



***BUSFIN 3632: FINANCIAL TECHNOLOGY, FINTECH, PROJECTS
INDUSTRY IMMERSION PROGRAM
SPRING 2024***

- INSTRUCTOR:*** Dr. Pirim
- OFFICE:*** 244 Fisher Hall
- E-MAIL:*** pirim.2@osu.edu (*Please email with the subject "BUSFIN 3632"*)
Please allow 24 hours to respond.
- WEB PAGE:*** Carmen
- MEETING TIMES & ROOMS:*** Friday 11:30 AM - 12:50 PM, Schoenbaum Hall 215
& Project Online Meetings with Dr. Pirim and/or sponsors.
- OFFICE HOURS:*** Wednesday 11:30 am – 12:30 pm OR
by appointment, please email with the subject "BUSFIN 3632 Meeting Request"

Course Description

The course is designed to be the continuation of Busadm:3630: Fintech Immersion course that introduced you to the world of fintech, especially the areas of fintech, its fundamental concepts and techniques applied using technology in the sectors of finance industry including real estate, investment markets, commercial banking, retail transactions, etc. We have also covered many concepts including topics such as Payment apps, cryptocurrencies, NFTs, insurtech, roboadvisors as well as the technologies used in fintech world such as blockchain, Artificial Intelligence/Machine Learning.

Hence, during this second semester of Fintech Industry Immersion program, students undertake group project work on business topics defined by some of our business partners. The objective of group project is to work on a real business problem and gain insight into the types of situations faced in the professional environment. Such an opportunity enhances the understanding of Fintech industry and provides highly valuable Fintech project management experience to the students. Through the group project students will gain experience in successful business processes by formulating goals & work tasks, developing a systematic approach to managing a project and developing professional deliverables for presentation to the project sponsors.

Course Objectives

The goal of this two semester course series is for students to gain a thorough understanding of the Fintech Industry and getting hands on experience in fintech space. As the two-semester course program is accomplished through the partnership of leading Fintech companies, the spring semester will concentrate on the capstone project given by our partners from Fintech Industry. Fintech (Financial Technology) refers to the use of technology to improve the efficiency of financial services, reduce costs, offer new financial services, enhance accuracy, and solve financial services problems and frictions such as information asymmetry and agency conflicts.

Upon successful completion of this course, the students will be able to:

- Have a better understanding of Fintech Space
- Reflect upon the importance of Fintech Space with today's emerging technologies
- Participate in a discussion that tackles current issues in finance and fintech
- Find, read, and summarize primary fintech literature for the projects.
- Think critically about current issues in fintech space
- Communicate information in several areas in Fintech both oral and written
- Strengthen writing, oral presentation skills in a manner consistent with future employer expectations
- Evaluate positions in debates and use evidence-based arguments to defend your own positions.
- Develop leadership and project management skills

At the end of the spring semester, students should have acquired a better understanding of Fintech Space dynamics, familiarity of potential technologies and applications used in the Fintech industry by getting involved with Fintech Company Projects. This two-semester program will NOT be an in-depth study of fintech technologies and techniques applied such as blockchain, AI, ML, and big data. Rather, when the two-course sequence is completed, students should be more familiar with overall Fintech industry and technologies that drive Fintech as well as hands-on experience on Fintech related problems/issues/questions that needs to be answered.

This is an action-based course for students in the FINTECH INDUSTRY IMMERSION program. The objective of the course is to give Fintech students an opportunity to practice their analytical and soft skills by working in teams on real projects with fintech industry clients. Student teams offer consulting services to their client. With the approval and guidance of the client, teams define the project's scope, nature of deliverables, and manage the project, as well as the relationship with their client, throughout the semester. Teams are expected to submit all deliverables according to client expectations and make an online presentation to the client NO LATER THAN APRIL 25.

