

1.2 STUDY PLAN AND SYLLABUS

In this chapter we have outlined the detailed plan of Bachelor studies at FinTech and Business Analytics.

Subject	INTRODUCTION TO FINANCIAL SYSTEMS							
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Aims and Objectives	<p>This course introduces the structure and functioning of modern financial systems, focusing on how funds are allocated and risks are managed through financial markets, instruments, and institutions. Students develop a foundational understanding of money, bond, equity, and foreign exchange markets, as well as the roles of key institutions such as central banks, commercial banks, and non-bank financial intermediaries. The course examines how interest rates and macro-financial indicators influence financial activity and highlights the role of regulation and supervision in ensuring financial stability and consumer protection. It also introduces the impact of digital transformation on financial systems. Through applied exercises, students develop basic analytical and data interpretation skills, and enhance their ability to analyse and communicate financial information in a structured and professional manner.</p> <p>Course Objectives:</p> <ul style="list-style-type: none"> • Develop foundational understanding of the structure and functioning of financial systems, markets, and institutions. • Build basic quantitative understanding of interest rates, macro-financial indicators, and risk-return relationships. • Introduce the role of regulation, ethics, and supervision in ensuring financial stability and consumer protection. • Develop the ability to analyse and interpret financial data using simple analytical approaches. • Strengthen skills in communicating financial insights clearly and effectively in written and oral formats. 							
Learning Outcomes	<p>Upon successful completion of this course, students will be able to:</p> <ul style="list-style-type: none"> • Explain the components and core functions of the financial system and describe the flow of funds between savers and borrowers. (PLO1) • Identify and classify major financial markets and instruments (money, bond, equity, foreign exchange). (PLO1) 							

	<ul style="list-style-type: none"> • Describe and compare banks and non-bank financial institutions and interpret basic indicators of performance and risk. (PLO1). • Apply basic financial reasoning to interpret interest rates, the yield curve, and selected macro-financial indicators. (PLO1, PLO5). • Apply basic analytical approaches to explore and visualize financial data using appropriate tools. (PLO5). • Explain the role of regulation, supervision, and ethical considerations in financial systems, including digital finance contexts. (PLO2). • Communicate financial concepts and insights clearly using appropriate written, oral, and visual formats. (PLO9). 																																
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Assessment Description	<p>Attendance and class Activity - Assessment of active participation in lectures, seminars, discussions, and in-class exercises, including interpretation of financial concepts, market developments, and short problem-based tasks throughout the semester. (Addresses: CLO1, CLO2, CLO4, CLO7)</p> <p>Individual assignment - Students individually complete analytical tasks such as interpreting financial indicators, explaining financial market developments, or analyzing basic financial data using course concepts. (Addresses: CLO2, CLO3, CLO4, CLO5)</p> <p>Group project - Student groups analyze a selected topic related to financial systems (e.g., financial markets, institutions, or fintech developments), applying course concepts, interpreting relevant data, and presenting findings in a structured report and/or presentation. (Addresses: CLO2, CLO5, CLO6, CLO7)</p> <p>Midterm exam - Evaluates students' understanding of core concepts from the first part of the course, including financial systems, interest rates, and financial markets, through a combination of conceptual and applied questions. (Addresses: CLO1, CLO2, CLO4)</p> <p>Final exam - Assesses students' understanding of the second part of the course, including financial institutions, regulation, financial stability, and digital transformation, as well as their ability to interpret financial information and apply concepts in structured analytical responses. (Addresses: CLO3, CLO4, CLO5, CLO6)</p>												

Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment components. The assessment is based on the following elements:</p> <ul style="list-style-type: none"> • Attendance and class activity • Individual assignment(s) • Group project • Midterm exam • Final exam <p>Regular participation in lectures, seminars, and course activities is considered an essential part of the learning process. Students are expected to attend classes according to the course schedule and actively engage in discussions and in-class exercises.</p>												
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Literature/References	<p>Primary literature</p> <ol style="list-style-type: none"> 1. Mishkin, F. & Eakins, S. (2023). Financial Markets and Institutions. 10th Edition. Pearson. 2. Mishkin, F. (2021). The Economics of Money, Banking and Financial Markets. 13th edition. Pearson. 3. Madura, J. (2021). Financial Markets and Institutions. 13th Edition. Cengage. <p>Secondary literature:</p> <ol style="list-style-type: none"> 4. Cecchetti, S. G., & Schoenholtz, K. L. (2020). Money, Banking and Financial Markets. 6th edition. McGraw-Hill. 5. Saunders, A., & Cornett, M., Erhemjamts, O. (2020). Financial Institutions Management: A Risk Management Approach. 10th edition. McGraw-Hill. 6. Chishti, S. & Barberis, J. (2016). The FinTech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries 												

	<p>7. Gomber, P., Koch, JA. & Siering, M. (2017). Digital Finance and FinTech: current research and future research directions. <i>J Bus Econ</i> 87, 537–580.</p> <p>8. World Bank. (2022). Fintech and the Digital Transformation of Financial Services: Implications for Market Structure and Public Policy. World Bank.</p>
Ethical standards	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>

Subject	<p>BUSINESS MATHEMATICS</p> <table border="1" data-bbox="427 1535 1472 1633"> <thead> <tr> <th>Type</th> <th>Semester</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td>1</td> <td>6</td> <td>10BM502</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	1	6	10BM502
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OBLIGATORY (O)	1	6	10BM502						
Aims and Objectives	<p>The main aim of this course is to introduce some basic mathematics to the MBE students of first year, like: matrices and operations with them, determinants and their properties, linear systems of equations, linear function, quadratic function, linear programming, simplex method of linear programming and basics of financial mathematics.</p> <p>The main objective of the course is to enable the student to effectively apply mathematics to solving different real life problems.</p>								

<p>Learning Outcomes</p>	<p>At the conclusion of this subject, students should have the skills to:</p> <ul style="list-style-type: none"> • Recognize and sketch graphs of basic functions, define the domain of functions (PLO1) • The student will be able to solve the equation of matrix, determinants and Cramer Method (PLO1, PLO5) • Apply mathematical principles to solve business and economic problems. (PLO1, PLO5) • Get familiar with proportional, percentage, simple and compound interest calculations (PLO1, PLO7) • Illustrate the solution of the problems of continuous capital (PLO1, PLO7) • Demonstrate knowledge in calculating periodic deposits and rents (PLO1, PLO7) • Solve and implement loan amortization plans with equal annuities and other ways of loan amortization (PLO1, PLO5, PLO7) 																														
<p>Course Content</p>	<table border="1"> <thead> <tr> <th data-bbox="423 835 1227 888">Course Plan</th> <th data-bbox="1227 835 1474 888">Week</th> </tr> </thead> <tbody> <tr> <td data-bbox="423 888 1227 982">Introduction to the syllabus to the students. Order of arithmetic operations. Fractions.</td> <td data-bbox="1227 888 1474 982">1</td> </tr> <tr> <td data-bbox="423 982 1227 1077">Matrices (types, addition, subtraction and multiplication of a matrix by a number)</td> <td data-bbox="1227 982 1474 1077">2</td> </tr> <tr> <td data-bbox="423 1077 1227 1129">Multiplication of two matrices and its properties</td> <td data-bbox="1227 1077 1474 1129">3</td> </tr> <tr> <td data-bbox="423 1129 1227 1182">Determinants and their properties. Inverse matrix</td> <td data-bbox="1227 1129 1474 1182">4</td> </tr> <tr> <td data-bbox="423 1182 1227 1276">Systems of linear equations in two and three variables. Cramer's rule</td> <td data-bbox="1227 1182 1474 1276">5</td> </tr> <tr> <td data-bbox="423 1276 1227 1371">Systems of linear equations in four variables. Gauss' method</td> <td data-bbox="1227 1276 1474 1371">6</td> </tr> <tr> <td data-bbox="423 1371 1227 1423">Mid Term Exam I</td> <td data-bbox="1227 1371 1474 1423">7</td> </tr> <tr> <td data-bbox="423 1423 1227 1518">Solving systems of linear inequations with two variables</td> <td data-bbox="1227 1423 1474 1518">8</td> </tr> <tr> <td data-bbox="423 1518 1227 1612">Introduction to Linear Programming. Graphical method of Linear Programming.</td> <td data-bbox="1227 1518 1474 1612">9</td> </tr> <tr> <td data-bbox="423 1612 1227 1707">Algorithm of the Simplex Method in Linear Programming</td> <td data-bbox="1227 1612 1474 1707">10</td> </tr> <tr> <td data-bbox="423 1707 1227 1759">Percentages and proportions</td> <td data-bbox="1227 1707 1474 1759">11</td> </tr> <tr> <td data-bbox="423 1759 1227 1854">Fundamentals of Financial Mathematics. Interest rates and deposits.</td> <td data-bbox="1227 1759 1474 1854">12</td> </tr> <tr> <td data-bbox="423 1854 1227 1906">Loans and the effective interest rate</td> <td data-bbox="1227 1854 1474 1906">13</td> </tr> <tr> <td data-bbox="423 1906 1227 2022">Overall summary</td> <td data-bbox="1227 1906 1474 2022">14</td> </tr> </tbody> </table>	Course Plan	Week	Introduction to the syllabus to the students. Order of arithmetic operations. Fractions.	1	Matrices (types, addition, subtraction and multiplication of a matrix by a number)	2	Multiplication of two matrices and its properties	3	Determinants and their properties. Inverse matrix	4	Systems of linear equations in two and three variables. Cramer's rule	5	Systems of linear equations in four variables. Gauss' method	6	Mid Term Exam I	7	Solving systems of linear inequations with two variables	8	Introduction to Linear Programming. Graphical method of Linear Programming.	9	Algorithm of the Simplex Method in Linear Programming	10	Percentages and proportions	11	Fundamentals of Financial Mathematics. Interest rates and deposits.	12	Loans and the effective interest rate	13	Overall summary	14
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Teaching/Learning Methods	Teaching/Learning Activity	Weight (%)
	Lectures	50%
	Exercises	50%
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Assessment Methods	Assessment Activity	Weight (%)
	Activity	10%
	Assignments and quizzes	10%
	Mid-term exams	2x40%
Assessment Description	Class Activity (10%) - Through this instrument, the students' engagement in discussions and research problems which are directly related to the treated topics is evaluated (Addresses all Course Learning Outcomes)	
	Midterm Exams (2x40%) - They are instruments of assessment and identification of students' knowledge. They are applied in the middle of the semester and at the end of the semester. They contain certain tasks and calculations, and midterm exam duration is from 60 to 90 minutes. (Addresses all Course Learning Outcomes)	
	Assignments and quizzes (10%) - are short-term assessment instruments, which are used to evaluate students during their active participation in lectures and exercises (Addresses CLO4, CLO6, CLO7)	
Assessment Criteria	In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:	
	<ul style="list-style-type: none"> • Activity • Assignments and quizzes • Mid-term exams <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.</p>	
Course resources	Resources	Number

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Literature/References	<p>Primary Literature</p> <ul style="list-style-type: none"> • Ernest F Haeussler, Richard S. Paul, Richard J. Wood: Introductory Mathematical Analysis for Business, Economics, and the Life and Social Sciences, Global Edition, Pearson, 14th edition, 2021 • Jean-Paul Olivier, Business Math: A Step-by-Step Handbook, 2023 • Bronson, Gary J., Mathematics for business, 2016 • Mathematics for Economics and Business, Ian Jacques, Eighth edition, 2015 												
	<p>Secondary Literature</p> <ul style="list-style-type: none"> • Dr.sc. Rexhep Gjergji: <i>Matematika për studentët e Fakultetit të MBE</i>; draft book, Prishtinë. • Harshbarger/Reynolds: <i>Mathematical Applications for the Management, Life and Social Sciences</i>, Cengage Learning, 11th edition, 2016 • Dancy, Margaret: <i>Introduction to Business Math</i>, Fanshawe College Pressbooks, London 												
Ethical standards	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p>												

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Subject	PRINCIPLES OF ACCOUNTING								
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Type</th> <th style="width: 15%;">Semester</th> <th style="width: 15%;">ECTS</th> <th style="width: 30%;">Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td style="text-align: center;">1</td> <td style="text-align: center;">6</td> <td style="text-align: center;">10PA503</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	1	6	10PA503
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OBLIGATORY (O)	1	6	10PA503						
Aims and Objectives	<p>This course provides a comprehensive introduction to the fundamental principles and concepts of financial accounting. Students will learn how to record, summarize, and report financial transactions of an economic entity, whether it is a small business, a corporation, or a non-profit organization. The course focuses on the complete accounting cycle, starting from transaction analysis, journalizing, posting to the ledger, preparing the trial balance, making end-of-period adjustments, to preparing the financial statements: balance sheet, income statement, statement of owner's equity, and statement of cash flows. Internationally recognized standards (IFRS) and US GAAP are also covered. Special attention is given to ethical issues in accounting, the role of internal control, and the importance of integrity in financial reporting. Through practical examples, case studies, and laboratory exercises, students will develop skills to analyze simple and complex transactions, prepare accurate financial statements, and interpret accounting information to support management decision-making. Upon completion of the course, students will be able to apply accounting principles in real business situations, evaluate the financial performance of an economic entity, and communicate their findings effectively. This course also prepares students for more advanced studies in finance, auditing, and managerial accounting by building a strong foundation in the language of business.</p> <p>Course Objectives:</p> <ul style="list-style-type: none"> • Understand the role of accounting in business management and financial reporting. • Apply the double-entry bookkeeping system to various transactions. • Prepare and interpret basic financial statements. • Analyze the impact of transactions on the accounting equation. • Recognize the regulatory framework and ethical standards of the accounting profession. 								

