



A2FINTECS

Accelerating the Adoption of Fintech in SMEs

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Newsletter 7

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At a time when digitalisation is profoundly redefining the financial sector, the A2FINTECS project: Accelerating the Adoption of Fintech in SMEs is moving forward with a clear objective: to provide European small and medium-sized enterprises with the tools, knowledge and skills they need to understand and adopt emerging financial technologies.

A2FINTECS is a collaborative initiative funded by the European Union and developed by an international consortium. Our purpose is to create practical resources, an accessible digital platform and a training programme to help SMEs and VET students and teachers navigate safely and confidently through an increasingly complex financial environment supported by fintech solutions.

With this quarterly newsletter, we are opening a window to the outside world to share the overall progress of the project. The aim is to inform, disseminate and showcase our joint progress. We are convinced that the results of A2FINTECS will contribute to boosting innovation and competitiveness in the European business fabric. Thank you for joining us on this journey.

MARKET RESEARCH RESULTS: A CLEAR PICTURE OF FINTECH ADOPTION IN EUROPE

As part of the initial phase of the A2FINTECS project, a comprehensive market study was conducted with the aim of understanding how students, teachers, and small and medium-sized enterprises currently relate to the Fintech ecosystem. This analysis, carried out through a review of the existing Fintech offering and three surveys targeting these groups, provides an accurate picture of their knowledge, uses, needs, and barriers.

One of the first findings is that **Fintech offerings are broad and diverse**. They range from digital payment solutions and open banking to emerging technologies such as blockchain, artificial intelligence, tokenisation and big data. A review of sector reports, academic programmes and scientific literature enabled us to draw up a clear map of the most relevant Fintech areas today.



However, **when demand is examined, a different reality emerges**. Although most participants claim to be familiar with the concept of Fintech, the depth of their knowledge varies considerably. Only 59% of students say they know what Fintech is, compared to 83% of teachers and 73% of SMEs, highlighting significant gaps in foundational knowledge. Students tend to relate to these technologies as users, mobile payments, personal management applications, insurance, while SMEs approach them from a more functional perspective linked to payments, regulatory compliance or insurance. For their part, teachers have moderate theoretical knowledge, but recognise the lack of up-to-date content to integrate these subjects into teaching. Both students and trainers rate the presence of Fintech in the curriculum below 3 out of a maximum score of 5, which points to a clear need to include this knowledge in training programmes.

The study also **identifies the technologies considered most useful by each group**. In general, digital payments, personal finance tools, insurance solutions and data analysis applications are among the most highly rated. For SMEs, these tools are mainly associated with efficiency and better risk management; for students, with usefulness in their daily lives; and for teachers, with new opportunities for training and professional development. Notably, 83% of students interact with Fintech exclusively through their mobile phones, underscoring how central mobile-first solutions have become for younger users.

Despite this positive assessment, **common barriers to adoption remain**. Lack of trust in Fintech providers, fear of digital fraud and insufficient technical knowledge are clear signs that training must keep pace with innovation. Each group also points to specific challenges: students call for more practical experience; teachers want more resources and teaching materials; and SMEs want lower costs and greater clarity on the added value of these technologies. Many SMEs also report little to no use of advanced technologies such as blockchain, big data or cryptocurrencies, showing a considerable gap between market possibilities and real adoption.

The most unanimous message from the study is **the need for an accessible, practical and up-to-date Fintech training platform**. Students, teachers and SMEs consider it 'very important' or 'extremely important' to have a space where they can learn about Fintech in a clear and applied way. This demand confirms the relevance of the training platform being developed by A2FINTECS to support the digitalisation of the European business ecosystem.

For those who wish to explore these results in greater depth, the complete market study will be available on the project website (<https://a2fintecs.eu/results/>), where you can find all the details and related materials.

PROJECT PROGRESS: COMPLETION OF THE INTERMEDIATE REPORT AND NEXT STEPS



Following the coordination meeting held in Nicosia (Cyprus), hosted by Vernian, the consortium finalised the details necessary to complete the tasks included in the Intermediate Report, which was presented at the end of October. Over the last few months, the partners have worked hard to complete the milestones set for the first half of the project, ensuring that all results were in line with the objectives set and the initial planning.

Based on all the work carried out, including analysis of the Fintech ecosystem, market research with the three target groups, definition of the competency framework, and preliminary design of the training modules, an Intermediate Report was presented, providing an overview of the progress made to date. This report has been favorably assessed by the National Agency, confirming the good pace of implementation and the technical quality of the results obtained.

