

Financial Technology MSc (FinTech) Programme Specification

Academic Year:	2026/2027	
Degree Awarding Body:	The University of Bradford	
Main Location:	City Campus	
Subject Benchmarks:	Finance (Quality Assurance Agency 2019)	
Qualifications Framework:	HE Qualifications of UK Degree Awarding Bodies (FHEQ: QAA 2014)	
Target Degree Award:	Master of Science (MSc)	[FHEQ Level 7]
Intermediate awards:	Postgraduate Diploma (PGD)	[FHEQ Level 7]
	Postgraduate Certificate (PGC)	[FHEQ Level 7]
Programme Admissions:	UK and international students	
Programme Start Dates:	September, January	
Course Modes of Study:	12 months full-time (September start)	
	15 months full-time (January start)	

Some modules in this programme are recognised to provide exemptions by [The Association of Chartered Certified Accountants \(ACCA\)](#). This means that by successfully completing these modules within the programme, students are eligible for credit towards professional examinations.

Please note: The University has a set of terms and conditions for all students accepting an offer to study on a course here at Bradford. This is called the Student Contract. This document sets out the Terms and Conditions which apply when you accept an offer of a place on a programme of study at the University of Bradford. [View our Student Contract for further details](#). Information about this programme and its modules has been published in advance of the academic year to which it applies. Every effort has been made to ensure that the information is accurate at the time of publication, but changes may occur given the interval between publishing and commencement of teaching. Any change which impacts the terms and conditions of an applicant's offer will be communicated to them.

Minor Modification Schedule

1. March 2023: Updated options
2. July 2025: Annual Changes for the 2025 academic year, including changes to academic regulation.
3. April 2026: Annual changes for 2026 entry, including admissions and text edits.

Programme Overview

The rise of financial technologies (abbreviated fintech or FinTech) has permanently changed the way companies do business. FinTech is the technology and innovation that aims to compete with traditional financial methods in the delivery of financial services. It has never been easier and cheaper to not only start up your business but also to expand it.

During the last few decades, technology has penetrated and transformed the major sectors in the UK, and the financial sector is not an exception. FinTech has disrupted most of the aspects of the industry and has challenged traditional banking and financial services. Despite the concerns about Brexit and fears that investment will plunge, FinTech has continued to grow every year. This rapid growth of FinTech (especially start-ups) has been in a variety of ranges from heavy tech-focused roles to a whole host of other graduate jobs such as operations, sales, marketing and many more.

This programme is designed to provide the student with a thorough grounding in the multiple disciplines of finance, FinTech and data analytics, underpinned by the main concepts and theories. The programme uses industry-specific cases from our contacts in the FinTech sector to train students how to blend and practice the relevant skills (i.e., Tech, finance, and people skills) in solving problems. While the programme focuses on technical innovations in finance, students also gain insight into how ethics, regulation, financial governance, and risk management contribute to their essential knowledge.

The MSc in Financial Technology is supported by experienced academics associated with the Accounting Finance and Economics Department, a multi-disciplinary team with substantial experience and expertise in financial technology, blockchain, machine learning and artificial intelligence, corporate finance, international finance, accounting, etc. in the School of Management. The School of Management aims to provide programmes that educate students as a manager and business specialist and thus improve the quality of management as a profession. The primary research focus of the AFE centre is on financial and economic decision making, based on the use of technologies for advanced analytics and modelling. To enrich the portfolio of programme context and expertise, the programme includes modules from other research centres such as Business Data Analytics. Staff hold a reputation in the field and will provide significant insights into key elements of business in creating and measuring value, and views of fintech in organisations from a strategic perspective.

Why study FinTech?

- **Change in financial services career path:** According to a global survey, 47% of financial services employees believe technology is putting their job at risk. The growing tendency of financial institutions to cut jobs in favour of automation has become a worrying phenomenon. Also, McKinsey predicted that automation may wipe out up to 30% of the hours worked globally by 2030, suggesting that every professional – especially in financial services – must plan for the effect of the digital transformation on their career. In line with the change in business and jobs landscape, the Level 7 MSc Degree in FinTech is a exciting and focused programme that equips you with the requirements and skills of the job market in the financial sector and secures a career in the financial service field.
- **FinTech professionals & In-Demand skills:** Fintech is one of the world's fastest-growing and in-demand industries. As FinTech gains momentum year on year, there is a huge demand for professionals with specific Tech skills such as Blockchain & Distributed Ledger Experts, programming skills, Machine learning, artificial intelligence and deep learning, cybersecurity expertise. The programme is not aimed at preparing you for a particular

professional path, instead, it seeks to develop your critical thinking, research, analytical and communication skills which will help you succeed in your chosen field.

