

Fintech in media and commerce: How fintech companies may change the digital marketing and communication world

Siófok, Hungary – September 26th, 2017

Agenda

- Self introduction
- Digital marketing & communication
- Fintech
- Fintech impact on digital marketing & communication



Andre Alpar has ~ 20 years of entrepreneurial experience in digital marketing

- First online business in 1998
- Serial entrepreneur (casual games, marketplace, audio book publisher, agency ...)
- 40+ business angel investments
- 3+ years leading role at Rocket Internet leading ~300 people across ~15 companies
- Conference host, podcaster, book author ...

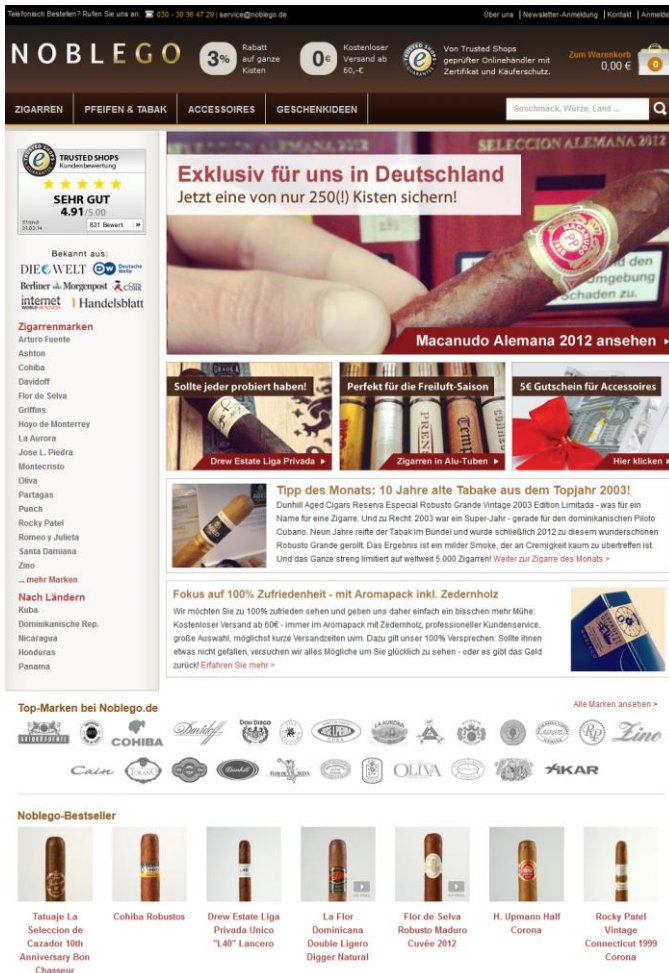


Built and sold one of the largest, most elite and successful European search and content marketing agencies

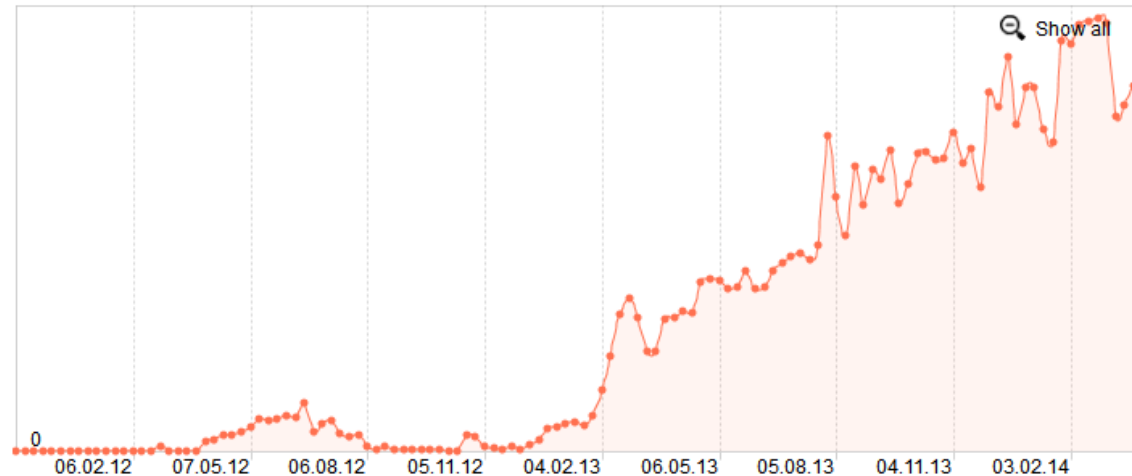
- Founded AKM3 late 2009
- Berlin office: 170 ppl - Native speakers of 15 languages
- Part of Publicis since late 2014
- PerformicsAKM3 since Sept. 2015
- Performics since July 2016
- Out since July 2017



