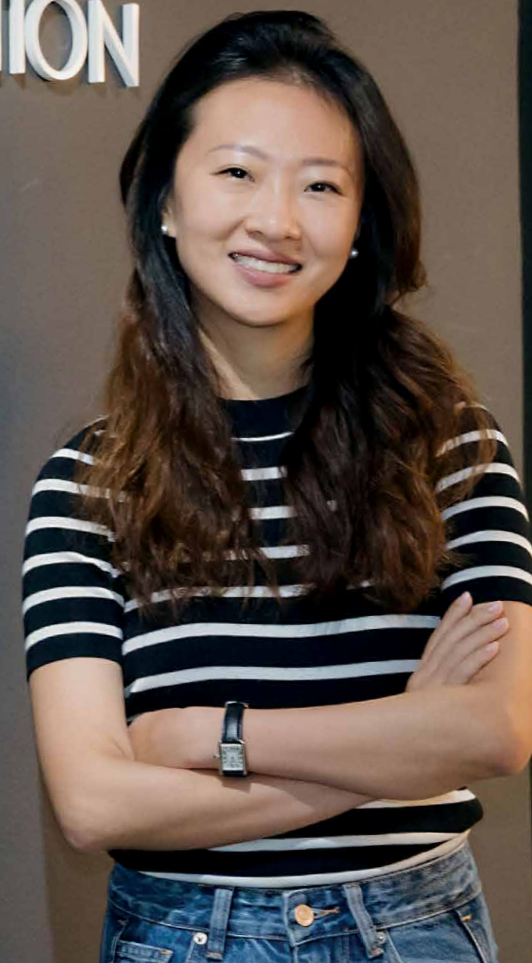




NAVIGATING FINTECH'S NEXT CHAPTER: ACCELERATING GROWTH AND TALENT IN SINGAPORE

Interview with Holly Fang, President of Singapore FinTech Association



专访新加坡金融科技协会会长房泓沂

开启金融科技新篇章：
加速推动新加坡实现
增长与人才发展



成立于2016年的新加坡金融科技协会是一家跨行业、拥有超过700名会员的非营利协会。协会致力于连接新加坡金融科技生态系统中的利益相关者，包括初创创新企业与主要金融机构，推动彼此之间的协作。

在本期《华商》专访中，于今年3月上任的房泓沂会长分享协会如何建立人才发展管道，以及支持会员拓展业务。她也介绍了新兴金融科技趋势，以及协会在帮助会员把握新机遇，巩固新加坡作为全球金融科技枢纽地位所做的努力。

Founded in 2016, the Singapore FinTech Association (SFA) is a cross-industry, non-profit association with over 700 members. As a key connector in Singapore's fintech ecosystem, it fosters collaboration across stakeholders ranging from early-stage innovative companies to major financial industry players.

In this edition of Chinese Entrepreneur, Holly Fang, who began her term as President of SFA in March 2025, shares how the association builds talent pipelines and supports members in growing their businesses. She also highlights emerging fintech trends and how SFA helps members seize new opportunities, strengthening Singapore's position as a global fintech hub.

问：您计划如何运用自身的专业知识与经验，在下来几年协助新加坡金融科技协会推动本地金融科技领域的发展？

答：我在新加坡经济发展局开启职业生涯，专注于从宏观层面了解行业发展、人才政策及监管框架。过去七八年，我在金融科技领域的全球扩张及高增长企业工作，并与企业创办人和运营商紧密合作。我希望结合这两方面的视角，在接下来的几年为新加坡金融科技协会贡献独到见解。

对于金融科技公司创办人和运营商在人才短缺、应对监管要求，以及将业务拓展至海外市场所面临的挑战与压力，我有着切身体会。因此，协会希望通过协助这些初创企业创办人发展点子、完善商业模式，并帮助他们与个人或企业导师进行配对，为他们带来价值。

我致力于打造一个更加以金融科技公司创办人为中心的协会，倾听他们的需求、与他们接洽，并为这些推动金融科技领域发展的人发声。这意味着协会将与金融科技领域领袖有更直接的互动，提供更多让同行交流的平台，以及在起步公司、投资者、监管机构和传统机构之间建立更稳固的桥梁。

Q: How do you plan to leverage your expertise and experience to support SFA in driving impact across Singapore's fintech sector over the next few years?

