

# DIG200 Fintech Innovations

**School:** School of Business and Creative Industries

2025 | Semester 2

UniSC Sunshine Coast  
UniSC Moreton Bay

**BLENDED  
LEARNING**

Most of your course is on campus but you may be able to do some components of this course online.

Online

**ONLINE**

You can do this course without coming onto campus, unless your program has specified a mandatory onsite requirement.

*Please go to [usc.edu.au](http://usc.edu.au) for up to date information on the teaching sessions and campuses where this course is usually offered.*

## 1. What is this course about?

### 1.1. Description

This course looks at how the practice of finance is changing due to tech-driven financial innovations. Such innovations have had a dramatic effect on financial intermediation, business finance, and consumer finance. After taking this course, you will have an understanding of how technology has changed finance. You will see the good side as well as the dark side which potentially amplifies financial crises.

### 1.2. How will this course be delivered?

ACTIVITY	HOURS	BEGINNING WEEK	FREQUENCY
<b>BLENDED LEARNING</b>			
<b>Learning materials</b> – Interactive online learning activities.	1hr	Week 1	13 times
<b>Tutorial/Workshop 1</b> – Scheduled face to face workshops.	2hrs	Week 1	12 times
<b>ONLINE</b>			
<b>Learning materials</b> – Interactive online learning activities.	1hr	Week 1	13 times
<b>Tutorial/Workshop 1</b> – Scheduled online workshops (Recorded).	2hrs	Week 1	12 times

### 1.3. Course Topics

Introduction: An Overview of Fintech Innovations  
Blockchain, Lending Club and Wise  
The Technology of Money  
Challenger Banks  
Fintech Lenders  
Funding Circle and Social Finance  
Fintech: Bubbles, Panics, Crashes, and Crises  
Fintech, Global Trade, and Forex  
Fintech and Financial Markets  
The Role of Fintech in Start-up Financing  
Fintech and Government Regulations  
The Future of Finance

## 2. What level is this course?

200 Level (Developing)

Building on and expanding the scope of introductory knowledge and skills, developing breadth or depth and applying knowledge and skills in a new context. May require pre-requisites where discipline specific introductory knowledge or skills is necessary. Normally, undertaken in the second or third full-time year of an undergraduate programs.

## 3. What is the unit value of this course?

12 units

## 4. How does this course contribute to my learning?

COURSE LEARNING OUTCOMES	GRADUATE QUALITIES MAPPING	PROFESSIONAL STANDARD MAPPING *
On successful completion of this course, you should be able to...	Completing these tasks successfully will contribute to you becoming...	Competencies from multiple Professional Bodies (see below) *
1 Analyse and evaluate how Fintech firms make money and the risks that they face by examining various Fintech Innovations.	Creative and critical thinker	PC1, PC2, PC3
2 Evaluate and recommend improvements to a Fintech business plan.	Creative and critical thinker	PC1, PC3
3 Create a pitch focused on improving an existing Fintech idea	Creative and critical thinker	PC1, PC2, PC3
4 Evaluation of the new society-wide or systemic risks that Fintech Innovations have created and what can be done to mitigate such risks.	Knowledgeable Ethical	PC1, PC3, PC4, 16.3.1

\* Competencies by Professional Body

CODE	COMPETENCY
ASSOCIATION TO ADVANCE COLLEGIATE SCHOOLS OF BUSINESS	
PC1	Communication
PC2	Collaboration
PC3	Creative and Critical Thinking

CODE	COMPETENCY
PC4	Community Consciousness
EDUCATION FOR SUSTAINABLE DEVELOPMENT GOALS	
16.3.1	The learner is able to critically assess issues of peace, justice, inclusion and strong institutions in their region, nationally and globally.

## 5. Am I eligible to enrol in this course?

Refer to the [UniSC Glossary of terms](#) for definitions of “pre-requisites, co-requisites and anti-requisites”.

### 5.1. Pre-requisites

Not applicable

### 5.2. Co-requisites

Not applicable

### 5.3. Anti-requisites

Not applicable

### 5.4. Specific assumed prior knowledge and skills (where applicable)

Not applicable

## 6. How am I going to be assessed?

### 6.1. Grading Scale

Standard Grading (GRD)

High Distinction (HD), Distinction (DN), Credit (CR), Pass (PS), Fail (FL).

### 6.2. Details of early feedback on progress

Practice concept-test quizzes will be available weekly with instant feedback provided on Canvas. In addition, on-the-spot feedback on activities completed during the workshop will be provided during workshops.