We are not “only” an online marketing agency but also a leading online shop for cigars



- Strategic approach for product choice
- Own financing – focus on return
- Two brands: Noblego and Cigarmaxx
- Complementary online magazine: zigarren.org



Disclaimer: my style of slides is special, thoughtful and individual and if you don't think it's funny you are just not getting it!

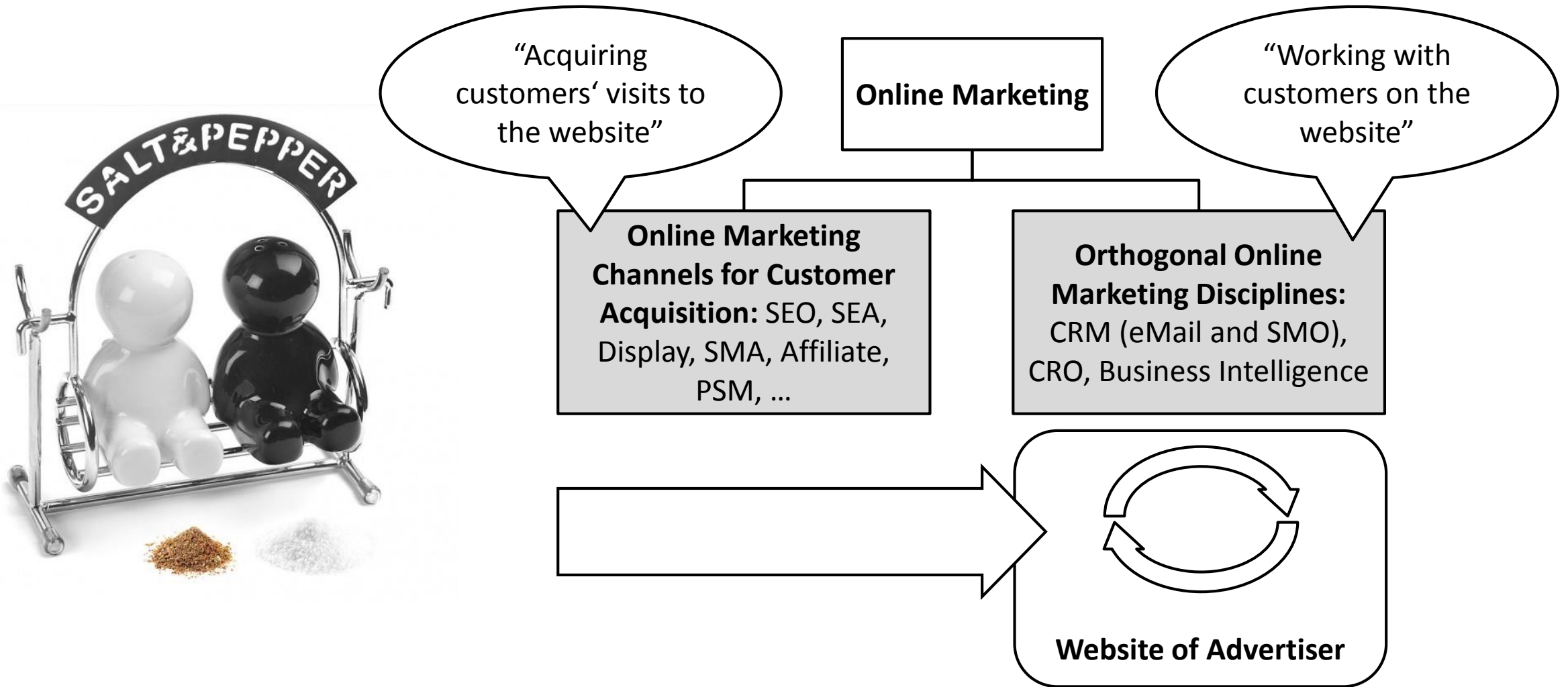


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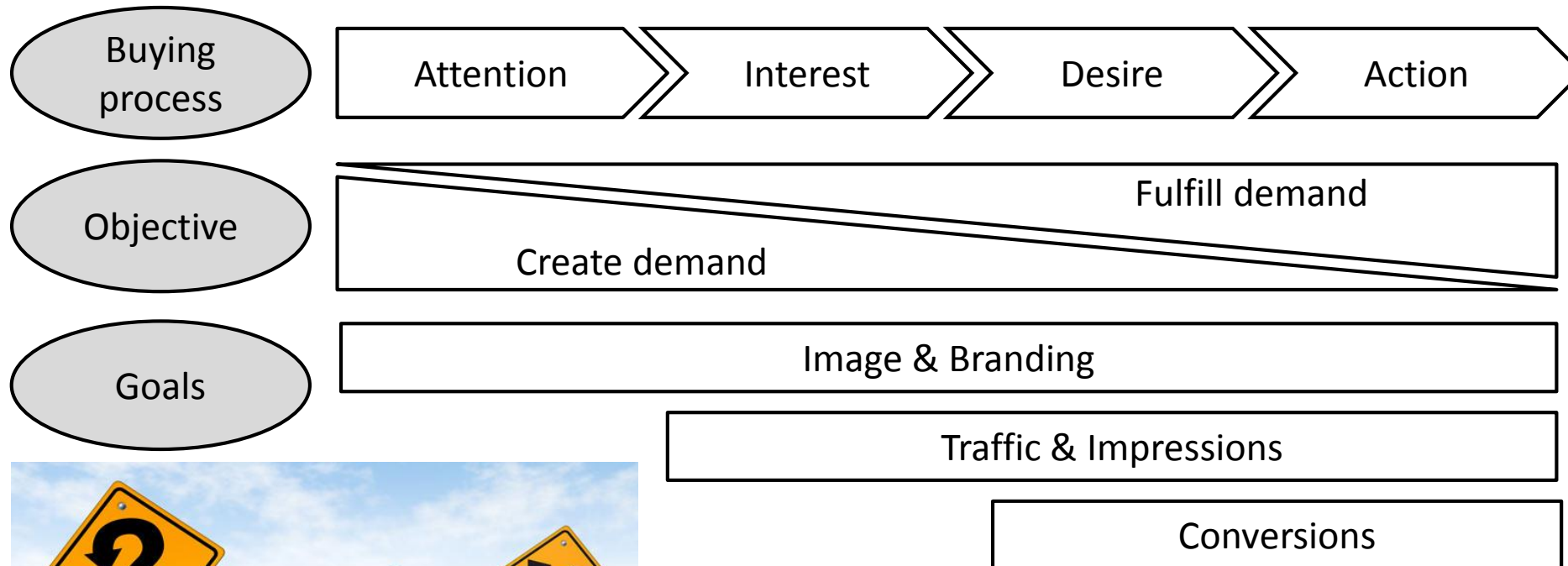
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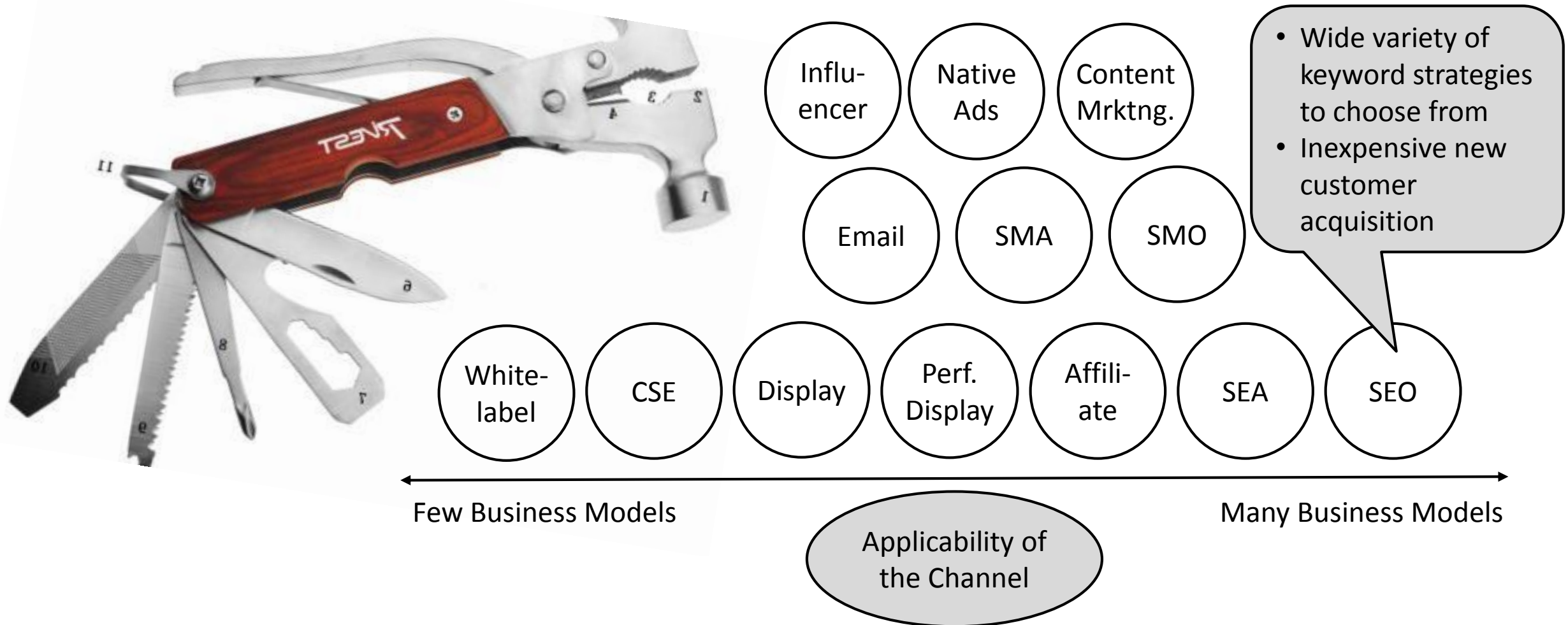
Online marketing skills must be distinguished between customer acquisition channels and orthogonal disciplines