Among the tasks already completed for the reporting period, the following stand out: the review of the European Fintech offering, consultation with stakeholders, the development of the training needs analysis, the design of the competency framework, and progress on the structure of the pedagogical content that will form the future training platform. All these activities constitute the basis on which the final resources of the project will be developed.

Looking ahead to the coming months, the consortium will continue working on the detailed development of the training modules and materials, as well as on the progressive implementation of the digital platform that

will host all the content. Progress will also be made on validation, piloting and dissemination activities, ensuring that the resources created respond to the real needs of end users.

The progress achieved so far and the next steps planned consolidate the A2FINTECS project's commitment to its central objective: to facilitate the adoption of Fintech solutions among European SMEs through accessible, up-to-date and practice-oriented training. Are you ready to join us on this journey?

TOWARDS PILOT PROGRAM AND CONTENT VALIDATION

With the Intermediate Report completed and validated, the A2FINTECS project is now moving towards a key phase: the preparation and implementation of the pilot program, the process that will allow the training materials to be tested with real users and evidence to be gathered on their usefulness, clarity and applicability in the educational and business environment.

During December, the consortium will focus its efforts on preparing the pilot. This work will include selecting and confirming participants, students, trainers, and SME professionals, finalising the materials needed for use in the test environment, and defining the pilot methodology. The aim is to ensure that the experience is consistent across all participating countries and that each module and resource can be evaluated in a consistent manner.

This pilot programme is scheduled to run during January, allowing the practical application of the training content designed to be tested. During this month, a limited number of users will be able to explore the materials and test the usefulness of the resources created. This process will allow us to observe how the materials are integrated into the training and to what extent they respond to the needs identified in the preliminary analysis of the project.

Finally, in February, the results of the pilot will be analysed. Based on the feedback received, the participants' experience and the joint evaluation of the consortium, possible adjustments and improvements will be identified. This step is essential to ensure that the platform and the final training resources reflect users' expectations and meet the expected quality standards.

With this cycle of preparation, testing and review, A2FINTECS is moving towards the final stage of its development, reaffirming its commitment to creating useful, accessible training tools that are aligned with the real needs of European SMEs and the educational environment.



LOOKING AHEAD: NEXT STEPS FOR THE PROJECT

As the pilot progresses through its preparation, development and evaluation phases, the A2FINTECS project continues on its roadmap towards consolidating all the expected results. In the coming months, the consortium will continue to work on improving and finalising the training materials, as well as progressively integrating them into the project's digital platform. This phase will allow the content to be refined, its practical usefulness to be reinforced and ensure that it responds to the real needs of SMEs, students and trainers.

In addition, the consortium's next transnational meeting will take place on 12 February in Athens (Greece), hosted by Pleiades, a key meeting at which the partners will jointly review the results of the pilot, share preliminary conclusions and plan the final adjustments before the final phase of the project. This meeting will

also serve to coordinate dissemination actions and ensure that all pending activities are progressing in a consistent and coherent manner.

With these steps, A2FINTECS is heading towards the final stage of its development, reinforcing the consortium's commitment to creating an innovative and accessible training platform that promotes the adoption of Fintech solutions in the European SME ecosystem.

A PROJECT MOVING FORWARD THANKS TO EVERYONE

The A2FINTECS project is steadily advancing towards its goal: to enable students, teachers and SMEs to understand and adopt the Fintech technologies that are transforming the European economic landscape. Each of the activities carried out so far, from market analysis to training design and the start of the pilot, reinforces the consortium's commitment to accessible, rigorous training that is aligned with the real needs of users.

We will continue to share the most relevant developments in future editions of the Newsletter, in the belief that training and innovation are essential pillars for driving digitalisation in Europe. We would also like to express our sincere gratitude to all the individuals, institutions, and organisations that support the project and have contributed to its progress in various ways. Our thanks extend especially to the Erasmus+ Programme and the Spanish National Agency (SEPIE) for their continued trust and support, which make initiatives like A2FINTECS possible.

To keep up to date with all the latest news about the project, we invite you to follow us on social media and visit the A2FINTECS website, where we will be posting updates, resources and upcoming milestones. This is the best way to closely follow the progress of the project and easily access all the material that we will be making available to the public.

We would love to have your support, stay connected and follow us!



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