<p>Learning Outcomes</p>	<p>At the conclusion of this subject, students should have the skills to:</p> <ol style="list-style-type: none"> 1. Explain the basic principles, concepts, and assumptions of financial accounting (PLO1) 2. Apply the double-entry system to record financial transactions (PLO1, PLO5) 3. Prepare a trial balance, income statement, and balance sheet using real data (PLO1, PLO5) 4. Distinguish the impact of different types of transactions on the accounting equation and financial statements (PLO1, PLO5) 5. Describe the regulatory framework (GAAP/IFRS) and ethical issues in accounting (PLO2) 6. Demonstrate the ability to communicate financial information through basic statements and reports (PLO9) 7. Calculate basic financial ratios (liquidity, profitability, solvency) and interpret the results to evaluate the performance of an economic entity (PLO1, PLO5, PLO9) 																										
<p>Content</p>	<table border="1"> <thead> <tr> <th data-bbox="427 831 1279 869">Weekly Plan</th> <th data-bbox="1279 831 1471 869">Week</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 869 1279 1024">Introduction to Accounting: Users of accounting information, types of businesses, accounting equation (Assets = Liabilities + Equity).</td> <td data-bbox="1279 869 1471 1024">1</td> </tr> <tr> <td data-bbox="427 1024 1279 1125">Recording Transactions: Accounts, debit/credit rules, transaction analysis.</td> <td data-bbox="1279 1024 1471 1125">2</td> </tr> <tr> <td data-bbox="427 1125 1279 1226">General Journal and Ledger: Journalizing, posting to ledger, practical examples.</td> <td data-bbox="1279 1125 1471 1226">3</td> </tr> <tr> <td data-bbox="427 1226 1279 1276">Trial Balance: Preparation, function, and error correction.</td> <td data-bbox="1279 1226 1471 1276">4</td> </tr> <tr> <td data-bbox="427 1276 1279 1377">Adjusting Entries: Prepaid expenses, unearned revenues, depreciation, accruals.</td> <td data-bbox="1279 1276 1471 1377">5</td> </tr> <tr> <td data-bbox="427 1377 1279 1478">Preparing Financial Statements: Income statement, balance sheet, owner's equity statement.</td> <td data-bbox="1279 1377 1471 1478">6</td> </tr> <tr> <td data-bbox="427 1478 1279 1528">Mid-term exam 1</td> <td data-bbox="1279 1478 1471 1528">7</td> </tr> <tr> <td data-bbox="427 1528 1279 1579">Closing Process: Closing entries, post-closing trial balance.</td> <td data-bbox="1279 1528 1471 1579">8</td> </tr> <tr> <td data-bbox="427 1579 1279 1680">Accounting for Merchandising Businesses: Inventory, periodic and perpetual systems.</td> <td data-bbox="1279 1579 1471 1680">9</td> </tr> <tr> <td data-bbox="427 1680 1279 1780">Internal Control and Cash: Control tools, bank reconciliation.</td> <td data-bbox="1279 1680 1471 1780">10</td> </tr> <tr> <td data-bbox="427 1780 1279 1881">Receivables and Payables: Recognition, valuation, and reporting.</td> <td data-bbox="1279 1780 1471 1881">11</td> </tr> <tr> <td data-bbox="427 1881 1279 1982">Accounting for Long-term Assets: Purchase, depreciation, disposal.</td> <td data-bbox="1279 1881 1471 1982">12</td> </tr> </tbody> </table>	Weekly Plan	Week	Introduction to Accounting: Users of accounting information, types of businesses, accounting equation (Assets = Liabilities + Equity).	1	Recording Transactions: Accounts, debit/credit rules, transaction analysis.	2	General Journal and Ledger: Journalizing, posting to ledger, practical examples.	3	Trial Balance: Preparation, function, and error correction.	4	Adjusting Entries: Prepaid expenses, unearned revenues, depreciation, accruals.	5	Preparing Financial Statements: Income statement, balance sheet, owner's equity statement.	6	Mid-term exam 1	7	Closing Process: Closing entries, post-closing trial balance.	8	Accounting for Merchandising Businesses: Inventory, periodic and perpetual systems.	9	Internal Control and Cash: Control tools, bank reconciliation.	10	Receivables and Payables: Recognition, valuation, and reporting.	11	Accounting for Long-term Assets: Purchase, depreciation, disposal.	12
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	Introduction to Financial Statement Analysis: Liquidity, profitability, and solvency ratios.	13
	Ethics in Accounting and Regulatory Framework (GAAP/IFRS), case study.	14
	Final exam	15
Teaching/Learning Methods	Activities	Weight (%)
	Lectures	30%
	Seminars	20%
	Laboratory	30%
	Case studies	20%
	The course is designed to be inclusive and accessible to all students. Teaching methods, learning materials, and assessment tasks may be adapted, where necessary, to accommodate students with special needs and ensure equal opportunities for participation and achievement.	
	Support mechanisms, including individual consultations and collaboration with student support services, have been strengthened to ensure that students receive appropriate academic assistance. Awareness of inclusive teaching practices will be applied to enhance accessibility and equal participation in the learning process.	
Assessment Methods	Assessment Activity	Weight (%)
	Attendance and Class activity	30%
	Mid-term exam 1	35%
	Final exam	35%
Assessment Description	Attendance and Class activity (30%) - Evaluates the dedication and engagement of students during lectures and exercises. Students are encouraged to actively participate by asking questions and solving exercises in class. During the semester, students submit 2-3 practical assignments involving transaction recording, trial balance preparation, and financial statements. (Addresses CLO2, CLO3, CLO4).	
	Midterm exam/Test 1 (35%) - Includes practical exercises (journal entries, posting to ledger, trial balance) and theoretical questions. (Addresses CLO1, CLO2, CLO3).	
	Final exam (35%) - Covers the entire course. Includes preparation of financial statements, adjustments, closing entries, and basic ratio analysis. (Addresses all CLOs)	
Assessment Criteria	In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods: <ul style="list-style-type: none"> • Attendance and class activity • Midterm exam 1 	

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Literature/References	<p>Primary literature:</p> <ol style="list-style-type: none"> 1. Financial Accounting 2020 - Autorët: Jerry J. Weygandt, Paul D. Kimmel, Donald E. Kieso. 2. Accounting Principles 2019 - Autorët: Jerry J. Weygandt, Paul D. Kimmel, Donald E. Kieso 												
	<p>Secondary literature:</p> <ol style="list-style-type: none"> 1. The Role of Accounting in Business and Society” - zakonisht publikime akademike 2000 (shpesh 2010+) 2. “Financial Reporting and Analysis” - zakonisht artikuj modernë (2015-2023) 3. International Accounting Standards Board - dokumenti i kornizës konceptuale: 												
Ethical standards	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead</p>												

	<p>to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>
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Subject	<p>INTRODUCTION TO COMPUTER PROGRAMMING</p> <table border="1"> <thead> <tr> <th>Type</th> <th>Semester</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td>1</td> <td>6</td> <td>10ICP504</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	1	6	10ICP504
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Aims and Objectives	<p>This course introduces the fundamental concepts of computer programming for first-year students in Fintech and Business Analytics. It focuses on developing logical thinking and problem-solving skills through algorithmic approaches. Students learn the basic elements of a programming language (e.g., Python), including variables, control structures, functions, and basic data structures. Through lectures and laboratory exercises, students gain practical experience in writing, testing, and debugging simple programs. The course provides a solid foundation for further studies such as Python for Finance and data-oriented subjects.</p> <p>Course Objectives:</p> <ul style="list-style-type: none"> • To introduce fundamental programming concepts and algorithmic thinking • To develop problem-solving skills using structured programming techniques • To enable students to write simple programs using basic programming constructs • To familiarize students with functions and basic data structures • To prepare students for advanced courses in programming and data analysis 								
Learning Outcomes	<p>At the conclusion of this subject, students should have the skills to:</p> <ol style="list-style-type: none"> 1. Explain fundamental programming concepts and basic algorithmic principles. (PLO5) 2. Use variables, data types, and operators to construct simple programs. (PLO5) 3. Implement control structures (if/else and loops) to solve basic computational problems. (PLO5) 4. Apply functions to organize and structure programs using modular programming principles. (PLO5, PLO9) 5. Use basic data structures to store and manipulate data. (PLO5) 								

	6. Apply basic debugging and testing techniques to identify and correct errors in programs. (PLO5, PLO10)																																
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Assessment Methods	Assessment Activity	Weight (%)
	Attendance and Class activity	10 %
	Individual Assignments	20 %
	Mid-term exam 1	10 %
	Mid-term exam 2	10 %
	Final Exam	50%
Assessment Description	Attendance and Class Activity (10%) - Attendance and class activity evaluate student engagement, participation, and involvement during lectures and laboratory sessions. Students are expected to actively contribute to discussions, complete in-class exercises, and demonstrate understanding of fundamental programming concepts through short practical tasks. (Addresses CLO2, CLO3)	
	Individual Assignments (20%) - Individual assignments are distributed throughout the semester and require students to solve programming problems and implement basic algorithms. These assignments focus on applying concepts such as variables, control structures, functions, and data structures, while also encouraging independent work and problem-solving skills. (Addresses CLO2, CLO3, CLO4, CLO5, CLO6)	
	Mid-term Exam 1 (10%) - The first mid-term exam evaluates students' understanding of fundamental programming concepts, including variables, data types, operators, and basic control structures. The exam consists of theoretical and practical tasks. (Addresses CLO1, CLO2, CLO3)	
	Mid-term Exam 2 (10%) - The second mid-term exam focuses on more advanced topics such as functions, modular programming, and basic data structures. Students are assessed through problem-solving and coding tasks. (Addresses CLO3, CLO4, CLO5)	
	Final Exam (50%) - The final exam is a comprehensive assessment covering all course topics. It evaluates students' ability to apply programming concepts to solve problems, write structured programs, and debug code. The exam includes practical coding tasks and problem-solving exercises conducted in a laboratory environment. (Addresses CLO1, CLO2, CLO3, CLO4, CLO5, CLO6)	
Assessment Criteria	In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:	
	<ul style="list-style-type: none"> • Attendance and class activity • Individual Assignments • Mid-term Exam 1 • Mid-term Exam 2 • Final Exam 	
	Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.	
Course resources	Resources	Number

	Classroom (e.g)	1
	IT Lab (e.g)	1
	Moodle	1
	Python IDE (e.g. VS Code / PyCharm)	1
	LCD Projector	1
ECTS Workload	Activity	Total workload
	Lectures	30
	Laborator Exercises	30
	Individual Assignments	35
	Self-learning	52
	Consultations	3
Literature/References	<p>Primary literature:</p> <ol style="list-style-type: none"> 1. Matthes, E. (2019). <i>Python crash course: A hands-on, project-based introduction to programming</i> (2nd ed.). 2. Guzdial, M. J., & Ericson, B. (2016). <i>Introduction to computing and programming in Python: A multimedia approach</i> (3rd ed.). Pearson. 3. Sweigart, A. (2019). <i>Automate the boring stuff with Python: Practical programming for total beginners</i> (2nd ed.). 	
	<p>Secondary literature:</p> <ol style="list-style-type: none"> 1. Downey, A. B. (2015). <i>Think Python: How to think like a computer scientist</i> (2nd ed.). O'Reilly Media. 2. Summerfield, M. (2016). <i>Programming in Python 3: A complete introduction to the Python language</i> (2nd ed.). Addison-Wesley Professional. 	
Ethical standards	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>	

Subject	<p>ACADEMIC ENGLISH LANGUAGE AND COMMUNICATION</p> <table border="1"> <thead> <tr> <th>Type</th> <th>Semester</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td>1</td> <td>6</td> <td>10AELC505</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	1	6	10AELC505
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OBLIGATORY (O)	1	6	10AELC505						
Aims and Objectives	<p>The course Academic English and Communication is designed to develop students' academic English competencies and their communication skills. The lectures involve the four language skills and integrate discipline-specific content relevant to Fintech and Business Analytics program. Throughout this course the students will have the opportunity to develop key academic skills such as “communication/presentation skills, critical thinking, summarizing, paraphrasing, and the appropriate use of citation and referencing conventions” using the Oxford EAP B1+ level coursebook. The students will have the opportunity to perform role plays and to discuss and present topics related to business, technology and data-driven contexts. Moreover, this course also aims to enhance students' ability to use academic English to communicate clearly and accurately while fostering independent learning and critical thinking.</p> <p>The course objectives are to:</p> <ul style="list-style-type: none"> • Develop students' intermediate (B1+) proficiency in academic English across reading, writing, listening, and speaking skills. • Enhance students' ability to understand, analyze, and produce academic texts in relevant disciplinary contexts. • Foster key academic skills, including summarizing, paraphrasing, note-taking, and the appropriate use of citation and referencing. • Strengthen academic communication skills, including delivering presentations and participating in discussions related to their field of study. • Promote critical thinking, independent learning, and the ability to synthesize information from multiple sources into well-structured arguments. 								
Learning Outcomes	<p>By the end of the course, students will be able to:</p> <ol style="list-style-type: none"> 1. Identify and interpret key ideas, arguments, and supporting details in academic texts and lectures using effective reading strategies. (PLO9, PLO10) 2. Apply essential academic skills, including summarizing, paraphrasing, and note-taking, to support comprehension and writing. (PLO9, PLO10) 3. Produce coherent and well-structured academic writing on relevant topics with proper organization, cohesion, formal style, and referencing conventions. (PLO9, PLO10) 								

	<p>4. Deliver clear and structured presentations on Fintech and Business Analytics topics, using appropriate academic language, visuals, and supporting evidence. (PLO9)</p> <p>5. Communicate effectively in spoken and written academic contexts, using suitable vocabulary, register, and discourse strategies. (PLO9)</p> <p>6. Analyze academic texts and information by evaluating arguments, assumptions, and supporting evidence. (PLO10)</p> <p>7. Evaluate and synthesize information from multiple sources to construct well-supported, research-based academic arguments. (PLO10)</p>																																																						
Content	<table border="1"> <thead> <tr> <th data-bbox="428 569 1268 621">Weekly Plan</th> <th data-bbox="1268 569 1479 621">Week</th> </tr> </thead> <tbody> <tr> <td data-bbox="428 621 1268 663">Syllabus presentation and introduction</td> <td data-bbox="1268 621 1479 663">1</td> </tr> <tr> <td data-bbox="428 663 1268 705">Unit 1 Knowledge p.7</td> <td data-bbox="1268 663 1479 705"></td> </tr> <tr> <td data-bbox="428 705 1268 747">Academic Focus: Understanding and Presenting Information</td> <td data-bbox="1268 705 1479 747"></td> </tr> <tr> <td data-bbox="428 747 1268 789">Understanding main ideas in a presentation</td> <td data-bbox="1268 747 1479 789"></td> </tr> <tr> <td data-bbox="428 789 1268 831">Understand a text: topic, purpose and main idea</td> <td data-bbox="1268 789 1479 831"></td> </tr> <tr> <td data-bbox="428 831 1268 873">Academic Language: Building word families</td> <td data-bbox="1268 831 1479 873"></td> </tr> <tr> <td data-bbox="428 873 1268 915">Unit 2 Organization p. 21</td> <td data-bbox="1268 873 1479 915">2</td> </tr> <tr> <td data-bbox="428 915 1268 957">Academic Focus: Perspective and Stance</td> <td data-bbox="1268 915 1479 957"></td> </tr> <tr> <td data-bbox="428 957 1268 999">Taking notes on key information</td> <td data-bbox="1268 957 1479 999"></td> </tr> <tr> <td data-bbox="428 999 1268 1041">Critical thinking: Evaluating the content of a lecture</td> <td data-bbox="1268 999 1479 1041"></td> </tr> <tr> <td data-bbox="428 1041 1268 1083">Discussing different perspectives</td> <td data-bbox="1268 1041 1479 1083"></td> </tr> <tr> <td data-bbox="428 1083 1268 1125">Writing: paragraphs</td> <td data-bbox="1268 1083 1479 1125"></td> </tr> <tr> <td data-bbox="428 1125 1268 1167">Academic Language: Expressing stance (Useful phrases)</td> <td data-bbox="1268 1125 1479 1167"></td> </tr> <tr> <td data-bbox="428 1167 1268 1209">Communication for academic purposes</td> <td data-bbox="1268 1167 1479 1209">3</td> </tr> <tr> <td data-bbox="428 1209 1268 1251">Discussions, debates, critical thinking related to fintech and business analytics</td> <td data-bbox="1268 1209 1479 1251"></td> </tr> <tr> <td data-bbox="428 1251 1268 1293">Unit 3: Motivation p. 35</td> <td data-bbox="1268 1251 1479 1293">4</td> </tr> <tr> <td data-bbox="428 1293 1268 1335">Academic Focus: Definition and Explanation</td> <td data-bbox="1268 1293 1479 1335"></td> </tr> <tr> <td data-bbox="428 1335 1268 1377">Reading to prepare for a discussion</td> <td data-bbox="1268 1335 1479 1377"></td> </tr> <tr> <td data-bbox="428 1377 1268 1419">Discussing the theme of a text</td> <td data-bbox="1268 1377 1479 1419"></td> </tr> <tr> <td data-bbox="428 1419 1268 1461">Critical thinking: Evaluating the content of a lecture</td> <td data-bbox="1268 1419 1479 1461"></td> </tr> <tr> <td data-bbox="428 1461 1268 1503">Academic language: Cohesion and coherence (Introducing key information)</td> <td data-bbox="1268 1461 1479 1503"></td> </tr> <tr> <td data-bbox="428 1503 1268 1545">Vocabulary: Adjectives</td> <td data-bbox="1268 1503 1479 1545"></td> </tr> <tr> <td data-bbox="428 1545 1268 1587">Types and styles of communication</td> <td data-bbox="1268 1545 1479 1587">5</td> </tr> <tr> <td data-bbox="428 1587 1268 1629">Target vocabulary</td> <td data-bbox="1268 1587 1479 1629"></td> </tr> <tr> <td data-bbox="428 1629 1268 1671">4D Writing Paragraphs p. 57</td> <td data-bbox="1268 1629 1479 1671">6</td> </tr> <tr> <td data-bbox="428 1671 1268 1713">Planning and writing a paragraph</td> <td data-bbox="1268 1671 1479 1713"></td> </tr> </tbody> </table>	Weekly Plan	Week	Syllabus presentation and introduction	1	Unit 1 Knowledge p.7		Academic Focus: Understanding and Presenting Information		Understanding main ideas in a presentation		Understand a text: topic, purpose and main idea		Academic Language: Building word families		Unit 2 Organization p. 21	2	Academic Focus: Perspective and Stance		Taking notes on key information		Critical thinking: Evaluating the content of a lecture		Discussing different perspectives		Writing: paragraphs		Academic Language: Expressing stance (Useful phrases)		Communication for academic purposes	3	Discussions, debates, critical thinking related to fintech and business analytics		Unit 3: Motivation p. 35	4	Academic Focus: Definition and Explanation		Reading to prepare for a discussion		Discussing the theme of a text		Critical thinking: Evaluating the content of a lecture		Academic language: Cohesion and coherence (Introducing key information)		Vocabulary: Adjectives		Types and styles of communication	5	Target vocabulary		4D Writing Paragraphs p. 57	6	Planning and writing a paragraph	
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Teaching/Learning Methods	<table border="1"> <thead> <tr> <th>Activities</th> <th>Weight (%)</th> </tr> </thead> <tbody> <tr> <td>Lectures</td> <td>50%</td> </tr> <tr> <td>Seminars</td> <td>10%</td> </tr> <tr> <td>Role play</td> <td>20%</td> </tr> <tr> <td>Problem-based learning</td> <td>10%</td> </tr> <tr> <td>Debate & discussion</td> <td>10%</td> </tr> </tbody> </table>	Activities	Weight (%)	Lectures	50%	Seminars	10%	Role play	20%	Problem-based learning	10%	Debate & discussion	10%
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	Assessment Activity	Weight (%)
Assessment Methods	Attendance and participation	10%
	Presentation	10%
	Written assignment	10%
	Academic skills: summarizing & paraphrasing (mid-term exam)	20%
	Final exam	50%
Assessment Description	<p>Attendance and participation (10%) - active participation during classes is very important and therefore student's performance (engagement) will be evaluated every single class. Classes are student-centred and interactive; thus, 10% of the overall grade is allocated to attendance and active participation. (Addresses CLO1, CLO5)</p>	
	<p>Presentation (10%) - an assessment tool used to evaluate students' academic speaking skills and their critical thinking. Through presentations we will be able to evaluate the effectiveness of students' communication, their engagement with the audience, the quality of the visual aids used on their PowerPoint presentations and subject knowledge. Detailed grading rubric will be provided prior to performing. (Addresses CLO4, CLO5, CLO6)</p>	
	<p>Written assignment (10%) - as an effective assessment tool will be used to measure students' knowledge of academic writing skills. The students will have to write a well-structured (all elements) essay on a given topic. The writing will be done in class where students won't have access to their phones and AI. A Grading rubric will be provided to the students so that they will know where to focus. Teacher-student conferencing will be provided to deliver constructive feedback to the students. (Addresses CLO3, CLO6, CLO7)</p>	
	<p>Academic skills: summarizing and paraphrasing assignments (mid-term exam) (20%) - through these assignments' students' knowledge of paraphrasing and summarizing will be evaluated. There will be activities with clear instructions given for each part. (Addresses CLO1, CLO2)</p>	
	<p>Final Exam (50%) - is the assessment tool which will be applied at the end of the semester. The exam aims to measure the level of achievement for the mastery of the main competencies and skills, expressed through all the expected results of the course. The exam will cover all the topics covered throughout the semester. The exam contains (reading & writing) activities which will evaluate students' knowledge of the covered</p>	

