

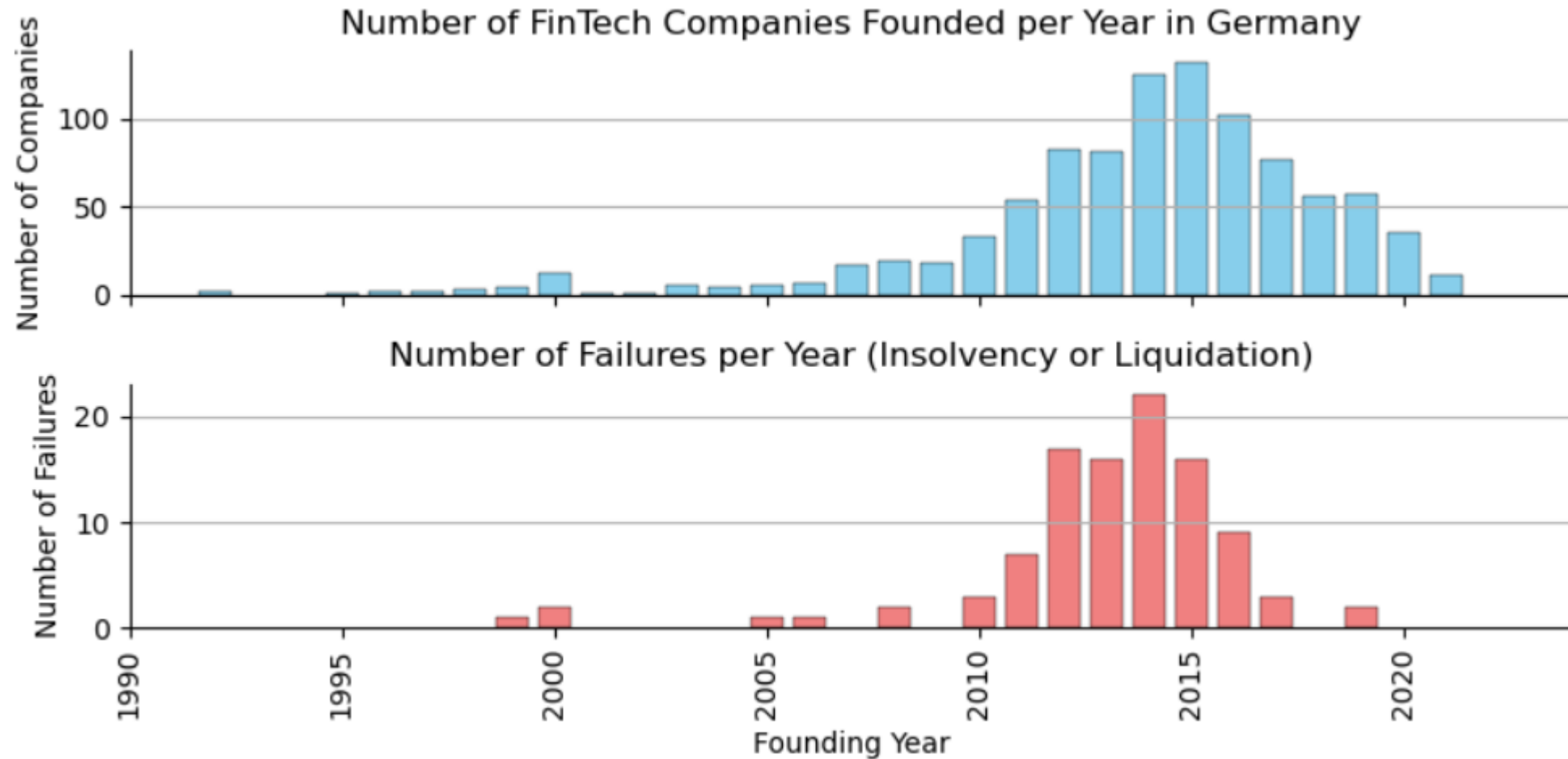
Abstract geometric lines in the top left corner, consisting of several overlapping, irregular polygons and lines in a light beige color.