### 6.3. Assessment tasks

DELIVERY MODE	TASK NO.	ASSESSMENT PRODUCT	INDIVIDUAL OR GROUP	WEIGHTING %	WHAT IS THE DURATION / LENGTH?	WHEN SHOULD I SUBMIT?	WHERE SHOULD I SUBMIT IT?
All	1	Written Piece	Individual	30%	4-5 pages	Week 5	Online Submission
All	2	Case Study	Individual	30%	1500 words	Week 10	Online Assignment Submission with plagiarism check
All	3	Written Piece	Individual	40%	Take home assignment with a duration of one week	Exam Period	Online Assignment Submission with plagiarism check

### All - Assessment Task 1: Short Questions

<b>GOAL:</b>	Demonstrate an understanding of problems, solutions and key issues related to Fintech firms.													
<b>PRODUCT:</b>	Written Piece													
<b>FORMAT:</b>	Short questions/problems that test students' understanding of the topics covered in the first three weeks of classes.													
<b>CRITERIA:</b>	<table> <tr> <th>No.</th><th></th><th>Learning Outcome assessed</th></tr> <tr> <td>1</td><td>Analysis of problems and the solutions offered by Fintech firms.</td><td>1</td></tr> <tr> <td>2</td><td>Demonstrated understanding of new society-wide or systemic risks created by Fintech firms.</td><td>4</td></tr> <tr> <td>3</td><td>Evaluation of the risks that Fintech firms face.</td><td>1</td></tr> </table>	No.		Learning Outcome assessed	1	Analysis of problems and the solutions offered by Fintech firms.	1	2	Demonstrated understanding of new society-wide or systemic risks created by Fintech firms.	4	3	Evaluation of the risks that Fintech firms face.	1	
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<b>GENERIC SKILLS:</b>	Communication, Problem solving, Organisation, Information literacy													

### All - Assessment Task 2: Analysis of a Fintech Innovation

<b>GOAL:</b>	Demonstrate an understanding of how a Fintech firm makes money, the risks it faces, any society-wide or systemic risks, and make recommendations for improvement.													
<b>PRODUCT:</b>	Case Study													
<b>FORMAT:</b>	You will analyze one Fintech Innovation in detail. Aspects covered include how the firm makes money, the risks it faces, and any society-wide or systemic risks. You will identify one particular business in your region that will benefit from adopting the Fintech Innovation. Based on your analysis, you will recommend improvements in the Fintech Innovation.													
<b>CRITERIA:</b>	<table> <tr> <th>No.</th><th></th><th>Learning Outcome assessed</th></tr> <tr> <td>1</td><td>Evaluation of a Fintech business plan.</td><td>1 4</td></tr> <tr> <td>2</td><td>Recommended improvements to the business plan.</td><td>2 3</td></tr> <tr> <td>3</td><td>Identification of a business in your local region that benefits from the Fintech innovation.</td><td>1</td></tr> </table>	No.		Learning Outcome assessed	1	Evaluation of a Fintech business plan.	1 4	2	Recommended improvements to the business plan.	2 3	3	Identification of a business in your local region that benefits from the Fintech innovation.	1	
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<b>GENERIC SKILLS:</b>	Communication, Problem solving, Organisation, Information literacy													

### All - Assessment Task 3: Problem Solving

<b>GOAL:</b>	Demonstrate an understanding of how Fintech Innovations are useful for businesses and managers										
<b>PRODUCT:</b>	Written Piece										
<b>FORMAT:</b>	You will be given a series of questions to answer based on the material covered in the course										
<b>CRITERIA:</b>	<table> <tr> <th>No.</th><th></th><th>Learning Outcome assessed</th></tr> <tr> <td>1</td><td>Analysis and evaluation of how Fintech adds value to businesses</td><td>1</td></tr> <tr> <td>2</td><td>Analysis and evaluation of how Fintech is changing finance</td><td>1 4</td></tr> </table>	No.		Learning Outcome assessed	1	Analysis and evaluation of how Fintech adds value to businesses	1	2	Analysis and evaluation of how Fintech is changing finance	1 4	
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1	Analysis and evaluation of how Fintech adds value to businesses	1									
2	Analysis and evaluation of how Fintech is changing finance	1 4									
<b>GENERIC SKILLS:</b>											

## 7. Directed study hours

A 12-unit course will have total of 150 learning hours which will include directed study hours (including online if required), self-directed learning and completion of assessable tasks. Student workload is calculated at 12.5 learning hours per one unit.

## 8. What resources do I need to undertake this course?

Please note: Course information, including specific information of recommended readings, learning activities, resources, weekly readings, etc. are available on the course Canvas site– Please log in as soon as possible.

### 8.1. Prescribed text(s) or course reader

Please note that you need to have regular access to the resource(s) listed below. Resources may be required or recommended.

REQUIRED?	AUTHOR	YEAR	TITLE	EDITION	PUBLISHER
Required	John Hill	2018	Fintech and the Remaking of Financial Institutions	n/a	Academic Press

### 8.2. Specific requirements

Not applicable

## 9. How are risks managed in this course?

Health and safety risks for this course have been assessed as low. It is your responsibility to review course material, search online, discuss with lecturers and peers and understand the health and safety risks associated with your specific course of study and to familiarise yourself with the University's general health and safety principles by reviewing the [online induction training for students](#), and following the instructions of the University staff.

## 10. What administrative information is relevant to this course?

### 10.1. Assessment: Academic Integrity

Academic integrity is the ethical standard of university participation. It ensures that students graduate as a result of proving they are competent in their discipline. This is integral in maintaining the value of academic qualifications. Each industry has expectations and standards of the skills and knowledge within that discipline and these are reflected in assessment.

