

SWISS DIGITAL INNOVATION FOR SUSTAINABLE FINANCE

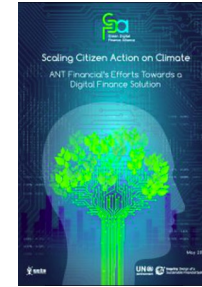
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Growing Momentum of Sustainable Digital Finance

FINTECH AND SUSTAINABLE DEVELOPMENT: Report published by the UN Environment Inquiry



ANT FOREST:
280M users; 2Mt avoided CO2;
13M trees

2016



G20 GERMANY 2017



G20 GREENINVEST: Platform for development countries in advancing green finance

2017

LAUNCH OF THE SDFA IN DAVOS: by UN Environment and ANT Financial Services



Mapping of Green Digital Finance: by BAFU

2018



UN SG Task Force on Digital Finance for the SDGs: Exploring the potential of digital finance for financing all SDGs.



G20 Sustainable Finance Study Group: Applications of Digital Technologies to Sustainable Finance.

City contenders for leading global fintech hub(s)

Rank	YOY	City / Country	Scores
1	-	Singapore	
2	-	Zurich / Switzerland	
3	-	Geneva / Switzerland	
4	+4	London / UK	
5	+2	Amsterdam / Netherlands	
6	-2	Toronto / Canada	
7	+3	Stockholm / Sweden	
8	-3	New York City / US	
9	-3	San Francisco / US	
10	-1	Hong Kong (China)	
11	+2	Frankfurt / Germany	
12	+2	Berlin / Germany	
13	-1	Sydney / Australia	
14	+1	Oslo / Norway	
15	NEW	Vienna / Austria	

FINTECH INVESTMENTS IN ABSOLUTE NUMBERS IN 2016 in MEURO

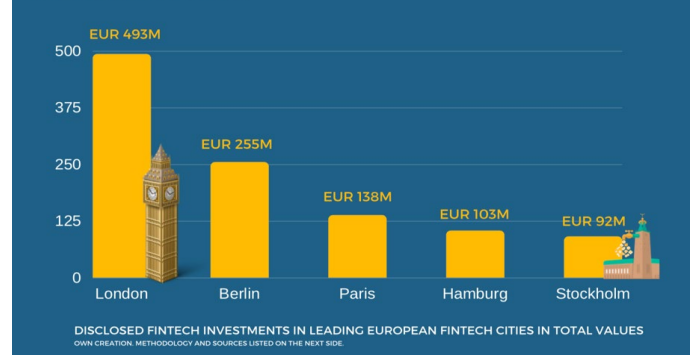


Figure 3: Benchmarked ranking of FinTech ecosystems

Overview – Index Performance Scores



2015 rank by ecosystem Attribute

Region	Talent • Talent availability • Talent pipeline	Capital • Seed • Growth • Listed	Policy • Regulatory regimes • Government programmes • Taxation policy	Demand • Consumers • Corporates • Fis	Total points
UK	2	3	1	3	9
California (CA)	1	1	6	2	10
New York (NY)	3	2	7	1	13
Singapore (SG)	4	7	2	6	19
Germany (DE)	6	4	5	5	20
Australia (AU)	5	5	3	7	20
Hong Kong (HK)	7	6	4	4	21

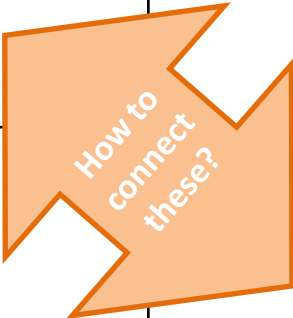
Source: EY analysis
 Note: Please see section 3 for a detailed breakdown of each Attribute by region

Relative rank: 1 = highest, 7 = lowest

City rankings by IFZ (2018), Stockholm School of Economics (2018), EY UK (2016), Deloitte Global Fintech Hub Review (2017)