	material; also, target vocabulary exercises. The duration of the exam will be maximum 60 minutes. (Addresses CLO1, CLO2, CLO3, CLO6, CLO7)												
Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p> <ul style="list-style-type: none"> • Attendance and participation • Presentation • Written assignment • Academic skills: summarizing and paraphrasing assignments (mid-term exam) • Final Exam <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures regularly based on the courses' schedule.</p>												
Course resources	<table border="1"> <thead> <tr> <th>Resources</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Classroom</td> <td>1</td> </tr> <tr> <td>Audio and video resources <i>Oxford EAP B1+</i> (available online)</td> <td>1</td> </tr> <tr> <td>Moodle</td> <td>1</td> </tr> <tr> <td>Windows 10, MS Office 2019</td> <td>1</td> </tr> <tr> <td>LCD Projector</td> <td>1</td> </tr> </tbody> </table>	Resources	Number	Classroom	1	Audio and video resources <i>Oxford EAP B1+</i> (available online)	1	Moodle	1	Windows 10, MS Office 2019	1	LCD Projector	1
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Literature/References	<p>Primary literature:</p> <ol style="list-style-type: none"> 1. Oxford EAP Intermediate/B1+ (2013). A course in English for Academic Purposes. Edward de Chazal & Louis Rogers 2. Oxford EAP Student's Site. Oxford EAP B1+ Resources. Download audio and video resources. 3. Academic Writing: a handbook for international students. Dec. 2017. Stephen Balley 4. Academic Vocabulary in Use. 3 Mar. 2016. Michael McCarthy & Felicity O'Dell <p>Secondary literature:</p> <ol style="list-style-type: none"> 5. Academic Phrasebank: An academic writing resource for students and researchers. John Morley 6. Oxford Academic Vocabulary Practice: Lower-Intermediate B1. 12 Jan. 2017 												

Ethical standards	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>
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Subject	<p>FINANCIAL MARKETS AND INSTITUTIONS</p> <table border="1"> <thead> <tr> <th>Type</th> <th>Semester</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td>2</td> <td>6</td> <td>10FMI531</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	2	6	10FMI531
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OBLIGATORY (O)	2	6	10FMI531						
Aims and Objectives	<p>The course Financial Markets and Institutions aims to provide a clear and modern understanding of the functioning of the financial system. The course equips students with essential knowledge of the structure of financial markets, financial institutions and the mechanisms that connect market participants, linking this understanding to contemporary developments in the Fintech field. Students will be able to understand the main financial theories, traditional instruments and techniques used in financial decision-making. In addition, the course addresses how financial technologies, data analysis and digital platforms transform markets, institutional behavior and interactions in the global financial system. The main topics include capital markets, securities, stock exchanges, segments of the financial system and the European financial system. A special focus is devoted to traditional and modern financial instruments, including stocks, bonds and derivatives (options, futures, swaps), which are important for practical applications in Fintech and Business Analytics.</p> <p>Objectives of this course are:</p>								

	<ul style="list-style-type: none"> • To provide students with a clear understanding of the structure and functioning of the financial system, including markets, institutions and mechanisms that enable the circulation of capital. • To enable students to understand and interpret traditional and modern financial instruments. • To develop students' skills to analyze capital markets, stock exchanges and financial institutions using basic financial theory and quantitative tools for reading financial data. • To prepare students to understand the impact of monetary policy, central banks and financial regulation on macroeconomic stability and the functioning of markets. 																
Learning Outcomes	<p>At the end of this course, students should have the following skills:</p> <ol style="list-style-type: none"> 1. Explain the role of money, banks and financial institutions in the financial system and describe the functions of financial markets (PLO1). 2. Interpret and classify financial instruments in money and capital markets, distinguishing primary from secondary markets and the functions of each (PLO1). 3. Use quantitative tools and analytical software (e.g., Python, R, Excel) to analyze interest rates, liquidity and financial indicators of markets (PLO1, PLO5). 4. Explain the mechanisms of monetary policy and summarize the role of the central bank in economic and financial stability (PLO1). 5. Describe trends in digital finance (blockchain, digital currencies, fintech) and demonstrate the basic use of technologies that increase financial transparency and efficiency (PLO5, PLO7). 6. Identify the functions and mechanisms of primary and secondary markets, demonstrating the ability to use real financial market data to interpret securities prices, liquidity and market structure (PLO1, PLO5, PLO9). 																
Content	<table border="1"> <thead> <tr> <th data-bbox="427 1476 1279 1528">Weekly Plan</th> <th data-bbox="1279 1476 1474 1528">Week</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1528 1279 1581">Money, Banking and Financial Markets</td> <td data-bbox="1279 1528 1474 1581">1</td> </tr> <tr> <td data-bbox="427 1581 1279 1633">Financial System</td> <td data-bbox="1279 1581 1474 1633">2</td> </tr> <tr> <td data-bbox="427 1633 1279 1686">Economics of Financial Intermediation</td> <td data-bbox="1279 1633 1474 1686">3</td> </tr> <tr> <td data-bbox="427 1686 1279 1738">Depository Institutions</td> <td data-bbox="1279 1686 1474 1738">4</td> </tr> <tr> <td data-bbox="427 1738 1279 1791">Institutional Investors</td> <td data-bbox="1279 1738 1474 1791">5</td> </tr> <tr> <td data-bbox="427 1791 1279 1843">Securities Market Institutions</td> <td data-bbox="1279 1791 1474 1843">6</td> </tr> <tr> <td data-bbox="427 1843 1279 1896">Mid-term exam 1</td> <td data-bbox="1279 1843 1474 1896">7</td> </tr> </tbody> </table>	Weekly Plan	Week	Money, Banking and Financial Markets	1	Financial System	2	Economics of Financial Intermediation	3	Depository Institutions	4	Institutional Investors	5	Securities Market Institutions	6	Mid-term exam 1	7
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	Structure and Functions of Financial Markets	8
	Primary and Secondary Markets	9
	Instruments in Money Markets	10
	Monetary Policy	11
	Central Bank	12
	Commercial Banks	13
	Mid-term exam 1	14
	Consultation	15
Teaching/Learning Methods	Activities	Weight (%)
	Lectures	35%
	Seminars	35%
	Case studies	10%
	Role play	10%
	Problem-based learning	10%
	<p>The course is designed to be inclusive and accessible to all students. Teaching methods, learning materials, and assessment tasks may be adapted, where necessary, to accommodate students with special needs and ensure equal opportunities for participation and achievement.</p> <p>Support mechanisms, including individual consultations and collaboration with student support services, have been strengthened to ensure that students receive appropriate academic assistance. Awareness of inclusive teaching practices will be applied to enhance accessibility and equal participation in the learning process.</p>	
Assessment Methods	Assessment Activity	Weight (%)
	Participation and Activity	10%
	Individual Project	20%
	Test I	35%
	Test II	35%
Assessment Description	<p>Participation and Activity (10%) - Activity during lectures and exercises, together with periodic quizzes, constitute formative assessment instruments. They aim to encourage student engagement in professional discussions about: the functioning of financial markets, the classification of financial instruments, the operation of banks and depository institutions, the role of the central bank and monetary policy. Quizzes measure conceptual understanding, while the activity assesses students' ability to interpret examples,</p>	

	<p>contribute to discussion, and demonstrate application of financial knowledge. (This instrument addresses CLOs: 1, 2, 3, 4, 5).</p> <p>Individual Project (20%) - The research project is the most comprehensive component of the assessment and aims to integrate theoretical knowledge with practical applications of financial markets and data analysis. The project should be 3000-3500 words and is assessed according to these criteria: Academic structure and organization, Content on financial markets and institutions, Professional analysis and presentation of data. (This instrument addresses CLOs: 1, 2, 3, 4, 5).</p> <p>Test I and II (35% + 35%) - Test I and Test II constitute the main mid-term and final assessment instruments. The first test is held in the seventh week and covers the initial topics of the course, such as: the financial system, money, money markets, financial instruments and the role of banks. The second test, held in the last week of the semester, focuses on more in-depth topics such as capital markets, securities, derivatives, secondary markets, as well as the functioning of central banks and monetary policy. Both tests include multiple-choice questions, analytical exercises and case interpretations, designed to measure students' skills. The duration of the tests is between 45 and 90 minutes, depending on the complexity of the content. (This instrument addresses CLOs: 1, 2, 3, 4, 5, 6).</p>																
<p>Assessment Criteria</p>	<p>In order for a student to successfully pass the Financial Markets and Institutions course, it is required to achieve at least 50% of the total points, which are distributed across all assessment instruments:</p> <ul style="list-style-type: none"> • Participation and Activity • Individual Project • Test I • Test II <p>Regular participation in lectures and exercises is considered an essential part of the learning process. Students are expected to actively participate in discussions, practical activities and case analyses related to the functioning of financial markets and financial institutions.</p> <p>Students are required to attend lectures according to the course schedule, as continuous engagement contributes to the acquisition of concepts and the fulfillment of the learning outcomes of the course.</p>																
<p>Course Resources</p>	<table border="1"> <thead> <tr> <th data-bbox="427 1482 1263 1539">Resources</th> <th data-bbox="1263 1482 1474 1539">Number</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1539 1263 1596">Classroom (e.g)</td> <td data-bbox="1263 1539 1474 1596">1</td> </tr> <tr> <td data-bbox="427 1596 1263 1652">IT Lab (e.g)</td> <td data-bbox="1263 1596 1474 1652">1</td> </tr> <tr> <td data-bbox="427 1652 1263 1709">Moodle</td> <td data-bbox="1263 1652 1474 1709">1</td> </tr> <tr> <td data-bbox="427 1709 1263 1766">Windows 10, MS Office 2019</td> <td data-bbox="1263 1709 1474 1766">1</td> </tr> <tr> <td data-bbox="427 1766 1263 1822">LCD Projector</td> <td data-bbox="1263 1766 1474 1822">1</td> </tr> <tr> <td data-bbox="427 1822 1263 1879">Marketwatch</td> <td data-bbox="1263 1822 1474 1879">1</td> </tr> <tr> <td data-bbox="427 1879 1263 1936">Stata/SPSS</td> <td data-bbox="1263 1879 1474 1936">1</td> </tr> </tbody> </table>	Resources	Number	Classroom (e.g)	1	IT Lab (e.g)	1	Moodle	1	Windows 10, MS Office 2019	1	LCD Projector	1	Marketwatch	1	Stata/SPSS	1
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ECTS Workload	Activity	Total workload
	Lectures	30
	Seminar	18
	Simulations and Application	12
	Self-learning	75
	Consultations	15
Literature/References	<p>Primary Literature:</p> <ol style="list-style-type: none"> 1. Saunders, A., & Cornett, M. M. (2024). Financial markets and institutions. McGraw-Hill Higher Education. 2. Mishkin, F. S., & Eakins, S. G. (2023). Financial markets and institutions (10th ed.). Pearson. 3. Cecchetti, S. G., & Schoenholtz, K. L. (2024). Money, banking, and financial markets (2024 Release). McGraw-Hill Education. 4. Govori, F (2011). Banking Economics. Institute for Finance and Management, Prishtina. ISBN: 9951-491-00-6. <p>Secondary Literature:</p> <ol style="list-style-type: none"> 1. Fabozzi, F. J. (2021). Bond markets, analysis and strategies (10th ed.). Pearson. 2. Mishkin, F. S. (2019). The economics of money, banking, and financial markets (12th ed.). Pearson. 3. Rose, P. S., & Hudgins, S. C. (2013). Bank management and financial services (9th ed.). McGraw-Hill Education. 4. Pano, A., & Gjoni, E. (2007). Tregjet financiare: Instrumentet dhe veprimet e tyre. 	
Ethical standards	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>	

