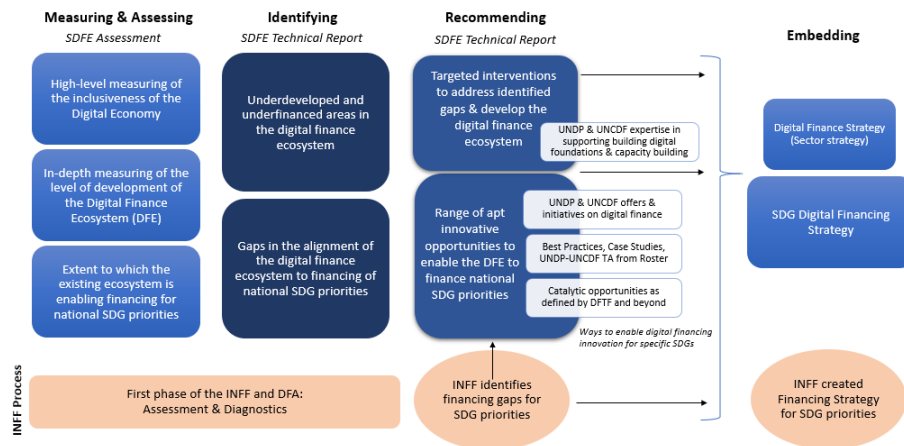


1 : (DFA)

1.1 1: (DFA)



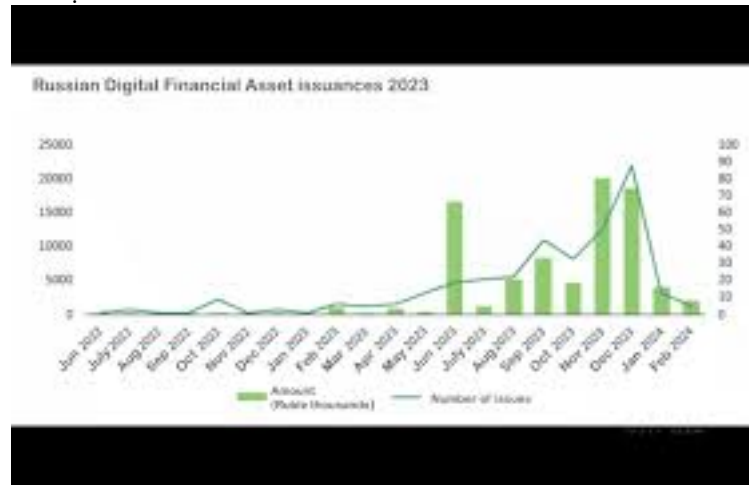
1.2 2: (DFA)?

DFA



### 1.3 3:

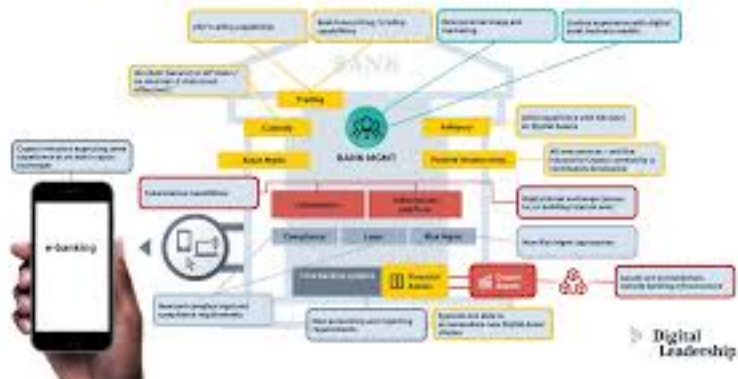
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 ,  
 :  
 - ARPU ( ) —  
 - CAC ( ) —  
 - LTV ( ) —



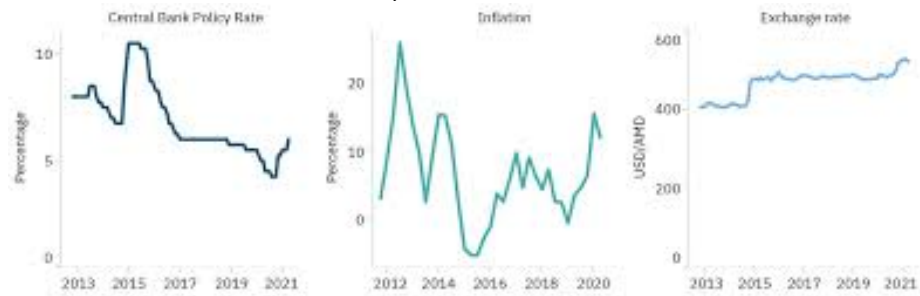
### 1.4 4:

