

Postgraduate Certificate Emerging Fintech Business Models



Postgraduate Certificate Emerging Fintech Business Models

- » Modality: online
- » Duration: 6 weeks
- » Certificate: TECH Global University
- » Accreditation: 6 ECTS
- » Schedule: at your own pace
- » Exams: online
- » Intended for: University graduates with prior degrees in Computer Science, Finance, or Business Administration

Website: www.techtute.com/us/school-of-business/postgraduate-certificate/emerging-fintech-business-models

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01 Welcome

Emerging Fintech Business Models are revolutionizing the way companies conduct financial transactions, manage their finances, and access financial services. These technological innovations are changing the way business is conducted and offer a wide range of benefits for both businesses and consumers. For this reason, business specialists who are up to date with these trends will be in an advantageous position to take advantage of opportunities, drive innovation, and improve efficiency in the company. With this in mind, TECH has developed a 100% online program that allows you to connect anytime, anywhere, as it is not subject to a fixed schedule.



Postgraduate Certificate in Emerging Fintech Business Models
TECH Global University



“

Thanks to TECH, you will become an expert in Fintech Business Models, learning to identify and meet unmet customer needs”

02

Why Study at TECH?

TECH is the world's largest 100% online business school. It is an elite business school, with a model based on the highest academic standards. A world-class center for intensive managerial skills education.



“

TECH is a university at the forefront of technology, and puts all its resources at the student's disposal to help them achieve entrepreneurial success"

At TECH Global University



Innovation

The university offers an online learning model that balances the latest educational technology with the most rigorous teaching methods. A unique method with the highest international recognition that will provide students with the keys to develop in a rapidly-evolving world, where innovation must be every entrepreneur's focus.

"Microsoft Europe Success Story", for integrating the innovative, interactive multi-video system.



The Highest Standards

Admissions criteria at TECH are not economic. Students don't need to make a large investment to study at this university. However, in order to obtain a qualification from TECH, the student's intelligence and ability will be tested to their limits. The institution's academic standards are exceptionally high...

95% | of TECH students successfully complete their studies



Networking

Professionals from countries all over the world attend TECH, allowing students to establish a large network of contacts that may prove useful to them in the future.

+100000

executives prepared each year

+200

different nationalities



Empowerment

Students will grow hand in hand with the best companies and highly regarded and influential professionals. TECH has developed strategic partnerships and a valuable network of contacts with major economic players in 7 continents.

+500 | collaborative agreements with leading companies



Talent

This program is a unique initiative to allow students to showcase their talent in the business world. An opportunity that will allow them to voice their concerns and share their business vision.

After completing this program, TECH helps students show the world their talent.



Multicultural Context

While studying at TECH, students will enjoy a unique experience. Study in a multicultural context. In a program with a global vision, through which students can learn about the operating methods in different parts of the world, and gather the latest information that best adapts to their business idea.

TECH students represent more than 200 different nationalities.



TECH strives for excellence and, to this end, boasts a series of characteristics that make this university unique:



Analysis

TECH explores the student's critical side, their ability to question things, their problem-solving skills, as well as their interpersonal skills.



Academic Excellence

TECH offers students the best online learning methodology. The university combines the Relearning method (postgraduate learning methodology with the best international valuation) with the Case Study. Tradition and vanguard in a difficult balance, and in the context of the most demanding educational itinerary.



Economy of Scale

TECH is the world's largest online university. It currently boasts a portfolio of more than 10,000 university postgraduate programs. And in today's new economy, **volume + technology = a ground-breaking price**. This way, TECH ensures that studying is not as expensive for students as it would be at another university.



Learn with the best

In the classroom, TECH's teaching staff discuss how they have achieved success in their companies, working in a real, lively, and dynamic context. Teachers who are fully committed to offering a quality specialization that will allow students to advance in their career and stand out in the business world.

Teachers representing 20 different nationalities.



At TECH, you will have access to the most rigorous and up-to-date case analyses in academia"

03

Why Our Program?

Studying this TECH program means increasing the chances of achieving professional success in senior business management.