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	Type	Semester	ECTS	Code					
OBLIGATORY (O)	2	6	10BS532						
<p>Business Statistics is a foundational course in the FinTech and Business Analytics program, which provides students with statistical knowledge and tools, as well as develops the quantitative thinking skills necessary for data-driven decision-making in modern financial environments. The course focuses on data collection, processing, and presentation, as well as the use of statistical measures such as mean, mode, median and variance to describe economic and financial phenomena. The course also addresses relationships between variables through correlation and regression, as well as data analysis through the evaluation of trends in a business context. Students become familiar with the concepts of probability and the normal distribution, as well as basic methods of statistical inference, including confidence intervals and hypothesis testing. Throughout the course, students are introduced to the use of basic software tools for data processing and presentation. Some topics, including data presentation, regression, and hypothesis testing, are covered at a basic level, as they are further developed in more advanced courses within the program.</p> <p>Course Objectives:</p> <ul style="list-style-type: none"> • Provide students with knowledge of the fundamental concepts and the role of statistics in decision-making in business and fintech. • Develop students' skills in collecting, organizing, visualizing, and interpreting data. • Support the development of knowledge related to the calculation and interpretation of descriptive statistical measures for datasets. • Develop students' ability to apply and interpret correlation and linear regression to understand relationships between variables in business and financial contexts. • Equip students with the tools of probability theory and inferential statistics (confidence intervals and hypothesis testing) for evidence-based analysis. 									
Learning Outcomes	<p>At the conclusion of this subject, students should have the skills to:</p> <ol style="list-style-type: none"> 1. Describe basic methods for collecting and presenting data. (PLO1) 2. Identify and interpret descriptive statistical measures (mean, median, mode, variance, standard deviation, IQR) to summarize and compare financial datasets. (PLO1, PLO5) 								

	<p>3. Apply correlation analysis and linear regression to identify, measure, and communicate relationships between economic or financial variables. (PLO1, PLO5, PLO10)</p> <p>4. Explain and use the concepts of probability and the normal distribution in practical analyses. (PLO1, PLO5)</p> <p>5. Construct and interpret confidence intervals and perform hypothesis testing. (PLO1, PLO5, PLO10)</p> <p>6. Use trend analysis to support forecasting and decision-making in business. (PLO1, PLO5, PLO9)</p> <p>7. Apply basic tools for data processing and presentation (Excel, SPSS, STATA). (PLO5, PLO9)</p>																																
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Assessment Description	<p>Attendance and Class activity (10%) - A systematic assessment instrument of students during lectures and exercises. (This instrument will cover all the intended learning outcomes within the course.)</p> <p>Seminar (10%) - Includes a research assignment carried out in groups of 2-3 students, with a total length of 2000 to 2500 words. (CLO1, CLO2, CLO3, CLO7)</p> <p>Test I & Test II (35% + 45%) - Assessment instruments for students throughout the semester. Students will undergo two evaluations: a midterm exam and a final exam. The first assessment takes place in week 7, while the second is conducted in week 15. Students who achieve satisfactory progress through both tests are exempted from the final exam. (These assessments address all the learning outcomes of the course.)</p>										
Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p> <ul style="list-style-type: none"> • Attendance and Class activity • Seminar • Test I • Test II <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.</p>										
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	Software Excel/SPSS/Stata	1
	LCD Projector	1
ECTS Workload	Activity	Total workload
	Lectures	30
	Seminars	14
	Exercises	30
	Self-learning	73
	Consultations	3
Literature/References	Primary literature:	
	<ol style="list-style-type: none"> 1. Anderson, D.R., Sweeney, D.J., Williams, T.A. (2020). <i>Statistics for Business and Economics</i>. Botimi 14. Cengage Learning. 2. Newbold, P., Carlson, W. L., & Thorne, B. (2022). <i>Statistics for business and economics</i>. 3. Lind, D. A., Marchal, W. G., & Wathen, S. A. (2019). <i>Basic statistics for business and economics</i>. McGraw-Hill. 4. Rahmije Mustafa Topxhiu (2016): <i>Hyrje në Statistikë</i>, Prishtinë. 	
	Secondary literature:	
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Ethical standards	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>	

Subject	PYTHON FOR FINANCE			
	Type	Semester	ECTS	Code
	OBLIGATORY (O)	2	6	10PF533
Aims and Objectives	<p>The course aims to provide the theoretical and practical foundations of data science. In a digital environment where organizations increasingly rely on data analysis for decision-making, this course equips students with a structured understanding of the main concepts of Data Science, Big Data and data analysis.</p> <p>The course covers the data analysis cycle (CRISP-DM), types of analysis (descriptive, diagnostic, predictive), data structures and their sources. The practical part is carried out through the use of Python for data analysis and Power BI for visualization and building interactive dashboards.</p> <p>Additionally, the course emphasizes the application of Python in financial contexts, including financial data analysis, calculation of returns, and interpretation of financial information for decision-making.</p> <p>Course objectives:</p> <ul style="list-style-type: none"> • To introduce the basic concepts of Data Science and data analysis; • To develop basic programming skills in Python for data manipulation; • To teach students to implement basic statistical analysis; • To develop skills for professional data visualization; • To increase awareness of ethics and data protection. 			
Learning Outcomes (CLO)	<p>Upon successful completion of this course, students will be able to:</p> <ol style="list-style-type: none"> 1. Explain the basic concepts of Data Science, Big Data and the data analysis process (CRISP-DM) (PLO10); 2. Interpret the types of data analysis and their role in organizational decision-making (PLO5); 3. Use Python to manipulate, analyze and organize financial datasets (PLO4, PLO5); 4. Apply basic statistical and financial analytical methods for data analysis (PLO5); 5. Execute basic data cleaning and transformation processes for analytical preparation (PLO4, PLO5); 6. Apply Python for basic financial calculations such as returns, interest rates, and financial indicators (PLO4). 			
Content	Weekly Plan			Week
	Introduction to Data Science			1

	CRISP-DM, types of data analysis	2
	Data types, structured vs unstructured, data sources	3
	Introduction to Python - variables, data types	4
	Control structure, lists	5
	Introduction to Pandas, reading and manipulating datasets	6
	Mid-term exam 1	7
	Descriptive statistics and financial data analysis with Python	8
	Data visualization with Matplotlib for financial data	9
	Data Cleaning and preparation of financial datasets	10
	Introduction to financial calculations with Python (returns, interest, ratios) (1)	11
	Introduction to financial calculations with Python (returns, interest, ratios) (2)	12
	Project presentation	13
	Mid-term exam 2	14
	Consultations	15
Teaching/Learning Methods	Activities	Weight (%)
	Lectures	30%
	Laboratory	30%
	Case studies	10%
	Problem-based learning	10%
	Group Work	20%
	The course is designed to be inclusive and accessible to all students. Teaching methods, learning materials, and assessment tasks may be adapted, where necessary, to accommodate students with special needs and ensure equal opportunities for participation and achievement. Support mechanisms, including individual consultations and collaboration with student support services, have been strengthened to ensure that students receive appropriate academic assistance. Awareness of inclusive teaching practices will be applied to enhance accessibility and equal participation in the learning process.	
Assessment Methods	Assessment Activity	Weight (%)
	Attendance and Class Activity	10%
	Mid-Terms	40%
	Project	20%
	Final Exam	30%

Assessment Description	<p>Attendance and Class Activity (10%) - Assesses student engagement in discussions and practical exercises during the lab. (Addresses CLO1, CLO2)</p> <p>Mid-Terms (Tests) (40%) - Theoretical and practical tests that assess conceptual knowledge and practical skills in Python and Power BI. (Addresses CLO2 - CLO6)</p> <p>Project (20%) - Students perform analysis of a real dataset using Python for analysis. (Addresses CLO6)</p> <p>Final Exam (30%) - Final theoretical and practical assessment that integrates all course competencies. (Addresses all CLOs)</p>												
Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p> <ul style="list-style-type: none"> • Attendance and class activity • Midterms • Project • Final exam <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.</p>												
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Literature/References	<p>Primary literature:</p> <ol style="list-style-type: none"> 1. Wes McKinney - Python for Data Analysis (3rd Edition, 2022) 2. Alberto Ferrari & Marco Russo - <i>Analyzing Data with Power BI and Power Pivot</i> 3. Yves Hilpisch - Python for Finance 												

	<p>Secondary literature:</p> <ol style="list-style-type: none"> 4. Foster Provost & Tom Fawcett - <i>Data Science for Business</i> (2019 edition) 5. Materials prepared by the lecturer (Moodle).
<p>Ethical standards</p>	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>

<p>Subject</p>	<p>MANAGERIAL ACCOUNTING</p> <table border="1" data-bbox="451 1507 1469 1598"> <thead> <tr> <th>Type</th> <th>Semester</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td>2</td> <td>6</td> <td>10MA534</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	2	6	10MA534
Type	Semester	ECTS	Code						
OBLIGATORY (O)	2	6	10MA534						
<p>Aims and Objectives</p>	<p>This course is designed to bring to students' theoretical knowledge and practical analyses from a managerial accounting perspective. The subject is intended to bring a solid understanding of different accounting information and its role in business decision-making. The subject aims to bring a compact understanding of different costs in business and their management.</p> <p>Main course objectives:</p> <ul style="list-style-type: none"> • Explain and distinguish managerial accounting concepts, cost structures, and 								

	<p>their role in supporting business decisions.</p> <ul style="list-style-type: none"> • Identify, classify, and interpret different types of costs and cost behaviours to inform planning and control. • Apply costing systems, CVP analysis, budgeting, and variance analysis to evaluate organizational performance. • Use and implement Activity-Based Costing (ABC) and relevant cost information to support managerial decision-making, including pricing, outsourcing, and special orders. • Demonstrate the ability to integrate managerial accounting information into strategic and operational business decisions effectively. 																										
Learning Outcomes	<p>After successful completion of this subject/course, the student should be able to:</p> <ol style="list-style-type: none"> 1. Explain and distinguish the role of managerial accounting from financial accounting in supporting business decision-making. (PLO1) 2. Identify, classify, and interpret different types of costs and their behavior within an organization. (PLO1, PLO5) 3. Analyze cost structures and evaluate their impact on profitability and organizational performance. (PLO5) 4. Apply Cost-Volume-Profit (CVP) analysis to determine break-even point and support planning decisions. (PLO5) 5. Compare and apply costing methods, including variable and absorption costing, and assess their impact on financial outcomes. (PLO1) 6. Apply Activity-Based Costing (ABC), budgeting, and variance analysis to evaluate and control organizational performance. (PLO5, PLO10) 7. Use relevant cost information to support managerial decisions such as pricing, outsourcing, special orders, and internal planning. (PLO5, PLO9) 																										
Content	<table border="1"> <thead> <tr> <th data-bbox="454 1392 1266 1434">Weekly Plan</th> <th data-bbox="1266 1392 1474 1434">Week</th> </tr> </thead> <tbody> <tr> <td data-bbox="454 1434 1266 1476">Introduction to Managerial Accounting</td> <td data-bbox="1266 1434 1474 1476">1</td> </tr> <tr> <td data-bbox="454 1476 1266 1518">Managerial vs financial accounting</td> <td data-bbox="1266 1476 1474 1518">2</td> </tr> <tr> <td data-bbox="454 1518 1266 1560">Cost Concepts and Classifications</td> <td data-bbox="1266 1518 1474 1560">3</td> </tr> <tr> <td data-bbox="454 1560 1266 1602">Cost Behaviour Analysis</td> <td data-bbox="1266 1560 1474 1602">4</td> </tr> <tr> <td data-bbox="454 1602 1266 1644">Cost-Volume-Profit (CVP) Analysis</td> <td data-bbox="1266 1602 1474 1644">5</td> </tr> <tr> <td data-bbox="454 1644 1266 1686">CVP - Advanced Applications</td> <td data-bbox="1266 1644 1474 1686">6</td> </tr> <tr> <td data-bbox="454 1686 1266 1728">Mid-term exam</td> <td data-bbox="1266 1686 1474 1728">7</td> </tr> <tr> <td data-bbox="454 1728 1266 1770">Job-Order Costing and Process Costing</td> <td data-bbox="1266 1728 1474 1770">8</td> </tr> <tr> <td data-bbox="454 1770 1266 1812">Variable vs Absorption Costing</td> <td data-bbox="1266 1770 1474 1812">9</td> </tr> <tr> <td data-bbox="454 1812 1266 1854">Activity-Based Costing (ABC)</td> <td data-bbox="1266 1812 1474 1854">10</td> </tr> <tr> <td data-bbox="454 1854 1266 1896">Budgeting</td> <td data-bbox="1266 1854 1474 1896">11</td> </tr> <tr> <td data-bbox="454 1896 1266 1938">Standard Costing & Variance Analysis</td> <td data-bbox="1266 1896 1474 1938">12</td> </tr> </tbody> </table>	Weekly Plan	Week	Introduction to Managerial Accounting	1	Managerial vs financial accounting	2	Cost Concepts and Classifications	3	Cost Behaviour Analysis	4	Cost-Volume-Profit (CVP) Analysis	5	CVP - Advanced Applications	6	Mid-term exam	7	Job-Order Costing and Process Costing	8	Variable vs Absorption Costing	9	Activity-Based Costing (ABC)	10	Budgeting	11	Standard Costing & Variance Analysis	12
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	Relevant Costs & Decision-Making	13
	Pricing Decisions and Management	14
	Final Exam and Review	15
Teaching/Learning Methods	Activities	Weight (%)
	Lectures	50%
	Exercises in the class	30%
	Self exercises (class and homework)	10%
	Case studies	10%
	<p>The course is designed to be inclusive and accessible to all students. Teaching methods, learning materials, and assessment tasks may be adapted, where necessary, to accommodate students with special needs and ensure equal opportunities for participation and achievement.</p> <p>Support mechanisms, including individual consultations and collaboration with student support services, have been strengthened to ensure that students receive appropriate academic assistance. Awareness of inclusive teaching practices will be applied to enhance accessibility and equal participation in the learning process.</p>	
Assessment Methods	Assessment Activity	Weight (%)
	Attendance and Class activity	10%
	Group Projects	10%
	Individual Assignments	10%
	Mid-Tem Exams OR Final Exam	70%
Assessment Description	<p>Attendance, exercises and class activity (10%) - instrument which evaluates the dedication and engagement of students in the topics covered during lectures and exercises. During the lectures, students will be encouraged to demonstrate through their activities the skills acquired from the lectures using. (Addresses CLO1, CLO2, CLO3, CLO7)</p>	
	<p>Group Projects (10%) - applied throughout the semester and accumulates up to 10% of the overall assessment. (Addresses CLO3, CLO6, CLO7)</p>	
	<p>Individual assignment (10%) - applied throughout the semester and accumulates up to 10% of the overall assessment. (Addresses: CLO2, CLO4, CLO5, CLO6)</p>	
	<p>Mid-term exams OR final exam (70%) - Students will be subject to two evaluations, the mid-term and final exam. The first assessment is done in week 7, while the second in week 15. (Addresses CLO1-CLO7)</p>	

Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p> <ul style="list-style-type: none"> • Attendance and class activity • Group Projects • Individual assignment • Midterm exams or Final Exam <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.</p>												
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	<p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies. Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>
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Subject	BUSINESS ETHICS AND SUSTAINABILITY			
	Type	Semester	ECTS	Code
	OBLIGATORY (O)	2	6	10BES535
Aims and Objectives	<p>The course examines the ethical, social, and sustainability dimensions of business, with a particular focus on the FinTech industry and data analytics. It explores the impact of financial technologies on society, including artificial intelligence, blockchain, and Big Data, with emphasis on issues such as privacy, algorithmic fairness, transparency, and corporate accountability. The course aims to develop students' competencies in ethical decision-making and the integration of ESG principles within the context of the digital economy.</p> <p>Course Objectives:</p> <ul style="list-style-type: none"> • Develop students' understanding of ethical theories and their application in business and FinTech contexts. • Enhance students' ability to analyze ethical, legal, and regulatory issues in digital financial markets. • Strengthen students' capacity to evaluate sustainability and ESG factors in financial decision-making. • Build students' skills in communicating and justifying ethical solutions to real-world business problems. 			
Learning Outcomes	<p>At the conclusion of this subject students should have the skills to:</p> <ol style="list-style-type: none"> 1. Explain and apply ethical theories in analyzing business and FinTech situations (PLO8) 			

