

An aerial photograph of a city skyline at sunset. The sky is a deep orange and yellow, reflecting on the water of a large river. The Oriental Pearl Tower is prominent on the right side of the image. In the foreground, several modern skyscrapers are visible, including the Shanghai Tower. The overall scene is a dense urban landscape.

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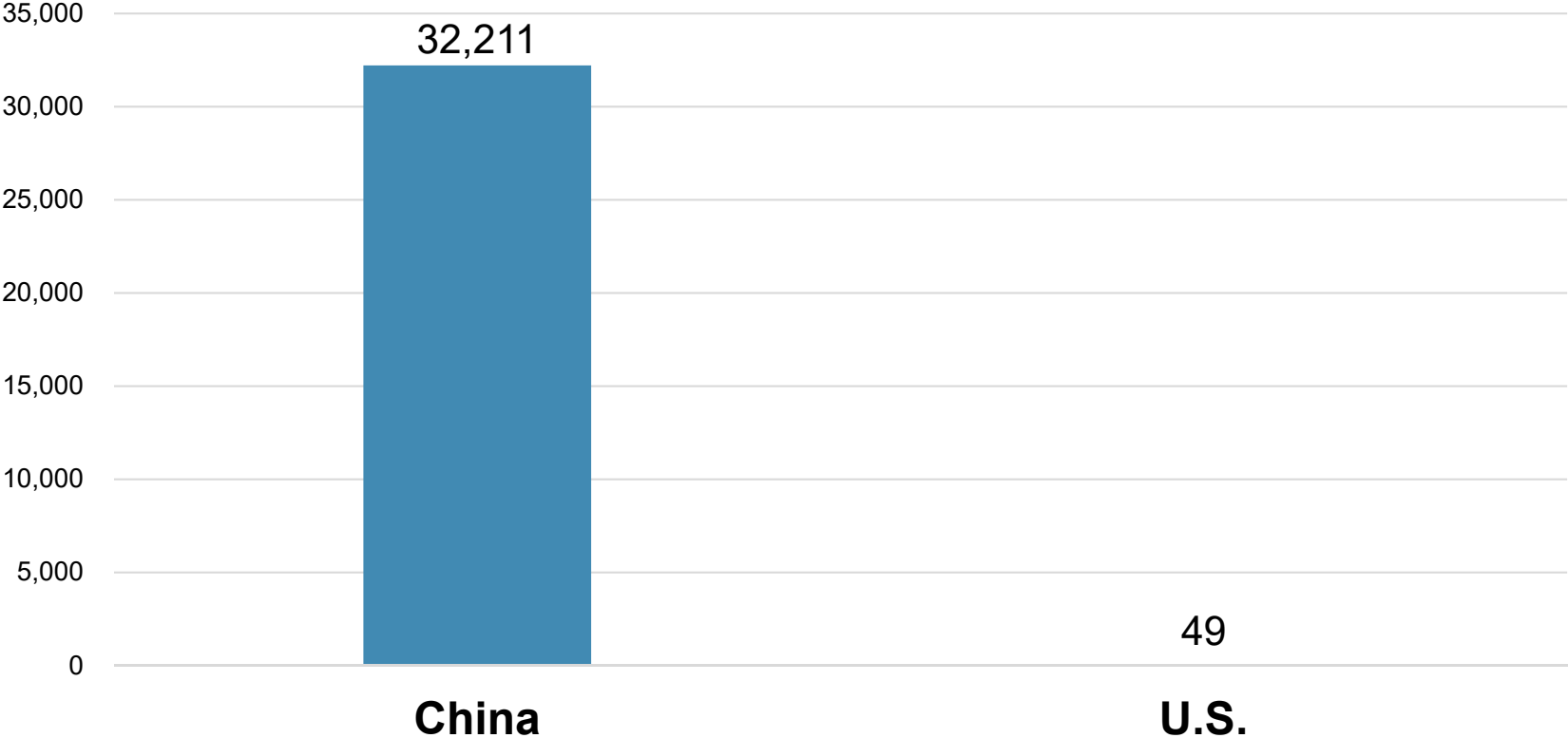
**Thoughts on what's NEXT in Fintech**  
**Zennon Kapron, Kapronasia**

