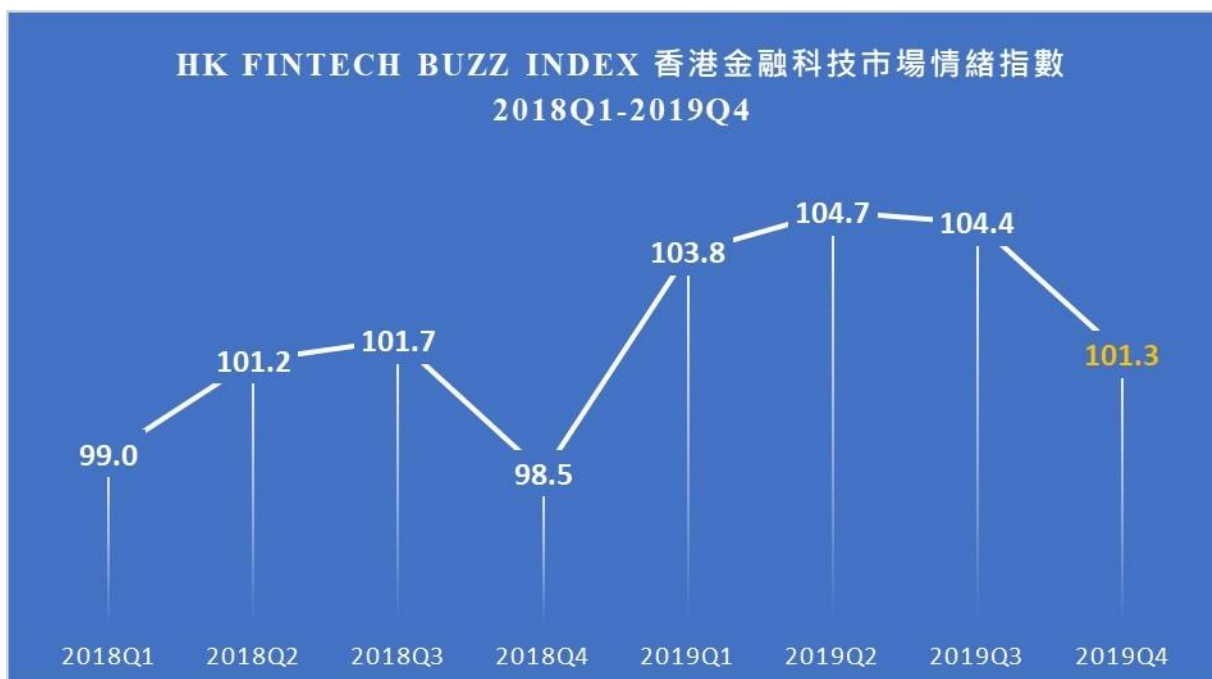




香港金融科技指數系列 – 2019 年第四季香港金融科技市場情緒指數下跌



香港金融科技市場情緒指數（FBI）是一個季度指數，根據本地新聞媒體有關金融科技的新聞報導所表達的情緒，量化為指標。

2019 年第四季度的香港金融科技市場情緒指數，分析了季度內 2,315 條有關金融科技的新聞報導，指數值為 101.3，較 2019 年第三季度的 104.5 下降 3.2 個指數點（或 2.99%）從 2019Q2 的峰值下降到 2018Q2 的水平。

總體而言，六個行業的分類指數均呈現下行趨勢，保險科技和監管科技與網絡安全分類指數繼續跌至基本水平 100 以下。監管科技和網絡安全分類指數下跌，主要是由於有關濫用電子支付應用程序和針對香港眾籌平台的洗黑錢指控等負面新聞報導。

季度	保險科技	財富及信用科技	區塊鏈及加密貨幣	電子支付及數碼銀行	監管科技及網絡安全	其他相關行業
Q1, 2019	104.8	104.9	104.0	105.0	91.5	106.1
Q2, 2019	106.0	107.7	108.7	105.4	73.2	109.6
Q3, 2019	99.2	104.6	105.3	109.3	90.9	106.5
Q4, 2019	98.9	100.8	103.7	106.4	79.9	104.1

導致金融科技市場情緒指數下跌的原因涉及多種因素。其中的原因，可能是香港經歷了長期的社會動盪和政治不穩定，人們對金融科技市場的整個看法變得負面。從季度內相關新聞報道分析，公眾對網絡安全以

及新推出的虛擬銀行相關的潛在風險的關注與日俱增。

關於香港大學金融科技指數系列計劃

香港大學（港大）金融科技指數系列計劃推出香港金融科技發展指數（FGI）和香港金融科技市場情緒指數（FBI）以量度本地媒體報導對本地金融科技公司的前景以及該行業的總體看法。它是香港首個提供有關該行業發展指數的指標，旨在及時提供信息以追蹤香港金融技術行業的增長和發展。

香港金融科技發展指數（FGI）是一項年度指數，下設營商環境、經營業績、研發投資和人才需求四個分類指數。它反映了香港金融科技公司對來年市場情況的預測以及對當年情況的評估。香港金融科技市場情緒指數（FBI）是一個季度指數，代表過去三個月與本地金融科技相關新聞報道的量化情緒。該指數的基點為 100 點，代表 2016 年和 2017 年當地主要新聞媒體中近 1 萬個與金融科技相關的新聞的觀點。FBI 進一步細分為六個領域：保險科技（InsurTech），財富及信用科技（WealthTech & CreditTech），區塊鏈和加密貨幣，電子支付和數碼銀行，監管科技（RegTech & Cybersecurity）以及其他相關業務，包括人工智能和大數據。

