

# IB3M1-15 Fintech

**22/23**

**Department**

Warwick Business School

**Level**

Undergraduate Level 3

**Module leader**

Ruslan Sverchkov

**Credit value**

15

**Module duration**

10 weeks

**Assessment**

Multiple

**Study location**

University of Warwick main campus, Coventry

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## Description

### Introductory description

This is an elective module available for WBS and non-WBS students.

The course covers the intersection of finance and technology. Its main aim is to provide a sound foundation across the spectrum of financial concepts driving innovations of the principal intermediation functions (money, payments, capital raising, market aggregation, price discovery, mass distribution) with examples of business models and products (neobanks, robo-advisors, crypto exchanges etc). It will facilitate better understanding of the value propositions, best practices, regulation and technology encountered in fintech start-ups and help structure thinking about new business and partnership opportunities from traditional financial institutional and venture funding perspective.

[Module web page](#)

### Module aims

The course covers the intersection of finance and technology. Its main aim is to provide a sound foundation across the spectrum of financial concepts driving innovations of the principal intermediation functions (money, payments, capital raising, market aggregation, price discovery, mass distribution) with examples of business models and products (neobanks, robo-advisors, crypto exchanges etc). It will facilitate better understanding of the value propositions, best

practices, regulation and technology encountered in fintech start-ups and help structure thinking about new business and partnership opportunities from traditional financial institutional and venture funding perspective.

## **Outline syllabus**

This is an indicative module outline only to give an indication of the sort of topics that may be covered. Actual sessions held may differ.

- Introduction to FinTech
- Blockchain and basics of cryptography
- Bitcoin and other digital currencies
- Crypto assets and blockchain applications
- Central bank digital currencies
- Fundamentals of artificial intelligence
- Market place lending
- Quantitative trading, machine learning in trading
- Regulatory landscape of FinTech

## **Learning outcomes**

By the end of the module, students should be able to:

- Understand how Fintech can transform financial services
- Differentiate traditional assets and crypto-assets
- Manage innovation in retail and B2B markets
- Understand the role of Fintech in retail and B2B market
- Apply the Fintech concepts introduced in this module in new start-ups
- Integrate traditional financial services with Fintech

## **Indicative reading list**

There are very few textbooks written specifically about FinTech due to being a relatively new topic.

- Chishti, S., & Barberis, J. (2016). *The FinTech book: the financial technology handbook for investors, entrepreneurs and visionaries*. John Wiley & Sons.
- Ferguson, Niall. *The ascent of money: A financial history of the world*. Penguin, 2008.
- Popper, Nathaniel. *Digital gold: The untold story of Bitcoin*. Penguin UK, 2015.
- Gerard, David. *Attack of the 50 foot blockchain: Bitcoin, blockchain, Ethereum & smart contracts*. David Gerard, 2017.
- Sironi, Paolo. *FinTech innovation: from robo-advisors to goal based investing and gamification*. John Wiley & Sons, 2016.

## **Subject specific skills**

Work with Fintech data and algorithms.

Understand the technology (e.g., Blockchain) within Fintech start-ups.

See the link between the value chains and wider financial networks.

## Transferable skills

Develop written and verbal communication and numeracy skills in the formal assessment for the module.

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## Study

### Study time

Type	Required
Lectures	10 sessions of 1 hour (7%)
Seminars	9 sessions of 1 hour (6%)
Online learning (independent)	10 sessions of 1 hour (7%)
Private study	48 hours (32%)
Assessment	73 hours (49%)
Total	150 hours

### Private study description

Private study.

## Costs

No further costs have been identified for this module.

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## Assessment

You do not need to pass all assessment components to pass the module.

### Assessment group D2

	Weighting	Study time
Participation	10%	8 hours
Online Examination	90%	65 hours
Exam		

~Platforms - AEP

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## Weighting

## Study time

- Online examination: No Answerbook required

## Assessment group R2

### Weighting

### Study time

Online Examination  
Exam

100%

~Platforms - AEP

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- Online examination: No Answerbook required

## Feedback on assessment

Feedback provided via my.wbs.

[Past exam papers for IB3M1](#)

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## Availability

### Pre-requisites

To take this module, you must have passed:

- Any of
  - [IB235-15 Finance 1: Financial Markets](#)
  - [IB266-15 Fundamentals of Finance](#)
  - [IB253-15 Principles of Finance 1](#)

## Courses

This module is Optional for:

- UIBA-N20B BSc in Management
  - Year 3 of N20B Management
  - Year 3 of N20B Management
  - Year 3 of N23K Management with Accounting
  - Year 3 of N234 Management with Digital Business
  - Year 3 of N235 Management with Entrepreneurship
  - Year 3 of N232 Management with Finance

