

## Module Outline

<b>Professional Qualification:</b>	Certified Fintech Professional (Management) (CPFinT(M)) (QF Level 6)
<b>Programme Title:</b>	Postgraduate Certificate for ECF on Fintech (Management Track) - Completion of M5, M9 & M10
<b>Module Title:</b>	Fintech Product Management (M10)*
<b>Credit:</b>	30 (21 contact hours, 3 examination hours and about 276 self-study hours)
<b>Teaching/Training Activities:</b>	Training Class
<b>Pre-requisite:</b>	<ul style="list-style-type: none"><li>• Professional Certificate for ECF on Fintech awarded by HKIB; OR</li><li>• Grandfathered for ECF on Fintech (Core Level) by HKIB</li><li>• Grandfathered for at least one stream or track under ECF on Fintech (Professional Level) by HKIB</li></ul>
<b>Remarks:</b>	* Pitched at QF Level 6

### Professional Qualification Objective

The Professional Qualification of Management Track is developed to nurture a sustainable talent pool of middle or senior level Fintech practitioners for the banking industry. Learners will acquire a more in-depth understanding of the Fintech development trends, regulatory updates, and technology advancement to develop capabilities and formulate insights to drive and manage Fintech transformation within the organisation.

### Professional Qualification Intended Outcomes (PQIOs) for Management Track (M5, M9 and M10)

Upon completion of the Professional Qualification, candidates should be able to:

PQIO 1:	Drive practical Fintech adoption in a range of applicable business contexts.
PQIO 2:	Acquire in-depth knowledge and design rationale of Fintech solutions

	and applications in banks.
PQIO 3:	Evaluate new technologies and vendors in the market and supervise the application of technology concepts of relevant Fintech disciplines in solution design for addressing specific business scenarios and user pain points.
PQIO 4:	Formulate policies for the design, development, and implementation of Fintech solutions.
PQIO 5:	Formulate the implementation approach and guidelines in Fintech projects after reviewing the solution architecture
PQIO 6:	Establish and enforce policies and standards on Fintech software engineering across different coding practices, design patterns, production processes, and system operations.

### Module Objective

The module aims to make learners understand the building of customer-centric banking products and services by leveraging on FinTech and behavioural economics, and its product management, assurance, and governance methodologies.

### Module Intended Outcomes (MIOs) & Units of Competencies (UoCs)

Upon completion of the Module 10, candidates should be able to:

MIOs	Intended Outcome / Competence	Unit of Competencies (UoCs)
MIO 1:	Lead the banking product team to address business problems through advanced project governance and assurance techniques, best practices for agile and innovative project methodologies, and state-of-the-art product development and solution delivery models.	109380L5 109381L5 109576L6 / 107589L6 109577L6 / 107590L6
MIO 2:	Apprehend and become adept in the behavioural economics behind customer-centric Fintech products and services in banks.	107435L6 109381L5 109576L6 / 107589L6 109577L6 / 107590L6

## Assessment Activity

Type of Assessment Activity	PQIO/MIO	Weighting (%)
Examination	MIO 1 - 2	100%

### Examination Format and Duration

#### Paper 1

Time allowed: 1.5 hours

Format: Multiple choice (closed-book; 50 questions - each 1 mark)

#### Paper 2

Time allowed: 1.5 hours

Format: Essay Type Questions (open-book; choose 2 out of 3 - each 25 marks)

Pass mark: 50% for combining both papers, failed candidate (<50% as a whole) needs to retake both papers in future attempt.

### CPFinT(M) Certification Requirement

- Completion of Module 5, Module 9 and Module 10 of the ECF on Fintech (Professional Level) training; and
- Pass examination of respective Modules; and
- Having at least 3 year of relevant work experience in Fintech projects and / or any of the Professional Level functions in Fintech Solution Development, Fintech Product Design, Fintech Strategy and Management or Regtech; and
- Currently as a Relevant Practitioner

## Syllabus

<b>Chapter 1: Introduction to Customer-Centric Banking Model, Behavioural Economics, and Fintech</b>	
1	- What is “Customer-Centric Banking” and its importance for today <ul style="list-style-type: none"><li>• Product-Centric vs Customer-Centric, and the differences between traditional banking model and customer-centric banking model</li><li>• What changes have been making the customer-centric model necessary for today?</li></ul>
2	- What is “Behavioural Economics”? <ul style="list-style-type: none"><li>• Traditional rational-choice model in economics</li><li>• People's decisions are also based on psychological bias and limitations on logical reasoning</li></ul>
3	- What is “Fintech”?
<b>Chapter 2: How to use Fintech and Behavioral Economics to achieve Customer-Centric Banking</b>	
1	- Historical review of the use of technology and data in the banking industry <ul style="list-style-type: none"><li>• A historical review</li><li>• Technological innovation and improvements</li></ul>
2	- Using data and technology to increase customer satisfaction
3	- Incorporating relevant ideas of behavioural economics and Fintech in product development of the banking industry <ul style="list-style-type: none"><li>• Customer process framework</li><li>• Rise of digital banking and its evolution</li><li>• Transforming to customer-centric banking model by leveraging behavioural economics and Fintech</li><li>• Anticipating the future</li></ul>
<b>Chapter 3: Barriers for moving to Customer-Centric Banking and other issues; Characteristics of banking products project management in banking industry</b>	