It is a challenge that demands effort and dedication, but it opens the door to a promising future. Students will learn from the best teaching staff and with the most flexible and innovative educational methodology.



“

We have highly qualified teachers and the most complete syllabus on the market, which allows us to offer you education of the highest academic level”

This program will provide you with a multitude of professional and personal advantages, among which we highlight the following:

01

A Strong Boost to Your Career

By studying at TECH, students will be able to take control of their future and develop their full potential. By completing this program, students will acquire the skills required to make a positive change in their career in a short period of time.

70% of students achieve positive career development in less than 2 years.

02

Develop a strategic and global vision of the company

TECH offers an in-depth overview of general management to understand how each decision affects each of the company's different functional fields.

Our global vision of companies will improve your strategic vision.

03

Consolidate the student's senior management skills

Studying at TECH means opening the doors to a wide range of professional opportunities for students to position themselves as senior executives, with a broad vision of the international environment.

You will work on more than 100 real senior management cases.

04

You will take on new responsibilities

The program will cover the latest trends, advances and strategies, so that students can carry out their professional work in a changing environment.

45% of graduates are promoted internally.

05

Access to a powerful network of contacts

TECH connects its students to maximize opportunities. Students with the same concerns and desire to grow. Therefore, partnerships, customers or suppliers can be shared.

You will find a network of contacts that will be instrumental for professional development.

06

Thoroughly develop business projects.

Students will acquire a deep strategic vision that will help them develop their own project, taking into account the different fields in companies.

20% of our students develop their own business idea.

07

Improve soft skills and management skills

TECH helps students apply and develop the knowledge they have acquired, while improving their interpersonal skills in order to become leaders who make a difference.

Improve your communication and leadership skills and enhance your career.

08

You will be part of an exclusive community

Students will be part of a community of elite executives, large companies, renowned institutions, and qualified teachers from the most prestigious universities in the world: the TECH Global University community.

We give you the opportunity to study with a team of world-renowned teachers.

04 Objectives

With the objective of preparing professionals for advances in new technologies, TECH has developed a Postgraduate Certificate that will enable students to take advantage of opportunities and face the challenges that arise in today's business environment. This involves identifying growth opportunities, improving operational efficiency, adapting to technological change, fostering innovation, and managing associated risks.



“

You will discover how Fintech brings exceptional value by saving time, reducing costs, and improving the user experience”

TECH makes the goals of their students their own goals too
Working together to achieve them

The **Postgraduate Certificate in Emerging Fintech Business Models** will enable students to:

01

Analyze the scope of the Fintech revolution

02

Identify the origin and reasons for the rise of Fintechs

03

Observe the differential value provided by Fintechs

04

Develop the concept of Tokenization

05

Analyze the tokenization process



06

Identify which projects can be tokenized

08

Provide an in-depth understanding of Blockchain technology and its implementation in asset tokenization

09

Analyze the technical specifications of Tokens and their standards, Blockchain types, security in Blockchain networks, smart contracts, success stories and the advantages and disadvantages of asset tokenization

07

Establish the advantages offered by tokenization

10

Apply the most advanced concepts and tools to carry out transactions of tokens and cryptocurrencies in a safe and efficient way

05

Structure and Content

This program focuses on cutting-edge digital economics, following the latest standards. Through this program, students will explore various business models, such as B2C (Business-to-Consumer) and B2B (Business-to-Business), and acquire knowledge in technologies such as Big Data, advanced analytics, and Artificial Intelligence. The syllabus has been designed to provide a comprehensive overview of these aspects and their application in the business world.



“

You will explore the most interesting verticals in the Fintech world, from investment to cryptocurrencies, payments, and banking”

Syllabus

Throughout this program, participants will have access to a virtual library where they will find various multimedia materials, such as interactive summaries and specialized readings, which will aid in their learning. During this program, professionals will develop key concepts to become experts in Emerging Fintech Business Models and will cover topics such as different business models, including unmet needs and customer expectations.

