

MBAN 658DE – Fintech and Digital Finance

Course title	Fintech and Digital Finance				
Course code	MBAN 658DE				
Course type	Concentration Elective				
Level	2 nd Cycle				
Year / Semester	1 st or 2 nd / Fall, Spring, Summer				
Teacher's name	Spyridon Repousis				
ECTS	6	Lectures / week	1/week	Laboratories / week	N/A
Course purpose and objectives	Understand the Evolution and Impact of FinTech: Gain insights into how technological advancements are transforming financial services and driving innovation in the industry. Explore Key Financial Technologies: Learn about digital payments, blockchain, cryptocurrencies, and AI, and how these technologies are reshaping financial products and services. Analyze FinTech Business Models: Examine various business models within FinTech, including robo-advisors, online lending, and InsurTech, and their impact on traditional financial institutions. Assess Regulatory and Ethical Considerations: Understand the regulatory landscape impacting FinTech and address the ethical implications associated with data privacy, cybersecurity, and financial inclusion. Develop Strategic Thinking and Innovation Skills: Enhance strategic decision-making skills to leverage FinTech innovations for competitive advantage and sustainable growth within the financial sector.				
Learning outcomes	Critically Evaluate the Evolution and Impact of FinTech: Assess the historical and future trajectories of financial technology and its transformative effects on global financial systems. Analyze and Synthesize Key FinTech Technologies: Demonstrate a comprehensive understanding of technologies like blockchain, digital payments, and AI, and synthesize their applications and potential disruptions in financial markets. Strategically Assess FinTech Business Models: Critically analyze diverse FinTech business models, evaluating their strategic fit, competitive implications, and innovation potential within the financial ecosystem. Formulate Strategic Responses to FinTech Innovations: Develop informed strategic plans for leveraging FinTech to enhance business operations, customer engagement, and competitive positioning. Navigate Regulatory and Ethical Complexities: Analyze the regulatory landscape affecting FinTech, anticipate future regulatory changes, and evaluate ethical considerations related to data privacy, cybersecurity, and inclusive finance.				

	Incorporate Behavioral Economics into Financial Strategy: Integrate behavioral insights into the design and implementation of financial services to optimize customer engagement and product effectiveness. Evaluate the Role of FinTech in Financial Inclusion and Economic Growth: Assess how FinTech solutions can be strategically deployed to promote financial inclusion and catalyze economic development, particularly in emerging markets.		
Prerequisites	MBAN 550/MBAN 630/MBAN 640	Required	NO
Course content	Week 1 Introduction to Fin Tech Week 2 Digital Payments and Open Banking Week 3 Online Lending and Alternative Finance Week 4 Robo-Advisors and Investment Innovations Week 5 Blockchain and Cryptocurrencies Week 6 Decentralized Finance (DeFi) Week 7 InsurTech and Insurance Innovation Week 8 AI and Big Data in FinTech Week 9 Behavioral FinTech Week 10 RegTech and Compliance Week 11 Cybersecurity and Data Privacy Week 12 Future Trends and Ethical Considerations		
Teaching methodology	Lectures Readings Case Studies, Academic Paper Discussion		
Bibliography	FinTech: finance, technology and regulation, Buckley, R.P., Arner, D.W. and Zetzsche, D.A., Cambridge University Press, 2023, 9781009086943 (online ISBN) The financial services guide to Fintech: Driving banking innovation through effective partnerships, Mohan, Devie, Kogan Page Publishers, 2020, 10: 0749486376 13: 978-0749486372 The payment system, Tom Kokkola (Ed.), European Central Bank, 2010, 978-9289906326 (print)9789289906333 (online)		

Assessment	Final Exam Course Work Classroom participation
Language	English