The Opportunity for Ethics and Culture in Disruptive FinTech

Dr Di Johnson
I would like to acknowledge the First Nations peoples who are the traditional custodians of the land I am on, to pay my respect to the Elders, past and present, and extend that respect to other First Nations peoples.

South Bank, Nathan and Mount Gravatt campuses are situated on the land of the Yugarabul, Yuggera, Jagera and Turrbal peoples.

Logan campus is situated on the land of the Yuggera, Turrbal, Yugarabul, Jagera and Yugambeh peoples.

The Gold Coast campus is situated on the land of the Yugambeh/Kombumerri peoples.

Artwork by Miara Watson, Student, Griffith University
Buy Now Pay Later

Neobanks

Dr Di Johnson, Lecturer, Griffith University
B.Bus (HRM & Mktg); Grad Dip Appl. Fin & Investment; PhD (Finance); Grad Cert (Uni L&T).

Teaching Focus: Financial Planning, Risk Management and Insurance, Ethics, Professionalism

Research: Financial vulnerability, personal and household finance, Intergenerational Wealth Transfer, FinTech
Disclaimer:
I do not endorse nor denounce any providers mentioned in this presentation. All mistakes and opinions are mine. All images of FinTechs in presentation are from publicly available websites.

• Six seconds

..........the last four words that are as relevant today as they were in 1989....
Goals for today:

1) **STOP:** Take stock & build a sense of urgency to engage more in FinTech development and operation (for all clients, but certainly more vulnerable citizens)

2) **COLLABORATE:** Ethics and Culture – What and who we care about and why ethics and culture matter.

3) **LISTEN:** Preview my motivation for a newly funded study related to impulsivity in young people & FinTech.
The term “fintech” arose in the academic literature in 1972. Vice president of Manufacturers Hanover Trust, Abraham Leon Bettinger, detailed models about how daily problems encountered in that organisation were analyzed and resolved, “FinTech: an acronym which stands for financial technology, combining bank expertise with modern management science techniques and the computer” (Bettinger, 1972, p. 62).
Disruptive FinTech
…new companies and start-ups that challenge established providers by offering new products and services… (Christensen, 2003)

Sustainable FinTech
..for established financial service providers that work to protect their market positions by using IT through incremental innovations…

Why FinTech?
Offer new products and solutions that meet the needs of customers not formerly met or had not been made sufficiently available by traditional providers of financial services.
Artificial Intelligence (AI)

“Globally, for every 10 people working in AI, only one is a woman, which means 90% of AI is coded by males. This leads to conscious or unconscious bias built into the machines that will run our lives and our world. The data being used to train the algorithms is also full of bias because it’s historical data – a reflection of the world as it’s been up until today.”

Dr Catriona Wallace, Flamingo AI
Why is that a problem?

Biased settings can lead to biased outcomes.

Even if we think we're inclusive, the evidence is to the contrary.

Note: There is 11% of samplePPER 67, Capital Growth 6%, Wage Growth 3%, Net 50

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<thead>
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Forecasted Retirement Balance 2018 to age 67, Sample n = 3,045

Balance $ at 67 in today's dollars:

- Male: $190,000
- Female: $120,000

*Discounted back by inflation of 3%
FinTech – positives

Lower cost…potentially
More responsive…depends on who sets the rules
More available / ubiquitous
More inclusive
Very powerful
For greater good…

e.g. Over $2.8bn in PayPal GIVING during COVID (Dan Schulman)

And much more..
FinTech – not so positive

Predatory potential

In reality, not inclusive...AI code dilemma

Overconfident on their insight into what others think and want

Varying regulatory stages across countries

e.g. Buy Now Pay Later (BNPL)

It isn’t evil...but it can be.

With great power comes...
Current project is looking at:

• Impulsivity of young people who use BNPL & neobanks.
• Trust from young people in BNPL & neobanks.
• Banking practices of these young people.
• Assess how many neobanks and other banks assist with planning BNPL payments coming up.
• Writing up case examples using “Financial Diaries” Burst methodology – behavioural biases, processes.
• Employing representative people to write up their stories too – really important to share the mic right now.
• Analysing current public web presence, marketing messages – other culture-related material.
• **Small-scale survey of financial counsellors over phone or by email**—through Financial Counsellors Australia requesting data on support requests from young people with BNPL debt.

