

# Unit 1 Homework Assignment: FinTech Case Study

## Background

As a FinTech professional, it is critical to learn how FinTech companies start, evolve, and grow, and to be able to speak knowledgeably about the major players in the FinTech space. Even those in a highly technical role must stay abreast of what is happening in the business landscape, as many FinTech companies create tools and technologies that are then used by other companies.

One of the key methods used to conduct corporate analysis is the **case study**. Case studies are often 50–100 pages or more, but your task is to create a more focused case study that analyzes how a FinTech company is responding to the problems and needs of the FinTech domain it is in, and how it is using technology to solve a standing financial problem.

In this homework assignment, you will:

- Select a Fintech domain that interests you, and then choose a company or project within that domain.
- Research the domain and company.
- Write a detailed case study of the company.
- Upload your case study to your git repository.

This assignment will challenge you to polish your FinTech research skills by accessing reports, publications, and online resources that FinTech professionals use to evaluate the industry. It will also help you situate the techniques and technologies you will be mastering in this course—e.g., machine learning, Python, modeling, blockchain—within the real world of global FinTech. Finally, it will give you practice presenting and speaking about FinTech strategy and technology.

## Instructions

### 1. Choose a FinTech domain that you find relevant or interesting.

**Note:** We covered a number of FinTech domains in class this week. If you already have a company in mind that you want to research, skip ahead to

### Step 3.

- Payments/Billing
- Capital Investment
- Investment Management
- Wealth Management
- Enterprise Solutions
- Insurance (InsurTech)
- Mortgage/Real Estate
- Personal Finance/Deposits/Online Banking
- Lending
- Blockchain and Cryptocurrencies
- Regulation Technology (RegTech)
- Open Banking
- Robo-advising

Remember that because FinTech is an evolving field, different FinTech reports may use different names and definitions for various domains and sectors (e.g., CB Insights, Investopedia, Accenture). In addition, you may come across lists of FinTech domains online that are either longer or shorter than the list above; there is no one comprehensive list.

## **2. Choose a company (or project) within your chosen Fintech domain.**

Use online research to identify the trends in your domain, and choose a company that is successful or otherwise interesting to you. For example, if you chose Wealth Management, you may want to look at online journals, periodicals, reports, and websites about the future of Wealth Management, or how FinTech is changing or disrupting Wealth Management.

Your company could be:

- A new, emerging FinTech company that is doing well in a particular domain. Examples include Square, Plaid, Lemonade, RobinHood, and Coinbase.
- A large incumbent financial or technology company that is doing something interesting and new with technology. Examples include Goldman Sachs' Marcus, JP Morgan's JPMCoin, Facebook Libra, and Apple Card.
- A smaller start-up that is not yet wildly successful, but that you find promising and interesting. This may include a FinTech company in your local area or a company with a new idea that you would like to learn more about.

### **3. Conduct your research, using the case study template as a guide.**

We recommend that you use the case study template below in order to focus your research. You may lengthen, shorten, or—if necessary—remove sections from the template to accommodate the information available about your company.

**Note** If you have chosen a project within a larger company (such as the Apple Credit Card), you may want to focus your research on the origins and scope of the project rather than on the company itself.

#### **Case Study Template**

# TITLE

## Overview and Origin

\* Name of company

\* When was the company incorporated?

\* Who are the founders of the company?

\* How did the idea for the company (or project) come about?

\* How is the company funded? How much funding have they received?

## Business Activities:

- \* What specific financial problem is the company or project trying to solve?

- \* Who is the company's intended customer? Is there any information about the market size of this set of customers?

What solution does this company offer that their competitors do not or cannot offer? (What is the unfair advantage they utilize?)

- \* Which technologies are they currently using, and how are they implementing them? (This may take a little bit of sleuthing— you may want to search the company's engineering blog or use sites like Stackshare to find this information.)

## ## Landscape:

- \* What domain of the financial industry is the company in?

