YU Wall Street Group:

Disruptive Technologies in Financial Services
Blumberg Capital Investing in Growth

Estimated potential economic impact of technologies from sized applications in 2025, including consumer surplus

$ trillion, annual

- **Mobile Internet**: 3.7–10.8
- **Automation of knowledge work**: 5.2–6.7
- **Internet of Things**: 2.7–6.2
- **Cloud technology**: 1.7–6.2

Smartphone penetration is expanding globally.

Source: Mary Meeker (KPCB)
Mobile devices are part of our daily lives

Within the **first 15 minutes** of waking up, **4 out of 5** smartphone owners are checking their phones.

**1 out of 4** smartphone users cannot recall a time in their day when their phone is not within reach.

Source: IDC / Facebook – US only
# Social data to disrupt business processes

## Social data is exploding and getting richer

<table>
<thead>
<tr>
<th>1.3B</th>
<th>• Monthly active Facebook users; 1.1B on mobile</th>
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<tbody>
<tr>
<td>72%</td>
<td>• US adults who use Facebook at least once per month</td>
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<tr>
<td>4.5B</td>
<td>• Facebook “likes” every day</td>
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<tr>
<td>270M</td>
<td>• Monthly active Twitter Users</td>
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<tr>
<td>500M</td>
<td>• Tweets every day</td>
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<tr>
<td>400M</td>
<td>• Snapchat photos shared per day; more than Facebook and Instagram combined</td>
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## Social data can enhance traditional data
### Big Data – Massive Opportunity

The growth of data allows new ways to capture significant value

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<tbody>
<tr>
<td><strong>90%</strong></td>
<td>Amount of world’s data created in the last two years</td>
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<tr>
<td><strong>10k</strong></td>
<td>Number of credit card transactions per second</td>
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<tr>
<td><strong>2.5</strong></td>
<td>Petabytes of customer data collected every hour by Walmart</td>
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<tr>
<td><strong>294B</strong></td>
<td>Emails sent everyday</td>
</tr>
<tr>
<td><strong>2.5</strong></td>
<td>Quintillion bytes of data created every day</td>
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<tr>
<td><strong>190k</strong></td>
<td>Shortage of people needed to fill “big data” jobs</td>
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53% of the world is under banked

% Of Adult Population Who Do Not Use Financial Services

- **High-income OECD countries**: 80 million adults (8%)
- **Latin America**: 250 million adults (65%)
- **Central Asia & Eastern Europe**: 193 million adults (49%)
- **East Asia, Southeast Asia**: 876 million adults (59%)
- **South Asia**: 612 million adults (58%)
- **Middle East**: 136 million adults (67%)
- **Sub-Saharan Africa**: 326 million adults (80%)

Total: 2,455 million adults (53%)

Source: McKinsey
Thank You

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