• **Online survey** (questionnaire) of young people aged 18–25, incorporating the *Barratt Impulsiveness Scale* (Barratt, 1994) in addition to demographic questions and questions regarding use of BNPL services and neobanks. Recruitment anticipated to be via Facebook groups related to BNPL services, and/or through university networks of students at universities, as well as via social media platforms.
Theoretical framework:

- Life cycle theory (Modigliani et al., 1954; Hurd, 1990; Davies et al., 2000)
- “Individual financial agency”...knowledge and behaviour is substantially influenced by financial service rules, norms, expectations, and regulations.
- Financial exclusion (related to young people’s reluctance to use credit cards, for example) and more broadly based theories of behavioural economics, capability theory and institutional theory, as outlined in the Canadian Financial Diaries project (Buckland, Fikkert, & Gonske, 2013).
- Interdisciplinary – IT, Finance, economics, law, sociology, psychology.
BUY NOW, PAY LATER.


VISA • humm • Little things. Big things. Everything. No interest ever.

zip • own the way you pay • afterpay • Klarna

openpay • affirm • PayPal

Splitit • Latitude Financial Services
Buy Now Pay Later

- Lauded as the saviour for credit-card shy millennials.
- Revenue based on merchant fees and late fees.
- Many consumers have more than one BNPL card with varying purchasing limits.
- In the March Qtr 2020, sales were double that in March Qtr 2019 (Nicholas, 2020).
- More than 30% of one large BNPL customers’ transactions linked to a credit card when the consumer has already used >90% of their credit limit. (Richardson, 2020).
Buy Now Pay Later

- BNPL services have on average over 60% of their users aged 18–34 (ASIC, 2018).
- Two in five BNPL users earned under $40,000 in 2018 in Australia (ASIC, 2018).
- 40% were students or worked part-time and more than four in five consumers who used BNPL planned to do so again (in fact 22+ times more pa) (Richardson, 2020).
- 1 in 6 BNPL consumers were experiencing financial hardship in 2018 (ASIC, 2018).
- Diversity in decision-making has been changing over the years. One example is Afterpay – company leaders said focus on gender balance had resulted in females comprising 41% of its global leadership team and their Chair is Elana Rubin.
• In US, credit licence needed for BNPL companies
• In Australia, no need to get a credit licence…yet
• The consumer protections under the *National Consumer Credit Protection Act 2009* (National Credit Act) do not apply to BNPL arrangements.
• This means that BNPL providers do not need to comply with responsible lending obligations.
• Only one out of six providers in ASIC’s 2018 review of BNPL providers examined the income and existing debts held by consumers before providing their services (ASIC, 2018).
• Lots of Red Herrings from some BNPL e.g. ~80% of customers have debit cards; we have spending limits; we make most money from merchant fees etc…could fire a cannon through any of these justifications for avoiding credit licence.
"For some people, even a small amount of 'buy now, pay later' debt can be enough to tip them over the edge,"

Fiona Guthrie, CEO
Financial Counselling Australia.
So what is at stake?
50%-150% increased in sales amount and BNPL users now 22+ times more likely to use BNPL that year.

Average bag cost using BNPL increased from $50 to $150 pf.

If $50 per week is invested at 7% return infl. adj. cmpd mthly

Critical to get the base up ASAP

5 years (7% $14,000) (10% $15,000)
10 years (7% $35,000) (10% $40,000)
25 years (7% $160,000) (10% $265,000)
49 years (7% $1,000,000) (10% $3,000,000)
“I’m all about that bass.”
Meghan Trainor

“Me too Meghan, albeit interpreting this as also code for young people to focus more on building their base capital ASAP. Less discretionary spending NOW means realising the magic of compounding interest LATER. We don’t want FinTech that destroys the next gen’s base.”
D. Johnson
Which alternative futures are we ok with our young clients forgoing because of BNPL offerings which are currently spent predominantly on clothes and homewares?

Was $50 enough in the present already?

Are they really better off with BNPL?

What other behavioural factors are at play?

Impulsivity.

Behavioural biases in the BNPL model & potentially in neobanks.

Behavioural science is not always used for good in FinTech.
The thinking behind the BNPL business model

Revenue for BNPL comes from knowing:
How much can we get you to spend on clothes and homewares now from your discretionary money?

How much of your life can we get you to give to us NOW?

How much stuff can we get you to **BUY NOW** so you can say **GOODBYE** to your **LATERS**?
Even if a BNPL DOES have a credit licence, the business model drives revenue from increased SALES with merchant fees.

In Australia, the merchant fee (av. 3%-6%) cannot be passed on to the individual consumer. Everyone pays. RBA reviewing.

It is never free to the consumer, someone pays – merchants pass on to EVERYONE.