Course Structure

Mode of delivery: This course is designed and conducted as an in-person model that means you **must** be on campus to complete the course. Hence, lectures will be live, and you must attend in-person. There will **also** be virtual meetings with the sponsors to discuss the progress of the projects.

Pace of activities: Students are expected to keep pace with weekly deadlines defined by the sponsors and due dates if there is any specified by the sponsors but may schedule their efforts freely within that time frame.

Office Hours: Office hours will be held on every Wednesday 11:30 am – 12:30 pm OR by appointment, please email with the subject “BUSFIN 3632 Meeting Request”. All office hours are optional and provided for the student to bring up questions or discuss any concerns in a one-on-one or team setting.

Time Expectations: This is a 3-credit-hour course. According to Ohio State policy, students should expect around an average of 2 hours per week of time spent on direct instruction from the instructor and/or sponsor via meetings in addition to ~6 hours of reading, research, preparation and deliverables of the projects.

Course Materials

Lecture Materials

There may be some materials such as white paper, informational fintech videos related to current Fintech space subjects that will be posted on course carmen website. These materials will be posted in the form of video files, MS Word, Power Point and/or Adobe Acrobat files. You are responsible for reviewing all material posted on Carmen. Lectures may go beyond the weekly scope for certain topics. Therefore, it is important for you to follow the weekly modules on Carmen and Carmen announcements. ***Students are responsible for all announcements made on Carmen.*** If you struggle with the material, please see me during office hours and/or reach out to me as soon as possible to schedule an appointment.

Suggested Readings (Optional)

Wall Street Journal: www.wsj.com

Financial Times: <http://www.ft.com/home/us>

Bloomberg: www.bloomberg.com

Yahoo! Finance: <http://finance.yahoo.com/>

Freakonomics: <http://freakonomics.blogs.nytimes.com/>

Baseline Scenario: <http://baselinescenario.com/>

Real Time Economics (WSJ): <http://blogs.wsj.com/economics/>

Course Website

The course website is located on Carmen. A student must be registered for the course to access the course web site.

Important Resources on the Course Website:

- Course syllabus
- **Some Course Videos if posted**
- **Other supplementary materials such as white paper.**
- Course announcements
- Posted discussion subjects
- **Logging in Carmen:** Be sure you are logging in to the course in Carmen, including weeks with holidays or weeks with minimal online course activity. (During most weeks you will probably log in many times.)

Course Technology:

For help with your password, university email, Carmen, or any other technology issues, questions, or requests, contact the Ohio State IT Service Desk. Standard support hours are available at ocio.osu.edu and support for urgent issues is available 24/7.

- **Self-Service and Chat support:** ocio.osu.edu/help
- **Phone:** 614-688-4357(HELP)
- **Email:** servicedesk@osu.edu
- **TDD:** 614-688-8743

Required Technology skills specific to this course are:

- Basic computer and web-browsing skills
- Navigating Carmen: for questions about specific functionality, see the [Canvas Student Guide](#)

Required equipment:

- Computer with high-speed internet connection
- Other: a mobile device (smartphone or tablet) or landline to use for BuckeyePass authentication

Required software:

- **Microsoft Office 365:** All Ohio State students are now eligible for free Microsoft Office 365 ProPlus through Microsoft's Student Advantage program. Full instructions for downloading and installation can be found at go.osu.edu/office365help

Technology Support for Carmen Access:

You will need to use [BuckeyePass](#) multi-factor authentication to access your courses in Carmen. To ensure that you are able to connect to Carmen at all times, it is recommended that you take the following steps:

- Register multiple devices in case something happens to your primary device. Visit the [BuckeyePass - Adding a Device](#) help article for step-by-step instructions.
- Request passcodes to keep as a backup authentication option. When you see the Duo login screen on your computer, click **Enter a Passcode** and then click the **Text me new codes** button that appears. This will text you ten passcodes good for 365 days that can each be used once.
- Download the [Duo Mobile application](#) to all of your registered devices for the ability to generate one-time codes in the event that you lose cell, data, or Wi-Fi service.
- If none of these options will meet the needs of your situation, you can contact the IT Service Desk at 614-688-4357 (HELP) and helpdesk@osu.edu (or by phone at 292-8976) and IT support staff will work out a solution with you.

