

# **AFIN8017**

# **Digital Finance**

Session 2, Special circumstances 2021

Department of Applied Finance

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#### Disclaimer

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#### Session 2 Learning and Teaching Update

The decision has been made to conduct study online for the remainder of Session 2 for all units WITHOUT mandatory on-campus learning activities. Exams for Session 2 will also be online where possible to do so.

This is due to the extension of the lockdown orders and to provide certainty around arrangements for the remainder of Session 2. We hope to return to campus beyond Session 2 as soon as it is safe and appropriate to do so.

Some classes/teaching activities cannot be moved online and must be taught on campus. You should already know if you are in one of these classes/teaching activities and your unit convenor will provide you with more information via iLearn. If you want to confirm, see the list of units with mandatory on-campus classes/teaching activities.

Visit the MQ COVID-19 information page for more detail.

#### **General Information**

Unit convenor and teaching staff

**Unit Convenor** 

Rui Xue

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Credit points

10

Prerequisites

Corequisites

Co-badged status

Unit description

The digital technology revolution is rapidly transforming the financial industry and the use of digital technologies is becoming the norm. Disruptive technologies are impacting not only the way financial intermediaries operate, but also the way payment system works. Such technologies enable you to monetize almost anything. This unit covers the fundamentals of the innovative financial intermediaries such as peer to peer lending, crowdfunding and digital payment technologies. This unit also provides an overview of digital payment schemes and how digital payment system integrates with traditional payment technologies.

## Important Academic Dates

Information about important academic dates including deadlines for withdrawing from units are available at <a href="https://www.mq.edu.au/study/calendar-of-dates">https://www.mq.edu.au/study/calendar-of-dates</a>

## **Learning Outcomes**

On successful completion of this unit, you will be able to:

**ULO1:** Understand the fundamentals of digital payment systems and digital financial services.

**ULO2:** Explore innovative financial intermediaries such as peer to peer lending, crowdfunding and other new emerging systems.

**ULO3:** Evaluate the impacts and the challenges of new digital finance on financial institutions and business.

**ULO4:** Work productively in a group to assess the adoption and impacts of digital financial services to financial institutions and business.

#### **General Assessment Information**

Assessment criteria (including information about late submissions and extensions) for all assessment tasks will be provided on the unit iLearn site.

#### **Assessment Tasks**

Name	Weighting	Hurdle	Due
Case Study	30%	No	Week 7
Data Analysis Project	30%	No	Week 12 - Week 13
Research Proposal	40%	No	University Examination Period

## Case Study

Assessment Type 1: Case study/analysis Indicative Time on Task 2: 20 hours

Due: Week 7 Weighting: 30%

Students will work in groups to conduct a case study analysis on a digital finance challenge. Students will produce a group report that should not exceed 1,800 words and make a presentation (each student will be required to present the findings individually).

50% of the marks will be based on individual contribution to the report and individual presentation.

On successful completion you will be able to:

- Understand the fundamentals of digital payment systems and digital financial services.
- Explore innovative financial intermediaries such as peer to peer lending, crowdfunding and other new emerging systems.
- Evaluate the impacts and the challenges of new digital finance on financial institutions and business.
- Work productively in a group to assess the adoption and impacts of digital financial services to financial institutions and business.

### Data Analysis Project

Assessment Type <sup>1</sup>: Project Indicative Time on Task <sup>2</sup>: 20 hours

Due: Week 12 - Week 13

Weighting: 30%

Students will conduct a data analysis on a particular project and write a report regarding the findings of their analysis. The report should not exceed 1,200 words.

On successful completion you will be able to:

- Understand the fundamentals of digital payment systems and digital financial services.
- Explore innovative financial intermediaries such as peer to peer lending, crowdfunding and other new emerging systems.
- Evaluate the impacts and the challenges of new digital finance on financial institutions and business.

## Research Proposal

Assessment Type 1: Project

Indicative Time on Task 2: 25 hours

Due: University Examination Period

Weighting: 40%

Students will produce a research proposal based on research into contemporary digital finance platforms, its range of services and challenges. The research proposal should not exceed 1,500 words.

On successful completion you will be able to:

- Understand the fundamentals of digital payment systems and digital financial services.
- Explore innovative financial intermediaries such as peer to peer lending, crowdfunding and other new emerging systems.
- Evaluate the impacts and the challenges of new digital finance on financial institutions and business.

- the academic teaching staff in your unit for guidance in understanding or completing this type of assessment
- · the Writing Centre for academic skills support.

<sup>&</sup>lt;sup>1</sup> If you need help with your assignment, please contact:

<sup>2</sup> Indicative time-on-task is an estimate of the time required for completion of the assessment task and is subject to individual variation

## **Delivery and Resources**

Required Text:	There is no prescribed textbook. Readings (where applicable) are taken from relevant academic books and journals. Refer to iLearn for further details.
Unit Web Page:	Access to iLearn
Technology Used and Required:	MS Excel and Word, scientific or business calculator, and internet access

#### **Unit Schedule**

Please refer to iLearn

#### **Policies and Procedures**

Macquarie University policies and procedures are accessible from Policy Central (https://policies.mq.edu.au). Students should be aware of the following policies in particular with regard to Learning and Teaching:

- Academic Appeals Policy
- Academic Integrity Policy
- Academic Progression Policy
- Assessment Policy
- · Fitness to Practice Procedure
- Grade Appeal Policy
- Complaint Management Procedure for Students and Members of the Public
- Special Consideration Policy

Students seeking more policy resources can visit Student Policies (https://students.mq.edu.au/support/study/policies). It is your one-stop-shop for the key policies you need to know about throughout your undergraduate student journey.

To find other policies relating to Teaching and Learning, visit Policy Central (https://policies.mq.e du.au) and use the search tool.

#### Student Code of Conduct

Macquarie University students have a responsibility to be familiar with the Student Code of Conduct: https://students.mq.edu.au/admin/other-resources/student-conduct

#### Results

Results published on platform other than <u>eStudent</u>, (eg. iLearn, Coursera etc.) or released directly by your Unit Convenor, are not confirmed as they are subject to final approval by the

University. Once approved, final results will be sent to your student email address and will be made available in <a href="mailto:eStudent">eStudent</a>. For more information visit <a href="mailto:ask.mq.edu.au">ask.mq.edu.au</a> or if you are a Global MBA student contact <a href="mailto:globalmba.support@mq.edu.au">globalmba.support@mq.edu.au</a>

## Student Support

Macquarie University provides a range of support services for students. For details, visit <a href="http://students.mq.edu.au/support/">http://students.mq.edu.au/support/</a>

### **Learning Skills**

Learning Skills (mq.edu.au/learningskills) provides academic writing resources and study strategies to help you improve your marks and take control of your study.

- · Getting help with your assignment
- Workshops
- StudyWise
- Academic Integrity Module

The Library provides online and face to face support to help you find and use relevant information resources.

- Subject and Research Guides
- · Ask a Librarian

### Student Services and Support

Students with a disability are encouraged to contact the <u>Disability Service</u> who can provide appropriate help with any issues that arise during their studies.

### Student Enquiries

For all student enquiries, visit Student Connect at ask.mq.edu.au

If you are a Global MBA student contact globalmba.support@mq.edu.au

### IT Help

For help with University computer systems and technology, visit <a href="http://www.mq.edu.au/about\_us/">http://www.mq.edu.au/about\_us/</a> offices\_and\_units/information\_technology/help/.

When using the University's IT, you must adhere to the <u>Acceptable Use of IT Resources Policy</u>. The policy applies to all who connect to the MQ network including students.