

Review

Organizational Restructuring of Fintech Enterprises: A Strategic Study Balancing Compliance and Innovation

Yutian (Summer) Cai ^{1,*}

¹ Harvard University, Cambridge, Massachusetts, United States

* Correspondence: Yutian (Summer) Cai, Harvard University, Cambridge, Massachusetts, United States

Abstract: Fintech enterprises operate at the intersection of rapid technological innovation and stringent regulatory oversight, creating a complex organizational challenge. This review systematically examines organizational restructuring strategies that enable fintech firms to balance innovation and compliance. Drawing on the concepts of ambidexterity and contingency theory, the paper analyzes functional, divisional, matrix, and networked structures, highlighting their respective advantages and limitations for fostering innovation and ensuring regulatory adherence. Cross-functional teams, hybrid models, and embedded compliance practices emerge as key enablers for achieving dual objectives. The synthesis provides practical guidance for managers seeking to design adaptable organizational architectures, while also offering theoretical contributions to the literature on innovation management and regulatory alignment. Future research directions include cross-country comparisons, longitudinal studies, and exploration of emerging fintech models such as decentralized finance platforms.

Keywords: fintech; organizational restructuring; innovation management; regulatory compliance; ambidexterity; hybrid structures

1. Introduction

1.1. Background

The financial technology (fintech) sector has emerged as a transformative force in the global economy, reshaping traditional financial services through digital innovation, data-driven solutions, and customer-centric platforms. Over the past decade, fintech enterprises have leveraged advancements in artificial intelligence, blockchain, cloud computing, and big data analytics to introduce novel services such as mobile payments, peer-to-peer lending, robo-advisory platforms, and decentralized finance solutions. These innovations have not only enhanced operational efficiency and customer experience but also expanded access to financial services for previously underserved populations.

However, the rapid pace of technological development in fintech has created a fundamental tension between innovation and regulatory compliance. Financial regulators impose stringent requirements concerning data protection, anti-money laundering (AML), cybersecurity, and capital adequacy, while fintech firms must simultaneously pursue agile product development and market expansion. This dual mandate presents a complex organizational challenge: firms must foster innovation to remain competitive while ensuring strict adherence to legal and ethical standards. The interplay between technological innovation and regulatory oversight has significant implications for organizational design, decision-making processes, and managerial practices within fintech enterprises.

In response to these pressures, organizational restructuring has emerged as a strategic lever for fintech companies seeking to navigate the tension between agility and compliance. By redefining reporting lines, creating cross-functional teams, or establishing

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dedicated compliance units, firms can enhance coordination, streamline operations, and promote a culture of innovation while meeting regulatory requirements. Restructuring is not merely a tactical exercise but a strategic necessity, shaping the firm's ability to balance exploration and exploitation in a highly dynamic environment.

1.2. Purpose of the Review

The primary purpose of this review is to systematically examine organizational restructuring strategies within fintech enterprises, with a specific focus on balancing innovation and compliance [1]. While prior research has explored aspects of fintech innovation or regulatory compliance individually, there remains a gap in understanding how structural design choices influence a firm's capacity to achieve both objectives simultaneously. This review aims to fill that gap by synthesizing existing literature on organizational structures, innovation management, and compliance strategies, thereby providing a holistic view of the strategic considerations involved.

Specifically, this paper seeks to identify mechanisms that allow fintech firms to reconcile conflicting priorities. These mechanisms may include the adoption of ambidextrous structures that separate units for innovation and compliance, hybrid models integrating cross-functional oversight, or networked structures enabling decentralized decision-making while maintaining regulatory governance. By analyzing these strategies, the review aims to provide actionable insights for both academic researchers and practitioners seeking to understand the complex interplay between organizational design, innovation performance, and regulatory adherence [2].

1.3. Research Questions / Objectives

This review is guided by the following research questions:

- 1) How does organizational structure affect innovation and compliance within fintech enterprises?
- 2) Which restructuring strategies are most effective in optimizing both innovation and regulatory adherence?