ANALYZING FINTECH COMPANY FAILURES IN GERMANY

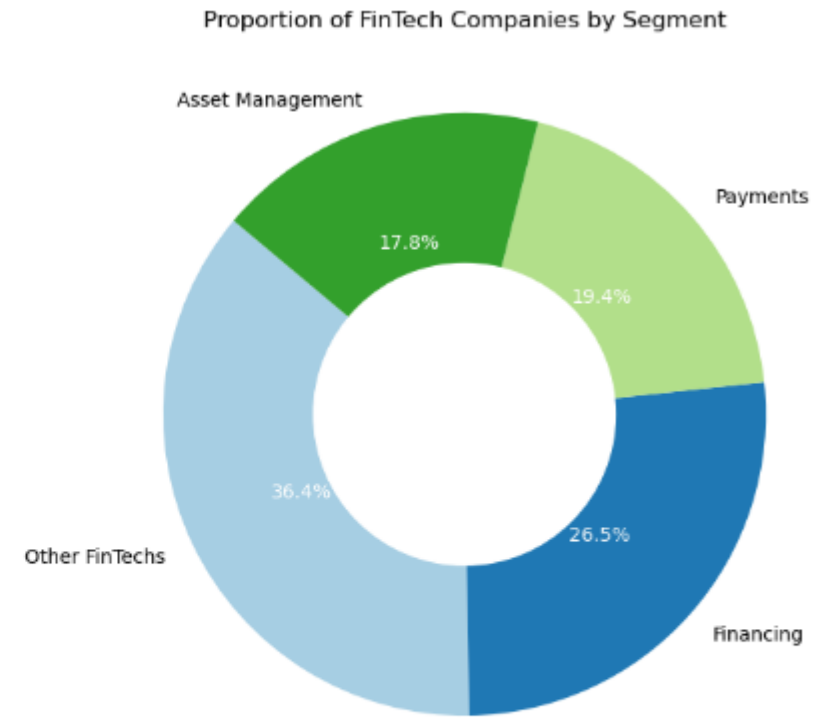
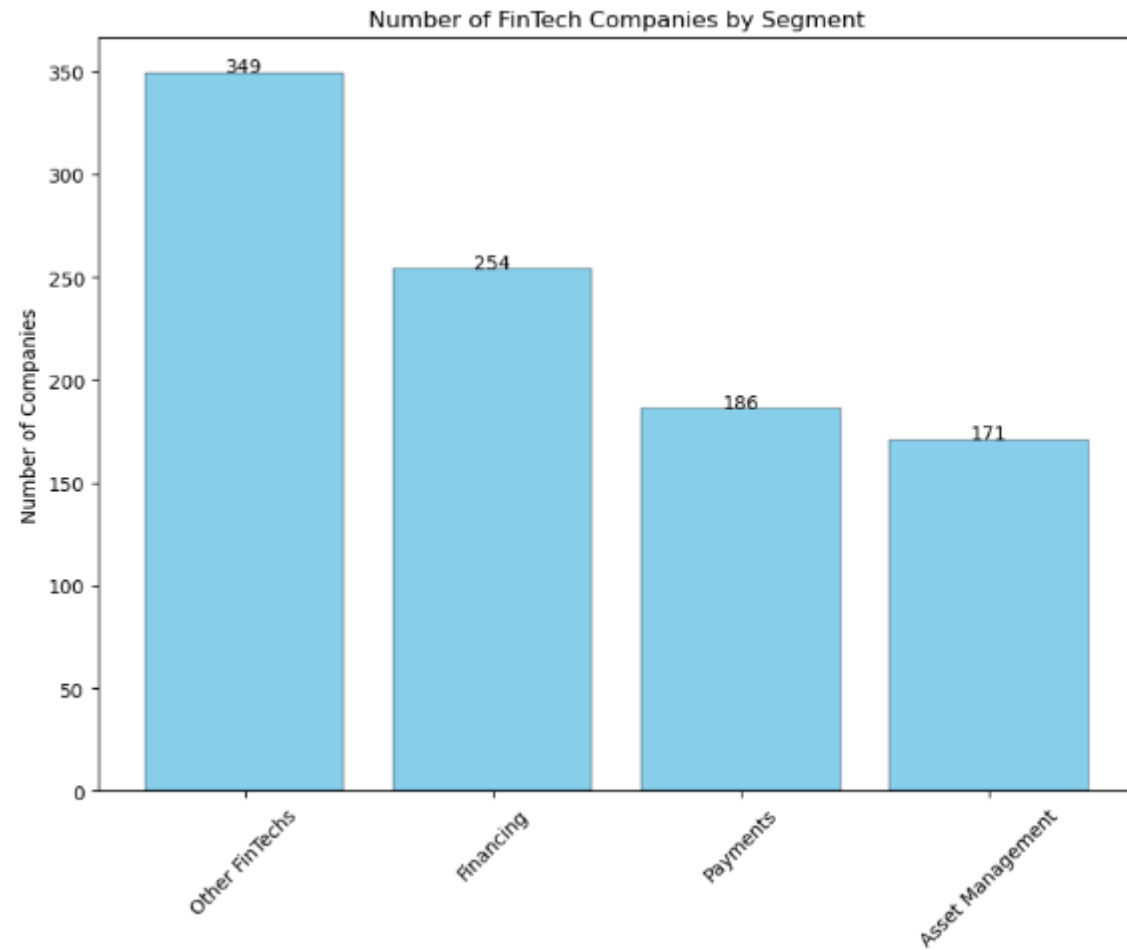
DATA FROM KAGGLE:
[HTTPS://WWW.KAGGLE.COM/DATASETS/DESALEGNGB/
