

### 3. Educational Programme

#### 3.1. Educational Programme Profile “Financial technologies in business”, Subject Area 072 “Finance, banking, insurance and stock market”

<b>1 - General Information</b>	
<b>Full name of a HEI and a structural unit</b>	State University of Trade and Economics Faculty of Finance and Accounting Finance Department
<b>Academic degree and qualification name in the original language</b>	Master’s degree Subject Area “Finance, banking, insurance and stock market”
<b>Educational program official name</b>	“Financial technologies in business”
Compliance with Higher Education Standard of the Ministry of Education and Science of Ukraine	Meets the Higher Education Standard of the Ministry of Education and Science of Ukraine
<b>Diploma type and the educational programme scope</b>	Master diploma, unitary, 90 ECTS credits, training period 16 months
<b>Accreditation Availability</b>	-
<b>Cycle\Degree</b>	National Qualification Frameworks of Ukraine –cycle 7, FQ-EHEA – the second cycle, EQF-LLL –cycle 7
<b>Preconditions</b>	Academic degree– Bachelor or Specialist
<b>Language(s) of training</b>	Ukrainian
<b>Programme validity period</b>	22 month
<b>Internet address for the educational programme description permanent placement</b>	<a href="https://knute.edu.ua/">https://knute.edu.ua/</a>
<b>2 – The aim of the Educational Program</b>	
Ensure the learner to obtain the in-depth knowledge, skills and abilities necessary for solving problems in his/her professional activity, which includes research and innovation performance, ensuring the ability to carry out professional activities in the entry-level position or transition to further training immediately after this programme mastering.	
<b>3 - Educational Programme characteristics</b>	
<b>Subject Area</b>	Object(s) of study and activity: organization, principles, mechanisms of financial systems functioning and development. - Learning goals: Training experts able to solve complex tasks and problems in the course of professional activity or training in the field of finance, banking, insurance and stock market, which involves conducting research and/or implementing innovations and is characterized by the uncertainty of conditions and requirements. Theoretical content consists of financial science terms, categories, theories and concepts that determine trends and regularities of finance functioning and development, banking, insurance and stock market. - Methods, techniques and technologies: methods, techniques and technologies of financial science and practice. - Tools: information-analytical software products and systems.

<b>Educational Programme orientation</b>	Educational and professional
<b>The main focus of the Education Programme</b>	A specialized programme aimed at forming professional competencies related to financial ecosystems formation and development in context of intensifying FinTech tools application for business growth strategies development and implementation. Ключові слова: фінансові технології, бізнес, фінансова екосистема, ринок фінансових послуг, стратегії бізнесу. Key words: financial technologies, business, financial ecosystem, financial services market, business strategies.
<b>Programme features</b>	The educational program is one of the first in the educational services domestic market, which will enable an expert in finance to gain the relevant knowledge in financial ecosystems forming and developing in context of intensifying FinTech tools application for business growth strategies development and implementation.
<b>4 – Graduates employability and suitability for further learning</b>	
<b>Employability</b>	Employment in businesses of different forms of property, government and local authorities in the positions of experts with functional responsibilities relating to financial services, analysis, control and taxation providing. After the educational-professional program mastering, a graduate is able to perform a professional work specified in the National Classifier of Ukraine "Classifier of Professions SC 003: 2010" and can hold the appropriate entry-level position: 2310. University and other higher educational institutions teachers 2414 Experts in financial and economic security of businesses, institutions and organizations. 2441. Experts in economics. 2419.3. Government service experts. 2441.1. Research workers (economics). 2441.2 Investment analyst. 2441.2 Lending analyst. 2441.2 Economist in taxes and duties. 2441.2 Economist in finance. 2441.2 Economic adviser 2441.2 Economic consultant 2441.2 Audit commission member 2441.2 Supervisory board member. 146. Financial managers.
<b>Further learning</b>	Ability to learn by the third higher education cycle programmes.
<b>5 – Teaching and assessment</b>	
<b>Teaching and learning</b>	Student-centered learning, self-study, problem-oriented learning, learning with distance technology elements application.
<b>Assessment</b>	Written examinations, presentations, testing, credit by the results of (pre-diploma) internship, Master thesis preparation and defense. The assessment is carried out in accordance with: - "Regulations on students educational process organization"; - "Regulations on learning outcomes assessment for students and post-graduate students in State University of Trade and Economics"
<b>6 - Program competences</b>	
<b>Integral competence</b>	Ability to solve complex tasks and problems in professional activities

