

SEMESTER-IV

GANPAT UNIVERSITY									
FACULTY OF MANAGEMENT STUDIES									
Program		MBA		Branch/Spec.		MBA (Financial Services) Elective Subject			
Semester		IV				Version		1.0.0.0	
Effective from Academic Year				2025-26		Effective for the batch Admitted in			June 2025
Subject code		IVA01FBC		Subject Name		FinTech, Digital Finance and Blockchain Applications			
Teaching scheme						Examination scheme (Marks)			
(Per week)	Lecture(DT)		Practical(Lab.)		Total		CE	SEE	Total
	L	TU	P	TW					
Credit	2	0	0		2	Theory	100		100
Hours	2	0	0		30	Practical			
Objective: To provide MBA students with a strategic framework to understand the FinTech landscape, evaluate its core technologies like blockchain, and assess the business implications of digital finance to lead in the modern economy.									
Course Outcome: CO 1: The students will be able to analyze the FinTech ecosystem, its key segments, and its disruptive impact on traditional finance. CO 2: The students will be able to explain the core concepts of blockchain and differentiate between various digital assets, assessing their business applications and risks. CO 3: The students will be able to evaluate key FinTech business models across payments, lending, and wealth management, identifying their value propositions and strategic challenges. CO 4: The students will be able to formulate a high-level strategic response to FinTech innovations, considering the associated regulatory, ethical, and future-facing challenges.									
Theory syllabus									
Unit	Content								Hrs
1	Foundations of FinTech and Digital Finance, Introduction to FinTech & Digital Finance, The FinTech Ecosystem: Startups, Incumbents, Big Tech, Key FinTech Segments & Verticals, Impact on Traditional Banking: Disruption vs. Collaboration, Open Banking & APIs (Conceptual), Business Model Innovation in Financial Services.								6
2	Blockchain and Digital Assets, Blockchain Core Concepts: Decentralization & Immutability, Public vs. Private Blockchains: Strategic Use Cases, Smart Contracts & Business Applications, Introduction to Cryptocurrencies: Bitcoin & Ethereum, Stablecoins & Central Bank Digital Currencies (CBDCs), Tokenization of Real-World Assets (RWA), Non-Fungible Tokens (NFTs) for Business & Brands, Managing Digital Asset Risks: Volatility, Security, Custody.								8
3	FinTech Business Models in Action, Digital Payments, Remittances & Cross-Border Payments, Alternative Lending, P2P & Crowdfunding, The Role of AI/ML in Credit Scoring (Conceptual), WealthTech & Robo-Advisory, InsurTech & Parametric Insurance, Regulatory Technology (RegTech), Banking as a Service (BaaS) & Embedded Finance.								8

4	Strategy, Regulation, and the Future, FinTech Strategy for Incumbents (Build, Buy, Partner), Global Regulatory Landscape (KYC, AML, Data Privacy), Securities Law for Digital Assets, Ethical Considerations: Inclusion, Algorithmic Bias, Introduction to Decentralized Finance (DeFi), The Future: Web3 & The Metaverse, The Creator Economy & Micropayments.	8
Practical content		
Reference Books		
1.	Chishti, S., & Barberis, J. (Eds.). The FINTECH Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries. Wiley, 2016.	
2.	Arslanian, H., & Fischer, F. The Future of Finance: The Impact of FinTech, AI, and Crypto on Financial Services. Palgrave Macmillan, 2019.	
3.	King, B. Bank 4.0: Banking Everywhere, Never at a Bank. Wiley, 2018.	
4.	Tapscott, D., & Tapscott, A. Blockchain Revolution: How the Technology Behind Bitcoin Is Changing Money, Business, and the World. Portfolio, 2016.	
5.	Drescher, D. Blockchain Basics: A Non-Technical Introduction in 25 Steps. Apress, 2017.	
6.	Mougayar, W. The Business Blockchain: Promise, Practice, and Application of the Next Internet Technology. Wiley, 2016.	
7.	Ammous, S. The Bitcoin Standard: The Decentralized Alternative to Central Banking. Wiley, 2018.	
8.	Lewis, A. The Basics of Bitcoins and Blockchains: An Introduction to Cryptocurrencies and the Technology that Powers Them. Wiley, 2020.	
9.	Burniske, C., & Tatar, J. Cryptoassets: The Innovative Investor's Guide to Bitcoin and Beyond. McGraw-Hill Education, 2017.	
10.	Popper, N. Digital Gold: Bitcoin and the Inside Story of the Misfits and Millionaires Trying to Reinvent Money. Harper, 2015.	
11.	Dixon, Chris. Read Write Own: Building the Next Era of the Internet. Random House, 2024.	
12.	Skinner, Chris. Digital Human: The Fourth Revolution of Humanity Includes Everyone. Marshall Cavendish International, 2018.	
13	Harvard Business Review. HBR's 10 Must Reads on Technology and Strategy. Harvard Business Review Press, 2021.	