A: I began my career at the Singapore Economic Development Board, where I focused on industry development, talent policies and regulatory frameworks from a fifty-thousand-foot view. Over the last seven to eight years, I have worked in fintech companies ranging from global scale-ups to high-growth ventures,

collaborating closely with founders and operators. I hope to bring together these two perspectives to contribute unique insights to SFA over the next few years.

I understand first-hand the pressures and challenges that founders and operators face, including talent constraints, navigating regulations, or expanding into global markets. Thus, I hope SFA can bring value by helping them incubate ideas, refine their business models, and connect with individual or corporate mentors.

I am deeply committed to building a more founder-centric association — one that listens, connects, and advocates for the people driving fintech forward. This means more direct engagement with fintech leaders, more platforms for peer exchange, and stronger bridges between startups, investors, regulators, and traditional institutions.

问：新加坡金融科技协会如何协助金融科技公司扩大规模和持续发展，同时巩固新加坡作为值得信赖的全球金融科技枢纽地位？

答：协会通过提供来自业界基层的视角，在协助监管机构和政府部门了解金融科技领域不断变化的需求时，发挥辅助作用。

为推动金融科技企业拓展国际市场，我们在亚细安、中东及更广泛地区建立战略联系。我们也向会员了解他们有意开拓的市场和所面对的挑战，并组织相关的商务考察，帮助他们开拓海外商机。通过协会强大的人脉网络，我们能进一步协助会员与海外的金融机构、监管机构和商团接洽。

这些交流为企业提供了在海外经商，以及如何应对不同监管环境的实际见解。新加坡金融科技协会扮演的角色之所以独特，是因为我们能够把会员



新加坡金融科技协会前任会长泰亚比在 SFA Fintech Forum 2024 上致辞。
Shadab Taiyabi, SFA Immediate Past President, Exco Member - giving his opening speech at the SFA Fintech Forum 2024.

带到当地市场，与业内人士，包括政策制定者和投资者交流，并向他们学习。

此外，我们也举办跨领域交流活动，并与合作伙伴共同开发平台，例如支持本地金融科技公司发展业务并进军马来西亚市场的 Project TAPIR。这些项目是企业向风险投资公司和全球银行展示解决方案的途径。

协会具备迅速应变、与会员共同创造，以及与监管机构紧密合作的能力，从而让我们成为巩固新加坡全球金融科技领导地位的独特推动者。

Q: How does SFA help fintech companies scale and grow, while strengthening Singapore's position as a trusted global fintech hub?

A: SFA plays a complementary role to regulators and government agencies by providing a ground-up perspective into the sector's evolving needs.

To help fintech companies drive international growth, we establish strategic connections across ASEAN, the Middle East, and beyond. Business missions, guided by members' feedback on the markets they are keen to

enter and the challenges they encounter, are also organised to help them explore new opportunities abroad. By leveraging our strong network, we are able to further support members in building connections with overseas financial institutions, regulators, and trade associations.

These engagements provide practical insights into doing business overseas and navigating different regulatory environments. What makes SFA's role unique is our ability to bring members into local markets to engage with and learn from industry players, including policymakers and investor networks.

In addition, we organise cross-sector networking events, and co-develop platforms like Project TAPIR, which supports Singapore fintech companies in growing their business and entering the Malaysian market. These initiatives serve as avenues to showcase solutions to corporate venture capital firms and global banks.

SFA's ability to move quickly, co-create with members, and work closely with regulators makes us a unique enabler in fortifying Singapore's fintech leadership globally.

问：新加坡金融科技协会在应对金融科技领域的人才短缺问题，以及支持会员提升能力方面，推出了哪些项目？

答：人才培养是协会的核心工作重点，而我们采取的是贯穿整个职业生涯的策略。我们通过新加坡金融科技青年组和“金融科技青年日”（FinTech Youth Day）活动，开始协助青年与本地和海外的金融科技社群建立联系，探索职业发展机会。这些项目能让青年更早认识金融科技行业，理工学院学生和大学生也有机会获得会员公司所提供的实习机会。

协会也同劳动力发展局和理工学院合作，设计了中途转业计划，并定期为会员举办职业配对活动。同时，我们成立了人力资源社群，交流最佳雇佣作法，并与人力部和全国职工总会就人力政策进行相关讨论，反馈雇主的诉求。

为协助会员增强业务，协会举办风险投资解析分享会、投资者对接活动，以及涵盖知识产权、融资简报和估值等主题的工作坊。我们也提供业务与合规培训工作坊、人才培养、与监管机构接洽，以及发布思维领导力（thought leadership）内容，例如协会的年度人才报告。这份报告由协会与高等学府和雇主共同制作，深入分析金融科技领域的招聘趋势与技能需求。

Q: What are some of SFA's key initiatives to tackle talent shortages in the fintech industry and support members in building capabilities?