GERMAN-FINTECH-COMPANIES](https://www.kaggle.com/datasets/desalegngeb/german-fintech-companies)

Sukwon Choi

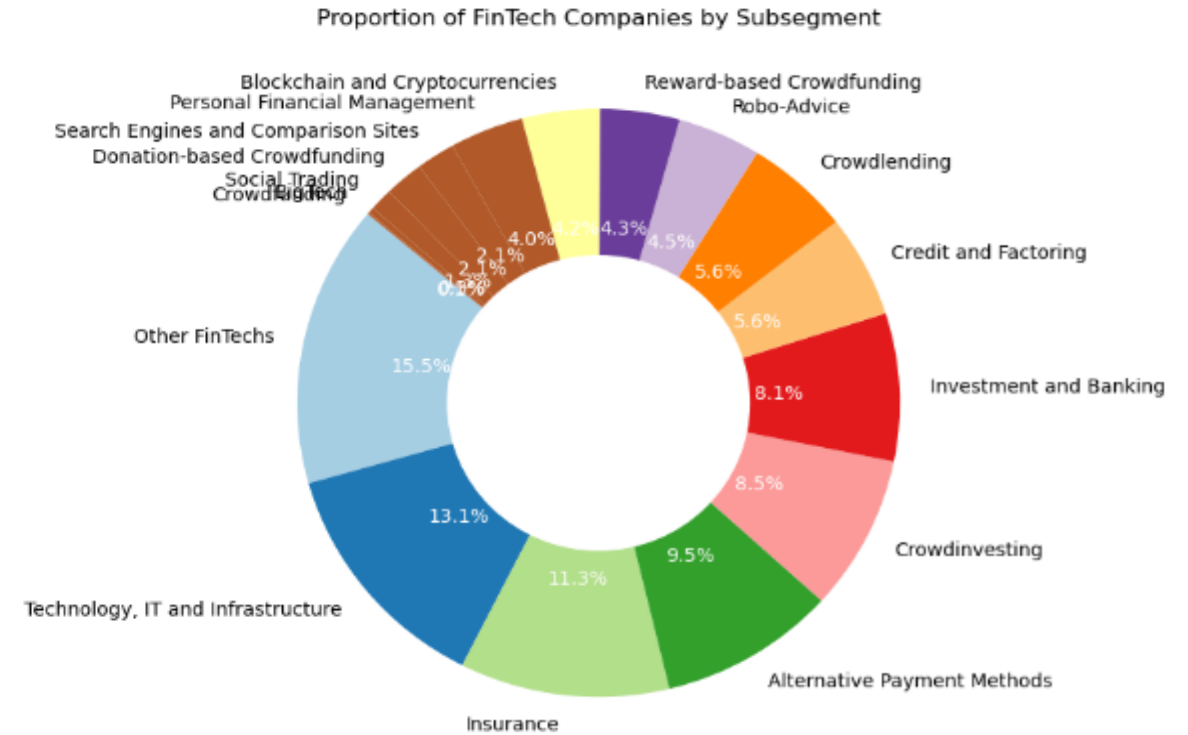
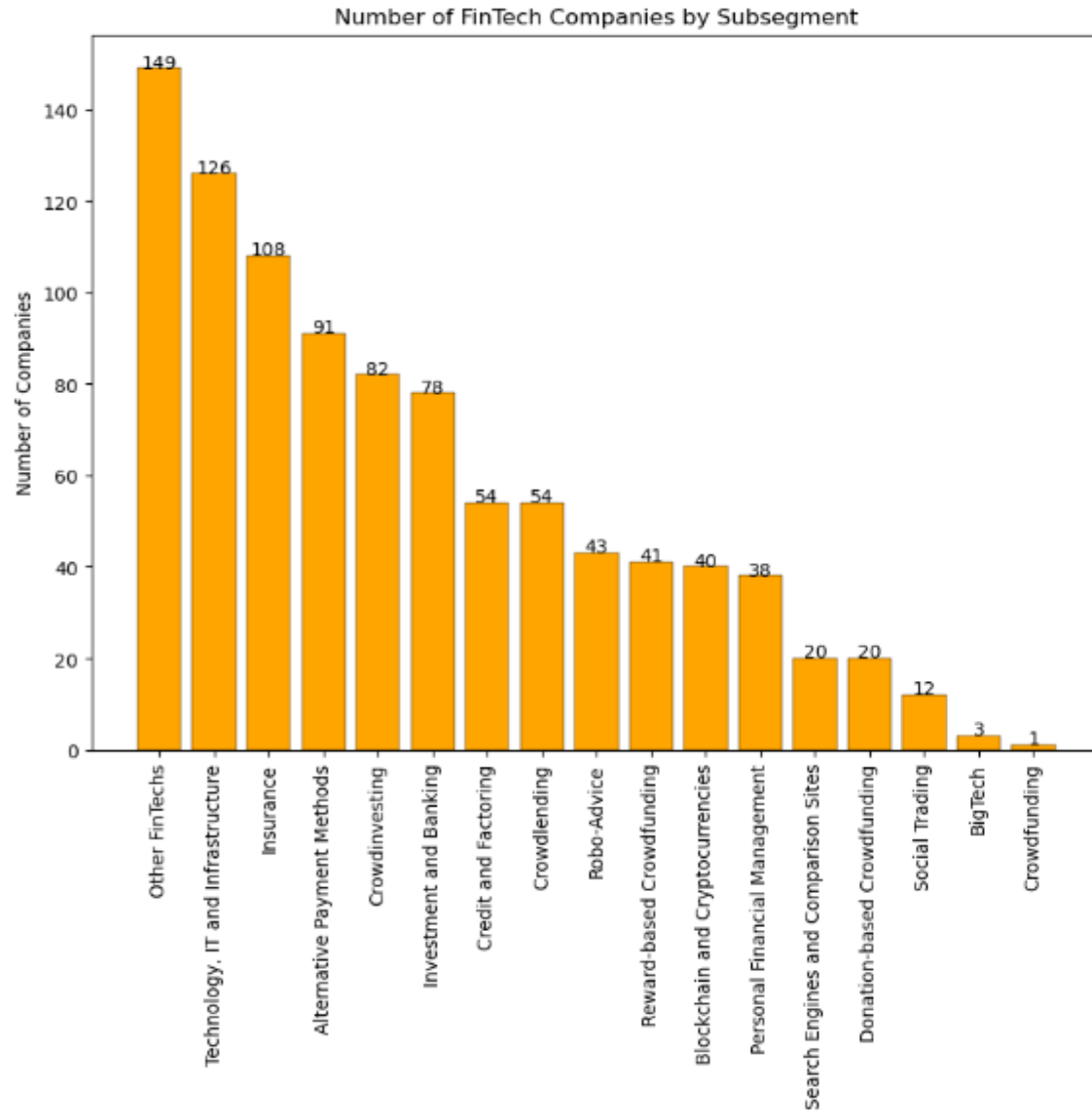
TRENDS IN ESTABLISHMENT AND FAILURE



