



AFIN8017

Digital Finance

Session 2, In person-scheduled-weekday, North Ryde 2026

Department of Applied Finance

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General Information

Unit convenor and teaching staff

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Credit points

10

Prerequisites

(Admission to MBkgFin or MCom and 20cp at 6000 level) or (Admission to MActPrac and 20cp at 8000 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	Groupwork/Individual	Short Extension	AI Approach
<u>Professional practice: Digital finance strategy evaluation</u>	30%	No	Week 7	Individual	No	Open
<u>Skills development: P2P lending and credit rating analysis</u>	30%	No	30/09/2026	Individual	Yes	Open
<u>Professional practice: Digital finance research development</u>	40%	No	30/10/2026	Individual	Yes	Open

Professional practice: Digital finance strategy evaluation

Assessment Type ¹: Professional task

Indicative Time on Task ²: 25 hours

Due: **Week 7**

Weighting: **30%**

Groupwork/Individual: Individual

Short extension ³: No

AI Approach: Open

The purpose of this assessment is to enable you to demonstrate the expertise you have acquired in the unit by analysing Digital Finance strategies of a leading Australian company.

You will conduct research on a listed ASX company and provide insights based on the information obtained.

Skills in focus:

- Communication skills
- Critical thinking and problem solving
- Digital skills
- Work readiness

Deliverable(s): Individual report [max 1,800 words]

Individual assessment

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.

Skills development: P2P lending and credit rating analysis

Assessment Type ¹: Problem-based task

Indicative Time on Task ²: 20 hours

Due: **30/09/2026**

Weighting: **30%**

Groupwork/Individual: Individual

Short extension ³: Yes

AI Approach: Open

The purpose of this assessment is to enable you to develop skills in utilising and applying quantitative analysis techniques.

Using a dataset from a simulated P2P lending platform, you will critically analyse the key factors that affect credit ratings.

Skills in focus:

- Communication skills
- Critical thinking and problem solving
- Digital skills
- Discipline knowledge

Deliverable(s): Written submission [max 1,200 words] Individual assessment

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.

Professional practice: Digital finance research development

Assessment Type ¹: Professional task

Indicative Time on Task ²: 30 hours

Due: **30/10/2026**

Weighting: **40%**

Groupwork/Individual: Individual

Short extension ³: Yes

AI Approach: Open

The purpose of this assessment is for you to demonstrate the expertise you have acquired in the unit by analysing a specific research topic in digital finance.

You will identify a specific industry issue in digital finance and produce a research proposal.

Skills in focus:

- Communication skills
- Critical thinking and problem solving
- Discipline knowledge
- Work readiness

Deliverable(s): Research proposal [max 3,000 words] Individual assessment

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
- Academic Success 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.

³ An automatic short extension is available for some assessments. Apply through the [Service Connect Portal](#).

Delivery and Resources

No prescribed textbook is required. The unit will utilize various library resources, including research papers, book chapters, case studies, etc. All materials will be provided via iLearn or during the lecture.

We will supplement the lecture materials with readings from journals and other textbooks. A list of relevant material will be provided via iLearn.

Unit Schedule

Week	Topic Title
1	Foundations of Digital Finance and the Industry Landscape
2	Digital Transformation in Financial Services
3	Digital Payment Systems and Infrastructure
4	Open Banking, APIs and Embedded Finance
5	FinTech Lending and Alternative Credit
6	Innovative Financial Intermediaries and Business Models
7	Blockchain, Digital Assets and Tokenisation
8	Decentralised Finance (DeFi)
9	Data Analytics and Artificial Intelligence in Finance
10	Automation, RegTech and SupTech
11	Cybersecurity, Data Privacy and Digital Trust
12	The Future of Finance and Industry Impact
13	Review

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 connect.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/>

Academic Success

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

- [Ask a Study Coach](#)
- [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 the [Service Connect Portal](#), or contact [Service Connect](#).

IT Help

For help with University computer systems and technology, visit <https://students.mq.edu.au/support/technology/service-desk>.

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.

Unit information based on version 2026.05 of the [Handbook](#)