

Valid from 2025.FS

<b>Module description: Business Models and Technology</b>	
<b>Module Code</b>	w.MA.XX.BMT.22HS
<b>ECTS Credits</b>	6
<b>Language of Instruction/Examination</b>	English
<b>Module Description</b>	The banking sector is experiencing pressure from fintech players all over the world. "Banking is necessary; banks are not," – the famous quote of Bill Gates from 1994 – is more relevant than ever. To compete for customers, banks have to learn to create added value on top of offering traditional banking services. To create that value, banks should understand clients' needs better and become very fast and open. To transform banks into fast, digital, and client-oriented organizations, future managers need a basic understanding of how to track technological development, understand current technologies such as the blockchain, data management, and artificial intelligence, and how they can be used to drive business innovation.
<b>Organizational Unit</b>	Institut für Wealth & Asset Management
<b>Module Coordinator</b>	Christoph Kley
<b>Deputy Module Coordinator</b>	Kremena Bachmann
<b>Program and Specialization</b>	<ul style="list-style-type: none"> <li>Banking and Finance</li> </ul>
<b>Legal Framework</b>	Academic Regulations MSc in Banking and Finance dated 29.09.2011, Appendix to the Academic Regulations for the degree program in Banking and Finance, first adopted on 28.08.2012
<b>Module Category</b>	<b>Module Type</b> Compulsory
<b>Prerequisite Knowledge</b>	Basic knowledge of banking An affinity to technological developments in banking and finance
<b>Contribution to Program Learning Objectives (by the concerned Module)</b>	<ul style="list-style-type: none"> <li>Professional Competence</li> <li>Methodological Competence</li> <li>Social Competence</li> <li>Self-Competence</li> </ul>
<b>Contribution to Program Learning Objectives</b>	<p><b>Professional Competence</b></p> <ul style="list-style-type: none"> <li>Knowing and Understanding Content of Theoretical and Practical Relevance</li> <li>Apply, Analyze, and Synthesize Content of Theoretical and Practical Relevance</li> <li>Evaluate Content of Theoretical and Practical Relevance</li> </ul> <p><b>Methodological Competence</b></p> <ul style="list-style-type: none"> <li>Problem-Solving &amp; Critical Thinking</li> <li>Scientific Methodology</li> <li>Work Methods, Techniques, and Procedures</li> <li>Information Literacy</li> <li>Creativity &amp; Innovation</li> </ul> <p><b>Social Competence</b></p> <ul style="list-style-type: none"> <li>Written Communication</li> <li>Oral Communication</li> <li>Teamwork &amp; Conflict Management</li> <li>Intercultural Insight &amp; Ability to Change Perspective</li> </ul> <p><b>Self-Competence</b></p> <ul style="list-style-type: none"> <li>Self-Management &amp; Self-Reflection</li> <li>Ethical &amp; Social Responsibility</li> <li>Learning &amp; Change</li> </ul>
<b>Module Learning Objectives</b>	<p>Students...</p> <ul style="list-style-type: none"> <li>understand business model analysis and transformation in banking.</li> <li>understand the benefits and costs of digitization.</li> <li>learn about and apply several technologies and understand their significance for the banking and finance sector.</li> </ul>

## Module description: Business Models and Technology

Module Content	<ul style="list-style-type: none"><li>• Analysis and transformation of new and existing business models of fintechs and banks.</li><li>• Importance and strategic meaning of IT for banking in the era of digitization - areas that are increasingly merging.</li><li>• Economics of digitization.</li><li>• Trend-scouting in banks to track innovation in technology.</li><li>• Different technologies changing the banking business now and in the future: blockchain, artificial intelligence, and data management.</li></ul>																																											
Links to other modules	This module is linked to the following modules: <ul style="list-style-type: none"><li>• w.MA.XX.DIP.22HS</li></ul>																																											
Digital Learning Resources	<ul style="list-style-type: none"><li>• Reader</li><li>• Teaching Materials</li><li>• Practice and Application Exercises (with Key)</li><li>• Case Studies (with Key)</li></ul>																																											
Methods of Instruction	<ul style="list-style-type: none"><li>• Problem-Oriented Teaching</li><li>• Case Studies</li><li>• Exercises</li><li>• Lecture</li></ul>		Social Settings Used: <ul style="list-style-type: none"><li>• Group Work</li><li>• Individual Work</li><li>• Pair Work</li></ul>																																									
Type of Instruction	<table><tr><td></td><td>Classroom Instruction</td><td>Guided Self-Study</td><td colspan="2">Autonomous Self-Study</td></tr><tr><td>Lecture</td><td>72 h</td><td>-</td><td colspan="2"></td></tr><tr><td>Excercise</td><td>-</td><td>-</td><td colspan="2"></td></tr><tr><td>Project Work</td><td>-</td><td>70 h</td><td colspan="2"></td></tr><tr><td>Seminar</td><td>-</td><td>-</td><td colspan="2"></td></tr><tr><td>Total</td><td>72 h</td><td>70 h</td><td colspan="2">38 h</td></tr></table>					Classroom Instruction	Guided Self-Study	Autonomous Self-Study		Lecture	72 h	-			Excercise	-	-			Project Work	-	70 h			Seminar	-	-			Total	72 h	70 h	38 h											
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Classroom Attendance Requirement	None  Due to the interactive nature of this module, participants are strongly advised to attend classes.																																											
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Recommended Reading																																												
Comments																																												