Correspondingly, the primary objectives are:

- 1) To systematically analyze existing organizational structures and their impact on innovation and compliance in fintech.
- 2) To identify strategic restructuring practices that balance the dual demands of agility and regulatory adherence.
- 3) To synthesize insights that inform managerial decision-making, organizational design, and future research in fintech organizational strategy.

By framing the review around these questions and objectives, the paper not only consolidates the current state of knowledge but also highlights areas for further exploration, particularly in understanding how firms can achieve sustained competitiveness while mitigating regulatory risks.

1.4. Structure of the Paper

The remainder of the paper is structured as follows. Section 2 presents a comprehensive literature review, examining prior studies on organizational restructuring in high-tech and financial sectors, innovation management in fintech, and compliance strategies in diverse regulatory contexts. Section 3 synthesizes theoretical frameworks, including contingency theory and ambidextrous organization principles, to contextualize the discussion of structure and strategic alignment [3]. Section 4 integrates findings from literature and illustrative cases, highlighting patterns in organizational strategies, and presents comparative analyses of structures and their effectiveness in balancing innovation and compliance. Section 5 discusses practical implications for fintech managers and policymakers, offering strategic guidance for organizational design. Finally,

Section 6 concludes the review, summarizing key insights, identifying limitations, and suggesting directions for future research [4].

By providing a structured, integrative examination of organizational restructuring strategies, this review seeks to advance understanding of how fintech enterprises can strategically navigate the competing demands of innovation and compliance, ultimately supporting sustainable growth and long-term competitiveness in a rapidly evolving sector.

2. Organizational Restructuring in High-Tech and Financial Sectors

2.1. Organizational Structures

Organizational structure is a fundamental aspect of firm strategy, determining how resources, responsibilities, and authority are distributed across an enterprise. In high-tech and financial sectors, structures play a critical role in shaping innovation capabilities, operational efficiency, and regulatory compliance. Four prevalent structures are commonly observed in fintech enterprises: functional, divisional, matrix, and networked/flat models [5].

Functional structures group employees by specific functions, such as IT, operations, or compliance. This model emphasizes specialization and clearly defined roles, facilitating operational efficiency and regulatory oversight. However, the rigid compartmentalization of tasks may limit cross-functional collaboration and hinder rapid innovation.

Divisional structures organize units around products, services, or geographic markets. Each division operates semi-autonomously, allowing for targeted innovation and localized decision-making. While divisions can independently ensure compliance within their scope, this approach may lead to resource redundancy and higher administrative costs [6].

Matrix structures feature dual reporting lines, combining functional and project-based authority. This design encourages collaboration, knowledge sharing, and integration of cross-functional perspectives. Matrix structures can embed compliance responsibilities within projects, ensuring regulatory adherence while supporting innovation. Nevertheless, the complexity of dual reporting may generate conflicts or slow decision-making if roles are not clearly delineated [7].

Networked or flat structures emphasize decentralization, with teams operating autonomously and hierarchies minimized. These structures promote flexibility, rapid decision-making, and responsiveness to market changes, making them highly suitable for innovation-driven environments. However, they require robust governance mechanisms to ensure compliance, as informal decision-making may bypass formal controls [8].

2.2. Drivers of Restructuring

Organizational restructuring is typically driven by external pressures and internal strategic needs. In the context of fintech, four primary drivers influence structural adjustments:

- 1) **Market Dynamism:** Rapid technological evolution and changing customer expectations necessitate flexible organizational designs that can adapt to new business models and emerging market opportunities. Firms that fail to respond swiftly may lose competitive advantage.
- 2) **Technology Adoption:** The integration of advanced technologies such as AI, blockchain, and cloud platforms often requires new workflows, skill sets, and coordination mechanisms, prompting firms to reconfigure structures to optimize technological capabilities.
- 3) **Regulatory Pressure:** Compliance with local and international financial regulations demands clear accountability, reporting mechanisms, and risk management protocols. Structural changes, including the creation of dedicated compliance units, are often essential to meet these obligations.