**Twitter: @kapronasia**

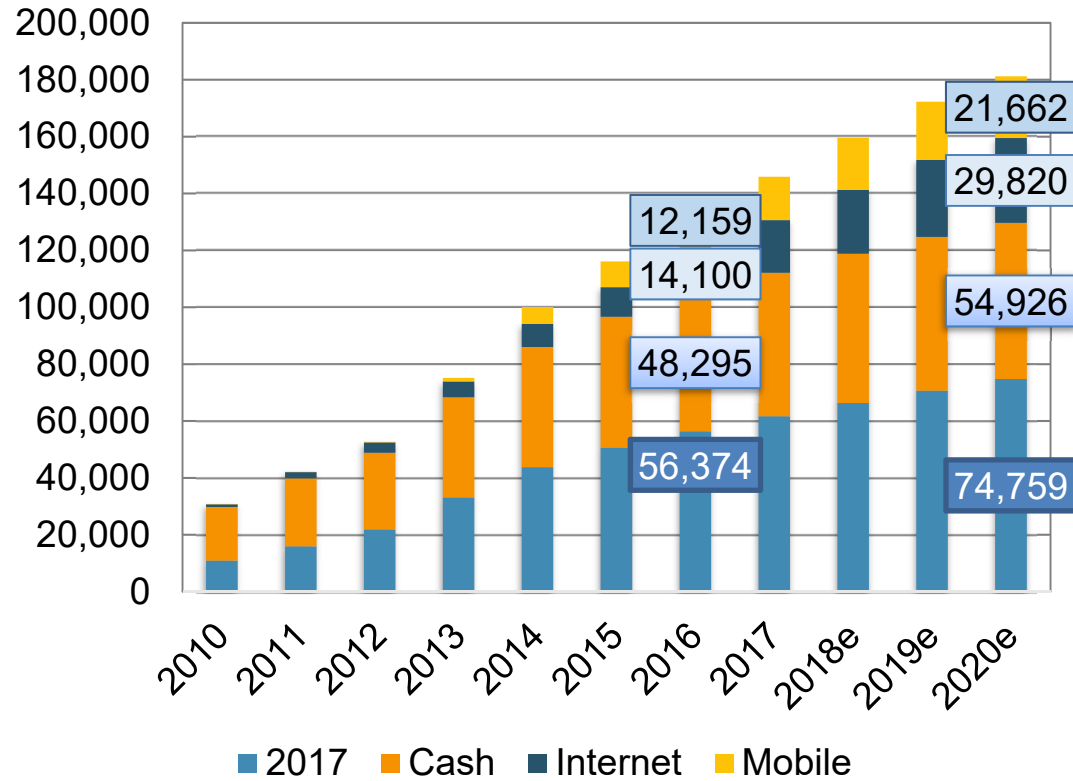
**Linkedin: <https://www.linkedin.com/zennon/zennon.kapron@kapronasia.com>**