A: Talent development is a core focus for SFA. We adopt a whole-of-career approach that begins by engaging youths through the Singapore FinTech Youth Chapter and FinTech Youth Day, connecting them with the FinTech community both locally and overseas to explore careers and opportunities. These initiatives introduce youths to fintech careers early on and help

match polytechnic and university students with internship opportunities offered by our member companies.

We have collaborated with Workforce Singapore and polytechnics to design mid-career conversion programmes and regularly conduct job-matching sessions for members. A HR community has also been established to share best hiring practices and to advocate for employer concerns in manpower policy discussions with the Ministry of Manpower (MOM) and National Trades Union Congress (NTUC).

To support members in strengthening their business, SFA organises venture capital insight sessions, investor matchmaking, and business fortification workshops covering intellectual property, pitching, and valuation. We also offer business and compliance workshops, talent development, regulatory engagement, and thought leadership content such as our annual talent report, which offers insights into fintech hiring trends and skills demand, co-created with institutes of higher learning and employers.



新加坡金融科技协会首席执行官林伟鹏在2024年新加坡金融科技节的星展银行炉边对话上发表讲话。
Reuben Lim, SFA CEO, speaking at the DBS Fireside Chat at the Singapore Fintech Festival 2024.

问：新加坡金融科技协会如何支持传统企业进行数码转型，并采用金融科技解决方案？

答：新加坡金融科技协会与合作伙伴密切合作，消除传统行业对金融科技的疑虑，推动这项科技在这些行业中的应用。为此，协会与新加坡中华总商会等商会和行业协会联办工作坊，介绍相关的金融科技工具。为了让传统行业建立对金融科技解决方案的信任，我们也展示成功案例，说明采用费用管理、监管科技（RegTech）及绿色金融科技等方案所带来的投资回报。同时，我们也协助推动金融科技公司与中小企业之间的合作试点项目。协会的目标不仅是让本地的传统行业接触金融科技，更要能实际应用于业务流程中。

Q: How is SFA supporting traditional businesses in their digital transformation and adoption of fintech solutions?

A: SFA works closely with partners to demystify fintech and drive its adoption across traditional sectors. This includes co-hosting workshops with industry associations and chambers, such as SCCCI, to introduce relevant fintech tools. To build trust in fintech solutions, we showcase successful case studies that illustrate the return on investment (ROI) from adopting solutions like expense management, regulation technology (RegTech), or green fintech. We also help to promote collaborative pilot projects between fintech companies and SMEs. Our goal is to make fintech not just accessible, but actionable for traditional businesses across Singapore.



新加坡金融管理局首席金融科技官倪秉荣、新加坡金融科技协会前任会长兼执行委员会成员泰亚比，以及新加坡金融科技协会团队，在2024年新加坡金融科技节期间参观协会设立的新加坡展馆。
Kenneth Gay, MAS Chief Fintech Officer, Shadab Taiyabi, SFA Immediate Past President, Exco Member and the SFA Team during his visit to the SFA Singapore Pavilion at the Singapore Fintech Festival 2024.

问：根据您的观察，目前有哪些关键趋势正在塑造金融科技领域的格局？

答：生成式人工智能（Gen AI）正推动金融科技领域的转型，尤其是在监管科技，包括防范诈骗、风险管理和客户服务方面。我们现在看到原本处于试点阶段的应用案例已进入实际应用阶段，例如利用人工智能进行风险评分，或运用聊天机器人提升服务质量。

据协会的观察，近年来跨境支付服务正迅速迈向自由化与简化，重塑了区域金融格局。对金融科技而言，这有利于他们推动创新，从而促使可相互接轨支付系统的跨境电商、中小企业财务管理方案，以及汇款替代方案的开发。同时，这也反映区域日趋一致的监管协调，这对于在亚细安扩展支付解决方案至关重要。

