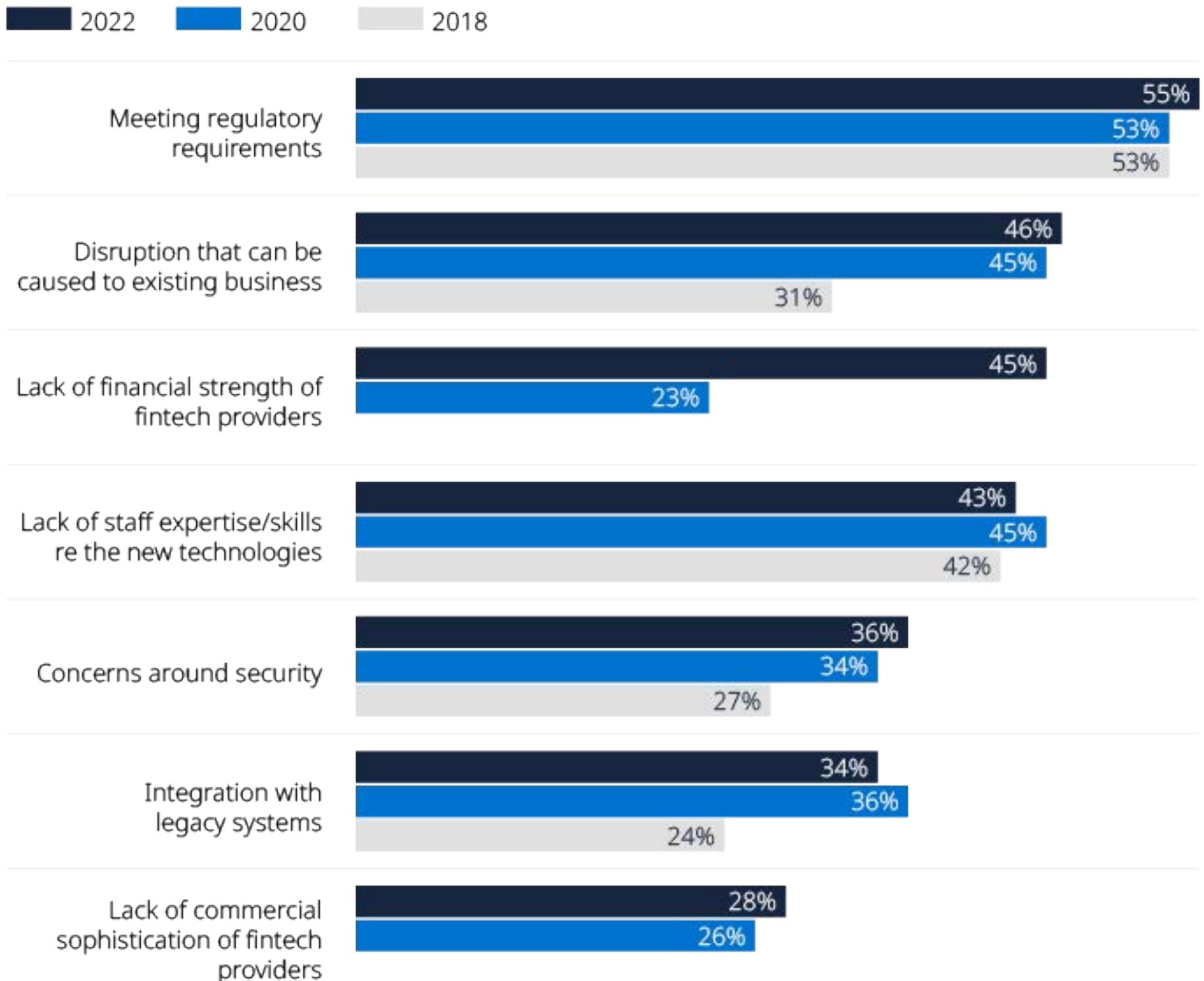


Drawbacks of fintech



Key drawbacks of fintech include meeting regulatory requirements and the possibility of disruption, alongside a lack of financial strength of fintech providers, which has significantly increased as a concern since 2020.