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LONDON, UNITED KINGDOM, December 2, 2025 /EINPresswire.com/ -- Fintech entrepreneur and Forbes Finance Council member Dr. Ozan Ozerk has published a new article on Forbes titled "Why Creative Disruption Needs to Grow Up." In it, he challenges the industry's long-standing obsession with "disruption" and argues that innovation only succeeds when the wider system is prepared to evolve alongside it.



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In the piece, Dr. Ozerk traces the tech sector's fixation on disruption back to Silicon Valley's pitch-deck shorthand, every new startup branding itself as the "Uber of X" or the "Amazon of Y." But, as he notes, this trend was a simplified interpretation of Joseph Schumpeter's theory of creative destruction, which describes how economic growth comes from new models replacing outdated ones. The missing ingredient, he explains, is that innovation alone is not enough. Citing the work of Nobel laureates Joel Mokyr, Philippe Aghion and Peter Howitt, he notes that progress depends not only on invention but on whether surrounding institutions are willing to adapt.

Drawing from the fintech sector's own trajectory, Dr. Ozerk highlights how digital challengers transformed the customer experience, from real-time payments to rapid account opening, embedded services, and modular financial infrastructure. Yet despite predictions that banks would go the way of Blockbuster, incumbents did not collapse. Instead, they adapted, absorbing successful features from new entrants while maintaining their structural advantages such as deposit protection and central-bank access. As he writes, fintech didn't "burn it all down, it rewired the house while everyone was still living in it".

The article also confronts the gap between the promises of fintech and its real-world consequences. Although inclusion improved in some areas, Dr. Ozerk argues that seamless

interfaces did not automatically remove deeper inequalities. In some cases, frictionless products introduced new risks: zero-commission trading encouraged reckless behaviour, embedded credit worsened overspending, and biased predictive models perpetuated discrimination behind polished user interfaces.

He emphasises that innovation often falters due to broken systems, not just flawed products. As examples, he points to the regulatory uncertainty that once surrounded crypto in the United States, where inconsistent enforcement stifled legitimate builders, as well as the rapid collapse of infrastructure startup Solid, whose shutdown left customers with frozen funds before the company entered bankruptcy proceedings. Meanwhile, entrenched incumbents, such as card networks holding decades-old dominance, can also restrict the competitive landscape.

Looking ahead, Dr. Ozerk warns that other sectors now face the same pressures fintech once did. AI-driven healthcare tools, automated legal systems, and alternative education models are all entering institutions that are tightly regulated, politically sensitive, and deeply interwoven with public well-being. Disruption in these environments carries far higher stakes.

His message is clear: the next wave of innovation must be more responsible than the last. It must respect the systems it seeks to improve, understand the risks it introduces, and build reliability into its foundations from the start. As he concludes, "Innovation is still a powerful force, but if it's going to endure, it needs to grow up."

Read the full article on Forbes:

<https://www.forbes.com/councils/forbesfinancecouncil/2025/12/01/why-creative-disruption-needs-to-grow-up/>

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