In addition, relevant topics in this digital field will be addressed, such as the technological changes that support them, machine learning, the Internet of Things (IoT), and blockchain technology. Differentiating aspects for startups will also be highlighted, such as trust, regulation, and acquisition cost.

This qualification offers students the flexibility to balance their work and personal activities with their learning, as they will not be subject to fixed schedules. All this is brought together in a 100% online format, which is complemented by the Relearning method, guaranteeing efficient learning and higher academic performance.

This Postgraduate Certificate is developed over 6 weeks and is made up of 1 module:

Module 1

Emerging Fintech Business Models



Where, When and How is it Taught?

TECH offers the possibility of developing this Postgraduate Certificate in Emerging Fintech Business Models completely online. During the 6 weeks of the specialization, the student will be able to access all the contents of this program at any time, which will allow them to self-manage their study time.

A unique, key, and decisive educational experience to boost your professional development and make the definitive leap.

Module 1. Emerging Fintech Business Models

1.1. Fintech Business Models

- 1.1.1. Unmet needs
- 1.1.2. Customer Expectations
- 1.1.3. Different Business Models in Fintech: B2C, B2B

1.2. Value Contribution of Fintechs

- 1.2.1. Time Saving
- 1.2.2. Cost Saving
- 1.2.3. Improve User Experience
- 1.2.4. Elimination of Entry Barrier

1.3. Technological Changes on Which Fintech is Based

- 1.3.1. Big Data & Advanced Analytics
- 1.3.2. AI
- 1.3.3. Machine Learning
- 1.3.4. IoT (Internet of Things)
- 1.3.5. Blockchain

1.4. Verticals in Fintech

- 1.4.1. Investments
- 1.4.2. Currencies and Cryptocurrencies
- 1.4.3. Payments
- 1.4.4. Loans and Financing
- 1.4.5. Banking
- 1.4.6. Insurance

1.5. Fintech as a Startup

- 1.5.1. Paradigm Shift
- 1.5.2. Limits
- 1.5.3. Exponential Growth

1.6. Phases of Fintech as Startups

- 1.6.1. Seed - MVP
- 1.6.2. Early - Product Market Fit
- 1.6.3. Growth
- 1.6.4. Expansion
- 1.6.5. Exit

1.7. Startup Differentiation

- 1.7.1. Trust
- 1.7.2. Regulation
- 1.7.3. Acquisition Cost

1.8. Fintech in its Origins

- 1.8.1. Value Investing
- 1.8.2. Value and Price: A Fundamental Distinction
- 1.8.3. Value Investors

1.9. Fintech Crowdfunding

- 1.9.1. The Crowdfunding Concept
- 1.9.2. *Equity Crowdfunding*
- 1.9.3. *Crowdlending*
- 1.9.4. ICOs vs STOs

1.10. Fintech Status Quo

- 1.10.1. Challenges
- 1.10.2. Opportunities
- 1.10.3. Threats



“

With the Relearning method, you will reduce your study hours and strengthen your understanding in the long run”

06

Study Methodology

TECH is the world's first university to combine the **case study** methodology with **Relearning**, a 100% online learning system based on guided repetition.

This disruptive pedagogical strategy has been conceived to offer professionals the opportunity to update their knowledge and develop their skills in an intensive and rigorous way. A learning model that places students at the center of the educational process giving them the leading role, adapting to their needs and leaving aside more conventional methodologies.



“

TECH will prepare you to face new challenges in uncertain environments and achieve success in your career”

The student: the priority of all TECH programs

In TECH's study methodology, the student is the main protagonist.

The teaching tools of each program have been selected taking into account the demands of time, availability and academic rigor that, today, not only students demand but also the most competitive positions in the market.

With TECH's asynchronous educational model, it is students who choose the time they dedicate to study, how they decide to establish their routines, and all this from the comfort of the electronic device of their choice. The student will not have to participate in live classes, which in many cases they will not be able to attend. The learning activities will be done when it is convenient for them. They can always decide when and from where they want to study.

“

*At TECH you will NOT have live classes
(which you might not be able to attend)”*



The most comprehensive study plans at the international level

TECH is distinguished by offering the most complete academic itineraries on the university scene. This comprehensiveness is achieved through the creation of syllabi that not only cover the essential knowledge, but also the most recent innovations in each area.

