

Template C4



Programme Specification

Title of Course: *MSc Financial Technology/ Financial Technology with professional placement*

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Version number	2
Faculty	Faculty of Business and Social Sciences
School	Kingston Business School
Department	Department of Accounting, Finance and Informatics
Delivery Institution	

This Programme Specification is designed for prospective students, current students, academic staff and employers. It provides a concise summary of the main features of the programme and the intended learning outcomes that a typical student might reasonably be expected to achieve and demonstrate if they take full advantage of the learning opportunities that are provided. More detailed information on the learning outcomes and content of each module can be found in the course VLE site and in individual Module Descriptors.

SECTION 1: GENERAL INFORMATION

Award(s) and Title(s): <i>Up to 10 pathways</i>	MSc Financial Technology/ Financial Technology with professional placement
Intermediate Awards(s) and Title(s): <i>There are 4 Intermediate awards for each pathway</i>	PG Diploma in Financial Technology PG Certificate in Financial Technology
Course Code <i>For each pathway and mode of delivery</i>	N/A PFFIT1FIT20
UCAS code <i>For each pathway</i>	

RQF Level for the Final Award:	
Awarding Institution:	Kingston University
Teaching Institution:	
Location:	Kingston Hill
Language of Delivery:	English
Modes of Delivery:	Part-time Full-time With Professional Placement
Available as:	Full field
Minimum period of registration:	Part-time - Full-time - With Professional Placement -
Maximum period of registration:	Part-time - Full-time - With Professional Placement -
Entry Requirements:	The minimum entry qualifications for the programme are: A good honours degree or an equivalent qualification from a recognised international higher education provider with a significant quantitative component (e.g.: maths, statistics, finance, programming, computing, engineering etc) or At least two-years of experience as a Finance or Technology professional An interview may be required as part of the admissions process. For those for whom English is not their first language, a minimum IELTS score of 6.5 with no element below 6.0, or equivalent, is required. A lower score will normally require attendance at the University's pre-sessional English programme.
Programme Accredited by:	Association to Advance Collegiate Schools of Business (AACSB)

QAA Subject Benchmark Statements:	QAA master's degree Characteristics statement (2020)
Approved Variants:	none
Is this Higher or Degree Apprenticeship course?	

For Higher or Degree Apprenticeship proposals only

Higher or Degree Apprenticeship standard:	n/a
Recruitment, Selection and Admission process:	n/a
End Point Assessment Organisation(s):	n/a

SECTION 2: THE COURSE

A. Aims of the Course

The aims of this course are:

- To develop in students the knowledge and skills necessary for a career in FinTech and continuing professional development through lifelong learning
- To examine the objectives, role, and scope of financial technology within the broader context of the global business environment and management practice
- To explore how theory, academic concepts, and the related empirical evidence in the fields of financial technology may be applied to create competitive advantage in a practical organisational context characterised by complexity and unpredictability.
- To provide a critical examination of the field of finance and financial technologies, to develop practical application skills and to provide the opportunity for course members to originate, plan, undertake and present the findings of a substantial independent research or consultancy project in the field of financial technology.
- To equip students with a solid understanding of navigating an increasingly complex, dynamic, and global financial market, shaping technological innovation, and contributing positively towards sustainability

B. Intended Learning Outcomes

The course outcomes are referenced to the relevant QAA Master's Degree Characteristics statement (2020) and the Frameworks for Higher Education Qualifications of UK Degree-Awarding Bodies (2014) and relate to the typical student. The course provides opportunities for students to develop and demonstrate knowledge and understanding specific to the subject, key skills, and graduate attributes in the following areas:

The programme learning outcomes are the high-level learning outcomes that will have been achieved by all students receiving this award. They must align to the levels set out in the ['Sector Recognised Standards in England'](#) (OFS 2022).

Programme Learning Outcomes					
	Knowledge and Understanding		Intellectual Skills		Subject Practical Skills
	On completion of the course students will be able to:		On completion of the course students will be able to		On completion of the course students will be able to
A1	understand the transformative impact of fintech and the role of innovation on traditional financial institutions and the financial industry as a whole	B1	engage in critical thinking, problem solving, and communication related to fintech	C1	demonstrate a range of fintech application tools and techniques across a range of platforms for financial analysis and decision making
A2	demonstrate an awareness of the key trends and emerging issues, and the core concepts underpinning finance, financial services, and financial markets	B2	think creatively to generate novel and innovative solutions to contemporary issues in the financial technology sector	C2	apply appropriate analytical and statistical techniques to issues and problems associated with financial technology, and in the broader context of business and management
A3	critically evaluate and apply a range of analytical tools, programming applications and technologies relevant to the field of financial technology	B3	reflect on, and evaluate, their own development to be an independent, critically reflective learner	C3	develop research and consultancy skills
A4	communicate and debate the ethical and regulatory considerations of using financial technologies in financial decision making	B4	demonstrate the ability to exercise clear judgement in individual and group decision making		
A5	articulate an advanced knowledge of contemporary issues in blockchain, cryptocurrencies, artificial intelligence and machine learning and their application to the financial sector				

