



# Oxford Fintech Programme

Preparing you for the future of financial services

---

# About the Oxford Fintech Programme

---

In the past six years, the financial services industry has seen radical disruption, fuelled by over \$500 billion in funding by venture capital into financial technology (fintech), as well as emerging government policies in over 100 countries. Significant events at a global scale have also accelerated this disruption, bringing about further long-term consequences.

The Oxford Fintech Programme is designed and built to ensure participants gain the knowledge and insight required to understand the latest developments in fintech and their impact on the more than \$20 trillion global financial services industry<sup>1</sup>.

**Senior executives must successfully navigate this rapidly shifting environment to excel in their careers.**

In this six-week, hands-on, project-based programme, you will learn how to succeed in fintech, gain a deeper comprehension of the digital transformation of financial services, and understand how to immediately apply that knowledge. You will earn a certificate of attendance from Saïd Business School, University of Oxford, and join a global network of financial innovators.

The Oxford Fintech Programme is an online programme built specifically for busy executives. Oxford Saïd Online integrates diverse digital experiences into a unified platform, pioneering innovative learning for practitioners seeking enriched perspectives.

Led by Oxford faculty and joined by leaders in fintech startups, large financial institutions, investment, and governments, this programme takes you through a carefully designed sequence of knowledge-rich, highly relevant content, with frameworks to help you build a strategy for a new fintech venture.

<sup>1</sup><https://www.thebusinessresearchcompany.com/report/financial-services-global-market-report>.

# What you will learn

---

The programme will examine fintech with a global perspective spanning more than 100 countries. While emphasising the major financial centres, London, Zurich, Hong Kong and Singapore, it will also compare developed countries, and explore the innovation being seen in China, India and the African continent.

## Explore emergent trends in fintech including:

- **Digital Transformation of Financial Services** including adoption of AI, blockchain, mobile financial services and rising demonetisation under COVID-19
- **Rise of the Platforms** explores tech giants, including Amazon, Apple, Google, Tencent and Alibaba; Data networks and harvesting value from connectivity of entities; Open Banking/Open Data Exchanges (ODE); the role of telcos in the new world order; and realities of data Privacy: interpreting GDPR
- **Distributed Systems** such as Central Bank Digital Currencies (CBDCs), Libra, China's RMB coin; blockchain entering a new stage of evolution/institutionalisation; and technology for inclusion
- **Responsible Innovation** including ethical AI; innovation ecosystems in fintech, and moral decision making of financial institutions and fintechs

## Participants will view these trends using the 'Four Views' model created for Saïd Business School, consisting of:

- Views from Policy Makers and Regulators
- Views from Incumbent Financial Institutions
- Views from Entrepreneurs
- Views from Investors and Academics

‘We want our programme participants to not only be ready for the changes roiling the finance industry, but also to be able to innovate, and innovate in a manner that is good for society.’

— **Nir Vulkan**, Co-Programme Director, Associate Professor of Business Economics, Saïd Business School, University of Oxford

# Key programme objectives: LEAP

---



**Learn** frameworks for effective strategies to tackle the disruption driven by rapid innovation and new regulations in the financial industry.

---



**Examine** recent and ongoing changes in multiple domains within financial services such as banking, asset management, payments, cryptocurrencies and trading.

---



**Access** a network of world-class academics, industry experts, and peers to collaborate and develop ideas, and to put theory into practice.

---



**Procure** a certificate of attendance from Saïd Business School, University of Oxford.

---

## Is the Oxford Fintech Programme right for you?

### You will benefit from the programme if you:

- Are an entrepreneur, business leader or executive who wants the strategic insight and actionable knowledge to create new ventures or develop both short and long-term business strategies for fintech
- Are a manager, director or professional in either a private or public sector financial services organisation
- Are intellectually curious and motivated and in the midst of, or aspiring towards, a career transition or looking for future-fit skills in financial tech
- Want to learn alongside, and build a network with, fellow participants whose titles include:
  - Chief Executive Officer
  - Managing Director
  - Vice President
  - Chief Information Officer
  - Digital Innovation Officer
  - Project Manager
  - Senior Manager
  - Director
  - Digital Product Director
  - Programme Manager
  - Financial Analyst

# The learning journey

---

The Oxford Fintech Programme makes use of the Four Views model. In addition, participants will create a strategy roadmap or an original business plan through our guided development framework. You'll also gain practical tools to help launch a new venture or advance your career as part of the fastest growing area in the financial services workforce.

Each week you will engage in a mixture of:

- Digital videos or audio content, augmented by material created exclusively for the Oxford Fintech Programme, which you can download in full to review as you have time
- Quizzes and exercises designed specifically to help you understand and retain new information
- Dialogue with expert instructors and your peers via discussion forums and small group sessions
- Real-life examples that place the information in context to help you understand how the concepts delivered in the course material can be applied to your work environment



# Programme curriculum

---

**Orientation**

An overview of the programme, the platform used to deliver it and your community of fellow fintech innovators and leaders.