	<ol style="list-style-type: none"> 2. Analyze ethical, legal, and regulatory issues in digital financial markets (PLO2, PLO8) 3. Evaluate the impact of ESG and sustainability considerations on financial decision-making (PLO8) 4. Communicate and justify ethical solutions to real-world cases in a professional manner (PLO9) 5. Assess ethical risks and propose responsible and sustainable solutions in FinTech and business contexts (PLO8, PLO9) 																																
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	Case Studies	20%
	Group Projects	20%
	Final Exam	50%
Assessment Description	<p>Attendance and Class activity (10%) - Assesses students' contribution to discussions, critical analysis, and reflection on ethical dilemmas. (Addresses CLO1, CLO4)</p> <p>Case Studies (20%) - Analysis of real-world ethical and regulatory challenges in FinTech. (Addresses CLO2, CLO3, CLO5)</p> <p>Group Projects (20%) - Analysis of a real-world case (e.g., use of AI in credit scoring, cryptocurrencies), focusing on: identification of the ethical issue, ESG analysis, practical recommendations. (Addresses CLO3, CLO4, CLO5)</p> <p>Final Exam (50%) - Assessment of theoretical knowledge and analytical skills through open-ended questions and case studies. (Addresses CLO1, CLO2, CLO3)</p>	
Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p> <ul style="list-style-type: none"> • Attendance and class activity • Case studies • Group project • Final Exam <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.</p>	
Course resources	Resources	Number
	Classroom (e.g)	1
	Moodle	1
	Windows 11, MS Office 2021	1
	LCD Projector	1
ECTS Workload	Activity	Total workload
	Lectures	30
	Seminars	40
	Self-learning	75
	Consultations	5

<p>Literature/References</p>	<p>Primary literature:</p> <ol style="list-style-type: none"> 1. Crane, A., & Matten, D. (2016). <i>Business ethics: Managing corporate citizenship and sustainability in the age of globalization</i>. Oxford University Press. 2. Hartman, L. P., DesJardins, J., & Macdonald, C. (2016). <i>Business ethics: Decision-making for personal integrity & social responsibility</i> (3rd ed.). McGraw-Hill Education. 3. Elkington, J. (1998). <i>Cannibals with forks: The triple bottom line of 21st century business</i>. New Society Publishers. 4. Nuredini, B., & Matoshi, R. (2022). Business ethics and corporate social responsibility: Comparative approach between capitalism, socialism and Islamic economy. <i>Corporate Governance and Organizational Behavior Review</i>, 6(4), 208–220. https://doi.org/10.22495/cgobrv6i4sip2 <p>Secondary literature:</p> <ol style="list-style-type: none"> 5. Organisation for Economic Co-operation and Development. (2023). <i>OECD guidelines for multinational enterprises on responsible business conduct</i>. OECD. 6. United Nations Global Compact. (2024). <i>The Ten Principles</i>. UN Global Compact. 7. Articles on Ethics in AI, Big Data, and FinTech 8. ESG Reports from International Financial Institutions
<p>Ethical standards</p>	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and</p>

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Subject	<p>DATA ANALYTICS AND VISUALIZATION</p> <table border="1"> <thead> <tr> <th>Type</th> <th>Semester</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td>3</td> <td>6</td> <td>10DAV561</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	3	6	10DAV561
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OBLIGATORY (O)	3	6	10DAV561						
Aims and Objectives	<p>This course provides fundamental and applied knowledge in data analysis and visualization, focusing on transforming raw data into useful information for decision-making. The course covers the full data cycle, including data collection, cleaning, analysis, and interpretation, as well as presentation through effective visualizations. Students will use modern tools such as Excel, Power BI, Tableau, and Python to develop practical analytical skills. Through a combination of theory and practical application, the course aims to develop students' analytical, technical, and communication skills to interpret complex data and communicate findings in a professional manner.</p> <p>Course objectives:</p> <ul style="list-style-type: none"> • Provide knowledge of the data lifecycle and the role of data analysis in decision-making. • Develop skills in data cleaning, preparation, and exploratory data analysis. • Strengthen competencies in the use of statistical and analytical techniques. • Build skills in designing effective data visualizations and dashboards. • Train students in the use of modern analytics tools (Excel, Power BI, Python). 								
Learning Outcomes	<p>At the conclusion of this subject students should have the skills to:</p> <ol style="list-style-type: none"> 1. Analyze the data lifecycle and its role in business decision-making. (PLO5) 2. Clean, prepare, and manage data for analysis. (PLO4, PLO5, PLO6) 3. Apply statistical and analytical techniques for data interpretation. (PLO5) 4. Design and evaluate data visualizations and interactive dashboards. (PLO4, PLO9) 5. Use analytical tools for data analysis (Excel, Power BI, Python). (PLO4) 6. Develop dashboards and communicate findings through data storytelling. (PLO4, PLO9) 								

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	Assessment Activity	Weight (%)
Assessment Methods	Participation and activity in class	10%
	Group Projects	30%
	Individual Assignment (Applied Analysis / Research Paper)	20%
	Final exam	35%
	Case Study Analysis (Individual or Group)	5%

<p>Assessment Description</p>	<p>Class Participation and Activity (10%) - This assessment measures student engagement and active participation in lectures, seminars, and practical exercises. Students are expected to contribute to discussions, analyze case studies, and participate in problem-solving activities. Assessment is based on attendance, contribution to discussions and quality of participation during class activities. (Addresses CLO1, CLO2, CLO4)</p> <p>Group Project (FinTech Innovation Project, 30%) - This project takes place over the course of the semester and requires students (3-5 members) to create an interactive dashboard using tools such as Power BI, Tableau, or Excel. Students analyze real data, perform data cleaning and visualization, and interpret the results for decision-making. The evaluation is based on the quality of the analysis, the design of the visualization, the clarity of the interpretation and the presentation. (Addresses CLO3, CLO4, CLO5, CLO6, CLO7)</p> <p>Individual Assignment (20%) - The individual assignment is research-based (1500–2500 words) and is completed during the semester. This assignment is completed individually during the semester and requires the analysis of a dataset or a specific problem using tools such as Excel, Python, or Power BI. Students must perform data cleaning, analysis and interpretation of results, and present the findings in a structured report. The assessment is based on analytical rigor, the use of appropriate methods, the clarity of argumentation and the quality of the presentation of results. (Addresses CLO2, CLO3, CLO7)</p> <p>Final exam (35%) - The final exam assesses the theoretical knowledge and practical skills acquired during the course. It includes analytical questions, practical exercises, and data-based scenarios. Students must demonstrate the ability to analyze data, interpret results, and select appropriate analytical methods. (Addresses CLO1, CLO2, CLO3, CLO4)</p> <p>Case Study Analysis / Practical Workshop (5%) - This assessment is carried out during the semester through the analysis of real cases in the field of data analysis. Students interpret data, identify problems and propose solutions. The evaluation is based on analytical depth, understanding of the problem and the quality of the proposed solutions. (Addresses CLO3, CLO4, CLO5)</p>
<p>Assessment Criteria</p>	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p> <ul style="list-style-type: none"> • Class Participation and Activity • Group Project

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Literature/References	<p>Primary literature:</p> <ol style="list-style-type: none"> 1. Russo, M., & Ferrari, A. (2016). <i>Introducing Microsoft Power BI</i> (1st ed.). Microsoft Press. 2. Nelli, F. (2018). <i>Python data analytics: Data analysis and science using Pandas, Matplotlib and the Python programming language</i> (2nd ed.). Apres. <p>Secondary literature:</p> <ol style="list-style-type: none"> 1. Downey, AB (2014). <i>Think stats: Exploratory data analysis in Python</i> (2nd ed.) . O'Reilly Media. 2. Downey, AB (2013). <i>Think Bayes: Bayesian statistics made simple</i> (1st ed.) . O'Reilly Media. 3. Adhikari, A., DeNero, J., & Wagner, D. (2021). <i>Computational and inferential thinking: Foundations of data science</i>. UC Berkeley Data 8 Project. 4. Rey, SJ, & Anselin, L. (2023). <i>Geographic data science with Python</i>. Chapman & Hall/CRC. 5. Stack Overflow Community. (2018). <i>SQL notes for professionals</i>. 												

	<p>GoalKicker.com.</p> <ol style="list-style-type: none"> 6. Garcia, J. (2018). <i>SQL queries succinctly</i>. SynCFusion Inc. 7. Rad, R. (2017). <i>Power BI from rookie to rock star</i> (Book 1). RADACAD. 8. Rad, R. (2017). <i>Power BI data modeling and DAX</i> (Book 4). Sars 9. Video Lecturers at Moode
<p>Ethical standards</p>	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>

Subject	CORPORATE FINANCE								
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Aims and Objectives	<p>This course provides a comprehensive introduction to the fundamental principles of corporate finance within modern business environments. It focuses on key financial decisions including investment, financing, and payout policies, and examines how these decisions contribute to firm value maximization. Students will develop an understanding of core financial concepts such as time value of money, valuation, capital budgeting, risk and return, and cost of capital. The course also introduces basic financial data analysis and highlights the role of financial technologies (FinTech) and digital financial environments in corporate finance.</p> <p>Course Objectives:</p> <ul style="list-style-type: none"> • Develop an understanding of the core principles and functions of corporate finance and their role in business decision-making. • Apply financial concepts and quantitative techniques to analyze financial data and evaluate investment opportunities. • Analyze risk and return relationships, including portfolio diversification and risk management techniques, and apply appropriate models to support financial decision-making. • Evaluate financing decisions, including capital structure and dividend policies, in relation to firm value. • Utilize basic financial analysis tools and data-driven approaches to solve corporate finance problems and communicate results effectively. 								
Learning Outcomes	<p>At the conclusion of this subject students should have the skills to:</p> <ol style="list-style-type: none"> 1. Explain and interpret the fundamental principles of corporate finance, including investment, financing, and payout decisions. (PLO1) 2. Describe and interpret financial statements and cash flows to identify a firm's financial performance. (PLO1, PLO5) 3. Apply time value of money and valuation methods to value financial assets such as bonds and stocks. (PLO1, PLO7) 4. Apply capital budgeting techniques (NPV, IRR) to select appropriate investment projects. (PLO5, PLO7) 5. Explain and apply risk and return concepts, including portfolio diversification, CAPM, and WACC. (PLO5, PLO7) 								

	<p>6. Explain and apply capital structure, dividend policy, and working capital management in corporate finance decisions. (PLO7)</p> <p>7. Apply basic financial analysis tools and present financial results clearly in business and financial contexts. (PLO5, PLO9)</p>																																
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<p>Assessment Description</p>	<p>Attendance and Class Activity (10%) - This assessment evaluates students' engagement, participation, and active involvement during lectures and seminars. Students are expected to contribute to discussions, respond to questions, and participate in in-class problem-solving activities. Continuous participation reflects students' understanding of fundamental financial concepts and their ability to interpret them in a learning environment. (Addresses CLO1, CLO2)</p> <p>Individual Assignments (25%) - Individual assignments are conducted throughout the semester and are designed as process-based assessments. Students are required not only to provide correct answers but also to clearly demonstrate the full problem-solving process, including methodology, intermediate steps, calculations, and interpretation of results. Assignments include problem-solving tasks, short case-based questions, and basic data analysis exercises related to topics such as time value of money, valuation, capital budgeting, and risk analysis. Where applicable, students may be required to use spreadsheet tools (e.g., Excel) and submit working files with visible formulas. To ensure academic integrity and individual understanding, students may be asked to explain their solutions through short written reflections, in-class exercises, or brief oral verification. Submissions that do not demonstrate a clear understanding of the process may not receive full credit. Assignments are evaluated based on accuracy, methodology, clarity of explanation, and the correct application of financial concepts. (Addresses CLO2, CLO3, CLO4, CLO5, CLO7)</p> <p>Midterm Exam (25%) - The midterm exam is conducted in Week 7 and evaluates students' understanding of core topics such as financial analysis, time value of money, valuation, and capital budgeting. The exam includes problem-solving and short conceptual questions designed to assess both knowledge and application. (Addresses CLO1, CLO3, CLO4)</p> <p>Midterm Exam 2 (40%) - The second midterm exam is conducted at the end of the semester and evaluates students' understanding of the topics covered in the second part of the course. The exam consists of analytical and applied questions designed to assess students' ability to apply financial concepts and techniques related to capital structure, dividend policy, working capital management, and strategic financial decisions. (Addresses CLO4, CLO5, CLO6, CLO7)</p>										

Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment components, in accordance with the evaluation structure defined in the syllabus.</p> <ul style="list-style-type: none"> • Attendance and class activity • Individual Assignments • Midterm exam 1 • Midterm exam 2 <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend classes according to the course schedule and actively engage in discussions and in-class activities.</p> <p>Students who do not achieve the minimum passing requirement of 50% during the semester must take the resit exam during the official examination period.</p>														
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ECTS Workload	<table border="1"> <thead> <tr> <th data-bbox="443 1129 1247 1182">Activity</th> <th data-bbox="1255 1129 1474 1182">Total workload</th> </tr> </thead> <tbody> <tr> <td data-bbox="443 1192 1247 1245">Lectures</td> <td data-bbox="1255 1192 1474 1245">30</td> </tr> <tr> <td data-bbox="443 1255 1247 1308">Seminars</td> <td data-bbox="1255 1255 1474 1308">15</td> </tr> <tr> <td data-bbox="443 1318 1247 1371">Self-learning</td> <td data-bbox="1255 1318 1474 1371">102</td> </tr> <tr> <td data-bbox="443 1381 1247 1455">Consultations</td> <td data-bbox="1255 1381 1474 1455">3</td> </tr> </tbody> </table>	Activity	Total workload	Lectures	30	Seminars	15	Self-learning	102	Consultations	3				
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Literature/References	<p>Primary literature:</p> <ol style="list-style-type: none"> 1. Corporate Finance, Stephen A. Ross, Randolph W. Westerfield, Jeffrey Jaffe, Bradford D. Jordan, 13th Edition, 2022, McGraw-Hill. 2. Principles of Corporate Finance, Richard A. Brealey, Stewart C. Myers, Franklin Allen, 14th Edition, 2020, McGraw-Hill. 3. Corporate Finance: Theory and Practice, Aswath Damodaran, 4th Edition, 2023, Wiley. <p>Secondary literature:</p> <ol style="list-style-type: none"> 1. Investment Valuation: Tools and Techniques for Determining the Value of Any Asset, Aswath Damodaran, 3rd Edition, 2012, Wiley. 2. Financial Modeling, Simon Benninga, 5th Edition, 2014, MIT Press. 3. Applied Corporate Finance, Aswath Damodaran, 4th Edition, 2014, Wiley. 4. Customized materials prepared by the lecturer (available on Moodle). 5. Selected academic articles and case studies provided during the course. 														

