



City Research Online

City St George's, University of London

Citation: li, Q. (2020). Entrepreneurial strategizing Three studies in the financial technology (Fintech) space. (Unpublished Doctoral thesis, City, University of London)

This is the accepted version of the paper.

This version of the publication may differ from the final published version. To cite this item please consult the publisher's version.

Permanent repository link: <https://openaccess.city.ac.uk/id/eprint/25369/>

Copyright and Reuse: Copyright and Moral Rights remain with the author(s) and/or copyright holders. Copies of full items can be used for personal research or study, educational, or not-for-profit purposes without prior permission or charge, unless otherwise indicated, provided that the authors, title and full bibliographic details are credited, a hyperlink and/or URL is given for the original metadata page and the content is not changed in any way. For full details of reuse please refer to [City Research Online policy](#).

THESIS DEPOSIT AGREEMENT

Thesis Deposit Agreement for City Research Online (CRO) – the institutional repository of City, University of London.

City Research Online is used by the University for archiving research outputs of its members to make them openly available. Note: This “free availability” may compromise your ability to publish a journal article; chapter; book or patent; and at the same time note that some future employers and some institutions may not consider this “open access” to be a publication.

Note: Theses are also available online from The British Library via EThOS (Electronic Theses Online Service).

Please read this form carefully. Please complete it with your details and ticking the appropriate statements regarding deposit and retention of your thesis on page 2. Pages 3 and 4 explain what will happen to your thesis after your degree has been awarded.

SECTION A

Author details

- 1. Author’s name** (hereafter referred to as “I”)
Qian Li
- 2. Preferred contact email** (for Library Services use in the event of enquiries about your thesis) – please notify Library Services if this changes
Qianli225@gmail.com
- 3. Title of thesis**
Entrepreneurial strategizing: Three studies in the Insurance-technology (Insurtech) space
- 4. Award** (*indicate as appropriate*)

PhD/MPhil/DPsych/DClinPsych/DJourn/DHealth/DMus/DMA/LLM/DSc

SECTION B

Deposit of Thesis

Please ensure that you have read the Deposit Agreement statements in section C and D before completing this section.

1. Thesis Deposit: please tick one of the statements below:

- a. I wish to deposit full-text of the thesis in City Research Online (CRO) and The British Library Electronic Thesis Online Service (EThOS), from where it will be publicly available.
- b. Embargo pending publication: I wish to deposit full-text of the thesis in CRO and EThOS, with an embargo of three years because I wish to or am considering publishing all or some of the content from the thesis in a journal article, a chapter or a book. The metadata and the abstract of the thesis will be available in CRO and EThOS.
- c. Embargo pending patent application: I wish to deposit full-text of the thesis in CRO and EThOS, with an embargo of three years, because I am making a patent application relating to the outcomes of my research. The metadata and the abstract of the thesis will be available in CRO and EThOS.
- d. Embargo for other reasons: I wish to deposit full-text of the thesis in CRO and EThOS with an agreed embargo, but will allow metadata and the abstract of the thesis to be available in CRO and EThOS. See section D for acceptable reasons.
- e. I do not wish the thesis to be deposited in CRO and EThOS (see section D for acceptable reasons).

Note: for options B, C, and D an email must be submitted to the Director of Library Services (digilib@city.ac.uk) explaining the reasons for the embargo request.

2. If the thesis contains confidential material, this cannot be made publicly available, and must be removed or redacted from the copy of the thesis deposited in CRO. The thesis must also not contain any material that infringes Copyright and Data Protection Regulations. Please tick the boxes below as appropriate.

- a. I understand that I must submit a digital copy with all confidential material removed or redacted (including Clinical Practice Components where appropriate). Please note that Library Services also requires a digital copy of the complete thesis.
- b. There is no material contained in this thesis that infringes Copyright Law or any other compliance law.

Note: The Copyright and Digitisation Team in Library Services is available to provide guidance on these matters (digilib@city.ac.uk).

3. I confirm that I have deposited a digital copy of the thesis, and also if necessary a digital copy of the thesis that does not include confidential material.

Author's signature:

QIAN LI

Date: 12 Oct 2020

SECTION C

Deposit Agreement statements

1. I confirm that I am the author or co-author of the thesis and have the authority on behalf of the author or authors to make this agreement and to hereby give City, University of London the right to make available the thesis as described in this agreement.
2. I understand that the rights granted to CRO through this agreement are entirely non-exclusive and royalty free. I am free to publish the thesis in its present version or future versions elsewhere.
3. I agree that Library Services or any third party with whom CRO has an agreement to do so may, without changing content, transfer the thesis to any medium or format for the purpose of future preservation and accessibility.
4. I understand that once the thesis is available from CRO, it will be indexed by search engines and therefore accessible to anyone with internet access.
5. I also agree to an electronic copy of the thesis being included in The British Library e-theses online service (EThOS).
6. I understand that once the thesis is available from CRO, a citation to it will always remain visible.
7. I confirm that I have exercised reasonable care to ensure that the thesis is original, and does not to the best of my knowledge break any UK law or infringe any third party's copyright or other Intellectual Property Right. Where I have included third party copyright material, including material from the internet, I have fully acknowledged its source.
8. I understand that City, University of London attaches great importance to adherence to professional and ethical obligations, and it is essential that no material is deposited in the public domain that could compromise the confidentiality or welfare of participants / clinical patients / clients.
9. I understand that City, University of London does not hold any obligation to take legal action on behalf of the author, or other rights holders, in the event of breach of intellectual property rights, or any other right, in the thesis.
10. I understand that, under certain circumstances, I can if I wish, or if my research supervisor so advises me, request that the thesis is placed under an embargo and to do so will not adversely affect the assessment of the thesis for an award.
11. I understand that, under certain circumstances, I can if I wish, or if my research supervisor so advises me, decline to deposit the thesis in CRO and to do so will not adversely affect the assessment of the thesis for an award. Please submit a letter explaining why to the Director of Library Services (digilib@city.ac.uk).

SECTION D

Request for an embargo or not to deposit in CRO

A covering letter must be submitted to the Director of Library Services (digilib@city.ac.uk) explaining the reasons, and if an embargo is being requested, the desired length. Acceptable circumstances include:

1. The thesis has been written as the result of commercial sponsorship, and contains sensitive information that should not be released until an agreed date. Access is only granted after consultation with the author, mediated through the appropriate department if necessary. Copying is also prohibited.
2. There is unavoidably a large amount of copyrighted, confidential, or other material, that may infringe the law, and which it is not feasible to redact or remove.
3. The subject matter of the thesis poses a threat to the personal safety of the author or people referred to within the thesis, if the digital copy is made publicly available.