---

**Module 1:**  
The Context

Introduction to disruptive change and opportunities in fintech and financial innovation; where the jobs are and where they aren't; how entrepreneurs are creating value. The context of fintech, how the financial industry is changing and how organisations can build flexible approaches to adapt and realise opportunities in the rapidly-evolving fintech space.

---

**Module 2:**  
Policy and  
Regulation

Views from the policy makers and regulators: understand how new regulation is being created or adapted to support the growth of fintech innovation ecosystems, stabilise financial markets and drive financial inclusion. Enjoy an exclusive look inside a new fintech policy toolkit being rolled out across 53 Commonwealth countries.

---

**Module 3:**  
Incumbents

Views from the incumbents: appreciate the complex challenges traditional financial institutions face as they digitally transform into nimble, digitally-enabled operations, as well as how established organisations are partnering with upstart companies to harness disruptive innovation.

---

**Module 4:**  
Entrepreneurs –  
Part I

Views from the entrepreneurs: garner insights into startup successes and their challenges in a highly competitive, fast-moving industry that remains a venture capital darling. Part I focuses on digital banking, money transfer, alternative lending, distributed finance, tokenisation and digital assets, data economics and insurtech.

# Programme curriculum

---

**Module 5:****Entrepreneurs –  
Part II**

Continuing our exploration of fintech from the entrepreneur's view, we investigate peer-to-peer (P2P) lending and financing; digital identity; AI in finance and algorithmic fairness; open banking and the new emerging banking infrastructure; robo-advising; algorithmic investing and wealth management; real estate and proptech; and regtech and regulatory sandboxing.

---

**Module 6:****Investors,  
Academia and  
The Future**

Views from investors and academia: acquire perspective from venture capitalists (VCs) around investment trends; VC filters and techniques. Put into context, with academic frameworks, on analysing change and growth in disruptive innovation. Synthesise your six-week journey with capstone project presentations and predictions into how the future of the financial services industry will evolve.



# Who you'll learn from

---

Our programme faculty brings together thought leaders from Saïd Business School, with industry experts and successful entrepreneurs, to facilitate rapid application of theory to practice.

## Your programme directors



### **Nir Vulkan**

*Co-Programme Director, Associate Professor of Business Economics, Saïd Business School, University of Oxford*

Nir Vulkan is the leading authority on fintech (especially equity crowdfunding and regulation), algorithmic trading, AI in finance and market design. At Saïd Business School, he has developed and taught core electives for the Oxford MBA and Executive MBA. Since its launch, Nir has been integral to the Oxford online programmes portfolio, leading programmes on finance and disruptive technology. He is also a Fellow of Worcester College, Oxford, and an academic member of the Oxford-Man Institute of Quantitative Finance.

Nir's work has been published in leading international research journals, and he has written two books on e-commerce and market design. In addition to his academic work, he is the Chairman of the EU committee on AI for People in Banking and Finance, and has developed algorithms that are used widely by hedge funds and e-commerce platforms.



### **Pinar Ozcan**

*Co-Programme Director, Professor of Entrepreneurship and Innovation, Saïd Business School, University of Oxford*

Pinar Ozcan is Professor of Entrepreneurship and Innovation. She is also the Academic Director of the Oxford Entrepreneurship Centre and the Oxford Future of Finance and Technology (Fintech) Initiative.

Pinar specialises in entrepreneurship and strategy in technology markets, her current research includes the open banking project, where she examines industry disruption in banking through regulation and entry of fintechs, and the development of the sharing economy. In 2018, Pinar received the Strategic Management Society Research in Organisations Award for her work on the disruption in the banking sector in partnership with Swift Institute. She was recently selected to the global Thinkers 50 list for emerging thinkers with the potential to make lasting contributions to management theory and practice. In 2019, she was chosen as a British Academy Mid-Career Fellow for her work on the disruption of banking in Europe and the UK.





## Your programme instructors



### **Andrew Baum**

*Professor of Practice, Saïd Business School, University of Oxford*

Andrew Baum leads the Future of Real Estate Initiative, which is a four-year, industry supported research programme focused on the 2025–2030 impact of innovation and technology on the global real estate industry. He is Chairman of Property Funds Research, an investment advisory firm, Chairman of Newcore Capital Management, a real estate fund manager focussed on alternatives, and advisor to several property organisations. Andrew's ground-breaking report detailing the dramatic changes facing the real estate industry, *Proptech 3.0: The Future of Real Estate*, was the most downloaded Oxford Saïd report in 2017, and the most downloaded Proptech report on Infabode. Andrew was also voted one of the top three most influential people in Proptech in the 2017 Lendinvest list.

## Your programme instructors (continued)



### **Terri Duhon**

*Associate Fellow, Saïd Business School, University of Oxford*

Terri Duhon teaches on the Oxford MBA and MSc in Financial Economics programmes at Saïd Business School. She is also the Chair of the Board of Morgan Stanley Investment Management for the EMEA business, and a board member of Morgan Stanley International and Rathbone Brothers Plc. Terri is on the MIT Corporation Visiting Committee for the MIT Math Department, a motivational speaker for Speakers for Schools and a frequent Keynote Speaker on Culture, Career Management, Diversity and Corporate Purpose. She is also a founding member of the Women's Leadership Group for the Prince's Trust.