<p>Ethical standards</p>	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>
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<p>Subject</p>	<p>BLOCKCHAIN AND CRYPTOCURRENCY</p> <table border="1" data-bbox="438 1129 1464 1247"> <thead> <tr> <th>Type</th> <th>Semester</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td>3</td> <td>6</td> <td>10BC563</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	3	6	10BC563
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<p>Aims and Objectives</p>	<p>This course introduces students to the fundamental and advanced concepts of blockchain technology and its applications in modern digital systems, with a particular focus on cryptocurrencies. Students will explore decentralization, blockchain architecture, consensus mechanisms, and cryptographic principles. The course also covers cryptocurrencies such as Bitcoin and Ethereum, smart contracts, and real-world applications of blockchain across industries including finance and supply chains. Through practical exercises and case studies, students will gain hands-on experience in using blockchain tools and analyzing decentralized systems. By the end of the course, students will understand the transformative role of blockchain in the digital economy.</p> <p>Course Objectives (please list several objectives related to the CLOs below):</p> <ul style="list-style-type: none"> • Understand blockchain fundamentals • Analyze cryptocurrencies • Use blockchain platforms • Apply smart contracts 								

	<ul style="list-style-type: none"> • Develop practical skills 																																
Learning Outcomes	<p>At the conclusion of this subject, students should have the skills to:</p> <ol style="list-style-type: none"> 1. Explain blockchain architecture and concepts (PLO3) 2. Identify consensus mechanisms (PLO3) 3. Use cryptocurrency wallets and transactions (PLO3, PLO4) 4. Analyze blockchain applications (PLO4) 5. Apply smart contracts (PLO3, PLO4) 6. Evaluate security risks (PLO6, PLO8) 																																
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Assessment Description	<p>Attendance and Class Activity - Evaluates student participation, engagement, and contribution during lectures and exercises (Addresses CLO3, CLO4)</p> <p>Midterm Test 1 & Midterm Test 2 - Assess theoretical and practical knowledge acquired during the semester (Addresses CLO1- CLO6)</p> <p>Group Project - Development and basic implementation of a blockchain-related idea (Addresses CLO4, CLO5)</p> <p>Individual Assignment - Analytical task on a cryptocurrency or blockchain application (Addresses CLO2, CLO6)</p> <p>Final Exam - Comprehensive evaluation of all course learning outcomes (Addresses all CLOs)</p>														
Assessment Criteria	<p>To successfully pass the course, students must achieve at least 50% of the total points, based on the following assessment components:</p> <ul style="list-style-type: none"> • Attendance and class activity • Midterm Test 1 • Midterm Test 2 • Group Project • Individual Assignment • Final Exam 														

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ECTS Workload	<table border="1"> <thead> <tr> <th>Activity</th> <th>Total workload</th> </tr> </thead> <tbody> <tr> <td>Lectures</td> <td>30</td> </tr> <tr> <td>Seminars</td> <td>25</td> </tr> <tr> <td>Lab Exercises</td> <td>15</td> </tr> <tr> <td>Self-learning</td> <td>77</td> </tr> <tr> <td>Consultations</td> <td>3</td> </tr> </tbody> </table>	Activity	Total workload	Lectures	30	Seminars	25	Lab Exercises	15	Self-learning	77	Consultations	3
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Literature/References	<p>Primary literature:</p> <ol style="list-style-type: none"> 1. Aliu & Bajra (2025). Bitcoin as an Infectious Disease. Available at: https://www.amazon.ie/Bitcoin-Infectious-Disease-Florin-Aliu/dp/B0FGD713LMCybersecurity for Beginners Paperback – May 14, 2015, Raef Meeuwisse (Author) 2. Antonopoulos, A. M. (2014). Mastering Bitcoin: unlocking digital cryptocurrencies. " O'Reilly Media, Inc.". 3. Aliu, F. (2025). Bitcoin as an infection disease: Evidence from SIR epidemiological model. Review of Behavioral Finance, 17(6), 961–978. 4. Bajra, U. Q., & Aliu, F. (2023). Deciphering the cryptocurrency conundrum: Investigating speculative characteristics and volatility. Finance Research Letters, 58, 104589. <p>Secondary literature:</p> <ol style="list-style-type: none"> 1. Ammous, S. (2018). The bitcoin standard: the decentralized alternative to central banking. John Wiley & Sons. 2. Nabben, K. (2023). Cryptoeconomics as governance: An intellectual history from “Crypto Anarchy” to “Cryptoeconomics”. Internet Histories, 7(3), 254-276. 3. Bailey, A. M., Rettler, B., & Warmke, C. (2024). Resistance Money: 4. A Philosophical Case for Bitcoin. Routledge. 5. Antonyraj, V. A. (2025). The Impact of Artificial Intelligence and Data Analytics 												

	<p>6. on Finance: Transforming Financial Technologies. In The Impact of Artificial Intelligence on Finance: Transforming Financial Technologies (pp. 159-188). Cham: Springer Nature Switzerland</p>
<p>Ethical standards</p>	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>

<p>Subject</p>	<p>ECONOMETRICS</p> <table border="1" data-bbox="440 1554 1474 1659"> <thead> <tr> <th>Type</th> <th>Semester</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td>3</td> <td>6</td> <td>10ECO564</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	3	6	10ECO564
Type	Semester	ECTS	Code						
OBLIGATORY (O)	3	6	10ECO564						
<p>Aims and Objectives</p>	<p>This course provides a comprehensive introduction to econometric theory and its applications focusing on the fintech and business sectors. Students will learn how to bridge the gap between economic theory and real-world data by developing skills in model specification, estimation, and hypothesis testing. The primary focus is the classical linear regression model, extending into time-series analysis and forecasting, which are vital for financial decision-making. By the end of the course, students will</p>								

	<p>excel in using statistical software (STATA, R & EViews) to analyze financial indicators and interpret complex datasets.</p> <p>Course Objectives:</p> <ul style="list-style-type: none"> • To introduce the fundamental concepts of econometric modeling. • To enable students to perform and interpret regressions using financial data. • To develop skills in identifying and correcting data issues like heteroskedasticity and autocorrelation. • To apply econometric techniques to financial market data and investment risks. • To foster proficiency in statistical software (STATA, R & EViews or Python) for empirical research. 												
<p>Learning Outcomes</p>	<p>At the conclusion of this subject, students should have the skills to:</p> <ol style="list-style-type: none"> 1. Explain the role of econometrics in validating financial theories and business models. (PLO1) 2. Apply simple and multiple linear regression models to analyze the relationship between financial variables. (PLO5, PLO10) 3. Distinguish between various types of data (cross-sectional, time-series, and panel) used in fintech. (PLO5) 4. Execute diagnostic tests to identify model violations such as multicollinearity and heteroskedasticity. (PLO5, PLO10) 5. Implement corrective measures for biased estimators to ensure robust financial forecasting. (PLO5, PLO10) 6. Perform time-series predictive analytics to evaluate financial trends and market risks. (PLO4, PLO5) 7. Interpret and communicate econometric results through professional reports and visualizations. (PLO10) 												
<p>Content</p>	<table border="1"> <thead> <tr> <th data-bbox="440 1434 1268 1472">Weekly Plan</th> <th data-bbox="1268 1434 1474 1472">Week</th> </tr> </thead> <tbody> <tr> <td data-bbox="440 1472 1268 1577">Introduction to Econometrics: Definition, methodology, and types of data</td> <td data-bbox="1268 1472 1474 1577">1</td> </tr> <tr> <td data-bbox="440 1577 1268 1682">The Simple Linear Regression Model: Specification and OLS estimation</td> <td data-bbox="1268 1577 1474 1682">2</td> </tr> <tr> <td data-bbox="440 1682 1268 1787">Hypothesis Testing: Intervals, t-tests, and p-values in financial contexts</td> <td data-bbox="1268 1682 1474 1787">3</td> </tr> <tr> <td data-bbox="440 1787 1268 1892">Multiple Regression Analysis: Estimation and the Omitted Variable Bias</td> <td data-bbox="1268 1787 1474 1892">4</td> </tr> <tr> <td data-bbox="440 1892 1268 1988">Multiple Regression Inference: F-tests and joint hypothesis testing</td> <td data-bbox="1268 1892 1474 1988">5</td> </tr> </tbody> </table>	Weekly Plan	Week	Introduction to Econometrics: Definition, methodology, and types of data	1	The Simple Linear Regression Model: Specification and OLS estimation	2	Hypothesis Testing: Intervals, t-tests, and p-values in financial contexts	3	Multiple Regression Analysis: Estimation and the Omitted Variable Bias	4	Multiple Regression Inference: F-tests and joint hypothesis testing	5
Weekly Plan	Week												
Introduction to Econometrics: Definition, methodology, and types of data	1												
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Multiple Regression Analysis: Estimation and the Omitted Variable Bias	4												
Multiple Regression Inference: F-tests and joint hypothesis testing	5												

	Functional Forms: Non-linearities, logarithms, and dummy variables	6
	Mid-term exam 1	7
	Heteroskedasticity: Detection using Breusch-Pagan and White tests.	8
	Autocorrelation: Impact on time-series data and Cochrane-Orcutt estimation	9
	Model Specification: Selection criteria (AIC/BIC) and diagnostic checking	10
	Introduction to Time-Series: Stationarity, unit roots, and random walks.	11
	Forecasting in Fintech: AR and ARMA models for financial trends	12
	Simultaneous Equation Models: Supply/demand and endogeneity	13
	Recapitulation: Review of practical applications in Business Analytics	14
	Mid-term exam 2	15
Teaching/Learning Methods	Activities	Weight (%)
	Lectures	30%
	Seminars	20%
	Laboratory	30%
	Case studies	10%
	Problem-based learning	10%
	<p>The course is designed to be inclusive and accessible to all students. Teaching methods, learning materials, and assessment tasks may be adapted, where necessary, to accommodate students with special needs and ensure equal opportunities for participation and achievement.</p> <p>Support mechanisms, including individual consultations and collaboration with student support services, have been strengthened to ensure that students receive appropriate academic assistance. Awareness of inclusive teaching practices will be applied to enhance accessibility and equal participation in the learning process.</p>	
Assessment Methods	Assessment Activity	Weight (%)
	Attendance and Class activity	10%
	Group Projects	20%
	Individual Assignments	10%

	Mid-term and Final Exam (practical)	60%
Assessment Description	<p>Attendance and class activity (10%) - Evaluates engagement during software labs and discussions. (Addresses CLO1)</p> <p>Group Projects (20%) - Students analyze a real-world financial dataset and present findings. (Addresses CLO6, CLO7)</p> <p>Individual Assignments (10%) - Applied throughout the semester to test technical software skills. (Addresses CLO2, CLO4)</p> <p>Mid-term and Final Exams (60%) - Practical evaluations in the IT laboratory using PCs to solve econometric problems. (Addresses all CLOs)</p>	
Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p> <ul style="list-style-type: none"> • Attendance and class activity • Group Projects • Individual Assignments • Mid-term and Final Exams <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.</p>	
Course resources	Resources	Number
	Classroom (e.g)	1
	IT Lab (e.g., econometric tools/software)	1
	Moodle	1
	Windows 10, MS Office 2019	1
	LCD Projector	1
ECTS Workload	Activity	Total workload
	Lectures	30
	Lab Exercises	15
	Self-learning	95
	Consultations	10
Literature/References	<p>Primary literature:</p> <ol style="list-style-type: none"> 1. Wooldridge, J. M. (2019). <i>Introductory Econometrics: A Modern Approach</i>. 7th Edition. 2. Brooks, C. (2019). <i>Introductory Econometrics for Finance</i>. Cambridge University Press. 	

	<p>Secondary literature:</p> <ol style="list-style-type: none"> 1. Gujarati, D. N. (2021). Essentials of Econometrics. 2. Customized material prepared by lecturer, available at Moodle. 3. Other course related publications and research
<p>Ethical standards</p>	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>

<p>Subject</p>	<p>MACHINE LEARNING IN FINANCE</p> <table border="1" data-bbox="430 1522 1482 1627"> <thead> <tr> <th>Type</th> <th>Semester</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td>4</td> <td>6</td> <td>10MLF591</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	4	6	10MLF591
Type	Semester	ECTS	Code						
OBLIGATORY (O)	4	6	10MLF591						
<p>Aims and Objectives</p>	<p>Machine Learning constitutes a key component in the development of modern financial systems and in the implementation of artificial intelligence-based solutions within the finance and FinTech sectors. The aim of this course is to develop students' theoretical and practical competencies in financial data analysis, model construction, training, validation, and the integration of machine learning models into financial systems and applications.</p>								

	<p>The course also aims to strengthen students’ analytical, critical, and professional skills in applying machine learning techniques to solve real-world financial problems, including risk management, fraud detection, credit scoring, and market prediction.</p> <p>Course objectives:</p> <ul style="list-style-type: none"> • To introduce the fundamental concepts, paradigms, and architecture of machine learning systems in finance. • To develop the ability to select and implement core supervised and unsupervised learning algorithms for financial data. • To equip students with skills in preparing, cleaning, and transforming financial datasets for modeling purposes. • To analyze and interpret model performance using statistical metrics and validation techniques in financial contexts. • To apply and integrate machine learning models into real-world financial applications and decision-making processes. 						
<p>Learning Outcomes</p>	<p>At the conclusion of this subject, students should have the skills to:</p> <ol style="list-style-type: none"> 1. Explain and distinguish key concepts, paradigms, and algorithms of machine learning in the context of financial systems and applications. (PLO4) 2. Select and implement supervised and unsupervised learning algorithms to solve financial problems such as credit scoring, fraud detection, and risk assessment. (PLO4, PLO5) 3. Prepare, clean, and transform financial datasets using appropriate preprocessing techniques and data-splitting methods for training and testing. (PLO4, PLO5) 4. Analyze and evaluate the performance of machine learning models using statistical metrics and validation techniques (e.g., cross-validation, confusion matrix, precision/recall) in financial contexts. (PLO5) 5. Develop and test machine learning solutions for financial applications using programming tools such as Python and libraries (e.g., scikit-learn, pandas, numpy). (PLO4, PLO5) 6. Evaluate the ethical, legal, and professional implications of applying machine learning models in finance, including issues related to bias, transparency, and data privacy.(PLO6, PLO8) 						
<p>Content</p>	<table border="1"> <thead> <tr> <th data-bbox="427 1734 1279 1776">Weekly Plan</th> <th data-bbox="1279 1734 1472 1776">Week</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1776 1279 1881">Introduction to Machine Learning and its role in Financial Systems and FinTech</td> <td data-bbox="1279 1776 1472 1881">1</td> </tr> <tr> <td data-bbox="427 1881 1279 1974">Types of Learning: Supervised, Unsupervised, and Reinforcement Learning with Financial Examples</td> <td data-bbox="1279 1881 1472 1974">2</td> </tr> </tbody> </table>	Weekly Plan	Week	Introduction to Machine Learning and its role in Financial Systems and FinTech	1	Types of Learning: Supervised, Unsupervised, and Reinforcement Learning with Financial Examples	2
Weekly Plan	Week						
Introduction to Machine Learning and its role in Financial Systems and FinTech	1						
Types of Learning: Supervised, Unsupervised, and Reinforcement Learning with Financial Examples	2						

	Financial Data Preparation and Preprocessing (Cleaning, Normalization, Feature Engineering)	3
	Linear Regression for Financial Prediction (Stock Prices, Risk Assessment)	4
	Logistic Regression and Binary Classification in Finance (Fraud Detection, Default Prediction)	5
	Decision Trees and Random Forests for Credit Scoring and Loan Approval	6
	Model Evaluation Metrics (Confusion Matrix, Accuracy, Precision, Recall, ROC-AUC)	7
	Clustering and Dimensionality Reduction (K-Means, PCA) for Customer Segmentation and Portfolio Analysis	8
	Neural Networks Basics and Applications in Financial Forecasting	9
	Overfitting, Underfitting, and Cross-Validation (Including Walk-Forward for Time-Series Data)	10
	Integrating Machine Learning Models into Financial Systems and FinTech Applications	11
	Ethics, Bias, and Professional Responsibility in Financial Machine Learning	12
	Practical Project: Applying ML to a Financial Use Case	13
	Review and Test Preparation	14
	Presentations / consultations	15
Teaching/Learning Methods	Activities	Weight (%)
	Lectures	30%
	Laboratory	30%
	Seminars/Projects	25%
	Case studies	15%
	<p>The course is designed to be inclusive and accessible to all students. Teaching methods, learning materials, and assessment tasks may be adapted, where necessary, to accommodate students with special needs and ensure equal opportunities for participation and achievement.</p> <p>Support mechanisms, including individual consultations and collaboration with student support services, have been strengthened to ensure that students receive appropriate academic assistance. Awareness of inclusive teaching practices will be applied to enhance accessibility and equal participation in the learning process.</p>	

