













# The Rise of Fintech and Digital Payments Emerging Technologies for Post-COVID-19 Recovery

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# **Key Messages**



## **Payment**

Thailand is the world's TOP3 of mobile payment measured by penetration.

\*Digital 2022 Digital Overview Report



## **Fundraising**

Now, we can benefit from both traditional and digital fundraising (crowdfunding and tokenization).



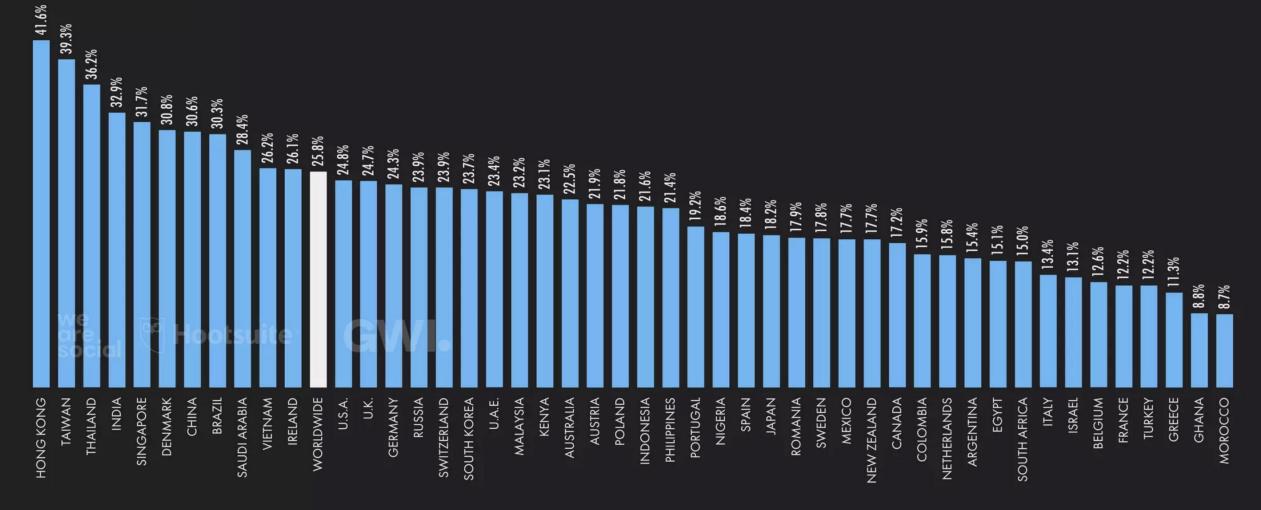
### **TFA's Role**

We would like to transform finance for all by collaborating with all stakeholders (SMEs, start-ups, incumbents, regulators) domestically and internationally.

