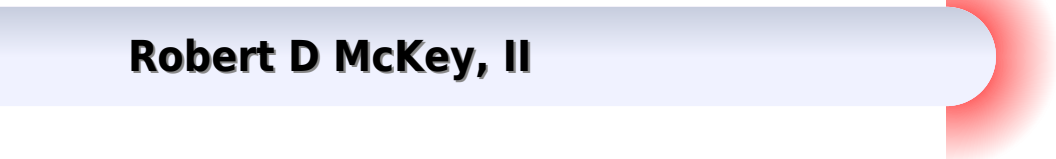


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push relates to the development and introduction of new technologies that drive innovation in the financial industry Market pull dynamics on the other hand relate to the demand for new financial products and services that arises from changing consumer needs and preferences The interaction between market pull and technology push can be described as a feedback loop which can be then affected by inertia Inertia can be described as resistance to change that is often present in consumers which can hinder the creation of new technologies and innovations In this sense the consumer inertia can affect the relationship between technology push and market demand making it difficult for new financial technology applications to gain traction if they are not seen as offering significant improvements By understanding the interplay between these three factors it is possible to gain insight into the current state and future direction of the FinTech industry and from there

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