

金融創新

黃世漳R08723029

創新+客戶類型



FinTech 創新架構圖中，轉型的六大主題

1. 流線型設施 (Streamlined Infrastructure)
2. 高價值活動自動化 (Automation of High-Value Activities)
3. 中介減少 (Reduced Intermediation)
4. 數據策略性角色 (The Strategic Role of Data)
5. 專業化利基商品 (Niche, Specialised Products)
6. 賦權顧客 (Customer Empowerment)

問題一——資料年份太少

AAPL Income Statement



Annual

Quarterly

Collapse All

| Period Ending: | 2020 26/09 | 2020 27/06 | 2020 28/03 | 2019 28/12 |
|--|---------------|---------------|---------------|---------------|
| Total Revenue ▾ | 64698 | 59685 | 58313 | 91819 |
| Revenue | 64698 | 59685 | 58313 | 91819 |
| Other Revenue, Total | - | - | - | - |
| Cost of Revenue, Total | 40009 | 37005 | 35943 | 56602 |
| Gross Profit | 24689 | 22680 | 22370 | 35217 |
| Total Operating Expenses ▾ | 49923 | 46594 | 45460 | 66250 |
| Selling/General/Admin. Expenses, Total | 4936 | 4831 | 4952 | 5197 |
| Research & Development | 4978 | 4758 | 4565 | 4451 |