	or in the course of learning in finance, banking and insurance, <i>in particular, in financial ecosystems designing and functioning</i> , which involves research and/or innovation and is characterized by conditions and requirements uncertainty.
<b>General competences (GC)</b>	<p><b>GC1.</b> Ability to abstract thinking, analysis and synthesis</p> <p><b>GC2.</b> Ability to communicate in a foreign language.</p> <p><b>GC3.</b> Ability to conduct research at the appropriate level.</p> <p><b>GC4.</b> Ability to identify, set and solve problems.</p> <p><b>GC5.</b> Ability to make proved decisions.</p> <p><b>GC6.</b> Interpersonal skills.</p> <p><b>GC7.</b> Ability to motivate people and move towards a common goal.</p> <p><b>GC8.</b> Ability to work in an international context.</p> <p><b>GC9.</b> Ability to act on the basis of ethical considerations (motives).</p>
<b>Special (professional, subject) competences (SC)</b>	<p><b>SC1.</b> Ability to use the fundamental laws of finance, banking and insurance development in combination with research and management tools for professional and scientific activities performing.</p> <p><b>SC2.</b> Ability to use theoretical and methodological tools for diagnosis and modelling, <i>in particular on the basis of applying financial technologies tools of economic entities financial activities.</i></p> <p><b>SC3.</b> Ability to apply management skills in finance, banking and insurance.</p> <p><b>SC4.</b> Ability to evaluate the effectiveness of scientific, analytical and methodological tools for proved management decisions in finance, banking and insurance.</p> <p><b>SC5.</b> Ability to assess the limits of their own professional competence and improve professional skills.</p> <p><b>SC6.</b> Ability to apply interdisciplinary approaches in solving complex problems in finance, banking and insurance.</p> <p><b>SK7.</b> Ability to search, use and interpret information necessary to solve professional and scientific problems in finance, banking and insurance.</p> <p><b>SC8.</b> Ability to apply innovative approaches in finance, banking and insurance.</p> <p><b>SC9.</b> Ability to develop technical tasks for designing information systems in finance, banking and insurance.</p> <p><b>SC 10.</b> <i>Ability to assess the impact of financial technologies on the national economy development in context of strengthening the focus on consumer needs and globalization processes intensifying.</i></p> <p><b>SC 11.</b> <i>Ability to create personalized financial products using economic and mathematical methods based on consumers financial behaviour analysis.</i></p> <p><b>SC12.</b> <i>Ability to develop investment plans for financial institutions' clients based from world financial markets on real-time data.</i></p> <p><b>SC 13.</b> <i>Ability to determine the need for different types of financial services by consumers and evaluate them based on competitors activity analysis.</i></p> <p><b>SC14.</b> <i>Ability to build a concept of financial ecosystems, models, structures and ecosystems components functioning.</i></p> <p><b>SC15.</b> Ability to develop and implement business growth strategies based on financial technology tools application.</p>
<b>7 – Programme learning outcomes</b>	
	<b>PLO 01.</b> Use fundamental laws of finance, banking and insurance