1	<ul style="list-style-type: none"> <li>- The barriers to customer-centric banking. What is needed for a successful transformation from traditional banking to customer-centric banking model? <ul style="list-style-type: none"> <li>• The barriers to customer-centric banking</li> <li>• Transformation to customer-centric banking model</li> </ul> </li> </ul>
2	<ul style="list-style-type: none"> <li>- Project management in general <ul style="list-style-type: none"> <li>• Key stages and components of project management</li> <li>• The role of a project manager</li> <li>• Common issues that cause problems for a project</li> </ul> </li> </ul>
3	<ul style="list-style-type: none"> <li>- Project management for the Fintech products <ul style="list-style-type: none"> <li>• Characteristics of banking products and services: Traditional and Fintech products</li> <li>• Project management for traditional banking products</li> <li>• Design Thinking in FinTech</li> <li>• Specials for the project management of Fintech products</li> </ul> </li> </ul>
<p><b>Chapter 4: Choosing a suitable project management methodology for your banking project</b></p>	
1	<ul style="list-style-type: none"> <li>- Sequential vs. Agile: Choosing a proper project management methodology for your projects <ul style="list-style-type: none"> <li>• Historical review of the rise of sequential and agile methodologies</li> <li>• Sequential vs. Agile: What are they and their Pros and Cons</li> </ul> </li> </ul>
2	<ul style="list-style-type: none"> <li>- Choosing a proper project management methodology <ul style="list-style-type: none"> <li>• Matching product characteristics with project management methods</li> <li>• How the choice of project management method can affect product management</li> </ul> </li> </ul>
3	<ul style="list-style-type: none"> <li>- Choosing of project management method to facilitate and enhance the management of Fintech products</li> </ul>
4	<ul style="list-style-type: none"> <li>- Agile project management in the banking industry <ul style="list-style-type: none"> <li>• Why agile project management is getting more attention</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>• “Change” management in agile project management</li> <li>• Common challenges when moving to agile project management</li> </ul>
5	- Best practices for agile project management in the banking industry
6	- Use of technology to improve project management
<b>Chapter 5: What is project governance and assurance, its components, and basic principles</b>	
1	- What is project governance?
2	- The importance of project governance
3	- Components of project governance
4	- Key project governance principles for the banking industry with emphasis on Fintech projects
<b>Chapter 6: Governance for agile projects and its best practices</b>	
1	- How to incorporate governance in agile project and its challenges
2	- Best practices of agile governance in the banking industry
3	- What is the difference between the agile and traditional “way of working”?
4	- Best practices for agile way of working
<b>Chapter 7: Transforming to agile way of working and its best practices</b>	
1	- How to transform to agile way of working
2	- Cases and examples of agile way of working
3	- Summary and Conclusion for the module

## Recommended Readings

### Essential Readings:

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5. "Second Round of FinTech-Trends and Challenges", by Anupam Mehrotra, Satish Menon. 2021 2nd International Conference on Computation, Automation and Knowledge Management. <https://ieeexplore.ieee.org/stamp/stamp.jsp?tp=&arnumber=9357759>
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10. "How digitisation is paying for DBS". The Economist, Mar 10, 2018.  
<https://www.economist.com/finance-and-economics/2018/03/08/how-digitisation-is-paying-for-dbs>
11. "Behavior economics-Applied to financial sector". EY Parthenon, April 2021.  
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12. "The Last-Mile Problem-How data science and behavioral science can work together", by James Guszczka. Deloitte Review, Issue 16, 2015.  
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22. "Product Management Methodologies: Agile vs Waterfall vs Scrum vs Kanban", by Ritika Pradhan.  
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23. "Product methodologies: What they are and how to avoid pitfalls", by Goodman, E & Henry, P. (2010). Paper presented at PMI Global Congress 2010.  
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25. "Project governance: #1 critical success factor", by Alie, Salina Sandra. Paper presented at PMI Global Congress 2015.  
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### Supplementary Readings

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2. “Banking operations for a customer-centric world”. McKinsey & Company.  
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