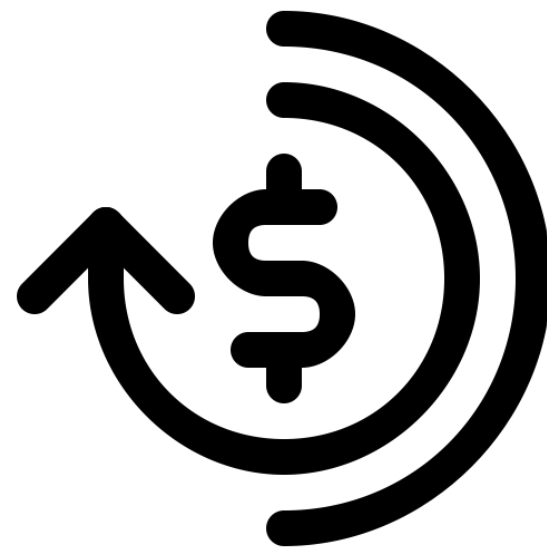
問題二——分析師直接告訴我們答案



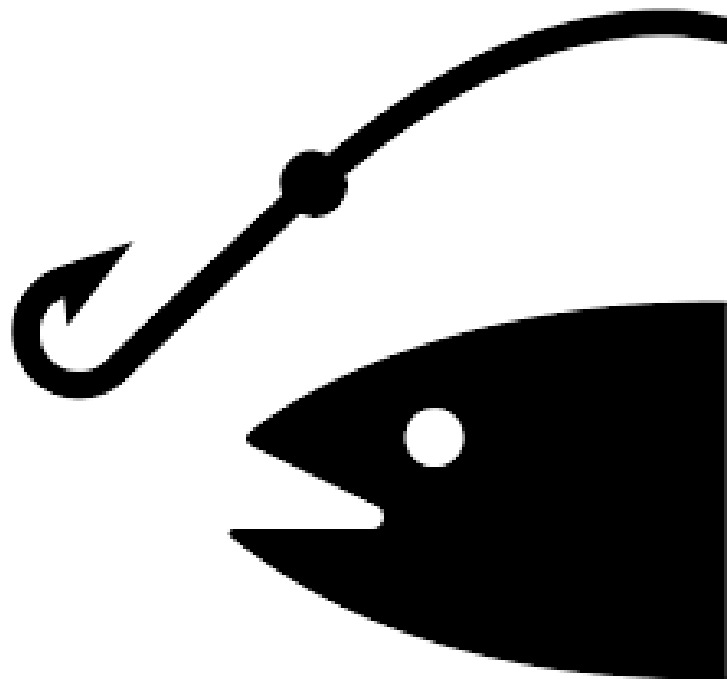
MORNINGSTAR



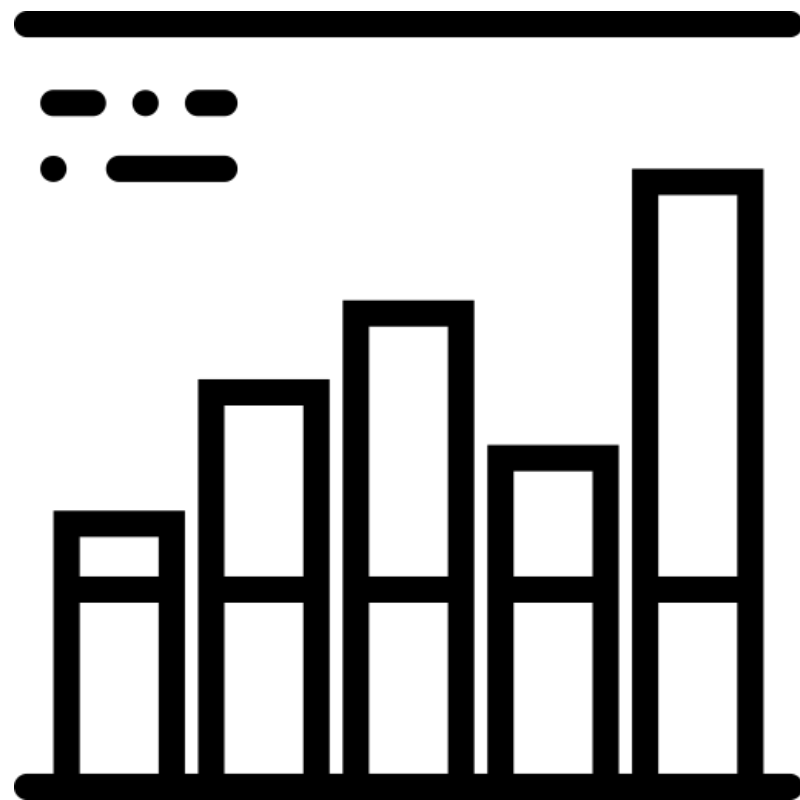
方案——一站式美股投資網站



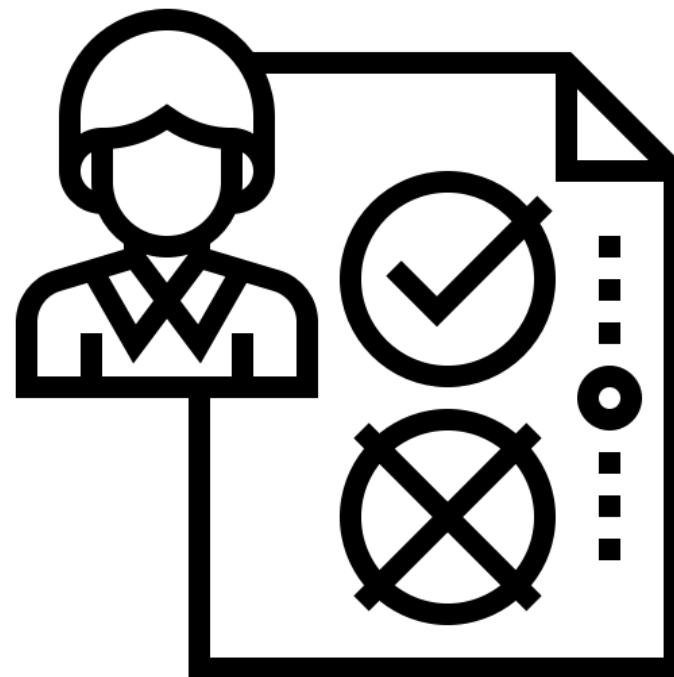
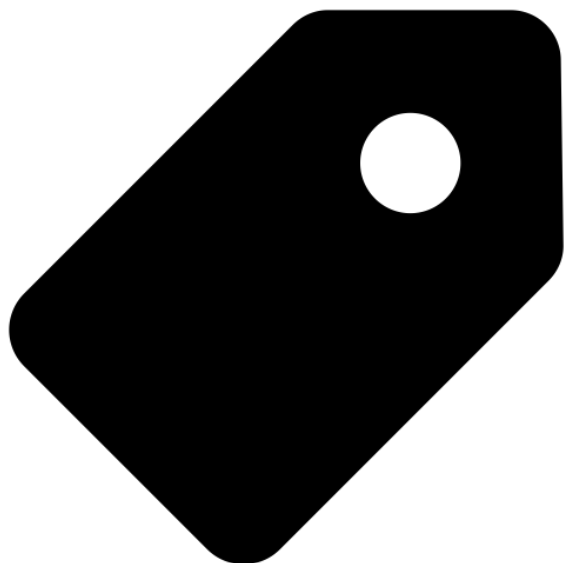
免費部分——提供 10K & 10Q



付費部分——分析工具



工作拆解——前置作業（成本+市場調查）



工作拆解——架設網站



工作拆解——推廣



預期效益——這個想法真的可行嗎？



The screenshot shows a website interface with a navigation bar at the top containing four items: '全部' (All), '洞見文章' (Insightful Articles), '公告' (Announcements), and '新聞' (News). The '公告' item is highlighted with a blue underline. On the left side, there is a circular icon featuring the US flag. The main content area has a dark blue background with a subtle line chart pattern. It features a large white headline '美股個股功能上線！' (US Stock Individual Function Online!). Below the headline, a paragraph in white text states: '不只台股資訊，財報狗還有美股 5000+ 家上市櫃公司財報，協助你分析全球領先的大品牌公司。' (Not only Taiwan stock information, but also US stock 5000+ listed companies' financial reports, helping you analyze global leading brands). At the bottom, under the heading '最多人查詢：' (Most searched for:), there are four yellow buttons with black text: '蘋果 AAPL >', '特斯拉 TSLA >', '亞馬遜 AMZN >', and 'NVIDIA NVDA >'.

全部 洞見文章 公告 新聞

美股個股功能上線！

不只台股資訊，財報狗還有美股 5000+ 家上市櫃公司財報，
協助你分析全球領先的大品牌公司。

最多人查詢：

蘋果 AAPL > 特斯拉 TSLA > 亞馬遜 AMZN > NVIDIA NVDA >

謝謝