



INTRODUCTION

Breve descripción:

Subject description: Where are we coming from and going to in the Banking Industry? Where does the industry sit now? How does it compare to the traditional model? What are the challenges the industry is facing?

- **Titulación:** Master in Banking and Financial Regulation
- **Módulo/Materia:** Digitalization and Banking Business
- **ECTS:** 9
- **Curso, semestre:** First and second semester
- **Carácter:** Compulsory
- **Profesorado:** Coordinator: María del Carmen Aranda (Universidad de Navarra).
 - Senabre López, Silvia (Banco de España)
 - Losa Muñoz, Juan Francisco (BBVA)
 - Manero Jarnés, Rodrigo (SL)
 - Morel, Charles
 - Martin Sauto, Alvaro
 - Lipúzcoa Serón, Javier (BBVA)
 - Juan y Seva Redondo, Rafael (Finletic)
 - Macías Vecino, Manuel Antonio (Iberpay)
 - Tur Hartmann, Francisco (ECB)
 - Corcostegui Cortina, Carlos (BBVA)
- **Idioma:** English
- **Aula, Horario: Schedule:** Available for registered students in the internal area.

LEARNING OUTCOMES (Competencies)

Cross-disciplinary skills

- GS1 - Understanding the significance of the regulatory framework when developing a financial business.
- GS3 - Drawing conclusions and forming a judgement based on reports, research and opinions formulated by other authors about financial intermediation.
- GS4 - Contrast your own opinion with that of others and think critically about other people's opinions in financial matters.
- BS9 - Students can communicate their conclusions and the knowledge and rationale ultimately supporting them before specialized and non-specialized audiences clearly and unequivocally.
- BS10 - Students have the learning skills that enable them to continue learning in a mostly self-directed or independent manner.

Specific skills

- SS2 - Finding specialized materials (reports, papers, data) covering various angles of the banking business in a library, on the Internet, newspaper archive, accessible data bases, etc.
- SS9 - Having a deep understanding of the banking business evolution (internationalization, technology, IT systems, data protection, cybersecurity, etc.)



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PROGRAM

Part 1: Traditional Banking business (20h)

Topic 1: Retail banking, wholesale banking and private banking (Prof. Rafael Juan y Serva)

Topic 2: Asset Management in the Banking industry (Prof. Alvaro Martin Sauto)

Topic 3: Treasury Function in Global Banking. (Prof. Rodrigo Manero)

Part 2: Grand Challenges and disruption: climate and technology

Topic 1: ESG: Foundations of Climate Change; Policy, Regulations of climate change; Green and Sustainable Finance

Topic 2: Technology and the new business models.

EDUCATIONAL ACTIVITIES

1. Lectures: 58 hours

Theoretical and practical classes in themes indicated in the syllabus with the help of the blackboard, power point presentations and videos.

2. One-to-one tutorials: 30 hours

Each student may have personal interviews with the professor to help him/her with personal study and learning.

3. Practical assignment: 40 hours

Students must work in an individual essay which is part of the evaluation.

4. Exams: 3 hours

The students will have a final exam at the end of the module.

5. Personal work: 62

Students must understand themes covered early in the course to be able to comprehend information presented later in the course, and will have to be able to integrate material learnt throughout the course. Therefore, it is important that they do not fall behind and try to set aside regular times outside of class to work on the course material on a daily basis.

EVALUATION

Students are required to attend 80% of classes. Failing to do so without justified reason will imply the suspension from the program.

The assessment will be (both for the ordinary and the extraordinary assessment):

- 1st Exam (January): 50%.
- 2nd Exam (May): 50%.



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HONESTY IS THE BEST POLICY

(Ethics Committee Provisions Against Plagiarism and Copying)

We value honesty. Without it, there can be no trust or any meaningful social relations. Therefore, the School expects honesty and fairness from all of its members: professors, non-academic staff, and students.

Dishonest behaviors will be sanctioned in accordance with the [University Norms on Student Academic Discipline of August 2015](#), and include lying, cheating in exams, and plagiarism in written work. We take such violations seriously. Depending on their gravity, these offences will be dealt with by the Professor in charge of the subject, by the Dean of Students, and in very severe cases, by the Vice President for Student Affairs.

Sanctions include:

- formal warnings
- prohibition from entering University premises for a given period
- loss of admission rights to exams
- loss of scholarships
- a failing grade for the piece of work or the whole course

OFFICE HOURS

By email appointment to professors.

BIBLIOGRAFÍA Y RECURSOS

Material provided in the internal area.