Applied Learning

2023-25 Cohort; 2025 HKDSE

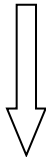| Item	Description
1. Course Title	Introduction to Fintech
2. Course Provider	School of Professional and Continuing Education, The University of Hong Kong
3. Area of Studies/ Course Cluster	Business, Management and Law/ Business Studies
4. Medium of Instruction	Chinese or English
5. Learning Outcomes	Upon completion of the course, students should be able to: (1) describe the fintech landscape and fintech terminology; (2) describe major participants in the financial market, financial regulatory system, and investor protection; (3) apply financial concepts in personal finance; (4) demonstrate problem-solving skills through coding in a finance context; (5) demonstrate a basic understanding of the work ethics and positive values in the finance industry; (6) develop self-understanding for further studies and career development in the related field.

6.   Curriculum Map – Organisation and Structure

1. Introduction to Finance (45 hours)
- ➢ Time value of money
- ➢ Global financial market
- ➢ Financial market regulations
- ➢ Investor protection
- ➢ Personal finance
- ➢ Credit card and personal loan
- ➢ Insurance
- ➢ Savings and investment strategy

2. Basic Principles of Fintech (45 hours)
- • Fintech ecosystem
- • Artificial intelligence
- • Machine learning
- • Cloud computing
- • Digital banking
- • Peer to peer lending
- • Digital payment technologies
- • Professional ethics and legal issues
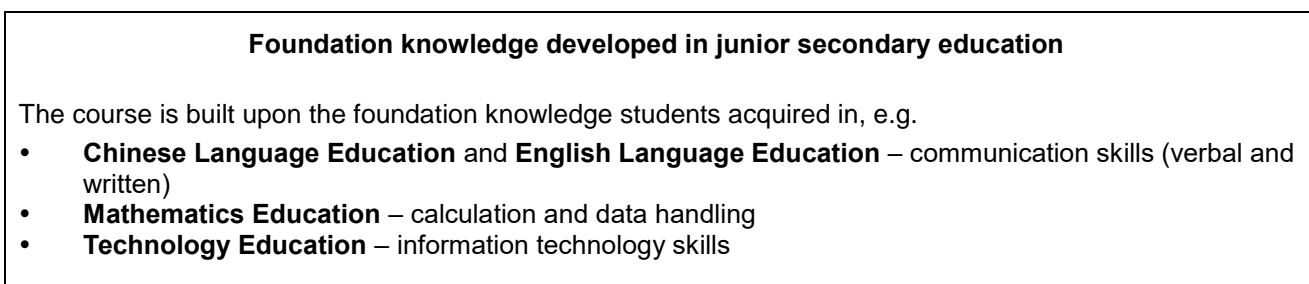
4. Blockchain and Cryptocurrency Fundamentals (45 hours)
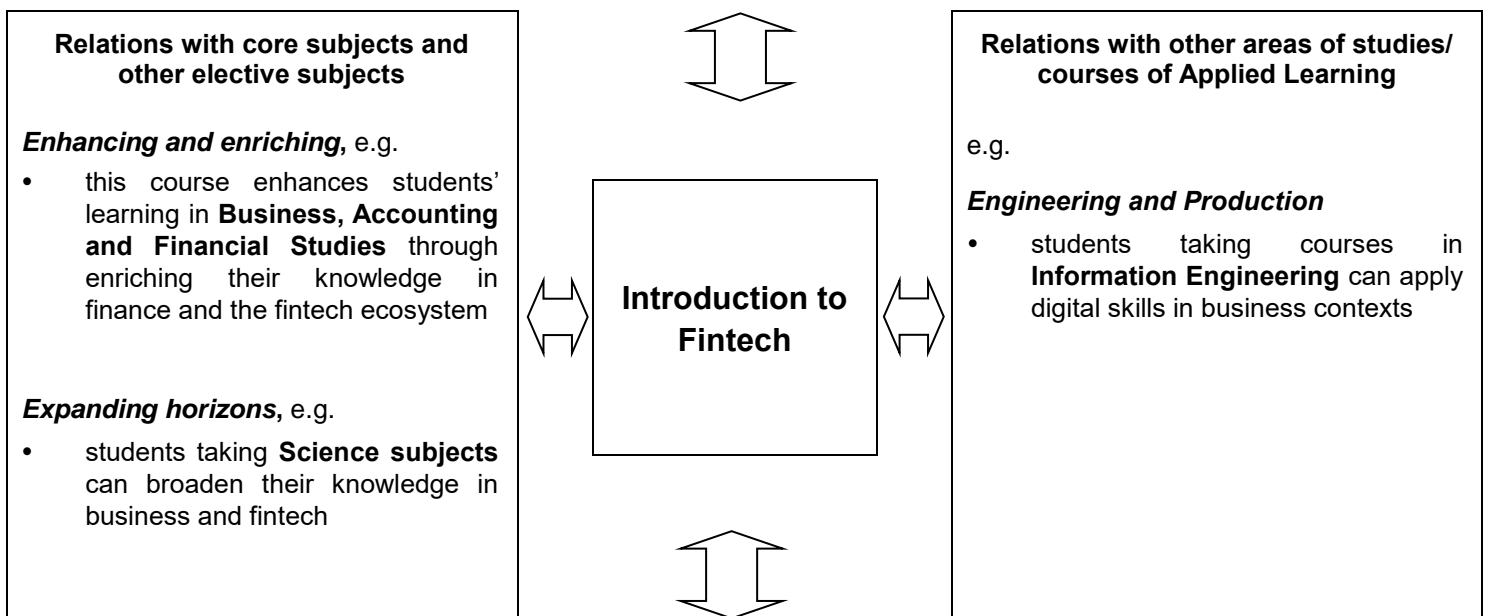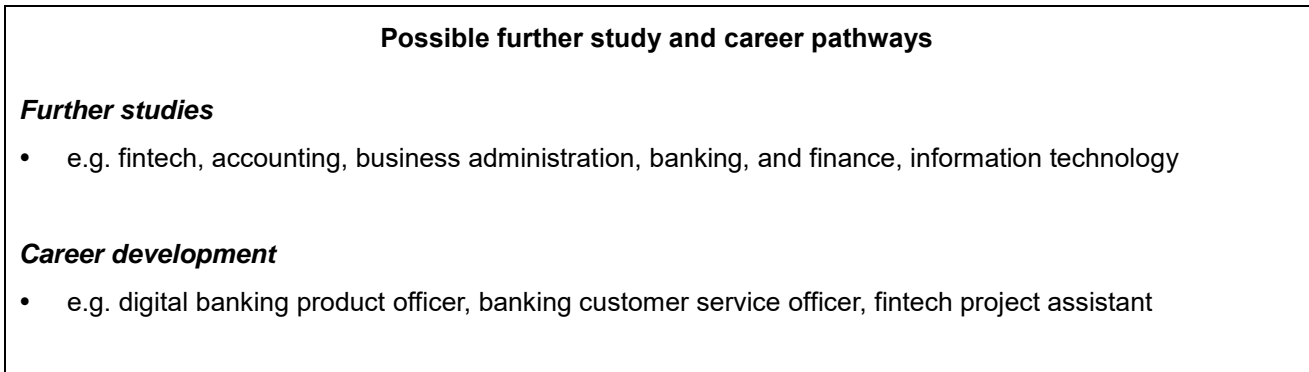- ➢ Blockchain and distributed ledger
- ➢ Cryptography
- ➢ Blockchain technology
- ➢ Crypto mining
- ➢ Basics of cryptocurrency
- ➢ Risks of cryptocurrency
- ➢ Non-fungible token (NFT)

3. Basic Coding for Fintech (45 hours)
- ➢ Basic coding
- ➢ Variables
- ➢ Data structures
- ➢ Control structures
- ➢ Syntax
- ➢ Python basics
- ➢ Application of coding in finance
- ➢ Ethics of coding

7. The Context

- The information on possible further study and career pathways is provided to enhance students' understanding of the wider context of the specific Applied Learning course. Students who have successfully completed Applied Learning courses have to meet other entry requirements as specified by the institutions.
- The recognition of Applied Learning courses for admission to further studies and career opportunities is at the discretion of relevant institutions.

