

Registro de la Propuesta del Trabajo Fin de Grado (TFG)

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PROGRAMA: E6 - Analytics GRUPO: A
19/10/2024

FECHA:

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Apellidos Nombre

Título provisional del TFG:

“RECEIPT VAULT” Business Plan:

Development of a Unified Platform for Managing Receipts and Subscriptions with a Focus on Mitigating Cybersecurity Risks

ADJUNTAR PROPUESTA (máximo 2 páginas: objetivo, bibliografía, metodología e índice preliminares)

Firma del estudiante:



Fecha: 19/10/2024

Firma del Director:

1. TITLE

“ReceiptVault” Business Plan:

Development of a Unified Platform for Managing Receipts and Subscriptions with a Focus on Mitigating Cybersecurity Risks

2. OBJECTIVES

The main objective of this final degree project is to develop an effective business plan for a new FinTech startup called ReceiptVault. The company is a platform that consolidates all of a user's electronic receipts and subscriptions under a single interface, accessible with one username and password. ReceiptVault's goal is to democratize and streamline access to purchases, receipts, and subscriptions, allowing users to manage everything efficiently. Users can cancel subscriptions and facilitate product returns directly from the platform, instead of navigating individual business websites.

To achieve this main objective, the following aspects will be addressed:

- **Develop the ReceiptVault platform:** Analyze the ideal structure to ensure the application is user-friendly and secure.
- **Monetization of ReceiptVault:** Study different options for monetizing the platform, including free and freemium models.
- **Market study:** Conduct a competitor and target market analysis, identifying user needs.
- **Cybersecurity plan:** Evaluate the risks associated with consolidating sensitive data and propose cybersecurity solutions, such as multifactor authentication.

3. METHODOLOGY

Para alcanzar los objetivos del desarrollo de ReceiptVault, la metodología se estructura en cinco fases clave:

Fintech industry analysis:

- ☐ Detailed analysis of the fintech sector, identifying key technological and economic trends.
- ☐ Study of consumer behavior regarding financial management apps and digital receipts.
- ☐ Research on market size and growth opportunities, considering regulatory changes and the impact of technological innovations.

Competitor identification and analysis:

- ☐ Use of market research tools to identify direct and indirect competitors offering similar solutions.
- ☐ Comparison of key platform features, business models, and value propositions.

- Definition of ReceiptVault's differentiating approach and competitive advantages.

Strategic analysis: SWOT and Porter's Five Forces:

- SWOT analysis (strengths, weaknesses, opportunities, threats) to evaluate internal viability and external factors influencing ReceiptVault's success.
- Application of Porter's Five Forces model to study the competitive structure of the fintech market, identifying entry barriers, supplier and customer bargaining power, threat of substitutes, and competitive intensity.

Monetization models' research:

- Detailed study of various monetization strategies, with a special focus on the freemium model and alternatives such as subscriptions, targeted advertising, or strategic partnerships.
- Evaluation of how these strategies have been implemented in other fintech startups and their impact on profitability and long-term growth.
- Proposal of a monetization plan tailored to ReceiptVault's financial goals, including potential revenue analysis under different scenarios.

Development of a complete business plan:

- Design of an integrated business plan, including the definition of potential customers, unique value proposition, and key activities necessary to operate ReceiptVault.
- Detailed financial projections, covering initial development costs, medium- and long-term revenue forecasts, break-even points, and profitability.
- Development of marketing and growth strategies, detailing tactics to acquire and retain users, as well as expand the platform's market reach.

Cybersecurity plan (Analytics part):

- Description of the issue and potential security and privacy threats.
- Description of the existing regulation regarding Cybersecurity and FinTech.
- Investigation and research on possible risk-mitigation strategies.

4. PROVISIONAL INDEX

1. Introduction

- ☐ Description of the company.
- ☐ Objectives.
- ☐ Methodology.

2. Theoretical Framework

- ☐ Fundamental concepts of the fintech market.
- ☐ Market and competitor analysis.
- ☐ SWOT and Porter's Five Forces analysis.

3. Business Plan

- ☐ Value proposition.
- ☐ Business Model Canvas.
- ☐ Market segmentation.
- ☐ Marketing strategy and user acquisition.
- ☐ Monetization model.
- ☐ Financial projections and development roadmap.

4. Cybersecurity Plan (Analytics part)

- ☐ Overview of cybersecurity in fintech.
- ☐ Identification of cybersecurity risks.
- ☐ Existing cybersecurity regulations.
- ☐ Risk-mitigation strategies.
- ☐ Technological implementation challenges.
- ☐ Case studies.

5. Results and Conclusions

6. Bibliography

7. Annex

6. BIBLIOGRAPHY

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