

Course Title: Innovations in Finance and FinTech Solutions

Instructor: Dr. Ewelina Idziak

ECTS Credits: 4 ECTS (100 hours: 30 classroom contact, 70 hours of self-study)

Semester/Study Period: Winter/Summer

Language of Instruction: English

Course Profile and Type: Practical; Elective module

Learning Outcomes

- W01: Understand mechanisms and drivers of innovation in finance, including the role of technology and entrepreneurship
 - W02: Identify and describe disruptive technologies transforming financial services (blockchain, AI, DeFi, regtech)
 - W03: Explain behavioral and regulatory factors shaping innovative finance solutions
 - W04: Assess opportunities and risks arising from digital transformation in the financial sector
 - U01: Critically analyze new business models, digital platforms, and financial products in FinTech
 - U02: Compare traditional and innovative financial services, evaluating customer impact and organizational change
 - U03: Apply digital tools for analysis in contemporary finance contexts
 - K01: Demonstrate openness to technological and organizational change, creative problem-solving, and ethical responsibility
 - K02: Promote diversity, sustainability, and digital inclusion within innovative financial ecosystems
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Course Content

1. **Financial Innovation and Disruption:** Theories of innovation, digital transformation, and the changing landscape of financial services
2. **FinTech Ecosystem:** Startups, incumbents, global trends, funding, and collaboration in banking, payments, asset management, and insurance
3. **Technological Foundations:** Blockchain, distributed ledger, AI and machine learning, cloud computing, open APIs, DeFi platforms
4. **Regulatory, Ethical and Social Aspects:** Data privacy (GDPR), compliance (PSD2, MiFID), financial inclusion, cybersecurity

5. **Case Studies and Project Work:** Real-world examples of FinTech solutions, product development cycles, platform analysis, and market simulation
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Teaching Methods

- Interactive lectures, Project-based learning, workshops, seminars
 - collaborative projects
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Assessment Criteria

- Written work (5 open questions about topics discussed during lessons)
 - Project/presentation/poster about selected FinTech solutions and models
 - Grading scale:
 - ≥70%: Pass (3.0)
 - ≥75%: Pass+ (3.5)
 - ≥80%: Good (4.0)
 - ≥85%: Very Good (4.5)
 - ≥90%: Excellent (5.0)
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Literature and Recommended Resources

Library and Textbook

- Arner, D.W., Barberis, J., Buckley, R., *The RegTech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Regulators*, Wiley, 2019
- Chishti, S., Puschmann, T., *The FinTech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries*, Wiley, 2020

Open Access / Online

- Cambridge Centre for Alternative Finance: https://ccaf.io/atlas/visualisation/graph?country_field=op_hq&sort=segments_edate,ophq,legghq&sortBy=name&sortDesc=false&year=2024
- Industry reports, platforms (e.g. Stripe, Plaid, Ethereum, Binance, IBM Watson for Finance)

Simulation and Analytical Tools

- Demo accounts: Bloomberg, Binance, TradingView, MetaMask, Notion, Miro, MS Teams, Zoom

Other materials shared by the lecturer.

Course Requirements

- Active participation in workshops, interactive sessions, and online collaborations
 - English level about B2
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