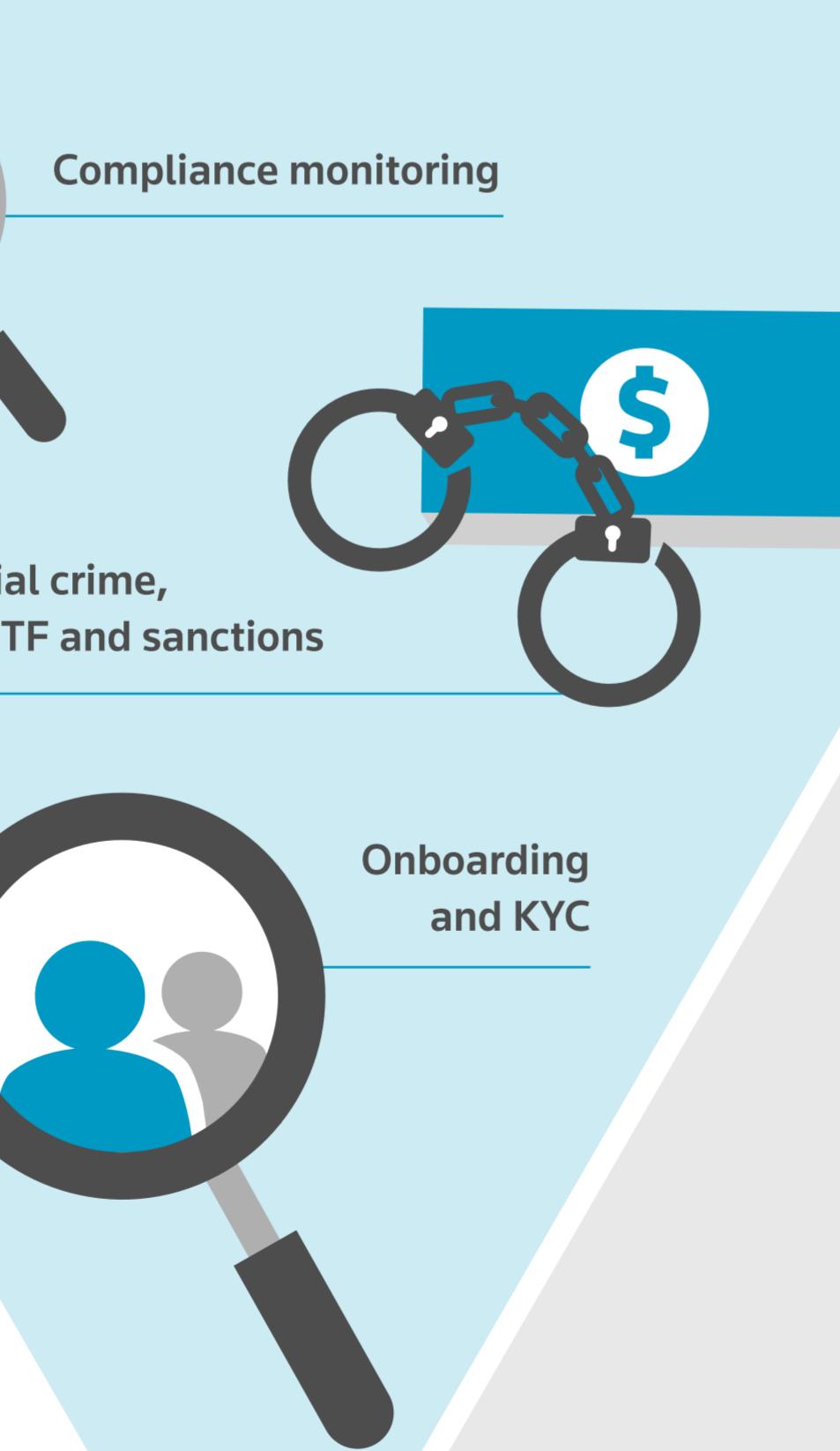


Greatest potential benefits from fintech

64%

of global firms expect the successful deployment of fintech/regtech to drive up **efficiency and effectiveness** allowing more time to focus on **value-added activities**.



Areas most impacted by regtech in the coming year

31%

of firms expect their budget for regtech solutions to increase in the next 12 months.