Course Requirements and Policies:

Safety and health requirements:

All teaching staff and students are required to comply with and stay up to date on all [University safety and health guidance](#).

Email Policy:

Any inquiries regarding the explanation of course subjects, information already included in syllabus such as grading policies, date/time & materials, and technical problems such as Carmen IT issues **will NOT be answered via email**. However, you may schedule an appointment in addition to the office hours for any inquiries you may have.

Attendance and Participation:

Etiquette guidelines and professionalism will be followed. It is expected that students treat others, their ideas, and their time with respect by arriving class on time. Please mute phones, laptops, tablets and any other electronic devices. Laptops and tablets are permitted in class to be used **ONLY** for note taking and in-class assignments.

As your attendance and participation is a key element in the design of this course, I expect you to come to meetings having prepared all materials as much of learning will occur through discussions in lectures and projects with sponsors.

Student teams will have a 15-minute status meeting with the instructor each week (specific times will be assigned on first day). Students are expected to meet with their team for the rest of the class block of time to work on the project. Teams are also required to set up additional meeting time(s) during the week.

As the teams should have updates each week that needs to be shared with the instructor, all students are expected to attend and participate in the weekly status meetings with the instructor. Missing meetings (without prior notification and approval) and consistently low participation in meetings will lower the student's project progress portion of the final grade.

Students will also be expected to attend all group meetings and participate in the project activities. Missing meetings (without prior notification and approval) and consistently low participation in project activities (as agreed upon in advance by the team members) will lower the student's peer evaluation portion of the final grade.

Participation in discussions during meetings with sponsors will be a significant benefit to you as well as others and will be considered in determining your grade. It is expected that your interactions will be well informed, constructive, and respectful.

Items that can lower your class contribution grade include, but not limited to:

- Unexcused absences
- Being late to meetings or leaving early
- Not being prepared to discuss the project materials
- Not actively participating in discussion

Teams:**Expectations:**

All students are expected to conduct themselves in a professional manner throughout the duration of the project. Each team has a designated leader. Team leaders are expected to act as liaisons between the team, the client, and the instructor.

Team members are expected to:

- Produce a project management plan with specific milestones after having a first meeting with their client and present it to their client and instructor supervisor for approval within a week.
- Coordinate their schedules to arrange for online meetings with the client.
- Meet online every two to three weeks with the course instructor supervising their project to review progress in reaching the plan's milestones.
- Manage the project in such way that they reach the project's milestones.
- Resolve any problems that arise as soon as possible by reaching out to their client and/or their instructor supervisor.
- Ensure that all team members accomplish their assigned tasks in a timely manner according to the project management plan's milestones.
- Address issues of any team member's lack of performance by reaching out to their faculty supervisor as soon as a pattern emerges.
- Submit all project deliverables and make a presentation to the client by APRIL 22.

Teamwork:

This is a team effort so each team member should place the client's interests, and thus the team's performance, above their personal motives. To ensure team success the following suggestions should be followed:

- Communicate effectively, meaning in a timely and professional manner, with each other, your client, and your instructor supervisor.
- Maintain a record (meaning e-mails) of all communications between your teammates, the client, and your instructor supervisor.
- Team leaders should be the main contact point between the team, client and instructor supervisor.
- Team leaders must ensure that all team members are copied in all forms of communication.
- Team members commit to their client and thus the success of the team.
- The teams should always plan ahead, leaving time for contingencies.
- Team members, and primarily the team leader, ensure that tasks have been allocated fairly among the team's members and that project milestones are reached. They also reach out to the client and/or instructor supervisor to ensure that difficulties with managing the project are addressed in an expedited manner.
- Team leaders as well as individual members should discuss concerns about underperformance or lack of collaboration among teammates with their instructor supervisor at the first sign that such problems cannot be adequately resolved within the team.
- Team members show up for meetings, have completed their assigned tasks according to the project management plan, and are prepared to contribute. *Failure to adhere to the above expectations could result in a lower course grade.*