4) **Competition:** Competitive intensity within the fintech ecosystem motivates firms to seek operational efficiency, innovative capacity, and strategic agility. Restructuring can align resources and processes to outperform rivals while maintaining regulatory standards.

These drivers often operate simultaneously, creating complex decision-making environments where firms must balance innovation goals with compliance requirements. As a result, organizational restructuring in fintech is not a one-time event but an ongoing strategic process [9].

2.3. Comparative Analysis

Understanding the trade-offs inherent in different organizational structures is essential for designing effective fintech enterprises. Table 1 provides an overview of typical organizational structures, highlighting their advantages and limitations in supporting innovation and compliance.

Table 1. Overview of Typical Organizational Structures in Fintech.

Structure	Description	Advantages for Innovation	Advantages for Compliance	Limitations
Functional	By function (IT, Ops, Compliance)	Clear roles	Easy compliance monitoring	Siloed, limits collaboration
Divisional	By product/service	Product-focused innovation	Division-level compliance	Redundancy, higher cost
Matrix	Dual reporting	Collaboration, knowledge sharing	Integrated compliance	Complex reporting
Networked/ Flat	Decentralized teams	High flexibility, fast decisions	Requires governance	Weak formal control

3. Innovation Management in Fintech Enterprises

3.1. Innovation Types

Innovation is central to the strategic success of fintech enterprises, encompassing multiple dimensions including product, process, and business model innovations. Product innovation involves the development of new financial offerings or the enhancement of existing services. Examples include mobile payment platforms, AI-powered investment tools, and blockchain-based lending solutions. Product innovation enables firms to meet evolving customer needs, differentiate themselves from competitors, and capture new market segments.

Process innovation refers to improvements in the methods by which services are delivered, aiming to enhance efficiency, reduce operational costs, or improve compliance monitoring. Automation of compliance checks, digital onboarding, and real-time risk assessment are examples of process innovations in fintech. These innovations not only improve operational effectiveness but also ensure regulatory adherence by integrating compliance considerations into everyday workflows [10].

Business model innovation pertains to reconfiguring how a fintech firm creates, delivers, and captures value. This may include platform-based lending ecosystems, peer-to-peer investment models, or decentralized finance structures that redefine traditional financial intermediation. Business model innovation often requires rethinking organizational boundaries, partnerships, and revenue streams, necessitating agile structures capable of rapid adaptation [11].

Understanding these three types of innovation provides a foundation for analyzing how organizational design can either enable or constrain innovation performance. While product and process innovations are often internally focused, business model innovation

requires broader coordination across functions and external stakeholders, underscoring the need for strategic organizational enablers.

3.2. Organizational Enablers of Innovation

The effectiveness of innovation within fintech enterprises is strongly influenced by organizational enablers that facilitate creativity, collaboration, and knowledge sharing. One widely recognized enabler is the use of cross-functional teams, which bring together employees from IT, operations, compliance, and business development. These teams foster interdisciplinary collaboration, enhance problem-solving capabilities, and accelerate the development of innovative solutions. Cross-functional structures also allow compliance considerations to be embedded within innovation processes, reducing the risk of regulatory violations.

Another critical enabler is decentralized decision-making, which empowers teams to act autonomously, make rapid adjustments, and respond to market changes without bureaucratic delays. Decentralization encourages experimentation, risk-taking, and entrepreneurial thinking, all of which are crucial for sustaining innovation in fast-paced fintech environments. However, decentralized models require robust governance frameworks to ensure that compliance standards are not compromised.

Ambidextrous units represent a more advanced structural enabler, explicitly designed to balance innovation and operational stability. In this model, exploratory teams focus on experimentation, new product development, and market exploration, while exploitative units concentrate on process optimization, compliance adherence, and risk management. Ambidextrous structures facilitate dual objectives, allowing firms to accelerate innovation without undermining regulatory obligations or operational reliability.

