How FinTech is Disrupting Different Finance Domains

Objective

The objective of this live project is to provide students with first-hand exposure to how FinTech innovations are transforming various domains of finance. Students will engage with companies, managers, and industry professionals to gather insights, conduct surveys, and analyze the real-world impact of FinTech-driven disruption.

Project Scope

Each group (maximum 6 members) will focus on one specific finance domain and assess how FinTech is reshaping it.

Finance domains include:

1. **Banking**
   (Neobanks, Open Banking, AI-driven Risk Assessment)
2. **Payments**
   (UPI, Digital Wallets, BNPL, Cross-Border Payments)
3. **Lending & Credit**
   (P2P Lending, Digital Lending Platforms, AI-based Credit Scoring)
4. **Wealth & Investment Management**
   (Robo-Advisors, Algo Trading, Tokenization)
5. **Insurance**
   (InsurTech, AI-based Underwriting, Usage-Based Insurance)
6. **Blockchain & Crypto**
   (DeFi, Smart Contracts, Stablecoins, Tokenization)

Project Structure & Deliverables

Phase 1: Group Formation & Topic Allocation

- Each group will select one FinTech domain for research.
- Groups will submit a Project Proposal (500 words) outlining:
  - Selected domain and focus area
  - Expected learning outcomes
  - Plan for company visits and data collection

Phase 2: Company Visits & Industry Interactions (Week 3–6)

- Each group must visit at least two companies working in their selected FinTech domain.
- Conduct interviews with:
  - Managers
  - FinTech experts or founders
- Conduct a survey of at least 30 respondents, such as:

- o Customers
- o Industry professionals
- o Bank employees
- o FinTech users
- Collect primary data related to:
  - o Disruptive impact of FinTech
  - o Challenges faced
  - o Emerging and future trends

Phase 3: Data Analysis & Report Preparation (Week 7–8)

- Analyze findings using:
  - o Case studies
  - o Market trends
  - o Survey responses
- Prepare a detailed report (approx. 1,000 words) covering:
  - o Introduction to the selected finance domain
  - o Key FinTech disruption trends
  - o Findings from company visits and interviews
  - o Key insights from survey analysis
  - o Future scope and challenges
  - o Recommendations

Phase 4: Final Presentation & Submission (Week 9–10)

- Each group will deliver a 15-minute presentation summarizing findings.
- Final submission must include:
  - o Project Report (PDF)
  - o Presentation (PPT)
  - o Proper citations, company interaction details, and survey insights

Evaluation Rubric

Criteria	Marks	Detailed Marking Pattern
Report		
Understanding of Finance Domain & FinTech Disruption	4	4: Clear explanation of domain, traditional system and FinTech disruption with examples 3: Domain and disruption explained with limited linkage/examples 2: Basic and generic understanding 1: Very limited clarity 0: Incorrect or irrelevant

Industry Interaction & Data Collection	4	4: Two or more company visits, interviews, survey of 30+ respondents 3: One company visit and reasonable survey 2: Limited interaction or weak survey 1: Minimal primary data, mostly secondary 0: No industry interaction
Analysis, Insights & Recommendations	4	4: Strong data-driven analysis with practical recommendations 3: Some analysis, recommendations weakly justified 2: Descriptive analysis, generic conclusions 1: Very limited analysis 0: No analysis or recommendations
Total	12	

Presentation

Criteria	Marks	Detailed Marking Pattern
Concept Clarity & Communication	3	3: Clear and confident explanation 2: Concepts explained but delivery weak 1: Poor explanation, reading from slides 0: Concepts not understood
Use of Data & Evidence	2	2: Effective use of survey data and visuals 1: Data used but weak interpretation 0: No data used
Team Participation & Coordination	2	2: Balanced participation 1: Unequal participation 0: Single-member dominated
Time Management & Response to Questions	1	1: On time and logical answers 0.5: Minor deviation or partial answers 0: Major deviation and unable to answer
Total	8	

PO attainment

Program Outcome (PO)	PO Description	Justification of Attainment through the Assignment
PO1	Apply knowledge of management theories and practices to solve business problems	Students apply concepts of financial management, technology adoption, strategic decision-making, and innovation management to analyze real-world FinTech disruptions. The assignment demonstrates the practical application of management theories to contemporary business problems.
PO2	Foster analytical and critical thinking abilities for data-based decision making	The assignment involves primary data collection through surveys and interviews, followed by analysis and interpretation. Students critically evaluate FinTech models, compare alternatives, and draw evidence-based conclusions, strengthening analytical and decision-making abilities.
PO3	Ability to develop value-based leadership ability	Students examine ethical issues such as data privacy, financial inclusion, and responsible use of technology. Group roles and leadership responsibilities encourage integrity, accountability, and ethical decision-making.
PO4	Ability to understand, analyze and communicate	Students analyze regulatory frameworks,

	global, economic, legal, and ethical aspects of business	global FinTech trends, economic implications, and ethical considerations. The report and presentation require structured communication of these multidimensional business aspects.
PO5	Ability to lead themselves and others in the achievement of organizational goals, contributing effectively to a team environment	The group-based live project requires planning, coordination, role allocation, and collaboration. Students demonstrate self-leadership, teamwork, and effective contribution towards achieving common academic and project goals.

THE RISE FINTECH OF

Presented By:

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