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| **Approved Date:4/10/2022**  |  | **Philadelphia University** |
| **Issue:** | **Faculty: Business School** |
| **Credit Hours: 3** | **Department: Finance & banking**  |
| **Bachelor: Fintech** | **Course Syllabus** | **Academic Year: 2022/2023** |

**Course Information**

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| **Prerequisite**  | **Course Title** | **Course No.**  |
| **---** | **Fundementals of Finance Technology** | **0322200** |
| **Room No.** | **Class Time** | **Course Type** |
| **31206** | **11:15-12:05Sat/Mon** |  Univirsity Requirement Fuclty Requirement 🗸 Major Requirement  Elective 🗸 Compulsory |

**Instructure Information**

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| --- | --- | --- | --- | --- |
| **E-mail** | **Office Hours** | **Phone No.** | **Office No.** | **Name** |
| **iananzeh@philadelphia.edu.jo** |  | **2262** |  | **Dr. Izz eddien Ananzeh** |

**Course Delivery Method**

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|  **Blended Online Physical**  |
| **Learning Model** |
| **Physical** | **Asynchronous** | **Synchronous** | **Percentage** |
| **67%** | **33%** |  |

**Course Description**

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| This course is designed to acquaint students with the fundamental principles of financial technology, including its business models and the key tools utilized by professionals in the field. It delves into the mechanisms of transferring traditional financial services, encompassing both Islamic and conventional perspectives. Moreover, the course aims to familiarize students with cutting-edge technologies like artificial intelligence, machine learning, big data, blockchain, and others, highlighting their applications in finance. Additionally, students will gain insights into prominent financial technology applications and business models such as cryptocurrencies, digital currencies, insurance technology, crowdfunding, robo-advisors, and electronic payments. Lastly, the course covers the impact of legislation and regulations governing operations in this sector. |

**Course Learning Outcomes**

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| **Corresponding Program Outcomes**  | **Outcome** | **Number** |
| **Knowledge**  |
| **Kp1** | Explain main concepts of financial technology. | **K1** |
| **Kp 1** | Students shall understand the technologies underpinning the new financial innovations. | **K2** |
| **Skills**  |
| **Sp1** | Use the basic technologies and tools required to work in the financial sector. | **S1** |
| **Competencies** |
| **Cp1** | Commence other related courses with professionalism and practicality for more deeper knowledge and skills. | **C1** |

**Learning Resources**

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| --- | --- |
| **- Fintech: Hacking, Blockchain, Big Data, Cryptocurrency,** [**Eliot P Reznor**](https://www.amazon.com/Eliot-P-Reznor/e/B01N6NVJS8/ref%3Ddp_byline_cont_book_1)**, 2021.****- Fintech Business Models, by the business model analyst, 2020.****- Fintech Solutions A Complete Guide,** [**Gerardus Blokdyk**](https://www.amazon.com/Gerardus-Blokdyk/e/B071RZKFNK/ref%3Ddp_byline_cont_book_1)**, 2019, Publisher: 5STARCooks.** | **Course Textbook** |
| 1. The Future of FinTech Integrating Finance and Technology in Financial Services, Bernardo Nicoletti, 2017.2. The Fintech book, by Susanne Chishti and Janos berberis, Wiley, 20163. Fintech Revolution: Universal Inclusion in the New financial Ecosystem, By Sofie Blakstad and Robert Allen, 20184. Bank 4.0: Banking Everywhere, never at bank, by Brett King, Wiley, 20195. Disrupting Finance: FinTech and Strategy in the 21st CenturyEdited by, Theo Lynn, 20196. Bitcoin, Blockchain, and Cryptoassets: A Comprehensive introductionBy [Fabian Schär](https://mitpress.mit.edu/author/fabian-schar-32638) and [Aleksander Berentsen](https://mitpress.mit.edu/author/aleksander-berentsen-32637), 2020.Students shall refer to:-Academic articles.-Relevant websites.-International Reports.-Related software and programs. | **Supporting References** |

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| --- | --- |
| **Academic references:**- Web of Science Database (SSCI)- Google scholar, Scopus, and Science Direct. - E-Marefah database and Al-mandoumah.**Follow Fintech Leading companies websites:**- <https://courses.cfte.education/ranking-of-largest-fintech-companies/> - <https://thomasdigital.com/industry/fintech-website-design> **General Fintech news and reports:**- <https://thefintechtimes.com/> - <https://www.finextra.com/> - <https://www.fintechfutures.com/>- <https://www.pymnts.com/> - <https://thepaypers.com/> - <https://www.fnlondon.com/> - <https://www.fintechfutures.com/subject/fintech/> - <https://blog.feedspot.com/fintech_blogs/> - <https://www.investopedia.com> **Reports:**- <https://fintechworldreport.com/> **Jordan Fintech companies:**- <https://tracxn.com/explore/FinTech-Startups-in-Amman>  | **Supporting Websites**  |
| **🗸 Classroom**  **laboratory Learning Platform Other**  | **Teaching Environment**  |