By being constantly up to date, these programs allow students to keep up with market changes and acquire the skills most valued by employers. In this way, those who complete their studies at TECH receive a comprehensive education that provides them with a notable competitive advantage to further their careers.

And what's more, they will be able to do so from any device, pc, tablet or smartphone.

“*TECH's model is asynchronous, so it allows you to study with your pc, tablet or your smartphone wherever you want, whenever you want and for as long as you want*”

Case Studies and Case Method

The case method has been the learning system most used by the world's best business schools. Developed in 1912 so that law students would not only learn the law based on theoretical content, its function was also to present them with real complex situations. In this way, they could make informed decisions and value judgments about how to resolve them. In 1924, Harvard adopted it as a standard teaching method.

With this teaching model, it is students themselves who build their professional competence through strategies such as Learning by Doing or Design Thinking, used by other renowned institutions such as Yale or Stanford.

This action-oriented method will be applied throughout the entire academic itinerary that the student undertakes with TECH. Students will be confronted with multiple real-life situations and will have to integrate knowledge, research, discuss and defend their ideas and decisions. All this with the premise of answering the question of how they would act when facing specific events of complexity in their daily work.



Relearning Methodology

At TECH, case studies are enhanced with the best 100% online teaching method: Relearning.

This method breaks with traditional teaching techniques to put the student at the center of the equation, providing the best content in different formats. In this way, it manages to review and reiterate the key concepts of each subject and learn to apply them in a real context.

In the same line, and according to multiple scientific researches, reiteration is the best way to learn. For this reason, TECH offers between 8 and 16 repetitions of each key concept within the same lesson, presented in a different way, with the objective of ensuring that the knowledge is completely consolidated during the study process.

Relearning will allow you to learn with less effort and better performance, involving you more in your specialization, developing a critical mindset, defending arguments, and contrasting opinions: a direct equation to success.



A 100% online Virtual Campus with the best teaching resources

In order to apply its methodology effectively, TECH focuses on providing graduates with teaching materials in different formats: texts, interactive videos, illustrations and knowledge maps, among others. All of them are designed by qualified teachers who focus their work on combining real cases with the resolution of complex situations through simulation, the study of contexts applied to each professional career and learning based on repetition, through audios, presentations, animations, images, etc.

The latest scientific evidence in the field of Neuroscience points to the importance of taking into account the place and context where the content is accessed before starting a new learning process. Being able to adjust these variables in a personalized way helps people to remember and store knowledge in the hippocampus to retain it in the long term. This is a model called Neurocognitive context-dependent e-learning that is consciously applied in this university qualification.

In order to facilitate tutor-student contact as much as possible, you will have a wide range of communication possibilities, both in real time and delayed (internal messaging, telephone answering service, email contact with the technical secretary, chat and videoconferences).

Likewise, this very complete Virtual Campus will allow TECH students to organize their study schedules according to their personal availability or work obligations. In this way, they will have global control of the academic content and teaching tools, based on their fast-paced professional update.



The online study mode of this program will allow you to organize your time and learning pace, adapting it to your schedule"

The effectiveness of the method is justified by four fundamental achievements:

1. Students who follow this method not only achieve the assimilation of concepts, but also a development of their mental capacity, through exercises that assess real situations and the application of knowledge.
2. Learning is solidly translated into practical skills that allow the student to better integrate into the real world.
3. Ideas and concepts are understood more efficiently, given that the example situations are based on real-life.
4. Students like to feel that the effort they put into their studies is worthwhile. This then translates into a greater interest in learning and more time dedicated to working on the course.

The university methodology top-rated by its students

The results of this innovative teaching model can be seen in the overall satisfaction levels of TECH graduates.

The students' assessment of the teaching quality, the quality of the materials, the structure of the program and its objectives is excellent. Not surprisingly, the institution became the top-rated university by its students according to the global score index, obtaining a 4.9 out of 5.