# China laps U.S. in Mobile Payments

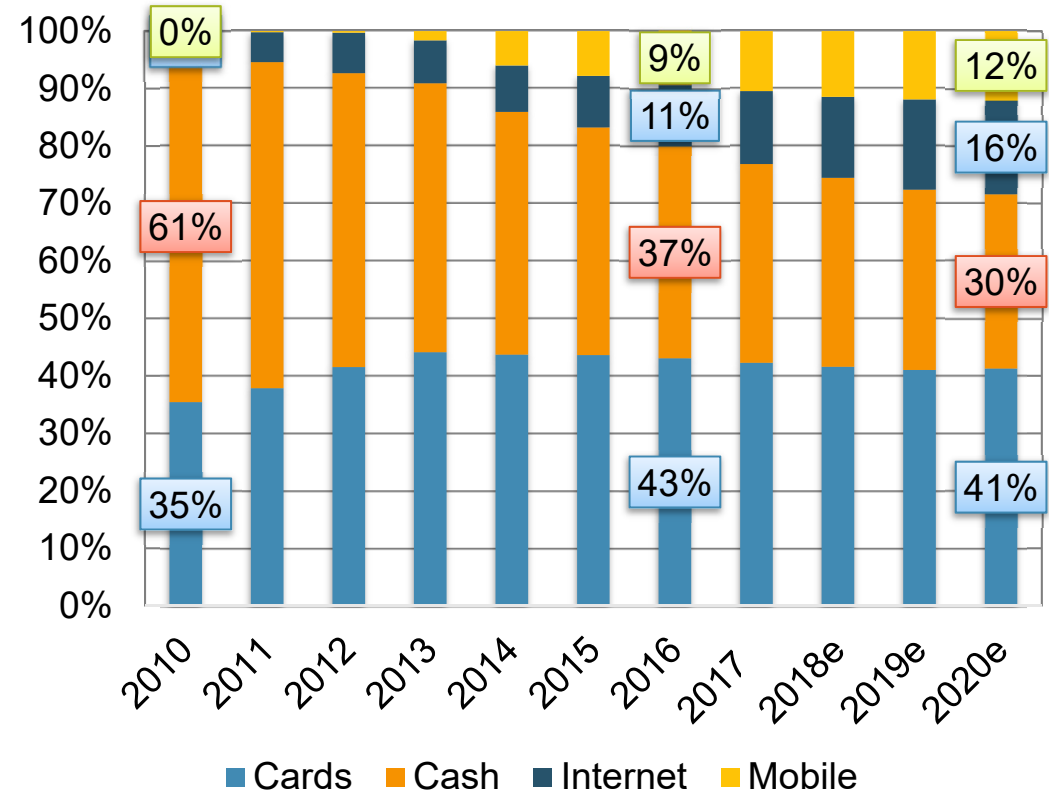
Total Mobile Payment amount in 2017 (USD billion)



### China Retail Consumption Value by Payment Type RMB billion



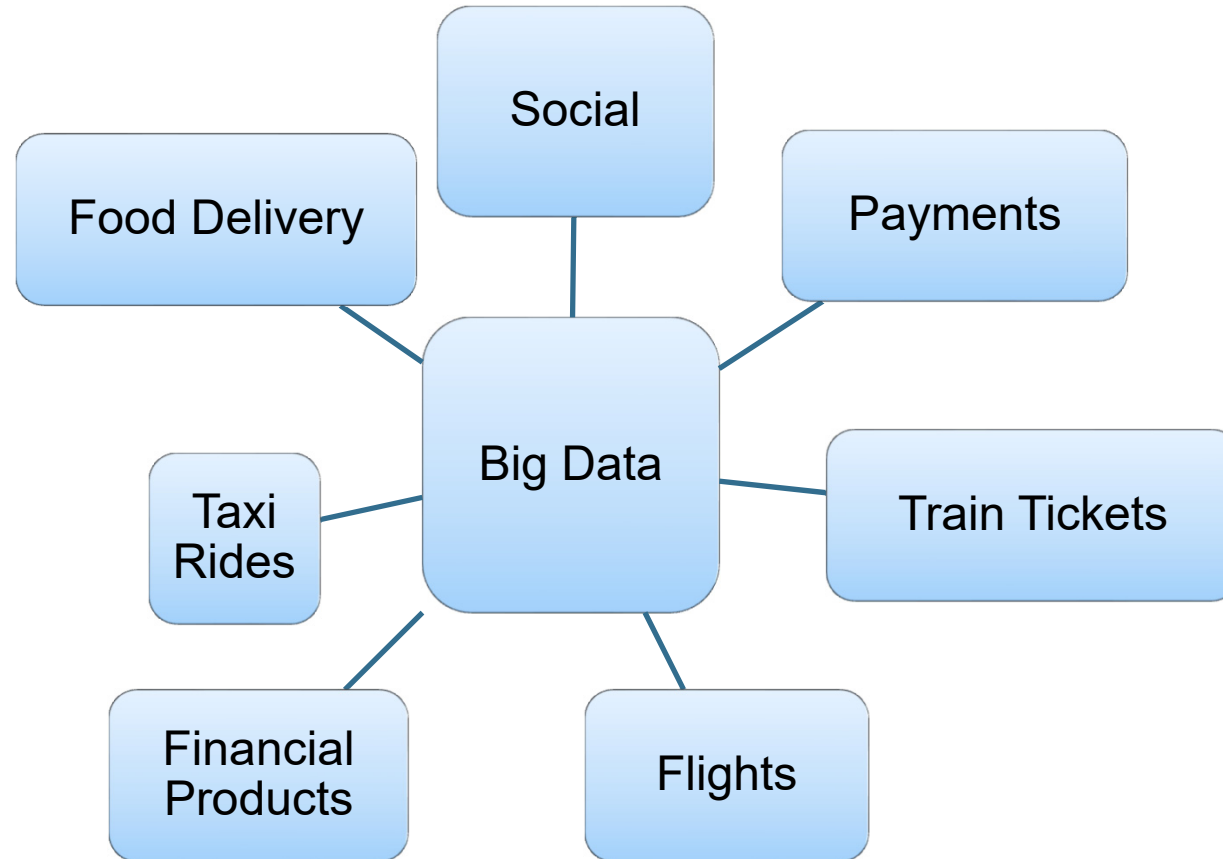
### China Retail Consumption by Payment type (% of total payments)