#### **USE OF MOBILE PAYMENT SERVICES**

GLOBAL OVERVIEW

PERCENTAGE OF INTERNET USERS AGED 16 TO 64 WHO USE MOBILE PAYMENT SERVICES (E.G. APPLE PAY, SAMSUNG PAY) EACH MONTH

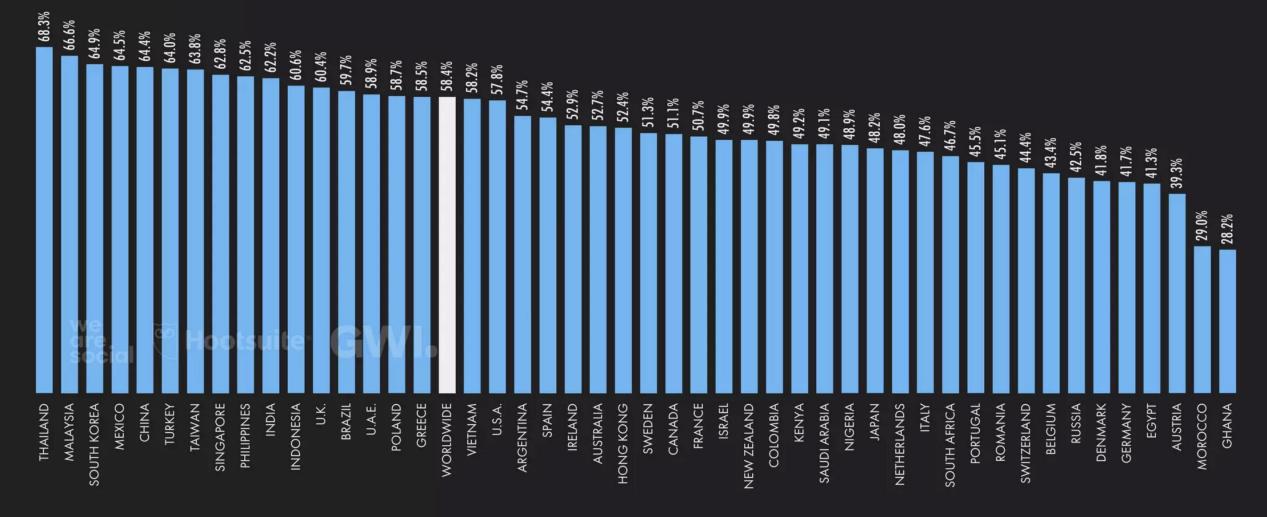




#### **WEEKLY ONLINE PURCHASES**

PERCENTAGE OF INTERNET USERS AGED 16 TO 64 WHO BUY SOMETHING ONLINE EACH WEEK







# **BOT's New Financial Landscape**

#### Financial Landscape

#### Digital

Leveraging on technology and data to drive innovation

#### Sustainable

Managing transition towards sustainability

#### Resilient

Shifting from stability to resiliency

#### Open Competition

Increase flexibility for incumbents

Support the roles of NBFIs and SFIs

Others: Support innovation development

Challenger

**Banks** 

#### **CBDC**

#### Open Infrastructure

Increase efficiency and accessibility of the current infrastructure

Support digital financial services and processes

#### Environment

Open

Data

Support the linkage

and more effective

use of micro-level

Open

**Banking** 

data

Promote financial products to support the transition

#### Households

Promote financial literacy

#### Flexiblity

Apply a riskproportionality approach for supervision

Review regulations that cause excessive regulatory burden

Establish an exit mechanism

#### New Risks

Enhance supervision of systemically important NBFIs

Set supervisory standards of IT/cyber risks

Manage risks from the adoption of digital assets as means of payment



# **Fundraising Supervised by SEC**

## A. IPO

Traditional equity or debt issuance

# B. Crowdfunding

Equity crowdfunding or debt crowdfunding

# C. ICO or Tokenization

Investment token and/or utility token

Example 1 | SiriHub Token (REIT alike)

- Tranch A: 4.5% p.a.
- Tranch B: 8.0% p.a. with uncertain amount of final payoff

Example 2 | Destiny Token (bond alike)

- Investment component with 2.99% (upside to 5.00%) p.a.
- Utility component with tickets and souvenirs



# Stock Markets Statistics (July 2022)

|  |      |            | <b>©</b> :      | <b>*</b>   |                         |            | *               |
|--|------|------------|-----------------|------------|-------------------------|------------|-----------------|
| Qualifications                               | Rank | ไทย        | สิงคโปร์        | มาเลเซีย   | อินโดนีเซีย             | ฟิลิปปินส์ | เวียดนาม        |
| Market Capitalization (M.\$)1                | 3    | 554,588.81 | 633,110.01      | 368,382.97 | 659,102.51 <sup>8</sup> | 239,150.82 | 231,255.00      |
| IPO Value (M.\$)² (YTD)                      | 9    | 1,269.20   | 30.48           | 517.53     | 1,421.69                | 216.81     | 15.72           |
| No. of IPO <sup>2</sup> (YTD)                | 3    | 18         | 6               | 19         | 43                      | 8          | 1               |
| Average Daily Turnover (M.\$) <sup>1</sup>   | 0    | 2,189.61   | 939.77          | 503.72     | 1,076.378               | 136.92     | 838.74          |
| No. of Listed Companies in DJSI <sup>3</sup> | 0    | 25         | NA⁴             | 3          | -                       | 1          | -               |
| No. of Companies in MSCI⁵                    | 0    | 42         | 20 <sup>6</sup> | 34         | <b>2</b> 5              | 21         | 28 <sup>7</sup> |
| Price to Earning                             | 0    | 16.12      | 11.72           | 15.48      | 15.62                   | 14.83      | 12.20           |
| YTD Return (%)                               | 3    | -4.11%     | 0.21%           | -11.03%    | 6.98%                   | -19.40%    | -24.44%         |

# Q&A