Access the study contents from any device with an Internet connection (computer, tablet, smartphone) thanks to the fact that TECH is at the forefront of technology and teaching.

You will be able to learn with the advantages that come with having access to simulated learning environments and the learning by observation approach, that is, Learning from an expert.



As such, the best educational materials, thoroughly prepared, will be available in this program:



Study Material

All teaching material is produced by the specialists who teach the course, specifically for the course, so that the teaching content is highly specific and precise.

This content is then adapted in an audiovisual format that will create our way of working online, with the latest techniques that allow us to offer you high quality in all of the material that we provide you with.



Practicing Skills and Abilities

You will carry out activities to develop specific competencies and skills in each thematic field. Exercises and activities to acquire and develop the skills and abilities that a specialist needs to develop within the framework of the globalization we live in.



Interactive Summaries

We present the contents attractively and dynamically in multimedia lessons that include audio, videos, images, diagrams, and concept maps in order to reinforce knowledge.

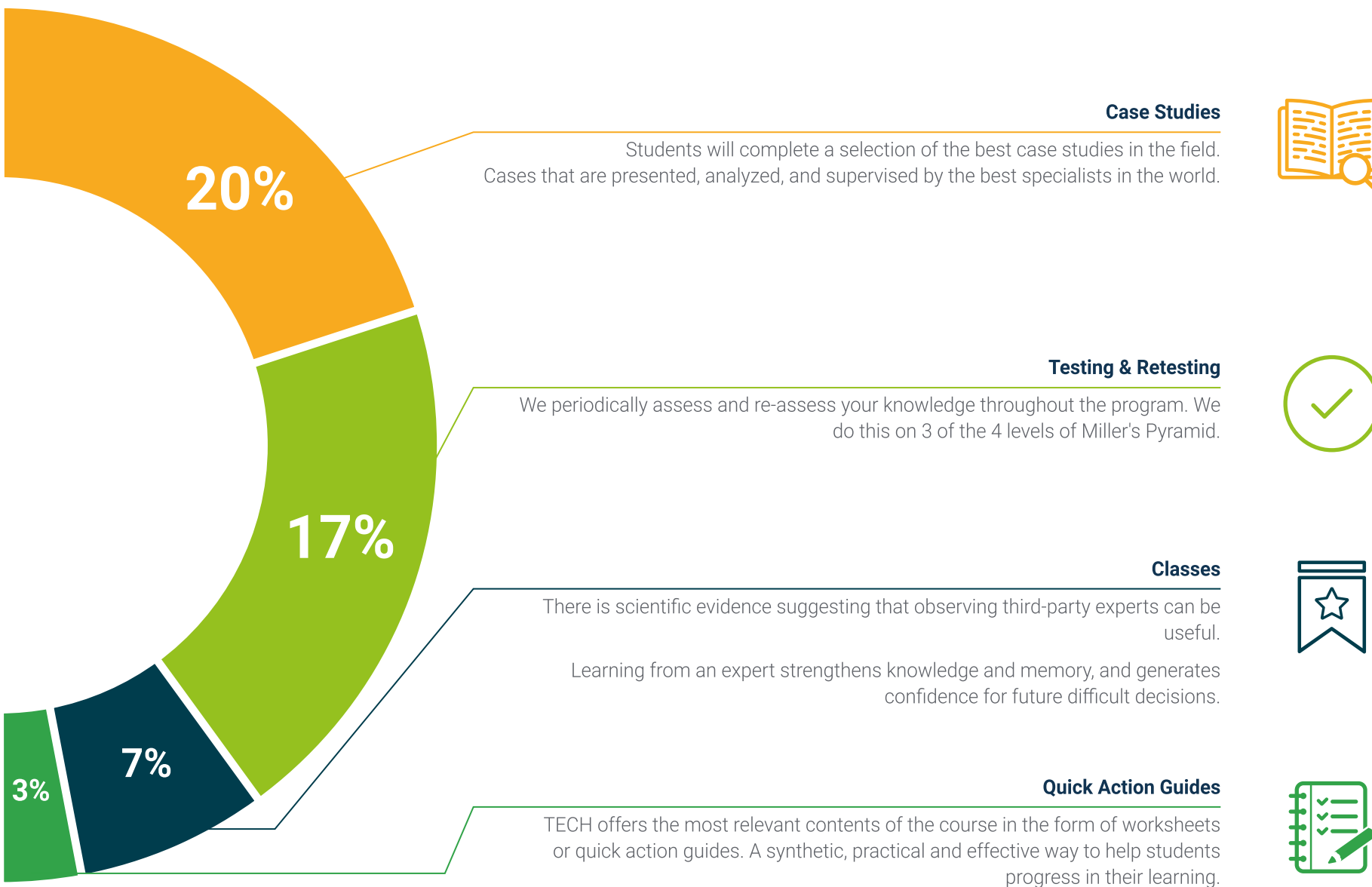
This exclusive educational system for presenting multimedia content was awarded by Microsoft as a "European Success Story".



