in the companies' overall median capitalisation and a stagnant median number of employees.

# Key Takeaways

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Switzerland demonstrated a rapid rise of start-ups dedicated to finance; FinTech is becoming a hot topic and a promising asset class for investors. The digital readiness and innovativeness of Switzerland provides a solid basis for the development of the FinTech industry. A well-developed financial sector, an educated workforce, and a supportive regulatory environment are all important factors in attracting FinTech businesses to locate in Switzerland.



The FinTech industry can be divided into six subsectors, covering all aspects of finance, ranging from Banking to Investment Management. Investment Management, Banking Infrastructure, Blockchain, and Cryptocurrency are the largest subsectors, accounting for 72% of the entire Swiss FinTech industry.



As with the most sectors of the Swiss economy, the FinTech sectors show the inherent prevalence of the Swiss investors' share in terms of investor representation. Currently, approximately 24.9% of investment into the Swiss FinTech companies comes from the Swiss-based investors.



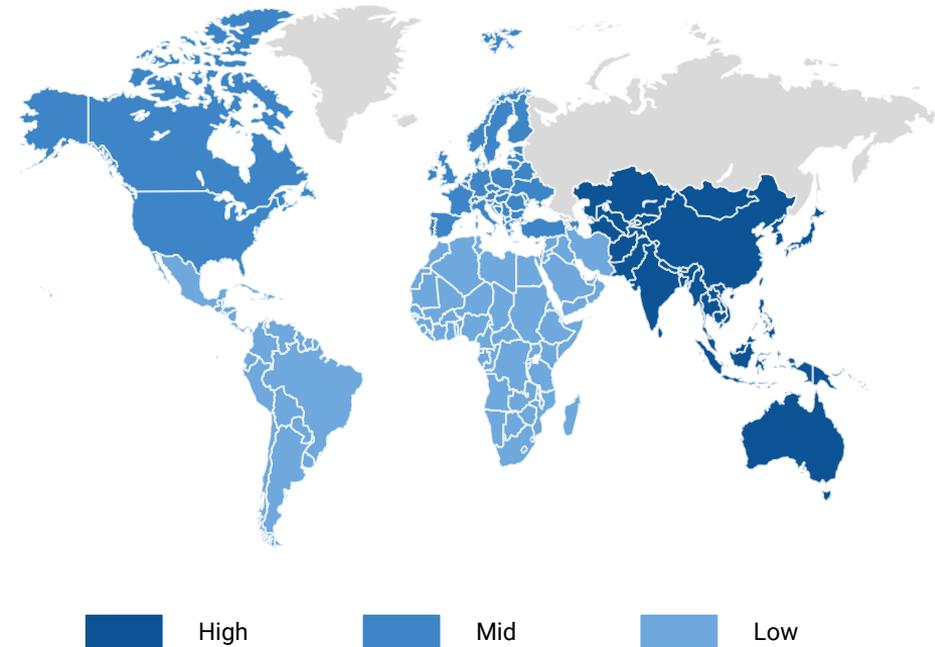
The majority of Swiss FinTech companies are start-ups. It can be attributed to Switzerland's regulatory environment, which is more conducive to innovation than in other jurisdictions. Switzerland's strong culture of banking and finance provides a talent pool for FinTech firms to draw from.



The popularity of cashless transactions has helped FinTech companies flourish in recent years. This has also caused a steep rise in fraudulent transactions and scams. It is no surprise that data security has gone on to the top of the agendas of businesses, offering their products online.

# Predictions of the Global FinTech Market Development

## FinTech Market Growth Rate by Region, 2022-2026



## Key Projections

The global FinTech technologies market size was valued at \$110.57 billion in 2020 and is projected to reach \$698.48 billion by 2030, growing at a CAGR of 20.3%.

Privacy and security concerns, owing to massive movement of consumer data and varied and conflicting regulations across different jurisdictions hamper growth of the market.

COVID-19 pandemic has a significant impact on the FinTech technologies industry, owing to increase in usage and adoption of online and digitalised financial product lines among consumers globally.

The neobanking market from business account segment is set to expand at above 45% growth rate through 2028, impelled by the increasing demand for reduced complexities in managing banking processes of enterprise clients.

# Swiss Longevity Valley

I.

## Swiss Government Engagement on National Longevity Development Plans and Initiatives

Proactive engagement with Swiss government agencies and members of the Swiss Parliament to establish a framework for a National Swiss Longevity Development Plan and Industrial Strategy to grow Switzerland's Longevity ecosystem to scale and enable extension of the national Health-Adjusted Life Expectancy (HALE).

III.

## Coordinated Development of AI Centres for Longevity To Enable the Shift From Treatment to Prevention

Though the intensive application of AI to advanced biomedicine, Switzerland can lead the world in Precision Health, utilising the latest innovations in AI, Longevity, Biomarkers of Ageing, and Advanced Biomedicine to become the nation leading the world in preventive, personalised, and precision healthcare for its citizens.

II.