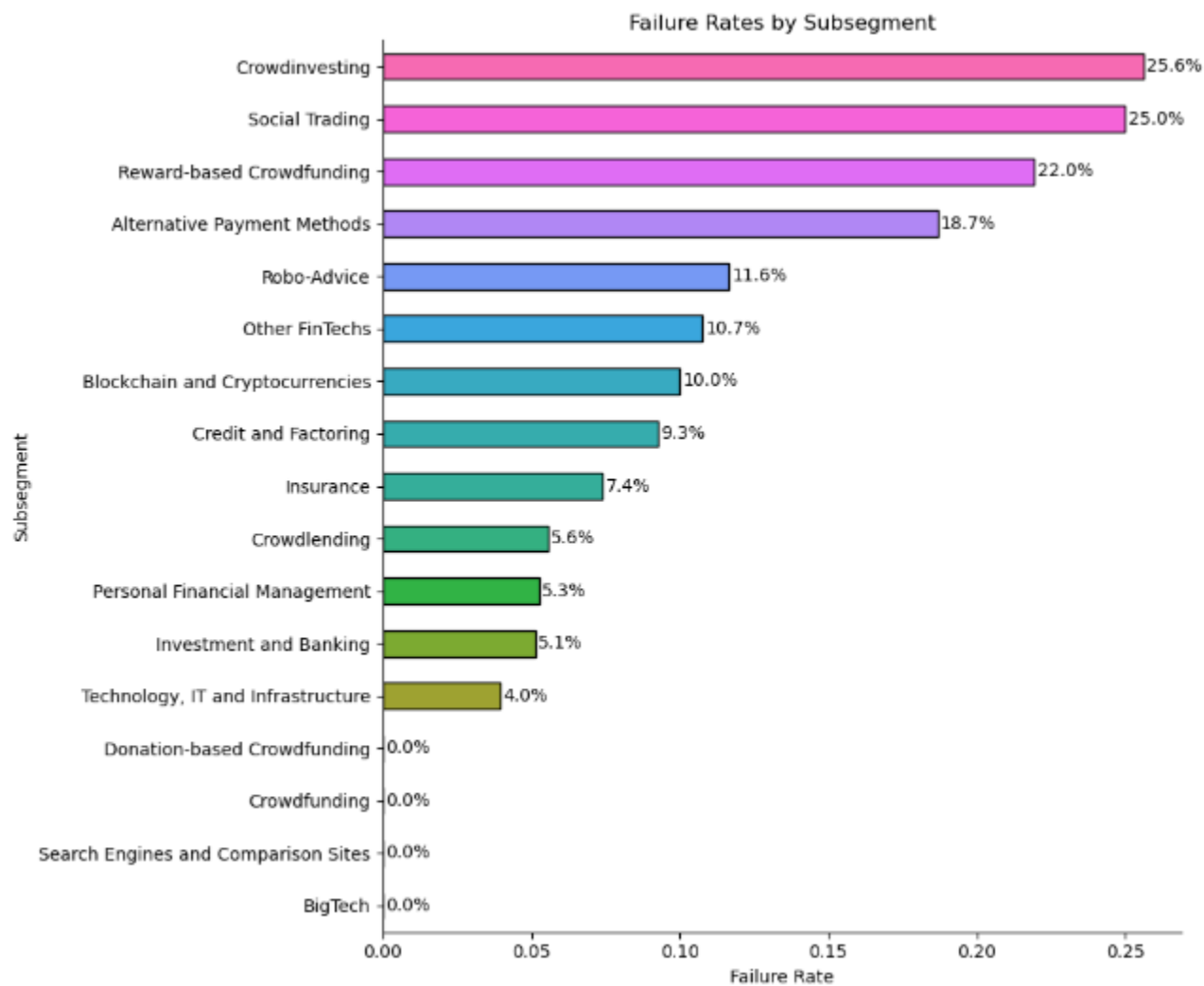
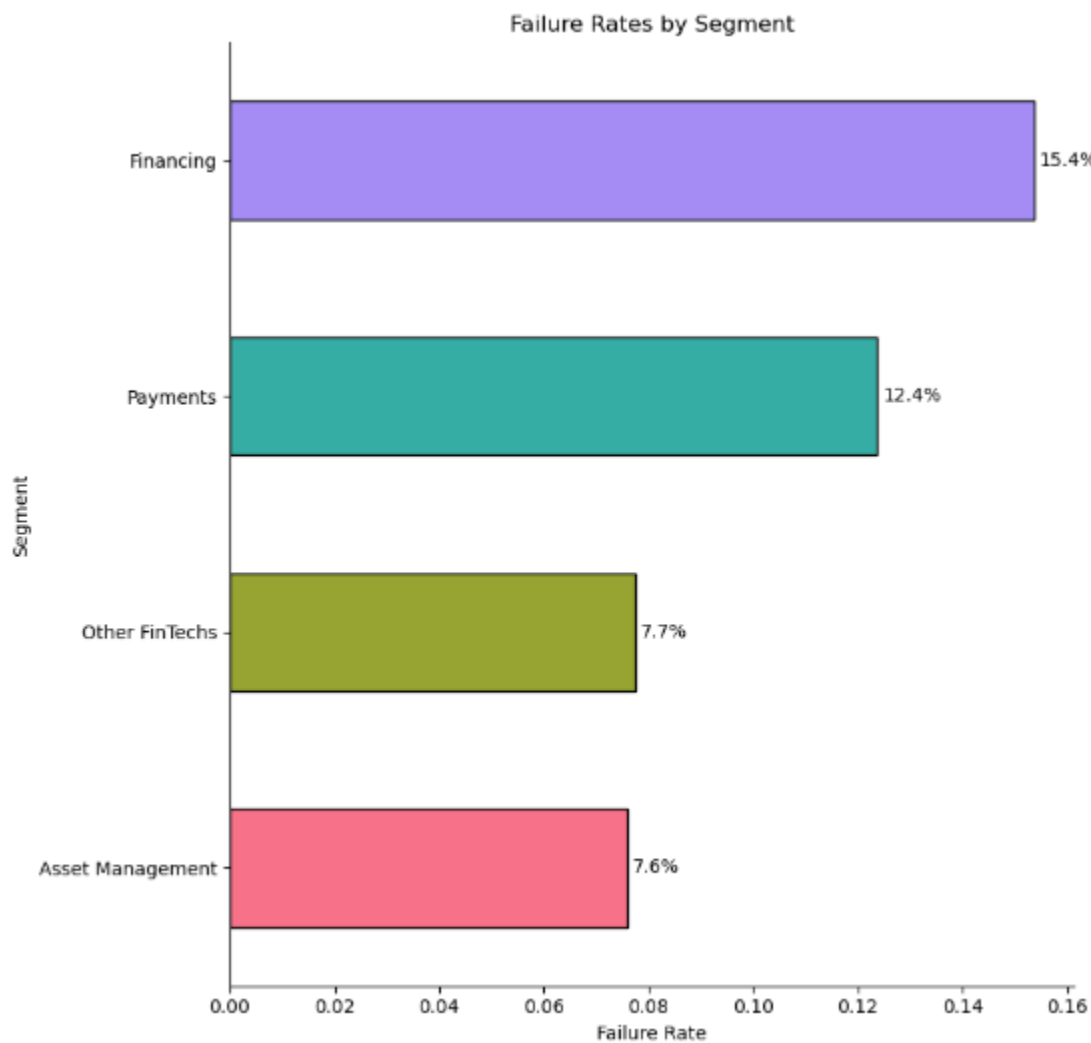
SEGMENT DISTRIBUTION



