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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.

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