

عنوان مقاله:

.Enhancing Cooperation : A Futuristic ANFIS Model for Anticipating Strategic Alliances between Fintech Start-ups and the Banking Sector

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خلاصه مقاله:

This study endeavours to present an innovative prognostic framework and evaluate the future prospects of strategic cooperation between fin-tech startups and the banking sector in Iran. Employing a descriptive survey approach, extensive research was conducted through comprehensive literature reviews, field investigations, and insights gathered from interviews and questionnaires administered to ۱۴ experts affiliated with both financial institutions and fin-tech companies. By identifying six key factors encompassing ۳۱ unique indicators, including motivations for strategic cooperation, effective factors on cooperation, diverse levels of cooperation, external organizational factors, and barriers to strategic cooperation, and outcomes of strategic cooperation, a comprehensive conceptual model was developed. Employing advanced fuzzy inference techniques and MATLAB software, this model was employed to meticulously evaluate the viability and efficacy of strategic cooperation within the banking sector and fin-tech startups. The findings underscore the paramount significance of barriers to strategic cooperation while emphasizing the vital role of external organizational factors, effective factors on cooperation, diverse levels of cooperation, outcomes of strategic cooperation, and motivations for strategic cooperation of banking institutions and fin-tech startups. Additionally, the study gauges the level of strategic cooperation between the banking system and fin-tech startups, which yielded a commendable rating of ۷.۰۶, signifying a substantial medium-to-high range. Furthermore, the designed model showcases remarkable validation and predictive capabilities, rendering it an invaluable tool for forecasting future cooperation scenarios.

کلمات کلیدی:

Financial Ecosystem, Fintech Start-ups, Strategic Cooperation, Banking system

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