- Year 3 of N252 Management with Marketing
- Year 3 of N23L Management with Strategy and Organisation
- UIBA-MN3C Law and Business Four Year (Qualifying Degree)
  - Year 3 of MN3C Law and Business Four Year (Qualifying Degree)
  - Year 4 of MN3C Law and Business Four Year (Qualifying Degree)
- Year 3 of UIBA-N400 Undergraduate Accounting and Finance
- UIBA-N404 Undergraduate Accounting and Finance (with Foundation Year and Placement/Undergraduate Partnership Programme)
  - Year 5 of N404 Accounting and Finance (Foundation Year and Placement)
  - Year 5 of N405 Accounting and Finance (Foundation Year and UPP)
  - Year 5 of N403 Accounting and Finance (with Foundation Year)
- Year 4 of UIBA-N403 Undergraduate Accounting and Finance (with Foundation Year)
- UIBA-N401 Undergraduate Accounting and Finance (with Placement Year/Undergraduate Partnership Programme)
  - Year 4 of N401 Accounting and Finance (Placement)
  - Year 4 of N402 Accounting and Finance (Undergraduate Partnership Programme)
- Year 3 of UCSA-I1N1 Undergraduate Computer Science with Business Studies
- Year 4 of UCSA-I1NA Undergraduate Computer Science with Business Studies (with Intercalated Year)
- Year 1 of UIOA-EEU Undergraduate EU Exchange
- Year 4 of UGEA-RN21 Undergraduate German and Business Studies
- Year 3 of UIPA-L8N1 Undergraduate Global Sustainable Development and Business
- Year 4 of UIPA-L8N2 Undergraduate Global Sustainable Development and Business Studies (with Intercalated Year)
- Year 4 of UIBA-N1RA Undergraduate International Business with French
- Year 4 of UIBA-N1RB Undergraduate International Business with German
- Year 4 of UIBA-N1RC Undergraduate International Business with Italian
- Year 4 of UIBA-N1RD Undergraduate International Business with Spanish
- UIBA-N20F Undergraduate International Management
  - Year 4 of N20F International Management
  - Year 4 of N20F International Management
  - Year 4 of N20S International Management (with Accounting)
  - Year 4 of N20T International Management (with Chinese)
  - Year 4 of N20P International Management (with Entrepreneurship)
  - Year 4 of N20M International Management (with Finance)
  - Year 4 of N20U International Management (with French)
  - Year 4 of N20L International Management (with Marketing)
  - Year 4 of N20V International Management (with Spanish)
  - Year 4 of N20W International Management (with Strategy and Organisation)
  - Year 4 of N20N International Management with Digital Business
  - Year 4 of N20E Management (with Foundation Year)
  - Year 4 of N234 Management with Digital Business
- Year 3 of UIBA-MN3A Undergraduate Law and Business Studies
- UIBA-N20J Undergraduate Management (with Foundation Year and Placement Year/Undergraduate Partnership Programme)
  - Year 5 of N20J Management (Foundation Year and Placement)

- Year 5 of N20K Management (Foundation Year and UPP)
- Year 5 of N23H Management with Digital Business (with Foundation Year and Placement Year)
- Year 5 of N23J Management with Entrepreneurship (with Foundation Year and Placement Year)
- Year 5 of N23G Management with Finance (with Foundation Year and Placement Year)
- Year 5 of N255 Management with Marketing (with Foundation Year and Placement Year)
- UIBA-N20E Undergraduate Management (with Foundation Year)
  - Year 4 of N20E Management (with Foundation Year)
  - Year 4 of N23N Management with Accounting (with Foundation Year and Placement Year)
  - Year 4 of N23M Management with Accounting (with Foundation Year)
  - Year 4 of N23E Management with Digital Business (with Foundation Year)
  - Year 4 of N23F Management with Entrepreneurship (with Foundation Year)
  - Year 4 of N23D Management with Finance (with Foundation Year)
  - Year 4 of N252 Management with Marketing
  - Year 4 of N254 Management with Marketing (with Foundation Year)
  - Year 4 of N23P Management with Strategy and Organisation (with Foundation Year)
- UIBA-N20C Undergraduate Management (with Placement Year/Undergraduate Partnership Programme)
  - Year 4 of N20M International Management (with Finance)
  - Year 4 of N20B Management
  - Year 4 of N20D Management (Undergraduate Partnership Programme)
  - Year 4 of N20C Management (with Placement Year)
  - Year 4 of N20Q Management with Accounting (with Placement Year)
  - Year 4 of N236 Management with Digital Business (with Placement Year)
  - Year 4 of N237 Management with Entrepreneurship (with Placement Year)
  - Year 4 of N232 Management with Finance
  - Year 4 of N233 Management with Finance (with Placement Year)
  - Year 4 of N253 Management with Marketing (with Placement Year)
  - Year 4 of N20R Management with Strategy and Organisation (with Placement Year)
- Year 3 of UMAA-G1N4 Undergraduate Mathematics with Business Studies
- Year 4 of UMAA-G1N5 Undergraduate Mathematics with Business Studies (with Intercalated Year)
- Year 1 of UIOA-EOS Undergraduate Overseas Exchange
- Year 4 of UPXA-F3ND Undergraduate Physics and Business Studies (with Intercalated Year)
- Year 3 of UPXA-F3N2 Undergraduate Physics with Business Studies
- Year 1 of UIOA-EUS Undergraduate USA Exchange