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FINTECH IN A FLASH Financial technology is more relevant than ever. The industry is booming, with investment in excess of \$20 billion just in the last year. There are more than 5000 fintech startups operating, and 50 of them have already reached a billion-dollar valuation.

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This means a staggering 41% of Vietnam’s population is unbanked, creating a huge window for fintech companies to jump in and compete with traditional banking; consequently, it also put the pressure on banks and financial institutions to innovate internally to adapt and explore this potential customer audience.

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