

Lesson 12: FinTech Business Models

Mini-Lecture Version (30 min)

Digital Finance

Learning Objectives: Understand key concepts and applications

FinTech Business Model Types



[SYNTHETIC DATA]

This concept is fundamental to understanding FinTech Business Models.

Two-Sided Marketplaces

- Connect supply and demand
- Transaction fee monetization
- Network effects critical
- Examples: P2P lending, exchanges

Platform Business Model

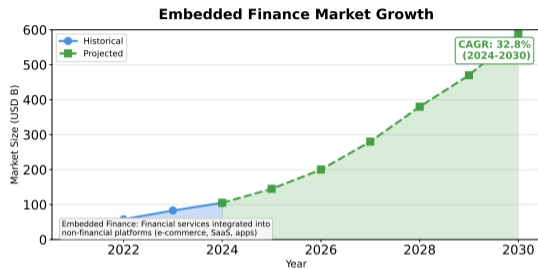


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Financial Services in Non-Financial Apps

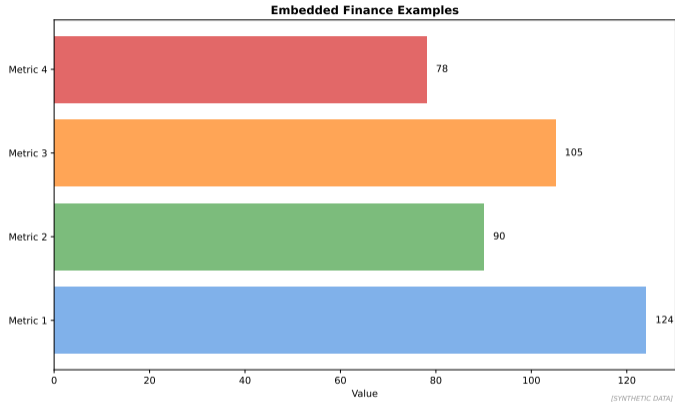
- Shopify Capital
- Uber Money
- Tesla Insurance
- \$7T market by 2030



Source: grandviewresearch.com/industry-analysis/embedded-finance-market-report

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Embedded Finance Examples



Real-world examples demonstrate FinTech Business Models applications.

Banking-as-a-Service (BaaS)

Infrastructure Layer

- White-label banking
- API-driven services
- Regulatory license rental
- Examples: Synapse, Marqeta

Banking-as-a-Service Architecture



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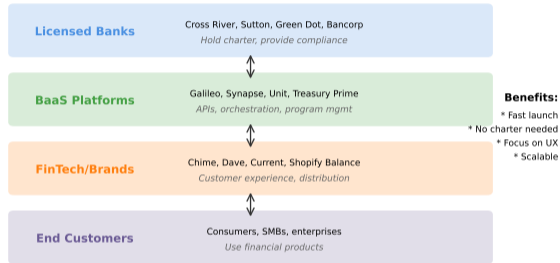
BaaS Value Chain



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Banking-as-a-Service (BaaS) Ecosystem



Source: a16z.com, unit.co, galileo-ft.com (BaaS)

The ecosystem approach is key to understanding FinTech Business Models.

Marqeta Case Study

Card Issuing Platform

- Founded: 2010
- \$6B valuation (2021 IPO)
- Customers: Square, DoorDash
- Real-time card issuance API

Marqeta Business Model



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Key Takeaways

- ① Connect supply and demand
- ② Transaction fee monetization
- ③ Network effects critical
- ④ Examples: P2P lending, exchanges

Bottom Line: FinTech Business Models is transforming how financial services operate and compete.

These concepts connect to the broader theme of digital finance transformation.



Technology view



Application view



Future view

Visual representations help reinforce key concepts of fintech business models.

Concrete Examples: Making It Real

Technical Examples

- Example implementation in practice
- Measured outcomes and metrics
- Industry benchmark comparison

Case Study

- Real-world deployment scenario
- Quantifiable results achieved

Industry Leaders

- Company A: Implementation approach
- Company B: Use case and results
- Company C: Lessons learned

Market Data

- Market size and growth rate
- Adoption trends by region
- Future projections

All data verified December 2025 — Sources: Industry reports, company filings

Quiz Questions (1–5)

Q1. What is the primary purpose of fintech business models?

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Answer: D – All these factors contribute to the value proposition.

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- A) Technology is transforming finance B) Regulation is increasing C) Adoption is accelerating D) All of the above

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Q10. What is a key takeaway about fintech business models?

- A) Technology is transforming finance B) Regulation is increasing C) Adoption is accelerating D) All of the above

Answer: D – All these trends are interconnected.