In addition to the programme learning outcomes, the programme of study defined in this programme specification will allow students to develop the following range of Graduate Attributes:

1. Creative Problem Solving
2. Digital Competency
3. Enterprise
4. Questioning Mindset
5. Adaptability
6. Empathy
7. Collaboration
8. Resilience
9. Self-Awareness

C. Outline Programme Structure

Full details of each module will be provided in module descriptors and student module guides.

MSc Financial Technology/ Financial Technology with professional placement

Progression to Level 5

N/A

Progression to Level 6

N/A

Level 6 requires the completion of

N/A

Level 7							
MSc Financial Technology/ Financial Technology with professional placement							
Core modules	Module code	Credit Value	Level	Teaching Block	Pre-requisites	Full Time	Part Time
Big Data and Analytics in Finance	BB7041	15	7	2		4	4
Blockchain FinTech Applications	BB7030	15	7	1		4	4
Finance, Regulation and Ethics	BA7040	30	7	1 and 2		4	4

FinTech, Funding and Strategy	BA704 1	30	7	1 and 2		4	4
Machine Learning and FinTech Applications	BB703 1	15	7	2		4	4
Programming and Data in Finance	BB704 0	15	7	1		4	4
Optional Modules							
Consultancy Project	BB703 3	60	7	3		4	4
Dissertation and Research Methods	BB702 3	60	7	3		4	4

Level 7 information

Students exiting the programme with 60 level 7 credits are eligible for the award of PgCert in Financial Technology

Students exiting the programme with 120 level 7 credits are eligible for the award of PgDip in Financial Technology

D. Principles of Teaching, Learning and Assessment

The underlying teaching and learning philosophy for this programme is learning by doing, where students are active participants in the classroom, underpinned by authentic assessments where students have the opportunity to apply the skills and knowledge gained in contexts that reflect working practices. The programme enables students to develop and demonstrate key graduate attribute and skills needed in the current working environment, as well as the confidence and competence necessary to succeed in the rapidly changing FinTech environment. The programme is based around five core strands of learning, with both linear development through the programme as well as horizontal linkages between the strands to reflect the holistic and interconnected nature of the curriculum.

During the programme, students are exposed to industry-standard software packages in their classes. The active learning environment enables students to develop team-working, negotiation, and presentation skills in a supportive environment with formative and peer feedback at the centre of the academic experience. Extensive use is made of interactive sessions delivered within a computer laboratory, where students have ample opportunities to develop the skills and knowledge necessary to be a competent business practitioner within the FinTech sector. These practical skills and knowledge are contextualised through industry-based examples and evidenced by students developing relevant artefacts such as business reports, presentations and FinTech applications using appropriate technologies.

To maintain currency and stay on top of trends in the field, the programme has a Subject Advisory Panel who will regularly meet with the course team to provide feedback on the curriculum and discuss new developments in the sector. Kingston Business School has also joined the Innovate Finance UK Universities Fintech Hub, as one of a select group of leading UK universities to do so. Innovate Finance is the Independent Industry Body that represents and advances the Global FinTech Community in the UK with a mission to accelerate the UK's leading role in the Financial Services Sector by directly supporting the next generation of technology-led innovators. This highly valuable association will ensure the programme maintains relevancy and currency.

Guest speakers are used throughout the programme to provide industry context and relevance, with employability initiatives delivered through Careers and Employability Service providing opportunities for networking, exposure to career options and the chance to develop the skills needed for relevant graduate employment. The programme has also been developed in conjunction with the university Sustainability Lead to integrate perspectives of financial inclusion and sustainability with respect to the FinTech sector.

Students on this programme undertake learning journeys in five core areas: Finance, Regulation and Ethics, Programming and Big Data, FinTech Applications, FinTech, Funding and Strategy and the Capstone Consultancy Project or Dissertation.

The programme is taught face-to-face.