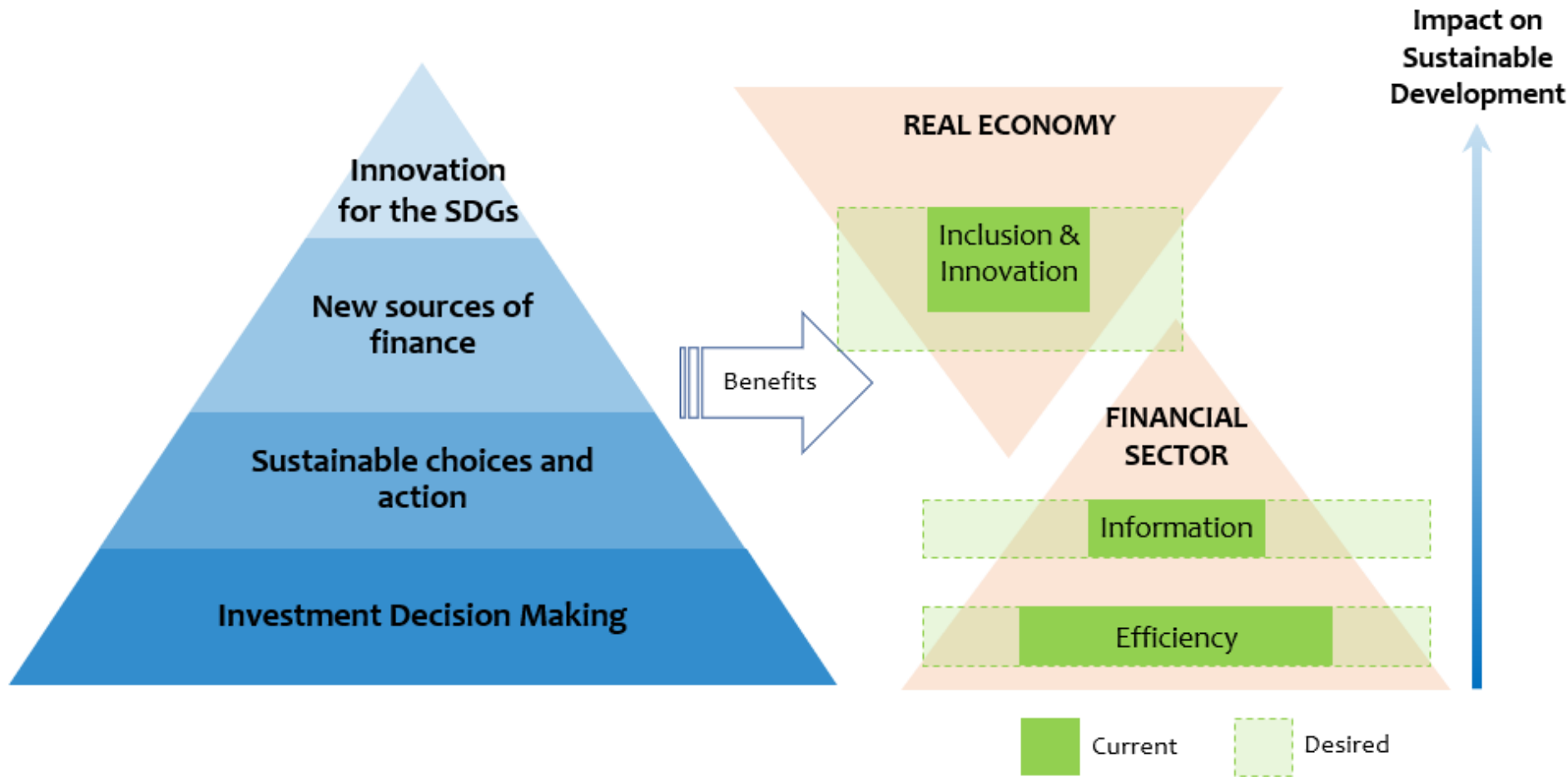
GAP analysis of Switzerland

	Large, established FIs	FinTech Start-ups
Green Finance offer	Most (published) activity here	GAP
FinTech offer (generic)	GAP	Most activity here



 How to connect these?

Harnessing the Power of Digital for Sustainable Finance



Digital finance 'greens' investment decision making by making large amounts of data available at high speed and low cost, and promotes greater inclusion and innovation

Strengths and lead areas for Switzerland

Internationally recognized strengths of Switzerland	Areas of green digital finance value addition	Leading technology application areas	Leading subsectors of the Swiss financial industry	Key thematic focus areas for Swiss players
Top innovator, incl expert research & education community	Innovation for SDGs, new business models	DLT, blockchain and cryptocurrencies	Investment and insurance, e.g. venture capital, private wealth & risk coverage for new business models	Circular economy business models Green infrastructure, sustainable cities
Top finance manager & trader, incl strong ecosystem infrastructure	Unlocking new sources of finance	Matchmaking platforms and DLT, including crowd finance / trading	Banking and impact investment, e.g. for small business support	New markets in cleantech, e.g. renewables
High consumer awareness, incl civil engagement & international exposure	Incentivizing more resource-efficient behaviour	Crypto, online & mobile services, incl payments and banking infrastructure	Banking, e.g. cooperative and retail banking	Online commerce & support for eco-fair products, waste 3R, sustainable mobility
Stable, reliable regulator & enforcer, incl public-private collaboration	Greening financial decision-making	Analytics, incl big data and MLAI for integrated risk management; IoT for bottom-up data monitoring	Investment and insurance, e.g. hybrid integration in investment management & underwriting	Negative screening (e.g. env, health & safety) Positive screening (e.g. green growth areas) Climate risk & disaster management

Advancing Sustainable Digital Finance - Recommendations for Switzerland

Government, Regulators

- **Develop** international *standards, guidance* and information platforms
- **Consider** special provisions for green digital finance in *regulation and supervision*
- **Provide** policy support for global '*green crypto-financial centre*'
- **Establish** through Sustainable Digital Finance Alliance a *multi-stakeholder platform*
- **Apply** green digital solutions via *governmental operations and services*

Market Players

- **Promote** investment in *enterprises & skills*
- **Connect** growing interest from fintech community in *investment managem & analytics*
- **Take impact investment** to scale (transborder wealth)
- **Raise** understanding among *pension funds & insurance*
- **Support** collaboration by *stock exchanges* to scale best practice
- **Develop** *collaborative approaches* between large financial institutions & new fintech entrants

Research & Innov Hubs

- **Advance** multi-disciplinary green digital finance content, e.g. in *courses*
- **Promote** multi-disciplinary engagement that joins *finance, technology and env departments*
- **Integrate** green digital finance into *innovation ecosystems*, challenge incubators & hubs
- **Offer** *award schemes* tied to sponsorships & finance

Study available at:

unepinquiry.org

Green Digital Finance Mapping in Switzerland and Beyond

Thank You!

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