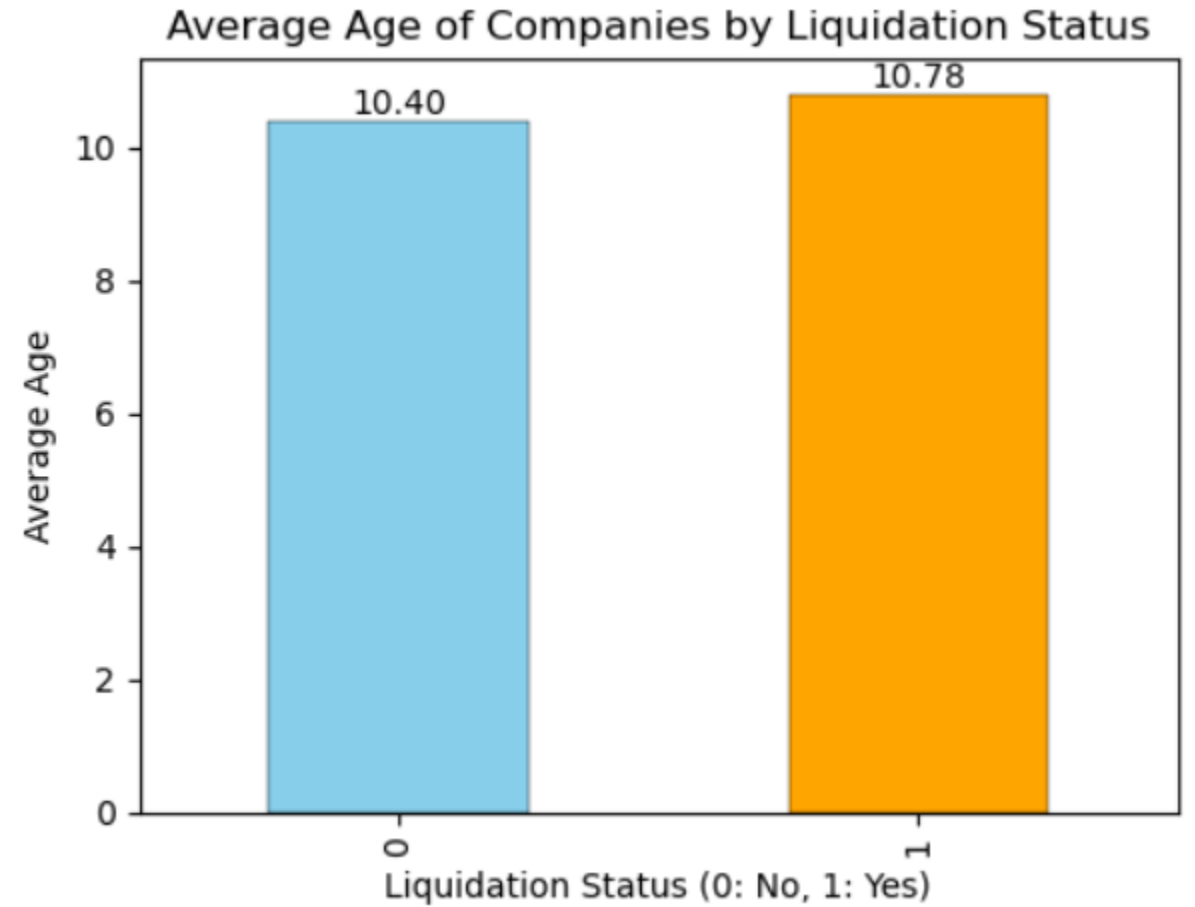
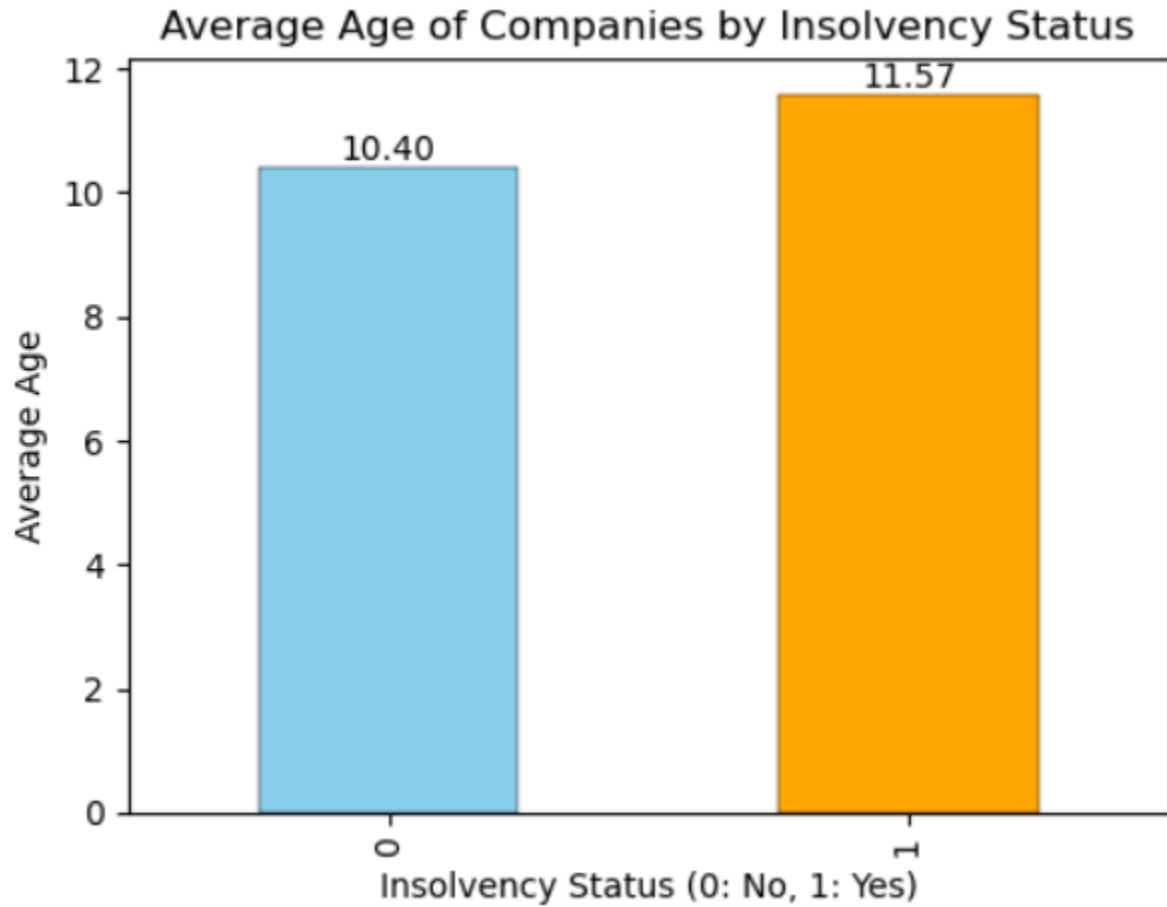
SUBSEGMENT DISTRIBUTION



