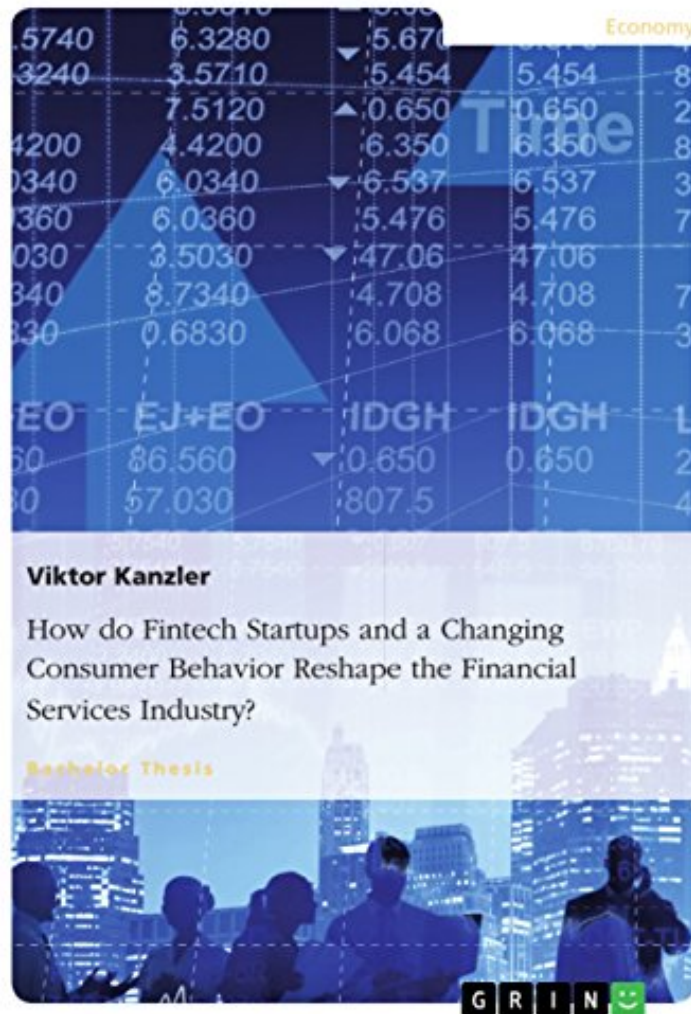


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How do Fintech Startups and a Changing Consumer Behavior Reshape the Financial Services Industry?

Viktor Kanzler

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Bachelor Thesis from the year 2015 in the subject Business economics - Business Management, Corporate Governance, grade: 1,3, Frankfurt School of Finance Management, language: English, abstract: The purpose of this

study is to illustrate how Fintech startups and other non-financial institutions reshape the finance industry as they take advantage of recent technology trends and lifestyle shifts affecting customers' expectations. The thesis aims to show how the competitive landscape changes and to what extent digital attackers grab parts of the value chain. The study also maps out the Fintech landscape, highlights important growth trends and gives an overview of the services and products with which Fintech startups are currently edging into the market. Moreover the study points out the specific drivers and barriers relevant to Fintech companies. A further objective was to find out whether Fintech startups pose a serious threat to traditional providers and if so, which generic approaches exist to deal with these attackers. Apart from that the aim was to identify how peers address digitization as well as what strengths traditional banks can rely on. Last but not least the study demonstrates what banks and other institutions can learn from Fintech startups and how the future of finance could develop and look like in 2020.