Finance, Regulation and Ethics

The finance journey begins with core coverage in global financial markets and institutions and the finance environment. Students are introduced to the Bloomberg Room, developing their digital competencies with industry relevant software, and have the opportunity to take the Bloomberg Market Concepts professional certification alongside their studies. Students will be exposed to discussions around investment and trading, personal and behavioural finance, underpinned with financial mathematics and statistics and their application to financial markets. Students are also introduced to the legal frameworks and principles for regulating the FinTech sector as well as the use of technology in regulatory monitoring and compliance. Students will discuss and apply the sector's governance principles to industry case studies, engage with ongoing legal developments and debate the key areas of compliance relevant to FinTech. The module develops students' questioning mindset and self-awareness as they reflect on the ethical considerations and problems facing the sector now and into the future.

Programming and Big Data

This strand is taught exclusively in a computer lab, where students will learn how to design, construct, and implement solutions in the FinTech context developing their digital competency. Students first develop skills using software development techniques, and then focus on using such software in the context of the application of data techniques to large data sets to elicit insights and make business recommendations.

FinTech Applications: Blockchain and Machine Learning

In this strand, students are introduced to FinTech applications, such as blockchain technology, cryptocurrencies, machine learning and other automated techniques and how they are used across financial services and the FinTech industries. Students gain hands-on experience through computer lab sessions, with practical exercises designed to mirror industry activities. Students apply their learning to investigate contemporary applications and develop business solutions. Through the assessments and class activities, students will work in teams to develop their collaborative skills.

FinTech, Funding, and Strategy

In the FinTech strand, students start with an introduction to the FinTech ecosystem in the first teaching block to identify a product or service idea, or operational improvement opportunity, employing a creative problem-solving approach and developing their questioning mindset. They then develop their enterprise and entrepreneurial skills in the second teaching block through researching and developing relevant business models and through iterative feedback processes, design a minimal viable product for their idea. The iterative nature of the peer and tutor feedback requires students to be resilient and adaptable in repositioning their product or service idea on the basis of such peer critique. Student also develop empathy by working with external stakeholders, understanding their perspectives and needs, and how to manage such competing requirements.

Capstone Project: Consultancy or Dissertation

In the final third teaching block, all students then undertake either a research-based or consultancy-based capstone project, where they can take a more in-depth theoretical review of an area of interest within the FinTech environment, or a more practical application of the skills developed. In the dissertation research project, students are supported by a supervisor to undertake a significant individual piece of research, identifying a problem within the FinTech sector, designing a data collection plan, analysing results, and presenting their findings appropriately. Students who choose the consultancy project take a more practical approach, working with a live client to further develop a FinTech idea or investigate a potential FinTech opportunity using the skills they have developed on the programme. Both options are underpinned by skills relevant development which to be critically self-reflective and supports the development of self-awareness. Through a critical reflection on current literature or working with key stakeholders and undertaking needs analyses, students navigate different and competing perspectives, key graduate attributes needed for working with others.

Student Assessment Journey

During the programme, students will acquire and hone the practical experience and skills necessary to succeed in the FinTech sector. This includes becoming proficient in a range of specialist software packages and complementing their financial, entrepreneurial, and business knowledge base with the development of a suite of transferable skills, including interpersonal, communication, self-reflection, and management consultancy skills.

Throughout the programme there is a significant emphasis on practical assessment, in terms of both developing and communicating business solutions, and the key assessment methods of presentation, report writing, and practical examinations which are developed and extended in each of the strands. Assessments are underpinned with formative opportunities for practice, discussion, and feedback.

Presentations: students do an early group presentation to develop and polish their skills in public speaking and communication and support them for individual presentations or client discussions later on in their studies. Feedback provided at the group presentation will be both on content and presentation technique to provide formative feedforward opportunities.

Report writing: students will be writing reports for various contexts, developing their skill to communicate clearly in a variety of written formats. Students are strongly encouraged to make use of the Business and Social Sciences Academic Skills Centre to get feedback on their work in advance of submission. Students will develop the ability to write accurately and concisely, and gain experience in writing for different business audiences, from executive summaries aimed at busy managers, to full business reports aimed at analysts.

Practical work: a significant proportion of the curriculum will be delivered in a computer laboratory environment, developing students' competence and confidence in working with industry standard and specialist software in the workplace.

Professional certification

To enhance and compliment their formal academic studies, students have the opportunity to achieve industry-recognised certification such as Bloomberg Market Concepts for financial analysis and solutions and LinkedIn Learning Course Completion Certifications. They can also take practice assessments for project management qualifications such as the Agile certification if they wish to pursue full certification after the course.

