**Emerging Needs of Fintech and The role of Critical-Chains**

“promises a solution to the gaps in Fintech”

Fintech has undergone a major transformation that is taking place on a global scale offering new services. However, there are still major gaps in the Fintech market from the stakeholder and consumer point of view. Let us take a look at stakeholders' most challenging needs for the Fintech industry.

The greatest challenge is that the Fintech services are not all available under a single integrated architecture providing a gateway to all the user’s multiple financial services. This situation leads stakeholders to evaluate their clients’ financial status separately.

Many stakeholders need to see all their financial products in one place to analyse their consumer’s actions and track their financial status as a whole. This service could be adapted by Fintech and it will lower the marketing barrier to include small service providers. Looking at consumer gaps in the Fintech Industry, in the digital era, these include financial transactions, payments, loans, and investments. Fintech has introduced these kinds of new services mainly based on e-invoice, e-payments, and e-government services. Customer are faced with the trust issues to new services provided by Fintech. They need a transparent platform in order to carry out secure and seamless operations. In this respect, Critical-Chains delivers a novel triangular accountability model and integrated framework supporting accountable, effective, accessible, fast, secure, and privacy-preserving financial contracts and transactions to protect against fraudulent transactions, money trafficking and laundering during FinTech e-operations.

Critical-Chains promises a solution to the gaps in the Fintech services with its novel features and user-centred design. In this respect stakeholder interviews were conducted and pre and post-experience interviews conducted to inform the iterative usability design for the targeted deployment context considering the effects, side-effects, cross-effects and associated affects (UI-REF, 2008).

Accordingly, deliverable D6.1 has established a usability and acceptability evaluation plan with the relevant templates for the assessment of the psycho-cognitively mediated usability criteria including the point-of-experience, and pre/post-experience usability-relationship-centric evaluation of users’-perceived quality of experience. This will enable the holistic evaluation of usability and indirect impacts of the system as designed and as deployed in the prototypical workflows as shall be evaluated for Critical-chains pilot application domains.