

# Keep an eye out for these 3 disruptive fintech in 2018

Juniper's *3 Disruptive Fintech to Watch in 2018*, identifies three disruptive financial technologies and provides an analysis of how these technologies will redefine fintech. It also provides an analysis of players driving these changes.



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Here are the top three disruptive financial technologies businesses should keep an eye on:

## 1. Data mining

Whilst the introduction of GDPR (General Data Protection Regulation) in the EU poses the risk of substantial fines for those in contravention, Juniper believes the changes provide significant opportunity to companies offering data that has been sourced honestly and in a transparent manner, an opt-in model allowing for data collection and resale.

Businesses such as ShareRoot, a specialist in data protection, will benefit. The research also praises Microsoft, which announced plans to impose GDPR restrictions across all operations worldwide, not just for EU customers, and argues that this approach should see replication by other global businesses.

## 2. Decentralised apps

The coming year will see a significant expansion in the deployment of decentralised apps (Dapps). Utilising blockchain as their underlying technology, these will create an innovative open-source software ecosystem, both secure and easy to develop for.

Research author Lauren Foye explained: “Dapps will pool resources across numerous machines globally, harnessing the power of thousands of idle computers. The results are applications which do not belong to a sole entity; rather are community driven”.

Whilst the requirement to use crypto-based tokens as payment could be seen as a barrier, the desire for a secure, recorded series of processes will drive adoption, with users willing to spend for the benefit and peace of mind.

### 3. Quantum computing

Juniper believes 2018 will see quantum supremacy, a quantum computer that can carry out tasks that are not possible or practical with a traditional computer.

Implications include the rapid solving of complex algorithms, redefining areas such as fintech, logistics, and research and development. Whilst mainstream use is unlikely until 2023 at the earliest, industry players should plan accordingly, to avoid falling behind rivals.

For more, download the whitepaper [here](#).

**Source:** Juniper Research

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