Additional Reading

Recent articles, consensus documents, international guides... In our virtual library you will have access to everything you need to complete your education.





07

Our Students' Profiles

The Postgraduate Certificate is intended for university graduates with prior degrees in Computer Science, Finance, or Business Administration.

The diversity of participants with different educational profiles and from multiple nationalities makes up the multidisciplinary approach of this program.

The Postgraduate Certificate can also be taken by professionals who, being university graduates in any area, have two years of work experience in the field of Tokenization, NFTs, and digital currencies.



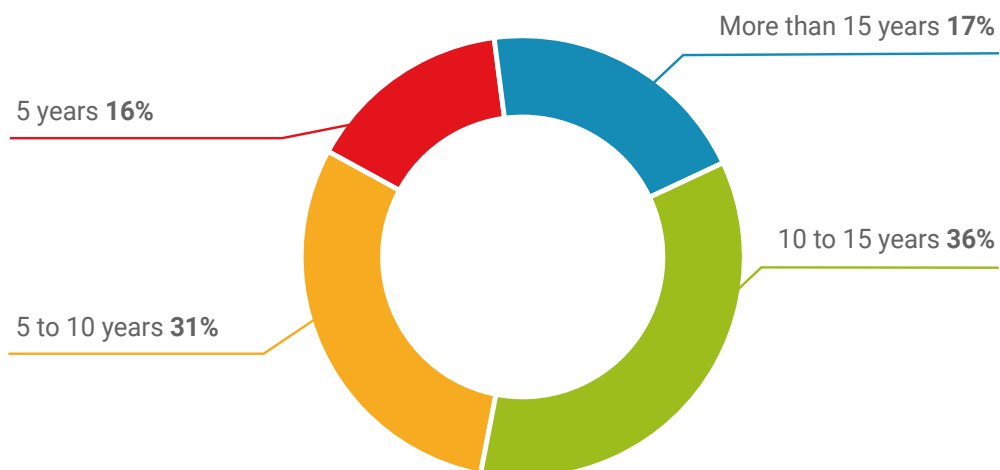
“

You will understand how Fintech is revolutionizing the world of startups, breaking paradigms, pushing boundaries, and experiencing exponential growth, which you can use to boost your career”