研究項目由專責大學技術轉移的港大科橋有限公司推動，由港大理學院統計與精算學系副教授楊良河博士領導的研究團隊負責定期數據分析。此項五年計劃是由總部位於深圳的索信達數據技術股份有限公司贊助。

關於香港大學金融科技指數顧問委員會

顧問委員會由本港金融科技行業的專業人士組成，包括香港大學、香港金融科技協會、投資推廣署、數碼港、香港科技園以及東亞銀行有限公司的代表。委員會成員負責篩選金融科技公司參與年度問卷調查；以及就指數計算及研究方法提供專業意見。

「香港大學金融科技指數系列」研究項目網址：www.fintechindex.hku.hk。

傳媒查詢：

香港大學傳訊及公共事務處高級經理（傳媒）尹慧筠（電話：2859 2600; 電郵：melwkwon@hku.hk）或香港大學理學院統計與精算學系副教授楊良河博士（電郵：plhyu@hku.hk）

新聞稿網上版及圖表，請瀏覽：http://www.hku.hk/press/c_news_detail_20643.html

HKU FinTech Index Series – 2019Q4 HK FinTech Buzz Index declines

Hong Kong FinTech Buzz Index (FBI) is a quarterly index which represents a quantified sentiment of the local FinTech-related news articles in local Chinese news media.

According to the 2,315 news articles analysed in the past three months, Hong Kong FBI for the last quarter (Q4) of 2019 is 101.3, a drop of 3.2 index points (or 2.99%) from the third quarter of 2019 (104.5 for Q3, 2019), and continuing on a downward trend from the peak in 2019Q2 and back to the level in 2018Q2.

The indices of all six subsectors move downward, with the sub-indices for Insurance Technology and Regulatory Tech & Cybersecurity continue to fall below the base level of 100. The drop in the sub-index of Regulatory Technology & Cybersecurity is mainly due to negative news reports concerning the misuse of e-payment apps and money laundering allegations against a crowdfunding platform in Hong Kong.

Period	InsurTech	WealthTech & CreditTech	Blockchain & Cryptocurrency	Payment & Digital Banking	RegTech & Cybersecurity	Supporters & Others
Q1, 2019	104.8	104.9	104.0	105.0	91.5	106.1
Q2, 2019	106.0	107.7	108.7	105.4	73.2	109.6
Q3, 2019	99.2	104.6	105.3	109.3	90.9	106.5
Q4, 2019	98.9	100.8	103.7	106.4	79.9	104.1

The reasons underlying the drop in FBI are complicated. Since Hong Kong has experienced a prolonged period of social unrest and political instability, people's view of the whole industry including the FinTech market may have turned negative in general. The news articles also reflect an increasing level of concerns of the general public about cybersecurity as well as possible risks associated with the newly launched virtual banks.

About the HKU FinTech Index Series Project

The HKU FinTech Index Series Project introduces the Hong Kong *FinTech Growth Index (FGI)* and the *Hong Kong FinTech Buzz Index (FBI)* to gauge local FinTech companies' outlook on the industry and the general sentiment on the sector as reported by local press. It is the first in the region to provide index indicators on the development of the sector, with an aim to provide information in a timely manner to track the growth and development of the financial technology industry in Hong Kong.

FGI is a yearly index with four sub-indices on Business Environment, Business Performance, Investment on R&D and Demand on Talent. It reflects Hong Kong FinTech sector's forecast of the market situation in the coming year and an assessment of the situation in the current year. FBI is a quarterly index representing a quantified sentiment of the local FinTech-related news articles in Chinese in the past three

months. The index has a base value of 100 points which represents the sentiment of nearly 10K FinTech related news articles in major local news media outlets in 2016 and 2017. FBI is further broken down into six sectors: Insurance Technology (InsurTech), Wealth Management and Credit Technology (WealthTech & CreditTech), Blockchain & Cryptocurrency, E-Payment & Digital Banking, Regulatory Technology (RegTech) & Cybersecurity and other related business including AI and big data.

The project was initiated by the technology transfer company of the University - Versitech Limited, and is led by Dr Philip Yu of the Department of Statistics and Actuarial Science of the Faculty of Science. The five-year project is sponsored by Suoxinda Data Technology Co. Ltd headquartered in Shenzhen.

About HKU FinTech Index Advisory Board

The Advisory Board comprises professionals from the University of Hong Kong and the local FinTech industry, including representatives from FinTech Association of Hong Kong, InvestHK, Cyberport, Hong Kong Science and Technology Parks Corporation, and The Bank of East Asia, Limited. The members provide expert advice on the FinTech companies to be included in the master list for the annual survey to return the FinTech Growth Index. They also advise the Project on index methodology.

For further information on the HKU FinTech Index Series Project, please visit the project's website at www.fintechindex.hku.hk.

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For the online press release and charts, please visit: http://www.hku.hk/press/news_detail_20643.html