- **For innovators, disrupters and change makers:** Study of FinTech at this level is looking at disrupting the financial system's core functions by innovations and how they could help efforts to align financing with sustainable development; therefore, this programme is in line with the strategy and mission of the University of Bradford in driving sustainable social and economic development through outstanding teaching, research, and innovation. The programme is of interest to anyone wishing to deepen their understanding of FinTech and graduates are likely to go on to pursue a variety of paths including careers in business, teaching, and academia.

Due to such a huge variety of graduate jobs on offer, FinTech companies will be looking for candidates from alternative degree backgrounds and skillsets. Also, local FinTech start-ups, SMEs, Tech firms and other businesses could take advantage of this programme as a provider of knowledge and trainer of well-equipped graduates who can bring innovative and tech-based ideas into their businesses.

This MSc degree programme offers exemptions from professional examinations in the UK and internationally for the Association of Certified Chartered Accountants (ACCA). This means you can save time and money if you choose to pursue certification after completing this course. Exemption details can be found on the [ACCA Exemptions Calculator](#) website.

Programme Aims

This programme is intended to:

- A1. Deliver a programme of study in Financial Technology that is contemporary, of policy and practical relevance, and reflects the expertise of the School and Faculty.
- A2. Develop your competence in a range of subject knowledge and understanding, and necessary analytical and personal skills to enable you to pursue varying careers in the financial industry.
- A3. Develop a critical awareness of the current issues and complexities affecting the financial industry and the knowledge, skills, and expertise to assist organisations in achieving a sustainable business future.
- A4. Encourage participative, independent, and reflective learning and the development of personal and professional skills.
- A5. Equip you to have mastery of the subject, conduct effective research and critically analyse and assess the specific areas of study undertaken and apply this learning in the relevant practical context.

Graduates will achieve essential required skills for this field:

1. **tech skills** (e.g., the ability of programming, solid understanding of artificial intelligence and machine learning, cryptocurrency and blockchain)
2. **finance skills** (e.g., understanding of financial institutions, instruments, and markets, asset pricing and risk management)

3. **people skills** (e.g., ethics, emotional intelligence, communication, creativity, problem-solving, adaptability, and team working) and gain insights how to apply those skills into practice.

The graduates of this programme will equip with knowledge, skills, and innovative analysis of how advances in three digital technologies – blockchain, machine learning and artificial intelligence (MLAI) and the Internet of Things (IoT) – could lead to revolutionary innovations for building trust, transparency and traceability for financial transactions and make tomorrow's financial system far more efficient in mobilizing green finance.

Specifically, students will gain recognised skills useful for any finance-related startup, career or further study course:

- the nature, extent, design and operation of financial systems, structures, and instruments and, in particular, measuring and managing risk, and pricing assets using advance technologies (e.g., AI and machine learning);
- subject-specific knowledge and skills including an ability to interpret financial data, understanding of the relationship between financial theory and empirical testing, and application of this knowledge to the appraisal of the empirical evidence using advanced technologies;
- cognitive abilities and generic skills, including numeracy, the processing and analysis of financial and other numerical data and the appreciation of statistical concepts at an appropriate level.

Programme Learning Outcomes

Students eligible for the FHEQ Level 7 Degree award of Master will be able to:

1. Demonstrate detailed, in-depth knowledge of current developments in FinTech and its impact on investors, the financial services industry, markets, and the global economy.
2. Explore contemporary issues in blockchain, Artificial intelligence and machine learning, crypto assets, Ethics, regulation, and compliance procedures within the FinTech industry.
3. Explain and critically apply a range of state-of-the-art principles, concepts, methods, tools, and technologies in ML and AI, and discuss their current and potential application and impact in the field of finance.
4. Evaluate critically current research and methodologies of discipline, and develop critiques of them and, where appropriate, propose new hypotheses.
5. Demonstrate the qualities and transferable skills of creativity, innovation, and the ability to come up with new ideas and to problem solve across a range of academic disciplines.
6. Demonstrate the qualities and transferable skills of flexibility and industry variability to work in a complex, innovative, and unpredictable environment.