3.3. Ambidextrous Organization Framework

The concept of ambidextrous organization provides a theoretical lens for understanding how fintech enterprises can balance the competing demands of exploration and exploitation. Exploration refers to activities aimed at innovation, market discovery, and long-term growth, whereas exploitation emphasizes efficiency, risk control, and regulatory compliance.

In practice, fintech firms adopting an ambidextrous approach may structurally separate units with different focuses but maintain integrative mechanisms at the senior management level. For example, a dedicated innovation hub may operate independently to develop new products and services, while a parallel compliance-oriented unit ensures that all innovations meet legal standards. Integration is achieved through regular coordination meetings, reporting systems, and shared performance metrics that link innovation outcomes with compliance indicators.

This framework allows firms to reap the benefits of both agility and control. By structurally and strategically embedding ambidexterity, fintech enterprises can foster a culture that encourages experimentation while maintaining accountability, transparency, and adherence to regulatory norms. Ambidextrous organizations are thus particularly well-suited to dynamic fintech environments, where rapid technological change and strict regulatory oversight coexist.

3.4. Examples of Innovation-Focused Organizational Practices

To illustrate the practical application of innovation enablers, Table 2 summarizes common organizational practices employed by fintech enterprises, highlighting their impact on innovation and compliance.

Table 2. Examples of Innovation-Focused Organizational Practices in Fintech.

Practice	Description	Impact on Innovation	Impact on Compliance
Cross-functional teams	Teams integrating IT, Ops, Compliance	High	Moderate
R&D hubs	Dedicated units for innovation	High	Low
Agile squads	Small, autonomous teams	High	Requires oversight

4. Compliance and Regulatory Considerations

4.1. Regulatory Landscape

The fintech industry operates in a highly regulated environment, where adherence to both global and regional regulations is essential to mitigate legal risks and maintain market credibility. On a global scale, regulatory frameworks such as the General Data Protection Regulation (GDPR), the Basel Accords, and guidelines from the Financial Action Task Force (FATF) establish standards for data privacy, risk management, capital adequacy, and anti-money laundering (AML). GDPR, for instance, imposes strict requirements on data handling and user consent, significantly impacting fintech operations that rely on customer data analytics. The Basel Accords define minimum capital and risk management standards for financial institutions, influencing fintech lenders and hybrid banking platforms. FATF recommendations establish international AML and counter-terrorist financing protocols, requiring fintech firms to implement robust monitoring systems and reporting mechanisms.

At a regional level, regulatory environments vary significantly. In the United States, fintech enterprises are subject to a combination of federal and state regulations, including the Dodd-Frank Act, state-level money transmission licenses, and Securities and Exchange Commission (SEC) oversight for investment-related platforms. In the European Union, beyond GDPR, fintech firms must comply with the Payment Services Directive 2 (PSD2), which governs electronic payments and customer authentication procedures. In China, regulatory frameworks are rapidly evolving, with authorities emphasizing risk control, licensing requirements for online lending, and cybersecurity compliance. These regional differences necessitate adaptive organizational strategies to ensure compliance while maintaining operational efficiency and innovation capacity.

4.2. Compliance Mechanisms

Fintech firms employ a variety of mechanisms to manage regulatory requirements and mitigate compliance risks. The most common mechanism is the establishment of dedicated compliance departments, staffed with specialists responsible for interpreting regulatory requirements, monitoring adherence, and reporting to senior management. These departments typically oversee internal audits, review operational processes, and coordinate with external regulators.

Another key mechanism is the implementation of audit functions, which serve as independent oversight units evaluating operational compliance and risk management effectiveness. Internal audits identify gaps in processes, recommend corrective measures, and ensure that innovation initiatives adhere to legal standards. In some cases, fintech enterprises integrate automated audit systems, using technology to continuously monitor transactions and identify potential violations in real-time.