	<p>development in combination with research, management and <i>financial technologies tools</i> for professional and scientific activities performance.</p> <p><b>PLO 02.</b> Know at the level of the latest achievements the basic concepts and methodologies of scientific knowledge in finance, banking and insurance.</p> <p><b>PLO 03.</b> Adapt and modify existing scientific approaches and methods to specific situations of professional activity.</p> <p><b>PLO 04.</b> Search, process, systematize and analyse information necessary to solve professional and scientific problems in finance, banking and insurance.</p> <p><b>PLO 05.</b> Communicate in a foreign language on professional and scientific issues orally and in writing fluently, present and discuss research results.</p> <p><b>PLO 06.</b> Present the results of research orally and in writing in accessible and reasonable form, participate in professional discussions.</p> <p><b>PLO 07.</b> Solve ethical dilemmas based on provisions of the law, ethical principles and human values.</p> <p><b>PLO 08.</b> Be able to apply innovative approaches in finance, banking and insurance and manage them.</p> <p><b>PLO 09.</b> Apply management skills in finance, banking and insurance.</p> <p><b>PLO 10.</b> Carry out diagnostics and modelling economic of economic entities financial activity.</p> <p><b>PLO 11.</b> Apply in-depth knowledge in financial, banking and insurance management for decision making.</p> <p><b>PLO 12.</b> Prove choosing management decisions in finance, banking and insurance and evaluate their effectiveness taking into account objectives, existing restrictions, legal and ethical aspects.</p> <p><b>PLO 13.</b> Evaluate the degree of tasks complexity in activity planning and processing their results.</p> <p><b>PLO 14.</b> <i>Ability to develop, evaluate and improve financial products based on financial technology tools applying.</i></p> <p><b>PLO 15.</b> <i>Ability to assess financial services consumers' financial behaviour and to predict the economic consequences of financial decisions.</i></p> <p><b>PLO 16.</b> <i>Business growth strategies developing and implementing through financial technology solutions.</i></p> <p><b>PLO 17.</b> <i>Ability to design business models based on smart IT services</i></p> <p><b>PLO 18.</b> <i>Ability to use innovative methods of investment projects financing.</i></p> <p><b>PLO 19.</b> <i>Ability to apply the principles of digital financial inclusiveness in developing regulatory legal acts on public procurement, social welfare, financial market functioning, and tax legislation.</i></p> <p><b>PLO 20.</b> <i>Ability to identify cyber risks and assess their consequences for financial market entities, business and national security.</i></p>
<b>8 - Resource support for programme implementation</b>	
<b>Staffing</b>	The educational program implementation is provided by teachers with PhD and Doctor of Sciences degrees.
<b>Material and technical support</b>	Using SUTE computer and specialized laboratories.

<b>Information and educational – methodological support</b>	The educational program implementation is carried out upon the availability of full provision by educational and methodological complexes of disciplines, programmes of practical trainings and other types of educational and methodological materials. Information support is provided on the basis of SUTE distance learning system, department computer classrooms, and the university resources.
<b>9 – Academic mobility</b>	
<b>National credit mobility</b>	On a general basis within Ukraine. The short term students learning according with a predetermined course in institutions of higher education.
<b>International credit mobility</b>	Cooperation agreements between SUTE and higher education institutions in France, Great Britain, Poland, Germany, within which partner student exchange and training are carried out. Training in KA1 according to predetermined courses with credits obtaining in universities of Erasmus + countries.
<b>Foreign students training</b>	Foreign students have an opportunity to study at the preparatory department for foreigners and stateless persons and by education programmes.