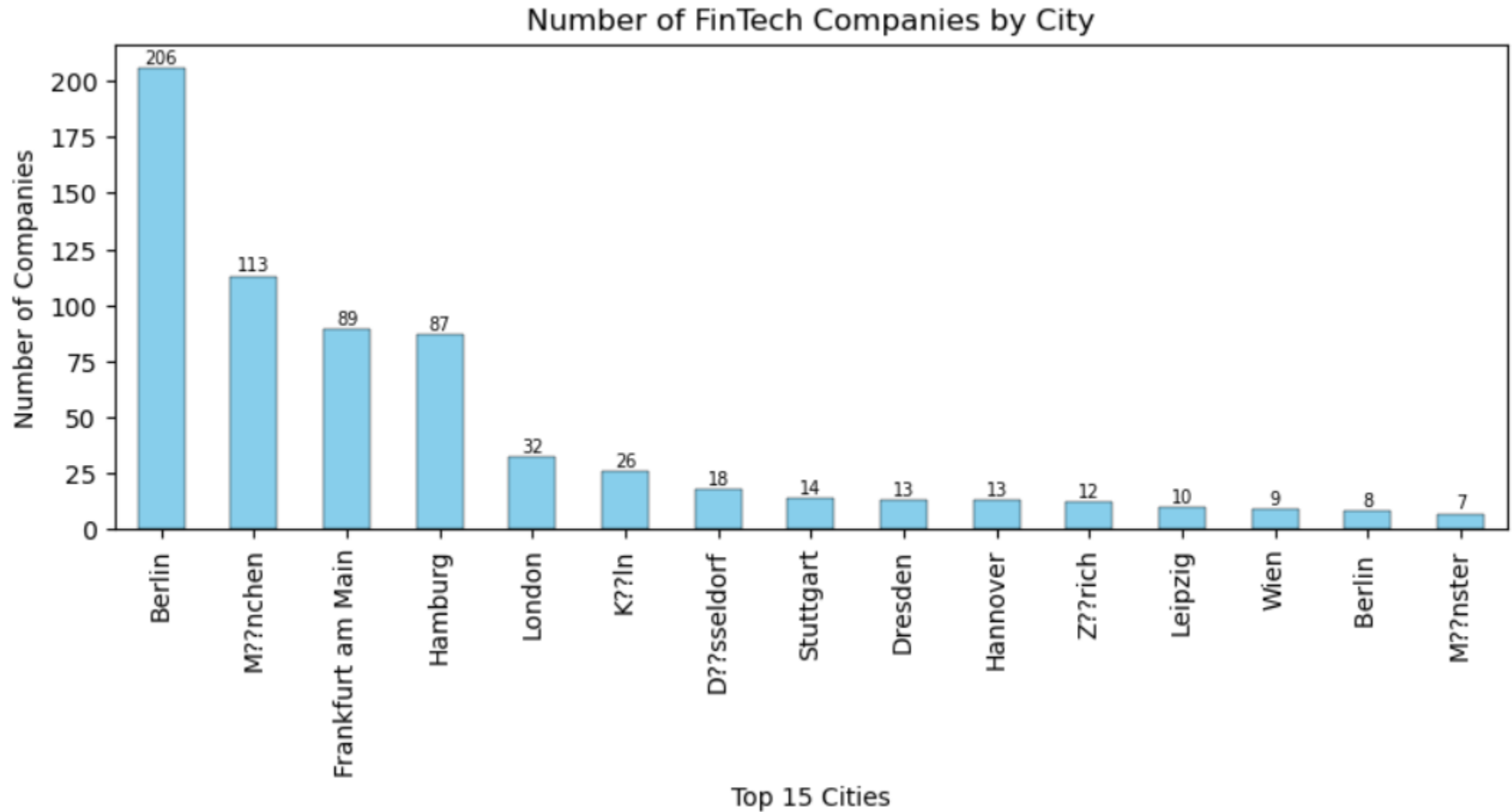
FAILURE RATES BY SEGMENT AND SUBSEGMENT



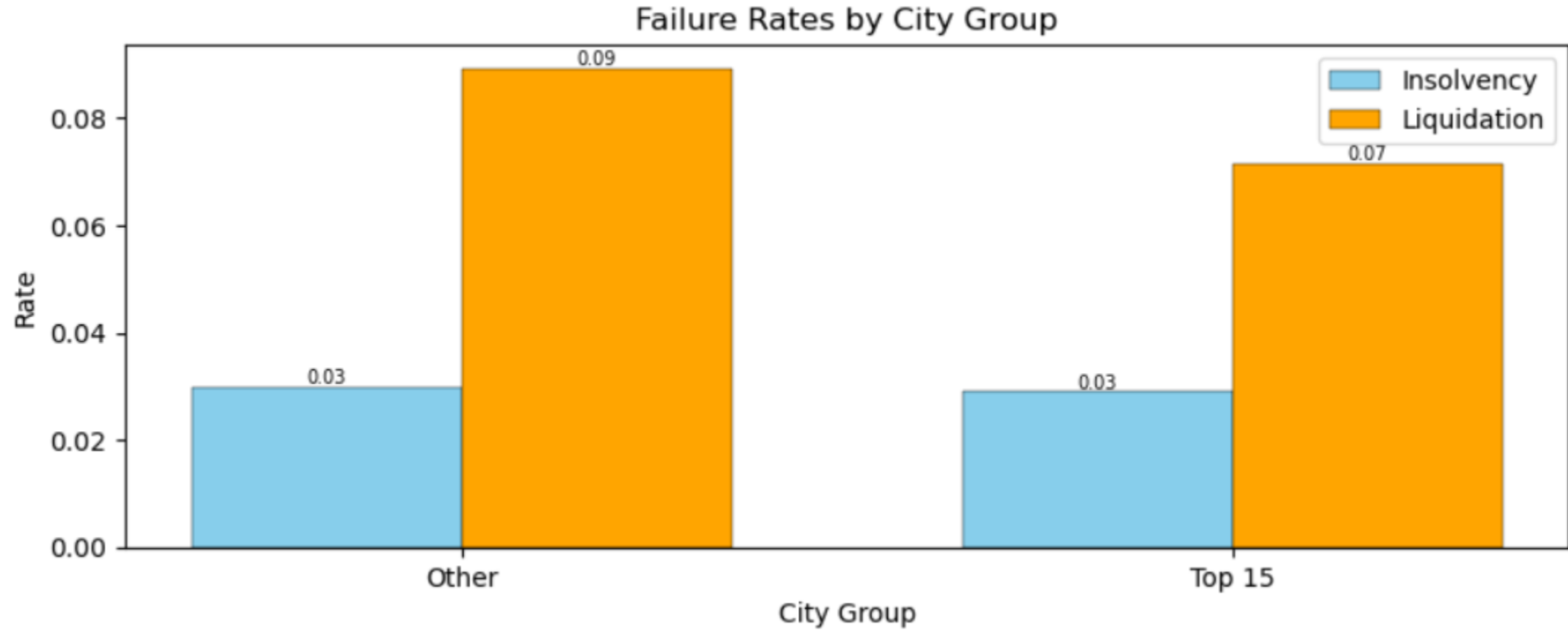
COMPANY AGE AND FAILURE RATE



