COURSE DETAIL

BANKING AND FINANCIAL TECHNOLOGY

Country
China

Host Institution
Fudan University

Program(s)
Shanghai Summer

UCEAP Course Level
Upper Division

UCEAP Subject Area(s)
Economics

UCEAP Course Number
173

UCEAP Course Suffix
S

UCEAP Official Title
BANKING AND FINANCIAL TECHNOLOGY

UCEAP Transcript Title
BANKING & FINA TECH

UCEAP Quarter Units
4.00

UCEAP Semester Units

2.70

Course Description

This course helps the students to acquire basic knowledge about bank and fintech business models and risks; understand the functioning of contemporary financial technologies and discuss their merits and flaws; evaluate the impact of digitalization and fintech firm entrants on the banking sector.

This course introduces banks and their business models and discusses how trends in financial technologies affect the banking sector. The course combines academic rigour and literature review with practical insights from case studies, e.g., based on financial statements and industry reports.

First, we will discuss the role of banks in the financial system and why they exist. We briefly introduce the business model of banks and take a closer look at their balance sheets. We focus on the different aspects of how banks are managed and issues relating to banks' asset and funding structure and then analyse the various risks they are exposed to, their measurement, and how banks manage these risks.

Second, regarding FinTech and digital disruption in banking, we will develop a conceptual framework that guides us in thinking about innovation in banking and briefly introduce the financial technologies which enable respective innovation and disruption and the policies around them (e.g., Open Banking/PSD2). We then focus on analysing the business model of new fintech firm entrants competing with incumbent banks and how the use of financial technologies enhances banks' business models. We will cover fintech lending as a complement or substitute to traditional bank lending. Finally, we peruse applications of distributed ledger technology in banking and financial markets, such as blockchains and smart contract based financial protocols, and discuss how they disrupt traditional financial intermediation processes.

Language(s) of Instruction
English

Host Institution Course Number
ECON130283

Host Institution Course Title
BANKING AND FINANCIAL TECHNOLOGY

Host Institution Course Details
https://iss.fudan.edu.cn/banking.pdf

Host Institution Campus

Host Institution Faculty

Host Institution Degree

Host Institution Department
Fudan International Summer Session 2024

Course Last Reviewed
2024-2025

Print