If a FinTech provider is making the financial transaction MORE EXPENSIVE for consumers & merchants, then isn’t their model broken?
“... the question is not whether the robots will take our jobs but what sort of society we want to live in.” (Tim Dunlop)
If BNPL advertising were more honest……

“Hi, we’re here to help you buy stuff without a credit card…..just little things to begin with….but you’ll soon find it’s everywhere, so easy, a little addictive, compulsive – especially if you’re feeling a bit down, we’ll have posters in all the changing rooms to remind you…on lots of online shopping sites too….before you know it, you’ll be spending twice as much as usual.”

**YOUR CHANGE IN SPENDING BEHAVIOUR IS THE PRODUCT!**

EVEN if you manage all your repayments well and ALWAYS pay on time, your alternative futures are now ours.

You’re welcome!

Sign up here, only takes 2 minutes.
“It’s the gradual, slight, imperceptible change in your own behaviour and perception that is the product. That’s the only thing there is for them to make money from.”

*The Social Dilemma*

Jaron Lanier, Computer Scientist
We cannot expect young consumers to read the terms and conditions. Just make the terms and conditions something that protects THEM.
Young people

In 1980s in Australia professionals stepped up to avoid a catastrophe.

A few things changed for young drivers in Australia for our learner drivers, we have:

• Written test
• 100 hours logged / supervised driving on learner licence
• 12 months Red Provisional licence (lots of restrictions)
• 12 months Green Provisional licence (still restricted)
• THEN, to “Open” Licence.

• Why?

Young people on average are more impulsive, judgement capability is still developing, they are susceptible to peers, marketing etc....
The FinTech providers who target their services to young people need to be TRUSTWORTHY professionals.

- TRUST that the company has their best interests in mind.
- TRUST that planners have their best interests in mind.
- TRUST that when a FinTech company knows you, that the data is used to help you, not to exploit you.

How can we tell if someone knows us?

If I’m CEO, how can I know my broader client base?

Diversity and inclusion are important but takes much more.

ONE person, ONE segment at a time. Averages are generally not “most people”.
Neobanks

COVID Impacted
Around 50 neobanks operating globally – changing regularly.

Neobank: A type of direct bank that is 100% app-based, used almost entirely on smartphones.

Many neobanks have very segmented services and product offerings, others are broad and expanding.

Lots in BETA phase.

Huge potential for positive gain for consumers, if well regulated and ethical.
• Fast, smooth on-boarding, democratic engagement
• Neobanks can offer the opportunity to assist young consumers by forecasting upcoming BNPL payments to give pre-emptive as well as real time feedback on cashflow.
• Neobanks also have options such as “incremental saving” where the customer can choose to “round up” purchases, auto-allocate to a savings goal/“stash” which consumers prioritise, with those stashes “ring-fenced” as savings accumulate.
• Investment options are also being developed.
• The neobank models incorporate behavioural science into savings and investment, and assist immediate consumer decision-making by incorporating add-ons such as future cashflow forecasting based on transactions.
The promise of “the great leveller”
All the power in the palm of your hand
The Opportunity

We are in the midst of a paradigm shift in advice, in engagement with young people that could lift their financial wellbeing…

..OR..

..destroy trust in financial services for another generation.

Many FinTech CEOs are champions of change in the arena of trust, but we need more.

The most important brand attribute financial services can have is TRUST.
• FinTech (especially with open banking) will know A LOT about us, which can be great, but also scary.
• Previous experience with tech can break trust. Privacy, security, stability etc
• Regulators are challenged to keep up.
• AI coding diversity needed urgently
• Diversity and inclusive culture is key
• FinTech will not be the great leveller unless we’re all at the keyboard.
• HUGE potential for gamifying for good.
• Education integrated and “capability” assisted e.g. impulse control.
• Let’s look at some examples of “the public face of neobanks”.
LISTEN
Dream Team

We are like a professional sports team. We hire, develop, and retain elite athletes only and place them in the right spots to win.

We don’t settle for players who are just good. We always choose to be a smaller team of brilliant people rather than a larger team with some average players in it. We define brilliant people as those who can self-define the right goals, self-direct to reach them, and redline the standards while they get there.

We are radically truthful about each other’s performance. The bar is very high, and we evaluate people accurately, not kindly. If someone falls short of perfection, we deliver honest feedback respectfully, in a non-personal way, even though it might hurt sometimes. As a dream team, we are not concerned with appearing good, we are concerned with achieving our goals.

