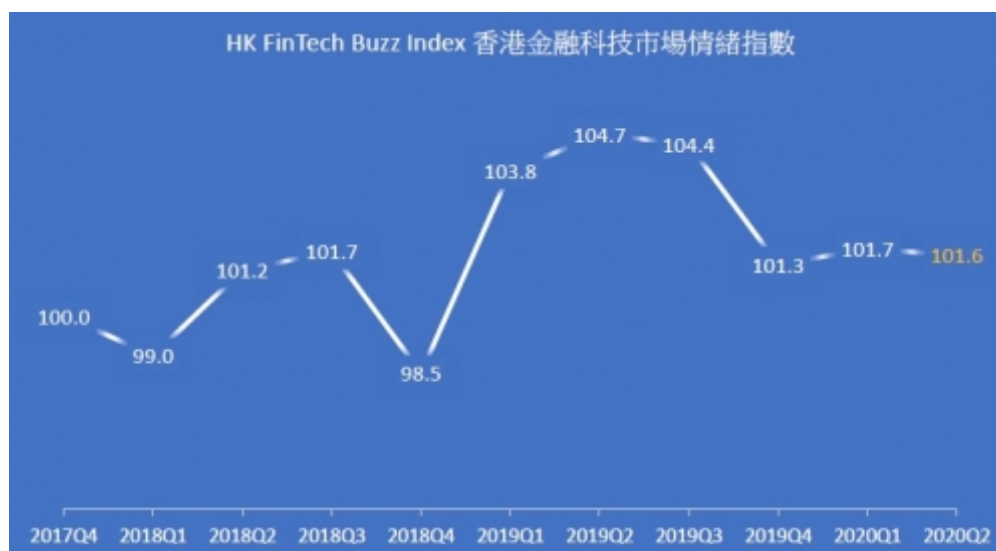


HKU Press Release: HKU releases 2020Q2 Hong Kong FinTech Buzz Index Market sentiment remains stable despite COVID-19



香港大學
THE UNIVERSITY OF HONG KONG

港大發表2020年第二季度香港金融科技市場情緒指數 新冠肺炎下市場情緒保持平穩



香港大學（港大）金融科技指數系列研究今天（8月17日）公佈2020年第二季度的香港金融科技市場情緒指數。研究分析了季度內1,190條有關金融科技的新聞報導，指數值為101.6，較2020年第一季度的101.7（註1）下降0.1個指數點（或0.10%），較2019Q2的峰值104.7下降3.1個指數點（或2.96%）。由於監管科技和保險科技今年發展蓬勃，情緒指數於新冠肺炎疫情下保持平穩。

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。

六個行業的分類指數走勢各異。保險科技、財富及信用科技，以及監管科技及網絡安全三個分類指數均上升。保險科技方面的正面新聞報導，源於保險業監管局發出第四張虛擬保險牌照，把牌照授予眾安人壽。香港金融管理局宣布在粵港澳大灣區開展「跨境理財通」業務試點也為財富及信用科技帶來好消息。平安壹賬通銀行於金管局沙盒下試業、滙豐保險利用保監局的保險科技沙盒推出遙距投保服務等消息，亦促進了監管科技分類指數的上升。

註1：2020年第一季度的情緒指數已由100.3修訂為101.7。當時的指數是根據一個臨時的比重編制而成，經顧問委員會商議認可後作出修正。

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導的量化情緒。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。

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_21428.html

HKU releases 2020Q2 Hong Kong FinTech Buzz Index Market sentiment remains stable despite COVID-19

The HKU FinTech Index Series Project today (August 17) released the Hong Kong FinTech Buzz Index (FBI) for the second quarter (Q2) of 2020.

According to the 1,190 news articles analysed in the past three months, FBI for the second quarter (Q2) of 2020 is 101.6, a slight decline of 0.1 index point (or 0.10%) from 101.7 (note 1) in the first quarter of 2020. The index decreased by 3.1 points (or 2.96%) from the peak value of 104.7 in Q2, 2019. Despite the strong growth of RegTech and InsurTech this year, the Hong Kong FBI was flat under the ongoing COVID-19 pandemic.

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.

Performance differed across the six subsectors, with a rise recorded in the sub-indices of Insurance Technology (InsurTech), Wealth Technology and Credit Technology (WealthTech & CreditTech) and Regulatory Technology (RegTech) & Cybersecurity. The rise in the InsurTech sub-index can be attributed to positive news reports from Hong Kong Insurance Authority's granting a 4th virtual insurance license to ZhongAn Insurance. The announcement of Wealth Management Connect by HKMA also brought good news to the WealthTech & CreditTech sector. Positive news reports leading to the rise in RegTech sub-index are mainly on the trial run of PAObank under the FinTech Supervisory Sandbox by HKMA, and the HSBC Life's video conference insurance service under InsurTech Sandbox by HKIA.

Note 1: The index in 2020Q1 has been revised upward from 100.3 to 101.7. The earlier index was computed based on a set of provisional weightings and the current revision was endorsed by the Advisory Board.

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 gives 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 for 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.

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.

For media enquiry:

Ms Melanie Wan, Communication and Public Affairs Office, HKU (Tel: 2859 2600 / Email: melwkw@hku.hk), or

Dr Philip L.H. Yu, Department of Statistics and Actuarial Science, Faculty of Science, HKU (Email: plhyu@hku.hk)

For the online press invitation or press release, and photos (if available), please visit: http://www.hku.hk/press/news_detail_21428.html

Download the HKU News app for the latest press invitations and releases: [iOS](#)

Contact persons at HKU:

Ms Melanie Wan, Senior Manager (Media)
Tel: (852) 2859 2600 Fax: (852) 2858 4986 Email: melwkw@hku.hk

Ms Rashida Suffiad, Senior Manager (Media)
Tel: (852) 2857 8555 Fax: (852) 2858 4986 Email: rsuffiad@hku.hk

For media enquiries after office hours, please call (852) 6347 2221

Best regards,
Communications and Public Affairs Office, Registry
The University of Hong Kong
9/F Knowles Building, Pokfulam, Hong Kong
Website: <http://www.hku.hk/cpa>