

Máster Universitario en Finanzas y Banca/ Master of Science in Finance and Banking

1. SUBJECT

- **Name:** Digital Banking and Fintech
- **Type of subject:** elective
- **Credits:** 4 ECTS
- **Hours dedication:** 24 hours (in classroom)
76 hours (out classroom)
- **Coordinator of the subject:** Albert Banal
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- **Professor:** José Luís Peydró
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2. COURSE DESCRIPTION

Contents

This course extends the concepts acquired in the course of Digital Banking and Fintech and will describe how new technologies affect the financial sector, the impact of specialized platforms, crowdfunding, equity investment, reward-based, and crowdlending.

Specific Abilities

SA1. Analyse the impact of the accounting framework, macroeconomics and international finance on the management of the company, studying the current and expected context, in order to maximise the value of the company.

SA2. To understand the functioning of financial institutions, as well as the impact of banking regulation on them.

SA3. Apply financial tools to estimate the value of financial products, real assets, and firms, using qualitative, econometric and statistical techniques.

SA4. Apply management techniques in commercial banks and other deposit-taking institutions necessary to grant or not to grant a bank credit to a company.

SA5. Demonstrate an understanding of the interaction between financial products and institutions and real assets and firms.

SA6. Identify the possibilities of the digital economy for understanding customer needs and expectations.

SA7. Determine knowledge of the new computer technologies of artificial intelligence and machine learning and their possibilities in the digital economy.

SA8. To be able to draw conclusions in order to contribute some new aspects to the field of knowledge.

Teaching methodology

TM1 Traditional methodologies: this includes lectures based on the lecturer's explanations.

TM2 Active methodologies: this includes discussion sessions on previously assigned reading; presentations of topics by students.

TM3 Independent methodologies: this includes reading texts and carrying out individual or group assignments.

Evaluation criteria

Evaluation	Minimum	Maximum
Exam	40%	70%
Presentations	10%	30%
Individual or group project	20%	40%
Participation in the activities planned within the classroom	10%	30%
Total	80%	170%

3. BIBLIOGRAPHY

Capgemini. (2020). Top trend comercial banking.

Hornuf, L; Planck, M; Klus, M; Lohwassert, T; Scienbacher A. (2020). How Do Banks Interact with Fintech Startups? CESifo Working Paper Series No. 7170 Best Paper Award 1st International FinTech, InsurTech & Blockchain Forum

Igual, D (2016). Fintech. Lo que la tecnología hace por las finanzas. Ed. Profit

Igual, D (2019). Las fintech y la reinención de las finanzas. OIKONOMICS. UOC

Igual, D. (2020). New Finances: ¿El Netflix de las finanzas? Central de casos. UPF-BSM (también publicado en ACCID)

Informes anuales sobre fintech y digitalización en banca publicados por Capgemini, KPMG, Deloitte, CBIInsights

PWC. (2019). Crossing the lines: How fintech is propelling FS and TMT firms out of their lanes.

Zunzunegui, F. (2019). Regulación Financiera y fintech. ed. Aranzadi