Bank–Fintech Collaboration Models: Comparative Analysis

Risk Level
- Open Banking: 2
- White-Label: 2
- Acquisition: 4
- Partnership: 3

Innovation Potential
- Open Banking: 5
- White-Label: 3
- Acquisition: 3
- Partnership: 4

Cost Efficiency
- Open Banking: 5
- White-Label: 4
- Acquisition: 1
- Partnership: 3

Speed-to-Market
- Open Banking: 3
- White-Label: 4
- Acquisition: 2
- Partnership: 4

Control
- Open Banking: 2
- White-Label: 2
- Acquisition: 5
- Partnership: 3

Collaboration Model
- Partnership
- Acquisition
- White-Label
- Open Banking

Score (1 = Low, 5 = High)

Illustrative ratings — conceptual comparison only.