

Methodology

- Core Chapter 1, Digital Credit Determinants: Focusing on global overview, a total of 79 countries data was exported, showing the level of fintech and bigtech credit provided in each jurisdiction. In this chapter, we refer to the combination of these two forms of credit as "digital credit".

- Core Chapter 2, The Role of Banking Business Models in Banks Fintech Acquisitions: Focusing on the US market, we collect data on US banks' mergers and acquisitions (M&A) activity with financial technology firms. A specific criteria (explained in detail within the thesis) has enabled us to identify a total of 91 bank-fintech deals, done by 30 US banks in the period 2005Q1 - 2021Q4.

- Core Chapter 3, Examining the Impact of Bank-Fintech Equity Investment on Bank Innovation: The last core chapter focuses on US banks' investment activity in fintech firms' funding rounds. As it aims to examine the effect of bank-fintech investment on bank innovation, I export from Crunchbase the funding data of US banks from the period 2005Q1 - 2023Q4.