7. Demonstrate the qualities and transferable skills of emotional intelligence, communication, and teamwork.
8. Demonstrate the qualities and transferable skills of initiative and personal responsibility for decision-making in complex and unpredictable contexts.
9. Demonstrate the qualities and transferable skills of self-study and independent personal learning in a way that meets their individual needs.
10. Commit to their own personal and professional development, having acquired lifelong learning skills, and developed a desire to make a difference in the world.
11. Have experience of the world of work and have developed relevant employability skills, attitudes and behaviours including self-awareness, a commitment to equality and diversity and cultural competence.
12. Consider and articulate issues of accessibility, inclusivity, and diversity in defining problems and proposing solutions.
13. Consider and commit to economic, social, and environmental sustainability from a local to a global level.

Assessment Strategy

The assessment strategy on this programme is robust, adopting a range of assessment methods, thereby and aiming to be inclusive, and giving students the opportunity to play to their strengths while also developing areas of weakness.

The skills and knowledge developed throughout the programme are formatively and summatively assessed by a mixture of written examinations, assessed coursework, group projects and [multimedia] presentations. Assessment is integrated with learning and teaching to support and demonstrate achievement of the learning outcomes for individual modules and the programme. The type of assessment for each module is specified in the module descriptor with more detail being available in the module handbook.

There is a balance of formative and summative assessments, including feedback during individual and group tasks to ensure that students are supported effectively in their learning and can produce their best work for the summative assessment. Formative assessment is built into specific modules but not all, the expectation is that, as the students develop as independent learners, they will need to rely less on this form of support and can transfer the skills learned from one module to another. Emphasis is placed on the feedback function of formative assessment as part of the learning, teaching, and assessment strategy. Besides, feedback of summative assessment helps Master students to understand the marks they have been given, know what/where to improve for future assessments, and understand their progress against learning outcomes.

Modules and tutorials include formative feedback techniques such as many interactive classroom activities, short case studies from industry, online quizzes through an interactive framework that

are complemented with feedback. This formative feedback builds student's learning and helps them through the final summative assignment. Further, it identifies areas for teaching improvement and evaluates how much students and the class has learned. The Fintech MSc aims to improve the “assessment literacy” of students – ensuring that students fully understand the purpose and methods of assessment, how it relates to learning outcomes, the criteria by which it will be marked and how to use feedback to develop further. Active engagement of Master students in the assessment will help them develop capabilities in analysing their learning, and the ability to critically reflect on their work.

All assessments are related to programme learning outcomes. Learning outcomes 1 to 4 are focused on knowledge and subject-specific skills, needed to enhance careers for FinTech and Finance professionals, graduate analysts, technology consultants, or to start new tech businesses. They are assessed by a mixture of individual pieces of coursework and group work, as well as closed book examinations.

Learning outcomes 5 to 13 are focused on practical and transferable skills, as well as professional behaviours, that are so important to employability. They are assessed by a mixture of closed-book examinations and individual pieces of coursework and group work. Students should demonstrate some level of innovation and creativity in developing new techniques/ approaches to optimise the portfolio (PLO5). The assignment will enhance the personal responsibility of students in decision making (PLO8) and boost their skills of self-study and personal learning (PLO9). In the group-based coursework of the “Machine Learning & Artificial Intelligence in Finance” module, students are encouraged to consider inclusivity and diversity in defining a financial problem (e.g., focusing on emerging or underdeveloped financial markets) and providing a solution (PLO13). Students will be encouraged to engage and consider the financial problems of local SMEs or FinTech start-ups. Students will be assessed based on their relevant employability skills, attitudes and behaviours including self-awareness (PLO 11).