## Cross-Sector Dialogue With All Major Longevity Industry Players

With a focus on cross-sector dialogue, projects, and initiatives spanning government, industry, academia, and other relevant spheres of activity, Swiss Longevity Association aims to achieve a maximum level of synergy and convergence, growing every aspect of Switzerland's Longevity ecosystem to scale.

IV.

## Support of Progressive Longevity Financial Reform To Neutralise Economic Burden of Ageing Population

Swiss Longevity Association will work alongside large Swiss financial institutions, including pension funds, insurance companies, private wealth banks, and other relevant entities to roadmap initiatives and policy proposals to turn the problem of ageing population into the economic opportunity of Healthy Longevity.



Swiss Longevity Valley

# Stay on Top of the Latest Intelligence

Stay on top of the latest information about Switzerland's DeepTech Industry with our analytical case studies and interactive IT platforms.

A blue-toned image of a female mannequin with a futuristic, metallic-looking headpiece and a glowing, circuit-like pattern on her back, set against a dark blue background with light rays.

**FemTech Industry in Switzerland**  
Landscape Overview Q4 2021  
November 2021  
[www.femtech.health](http://www.femtech.health)

FemTech Analytics

A dark blue background with a glowing, abstract pattern of interconnected lines and dots, resembling a molecular or cellular structure.

**Mitochondria-Longevity Research in Switzerland**  
Special Analytical Case Study  
Q3 2021  
[www.aginganalytics.com](http://www.aginganalytics.com)

AGING ANALYTICS AGENCY

A blue background with a white silhouette of a city skyline, including several prominent spires and buildings.

**Basel Area Life Sciences Ecosystem**  
Landscape Overview Q3 2021  
Teaser  
[www.dbs.global](http://www.dbs.global)

DEEP KNOWLEDGE ANALYTICS

A dark blue background with a glowing, blue, pixelated or particle-like shape that resembles a human head profile.

**Artificial Intelligence Industry in Switzerland**  
Landscape Overview 2021/Q3  
Teaser  
August, 2021

DEEP KNOWLEDGE ANALYTICS

A dark blue background with a large, stylized red ribbon or banner that curves across the bottom right, featuring a white Swiss cross in the center.

**InsurTech in Switzerland**  
Landscape Overview  
November, 2021  
[www.aginganalytics.com](http://www.aginganalytics.com)

AGING ANALYTICS AGENCY



# Deep Knowledge Analytics Dashboards

## Dashboard Overview

Deep Knowledge Analytics is building a sophisticated cloud-based engine for advanced market and business intelligence in various DeepTech industries. This includes a data-mining engine, infrastructure for expert data curation, and advanced visualisation dashboards, containing mindmaps, knowledge graphs, and 3D visualisations. The dashboard can be developed with a varied industrial and regional scope and stands as an interactive tool for advanced data visualisation, which allows for the user-friendly experience.

**Smart matching tool**

**Machine Learning for database extrapolation**

**Dynamic SWOT analysis representing evolution of a company**

**Companies database**

**Machine Learning and deep neural networks for companies clusterisation**

**Interactive industry mindmaps**

**Investors database**

**Machine Learning for COVID-19 predictions**

**Real-time investments data analytics platform for DeepTech corporations**

**SWOT analysis**

**Governmental programmes for digital companies database**

**Longevity Industry financial instruments analytics**

# About Deep Knowledge Analytics

Deep Knowledge Analytics is focusing on three key activities:

## Providing Commercial Services

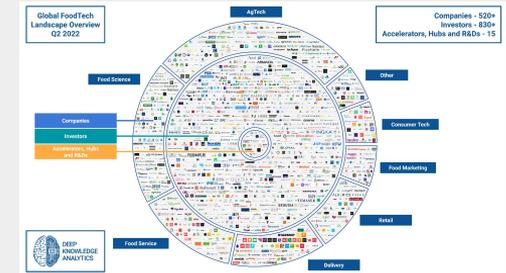
Conducting customised case studies, research, and analytics for internal (organisational) use, tailored to the precise needs of specific clients.

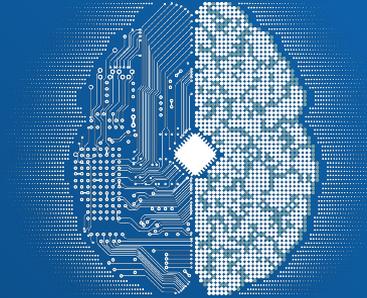
## Big Data Analytics Platforms

Offering customised analysis using specialised interactive industry and technology databases, IT-platforms, and Big Data Analytics Dashboards.

## Preparing Open Access Reports Building

Producing regular open access and proprietary analytical case studies on the emerging topics and trends in the Longevity Industry.





Link to the Report: [www.dka.global/fintech-in-switzerland-q2-2022](http://www.dka.global/fintech-in-switzerland-q2-2022)

E-mail: [info@dka.global](mailto:info@dka.global)

Website: [www.dka.global](http://www.dka.global)

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