## 2. List of the educational programme components and their logical order

### 2.1. List of the educational programme components

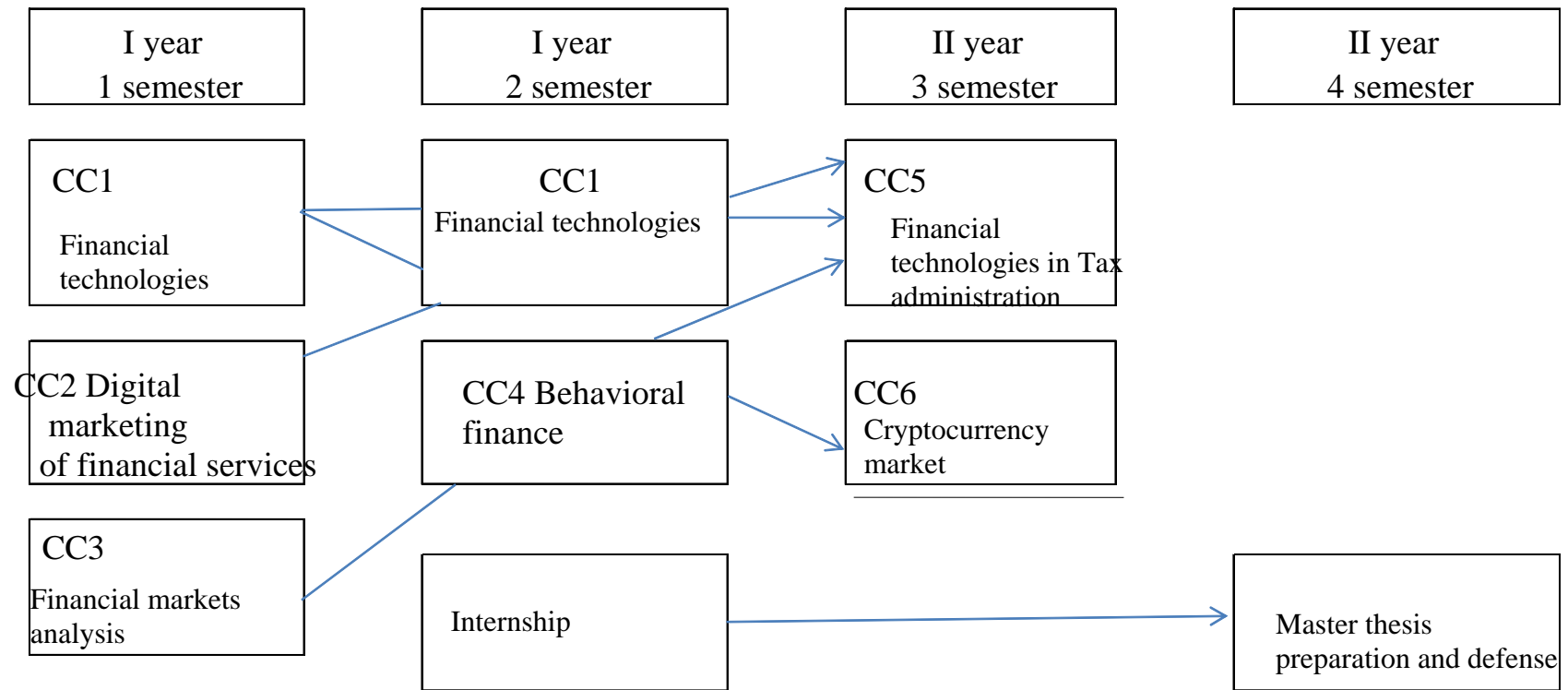
Academic Course Code	Educational programme components (academic courses, course projects (works), internships, a qualification exam, Master thesis)	Amount of credits
1	2	3
<b>Educational programme compulsory components</b>		
CC1	Financial technologies	13,5
CC2	Digital marketing of financial services	6
CC3	Financial markets analysis	6
CC4	Behavioral finance	7,5
CC5	Financial technologies in tax administration	6
CC6	Cryptocurrency market	6
<b>Compulsory components total scope:</b>		<b>45</b>
<b>Educational programme elective components</b>		
EC1	Life safety	6
EC2	Due diligence	6
EC 3	Insurance companies investment strategy	6
EC 4	Information warfare	6
EC 5	International financial system in the context of globalization	6
EC 6	International business	6
EC 7	Fundamentals of cybersecurity	6
EC 8	Business analytics system in international business	6
EC9	Strategic managerial accounting	6
EC10	Insurance marketing	6
EC11.	Financial risks insurance	6
EC12	Database analysis technologies	6

EC13	Transfer pricing	6
EC 14	Informatization projects management	6
EC 15	International investment projects management	6
EC 16	Financial modeling	6
EC 17	Financial analysis	6
EC 18	Cloud and GRID technologies	6
EC 19	Digital technologies in advertising	6
<b>Elective components total scope:</b>		<b>24</b>
<b>Internship</b>		
<b>Internship</b>		9
<b>Attestation</b>		
The thesis preparation and public defence		12
<b>EDUCATIONAL PROGRAMME TOTAL SCOPE</b>		<b>90</b>

The form of final control for all educational program components is an examination.



## 2.2 Structural-logical scheme of the Educational Programme





### 3. ATTESTATION FORM FOR STUDENTS

Students' attestation is carried out in the form of Master thesis public defense.

