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### In the next 5 years, what will be top 3 trends driving the evolution of the BFSI & FinTech industry?

The three big changes I see coming in the finance world are: one, computers will get smarter and help us manage our money, make investments, and do transactions faster and better, powered by AI, making life easier for businesses and customers. Two, we can turn valuable things like property or art into special digital tokens, making them easier to buy, sell, and use online. Three, as we do more things online, we'll need stronger protection to keep our data and assets safe, which is why I see Cybersecurity strengthening further.

### How do you see the fundraising landscape evolving over the next five years, especially with the rise of alternative investment models like crowdfunding?

In the next five years, I think raising capital for projects will undergo a radical change. It'll be easier for anyone to invest, not just people

with deep pockets, thanks to models like crowdfunding. Everything's going online, so finding investors will be simpler. People will want to see where their money is going, so being transparent and showing results will be important. Also, more people will want to invest in good causes, like helping the environment. Crowdfunding will keep growing, letting regular people support things they care about. This will shake up how money is usually raised, making it more open to everyone. Though, I suspect the actual impact on traditional funding models will be less disruptive than many predict, with established players adapting and maintaining their dominance.

### How will evolving data privacy laws impact investor profiling and fundraising platforms?

Okay, so data privacy laws are really going to change how we find and talk to investors. We'll need to be super careful about getting permission before collecting any info, and we'll have to explain everything in plain language. That means we might not be able to build those super detailed investor profiles we used to. Security's going to be a huge deal, too, to keep everything safe.

We'll have to be really open with investors about how we use their data, which is good. It might make finding the perfect investor a bit harder, but it'll build trust, and that's

key. Though, even with all these new rules, I suspect some big players will still find ways to get around them, or at least leverage their existing resources to maintain an advantage. Companies that are really good at following the rules will definitely stand out.