Reporting workflows represent a third mechanism, involving structured procedures for documenting, tracking, and communicating compliance-related activities. Effective workflows establish clear lines of accountability, ensure timely reporting to management and regulators, and maintain records for future audits. These mechanisms collectively form the compliance infrastructure of fintech firms, enabling them to navigate complex regulatory environments while supporting ongoing innovation.

4.3. Impact of Structure on Compliance

Organizational structure plays a critical role in determining the effectiveness and efficiency of compliance operations. The design of compliance units, their placement within the organization, and the flow of information between operational and oversight teams all influence a firm's ability to meet regulatory requirements.

Centralized compliance structures position all compliance responsibilities within a single department or unit, which oversees monitoring, reporting, and risk management across the organization. This approach ensures strong control and standardization of compliance procedures, reducing the likelihood of oversight failures. However, centralization may slow decision-making and reduce responsiveness to dynamic market or technological changes, as all compliance decisions must pass through a central authority.

Embedded compliance structures integrate compliance responsibilities directly within operational or product teams. For example, a product development squad may include a compliance officer who ensures that design choices adhere to relevant regulations. This approach facilitates faster response times and allows compliance to be proactively considered during innovation processes. Nevertheless, embedded structures carry the risk of inconsistency, as decentralized teams may interpret regulations differently or prioritize speed over adherence.

Hybrid models combine aspects of both centralized and embedded structures, maintaining a central compliance department while embedding compliance officers within functional or project teams. This approach achieves a balance between control and responsiveness, leveraging the strengths of both designs. Hybrid structures require strong coordination and communication mechanisms to prevent duplication of effort and ensure consistency across the organization.

Table 3 summarizes these compliance-oriented organizational strategies and their respective advantages and limitations.

Table 3. Compliance-Oriented Organizational Strategies in Fintech.

Strategy	Description	Advantage	Limitation
Centralized compliance	Single department monitors rules	Strong control	Slower decision-making
Embedded compliance	Compliance integrated in teams	Faster response	Risk of inconsistency
Hybrid model	Combines both approaches	Balanced	Requires coordination

5. Synthesis and Best Practices

5.1. Integrating Innovation and Compliance

Fintech enterprises face the ongoing challenge of simultaneously fostering innovation and ensuring compliance with regulatory requirements. Achieving this balance requires organizational designs that allow flexibility for exploratory activities while maintaining structured oversight for risk management. Among the most effective approaches are ambidextrous and hybrid structures, which integrate the strengths of different organizational models to support dual objectives.

Ambidextrous structures separate units with different operational focuses. Exploratory units concentrate on developing new products, technologies, and business models, while exploitative units focus on compliance, process optimization, and operational stability. This structural separation allows the firm to pursue aggressive innovation agendas without compromising adherence to regulatory standards. Coordination mechanisms, such as integrative leadership, shared metrics, and cross-unit

communication channels, are essential to ensure that exploratory insights inform compliance practices and vice versa.

Hybrid structures combine centralized oversight with embedded compliance and innovation capabilities within operational teams. By maintaining a central compliance function while empowering decentralized teams to innovate, hybrid models strike a balance between control and flexibility. Governance frameworks, clear reporting lines, and standardized procedures help prevent inconsistencies while enabling teams to respond swiftly to market opportunities. Both ambidextrous and hybrid models emphasize strategic alignment, ensuring that innovation initiatives advance organizational objectives without creating undue regulatory risk.

5.2. Patterns from Case Examples

A synthesis of organizational practices across fintech firms reveals several recurring patterns that support the integration of innovation and compliance:

Separation with Coordination: Firms establish dedicated innovation hubs or R&D units while maintaining centralized compliance departments. This structural separation allows innovation teams to operate with autonomy while ensuring that all initiatives are reviewed for regulatory adherence through formalized processes. Coordination happens through periodic cross-unit meetings, joint performance metrics, and integrated decision-making forums.