协会积极通过建立区域合作伙伴关系、提供市场准入支持，以及协助会员与监管机构接洽，帮助他们把握这些机遇，让新加坡继续成为跨境金融科技创新的试验平台与跳板。

稳定币（stablecoin）作为一种金融工具也日益受到关注，尤其是在支付领域方面。其它数码资产存在波动，而稳定币凭借稳定的价格和可编程性，成为具吸引力的结算和流动资产选择。我们也已经看到稳定币在企业对企业（B2B）跨境贸

易、链上结算（on-chain settlement）和汇款试点项目中的使用。

随着基础设施的逐步完善，稳定币有望降低对传统代理银行系统的依赖，并减少交易成本，尤其在新兴市场方面。对本地金融科技而言，这是一个具有发展潜力的领域，可发展电子钱包方案、外汇通道、可编程货币应用，或专为这种新模式量身定制的资产托管服务。

Q: What key trends have you observed that are currently shaping the fintech landscape?

A: Generative artificial intelligence (Gen AI) is driving transformation across fintech, especially in RegTech, like fraud prevention and risk management, as well as customer support and client servicing. We are now seeing real world use cases emerge beyond pilot stages - from AI-powered risk scoring, to chatbots that enhance service quality.

SFA has observed a rapid liberalisation and streamlining of cross-border payments in recent years, reshaping the regional financial landscape. For fintech companies, this unlocks new infrastructure for innovation, enabling products built on top of interoperable payment rails, such as cross-border e-commerce, SME treasury solutions and remittance alternatives. It also reflects growing regulatory alignment across the region, which is critical for scaling payment solutions across ASEAN.

We actively support our members in exploring these opportunities through regional partnerships, market entry assistance, and regulatory engagement, to help Singapore remain a testbed and launchpad for cross-border fintech innovation.

Stablecoins are also gaining traction as a

financial instrument, particularly in payments. With volatility in other digital assets, stablecoins offer price stability and programmability, making them an attractive option for settlement and liquidity management. We are already seeing stablecoins used in pilot programmes for B2B cross-border trade, on-chain settlement, and remittances.

As the infrastructure matures, stablecoins could reduce reliance on legacy correspondent banking systems and lower transaction costs, particularly in emerging markets. For local fintech companies, this is a space with potential to develop wallet solutions, foreign exchange (FX) corridors, programmable money applications, or custody services tailored for this new paradigm.

“协会积极通过建立区域合作伙伴关系、提供市场准入支持，以及协助会员与监管机构接洽，帮助他们把握这些机遇，让新加坡继续成为跨境金融科技创新的试验平台与跳板。”

“We actively support our members in exploring these opportunities through regional partnerships, market entry assistance, and regulatory engagement, to help Singapore remain a testbed and launchpad for cross-border fintech innovation.”

问：您为新加坡金融科技协会接下来几年的发展设下怎样的愿景？

答：我的愿景是将新加坡金融科技协会打造为推动金融科技生态系统可持续增长、具包容性发展和全球相关性的催化剂。在下来几年内，我将着重于通过确保协会以负责任且可持续的治理模式运营，并为会员带来明确价值，巩固协会的基础。


协会计划通过推出具针对性的项目，协助金融科技公司提升能力、建立跨领域的联系，并拓展新市场，来扩大我们的影响力。我们也将继续为企业创办人和人才，尤其是企业处于初期发展阶段，以及正应对监管和融资挑战的群体提供支持。

新加坡金融科技协会的角色是要成为会员可信赖的伙伴、与他们一同成长，并助力新加坡成为一个推动金融科技创新的跳板和企业发展的金融安全港。

Q: What is your vision for SFA over the next few years?

A: My vision is to position SFA as a catalyst for sustainable growth, inclusivity, and global relevance in the fintech ecosystem. Over the next few years, I will focus on strengthening the foundation by ensuring that SFA is governed responsibly, operates sustainably, and delivers clear value to our members.

SFA aims to scale our impact through targeted programmes that help fintech companies build capabilities, connect across sectors, and expand into new markets. We will also continue supporting founders and talent, especially those navigating early-stage growth, regulatory complexity or fundraising challenges.

Ultimately, SFA's role is to be a trusted partner that grows alongside our members and helps shape Singapore into not just a launchpad for fintech innovation, but also a safe harbour for bold and resilient entrepreneurs. 

2024年新加坡金融科技节卓越奖由新加坡金融管理局与新加坡金融科技协会联合主办，表彰企业与个人对金融科技领域所作出的贡献。
The SFF FinTech Excellence Awards 2024, organised by MAS and SFA, recognises the contributions of corporates and individual contributors to the field of financial technology.