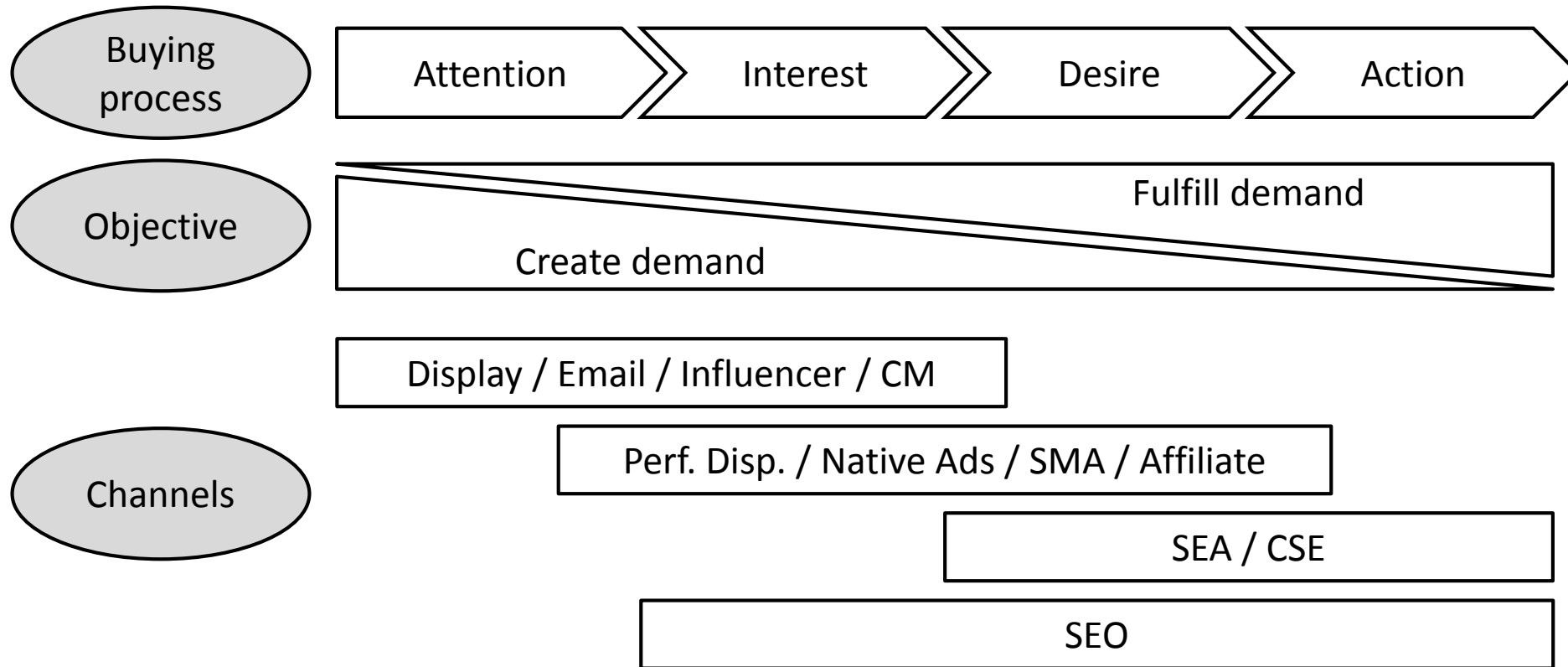
Digital marketing has different objectives and goals alongside the buying process



