



UNIVERSITATEA „ALEXANDRU IOAN CUZA” din IAȘI

FACULTATEA de ECONOMIE ȘI ADMINISTRAREA AFACERILOR

TUTORIAL COURSE FORM

2025-2026 ACADEMIC YEAR

Name of the tutorial course (incoming Erasmus/exchange students)	Digital Finance
Name of the professor	Assoc. prof. dr. Constantin-Marius APOSTOAI
Email of the professor	marius.apostoaie@uaic.ro
Office of the professor	C804b, building C
Consultation days/hours	Weekdays (upon prior scheduling)
Semester(s) in which the tutorial course is available	2 nd sem.
No. of ECTS credits	6
Level of study (bachelor/master/PhD)	bachelor/master
Short description/Contents	<p>The main objective of this course is for students to acquire a comprehensive understanding of how technology is revolutionizing the financial industry. This course aims to provide students with the knowledge and skills required to navigate the rapidly evolving landscape of digital finance, where traditional financial practices are being transformed through the integration of advanced technologies, including online banking, mobile payments, cryptocurrencies, algorithmic trading, robo-advisors, and more. The course will provide students with an overall image of digital finance and its specific content and infrastructure.</p> <p>On completion of the course, students will be able to:</p> <ul style="list-style-type: none">• Describe the implications of digital transformation in finance• Describe “fintech” and fintech applications to investment management• Explain in considerable detail key digital technologies and products, such as Big Data, Artificial Intelligence, Machine Learning, Robotic Process Automation, digital currencies and digital payments• Explain the regulatory and organisational implications of digital finance technologies (including financial applications of distributed ledger technology) and how they can be applied in a range of settings including compliance in organisational contexts
Assessment/Evaluation	<ol style="list-style-type: none">1. Individual case study report - 50%2. Individual essay on a given topic - 35%3. Four individual Q&A Sessions - Quality of arguments - 15%
Bibliography	<p>Main references:</p> <p>[1] CFA® Institute, 2018. <i>CFA® Program Reading on Fintech in Investment Management</i> (link)</p> <p>[2] Hines, B., 2021. <i>Digital Finance. Security Tokens and Unlocking the Real Potential of Blockchain</i>. Wiley.</p> <p>[3] Turi, A.N. (Ed.), 2023. <i>Financial Technologies and DeFi. A Revisit to the Digital Finance Revolution</i>. Springer.</p>



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Observations

Topics: Introduction to Digital Finance and the Digital Finance Ecosystem; Big Data and FinTech; Distributed Ledger Technology; Virtual currencies: digital currencies vs. cryptocurrencies; Advanced Analytical Tools and FinTech Applications; FinTech Regulation and RegTech; Cybersecurity, Risk Management and Future Trends in Digital Finance.