Meeting Schedule

Teams will arrange with their sponsors to hold online meetings, most likely every two to three weeks. During these meetings, teams will report on their progress. Supervisors/sponsors will

ensure that teams are on track according to their project management plan. The schedule of meetings will most likely coincide with the timeline of milestones on the team's project management plan. Each team leader is expected to coordinate with the team's supervisor to determine the meetings schedule.

Course Grading Policy:

Your final course grade will be determined by the following:

Category	Points	Percentage of final grade
Attendance & Participation	15 points	15 %
Project Progress	20 points	20 %
Final Implementation Plan	35 points	35 %
Final Presentation Ability	15 points	15 %
Peer Evaluation	20 points	20 %

PROJECT PROGRESS - 20% of Final Grade

The process to deliver a high-quality deliverable requires consistent work at a high level of competence and efficiency. Pulling it all together at the very last minute doesn't translate to a strong project. Therefore, a portion of the project grade will be based on how effective the team is at moving the project forward. During the weekly status meetings, the instructor will score each team's preparedness for meetings, thoroughness of work that is completed and the amount of progress that happens between each week. There will be submissions due prior to every meeting and teams will also be required to submit weekly meeting minutes following the status meetings with the professor.

This graded component is a combination of a group and individual contribution. The starting point will be the group's grade, but the student's final grade will also take into account their individual participation in our weekly meetings. While it is normal for certain team members to be more vocal, it is expected that all team members contribute to our discussions. Consistently low participation in the weekly status meetings will affect this portion of the grade on an individual level.

FINAL IMPLEMENTATION PLAN - 35% of Final Grade

Each group will develop an implementation plan that will be presented to the client partners at the end of the semester. While each project is different, the final deliverables should follow the below general outline. A detailed grading rubric will be available in Carmen.

1. Set up of the Project / Problem / Opportunity
2. Research Methodologies
3. Key Findings / Insights
4. Recommended Action Plan

FINAL PRESENTATION ABILITY - 15% of Final Grade

A crucial skill in business is the ability to communicate information clearly and persuasively. This portion of the grade is related to the actual live presentation to the client and will be evaluated on dimensions including clarity, persuasiveness, and professionalism. The specific presentation grading criteria will be provided in Carmen.

PEER EVALUATION - 15% of of Final Grade

Team collaboration and participation is an important element of project work and will affect the quality of final deliverables. Each team member will provide a performance evaluation of the other members. Lack of effort and contribution to the project by a team member will be reflected in the individual peer evaluations and will negatively affect that individual's overall grade for the course. **Individuals who receive less than 75% Peer Evaluation (as an average of all evaluations) will receive only 75% credit of the Group Project grade.**

It is important that Peer Evaluation scores are determined based on objective criteria rather than personal opinion. It is normal for group members to have different approaches, personalities, and opinions so your group will need a clear framework for how you will work together and the expectations of performance. The template for the Peer Review Form is posted on Carmen in the Course Module. An electronic version of the completed Review must be submitted in Carmen.

As stated in the course assignment policy section, there will be NO extra credit work available in this course.

The course grade will be converted to a letter grade for the course using the following grading scale:

A	93 - 100	B+	87-89.9	C+	77-79.9	D+	67 -69.9	E	Below 60
A-	90 - 92.9	B	83-86.9	C	73-76.9	D	60 -66.9		
		B-	80-82.9	C-	70 -72.9				

Prof. Pirim reserves the right to correct grades recorded on the course website, should he determine such entries were posted incompletely or incorrectly.

Additional University Policies and Resources

You can find a list of university policies and resources at go.osu.edu/UPolicies, but here are a few important ones.