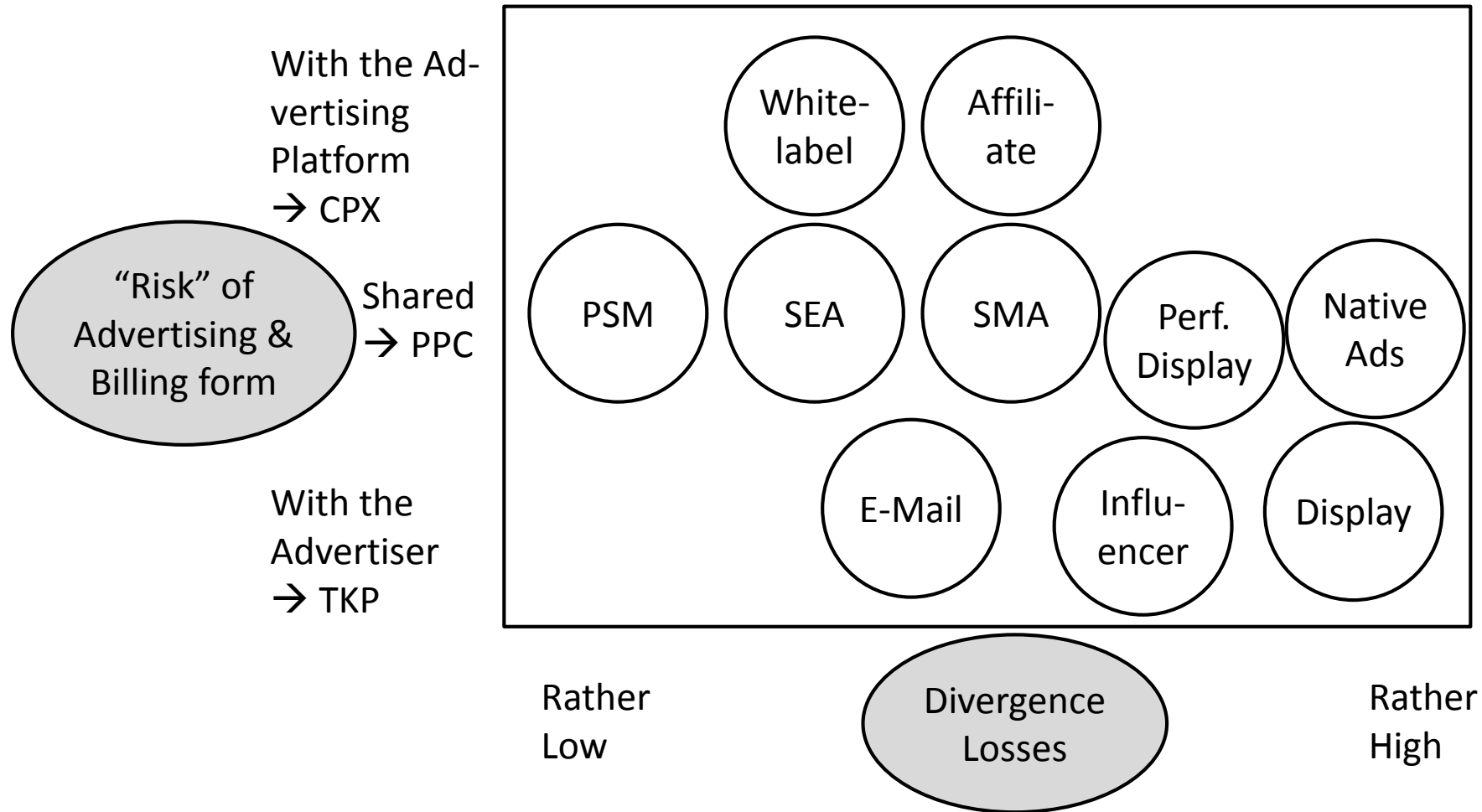
Understand which online marketing channels is applicable to your business model and if it is to what extent and “how” exactly?