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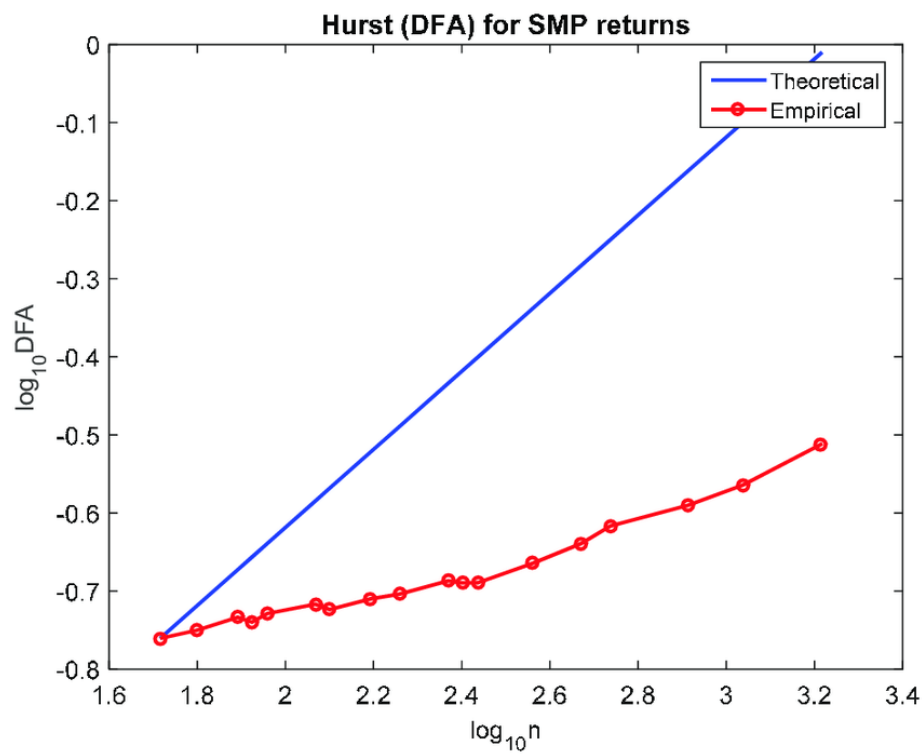
## DIGITAL ASSETS IN BANKING CHALLENGE AND OPPORTUNITY



1.5 5:  
DFA:  
DFA



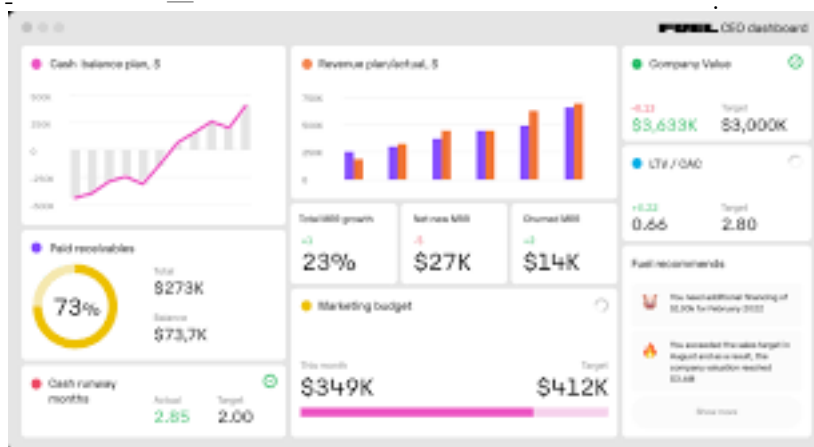
1.6 6: DFA  
DFA



1.7      7:

DFA:

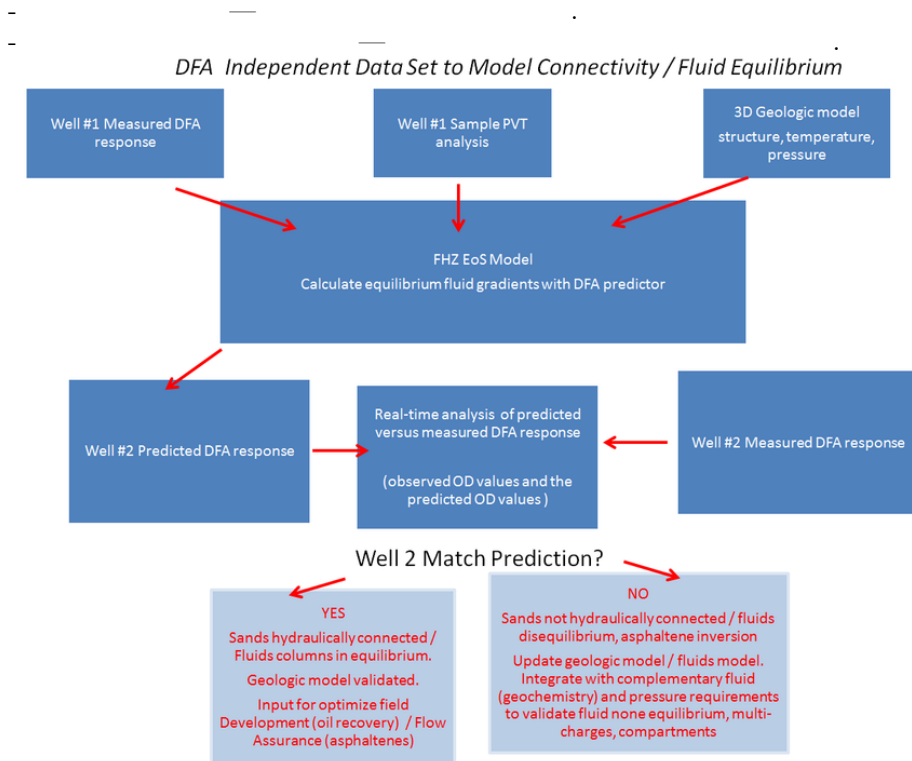
DFA



1.8

8:

:  
DFA,

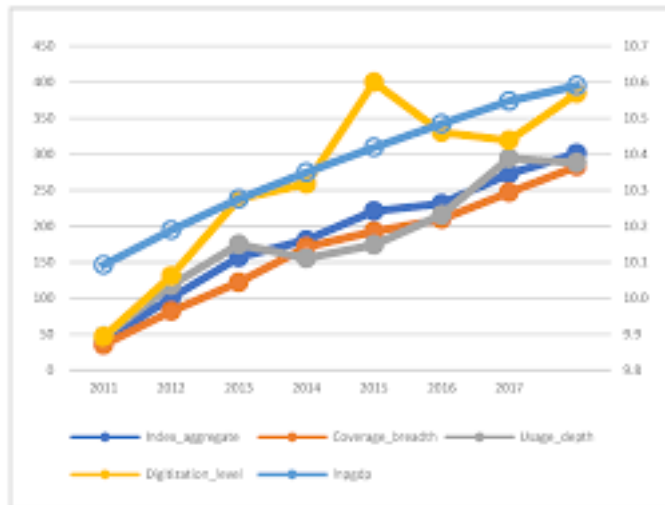


1.9

9:

:

DFA

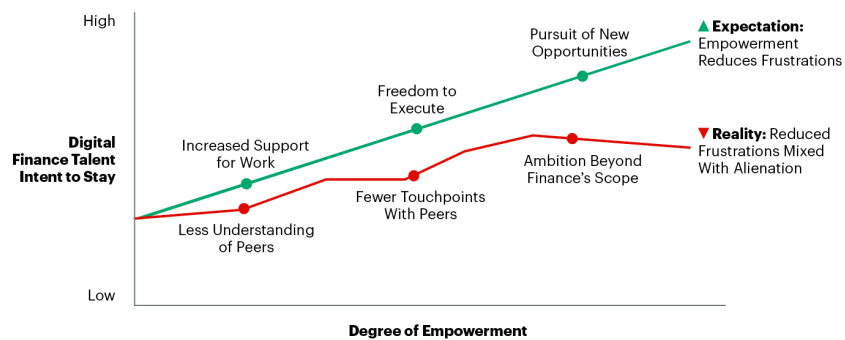


1.10 10:

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## Empowerment Expectations vs. Reality



Source: Gartner  
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**Gartner**