The dissertation assesses all learning outcomes and is mandatory. Students have the opportunity to interact with their supervisors during the process of working on their dissertation. Students can reflect on the provided feedback from their supervisors, recognise where improvement is needed and plan to achieve it. Interaction with supervisor during the process of preparing dissertation will develop the skills of communication, personal responsibility and decision making, inclusivity, and diversity in defining problems and proposing solutions.

Learning and Teaching Strategy

The FinTech programme aims to integrate applied and theoretical knowledge with assessment processes that test both the knowledge of the discipline and understanding of its application and limitations. To this end, the learning, teaching, and assessment strategy for this programme have been developed to help the student build their knowledge over the period of study to develop their research, critical thinking and writing skills.

The learning will be directed, supported, and reinforced through a combination of lectures, tutorials, seminars, labs, project supervision, as well as through personal research and directed and self-directed study. These activities will all be further supported using a virtual learning environment (VLE).

To facilitate learning, lectures will be grounded in active and collaborative learning and will typically utilise expertise from the school of management faculty, industry experts, case studies and problem-solving exercises. The nature of the collaborative activities varies, though typically students may be required to engage as a group, develop and discuss a case(s)/scenario and provide solutions based on sound analysis and logical arguments using information from varying sources. Students also will use the expertise of their peers and will gain the skills to lead start-ups and companies into the fintech revolution. Constructive feedback is provided by peers and the module leader/tutor during the teaching sessions.

Lectures will present the main concepts, theories related to FinTech and the application of technology in finance. Students will experience collaborative lectures and interactive activities, where the related concepts and theories to finance are delivered. Tutorial sessions allow students to interact and discuss the content of the previous lecture. The tutorial learning context provides opportunities for students to engage more thoughtfully with the course concepts and discipline knowledge.

Tutorials will be in the format of discussion-based, problem-solving and/or review and Q&A sessions, with oral feedback given in class. Lab sessions will complement formal lectures and tutorials and will be an opportunity for students to do some hands-on-system work and focus on developing and practising both coding analytics skills and coding-free analytics skills. Students will be guided to suitable primary and secondary (open access) data sources and be required to conduct research, analysis, and presentation exercises.

Ethics in Financial Technology is covered throughout the programme. The context of Ethics in FinTech will be covered in two modules of “Fundamentals of Financial Technology, Blockchain, and Value Creation” (Sem1) and “FinTech regulation, compliance, Ethics and Risk Management” (Sem2). Specifically, the following key ethical concerns are covered in these two modules:

- The impact of increasingly pre-emptive, data-driven approaches to financial decision-making for consumer privacy and autonomy, particularly the ability of individuals to determine and manage their own (financial) identities.
- The scope for bias and discrimination against vulnerable persons due to the use of these technologies.
- Unfair price discrimination, and the implications of predictive risk measurement for those whose perceived riskiness increases as a result (i.e., the problem of too much information).
- The power differential between the large-scale financial institutions and the small scale customers, which suggests big financial institutions should be subject to greater ethical scrutiny and responsibility than retail customers.

We hold targeted short-term online workshops that are specifically serving the FinTech programme. For example, in previous years, we held a series of workshops on understanding the challenges of local start-up/FinTech companies. Students are invited to attend other Bradford seminars and research talk series. We also encourage students to attend Library workshop series on research, access to databases etc. The career booster, as an extra-curricular activity, offer more workshops regarding these skills. We plan to hold workshops about R and Python during

career booster. We currently hold workshops on SAS, STATA, and SPSS and other famous programming software in the field of business.

Skills Development

Learning of the required skills of finance, tech and people are embedded throughout programme delivery. A significant part of developing required skills in this programme is embedded in module lectures, tutorials as well as module assessment. Visiting and guest lectures from industry practitioners across different modules are planned to nurture those skills.

People skills are developed throughout the programme. For example, even the interaction of students during lectures and tutorials supports developing oral communication. Group-based discussion and student presentation during lectures, and group-based case studies during tutorials will improve team-working, critical thinking, and problem-solving skills. The combination of modules teaching content and method, learning and assessments strategies will help students to develop skills such as emotional intelligence, communication, and other people skills such as adaptability, flexibility, and creativity.