**Meetings and Subjects Time Table**

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| --- | --- | --- | --- | --- |
| **Learning Material** | **Task** | **Learning Method\*** | **Topic** | **Week** |
| Course syllabus |  | Lecture | Explain the vision and mission for Business faculty, Finance Department, the Fintech program, and the course syllabus. | **1** |
| 1&2&3Fintech Business Models |  | Lecture &Discussion | **Introduction to FinTech**Definitions, recent developments, major areas in FinTech, future prospects, careers, and potential issues with FinTech. | **2** |
| 4&5&6Fintech Business Models+ the future of fintech 1,2 |  | Lecture &Discussion | **Impact on financial services**Service operation, business models, customer expectations, banks revenues, human resource concerns, economics growth, financial system. | **3** |
| 8&9&10Fintech Business Models &Article |  | Lecture &Discussion | **Tools and skills used and needed in fintech**Finance Intelligence tools, Statistical tools, programming software’s, cloud infrastructure, financial skills, interpersonal skills, research skills. | **4** |
| 8&9&10Fintech Business Models | Quiz | Labortary((online | **Technologies: Blockchain**Blockchain concept, history, mechanism, types, applications, problems, governance, challenges and opportunities. | **5** |
| 8&9&10Fintech Business Models |  | Labortary((online | **AI & ML in finance**Concepts, history, mechanism, applications, challenges and opportunities | **6** |
| 8&9&10Fintech Business Models |  | Labortary((online | **Bigdata in finance**Concepts, history, mechanism, applications, challenges and opportunities. | **7** |
| article | **Midterm Exam** | Labortary((online | **Cryptocurrencies**Bitcoin, Ethereum, Other Altcoins, Wallets, Exchange Markets, Payments | **8** |
| Article & industry standard | Project as a homework | Lecture &DiscussionLabortary((online | **Crowdfunding**What is crowdfunding, models of crowdfunding, governance of crowdfunding, relevant platforms, economic aspects. | **9** |
| article |  | Labortary((online | **Insurance Technology**Business model, infrastructure, challenges, applications, impact on the industry. | **10** |
| Article & website/application | Quiz-2 | Labortary((online | **Robo-advisors**Concept, applications, role in investment, asset management. | **11** |
| Article & Jordanian regulations + the future of fintech 8 |  | Lecture &Discussion | **Laws, regulations, and RegTech**Fintech regulation, Crypto, IPOs, and crowdfunding regulations, Sandboxes, KYC, AML, Fraud detection, regulatory monitoring, Credit scoring and digital identity. | **12** |
|  |  |  | **Laws, regulations, and RegTech**Fintech regulation, Crypto, IPOs, and crowdfunding regulations, Sandboxes, KYC, AML, Fraud detection, regulatory monitoring, Credit scoring and digital identity. | **13** |
|  | presentation |  | **Students project and assignments** | **14** |
|  | presentation |  | **Students project and assignments** | **15** |
| **Final Exam** | **16** |

\*Includes: lecture, flipped Class, project based learning, problem solving based learning, collaboration learning.

**Course Contributing to Learner Skill Development**

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| **Using Technology**  |
| - Students will see the mechansim of fitnech business models through various related websites.- Students will famlilirize themselves with various softwares related to fintech and fintech professional use. |
| **Communication Skills**  |
| Students will put in collaborative teams to produce presentations related to the topic.Studnets will be set in collaborate teams to solve industry related problems. |
| **Application of Concept Learnt**  |
| The students implement a working paper (Project) at the end of the semester. |

**Assessment Methods and Grade Distribution**

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| --- | --- | --- | --- |
| **Course Outcomes** **to be Assessed** | **Assessment Time****(Week No.)** | **Grade** | **Assessment Methods** |
| K1, K2 | **8** | **30 %** | **Mid Term Exam** |
| S1, C1 | **Continous** | **30 %** | **Term Works\*** |
| K1-K2  | **16** | **40 %** | **Final Exam** |
|  |  | **100%** | **Total** |

\* Include: quizzes, in-class and out of class assignment, presentations, reports, videotaped assignment, group or individual project.

