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A2FINTECS

Accelerating the Adoption of Fintech in SMEs

27/06/2025

Newsletter nº5

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- **Preliminary Results from the Market Analysis Survey**

The market analysis survey launched by all project partners is already offering valuable insights into the Fintech landscape among SMEs, VET students, and trainers. As we highlighted in our previous newsletter, the aim is to better understand the level of awareness, usage patterns, expectations, and perceived barriers related to Fintech services across our target groups.

Preliminary results reveal that around 50% of respondents are not familiar with the concept of Fintech, and those who are tend to rate their knowledge as low or medium. Still, the overall perception is positive, users appreciate the simplicity and speed of Fintech services, while the main obstacle to broader adoption is the lack of knowledge.

Despite this, most respondents already use at least one Fintech tool (especially digital payment solutions), and all stakeholder groups have shown strong interest in learning more. Notably, there's widespread support for the creation of a dedicated educational platform, confirming the relevance of our project and its potential impact.

We will continue gathering responses throughout the summer to ensure rich, diverse feedback that will help shape our next steps.

For more information and updates on the survey, stay tuned via the project website: <https://a2fintecs.eu/news/>

The journey has just begun, and we're excited to keep learning and building together!

- **Development of Work Package 2**

Work on the project's content is progressing steadily. The University of Burgos has proposed an updated distribution of the training modules that will be featured on the future platform. The structure includes two key units developed by the UBU on *Fundamentals of Finance* and *Fundamentals of Fintech*, along with the ones already developed by Malta Stock Exchange Institute, ensuring that learners will gain a solid foundation in both areas.

Following the shared template created by Malta Stock Exchange Institute, the University of Burgos has also prepared a model lesson, specifically on the Time Value of Money, which introduces content through storytelling and real-life examples. Each lesson will include interactive resources such as infographics, videos, podcasts, and self-assessment activities to help reinforce learning.

In addition, a first draft of the project's competency framework has been developed. This framework translates the modules' learning objectives into clearly defined competencies aligned with the European Qualifications Framework (EQF), grouped under Knowledge, Skills, and Responsibility & Autonomy. The task of refining this framework and completing its alignment with the EQF will now be taken forward by 5Comply.

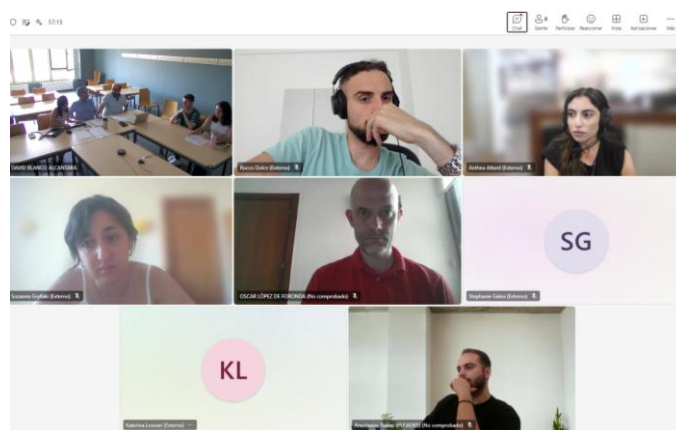
These resources will guide the next stages of the platform's development. Stay tuned as we continue turning ideas into impactful learning experiences!

- **Online Catch-Up: Project Partners Meet to Share Progress and Next Steps**

On June 25th, the A2FINTECS partners gathered virtually for an online meeting to share project updates, review recent developments, and plan the next steps in our journey. It was a productive and collaborative session where all members had the opportunity to reflect on the progress made and align efforts moving forward.

Key project documents were reviewed, including updates on the platform content development, the ongoing market analysis survey, and the competency framework. Partners also discussed future deliverables and ensured alignment across all work packages.

This meeting served as a valuable checkpoint to reinforce collaboration and ensure we stay on track toward our shared goals. More exciting milestones lie ahead, stay tuned!



- **Looking Ahead: See You in Nicosia!**

After a season of intense collaboration and great progress, our next big step will be meeting in person! The upcoming transnational project meeting will take place on September 11th in Nicosia, Cyprus.

The summer months will serve as a valuable period for continuing development, gathering feedback, and refining our work across all project areas. All updates and materials prepared so far will be shared and reviewed during the face-to-face meeting.