GEOGRAPHICAL DISTRIBUTION OF COMPANIES

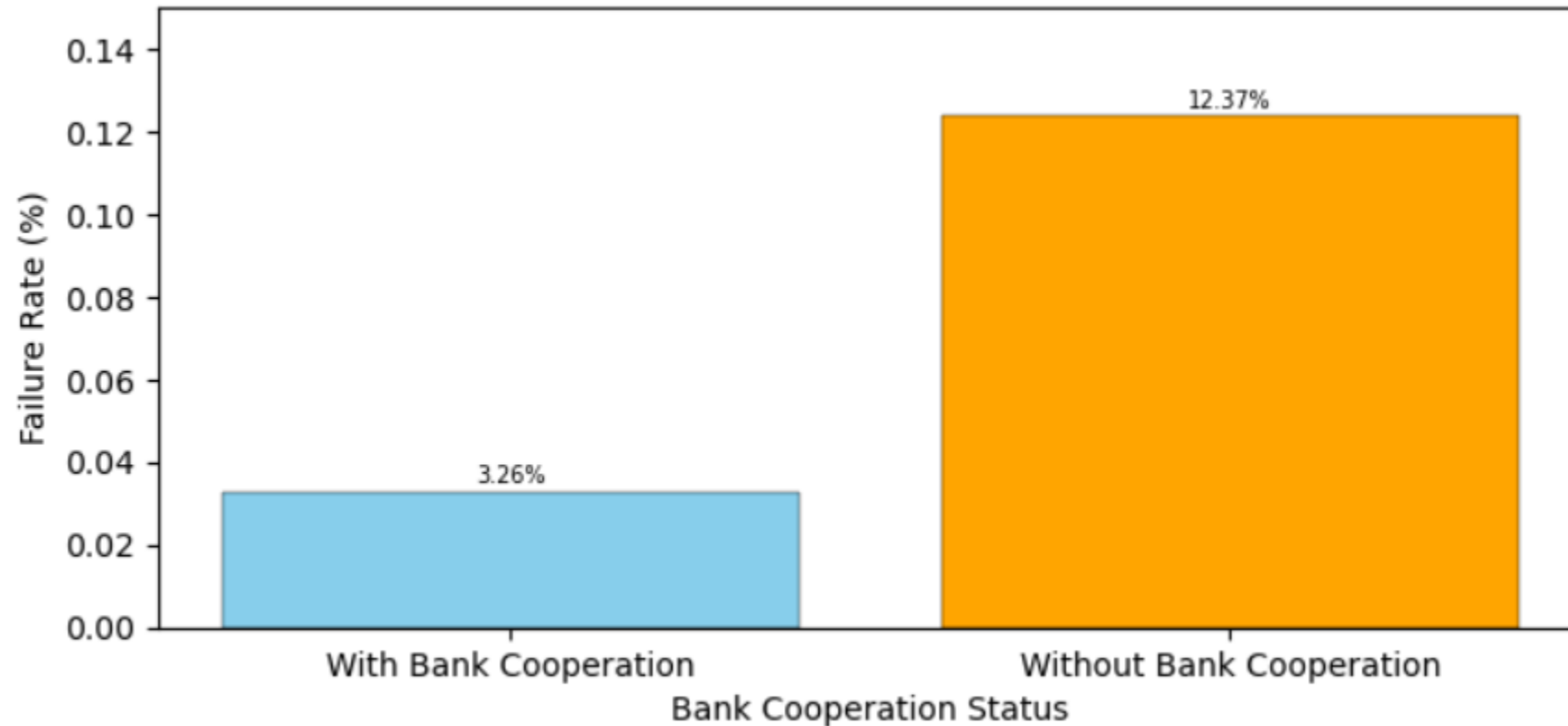


LOCATION VS FAILURE RATE

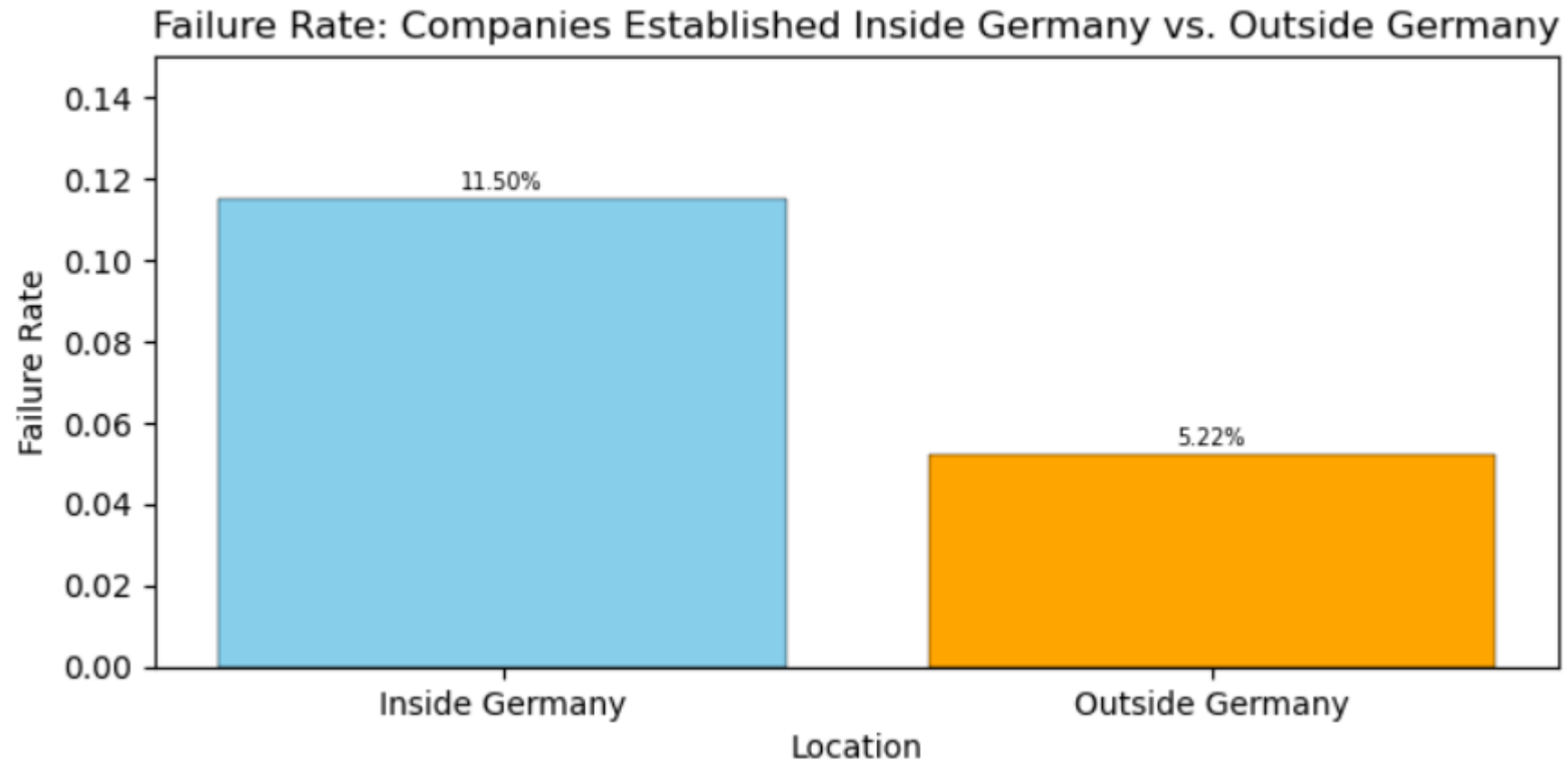


COOPERATION WITH BANKS LOWER FAILURE RATE?