Finance skills are concentrated in the following modules: Quantitative Methods in Finance, Asset Pricing & Financial Markets, International Finance, Corporate Financial Management and Accounting & Finance. **Tech skills** will be developed across the programme. One of the inevitable tech skills for the profession in FinTech is **programming skills** in the most common languages of the field, i.e., R and Python:

- **Python** – in module Machine learning (ML) & AI in finance (Sem 2): each 2-hour lecture consist of explaining the theoretical context of ML following by application of theories using real-data in Python. For this, the programming in Python will be taught to students step-by-step with adequate examples and practices. Students will be given some real-world tasks and cases to solve. 1-hour tutorial is allocated to providing answers and discussion on tasks and cases.
- **R** – two modules of “Quantitative Methods in Finance” and “Fundamentals of Financial Technology, Blockchain, and Value Creation” involve step-by-step learning of R programming. The focus of the former module is on the application of R in econometrics and advanced statistics and the latter focus on the application of R in FinTech. Tutorial sessions and coursework challenge students with real cases and problems and push students to “get their hands dirty” with real datasets

Curriculum

Over the first 120 credits, the MSc in FinTech introduces a wide array of advanced knowledge and skills in finance and financial technology and equip students with a strong understanding of finance applications of blockchain technology, digital currencies, Big Data, and machine learning techniques. FinTech Regulation, Compliance, Ethics and Risk Management will equip students with an understanding of ethics and the concept of risk (e.g., compliance, operational, and technology), risk management, regulation, and compliance in financial technology applications. All students will take 80 credits core taught modules. Students choose the remaining 40 credits: one Semester 1 module and two Semester 2 modules.

Table 1: Financial Technology Taught Modules (cores/options) FHEQ Level 7

Code	Module Title	Credit	Period	Selection
AFE7517-B	Fundamentals of Financial Technology, Blockchain, & Value Creation	20	Sem 1	Core
AFE7501-B	Quantitative Methods in Finance	20	Sem 1	Core
AFE7503-B	Asset Pricing & Financial Markets	20	Sem 1	Option 1
AFE7528-B	Analytics for Finance & Accounting	20	Sem 1	Option 2
AFE7516-B	FinTech Regulation, Compliance, Ethics and Risk Management	20	Sem 2	Core
AFE7518-B	Machine Learning & Artificial Intelligence in Finance	20	Sem 2	Core
AFE7511-A	Accounting and Finance	10	Sem 2	Option 3
AFE7513-A	Corporate Finance	10	Sem 2	Option 4
EAE7501-A	Entrepreneurship and Innovation	10	Sem 2	Option 5
AFE7508-A	International Finance	10	Sem 2	Option 6

Students apply the skills and knowledge developed during the taught modules to solving a real-world research question at the intersection of finance/technology. The modules studied, in addition to a taught component of the dissertation module, will provide the student with the subject knowledge and skills necessary to complete the final research dissertation. Students should study research topics theoretically and/or empirically by validating potential hypotheses against various credible data sources to provide a significant insightful perspective.

Table 2: Financial Technology Dissertation at FHEQ Level 7

Module Code	Module Title	Credit	Period	Selection
MAL7502-E	Dissertation (AFE)	60	NSYR	Core

Study Abroad

This programme is not designed to include a study abroad component. We do not recommend you take up "study abroad semester" opportunities while studying on this programme. This is due to the unique FinTech core modules being studied across both semesters. Additionally, the professional ACCA exemptions of the programme are attached to performance in specified modules, which you will not be eligible for if you study substitute modules overseas.

Students can still explore opportunities for short international activities (1-6 weeks) that are held over the summer periods by speaking to the University International Opportunities team. Further information about international [internships and placements](#) and [study abroad opportunities](#) is published on the University's website.

Programme Structure and Student Journey

The Financial Technology programme comprises a taught component and a research element. The students will study 120 credits of taught modules and undertake 60 credits of independent research projects which culminates in the writing of their dissertation. The dissertation is a 60-credit module and provides the student with the opportunity to research and prepare a

substantial analysis of a specialist area of interest to them as well as demonstrate understanding of the complex policy and practical dimension of the subject, thereby preparing them with the knowledge and skills for their chosen career.