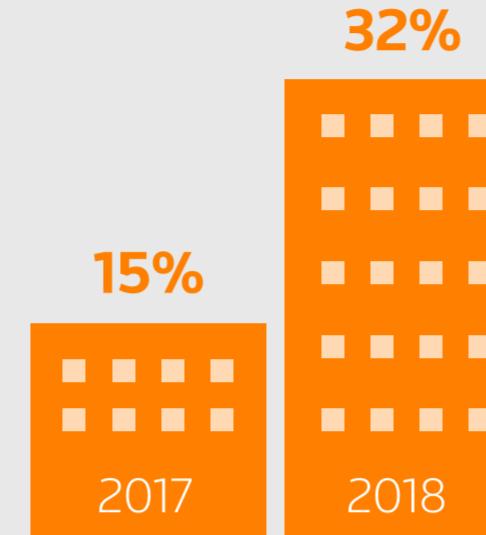
Varying budgets

25%

of firms have no budget for regtech solutions in 2019.

More involvement needed

Share of global firms that say their **risk and compliance functions need more involvement** in assessing the implications of fintech innovation:



28%

identified their board as needing more **involvement in their firm's approach** to fintech, regtech and insurtech (15% in 2017).

Fintech, Regtech & the Role of Compliance in 2019

Actual involvement decreasing

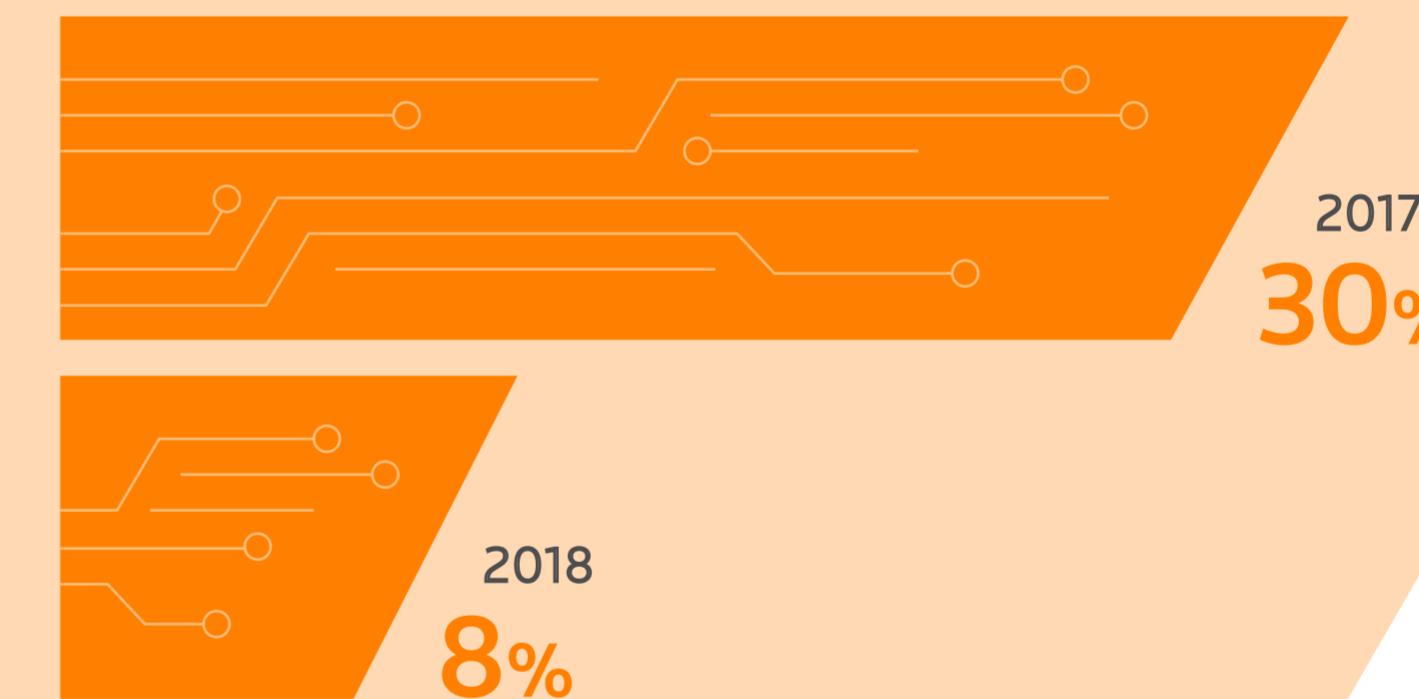
Share of global firms reporting that their **risk and compliance functions are fully engaged and consulted** in their firm's approach to fintech:



34%

of firms report a growing urgency to invest in specialist skills for the risk and compliance function (18% in 2017). Over a third identify the **need to invest in specialist skills** at the board level.

