Critique\_of\_Project20

This project illustrates the *Role of Fintechs in the Financial Services Industry*. It attempts to compare the FIntech’s evolution and competitiveness with the traditional banking sector. I am facsinated by the idea of combining shiny app with other viz approaches as employed by the author. Overall, the project was well-conceived and organized.

Meanwhile, I feel a few additional considerations might improve the overall quality of the project. Mainly, I would suggest that the analysis consider cross-country or cross-continent analysis. This also goes for the shiny app: it would be nice to improve the shiny app with the more filter utilities that allow, among other possibilities, for trends visualization by revenue and different banking portfolios held by Fintech and traditional banks. In addition, the author should consider adding legend to figure 2 illustrating the “Rise of Neobank”.