

FINC 3880 DIGITAL BANKING AND FINANCE (3 credit hours)

Elmira College

SPRING 2025

Required Text:

1. Christopher E C Gan, Nirosha Hewa-Wellalage, and Ahmed Imran Hunjra, *Digital Banking and Finance*, World Scientific Publishing Europe Ltd;
2. Perry Beaumont, *Digital Finance: Big Data, Start-ups, and the Future of Financial Services*, Routledge.

Supplemental readings might be included to illustrate or expand on textbook readings.

Pre-requisites: FINC 3500 Corporate Finance

Course Description

This course explores the dynamic intersection of traditional banking and emerging digital finance technologies. Students will gain a thorough understanding of the role of money, monetary policy, and banking operations within the macro-financial environment. The course delves into foundational concepts of digital finance, modern payment systems, and the evolving ecosystem of digital business models, products, and services. Topics include bank lending, financial risk management, balance sheet analysis, banking regulation, alternative lending platforms, digital payment systems, and digital currencies. The course provides a comprehensive framework to critically analyze the impact of digital transformation on the financial sector.

Course Objectives and Goals

- Understand the fundamental roles of money, banking, and monetary policy in the financial system.
- Analyze the operations and dynamics of banks, including lending and risk management.
- Evaluate the development and implications of digital finance, including alternative payment systems and digital currencies.
- Examine the regulatory landscape and its impact on traditional and digital banking.
- Explore innovative business models, products, and services within the digital finance ecosystem.
- Develop critical thinking skills to assess financial risks and opportunities arising from digital transformation in banking.

Evaluation of Performance

Your grade will be based upon your performance on exams, assignments, and participation.

3 Assignments	10%
2 Quizzes	20%

3 Case Study and Reports	30%
Midterm Exam	20%
Final Exam	20%
Total	100%

Grades will be assigned as follows:

A 93% and above	B- 80 - 82%	D+ 67 - 69%
A- 90 - 92%	C+ 77 - 79%	D 63 - 66%
B+ 87 - 89%	C 73 - 76%	D- 60 - 62%
B 83 - 86%	C- 70 - 72%	F 59% or below

Withdrawal Policy: Please see Elmira College Bulletin for information on this policy.

Academic Honesty: Please read the section on Academic Honesty in the [Code of Conduct](#). Briefly, academic dishonesty includes: cheating, fabrication, facilitating academic dishonesty, and plagiarism. Ask if you have any questions on whether something constitutes as academic dishonesty. All work must be original and new. Past assignments from current or other courses will not be accepted. Academic dishonesty will not be tolerated. It will result in zero on the assignment, and a report will be filed with the school. Continued practice will result in failure of the class. Institutional penalties may also apply with repeated acts of academic honesty.

Student Responsibility:

- It is your responsibility to keep track of assignments and due dates.
- You should ask questions concerning assignments and lectures, if you need any clarifications.
- If you are struggling in class, have concerns, and/or unsure about expectations, please stop by during office hours or make an appointment for another time.

Tentative Schedule of Topics

<u>Topic</u>	<u>Materials</u>	<u>Tasks & Evaluations</u>
Digital Finance and Financial Services	Chapter 1	
FinTech: The Digital Era of the Financial Industry	Chapter 2	Assignment 1
Role of Digital Technology in the Digital Financial Industry	Chapter 3	
How Does Financial Inclusion Affect Bank Stability in Emerging Economies?	Chapter 4	Quiz 1
A Review on Digital Finance Revolution, Trends and Global Impacts	Chapter 5	
Big Data Applications in Banks: Systematic Review and Future Research Agenda	Chapter 6	Assignment 2
Forecasting Bitcoin: A Comparative Analysis of Traditional versus Machine Learning Approach	Chapter 7	
Valuation of Bank Shares in the Digital Age: A Case Study of South African Bank	Chapter 8	Case Study and Report 1
Exploring the Intersection of Corporate Governance and	Chapter 9	

Digital Finance: Risks, Rewards, and Policy Ramifications		
Assets Tokenization: Prospects and Challenges	Chapter 10	
Banking Operations and Balance Sheet Analysis	Chapter 11	Midterm Exam
Digital Transformation in Banking	Chapter 12	
Modern Payment Systems and Infrastructure	Chapter 13	
Cryptocurrencies and Blockchain Technology	Chapter 14	Assignment 3
Central Bank Digital Currencies	Chapter 15	
Modern Payment Systems and Infrastructure	Chapter 16	Case Study and Report 2
Mobile and Contactless Payments	Chapter 17	
Financial Risk Management	Chapter 18	
Interest Rate Risks and Hedging Strategies	Chapter 19	Quiz 2
Credit Risk Analysis and Loan Portfolio Management	Chapter 20	
Regulation and Compliance in Digital Finance	Chapter 21	Case Study and Report 3
Sustainable Finance and Digital Innovations	Chapter 22	
The future of Digital Finance	Chapter 23	Final Exam