

Technology Adoption Lifecycle in Fintech

Most fintechs
are HERE

THE
CHASM

Early
Adopters
(13.5%)

Innovators
(2.5%)

Early
Majority
(34%)

Late
Majority
(34%)

Laggards
(16%)

Crypto
enthusiasts

Tech-savvy
millennials

Mainstream
digital banking

Reluctant
converters

Cash
only

Market Penetration