



AFIN8017

Digital Finance

Session 2, In person-scheduled-intensive, North Ryde 2023

Department of Applied Finance

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General Information

Unit convenor and teaching staff

Simon Wong

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Credit points

10

Prerequisites

Admission to MFin or MActPrac or (MBkgFin or MBusAnalytics and (10cp at 6000 level))

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 <https://www.mq.edu.au/study/calendar-of-dates>

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

Late Assessment Submission Penalty (written assessments) Unless a Special Consideration request has been submitted and approved, a 5% penalty (of the total possible mark) will be applied each day a written assessment is not submitted, up until the 7th day (including weekends). After the 7th day, a grade of '0' will be awarded even if the assessment is submitted. Submission time for all written assessments is set at 11.55pm. A 1-hour grace period is provided to students who experience a technical concern. For any late submissions of time-sensitive tasks, such as scheduled tests/exams, performance assessments/presentations, and/or scheduled practical assessments/labs, students need to submit an application for Special Consideration.

Assessment Tasks

Name	Weighting	Hurdle	Due
Online Quiz	0%	No	Week 4
Case Study	30%	No	Week 5-6
Data Analysis Project	30%	No	Week 7
Research Proposal	40%	No	Week 8

Online Quiz

Assessment Type ¹: Quiz/Test

Indicative Time on Task ²: 1 hours

Due: **Week 4**

Weighting: **0%**

The online quiz will consist of 5 to 10 questions and will be available on iLearn. Please use the quiz result as an indicator of whether you are progressing satisfactorily in the unit.

On successful completion you will be able to:

- Understand the fundamentals of digital payment systems and digital financial services.

Case Study

Assessment Type ¹: Case study/analysis

Indicative Time on Task ²: 20 hours

Due: **Week 5-6**

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 ¹: Project

Indicative Time on Task ²: 20 hours

Due: **Week 7**

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: 24 hours

Due: **Week 8**

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.

¹ If you need help with your assignment, please contact:

- the academic teaching staff in your unit for guidance in understanding or completing this type of assessment
- the [Writing Centre](#) for academic skills support.

² 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

Refer to iLearn

Policies and Procedures

Macquarie University policies and procedures are accessible from [Policy Central \(https://policies.mq.edu.au\)](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](#)
- [Assessment Procedure](#)
- [Complaints Resolution Procedure for Students and Members of the Public](#)

- [Special Consideration Policy](#)

Students seeking more policy resources can visit [Student Policies \(https://students.mq.edu.au/support/study/policies\)](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 \(https://policies.mq.edu.au\)](https://policies.mq.edu.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 [eStudent](#), (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 [eStudent](#). For more information visit ask.mq.edu.au or if you are a Global MBA student contact globalmba.support@mq.edu.au

Academic Integrity

At Macquarie, we believe [academic integrity](#) – honesty, respect, trust, responsibility, fairness and courage – is at the core of learning, teaching and research. We recognise that meeting the expectations required to complete your assessments can be challenging. So, we offer you a range of resources and services to help you reach your potential, including free [online writing and maths support](#), [academic skills development](#) and [wellbeing consultations](#).

Student Support

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

The Writing Centre

[The Writing Centre](#) provides resources to develop your English language proficiency, academic writing, and communication skills.

- [Workshops](#)
- [Chat with a WriteWISE peer writing leader](#)
- [Access StudyWISE](#)
- [Upload an assignment to Studiosity](#)
- [Complete the 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

Macquarie University offers a range of [Student Support Services](#) including:

- [IT Support](#)
- [Accessibility and disability support](#) with study
- Mental health [support](#)
- [Safety support](#) to respond to bullying, harassment, sexual harassment and sexual assault
- [Social support including information about finances, tenancy and legal issues](#)
- [Student Advocacy](#) provides independent advice on MQ policies, procedures, and processes

Student Enquiries

Got a question? Ask us via [AskMQ](#), or contact [Service Connect](#).

IT Help

For help with University computer systems and technology, visit http://www.mq.edu.au/about_us/offices_and_units/information_technology/help/.

When using the University's IT, you must adhere to the [Acceptable Use of IT Resources Policy](#). The policy applies to all who connect to the MQ network including students.