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Banking as a Service Jason Mikula, 2024-12-03 This book provides a comprehensive look at banking as a service Baas equipping readers with an understanding of the origins evolution future and applications of BaaS and the key differences across global markets BaaS is a game changer in the financial services sector radically transforming both how consumers experience financial products and the business models delivering them Banking as a Service cuts through the hype to provide a measured overview of BaaS helping readers to demystify a complex evolving field and understand its key opportunities challenges and risks It provides a framework for understanding where BaaS came from how BaaS changes the economics and business models of banking products and services its impact on key stakeholders and its key regulatory implications Banking as a Service explains how business and operating models work exploring different models such as interchange deposit gathering loan origination to distribute legacy API first own licence match making and bank service providers and offers a framework for thinking about whether or not they re sustainable It explores how BaaS operating and business models compare in different global territories and is supported by real world examples and cases profiling organizations such as Blue Ridge Bank Unit Synapse Goldman Sachs Railsr Starling Solaris Cacao Paycard QNB OnePipe Airwallex Nium and Pomelo It also explains the differences between BaaS embedded finance and open banking **Fintech Explained** Michael R. King, 2023-10-02 Fintech Explained provides a rigorous accessible introduction to the landscape of fintech Michael R King explains the customer focus innovation strategy business model and valuation of leading fintechs in cryptocurrencies and decentralized finance DeFi crowdfunding and online lending robo advice and digital wealth management payments and insurtech digital banking and bigtech The book profiles the successes and failures of over thirty high profile fintechs combining insights from founders early stage investors financial incumbents and other stakeholders in this dynamic ecosystem Combining clear descriptions and case studies with the latest findings from academic research Fintech Explained provides a complete course for educating undergraduate and graduate students executives and interested professionals

Open and Digital Ecosystems Daniel Fasnacht, 2024-12-02 Dive into the fascinating world of digital disruption and discover the transformative power of open and digital ecosystems which will constitute one third of global trade by 2030 This book demonstrates how value creation occurs beyond organizational boundaries and places the consumer at the forefront The convergence of industries and technologies drives the experience oriented customer journey and accelerates digital transformation Explore Artificial Intelligence Augmented Reality the Internet of Things Blockchain Cloud and Quantum Computing as key building blocks for innovation The golden triangle of digital ecosystems commerce social media and finance illustrates how companies like Alibaba Tencent NIO Alphabet Apple Amazon and Migros create unique customer experiences and integrate services with super apps Through in depth analyses and practical case studies you will learn how companies can thrive in this revolutionary model achieving growth by sharing knowledge and resources responding swiftly to

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