Global firms that have implemented a regtech solution:



57%

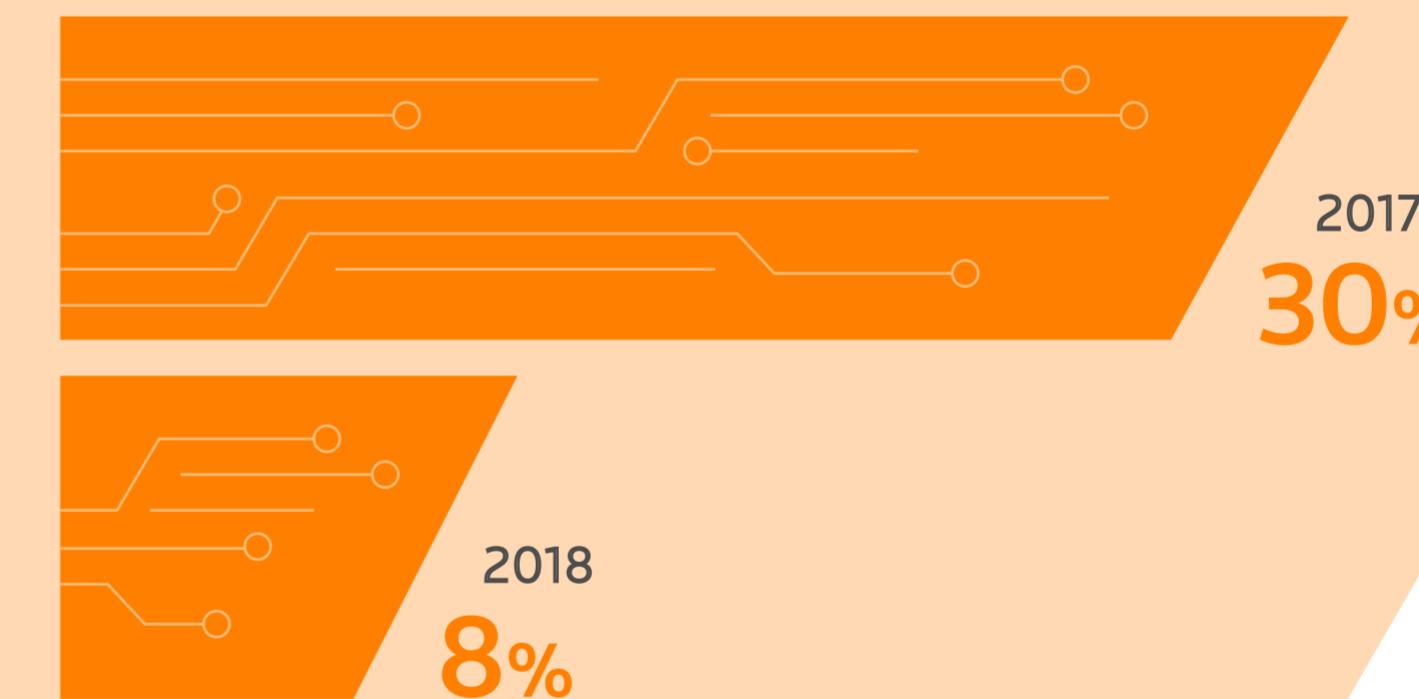
of globally significant financial institutions (G-SIFIs) have a mix and match of in-house and externally developed regtech solutions.

Bigest challenges in 2019

34%

of firms report a growing urgency to invest in specialist skills for the risk and compliance function (18% in 2017). Over a third identify the **need to invest in specialist skills** at the board level.

Global firms that have implemented a regtech solution:



Slowing implementation

Thomson Reuters Regulatory Intelligence Special Report:
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