**Alignment of Course Outcomes with Learning and Assessment Methods**

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| --- | --- | --- | --- |
| **Assessment Method\*\***  | **Learning Method\*** | **Learning Outcomes** | **Number**  |
|  **Knowledge** |
| MCQ | - Lecture- Discuession | Explain main concepts of financial technology | **K1** |
| MCQ | - Lecture- Discuession | Explain the transformations technology are causing to the financial services and the impact on this sector. | **K2** |
| MCQ | - Lecture- Discuession | Familiarize students with the national legislation regarding fintech sector. | **K5** |
|  **Skills**  |
| Project Discussion | Project | Familiarity with the basic skills and tools required to work in this sector. | **S1** |
| **Competencies** |
| Project Discussion | Project | Students shall be able to start other related courses with professionalism and practicality for more deeper knowledge and skills. | **C1** |

\*Include: lecture, flipped class, project based learning, problem solving based learning, collaboration learning.

\*\* Include: quizzes, in-class and out of class assignments, presentations, reports, videotaped assignments, group or individual projects.

**Course Polices**

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| --- | --- |
|  **Policy Requirements** | **Policy** |
| The minimum pass for the course is (50%) and the minimum final mark is (35%). | **Passing Grade** |
| * Anyone absent from a declared semester exam without a sick or compulsive excuse accepted by the dean of the college that proposes the course, a zero mark shall be placed on that exam and calculated in his final mark.
* Anyone absent from a declared semester exam with a sick or compulsive excuse accepted by the dean of the college that proposes the course must submit proof of his excuse within a week from the date of the excuse’s disappearance, and in this case, the subject teacher must hold a compensation exam for the student.
* Anyone absent from a final exam with a sick excuse or a compulsive excuse accepted by the dean of the college that proposes the material must submit proof of his excuse within three days from the date of holding that exam.
 | **Missing Exams** |
| The student is not allowed to be absent more than (15%) of the total hours prescribed for the course, which equates to six lecture days (n t) and seven lectures (days). If the student misses more than (15%) of the total hours prescribed for the course without a satisfactory or compulsive excuse accepted by the dean of the faculty, he is prohibited from taking the final exam and his result in that subject is considered (zero), but if the absence is due to illness or a compulsive excuse accepted by the dean of the college that the article is introduced, it is considered withdrawn from that article, and the provisions of withdrawal shall apply to it. | **Attendance** |
| Philadelphia University pays special attention to the issue of academic integrity, and the penalties stipulated in the university's instructions are applied to those who are proven to have committed an act that violates academic integrity, such as cheating, plagiarism (academic theft), collusion, intellectual property rights. | **Academic Integrity** |
| **Professors expectation from students:**I expect from the students the following:* Full commitment to the course policies announced in this syllabus.
* Seriousness in seeking to learn and not showing signs of recklessness in dealing with the material.
* Pre-preparation for the lecture, in addition to the subsequent and periodic review of the lecture, and these are the most prominent features of the seriousness in the pursuit of learning and concern for quality, and what the professor expects.
* Continuous follow-up of what is uploaded to the electronic communication group for the material (whether via microsoft teams, moodle or any sepcfied approach by the professor).
* Learning the techniques of effective communication.
* Active participation in the (question and answer) and (discussion paragraph) paragraphs that will be held at the end of each lecture and in weeks devoted to this purpose to achieve the largest possible interaction.
* Students attend public and private follow-up at the specified times of the announced office hours, and communication is allowed via the official e-mail (at any time) or via microsoft teams (voice over at office hours) only for those who cannot come to the teacher's office.
* Mutual respect and etiquette with the professor and colleagues in scientific discussions, responses and the rest of the educational process.

**Students shall expect the following:*** Explaining the important parts of the material and ensure that all the student understands the theoretical and practical aspects of core material.
* Students will be exposed to examinations from within the prescribed subject and lectures content only and in a manner that guarantees students' differentiation according to their academic levels. Fairness in evaluating students will be applied.
* In case of the professor absentism, the lecture will be compensated online in a time that suit most of the students.
* All students inquiries, questions and advice seeking will be answered at office hours, whether in person or by digital means within 3 wor.d.
* Students will obtain marks of exams or any other assessment within the time specified by the professor.
* Professor of this course will assure that student has the freedom of expression, opinion, criticism and asking questions within the academic norms applicable locally and internationally.
 | **Course expectations** |