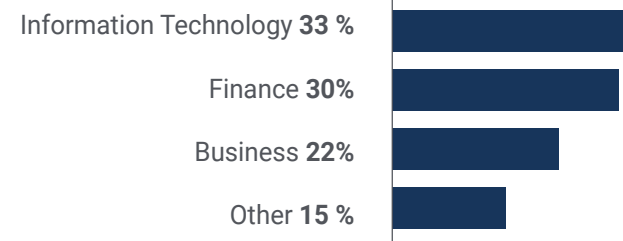
Average Age

Between **35** and **45** years old

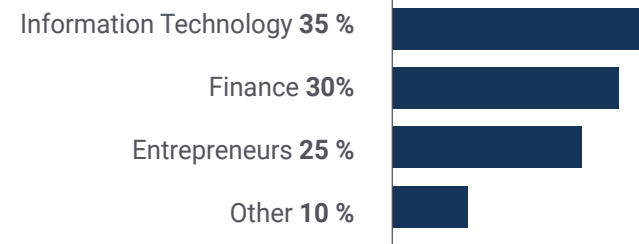
Years of Experience



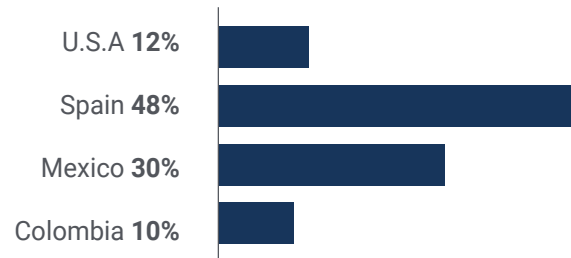
Training



Academic Profile



Geographical Distribution



Horacio Valdez

Assistant Accounting Manager at a multinational electromechanical company

"I've been enrolled in this Postgraduate Certificate for almost two months now, and it's been an incredible experience. I've learned a lot without any difficulty, as I adapted very well to the methodology. I truly loved the program — it's been one of the best things that has happened to me. I'm confident it will continue to help me achieve my long-term goals, just as it has up to now"

08

Course Management

TECH has carried out an exhaustive selection process for the faculty members who make up this program. This will ensure that students have access to education designed by renowned professionals in the field. Graduates will benefit from content created by specialists in the field of NFTs and Tokenization. This way, students will have the assurance of receiving a top-notch certification that will enable them to excel in new digital economic approaches.



“

You will master key technological changes such as Big Data, AI, Machine Learning, IoT, and Blockchain, and use them to propel your career toward success”

Management



Dr. Gómez Martínez, Raúl

- ♦ Founding Partner and CEO of Open 4 Blockchain Fintech
- ♦ Founding Partner of InvestMood Fintech
- ♦ Apará's CEO
- ♦ PhD in Business Economics and Finance from Universidad Rey Juan Carlos de Madrid
- ♦ Bachelor's Degree in Economics and Business Administration, Complutense University of Madrid
- ♦ Master's Degree in Economic Analysis and Financial Economics, Complutense University of Madrid

Professors

Mr. Diner, Franco

- ♦ Blockchain Developer at Open 4 Blockchain Fintech
- ♦ Blockchain Developer at Bifrost
- ♦ IT Developer at Arbell
- ♦ Fullstack Developer at Digital House
- ♦ Systems Analyst at O.R.T. Technical School
- ♦ Degree in IT from the University of Palermo
- ♦ Tutor and teacher of Coderhouse Web Development

Mr. García Gorriti, Juan

- ♦ Consultant specializing in corporate taxation
- ♦ Specialist in Blockchain and cryptoassets
- ♦ Entrepreneur helping the creation of innovative companies from the legal/tax field
- ♦ Private teaching in the legal and administrative field



Mr. Saiz De Pedro, Marcos Manuel

- ◆ Double Degree in Law and Business Administration
- ◆ Degree in Business Administration and Management from Ludwig Maximilians Universität
- ◆ Degree in Telecommunication Technologies and Services from the Polytechnic University of Madrid

Mr. González Serradilla, Miguel Ángel

- ◆ Member of the Faculty of Economics and Business Sciences
- ◆ Delegate of the Degree in Law at Rey Juan Carlos University
- ◆ Delegate of the Degree in Business Administration and Management at Rey Juan Carlos University
- ◆ Member of the National Council of Law Students

Mr. Mateo Castro, Manuel

- ◆ Management of metrics development for the analysis of results in Ospina Abogados
- ◆ Billing Management at FACE S.L
- ◆ Degree in Business Administration and Management from the Business & Marketing School
- ◆ Postgraduate Diploma in Global Marketing Management by Business & Marketing School

Mr. Gratacós Sánchez de Rivera, Ignacio

- ◆ Events staff coordinator at Alternativa Eventos
- ◆ Double Degree in Law and Business Administration from the Rey Juan Carlos University
- ◆ Postgraduate Diploma in E-Commerce, Rey Juan Carlos University
- ◆ Postgraduate Diploma in Digital Marketing from the Rey Juan Carlos University

09

Impact on Your Career

Professionals who develop skills in new Fintech business models can experience several positive impacts on their careers. Unique opportunities such as access to an expanding job market, with the possibility of finding employment in Fintech startups, traditional financial institutions adopting Fintech technologies, specialized consulting firms, among others. In addition, you will become a highly skilled professional in areas such as financial technology, digital innovation, and business strategies in the virtual field.



