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# MANIPAL INSTITUTE OF TECHNOLOGY

MANIPAL

**VI SEMESTER B.TECH. (COMMON TO ALL)**

**END SEMESTER EXAMINATIONS- MAY 2022**

**SUBJECT: FINTECH SERVICES [HUM 4059]**

**REVISED CREDIT SYSTEM**

Time: 3 Hours

Date : 16-05-2022

MAX. MARKS: 50

**Instructions to Candidates:**

- ❖ Answer **ALL** the questions.
- ❖ Missing data may be suitably assumed.

<b>1A)</b>	“A market-based financial system is preferable over a bank-based system”. Comment.	<b>(05)</b>
<b>1B)</b>	What are the characteristics of financial markets?	<b>(03)</b>
<b>1C)</b>	What is financial system?	<b>(02)</b>
<b>2A)</b>	Analyze fintech classification with respect to “why”?	<b>(05)</b>
<b>2B)</b>	Open innovation helps in developing a product fit to market. Justify	<b>(03)</b>
<b>2C)</b>	Classify the fintech markets based on services	<b>(02)</b>
<b>3A)</b>	Technology has revolutionized banking sector. Analyze this statement	<b>(05)</b>
<b>3B)</b>	What is Digital Transformation? Explain its relevance with respect to investment markets.	<b>(03)</b>
<b>3C)</b>	How innovation has helped fintech companies with respect to enablers?	<b>(02)</b>
<b>4A)</b>	Explain Fintech ecosystem with respect to Banking domain	<b>(05)</b>
<b>4B)</b>	Explain Technology Acceptance Model.	<b>(03)</b>
<b>4C)</b>	Differentiate between emergent fintech and traditional fintech firms.	<b>(02)</b>
<b>5a)</b>	Explain crowdfunding phenomena.	<b>(5)</b>
<b>5b)</b>	Regulator play an important role in designing fintech product. Examine this statement.	<b>(03)</b>
<b>5c)</b>	List critical success factors for Fintech	<b>(02)</b>