At the beginning of the course, during induction week, students will attend an induction session, which will provide them with the information necessary to study in this programme. Also, there is a 'Meet the programme Leader' session wherein you can understand programme from PL in detail and resolve any query.

There are two cohorts of students in each academic year- a September and January intake. The two cohorts run alongside each other, with students in January studying modules in a different order to the September intake. The January intake will commence the programme by studying semester 2 modules and complete the taught element of their programme alongside the September cohort. However, they start their dissertation in the summer by choosing their topic and knowing their supervisors. The January intake will have until March of the following year to complete their dissertation/advanced research report, thereby completing their studies in 15 months.

This programme is completed within 4 semesters. Students entering the full-time programme in September or January will study modules in a different order to each other as follows:

Table3: Student journey comparison between September and January start

September Start	Study Period and Year	January Start
Start Taught Component with Semester 1 Modules	Autumn Semester 1, Year 1	/
Conclude Taught Component with Semester 2 Modules. Start Dissertation.	Spring Semester 2, Year 1	Start Taught Component with Semester 2 Modules
Continuation of Dissertation.	Summer Semester 3, Year 1	Start Dissertation.
Submission of Dissertation in September - complete programme. Graduation in December.	Autumn Semester 1, Year 2	Conclude Taught Component with Semester 1 Modules. Continuance of Dissertation.
/	Spring Semester 2, Year 2	Submission of Dissertation in March - complete programme.
/	Summer Semester 3, Year 2	Graduation in July.

Assessment, Continuation and Award Regulations

This programme follows the Assessment, Continuation and Award regulations published on the University's website for postgraduate courses ([Regulation 9](#)).

Award of the Masters degree requires 180 FHEQ Level 7 credits and achievement of the award learning outcomes. Students who exit the programme with 120 or 60 credits completed may be eligible for an intermediate award in line with the regulations. Please note that for this programme, the dissertation does not contribute towards the Diploma or Certificate exit awards.

The professional bodies which award credit or exemptions for this programme maintain their own criteria for awarding these. You may need to meet their requirements, including choosing specific options, in order to be eligible for any specified exemption.

Admission Requirements

We are proud to be [one of the most inclusive universities in the UK](#). All our students have potential, and we believe that as many people as possible should have the chance to benefit from higher education, no matter what their background or circumstances.

We take the time to understand the background of our applicants, understand their journey to education, and make decisions based on an applicant's potential to thrive at university and beyond. Consideration of applications will be based on a combination of formal academic qualifications and other relevant experience.

As the programme is taught in English, all applicants are required to have GCSE Grade 4 (national grade C) or above in English Language. Alternative RQF Level 2 qualifications such as Key Skills are also acceptable if equivalent. For international students, the level of English required is listed on the [University of Bradford English language requirements website](#). Exceptionally, holders of a UK degree awarded within 2 years prior to entry to the Bradford programme may be exempt from these English test requirements.

Candidates for the M.Sc. in Financial Technology (FinTech) will normally have a 2:2 UK degree or its equivalent in any discipline (in any STEM or non-STEM-related subjects) from an approved higher education institution. Examples of other equivalent international qualifications are provided on the [University of Bradford page for your country or region](#).

Applications are welcome from students with non-standard qualifications and/or students without formal qualifications who have relevant work experience. For such applicants, evidence of their interests and work experience would be required and this would be fairly assessed on an interview basis with programme team. In particular, adults returning to study (aged 26 and over) will be considered on a case-by-case basis, and can access resources throughout the programme to support study at Master's level.

If applicants have prior certificated learning or professional experience which may be equivalent to parts of this programme, the University of Bradford has procedures to evaluate and recognise this learning to provide applicants with exemptions from specified modules or parts of the programme. Find more information about [recognition of prior learning decisions](#) on the University website.

If you are thinking of coming or have recently applied to the University of Bradford, don't wait until you have arrived to contact our Disability Service. We can arrange for you to talk to a

member of our team about what support is on offer here at the University including an invitation to our Get Set Day. To contact the Disability Service please complete the [request support form](#).

Information in this document is for the contemporary recruitment cycle and was accurate at time of publication. The current tariff and accepted qualifications for entry onto the programme is published at the online course page: <https://www.bradford.ac.uk/courses/pg/financial-technology/>