“

You will analyze the phases of startups such as Early - Product Market Fit and thereby generate trust and regulation”

Are you ready to take the leap? Excellent professional development awaits you

The Postgraduate Certificate in Emerging Fintech Business Models from TECH is an intensive program that prepares you to face business challenges and decisions in the field of Tokenization. The main objective is to promote your personal and professional growth. Helping you achieve success.

If you want to improve yourself, make a positive change at a professional level, and network with the best, then this is the place for you.

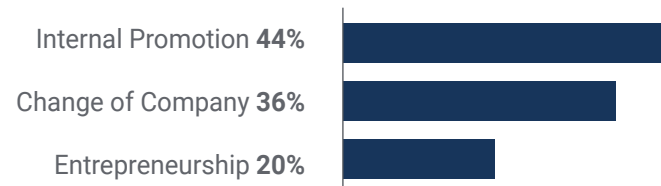
You will enter the world of collective financing and learn about Crowdfunding and Equity Crowdfunding.

Dive into the origins of startups and compare them with DAOs, explore incubators, and discover the opportunities that spin-offs offer your company.

When the change occurs



Type of change



Salary increase

This program represents a salary increase of more than **27.19%** for our students



10

Benefits for Your Company

With this qualification, professionals will have what they need to offer their companies innovation. With knowledge of Fintech businesses, companies will be able to gain competitive advantages, improve operational efficiency, establish strategic alliances, and effectively manage the risks associated with financial technology. This positions the company in a favorable position to adapt to market changes, offer innovative services and products, and meet customer expectations in the digital age.



“

*Stay on top of the status quo in business,
challenge existing challenges, seize emerging
opportunities, and prepare to face future threats”*

Developing and retaining talent in companies is the best long-term investment.

01

Growth of talent and intellectual capital

The professional will introduce the company to new concepts, strategies, and perspectives that can bring about significant changes in the organization.

02

Retaining high-potential executives to avoid talent drain

This program strengthens the link between the company and the professional and opens new avenues for professional growth within the company.

03

Building agents of change

You will be able to make decisions in times of uncertainty and crisis, helping the organization overcome obstacles.

04

Increased international expansion possibilities

Thanks to this program, the company will come into contact with the main markets in the world economy.



05

Project Development

The professional can work on a real project or develop new projects in the field of R & D or business development of your company.

06

Increased competitiveness

This program will equip students with the skills to take on new challenges and drive the organization forward.

11 Certificate

This Postgraduate Certificate in Emerging Fintech Business Models guarantees students, in addition to the most rigorous and up-to-date education, access to a diploma for the Postgraduate Certificate issued by TECH Global University.



“

Successfully complete this program and receive your university qualification without having to travel or fill out laborious paperwork”

This private qualification will allow you to obtain a diploma for the **Postgraduate Certificate in Emerging Fintech Business Models** endorsed by TECH Global University, the world's largest online university.

TECH Global University, is an official European University publicly recognized by the Government of Andorra ([official bulletin](#)). Andorra is part of the European Higher Education Area (EHEA) since 2003. The EHEA is an initiative promoted by the European Union that aims to organize the international training framework and harmonize the higher education systems of the member countries of this space. The project promotes common values, the implementation of collaborative tools and strengthening its quality assurance mechanisms to enhance collaboration and mobility among students, researchers and academics.

This **TECH Global University** private qualification, is a European program of continuing education and professional updating that guarantees the acquisition of competencies in its area of knowledge, providing a high curricular value to the student who completes the program.

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Postgraduate Certificate

Emerging Fintech Business Models