Academic Integrity Policy:

Academic integrity is essential to maintaining an environment that fosters excellence in teaching, research, and other educational and scholarly activities. Thus, The Ohio State University and the Committee on Academic Misconduct (COAM) expect that all students have read and understand the University's Code of Student Conduct, and that all students will complete all academic and scholarly assignments with fairness and honesty. Students must recognize that failure to follow the rules and guidelines established in the University's Code of Student Conduct and this syllabus may constitute Academic Misconduct.

The Ohio State University's Code of Student Conduct (Section 3335-23-04) defines academic misconduct as: Any activity that tends to compromise the academic integrity of the University or subvert the educational process. Examples of academic misconduct include (but are not limited to) plagiarism, collusion (unauthorized collaboration), copying the work of another student, and

possession of unauthorized materials during an examination. Ignorance of the University's Code of Student Conduct is never considered an excuse for academic misconduct, so I recommend that you review the Code of Student Conduct and, specifically, the sections dealing with academic misconduct.

If I suspect that a student has committed academic misconduct in this course, I am obligated by University Rules to report my suspicions to the Committee on Academic Misconduct. If COAM determines that you have violated the University's Code of Student Conduct (i.e., committed academic misconduct), the sanctions for the misconduct could include a failing grade in this course and suspension or dismissal from the University.

If you have any questions about the above policy or what constitutes academic misconduct in this course, please contact me. You can also review these resources:

- [Committee on Academic Misconduct](http://go.osu.edu/coam) (go.osu.edu/coam)
- [Ten Suggestions for Preserving Academic Integrity](http://go.osu.edu/ten-suggestions) (go.osu.edu/ten-suggestions)
- [Eight Cardinal Rules of Academic Integrity](http://go.osu.edu/cardinal-rules) (go.osu.edu/cardinal-rules)

Statement on Discrimination, Harassment, Sexual Misconduct and Title IX:

The Ohio State University is committed to building and maintaining a community to reflect diversity and to improve opportunities for all. All Buckeyes have the right to be free from harassment, discrimination, and sexual misconduct. Ohio State does not discriminate on the basis of age, ancestry, color, disability, ethnicity, gender, gender identity or expression, genetic information, HIV/AIDS status, military status, national origin, pregnancy (childbirth, false pregnancy, termination of pregnancy, or recovery therefrom), race, religion, sex, sexual orientation, or protected veteran status, or any other bases under the law, in its activities, academic programs, admission, and employment. Members of the university community also have the right to be free from all forms of sexual misconduct: sexual harassment, sexual assault, relationship violence, stalking, and sexual exploitation.

To report harassment, discrimination, sexual misconduct, or retaliation and/or seek confidential and non-confidential resources and supportive measures, contact the Office of Institutional Equity:

1. Online reporting form at equity.osu.edu,
2. Call 614-247-5838 or TTY 614-688-8605,
3. Or email equity@osu.edu

The university is committed to stopping sexual misconduct, preventing its recurrence, eliminating any hostile environment, and remedying its discriminatory effects. All university employees have reporting responsibilities to the Office of Institutional Equity to ensure the university can take appropriate action:

- All university employees, except those exempted by legal privilege of confidentiality or expressly identified as a confidential reporter, have an obligation to report incidents of sexual assault immediately.
- The following employees have an obligation to report all other forms of sexual misconduct as soon as practicable but at most within five workdays of becoming aware of such information: 1. Any human resource professional (HRP); 2. Anyone who supervises faculty, staff, students, or volunteers; 3. Chair/director; and 4. Faculty member.