Possible further study and career pathways

Further studies

- e.g. fintech, accounting, business administration, banking, and finance, information technology

Career development

- e.g. digital banking product officer, banking customer service officer, fintech project assistant

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Relations with core subjects and other elective subjects

Enhancing and enriching, e.g.

- this course enhances students' learning in **Business, Accounting and Financial Studies** through enriching their knowledge in finance and the fintech ecosystem

Expanding horizons, e.g.

- students taking **Science subjects** can broaden their knowledge in business and fintech

Introduction to Fintech

Relations with other areas of studies/ courses of Applied Learning

e.g.

Engineering and Production

- students taking courses in **Information Engineering** can apply digital skills in business contexts

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Foundation knowledge developed in junior secondary education

The course is built upon the foundation knowledge students acquired in, e.g.

- **Chinese Language Education** and **English Language Education** – communication skills (verbal and written)
- **Mathematics Education** – calculation and data handling
- **Technology Education** – information technology skills

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Learning and Teaching

Course Title   :   **Introduction to Fintech**
Area of Studies   :   **Business, Management and Law**
Course Provider   :   **School of Professional and Continuing Education,**
                             The University of Hong Kong

In Introduction to Fintech, student-centred learning and teaching activities are designed to enable students to understand fundamental theories and concepts, develop their generic skills, and address their career aspirations in fintech.

Different modes of activities are employed to provide students with a systematic understanding about the context (e.g. lectures on the overview of fintech ecosystem, blockchain application, cryptocurrency and coding in fintech) and eye-opening opportunities to experience the complexity of the context (e.g. visits to local fintech organisations, seminars by fintech industry practitioners).

Students acquire an understanding of the requirements, fundamental knowledge and skills essential for further learning within the area through learning-by-practising opportunities in an authentic or near-authentic environment (e.g. practical exercises on simulated blockchain platform).

Students are also encouraged to develop and apply conceptual, practical and reflective skills to demonstrate entrepreneurship and innovation.   Students are given opportunities to integrate the knowledge and skills acquired and consolidate their learning (e.g. in the group project, students participate in the planning and implementation of cryptocurrency trading simulation using blockchain platform.   In the process, students apply industry knowledge and skills acquired, demonstrate problem-solving skills, prepare written report and conduct group presentation.   Students are expected to demonstrate the positive values and attitudes required in the industry).

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Curriculum Pillars of Applied Learning in Context –
Introduction to Fintech

Through the specific contexts related to the course, students have different learning opportunities, for example:

1. **Career-related Competencies**
   - identify local and global development trend of the fintech sector;
   - explain the functions of different job positions in the fintech sector;
   - apply basic knowledge in finance for personal financial planning;
   - integrate knowledge from various aspects including financial regulations, coding and blockchain applications; and
   - demonstrate a basic understanding of industry competency requirements, e.g. the Enhanced Competency Framework on Fintech issued by the Hong Kong Monetary Authority.

2. **Foundation Skills**
   - strengthen communication skills in both verbal and written forms through oral presentation and preparation of written reports;
   - apply mathematical skills in analysis and interpretation of financial data; and
   - enhance information technology skills through coding in finance contexts and information collection.

3. **Thinking Skills**
   - investigate, analyse and evaluate financial issues from a variety of perspectives;
   - develop analytical skills and critical thinking skills through discussions on fintech cases which will stimulate students' thinking and enhance competence required in the fintech industry; and
   - develop problem-solving and decision-making skills through practical exercise and group projects which require information search, analysis and consolidation.

4. **People Skills**
   - apply interpersonal skills and team building skills through group projects;
   - apply self-management skills through reflecting on project goals; and
   - discuss issues related to emotions and values of fintech practitioners.

5. **Values and Attitudes**
   - demonstrate a basic understanding of professional ethics and legal requirements in the fintech sector;
   - demonstrate respect for intellectual property in fintech coding assignments; and
   - develop self-confidence through successful completion of practical work.