	Assessment Activity	Weight (%)
Assessment Methods	Attendance and Class activity	10%
	Group Projects	20%
	Individual Assignments	20%
	Final Exam	50%
Assessment Description	Attendance and class activity (10%)- Participation in lectures, discussions, and practical exercises on financial ML applications. (Addresses CLO1, CLO6)	
	Group Projects (20%) - Collaborative project applying machine learning techniques to a real-world financial problem (e.g., credit scoring, fraud detection, market prediction). Includes report and code submission. (Addresses CLO2, CLO3, CLO4, CLO6)	
	Individual assignment (20%) - hands-on exercises on data preprocessing, model implementation, and evaluation using financial datasets. (Addresses CLO2, CLO3, CLO4)	
	Final exam (50%) - Comprehensive assessment covering theory, ML algorithms, application skills, and ethical considerations in financial ML. (Addresses CLO1, CLO2, CLO4, CLO6)	
Assessment Criteria	In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods: <ul style="list-style-type: none"> • Attendance and class activity • Group Projects • Individual assignment • Final exam 	
	Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.	
Course resources	Resources	Number
	Classroom (e.g)	1
	IT Lab (e.g)	1
	Moodle	1
	Windows 10, MS Office 2019	1
LCD Projector	1	
ECTS Workload	Activity	Total workload
	Lectures	30
	Seminars	20

	<p>Lab Exercises 30</p> <p>Self-learning 67</p> <p>Consultations 3</p>
Literature/References	<p>Primary literature:</p> <ol style="list-style-type: none"> 1. Introduction to Machine Learning, fourth edition, Ethem Alpaydm, ISBN: 9780262043793 2. Machine Learning for Dummies, 3rd Edition, Luca Massaron, John Paul Mueller, ISBN: 978-1-394-37323-9 3. Hands-On Machine Learning with Scikit-Learn, Keras, and TensorFlow 2nd edition; Aurélien Géron; ISBN: 978-1-492-03264-9 4. Machine Learning with PyTorch python and Scikit-Learn, Sebastian Raschka, Yuxi (Hayden) Liu, Vahid Mirjalili, SBN 978-1-80181-931-2 <p>Secondary literature:</p> <ol style="list-style-type: none"> 1. The Hundred-Page Machine Learning Book, Andriy Burkov, SIBN: 978-1999579500 2. Pattern Recognition and Machine Learning, Christopher M. Bishop, ISBN-13: 978-0387-31073-2 3. Deep Learning. MIT Press. Goodfellow, I., Bengio, Y., Courville, A.
Ethical standards	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>

Subject	<p>MANAGEMENT INFORMATION SYSTEMS</p> <table border="1"> <thead> <tr> <th>Type</th> <th>Semester</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td>4</td> <td>6</td> <td>10MIS592</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	4	6	10MIS592
Type	Semester	ECTS	Code						
OBLIGATORY (O)	4	6	10MIS592						
Aims and Objectives	<p>This course provides students with an introduction to information systems and how they are used by organizations for meeting strategic and operational objectives. It introduces internal and external management issues and practices for technology and information management. Internal issues: information technology, business processes, personnel, budgeting, and planning. External issues: organizational environments, politics, marketing, strategic planning, funding sources. Students should be able to explore organizational needs for information systems and how the information systems meet those needs.</p> <p>Course Objectives:</p> <ul style="list-style-type: none"> • To understand the role of information systems in supporting business operations and decision-making. • To analyze how information systems contribute to organizational efficiency and competitive advantage. • To explore the application of information systems within financial technologies (FinTech) and digital environments. • To evaluate security, ethical, and risk-related issues in the use of information systems. 								
Learning Outcomes	<p>At the conclusion of this subject, students should have the skills to:</p> <ol style="list-style-type: none"> 1. Identify organizational and financial data needs and how information systems meet those needs in FinTech environments. (PLO4) 2. Determine how technology solutions (e.g., digital platforms, payment systems) affect stakeholders in financial ecosystems. (PLO7) 3. Prioritize system requirements and constraints in the context of financial services and digital platforms. (PLO7) 4. Determine whether to build or buy technology solutions and identify resources for implementing financial information systems. (PLO4, PLO7) 								

	<p>5. Construct a decision matrix for evaluating alternative financial technology systems and platforms. (PL010)</p> <p>6. Develop an implementation and post-implementation plan for information systems in financial organizations. (PLO4, PLO6)</p> <p>7. Create appropriate documentation to justify and defend technology investments in financial systems to management. (PL010)</p>																																
Content	<table border="1"> <thead> <tr> <th>Weekly Plan</th> <th>Week</th> </tr> </thead> <tbody> <tr> <td>Introduction to MSI</td> <td>1</td> </tr> <tr> <td>Hardware and Software</td> <td>2</td> </tr> <tr> <td>Types of Information Systems</td> <td>3</td> </tr> <tr> <td>Supporting Decision-making</td> <td>4</td> </tr> <tr> <td>Computer Networks</td> <td>5</td> </tr> <tr> <td>Databases - Data Mining and Business intelligence</td> <td>6</td> </tr> <tr> <td>Mid-term exam</td> <td>7</td> </tr> <tr> <td>IT strategy and access to IT services</td> <td>8</td> </tr> <tr> <td>Using IT as a competitive advantage</td> <td>9</td> </tr> <tr> <td>E-Commerce (Electronic Commerce)</td> <td>10</td> </tr> <tr> <td>Information Security and Ethical Issues</td> <td>11</td> </tr> <tr> <td>IS Technical Development</td> <td>12</td> </tr> <tr> <td>Digital Firms (ERP Modules I)</td> <td>13</td> </tr> <tr> <td>Digital Firms (ERP Modules II)</td> <td>14</td> </tr> <tr> <td>Mid-term exam</td> <td>15</td> </tr> </tbody> </table>	Weekly Plan	Week	Introduction to MSI	1	Hardware and Software	2	Types of Information Systems	3	Supporting Decision-making	4	Computer Networks	5	Databases - Data Mining and Business intelligence	6	Mid-term exam	7	IT strategy and access to IT services	8	Using IT as a competitive advantage	9	E-Commerce (Electronic Commerce)	10	Information Security and Ethical Issues	11	IS Technical Development	12	Digital Firms (ERP Modules I)	13	Digital Firms (ERP Modules II)	14	Mid-term exam	15
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	Class activity	20%
	Projects	30%
	Mid-term exam I and II or Final Exam	50%
Assessment Description	<p>Class Activity (20%) - assesses engagement through discussions and innovative ideas in exercises and lectures, including active participation in lectures and exercises, showing critical thinking in case study discussions, and performing ERP modules on a real ERP platform. (Addresses CLO1 -CLO6)</p> <p>The project (30%) - includes a group work of 3 to 5 people. Through this project, the students will analyze a relevant enterprise, and based on the objectives presented by the enterprises, they will also propose the relevant systems. The volume of the project is from 2500 words to 3000 words. (Addresses CLO1 -CLO6)</p> <p>Final Exam (50%) - evaluation instrument which is applied after the end of the lectures. The exam contains 15 to 20 questions, and its duration is 90 minutes. The exam questions fully cover the material covered during a semester and are consistent with the course learning outcomes. (Addresses CLO1-CLO7)</p>	
Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p> <ul style="list-style-type: none"> • Class activity • Project • Mid-term exam I and II or Final Exam <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.</p>	
Course resources	Resources	Number
	Classroom (e.g)	1
	Laboratory	1
	Moodle	1
	LCD Projector	1
ECTS Workload	Activity	Total workload
	Lectures	26
	Project	25
	Mid-term I and II	4
	Independent Learning	94
	Presentation	1

<p>Literature/References</p>	<p>Primary literature:</p> <ol style="list-style-type: none"> 1. Management information systems, Kenneth C. Laudon, Jane P. Laudon 2. Kozeta Sevrani-Sistemet e Informacionit te Menaxhimit-Tirane 3. Gerald V. Post, Management Information Systems: Solving Business Problems with Information Technology. Seventh Edition 4. Bird, M. (2010).” Modern Management Guide to Information Technology”. Boston: Irwin McGraw-Hill. 5. Skeja, A. (2024). Integrimi i strategjive menaxheriale dhe sistemeve të informacionit për përmirësimin e efikasitetit në epokën dixhitale: Menaxhimi i dembelisë kibernetike (cyberloafing). Prishtinë: Shtëpia botuese Lena <p>Secondary literature:</p> <ol style="list-style-type: none"> 1. Sousa K. J., Oz E., (2014), “Management Information Systems”, Cengage Learning, 7th Edition 2. Biswas J., (2020), Management Information Systems, SAGE Publications, 1st Edition
<p>Ethical standards</p>	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person’s work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor’s level, the similarity index must be below 15%, and for Master’s level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>

<p>Subject</p>	<p>RISK MANAGEMENT AND INSURANCE</p>
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	Type	Semester	ECTS	Code
	OBLIGATORY (O)	4	6	10RMI593
Aims and Objectives	<p>This course aims to provide an in-depth understanding of risk management and the insurance industry, focusing on its structure, functions, and role in modern economies. It examines how risks are identified, analyzed, and managed, as well as the importance of insurance as a mechanism for risk transfer. The course covers both life and non-life insurance, including product design, underwriting processes, pricing strategies, and claims management. Emphasis is placed on the practical application of concepts through real-life case studies and the use of various risk management techniques. In this way, students develop analytical and decision-making skills, preparing them for professional challenges and career opportunities in the fields of insurance and risk management.</p> <p>The main objectives of this course are as follows:</p> <ul style="list-style-type: none"> • To develop a clear understanding of insurance risks and their classification in life and non-life sectors. • To explain key risk management instruments, including pricing, solvency, reserves, and reinsurance mechanisms. • To understand the structure and components of insurance contracts and different types of insurance products. • To apply risk management processes such as risk identification, measurement, and control in practical contexts. • To build practical skills in analyzing real-life risk and insurance cases using appropriate tools and techniques. 			
Learning Outcomes	<p>At the conclusion of this subject, students should have the skills to:</p> <ol style="list-style-type: none"> 1. Identify and classify insurance risks in both life and non-life insurance sectors (PLO5). 2. Explain and interpret key risk management instruments, including premium and rate calculation, solvency, technical reserves, reinsurance, and risk-adjusted performance measures (PLO5). 3. Describe and distinguish insurance contracts and provisions, as well as the characteristics of property, motor, liability, and personal insurance (PLO8). 4. Apply risk management processes, including risk identification, measurement, and control in practical situations (PLO5). 5. Use appropriate tools and techniques to identify and assess project-related risks (PLO5). 6. Demonstrate practical skills in insurance and risk management through the analysis of real-life case studies and applied examples (PLO5, PLO6). 			

	7. Analyze the role of digital technologies, including InsurTech and blockchain-based solutions, in transforming risk management and insurance practices. (PLO3)		
Content	<table border="0" style="width: 100%;"> <tr> <td style="text-align: left;">Weekly Plan</td> <td style="text-align: right;">Week</td> </tr> </table>	Weekly Plan	Week
	Weekly Plan	Week	
	Risk from the Perspective of Insurance	1	
	Fundamentals of Risk Management	2	
	Core Insurance Activities	3	
	Operations of Insurance Companies	4	
	Motor Insurance: Auto Liability and Casco	5	
	Employee Benefits: Health Insurance	6	
	Mid-term exam	7	
	Life Insurance Principles and Product	8	
	Insurance of Commercial Liabilities	9	
	Liability Risk and Its Management	10	
	Crime Insurance and Surety Bonds	11	
	Property Insurance	12	
	Annuities and Individual Accounts	13	
Student Presentations (Verbal)	14		
Final Exam	15		
Teaching/Learning Methods	<table border="0" style="width: 100%;"> <tr> <td style="text-align: left;">Activities</td> <td style="text-align: right;">Weight (%)</td> </tr> </table>	Activities	Weight (%)
	Activities	Weight (%)	
	Lectures	30%	
	Seminars	10%	
	Case studies	20%	
	Role play	20%	
Problem-based learning	20%		

	<p>The course is designed to be inclusive and accessible to all students. Teaching methods, learning materials, and assessment tasks may be adapted, where necessary, to accommodate students with special needs and ensure equal opportunities for participation and achievement.</p> <p>Support mechanisms, including individual consultations and collaboration with student support services, have been strengthened to ensure that students receive appropriate academic assistance. Awareness of inclusive teaching practices will be applied to enhance accessibility and equal participation in the learning process.</p>										
<p>Assessment Methods</p>	<table border="1"> <thead> <tr> <th data-bbox="435 527 1230 590">Assessment Activity</th> <th data-bbox="1239 527 1466 590">Weight (%)</th> </tr> </thead> <tbody> <tr> <td data-bbox="435 600 1230 642">Attendance and Class activity</td> <td data-bbox="1239 600 1466 642">10%</td> </tr> <tr> <td data-bbox="435 653 1230 695">Midterm Exam</td> <td data-bbox="1239 653 1466 695">35%</td> </tr> <tr> <td data-bbox="435 705 1230 747">Final Exam</td> <td data-bbox="1239 705 1466 747">35%</td> </tr> <tr> <td data-bbox="435 758 1230 800">Verbal Presentation</td> <td data-bbox="1239 758 1466 800">20%</td> </tr> </tbody> </table>	Assessment Activity	Weight (%)	Attendance and Class activity	10%	Midterm Exam	35%	Final Exam	35%	Verbal Presentation	20%
Assessment Activity	Weight (%)										
Attendance and Class activity	10%										
Midterm Exam	35%										
Final Exam	35%										
Verbal Presentation	20%										
<p>Assessment Description</p>	<p>Attendance and Class activity (10%) - This component evaluates students' active participation, engagement, and continuous involvement in lectures and practical exercises. Students are assessed based on their consistency, contribution to discussions, critical thinking, and ability to demonstrate understanding of key concepts throughout the semester. Various in-class tasks, short exercises, and discussions are used to reinforce learning and encourage interaction. This component supports and addresses all Course Learning Outcomes (Addresses CLO1- CLO6).</p> <p>Midterm Exam & Final Exam (35% + 35%) - These written assessments measure students' understanding and analytical abilities at two key stages of the course. The first midterm is conducted in Week 7 and covers content from Weeks 1-6. The final exam takes place in Week 15, covering Weeks 8-13. Each exam consists of 5-8 essay-type questions designed to evaluate critical thinking, conceptual understanding, and the application of theoretical knowledge in practical contexts. (Addresses CLO1, CLO3, CLO4, CLO6)</p> <p>Verbal Presentation (20%) - Students, individually or in pairs, will present an assigned topic related to course content. Assessment is based on the quality of research, depth of analysis, clarity of delivery, visual presentation, and ability to respond effectively to questions. The specific CLOs addressed depend on the selected topic, but typically include both understanding and application outcomes.</p>										
<p>Assessment Criteria</p>	<p>To successfully pass this course, students must achieve at least 50% of the total points allocated across all assessment methods, based on the following activities:</p> <ul style="list-style-type: none"> • Attendance and Class activity 										