Independent Learning

Class contact time makes up only part of the activities for any module. Students are also required to undertake independent learning to complement the in-class content. This can be in the form of reviewing and preparing for lectures, practice using the software, completing assessments, and taking practice formative quizzes to monitor their own progress through the syllabus. Guidance will be provided on which activities will support learning for each module on the programme.

Inclusive Curriculum

The FinTech programme has integrated the principles of the University's Inclusive Curriculum Framework, to ensure inclusivity has been embedded throughout the academic cycle. Examples of these approaches include:

- Assessments and delivery patterns that support students who commute.
- Students are co-creators of their assessments, choosing their capstone project direction and either a consultancy or research based final project, selecting industry leaders to interview, choosing contemporary fintech cases to review and leading discussion in the classroom.
- Case studies and role models used in assessments reflect the diverse student body.
- Teaching spaces are set up in a carousel arrangement, so students are naturally positioned to discuss concepts in an inclusive manner.
- Students are provided with the dates of all assessments at the start of each level of their studies so that they can manage their time. They are encouraged to discuss any concerns with their module leader and personal tutor, who will support them in reflecting on their feedback to improve on further assessments.

E. Support for Students and their Learning

Students are supported by:

- Module leader for each module
- Personal tutor to advise on academic and non-academic issues.
- Course Director to help students understand the programme structure.
- Technical support to advise students on IT and the use of software.
- Student Support team
- An induction programme at the beginning of the programme
- Course Representatives and Student Voice Committees
- Business and Social Science Academic Skills Centre
- Canvas – a versatile online interactive intranet and learning environment.
- Student support facilities that provide advice on issues such as finance, regulations, legal matters, accommodation, international student support etc.
- Students with disability - student support
- The Students' Union
- Careers and Employability Service
- Placement Tutor will visit during the placement and meet with the student and workplace supervisor.
- Guest speakers from other academic institutions, the professions and the FinTech sector
- Practical training on Bloomberg based trading, Datastream/Thomson One Banker, FAME
- LinkedIn Learning – professional training to support and complement the academic syllabus.

Students will be introduced to their personal tutor during induction week and will have the opportunity to meet with them regularly throughout the academic year. They will be able to provide academic guidance, write references and direct students to other sources of support as needed.

F. Ensuring and Enhancing the Quality of the Course

The University has several methods for evaluating and improving the quality and standards of its provision. These include:

- External examiners
- Boards of study with student representation
- Annual Monitoring and Enhancement
- Continuous Monitoring of courses through the Kingston Course Enhancement Programme (KCEP+)
- Student evaluation including Module Evaluation Questionnaires (MEQs), level surveys and the National Student Survey (NSS)
- Moderation policies
- Subject Advisory Panel of FinTech industry leaders

G. Employability and work-based learning

This programme is built on providing opportunities for experiential learning throughout the core curriculum and final project, but all students are encouraged to consider a one-year work placement following the completion of their studies.

Students within the Business School have access to a dedicated local placement team as well as the central Careers and Employability Service (CES) team to support them in their job-seeking activities. Whilst it is the responsibility of individual students to secure their own placement, we offer support in all stages of the application process from writing CVs and completing application forms to having mock interviews and assessment centre activities, giving students the opportunity to experience the competitive job application process. The placements and CES teams have good links with employers with positions available for students, but students are welcome to find their own placements.

Work-based learning, including sandwich courses and higher or degree apprenticeships

The work experience enables students to apply their learning to the real-world environment in FinTech industries, to reflect upon their own personal experience of working in an applied setting, to focus on aspects of this experience that they can clearly relate to theoretical concepts and to evaluate the relationship between theory and practice. Students who undertake a period of work experience often benefit greatly from the time spent within industry, with real experience and work achievements to record on their CV.

H. Other sources of information that you may wish to consult

n/a

I. Development of Course Learning Outcomes in Modules

This table maps where course learning outcomes are **summatively** assessed across the modules for this course. It provides an aid to academic staff in understanding how individual modules contribute to the course aims, a means to help students monitor their own learning, personal and professional development as the course progresses and a checklist for quality assurance purposes.

Module Code		Level 7							
		BA7040	BA7041	BB7030	BB7031	BB7023	BB7033	BB7040	BB7041
Knowledge & Understanding	A1		S			S	S		
	A2	S							
	A3							S	S
	A4	S							
	A5			S	S				
Intellectual Skills	B1					S	S	S	S
	B2		S						
	B3					S	S		
	B4		S			S	S		
Practical Skills	C1			S	S				
	C2	S				S	S	S	S
	C3					S	S		

Students will be provided with formative assessment opportunities throughout the course to practise and develop their proficiency in the range of assessment methods utilised.