FINTECH-RELATED ARTICLES

*Given below is a list of fintech-related articles authored by Ketharaman Swaminathan. Thanks in part to this collection, he has been named to the "The Royalty of Insightful Financial Services Content" list. Compiled by Bryan Clagett, CMO & Investor in Geezeo, a proven white-label PFM provider for banks and credit unions, Ketharaman is the only Indian / Asian on this list that features Ron Shevlin, Jim Marous, Brett King, and other fintech titans from the USA and UK.*

# [Can Chatbots Replace Humans?](https://www.finextra.com/blogposting/14406/can-chatbots-replace-humans)

14 August 2017  |  12246 views

<https://www.finextra.com/blogposting/14406/can-chatbots-replace-humans>

# How To Fight Credit Card Surcharge And Take CashlessIndia To The Next Level

18 July 2017  |  9504 views

<https://www.finextra.com/blogposting/14301/how-to-fight-credit-card-surcharge-and-take-cashlessindia-to-the-next-level>

# Why Branch And Digital Channels Will Coexist Forever

08 June 2017 | 7902 views

<https://www.finextra.com/blogposting/14161/why-branch-and-digital-channels-will-coexist-forever>

# Innovative Fintechs Don’t Need No PSD2 Regulation

14 February 2017 | 7533 views

<https://www.finextra.com/blogposting/13704/innovative-fintechs-dont-need-no-psd2-regulation>

# Five Reasons Why PayTM Is Miles Ahead Of Its Rivals

20 January 2017 | 9952 views

<https://www.finextra.com/blogposting/13576/five-reasons-why-paytm-is-miles-ahead-of-its-rivals>

# Impact of Regulation on Financial Services Providers: Op Ed Article in the Aug. 2012 issue of the Journal of Internet Banking And Commerce

<http://www.arraydev.com/commerce/jibc/articles.htm>

# Fintechs Need Guts More Than Lawyers

15 August 2016 | 4565 views

<https://www.finextra.com/blogposting/12970/fintechs-need-guts-more-than-lawyers>

# Fintechs Need Marketers And Lobbyists, Not Lawyers

31 July 2016 | 4032 views

<https://www.finextra.com/blogposting/12916/fintechs-need-marketers-and-lobbyists-not-lawyers>

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05 July 2016 | 3796 views

<https://www.finextra.com/blogposting/12812/enhanced-remittance-data-could-multiply-electronic-fund-transfer-volumes>

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26 May 2016 | 5040 views

<https://www.finextra.com/blogposting/12657/five-ways-for-banks-to-boost-credit-card-use>

# Banks Will Know Chipotle Is Going Bankrupt Before Chipotle’s CEO

17 April 2016 | 4097 views

<https://www.finextra.com/blogposting/12483/banks-will-know-chipotle-is-going-bankrupt-before-chipotle>

# How To Really Kill Cash

16 March 2016 | 6847 views

<https://www.finextra.com/blogposting/12370/how-to-really-kill-cash>