



Financial Technology in Consumer Finance (Seminar)

Winter and summer semester

Institute:	Institute for Financial Innovation & Technology
Lecturer:	Moritz Nardini, M.Sc.
Assistant:	
Weekly hours:	4 SWS
Credits	6 ECTS
Examination:	Seminar paper (50%) & final presentation (50%)
Prerequisites:	None
Course Material:	Will be provided via Moodle

Course Description & Main Objectives

In this seminar, we will investigate the effect of Financial Technology on consumer financial behavior and financial health. More specifically, we will examine how digital product innovations by, e.g., Neobanks and -brokers influence the behavior of private consumers and, consequently, their financial outcomes. In this context, we will learn exciting concepts from behavioral economics and apply them to financial products we use in our everyday life. Additionally, you will learn how to identify the products' causal effects on consumer behavior. The seminar topics will be structured according to the following categories: Income, Spending, Saving, Investing, and Borrowing.

Upon completion of the module, students will be able to ...

- Know and understand the latest developments in FinTech in the area of consumer financial services;
- Describe the effects of the digital transformation on existing financial products and processes of the financial industry and the behavior of customers;
- identify opportunities and risks, in particular on the financial well-being of customers;
- conduct an independent survey of the literature, analyze and evaluate references in a systematic manner.

Lectures Overview/ Course Outline

The course is structured to include a Kick-Off session, where the lecturer will introduce the seminar's topics, and several feedback sessions, where students can discuss their progress and any questions they may have. At the end of the seminar, each participant will give a presentation on their chosen topic, allowing for a comprehensive understanding of the seminar's content.



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Literature

Starting literature on the seminar topics will be provided in the Kick-Off session.