

# 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**

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**UCEAP Official Title**

BANKING AND FINANCIAL TECHNOLOGY

**UCEAP Transcript Title**

BANKING & FINA TECH

**UCEAP Quarter Units**

4.00

**UCEAP Semester Units**

**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

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