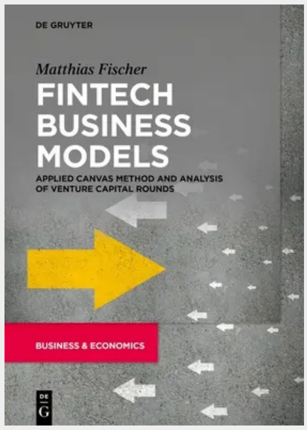
Fischer

Fintech Business Models

Applied Canvas Method and Analysis of Venture Capital Rounds



This book on fintechs shows an international comparison on a global level. It is the first book where 10 years of financing rounds for fintechs have been analyzed for 10 different fintech segments. It is the first book to show the Canvas business model for fintechs. Professionals and students get a global understanding of fintechs. The case examples in the book cover Europe, the U.S. and China.

Teaser of the OPEN vhb course "Principles of Fintech Business Models": https://www.youtube.com/watch?v=UN38YmzzvXQ

One of the main objectives of this book is to systematically explain Fintech business models around the world, as well as their financing with venture capital. Readers will get to know the business DNA of fintechs as they are all analyzed with the help of the Canvas business logic model. Each specific fintech business model is structured according to the Canvas logic to better understand and compare the new financial industry sector. Fintech examples from Europe, the U.S. and China illustrate the development of important players and the changing consumer behavior in financial services. Fintechs including alternative payments systems, robo-advisors, crowd funding, credit & factoring, social trading, personal finance management, blockchain and cryptocurrencies are analyzed regarding their relevant value drivers. Tech companies are expanding into the field of finance and of course GAFA (Google, Apple, Facebook and Amazon) are active in banking too. Google Pay users are able to pay in stores or in apps or on websites. Amazon has built and launched tools and services mostly focused on payments, cash deposits and lending. Facebook is active in digital payments and has successfully integrated its Messenger app with American Express, Mastercard, MoneyGram and PayPal. Apple currently offers Apple Pay and is expanding into finance and banking. When we talk about the future of the fintech market we should concentrate not only on the U.S. or the European market; we have to look to China as well. For example, Alipay was launched as recently as 2004 but with more than one billion users it is now the world's leading payment platform. Most fintechs are financed with venture capital and very few fintechs have made an IPO. This book shows the results of several venture capital financing rounds for different fintech business models. More than 1000 financing rounds have been analyzed in an empirical study and the book shows the funding for fintechs in payments, crowd funding, robo-advisory, social trading, blockchain, credit & factoring, PFM and others. The results show which fintechs get the highest valuations and financings. Reviews of the book: FinTech is not the next 'big thing.' It is the big thing now! FinTech is the new business model for the global financial sector, offering clear and enormous potential for vast economies of scale and scope, massive cost savings and efficiency gains, significant risk reduction, and opening the door to banking for literally billions of currently unbanked people. Professor Fischer has done a masterful job of expertly and informatively taking us through all aspects of the revolutionary new FinTech business models. Using state-of-the-art research techniques, he insightfully shows us how FinTech firms are financed and how they aspire to create value. His in-depth case studies unlock the keys to success in the FinTech sector. His fascinating book is a 'must read' for all financial professionals. Dr. Stephen Morrell, Professor of Economics and Finance, Andreas School of Business, Barry University, Miami, USA Matthias Fischer's latest book offers a comprehensive overview of Fintech business models around the world. With a very pedagogical approach, and in a particularly fluid style, the author takes us into the strategic logics of these new entrants to finance, who are carriers of innovation and sometimes of disruption, and whose strategies are focused on the need to always meet the emerging expectations of their customers. This precise and well-documented analysis should enable banks to reposition themselves in their ecosystem by studying these new business models, which will enable them to boost their growth. Professor Dr. Nadine Tournois, Dean of IAE Nice Graduate School of Management.

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