This report looks at the following areas:

- Tech isn’t an issue: people love their phones
- Most even like the Fintech they’ve tried (but they haven’t tried much)
- But people are not sold on Big Tech in finance
- And security needs to be front and center

Fintech is a unique subject matter that seems at times to mean both everything and nothing. All of finance, from minting pennies to using smartphones as wallets, requires the application of technology, and yet the former is decidedly not Fintech while the latter is its posterchild. Living in the 21st century, technology is presumed to mean digital technology (even as sales of vinyl records have grown every year for the past decade), and that is certainly the understanding when discussing Fintech. Although consumers are spending unprecedented amounts of time on their devices, they are comparatively slower to move their financial lives completely into the digital world.

"Consumers may seem to have wholly embraced a digital future, but they are not yet ready to cede full control of their financial lives to technology. While more people than ever are using biometric login credentials and mobile wallets, far more believe in-person interactions will always be critical."
- Chris Shadle, Financial Services Analyst

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