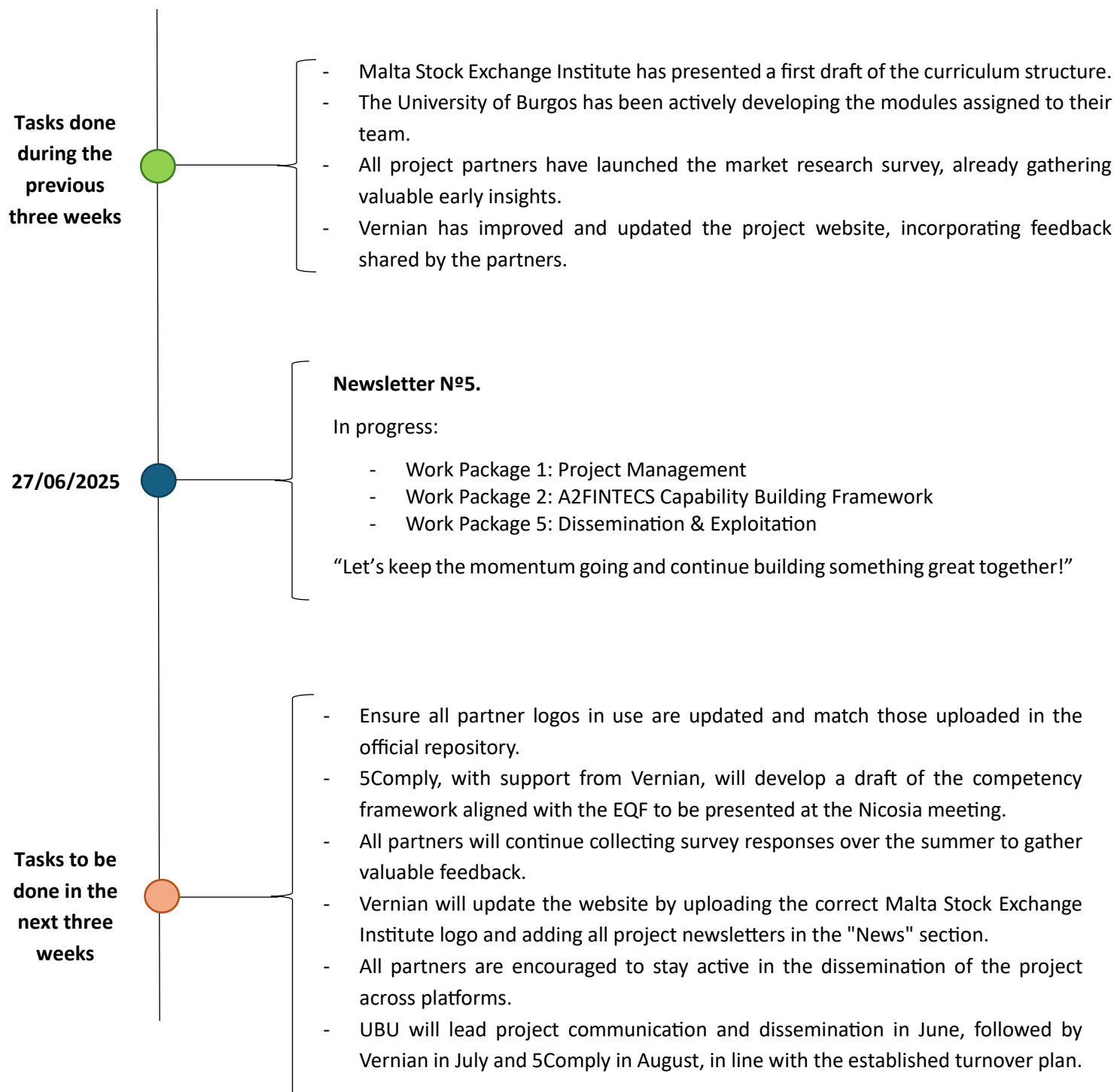
We're looking forward to reconnecting in person, sharing ideas, and setting the pace for the next exciting phase of A2FinTecs. See you soon!

- **Links of interest on news related to FINTECH**

- *Consumers and Small Businesses Get More Value From Fintech Than Traditional Banks, Reveals Survey.* <https://thefintechtimes.com/consumers-and-small-businesses-get-more-value-from-fintech-than-traditional-banks/>
- *Fintech sector braces for wave of M&A.* <https://www.finextra.com/newsarticle/46163/fintech-sector-braces-for-wave-of-ma>
- *Stablecoins Are An Opportunity For Banks, Not A Threat.* <https://www.forbes.com/sites/davidbirch/2025/06/12/stablecoins-are-an-opportunity-for-banks-not-a-threat/?ss=fintech>
- *Alipay embeds payments into AR glasses.* <https://www.finextra.com/newsarticle/46161/alipay-embeds-payments-into-ar-glasses>

• Current status of the Project

The following is a non-exhaustive list of the main tasks that have been carried out in the 3 weeks prior to this Newsletter, those currently in progress, and those to be carried out in the next 3 weeks.



Burgos A2FINTECS Team