Embedding Compliance in Operational Teams: To accelerate decision-making, fintech companies integrate compliance officers directly into product teams. This approach ensures that compliance considerations are incorporated into the design and execution phases of innovation projects. By embedding compliance expertise at the operational level, firms reduce the risk of delays or regulatory breaches and foster a culture where compliance is a shared responsibility rather than a siloed function.

Flexible, Networked Structures: Firms that operate in highly dynamic environments often adopt networked or flat structures to encourage rapid innovation. Decentralized teams are empowered to experiment with new products and services while adhering to governance frameworks established by the central compliance office. This approach maximizes responsiveness and creativity but requires effective communication channels and monitoring systems to prevent oversight gaps.

Hybrid Approaches: The most common strategy involves a hybrid combination of the above models. Firms retain central oversight for compliance, risk, and strategic alignment while allowing autonomous units or teams to experiment with innovative technologies and products. This dual-layer approach provides both flexibility and control, supporting innovation without compromising regulatory adherence.

It is evident that no single organizational design perfectly satisfies both objectives. Instead, firms must tailor structures according to their size, regulatory environment, and strategic priorities, often adopting hybrid or ambidextrous models to reconcile competing demands.

5.3. Summary of Structural Strategies and Outcomes

To provide a clear overview of the trade-offs associated with different structures, Table 4 summarizes their relative support for innovation and compliance, along with practical notes on their application.

Table 4. Summary of Structural Strategies vs Outcomes.

Structure	Innovation Support	Compliance Support	Notes
Functional	Moderate	High	Best for small compliance-heavy firms

Matrix	High	Moderate	Balanced trade-offs
Networked/Flat	Very High	Low	Needs governance controls

6. Conclusion and Future Research

This review has examined the strategic role of organizational restructuring in fintech enterprises, emphasizing the critical balance between innovation and regulatory compliance. Across the literature and practical examples, it is evident that organizational structure is a decisive factor in determining a firm's ability to pursue technological innovation while adhering to complex regulatory frameworks. Functional, divisional, matrix, and networked structures each present distinct advantages and limitations, influencing both the pace of innovation and the rigor of compliance oversight. Ambidextrous and hybrid models emerge as particularly effective approaches, enabling firms to separate exploratory and exploitative activities while maintaining integrative mechanisms that align innovation with compliance objectives.

From a practical standpoint, the insights provided in this review have important implications for fintech managers. Organizational design should not be static; firms must continuously evaluate structural arrangements considering market dynamism, technological evolution, and regulatory changes. Embedding compliance expertise within innovation teams, establishing cross-functional collaboration, and implementing robust governance frameworks are key strategies to ensure that innovation does not compromise regulatory adherence. Furthermore, hybrid and ambidextrous structures allow managers to foster agility and creativity while retaining centralized oversight where necessary, supporting sustainable growth in highly competitive fintech environments.

The review also contributes to theoretical understanding by highlighting the relevance of ambidexterity and contingency theory in fintech organizational design. Ambidextrous structures illustrate how firms can strategically balance exploration and exploitation, while contingency alignment underscores the need to tailor organizational arrangements to the firm's context, including regulatory pressures, technological intensity, and market conditions. By synthesizing these perspectives, the review bridges gaps between innovation management theory, organizational design literature, and compliance studies.

Finally, this review identifies several directions for future research. Cross-country comparative studies could examine how differing regulatory environments influence organizational strategies in fintech. Longitudinal studies would provide insights into how firms evolve their structures over time in response to changing innovation and compliance demands. Additionally, emerging fintech models, such as decentralized finance (DeFi) platforms and AI-driven financial services, warrant investigation to understand how new organizational forms balance innovation and regulatory oversight in novel operational contexts.

In conclusion, strategic organizational restructuring is central to the success of fintech enterprises, providing the structural foundation for innovation while safeguarding compliance. By integrating theory and practice, this review offers actionable guidance for managers and establishes a platform for continued scholarly inquiry into organizational strategies in the rapidly evolving fintech landscape.

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