

**GENERIC ELECTIVE/OPEN ELECTIVE COURSES/MULTIDISCIPLINARY COURSES/**

**OPEN ELECTIVE COURSES - 14**

**BBA(Digital Marketing) Semester VII**

**UGOE702: Banking Innovations And Technology**

**Course objective:** - To familiarize students with emerging technologies and innovations in the banking sector and enable them to understand their impact on banking operations, customer service, and financial inclusion.

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**Syllabus & Detailed Contents**

Unit	Content	Hrs./ Weightage
<b>Unit 1:</b>	<b>Introduction to Banking Innovations and Technology</b> Evolution of Banking: From Traditional to Digital; Importance of Technology in Banking; Overview of Banking Innovations: Fintech, Regtech, and Insurtech; Role of Regulatory Bodies in Promoting Innovation in Banking; Current Trends and Challenges in Banking Technology.	<b>11/25%</b>
<b>Unit 2:</b>	<b>Digital Banking Services:</b> Online Banking Platforms: Features and Functionality; Mobile Banking Applications: Accessibility and Security; Electronic Payment Systems: Cards, Wallets, and Peer-to-Peer Payments; Automated Teller Machines (ATMs) and Cashless Transactions; Customer Relationship Management (CRM) Systems in Digital Banking	<b>11/25%</b>
<b>Unit 3:</b>	<b>Blockchain and Crypto currency:</b> Introduction to Block Chain Technology; Applications of Blockchain in Banking: Smart Contracts, Supply Chain Finance, etc.; Overview of Crypto currencies: Bitcoin, Ethereum, and Altcoins; Regulatory Framework for Crypto currencies and Initial Coin Offerings (ICOs); Risks and Opportunities of Block chain and Crypto currency in Banking	<b>12/25%</b>
<b>Unit 4:</b>	<b>Cyber security and Risk Management in Banking:</b> Importance of Cyber security in Banking Operations; Threats and Vulnerabilities in Banking Systems: Hacking, Phishing, and Identity Theft; Strategies for Cyber security Risk Management: Encryption, Authentication, and Intrusion Detection; Compliance and Regulatory Requirements for Data Protection; Business Continuity Planning and Disaster Recovery in the Digital Banking	<b>11/25%</b>

**Course Learning Outcomes (CLO)**

**On completion of this course, the students will be able to:**

CO No.	Cognitive Abilities	Course Outcome	Bloom's Level
CO1	Remembering	Define key concepts and terminologies related to banking innovations and technology, including digital banking, FinTech, blockchain, and AI in banking.	1
CO2	Understanding	Explain the role of technology in transforming the banking industry, including the impact of digitalization on customer experience, banking operations, and regulatory compliance.	2
CO3	Applying	Apply knowledge of digital banking services and FinTech innovations to analyze and evaluate the effectiveness of different technologies in improving banking processes and services	3
CO4	Analyzing	Analyze the challenges and opportunities associated with the adoption of banking technologies, including issues related to cybersecurity, data privacy, and regulatory compliance.	4
CO5	Evaluating	Evaluate the ethical, legal, and regulatory issues associated with banking innovations and technology adoption, considering factors such as data privacy	5

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	cybersecurity, and compliance requirements, and propose strategies to address them effectively.	
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## **SUGGESTED READINGS**

### **Textbooks:**

1. "Bank 4.0: Banking Everywhere, Never at a Bank" by Brett King, published by Wiley.
2. "The FinTech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries" edited by Susanne Chishti and Janos Barberis, published by Wiley.

### **Reference Books**

1. "Bankruptcy: How Community Banking Can Survive Fintech" by John Waupsh, published by Wiley.
2. "Bankruptcy: How Community Banking Can Survive Fintech" by John Waupsh, published by Wiley.

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