Title IX makes it clear that violence and harassment based on sex and gender are Civil Rights offenses subject to the same kinds of accountability and the same kinds of support applied to offenses against other protected categories (e.g., race). If you or someone you know has been sexually harassed or assaulted, you may find the appropriate resources at <http://titleix.osu.edu> or by contacting the Ohio State Title IX Coordinator, Melissa Mayhan, at titleix@osu.edu or 614-247-5838

Mental health

As a student you may experience a range of issues that can cause barriers to learning, such as strained relationships, increased anxiety, alcohol/drug problems, feeling down, difficulty concentrating and/or lack of motivation. These mental health concerns or stressful events may lead to diminished academic performance or reduce a student's ability to participate in daily activities. The Ohio State University's Student Life Counseling and Consultation Service (CCS) is here to support you. If you find yourself feeling isolated, anxious or overwhelmed, [on-demand mental health resources](http://go.osu.edu/ccsondemand) (go.osu.edu/ccsondemand) are available. You can reach an on-call counselor when CCS is closed at [614-292-5766](tel:614-292-5766). 24-hour emergency help is available through the [National Suicide Prevention Lifeline website](http://suicidepreventionlifeline.org) (suicidepreventionlifeline.org) or by calling [1-800-273-8255\(TALK\)](tel:1-800-273-8255). [The Ohio State Wellness app](http://go.osu.edu/wellnessapp) (go.osu.edu/wellnessapp) is also a great resource.

Accommodations for Accessibility:

Health and COVID Related Accommodation Process

The university strives to maintain a healthy and accessible environment to support student learning in and out of the classroom. If you anticipate or experience academic barriers based on your disability (including mental health, chronic,-or temporary medical conditions), please let me know immediately so that we can privately discuss options. To establish reasonable accommodations, I may request that you register with Student Life Disability Services. After registration, make arrangements with me as soon as possible to discuss your accommodations so that they may be implemented in a timely fashion.

If you are isolating while waiting for a COVID-19 test result, please let me know immediately. Those testing positive for COVID-19 should refer to the [Safe and Healthy Buckeyes site](#) for resources. Beyond five days of the required COVID-19 isolation period, I may rely on Student Life Disability Services to establish further reasonable accommodations. You can connect with them at slds@osu.edu; 614-292-3307; or slds.osu.edu.

SLDS Requesting Accommodations

If you would like to request academic accommodations based on the impact of a disability qualified under the Americans with Disabilities Act and Section 504 of the Rehabilitation Act of 1973, contact your instructor privately as soon as possible to discuss your specific needs. The discussions are confidential.

To establish reasonable accommodations, I request that you register with Student Life Disability Services. After registration, make arrangements with me as soon as possible to discuss your accommodations so that they may be implemented in a timely fashion. Students registered with Student Life Disability Services should work directly with their [Assigned Access Specialist](#) to modify their accommodations or make additional COVID-based accommodation requests.

Please visit <http://ods.osu.edu> for more information.

SLDS contact information: slds@osu.edu; 614-292-3307; 098 Baker Hall, 113 W. 12th Avenue.

Tentative Course Schedule

The following describes the tentative class schedule. Since each project is different, they will all have slightly different activities throughout the semester. Below is a general schedule of what each time will follow. More specific details will be provided in Carmen throughout the semester.

Dates	Topic
Week 1 1/12/24	Project Kick-off
Week 2 1/19/24	Prepare and Review Project Plan
Week 3 1/26/24	Research
Week 4 2/2/24	Research
Week 5 2/9/24	Research/Action Plan
Week 6 2/16/24	Action Progress
Week 7 2/23/24	CLASS UPDATE (3 groups)- Key Insights Presentation (All teams meet together)
Week 8 3/1/24	CLASS UPDATE (3 groups)- Key Insights Presentation (All teams meet together)
Week 9 3/8/24	Action Progress
Week 10 3/15/24	SPRING BREAK
Week 11 3/22/24	Action Progress

Week 12 3/29/24	Action Progress
Week 13 4/5/24	Action Progress / Presentation Draft
Week 14 4/12/24	Update Presentation Draft
Week 15 4/19/24-4/22/24	Final Presentations to Sponsors/Clients

Good Luck.