We never compromise on talent. We select, coach, and retain the top talent only and give them all the support to achieve greatness. We think of our managers as tough coaches, putting the right champions in the right positions to win. We help those who might be good but not the best to leave gracefully with a generous package, even though it is so emotionally hard because we love all our people. But being the dream team always comes first.
Never Settle

Revolut is for those who always strive for excellence, for those who want to become the best in the world at what they do, for those who would never settle for less. Revolut is for 10x people.

We never settle for what we’ve achieved. We can always go 10x from here. We believe that *almost anything* is possible. We are always in start-up mode, always building - it is always day 1. We re-define expectations, we disrupt industries, we reinvent - there are no limits, that is who we are.

We never settle for *ok-ish* quality. Excellent quality is a must. We constantly innovate and strive for best quality, whether it’s in creating our products, or pushing ourselves to learn that little bit extra so that we’re always at the cutting edge of what we do.

We never settle for being less than number 1 in anything we do. Whether it is a product, a market, or internal functions like recruitment, people, or finance. Being mediocre is not an option - *never settle* is a lifestyle that we choose.
Think Deeper

Logic, reason, and common sense **prevail over everything else in decision making** at Revolut. We are open-minded, we listen, and we are always in search of the truth.

We always **dive deep** into details until we understand reality. We always ask: “**Is that true?**” and “**Why?**” to get to the root cause. Managers are expected to operate at all levels of the organisation and understand every small detail. Managers who do not understand the nitty gritty are not able to **direct well**. Being **hands-on** is not an option, it is a must.

We always start with a problem definition. We always ask: “**What is the exact problem that you are trying to solve?**” Too often, people jump straight into the solutions without properly spending time on defining the problem and understanding whether this is the right problem to solve. Defining the problem correctly is already **50% of the solution**.

We **recognise that challenging each other is essential to finding out where the truth is**. We probe deep and hard. It is nothing personal even though it can be emotional. We all want the best outcomes.

We are open-minded, and we are **cautious because no matter how deep we go and no matter how smart we are, we might be wrong**. The world is too chaotic and random, we **never** have the full picture, it is always a bet. That is why we always have contingency plans, we always limit our downside, we manage our risks.

We are **scientists, and we are creatives as well**. Not only do we want deep logic, and abstract thinking from our people, but also crazy creativity and the ability to jump from a local maximum to a global one through non-linear thinking. We do **linear optimisations** and we do **nonlinear large jumps** as well - we are innovators.
Revolut

Get It Done

Revoluters always push through! We stopped listening to excuses a long time ago - we care about results. We believe that grit, determination, skill, smartness, and courage can break through almost any wall.

We believe that the importance of a great work ethic is underrated. People who consistently put in more smart hours greatly outperform their peers in the long run. We think about committed hours the same way as a compound interest (the most powerful force in the universe). We invest over and above every week as we know that the outcome will be vastly superior in 5 years time. People who are afraid of hours are almost never successful.

We bet on people who have grit. We believe that people who have character and a desire to be successful will learn and adapt to the ever changing conditions of a competitive world. We want these people in our dream team.

We look for people who are execution machines: structured, self disciplined, proactive, results-oriented. They know each day what they need to do and have the discipline to do it. Their to-do lists are reasonably prioritised, they use all modern project management tools and they do not react randomly to the stuff that bumps into them.
Deliver WOW

We love building great products, we love delighting our customers, we love turning the complexity of a chaotic world into the simplicity of a beautiful solution that truly solves customer needs.

We build minimum lovable products, not minimum viable products (MVPs). We do not believe in a strategy to quickly build a scrappy product to test the market. Too often, the reason for failure is not the product-market fit, but the bad quality of the product. We build products that we love ourselves and that are superior to our competition from the start.

We love solving problems in a simple and elegant way while taking care of every small detail. There is an intrinsic beauty in a well thought out solution, and the opposite is true as well - bad solutions are usually complex and ugly. Our people have taste and they pay attention to every single detail.

We deliver wow not only for our customers but for ourselves as well. Any internal product or process across Revolut must be sleek and relentlessly focused on experience and efficiency. It is like a precise ball pass that enables your teammate to score beautifully. We owe it to our dream team so that they can focus on what is truly important - our customers.
Xinja’s 10 Golden Rules

These golden rules guide all our decision making, are on every job description and discussed with all new staff:

1. No dickheads... However good they may be. No dress code, but sometimes you need to look smart :). No power trips because of a hierarchy. Intellect, customer experience and implementation is all that matters.

2. Everything is in the cloud.

3. We use real-time data to evaluate our business and we reward staff on a quarterly basis with an entirely discretionary profit share. No one gets a share of the profit if our investors aren’t making money and our customers aren’t happy.
4. We are here to make money, that’s why we exist, and we don’t screw people over to do it. We don’t lie to our clients in person or in marketing. We don’t engage in immoral lending; if our grandmother would think it was wrong, then it is. We aim to make lots of money ethically and we are proud of it.

