Module Description

Current Issues in Digital Financial Services

1.	Module No./ Code	MPE-M01-F20
2.	Course Title (original):	Current Issues in Digital Financial Services
3.	Course Title (english):	Current Issues in Digital Financial Services
4.	Semester or Trimester	Summer Semester
5.	Form of course (i.e. obligatory, elective course)	Elective course: Master Pool
6.	Level	Master
7.	University / organisation	Berlin School of Economics and Law; Université de Tunis El Manar
8.	Subject area (Facheinheit FB 1)	Economics, finance, supply chain management and computer science
9.	Duration	1 semester
10.	Offering cycle of the module	Annual
11.	Number of ECTS-Credits allocated	6.5
12.	SWS	4
13.	Total work load (in hrs.)	150
14.	Individual Study Time, Assessment Time and Preparation	90 (contact time 64 hrs)
15.	Applicability of the module	Preparation for the Master thesis; Programmes: MA International Economics; MA International Finance
16.	Prerequisites for participation	Master study programme with a focus on economics, finance and banking (priority 1); supply chain and computer science (priority 2) knowledge of English language of level B2
17.	Learning language	English
18.	Form of exam/ assessment method	Combined examination: Transfer project (75%), presentation (25%)
19.	Teaching and learning methods	Lectures, team working, and presentations
20.	Mode of delivery (face-to-face, online-learning etc.)	#Joint in-presence teaching: 1 week in April at UTM (Tunisia); 1 week in June at HWR #Online group consultations
21.		Guest speaker(s): practitioners, e.g. central banks and regulators, Fintech companies
22.	Person responsible for the module	HWR: Prof. Dr. Martina Metzger; Prof. Dr. André Tomfort UTM: Prof. Arafet Farroukh, PhD;

23. Objective	The course aims to provide students with a critical understanding of Fintechs, their mode of operation, their finance, and regulatory requirements. Students will become familiar with the features, functioning and risks of Fintechs to financial systems, but also with their contributions to growth and development. Students will become familiar with German and Tunisian case studies.
24. Content	The course has four parts all dealing with Fintechs: I. Specifics of technology of Fintechs; II. Specifics of Finance of Fintechs; III. Specifics of Regulation of Fintechs; IV. Case Studies. In detail the course covers: 1. Blockchain and cryptocurrencies; 2. Financing of Fintechs 3. Banking regulation 4. Regulatory frameworks for Fintech 5. Fintechs' potential for Financial Inclusion 6. Financial Inclusion via a specific Fintech, i.e. mobile money or digital community currencies
25. Learning outcomes (ILO)	**Content-oriented learning outcomes:** Upon successful completion of this module students will be able: **ILO1:** to describe basic terms, features, instruments and financing of Fintechs. **ILO2:** to understand the mode of operation of Fintechs and contextualise Fintechs within the digitalisation of the economy and the financial system in particularly. **ILO3:** to identify interdependencies and transmission channels between Fintech and traditional financial institutes, in particularly the banking sector, and critically assess these risks for the domestic financial system and consumer rights. **ILO4:** to apply what they have learnt to case studies and relate these case studies and experiences to the specifics of technology, finance and regulatory requirements discussed in class. **Skill oriented learning outcomes:** Upon successful completion of this module students will be able: **ILO5**: to cooperate within interdisciplinary and international teams and enhance cross-cultural collaboration. **ILO6:** to co-operate in interdisciplinary and international teams in order to make himself or herself familiar with a selected subject, prepare a presentation, and give a talk on that subject.

	ILO7: to respond in interdisciplinary and international teams to questions and resolve problems in a consensus-seeking teamwork, present and explain their results to the audience. **ILO8:** to create an in-depth analysis of one topic in form of a transfer project.	
26. Literature (core / additional)	Core: Chou, D., O'Sullivan, C. and V. Papavassiliou (eds.) (2023): FinTech Research and Applications: Challenges and Opportunities, Transformations in Banking, Finance and Regulation series Vol. 5, World Scientific Publishing. De Mariz, F. (2022), Finance with a Purpose: FinTech Development and Financial Inclusion in the Global Economy, Transformations in Banking, Finance and Regulation series Vol. 3, World Scientific Publishing. Additional: Valdez, S., Molyneux, P. (2013), An Introduction to Global Financial Markets, seventh edition. Houndsmill, Basingstoke / New York: Palgrave Macmillan. Alridge, I., Avellaneda, M. (2021), Big Data Science in Finance, Publisher: Wiley, ISBN: 9781119602989 Reilly, F.K., Brown, K.C., (2018) Investment Analysis and Portfolio Management, 11th ed., Publisher: The Dryden Press, ISBN: 9781305262997	
27. Verification of competence acquisition	Transfer project with case study; brief presentation on major results and discussion in audience;	
28. Last amendment	New module from April 2024 on	