### **Thomas Hellmann**

*DP World Professor of Entrepreneurship and Innovation,  
Saïd Business School, University of Oxford*

Thomas Hellmann has taught numerous undergraduate, MBA, doctoral and executive courses in the areas of entrepreneurship, finance and strategic management. His research focuses on entrepreneurial finance, entrepreneurship, innovation and public policy, and his academic writings have been published in many leading economics, finance and management journals. He has been an advisor consultant to a variety of clients, including the World Economic Forum, Barclays Bank, the Government of British Columbia and numerous start-up companies. Thomas has written many case studies on entrepreneurial companies and venture financing and is the Founder of the NBER Entrepreneurship Research Boot Camp. He is also the Academic Advisor of the Oxford Foundry, the Academic Director of the Oxford Saïd Entrepreneurship Centre and Academic Director and Site Lead of the Creative Destruction Lab – Oxford.

## Your programme instructors (continued)



### **Alan Morrison**

*Professor of Law and Finance, Saïd Business School, University of Oxford*

A former banker, Alan Morrison's areas of expertise include bank regulation, investment banking, bank supervision and corporate governance. Alan's work is concerned with two aspects of the financial sector. First, he studies the regulation of banks and its effects upon real economic activity; second, he is interested in the institutions that support the financial system and the way that they are altered by legal and technological changes. Alan is an Associate Member of the Oxford-Man Institute of Quantitative Finance and a Research Fellow at the Centre for Economic Policy Research, London. He has served as a specialist advisor to the House of Lords' Economic Affairs Committee and as a consultant to the World Bank, and has been a visiting scholar at the Federal Reserve Bank of New York.



### **Alex (Sandy) Pentland**

*Visiting Professor, Saïd Business School, University of Oxford*

A founding scholar in the field of computational social science, Alex 'Sandy' Pentland is a world-renowned professor, researcher, author, speaker, innovator, entrepreneur and advisor. His research focuses on social physics, big data, and privacy, and he holds multiple academic and professional positions, including the Toshiba Professor of Media, Arts, and Sciences at MIT. Recognised by Forbes among 'The World's 7 Most Powerful Data Scientists', Sandy's work has featured in global publications, and he has authored two books. He is a member of advisory boards for the UN Secretary General and the UN Foundation, and the American Bar Association.

## Your programme instructors (continued)



### **Peter Tufano**

*Emeritus Professor, Saïd Business School, University of Oxford*

Peter is a lifelong scholar and educator, an experienced academic leader, a social entrepreneur and an advisor to business and government leaders. From 2011-2021 he served as the Peter Moores Dean of the School.

His work spans financial innovation, financial markets and institutions, and financial engineering - and for more than two decades, has focused on household finance. His current work continues that focus, in addition to projects on climate finance, leadership transitions, and the Ownership Project at Oxford, where he has was the Co-Principal Investigator.

## Guest speakers

More than 30 experts from around the world, including University of Oxford faculty and industry leaders, draw on their expertise to provide a window into the change and potential opportunities in platforms and digital disruption.

# Saïd Business School

---

Saïd Business School, University of Oxford offers an online learning experience that is grounded in cognitive and neuroscientific research, and uses next-generation AI technologies to help busy professionals learn faster and more efficiently.

Saïd Business School at the University of Oxford blends the best of new and old. We are a vibrant and innovative business school, but yet deeply embedded in an 800-year-old world-class university. We create programmes and ideas that have global impact. We educate people for successful business careers, and as a community seek to tackle world-scale problems. We deliver cutting-edge programmes and ground-breaking research that transform individuals, organisations, business practice, and society.

We seek to be a world-class business school community, embedded in a world-class university, tackling world-scale problems.

## Oxford Saïd Online: Revolutionising Your Learning Journey

We integrate diverse digital experiences into a unified platform, pioneering innovative learning for practitioners seeking enriched perspectives.

Our flexible online programmes, structured in weekly modules, empower busy professionals to excel without compromising work and family commitments. At the outset of every week, your tutor team will bring to life the rich treasure trove of learning that will be at your fingertips and you'll be supported by a dedicated Success Advisor to ensure effective goal-setting and time management.

Our tailored approach thrives through subject expert tutors who guide discussions, address queries, and review assignments.

We offer a transformative journey through premium learning, lifelong community engagement and robust support networks.

Welcome to Oxford Saïd Online – where education meets empowerment.



# Getting started

---

## Technical requirements

A desktop or laptop computer with the following features:

- Operating System: Microsoft Windows or macOS
- Browser: the latest version of Google Chrome, Mozilla Firefox or Microsoft Edge
- An enabled camera and microphone
- An internet connection with a minimum speed of 3 Mbps for both upload and download (10 Mbps is recommended)

Please note, devices other than a desktop or laptop computer are not supported.

## ID verification

Upon successful completion of the programme, to be eligible for a certificate from Saïd Business School you will need to verify your identity from within the online platform. You will need to complete an ISO 27001-certified verification process, and will need a government-issued ID and a mobile phone or laptop with a camera.