Academic integrity means that you do not engage in any activity that is considered to be academic fraud; including plagiarism, collusion or outsourcing any part of any assessment item to any other person. You are expected to be honest and ethical by completing all work yourself and indicating in your work which ideas and information were developed by you and which were taken from others. You cannot provide your assessment work to others. You are also expected to provide evidence of wide and critical reading, usually by using appropriate academic references.

In order to minimise incidents of academic fraud, this course may require that some of its assessment tasks, when submitted to Canvas, are electronically checked through Turnitin. This software allows for text comparisons to be made between your submitted assessment item and all other work to which Turnitin has access.

### 10.2. Assessment: Additional Requirements

#### Eligibility for Supplementary Assessment

Your eligibility for supplementary assessment in a course is dependent of the following conditions applying:

- (a) The final mark is in the percentage range 47% to 49.4%; and
- (b) The course is graded using the Standard Grading scale

### 10.3. Assessment: Submission penalties

Late submissions may be penalised up to and including the following maximum percentage of the assessment task's identified value, with weekdays and weekends included in the calculation of days late:

- (a) One day: deduct 5%;
- (b) Two days: deduct 10%;
- (c) Three days: deduct 20%;
- (d) Four days: deduct 40%;
- (e) Five days: deduct 60%;
- (f) Six days: deduct 80%;
- (g) Seven days: A result of zero is awarded for the assessment task.

The following penalties will apply for a late submission for an online examination:

Less than 15 minutes: No penalty  
From 15 minutes to 30 minutes: 20% penalty  
More than 30 minutes: 100% penalty

#### 10.4. SafeUniSC

UniSC is committed to a culture of respect and providing a safe and supportive environment for all members of our community. For immediate assistance on campus contact SafeUniSC by phone: [07 5430 1168](tel:0754301168) or using the [SafeZone](#) app. For general enquires contact the SafeUniSC team by phone [07 5456 3864](tel:0754563864) or email [safe@usc.edu.au](mailto:safe@usc.edu.au).

The SafeUniSC Specialist Service is a Student Wellbeing service that provides free and confidential support to students who may have experienced or observed behaviour that could cause fear, offence or trauma. To contact the service call [07 5430 1226](tel:0754301226) or email [studentwellbeing@usc.edu.au](mailto:studentwellbeing@usc.edu.au).

#### 10.5. Study help

For help with course-specific advice, for example what information to include in your assessment, you should first contact your tutor, then your course coordinator, if needed.

If you require additional assistance, the Learning Advisers are trained professionals who are ready to help you develop a wide range of academic skills. Visit the [Learning Advisers](#) web page for more information, or contact Student Central for further assistance: +61 7 5430 2890 or [studentcentral@usc.edu.au](mailto:studentcentral@usc.edu.au).

#### 10.6. Wellbeing Services

Student Wellbeing provide free and confidential counselling on a wide range of personal, academic, social and psychological matters, to foster positive mental health and wellbeing for your academic success.

To book a confidential appointment go to [Student Hub](#), email [studentwellbeing@usc.edu.au](mailto:studentwellbeing@usc.edu.au) or call 07 5430 1226.

#### 10.7. AccessAbility Services

Ability Advisers ensure equal access to all aspects of university life. If your studies are affected by a disability, learning disorder mental health issue, injury or illness, or you are a primary carer for someone with a disability or who is considered frail and aged, [AccessAbility Services](#) can provide access to appropriate reasonable adjustments and practical advice about the support and facilities available to you throughout the University.

To book a confidential appointment go to [Student Hub](#), email [AccessAbility@usc.edu.au](mailto:AccessAbility@usc.edu.au) or call 07 5430 2890.

#### 10.8. Links to relevant University policy and procedures

For more information on Academic Learning & Teaching categories including:

- Assessment: Courses and Coursework Programs
- Review of Assessment and Final Grades
- Supplementary Assessment
- Central Examinations
- Deferred Examinations
- Student Conduct
- Students with a Disability

For more information, visit <https://www.usc.edu.au/explore/policies-and-procedures#academic-learning-and-teaching>

#### 10.9. Student Charter

UniSC is committed to excellence in teaching, research and engagement in an environment that is inclusive, inspiring, safe and respectful. The [Student Charter](#) sets out what students can expect from the University, and what in turn is expected of students, to achieve these outcomes.

#### 10.10. General Enquiries

##### **In person:**

- **UniSC Sunshine Coast** - Student Central, Ground Floor, Building C, 90 Sippy Downs Drive, Sippy Downs
- **UniSC Moreton Bay** - Service Centre, Ground Floor, Foundation Building, Gympie Road, Petrie
- **UniSC SouthBank** - Student Central, Building A4 (SW1), 52 Merivale Street, South Brisbane
- **UniSC Gympie** - Student Central, 71 Cartwright Road, Gympie
- **UniSC Fraser Coast** - Student Central, Student Central, Building A, 161 Old Maryborough Rd, Hervey Bay
- **UniSC Caboolture** - Student Central, Level 1 Building J, Cnr Manley and Tallon Street, Caboolture

**Tel:** +61 7 5430 2890

**Email:** [studentcentral@usc.edu.au](mailto:studentcentral@usc.edu.au)