Understand and appreciate the role of each online marketing channel and where strength is within the sales funnel – then use accordingly and watch the ROI!



„Paid“ online marketing channels show their diversity when regarding risk and divergence loss distribution



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A simple fintech definition

Fintech is a new value proposition applied to financial services

- new **offering** of financial products / service, and/or
- new **process**, and/or
- new **business models**, and
- the intense use of **technology** (SaaS, cloud, mobile, metadata, AI, etc.)



Areas and types of fintech companies

→ Grey areas impact digital marketing most

Banking Tech

- Analytics
- Data management
- CRM
- Security

Payments

- Online B2C commerce
- Mobile wallet POS
- P2P money transfer
- Payment solutions

Cyber Currency

- Blockchain
- Bitcoin
- Digital wallets
- Cryptocurrency exchange

Business Finance

- P2P business lending
- Credit lines for business
- Crowdfunding

Consumer Finance

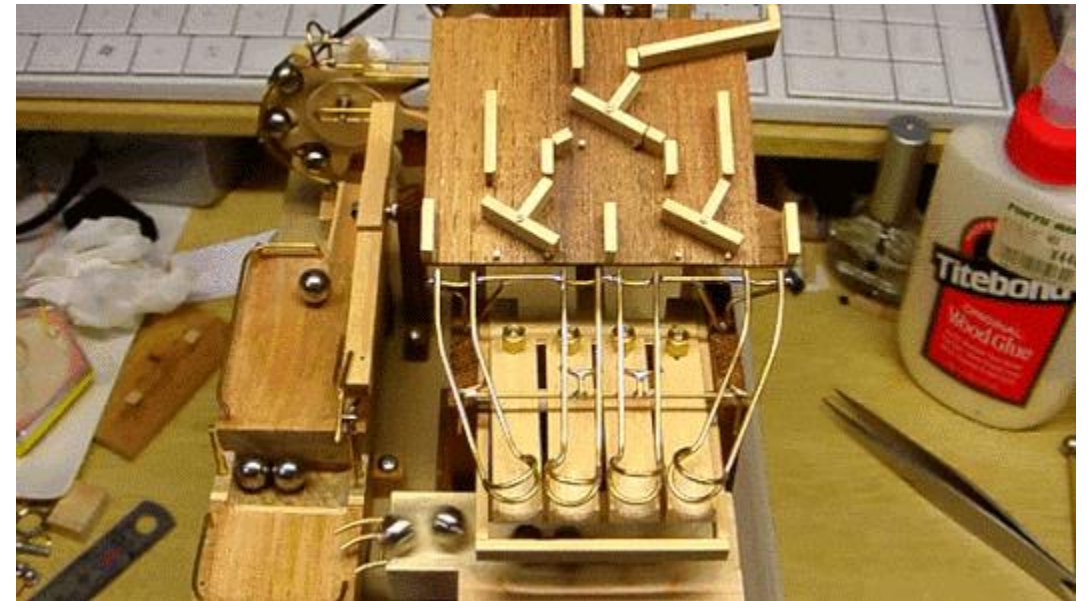
- P2P consumer lending
- Robo advisors
- Personal finance manag.
- Mortgage lending
- Credit assessment