5. No one is entitled to work at Xinja. It is a huge honour to represent people’s hopes of a new bank and we earn that honour every day.

6. We look after our people bloody well. We stand by them if they are in genuine need.

7. We are truthful and direct with each other. Everyone says what they think in a robust, challenging, edgy environment. That means we won’t be the right place for everyone to work, and that’s ok.

8. We only hire people better than us. We never, ever settle because we need a body. We do psychometric testing to get the best people, every time.

9. About half our team, executive and board will be female, if they aren’t we aren’t recruiting the best people. We actively seek all types of diversity combined with brilliance.

10. If you discriminate against someone because of who they love/sleep with, you’re a dickhead... Please see rule 1.
1 in 4 on Board  
(25%)  
1 in 6 of all

The Xinja team includes experts in banking & financial services, human centred design, customer experience & marketing, and technology and operations. Combining experience from across these industries, ensures solutions are solid – reliable, compliant and well engineered – but also delightful 😊
Xinja team

Eric Wilson, Founder & CEO
Eric has extensive experience across financial services, management

Van Le, Co-Founder & Executive Director
Van is an expert in customer experience strategy and design, having worked across financial services sectors.

Andy Rigg, Deputy Chief Executive Officer
Andy has over 25 years global experience in financial services and he prides himself on driving growth and innovation.

Tony Taylor, Chief Financial Officer
Tony has more than 20 years experience in retail banking, primarily in executive finance roles Australia and Pacific. He helped privatise the state-owned bank in DNC, stayed on as CFO Bank South Pacific and supported its initial growth strategy in the Pacific region.

Camilla Cooke, Co-Founder & Customer Experience Director
Camilla has over 25 years experience in marketing, specialising in digital & data-driven areas. She has worked in London & Sydney as a digital strategist for start-ups, not for profits and blue chip clients.

Anna Burton, Chief Performance Officer
Anna specialises in driving performance and growth within financial services businesses. She has a global background coming to Xinja from Goldman Sachs and McKinsey & Company amongst others. At Xinja Anna currently focuses on ensuring the business and its technology are fit for the future.

Greg Steel, Chief Information Officer
Greg is an experienced architect with a passion for using modern techniques, platforms and tools to sustain the capabilities of traditional, entrenched systems.

John Pountain, Chief Technology Officer
John Pountain is Xinja’s Chief Technology Officer and has over 25 years of IT experience as a CTO, Architect, Delivery Manager, Team Lead, Developer and Project Manager.
Key point of agitation. What role do professional planners have in the broader financial services market?

FASEA Codes of Ethics

**Standards of Professional commitment**

**Standard 12**
Individually and in cooperation with peers, you must uphold and promote the ethical standards of the profession, and hold each other accountable for the protection of the public interest.
Are we at risk of missing an opportunity that is now right at our fingertips?
My students are gaining insight into complexity of developing solutions to ethical challenges in financial services. Continuing to think outside the box. (Johnson, pending)
Giving Voice to Values /SOLO / Thinking Hats

GVV Q1 Provide a descriptive account of the situation/issue (e.g. What happened/what the situation/issue involved)?
GVV Q2 Ask for clarification about the request?
GVV Q3 Identify your values (e.g. your sense of what you hold dear, who you wish to be and how you wish to act)?
GVV Q4 Identify that the request was not the right thing to do based on your values?
GVV Q5 Explore and explain the significant factors that underlie the situation/issue and how they relate to what happened?
GVV Q6 Identify the typical objections or pushback by the manager from your possible response?
GVV Q7 Identify where and from whom to gather information to be persuasive in your response?
GVV Q8 Respond in a way that upholds your wish to not comply with your manager’s request?
GVV Q9 Be persuasive in your response without being hostile?
GVV Q10 Frame your position so as to appeal to your audience/manager in a win-win way?
GVV Q11 Respond to further objections to your response?
GVV Q12 Develop an action plan for a team based on a well-reasoned understanding of the situation/issue, to support your preferred way of responding?

(Source: Gentile, 2010)

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Biggs and Collis, 1982) De Bono, 1999)
Think outside the dodecahedron.
STOP
No more Willful Blindness to monotone and “profit before people” FinTech.

COLLABORATE
New FinTech can be a positive game changer for so many.

LISTEN
Take the Red Pill.
Get involved.
References


References


If you’d like to be involved, please send a note.
Dr Di Johnson
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