Master thesis should involve solving a complex problem in finance, banking and insurance which involves research and/or innovation and is characterized by conditions and requirements uncertainty.

Master thesis must not contain academic plagiarism, fabrication or falsification. The thesis must be placed in the higher education institution or its structural unit official website or in the higher education institution repository.

#### 4.1. MATRIX OF THE PROGRAMME COMPETENCES CONFORMITY WITH THE COMPULSORY EDUCATIONAL PROGRAMME COMPONENTS

Components/ Competences	CC1	CC2	CC3	CC4	CC5	CC6
GC1	+	+	+	+	+	+
GC 2	+	+		+	+	+
GC 3	+	+	+	+	+	+
GC 4	+	+	+	+	+	+
GC 5	+	+	+	+	+	+
GC 6	+	+	+	+	+	+
GC 7	+	+	+	+	+	+
GC 8	+		+	+	+	+
GC 9	+	+	+	+	+	+
SC1	+		+	+	+	+
SC2	+			+	+	
SC3	+		+	+	+	+
SC4	+			+	+	+
SC5	+		+	+	+	+
SC6	+			+	+	+
SC 7	+		+	+	+	+
SC 8	+		+	+	+	+
SC 9	+					
SC 10	+			+	+	+
SC 11	+		+	+	+	+
SC 12	+			+		+
SC 13	+			+		
SC 14	+			+	+	
SC 15	+		+		+	

**4.2. MATRIX OF THE PROGRAMME COMPETENCES CONFORMITY WITH THE ELECTIVE EDUCATIONAL PROGRAMME COMPONENTS**

<b>Components/ Competences</b>	<b>EC1</b>	<b>EC2</b>	<b>EC3</b>	<b>EC4</b>	<b>EC5</b>	<b>EC6</b>	<b>EC7</b>	<b>EC8</b>	<b>EC9</b>	<b>EC10</b>	<b>EC11</b>	<b>EC12</b>	<b>EC13</b>	<b>EC14</b>	<b>EC15</b>	<b>EC16</b>	<b>EC17</b>	<b>EC18</b>	<b>EC19</b>
GC1	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	
GC 2		+				+							+		+				
GC 3		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
GC 4		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
GC 5	+		+	+	+	+		+	+	+	+		+		+	+	+		
GC 6			+		+	+		+	+	+	+		+		+	+	+		
GC 7			+		+	+		+	+	+	+		+		+	+	+		
GC 8					+	+		+	+		+		+		+	+	+		
GC 9			+		+	+		+	+	+	+		+		+	+	+		
SC1		+	+						+	+	+		+		+		+		
SC 2					+	+		+	+		+	+		+	+	+	+	+	
SC 3		+	+						+	+	+		+		+		+		
SC 4			+	+	+	+		+		+	+	+	+	+		+	+	+	
SC 5		+	+						+	+	+		+				+		
SC 6			+		+	+		+	+	+	+	+	+	+	+	+	+	+	+
SC 7			+					+		+	+	+	+	+	+	+	+	+	
SC 8			+							+	+		+		+		+		
SC 9								+				+	+	+		+		+	
SC 10							+	+				+		+		+		+	
SC 11								+			+	+		+		+		+	
SC 12															+	+	+		
SC 13								+			+	+		+				+	
SC 14													+			+			
CK15																+			+

**5. 1. MATRIX OF PROVIDING PROGRAMME LEARNING OUTCOMES BY THE RELEVANT EDUCATIONAL PROGRAMME COMPULSORY COMPONENTS**

<b>Components/ Programme Learning outcomes</b>	<b>CC1</b>	<b>CC2</b>	<b>CC3</b>	<b>CC4</b>	<b>CC5</b>	<b>CC6</b>
PLO 01	+	+	+	+	+	+
PLO 02	+	+	+	+	+	+
PLO 03	+	+	+	+	+	+
PLO 04	+	+	+	+	+	+
PLO 05	+			+	+	+
PLO 06	+	+	+	+	+	+
PLO 07	+	+	+	+	+	+
PLO 08	+	+	+	+	+	+
PLO 09	+	+	+	+	+	+
PLO 10	+	+	+	+	+	+