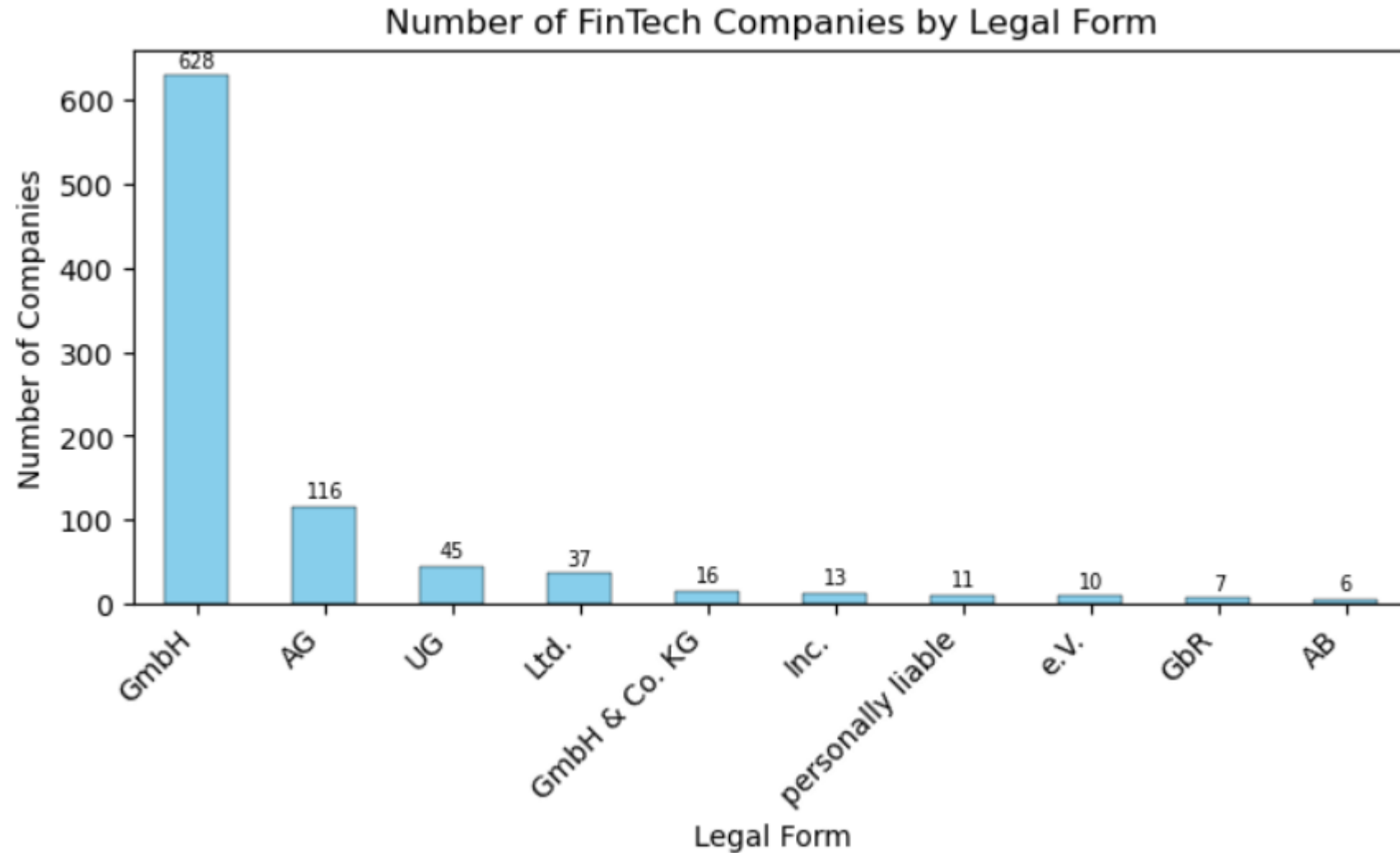
Comparison of Failure Rates Between FinTech Companies with and without Bank Cooperation



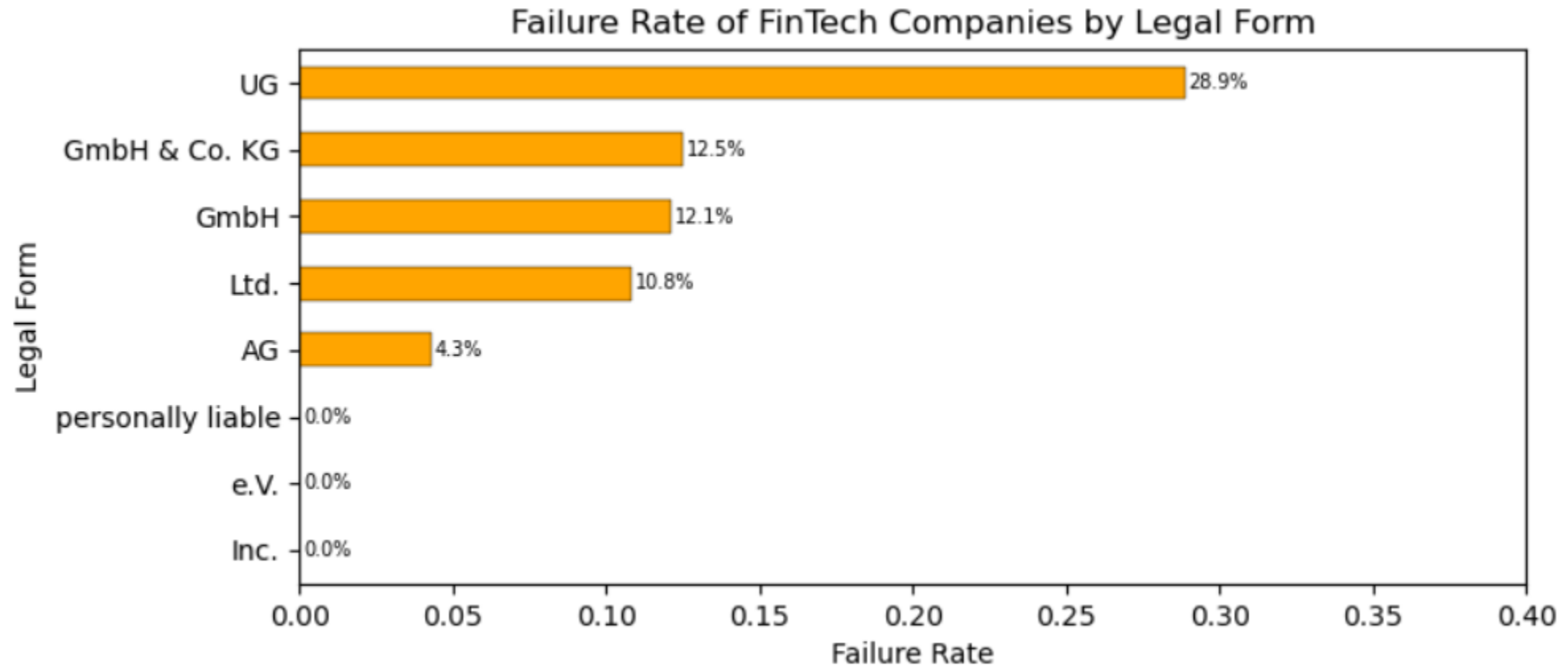
COUNTRY OF ESTABLISHMENT AND FAILURE RATE



LEGAL FORM OF COMPANY AND FAILURE RATE (1)



LEGAL FORM OF COMPANY AND FAILURE RATE (2)



INSIGHTS

ENTERING MATURITY STAGE

Stabilization in New Establishments and Failure:

A Stage Where Balanced Risk-Reward
Opportunities Can Be Found

STABLE RETURNS with LOW RISK

Opportunities Are Expected in FinTech Companies
Collaborating with Traditional Banks

FAILURE BY SEGMENT

Significant Differences in Failure Rates Among
Subsegments Within the Same Segment:

Consider Subsegment-Specific Risks When
Exploring Investment Opportunities

STABILITY OF FOREIGN COMPANIES

Pay Attention to FinTech Firms Entering Germany
After Proving Their Competitiveness in Their Home
Countries