Alternative Cores

- Alternative health insur.
- Alternative car insur.
- Alternative property insur.
- Digital banks

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Fintech potentially has multiple interesting and attractive effects on digital marketing



Cooperation in digital marketing can become significantly better with fintechs

- Better and safer cooperation
 - Via tools like IDNow it will be easier to do deals with unknown partners e.g. influencers or webmasters
 - Via Reftoken.io or similar services a blockchain based “trustless” affiliate network would be possible
- Cheaper cooperation
 - Payment for advertising could be cheaper via crypto currencies to cut spendings for agency and tax (beware!)
 - With services like Transferwise or World Remit it is cheaper to work with partners in distant locations
- More efficiency
 - Better ad targeting through data provided by fintechs
 - Mobile und POS payment startups can help bridge the gap between desktop and mobile user profiles and can also help with better geo targeting of ads
 - Ad exchanges based on Cryptocurrencies e.g. basicattentiontoken.org with Ethereum



Fintechs can open diversified new opportunities digital marketers



- Commercial loan startups can be an option for agencies for bridging financing of media spendings during strong growth periods
- Well integrated SAAS accounting, tax, invoicing can allow freelancers and small agencies to have more time for clients
- Data from fintechs can be great input for content marketing campaigns
- ggf weniger werbeplatz wenn fintechs einfacher leuten ermöglichen abo gebühren einzunehmen und die dann keine ads mehr brauchen zur refinanzierung
- affiliates leihen sich geld für arbitrage über sachen wie lending club

Do you want more?

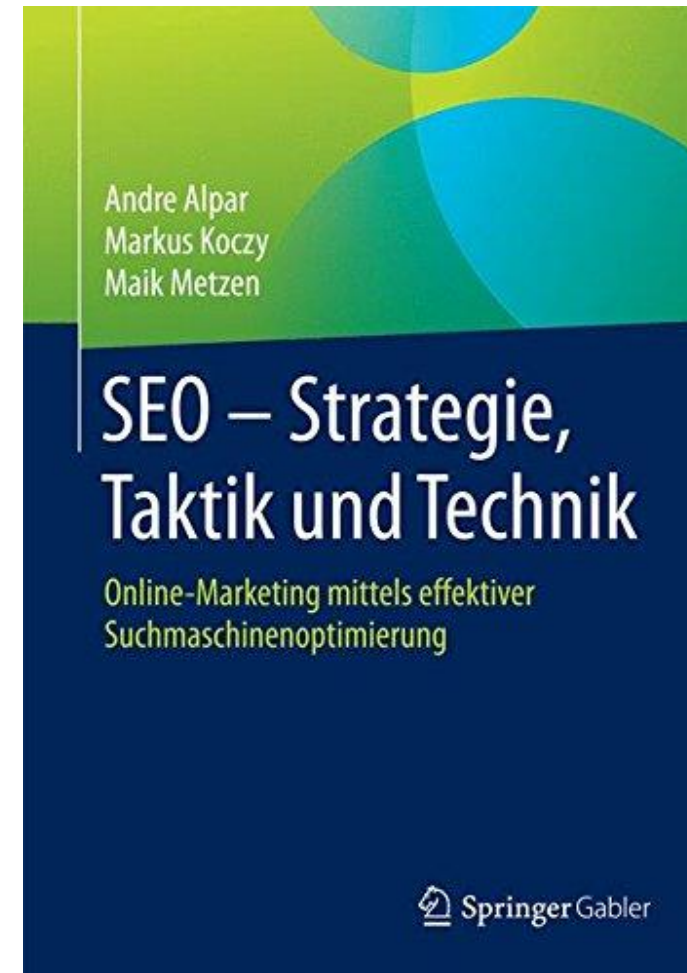
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- Podcast www.omreport.com /
www.omreport.de



- My books are available in German



Thank you very much for your attention!
Let's keep in touch!



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Reading recommendations

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