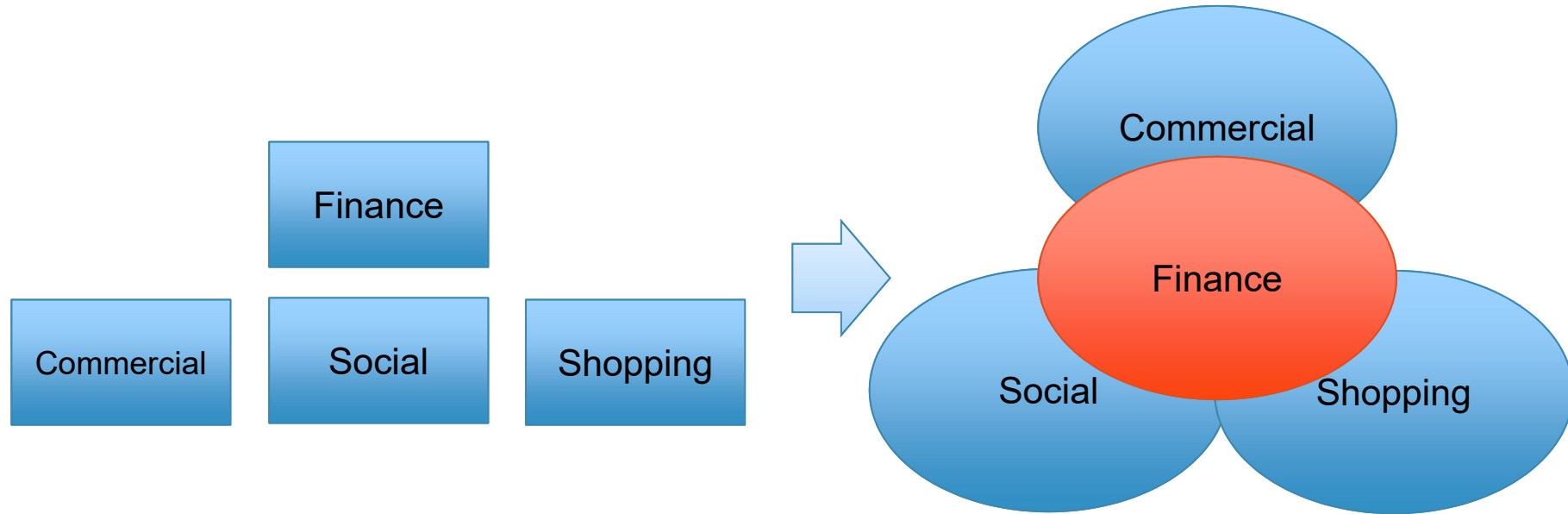
Sources: Kapronasia Analysis, Euromonitor, iResearch

# Big Data – A New Battleground

With all these new financial products and services, big data has become the new battleground.



# Situational Finance is the future...



**...being able to offer the right financial service at the right time.**













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