- \* What have been the major trends and innovations of this domain over the last 5-10 years?

- \* What are the other major companies in this domain?

## ## Results

- \* What has been the business impact of this company so far?

- \* What are some of the core metrics that companies in this domain use to measure success? How is your company performing, based on these metrics?

- \* How is your company performing relative to competitors in the same domain?

## ## Recommendations

- \* If you were to advise the company, what products or services would you suggest they offer? (This could be something that a competitor offers, or use your imagination!)

\* Why do you think that offering this product or service would benefit the company?

\* What technologies would this additional product or service utilize?

\* Why are these technologies appropriate for your solution?

#### **4. Write the case study.**

Write the finished case study report in a markdown README.md file, using the above case study template. Your report should be sufficiently long to ensure you provide all relevant information about the company or project in a thorough manner.

Be sure to cite your sources in an addendum at the end of the report. List all websites, podcasts, blogs, or articles that you consulted in order to write the report, and provide links. Your list should be thorough and account for all sources you used, but it does not need to be a formal works cited page.

#### **5. Upload your case study to your git repository.**

You learned some technical aspects of FinTech this week, including how to set up and populate a git repository. As a final step, take your finished case study and upload it to a repository to share with your instructor and class.

## **Resources**

### **FinTech Companies and Domains**

For an overview of some of the most successful companies across FinTech domains, check out these resources:

- [The 11 Biggest FinTech Companies in America 2019, Forbes](#)
- [World FinTech Report 2019, Capgemini](#)
- [The Most Innovative FinTech Companies in 2019, Forbes](#)
- [The Future of FinTech and Banking, Accenture](#)
- [Hottest FinTech Startups, Business Insider](#)
- [Top 10 FinTech Companies to Watch in 2019, TheStreet](#)
- [33 FinTech Companies and Startups to Keep in Your Back Pocket, Built In](#)
- [Scanning the FinTech Landscape: 10 Disruptive Models, McKinsey &](#)

## Company

### **Research Material**

As you research your company, you may find these types resources to be useful:

- The company's website
- The company's blog
- Company press releases (These can often be found on the Press page of the company's website, or via Google search.)
- Websites of competitors
- FinTech blogs and/or podcasts
- Interviews with the company's founders, CTOs, or project leads
- Reports devoted to the particular FinTech domain you are focusing on (e.g., FinTech in the mortgage industry)
- [Forbes](#)
- [McKinsey & Company](#)
- [Reuters](#)
- [TechCrunch](#)
- [Deloitte](#)
- [Built In](#)
- [FinTech Weekly](#)
- [KPMG](#)
- [Stackshare](#)
- [Crunchbase](#)

- [AngelList](#)

## Submission

- Create a repository for this homework on GitHub.
- Upload the README file containing your case study report to this repository.
- Submit the link to your GitHub repository to Bootcamp Spot.

## Requirements

### Company Information and Business Activities (25 points)

#### To receive all points, you must:

- Select a company in the FinTech domain to research. (5 points)
- Provide a detailed description of the company's domain, audience, solution and business metrics. (10 points)
- Present company information in a clear and well-organized manner. (10 points)

### FinTech Domain Trends (20 points)

#### To receive all points, your code must:

- Communicate a thorough synopsis of trends and landmarks in the chosen FinTech domain. (10 points)
- Identify several major competitors. (10 points)

### Research Depth (15 points)

#### To receive all points, your code must:

- Use multiple sources to present a thorough and cohesive view of the company's domain, history and results. (5 points)
- Specifically quote sources and reference them clearly and accurately. (10 points)

### Recommendations (20 points)

#### To receive all points, your code must:

- Thoroughly explain company recommendations. (10 points)
- Base company recommendations in solid research. (10 points)

### Report Presentation (20 points)

#### To receive all points, your report must include:

- Present the report in a README.md file in a Github repository. (10 points)
- The report style showcases the writer's expertise and builds credibility. (10 points)

