

## PM WORLD BOOK REVIEW<sup>1</sup>



Book Title: **Digital Project Practice for Banking and FinTech**

Author: **Tobias Endress, Ed.**

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Reviewer: **Jeff Hutchinson, PMP**

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### Introduction

Digital Project Practice for Banking and Fintech offers a timely and in-depth look at the convergence of technology, innovation, and strategy within the financial services sector. As someone with a career in IT and financial services spanning transformation programs, risk mitigation, and integration leadership, I found the book well-aligned with many trends I've observed firsthand, and others I'm preparing for. This book doesn't try to forecast the next shiny object in fintech; instead, it offers a grounded look at how specific technologies and practices are transforming the business model of banking itself.

Each chapter, authored by different contributors, brings a global lens to digital transformation in financial services, especially from Europe and Asia. While not every chapter breaks new ground, taken together, the book presents a mosaic of real challenges, evolving frameworks, and fast-moving innovations, with case studies and platform-specific insights that add to its practical value.

### Overview of Book's Structure

The book is divided into thematic chapters, many of which explore specific fintech domains or transformation areas:

- **Chapter 1** – Digitalization of Financial Services: Context and framing for what follows

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- **Chapter 2–4** – Communication, Process Automation, and Digital Transformation Strategies: Set the foundation and practical applications of digital tools
- **Chapter 5–7** – Cryptocurrencies, Blockchain, and Banking Disruption: Analyze the pressure points affecting legacy banking systems
- **Chapter 8–9** – Crowdfunding and Signaling Theory: Insightful for startup fundraising and investor trust building
- **Chapter 10–11** – Embedded Finance and Buy Now Pay Later (BNPL): Great user experience content, ethics, and governance challenges
- **Chapter 12** – Zero Trust in Banking: A necessary evolution in financial cybersecurity
- **Chapter 13–14** – Digital Transformation Case Study (Siam Commercial Bank) and Asia's Regulator-Inclusive Fintech Model: These close the book strong with cross-border perspective and success patterns

## Highlights

1. **Banking Is Now Data Banking**  
One quote hit hard: "Banking is no longer money banking but data banking." The book repeatedly emphasizes how the financial sector is evolving from moving money to managing and monetizing data.
2. **Crowdfunding Success Depends on Signals**  
Chapter 9 introduced signaling theory, highlighting how startups must actively signal credibility (e.g., accelerators, IP rights, business angels) to attract equity-based crowdfunding. These subtle cues matter more than flashy pitches.
3. **Zero Trust Is No Longer Optional**  
With increased API-based collaboration, remote teams, and third-party vendors, the implementation of ZTA (Zero Trust Architecture) is a non-negotiable. The inclusion of SOAR and SIEM tools for real-time risk intelligence was especially relevant.
4. **Embedded Finance Is the Future UX**  
Embedded Finance (EF) is happening all around us — in e-commerce, BNPL, and app-driven payments. The book's framework for UX-focused EF (performance expectancy, perceived security, etc.) is well-grounded and useful.
5. **Asia's Regulator-Partnered Innovation Model**  
While the U.S. regulatory environment is adversarial toward fintech (e.g., SEC vs. Coinbase), Asia leads with regulatory collaboration, sandboxes, and strategic state support. The Singapore case is a blueprint worth watching.

## Highlights: What I liked!

The variety of contributors adds an international and multi-perspective depth. I appreciated hearing from European and Asian voices, especially in chapters on crowdfunding, ZTA, and embedded finance.

The practical breakdowns of user experience, platform design, and risk management align with the work I've done in both corporate IT and business transformation. This isn't vague theory, it's applied thinking.

And lastly, the Siam Commercial Bank case study didn't just show transformation for transformation's sake. It demonstrated how commercial strategies can unintentionally (but positively) support Sustainable Development Goals, a rare and valuable intersection of profit and purpose.

## Who might benefit from the Book?

- **Digital Project Managers and PMO Leaders:** Frameworks, implementation guidance, and strategy examples
- **Fintech Entrepreneurs and Product Designers:** Equity crowdfunding, embedded finance, and UX design insights
- **Financial Institutions and Banks:** Especially those in traditional models looking to digitally mature
- **Cybersecurity and Risk Management Professionals:** The ZTA chapter is must-read
- **Regulators and Policy Analysts:** Understanding Asia's pro-innovation stance could inform Western policy design

## Conclusion

Digital Project Practice for Banking and Fintech is not a startup hype manual; it's a practitioner's guide. It balances vision and practical insight across multiple fintech verticals, and while some chapters are stronger than others, the whole is more valuable than the sum of its parts.

I'd recommend this book to any technology leader, product strategist, or financial professional who needs to see how digital finance is evolving, with all its opportunities, pitfalls, and case-tested truths. This isn't just about transformation, it's about survivability and relevance in an industry being redefined in real-time.

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[For more about this book, click here.](#)

## About the Reviewer



### **Jeff Hutchinson, PMP**

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**Jeff Hutchinson**, PMP, CISA, ITIL, SSBB, Blockchain Architect is a seasoned business and technology consultant with over 28 years of experience in financial services, healthcare, manufacturing, and logistics. He holds a BBA in Business Management with a minor in Management of Information Systems from Dallas Baptist University and certifications including PMP, Six Sigma Black Belt, CISA, ITIL, and Blockchain Certified Architect.

Jeff began his career at GE Capital, GE's Financial Services arm, implementing financial systems and eCommerce/eBusiness solutions, and rolling out business process management systems which align closely with the themes of *Digital Project Practice for Banking and FinTech*. Outside of work, Jeff enjoys 3D printing, volunteering, and exploring how technology transforms businesses and lives.

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