	<ul style="list-style-type: none"> • Midterm Exam • Final Exam • Verbal Presentation <p>Regular attendance in lectures and participation in course activities are considered essential for effectively acquiring course content and developing analytical skills. Students are expected to attend lectures according to the established schedule, actively contribute to discussions and exercises, and demonstrate continuous commitment and responsibility throughout the learning process.</p>														
Course resources	<table border="1"> <thead> <tr> <th>Resources</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Classroom (e.g)</td> <td>1</td> </tr> <tr> <td>Moodle</td> <td>1</td> </tr> <tr> <td>LCD Projector</td> <td>1</td> </tr> </tbody> </table>	Resources	Number	Classroom (e.g)	1	Moodle	1	LCD Projector	1						
	Resources	Number													
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LCD Projector	1														
ECTS Workload	<table border="1"> <thead> <tr> <th>Activity</th> <th>Total workload</th> </tr> </thead> <tbody> <tr> <td>Lectures</td> <td>30</td> </tr> <tr> <td>Case studies</td> <td>24</td> </tr> <tr> <td>Tests</td> <td>2</td> </tr> <tr> <td>Presentations</td> <td>2</td> </tr> <tr> <td>Self-learning</td> <td>80</td> </tr> <tr> <td>Consultations</td> <td>12</td> </tr> </tbody> </table>	Activity	Total workload	Lectures	30	Case studies	24	Tests	2	Presentations	2	Self-learning	80	Consultations	12
	Activity	Total workload													
	Lectures	30													
	Case studies	24													
	Tests	2													
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	Self-learning	80													
Consultations	12														
Literature/References	<p>Primary literature:</p> <ol style="list-style-type: none"> 1. Rejda, G. E., McNamara, M. J. & Rabel, W. H. (2020). <i>Principles of Risk Management and Insurance</i> 14th Edition, Pearson. 2. Wagner, J. and Fuino, M. (2024). <i>Risk Management & Introduction to Insurance</i> 1st Edition, EPFL Press. <p>Secondary literature:</p> <ol style="list-style-type: none"> 1. Dhuci, O. (2011). Njohuritë bazë për Riskun dhe Drejtimin e tij, Tiranë 2. Gashi, Sh. (2011). Analiza e Tregut të sigurimeve, Instituti i Statistikës, Prishtinë 3. Customized material prepared by lecturer, available at Moodle 														
	Ethical standards	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of</p>													

	<p>assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>
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Subject	INNOVATION IN FINANCIAL SERVICES			
	Type	Semester	ECTS	Code
	OBLIGATORY (O)	4	6	10IFS594
Aims and Objectives	<p>This course introduces students to the fundamental concepts, business models, and practical and regulatory dimensions of innovation in financial services. It examines how digital technologies are transforming the way financial institutions design, deliver, and manage financial products and services. The course covers the foundations of fintech, innovation in payments, digital lending, digital insurance and investment services, open banking, digital identity, blockchain, artificial intelligence, regtech, cybersecurity, consumer protection, and the ethical, legal, and regulatory issues associated with financial innovation. Designed for bachelor-level students, the course develops foundational and applied understanding of how innovation is affecting financial institutions, customers, markets, and regulatory frameworks.</p>			

	<p>Course Objectives:</p> <ul style="list-style-type: none"> • Introduce students to the key concepts and emerging trends in financial services innovation. • Analyze how digital technologies and new platforms are transforming financial products and services, including payments, lending, investments, and insurance. • Familiarize students with the financial innovation ecosystem, including fintech start-ups, digital platforms, traditional institutions, and regulators. • Develop students' ability to apply innovation concepts to practical cases and real-world scenarios. • Increase awareness of ethical, legal, regulatory, cybersecurity, and consumer protection challenges associated with financial innovation. 																
<p>Learning Outcomes</p>	<p>Upon successful completion of this course, students will be able to:</p> <ol style="list-style-type: none"> 1. Identify and explain the main trends and key actors in financial services innovation. (PLO7) 2. Analyze the impact of digital technologies on payments, lending, investments, and insurance. (PLO7) 3. Evaluate the role of data, digital platforms, and emerging technologies in supporting financial innovation. (PLO7) 4. Distinguish the principal ethical, legal, regulatory, cybersecurity, and consumer protection issues linked to innovative financial products and services. (PLO8, PLO6) 5. Apply course concepts to practical cases involving fintech start-ups, digital products, and innovative business models. (PLO7, PLO8) 6. Effectively communicate and present information and analyses related to financial innovation. (PLO9) 																
<p>Content</p>	<table border="1"> <thead> <tr> <th data-bbox="427 1293 1279 1335">Weekly Plan</th> <th data-bbox="1279 1293 1471 1335">Week</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1335 1279 1440">Introduction to innovation in financial services: concepts, evolution, and main drivers</td> <td data-bbox="1279 1335 1471 1440">1</td> </tr> <tr> <td data-bbox="427 1440 1279 1545">Financial services ecosystem: traditional financial institutions, fintech firms, digital platforms, and consumers</td> <td data-bbox="1279 1440 1471 1545">2</td> </tr> <tr> <td data-bbox="427 1545 1279 1650">Innovation in payments: digital payments, e-wallets, instant payments, QR payments, and BNPL</td> <td data-bbox="1279 1545 1471 1650">3</td> </tr> <tr> <td data-bbox="427 1650 1279 1755">Innovation in lending: digital lending, alternative finance, credit scoring, and platform-based lending</td> <td data-bbox="1279 1650 1471 1755">4</td> </tr> <tr> <td data-bbox="427 1755 1279 1860">Innovation in insurance and investment services: insurtech, digital investment platforms, and robo-advisory</td> <td data-bbox="1279 1755 1471 1860">5</td> </tr> <tr> <td data-bbox="427 1860 1279 1965">Unlocking innovation in finance with API integration, open banking, and seamless data flow</td> <td data-bbox="1279 1860 1471 1965">6</td> </tr> <tr> <td data-bbox="427 1965 1279 2001">Mid-term exam 1</td> <td data-bbox="1279 1965 1471 2001">7</td> </tr> </tbody> </table>	Weekly Plan	Week	Introduction to innovation in financial services: concepts, evolution, and main drivers	1	Financial services ecosystem: traditional financial institutions, fintech firms, digital platforms, and consumers	2	Innovation in payments: digital payments, e-wallets, instant payments, QR payments, and BNPL	3	Innovation in lending: digital lending, alternative finance, credit scoring, and platform-based lending	4	Innovation in insurance and investment services: insurtech, digital investment platforms, and robo-advisory	5	Unlocking innovation in finance with API integration, open banking, and seamless data flow	6	Mid-term exam 1	7
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Mid-term exam 1	7																

	Blockchain, crypto-assets, tokenization, and digital financial innovation	8
	Artificial intelligence and automation in financial services	9
	Regtech, compliance, and digital identity in financial services	10
	Digital financial security, privacy, and customer safeguards	11
	Ethical, legal, and regulatory issues in innovation in financial services	12
	Financial inclusion and innovation in emerging financial markets	13
	Recapitulation of the subject / student presentations / course review	14
	Mid-term exam 2	15
Teaching/Learning Methods	Activities	Weight (%)
	Lectures	30%
	Seminars	15%
	Laboratory	15%
	Case studies	20%
	Role play	5%
	Problem-based learning	15%
	<p>The course is designed to be inclusive and accessible to all students. Teaching methods, learning materials, and assessment tasks may be adapted, where necessary, to accommodate students with special needs and ensure equal opportunities for participation and achievement.</p> <p>Support mechanisms, including individual consultations and collaboration with student support services, have been strengthened to ensure that students receive appropriate academic assistance. Awareness of inclusive teaching practices will be applied to enhance accessibility and equal participation in the learning process.</p>	
Assessment Methods	Assessment Activity	Weight (%)
	Attendance and class activity	10%
	Mid-term exam	25%
	Group project / case study	30%
	Final exam	35%
Assessment Description	Attendance and class activity (10%) - Assesses active participation in lectures, discussions, and exercises. Encourages students to explain concepts, share ideas, and engage in mini case-based tasks. (Addresses CLO1, CLO2, CLO4)	

	<p>Mid-term exam (25%) - Covers foundational topics: innovation in financial services, fintech ecosystem, digital payments, lending, investments, and insurtech. Includes short-answer, concept-based, and applied mini-case questions. (Addresses CLO1, CLO2, CLO3)</p> <p>Group project / case study (30%) - students analyze a fintech product, service, or platform, applying course concepts to evaluate innovation, technology, business model, and regulatory/ethical aspects. Presented in written and/or oral form. (Addresses CLO3, CLO5, CLO6)</p> <p>Final exam (35%) - Comprehensive evaluation of all topics, integrating innovation, technology, ethics, and regulatory considerations. May include applied case studies and structured analysis tasks. (Addresses CLO1-CLO6)</p>														
<p>Assessment Criteria</p>	<p>To pass the course, students must obtain at least 50% of the total points available across all assessment components:</p> <ul style="list-style-type: none"> • Attendance and participation activities • Midterm exam • Group project or case study • Final exam <p>Consistent participation in lectures and course activities is essential for effective learning. Students are expected to attend lectures according to the published course schedule.</p>														
<p>Course resources</p>	<table border="1"> <thead> <tr> <th data-bbox="427 1182 1248 1234">Resources</th> <th data-bbox="1248 1182 1482 1234">Number</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1234 1248 1287">Classroom</td> <td data-bbox="1248 1234 1482 1287">1</td> </tr> <tr> <td data-bbox="427 1287 1248 1339">IT Lab</td> <td data-bbox="1248 1287 1482 1339">1</td> </tr> <tr> <td data-bbox="427 1339 1248 1392">Moodle Platform</td> <td data-bbox="1248 1339 1482 1392">1</td> </tr> <tr> <td data-bbox="427 1392 1248 1444">Financial Databases / Digital Payment Case Materials</td> <td data-bbox="1248 1392 1482 1444">1</td> </tr> <tr> <td data-bbox="427 1444 1248 1497">FinTech Simulation Tools</td> <td data-bbox="1248 1444 1482 1497">1</td> </tr> <tr> <td data-bbox="427 1497 1248 1614">LCD Projector</td> <td data-bbox="1248 1497 1482 1614">1</td> </tr> </tbody> </table>	Resources	Number	Classroom	1	IT Lab	1	Moodle Platform	1	Financial Databases / Digital Payment Case Materials	1	FinTech Simulation Tools	1	LCD Projector	1
Resources	Number														
Classroom	1														
IT Lab	1														
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Financial Databases / Digital Payment Case Materials	1														
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LCD Projector	1														
<p>ECTS Workload</p>	<table border="1"> <thead> <tr> <th data-bbox="427 1614 1248 1686">Activity</th> <th data-bbox="1248 1614 1482 1686">Total workload</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1686 1248 1738">Lectures</td> <td data-bbox="1248 1686 1482 1738">30</td> </tr> <tr> <td data-bbox="427 1738 1248 1791">Seminars</td> <td data-bbox="1248 1738 1482 1791">20</td> </tr> <tr> <td data-bbox="427 1791 1248 1843">Group Project / Case Study Work</td> <td data-bbox="1248 1791 1482 1843">20</td> </tr> <tr> <td data-bbox="427 1843 1248 1896">Self Study and Exam Preparation</td> <td data-bbox="1248 1843 1482 1896">78</td> </tr> <tr> <td data-bbox="427 1896 1248 1942">Problem-based Learning / Role Play</td> <td data-bbox="1248 1896 1482 1942">2</td> </tr> </tbody> </table>	Activity	Total workload	Lectures	30	Seminars	20	Group Project / Case Study Work	20	Self Study and Exam Preparation	78	Problem-based Learning / Role Play	2		
Activity	Total workload														
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<p>Literature/References</p>	<p>Primary literature:</p>														

	<ol style="list-style-type: none"> 1. Buckley, R. P., Arner, D. W., & Zetzsche, D. A. (2023). <i>FinTech: Finance, Technology and Regulation</i>. Cambridge University Press. 2. Chishti, S., & Barberis, J. (Eds.). (2020). <i>The PAYTECH Book: The Payment Technology Handbook for Investors, Entrepreneurs and FinTech Visionaries</i>. Wiley. 3. Lee, D. K. C., & Deng, R. (Eds.). (2017/2018). <i>Handbook of Blockchain, Digital Finance, and Inclusion, Volume 1: Cryptocurrency, FinTech, InsurTech, and Regulation</i>. Academic Press. <p>Secondary literature:</p> <ol style="list-style-type: none"> 4. Gomber, P., Kauffman, R. J., Parker, C., & Weber, B. W. (2018). On the fintech revolution: Interpreting the forces of innovation, disruption, and transformation in financial services. <i>Journal of Management Information Systems</i>, 35(1), 220-265. 5. Bank for International Settlements / Basel Committee on Banking Supervision. Selected reports and publications on digitalisation of finance, supervisory implications, and operational resilience. 6. World Bank. Selected reports on digital financial services, financial inclusion, and consumer protection. 7. Central Bank of the Republic of Kosovo. Annual reports and selected regulatory publications. 8. Lecturer’s customized materials uploaded in Moodle. 9. Lectures and selected case-study materials available in Moodle.
<p>Ethical standards</p>	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person’s work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor’s level, the similarity index must be below 15%, and for Master’s level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and</p>

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Subject	<p>DIGITAL BANKING AND FINTECH REGULATION</p> <table border="1"> <thead> <tr> <th>Type</th> <th>Semester</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td>5</td> <td>6</td> <td>10DBFR621</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	5	6	10DBFR621
Type	Semester	ECTS	Code						
OBLIGATORY (O)	5	6	10DBFR621						
Aims and Objectives	<p>This course introduces students to the fundamental concepts, business models, and regulatory dimensions of digital banking and fintech. It explores how digital technologies are reshaping banking services, payment systems, customer onboarding, compliance processes, and consumer interaction, while examining how regulatory and supervisory frameworks respond to innovation in financial services. The course covers digital banking models, fintech business activities, payment innovation, open banking, digital identity, AML/KYC requirements, cybersecurity, consumer protection, and the principal legal and supervisory frameworks governing digital financial services. Designed for bachelor-level students, the course develops foundational and applied understanding of the interaction between digital transformation, banking innovation, and financial regulation.</p> <p>Course Objectives:</p> <ul style="list-style-type: none"> • To introduce core concepts and primary drivers influencing digital banking and fintech development. • To explain how digital technologies are transforming banking services, payment systems, customer onboarding, and compliance processes. • To familiarize students with the digital banking and fintech ecosystem and the interactions between banks, fintech firms, regulators, and consumers. • To develop students' ability to apply course concepts in the analysis of practical cases related to digital banking and fintech regulation. • To increase students' awareness of the ethical, legal, regulatory, cybersecurity, and consumer protection issues associated with digital banking and fintech. 								
Learning Outcomes	Upon successful completion of this course, students will be able to:								

	<ol style="list-style-type: none"> 1. Explain the fundamental concepts, main drivers, and key actors involved in digital banking and fintech. (PLO2) 2. Explain how digital technologies are transforming banking services, payment systems, customer onboarding, and compliance processes. (PLO2) 3. Identify the main regulatory, compliance, and supervisory requirements relevant to digital banking and fintech activities. (PLO2, PLO8) 4. Distinguish the principal ethical, legal, cybersecurity, data protection, and consumer protection issues associated with digital banking and fintech regulation. (PLO8, PLO6) 5. Apply course concepts to practical cases involving digital banking services, fintech business models, and regulatory challenges. (PLO2, PLO8) 6. Demonstrate the ability to present and communicate information related to a digital banking or fintech regulation issue. (PLO9) 		
Content	<table border="0" style="width: 100%;"> <tr> <td style="text-align: left;">Weekly Plan</td> <td style="text-align: right;">Week</td> </tr> </table>	Weekly Plan	Week
	Weekly Plan	Week	
	Introduction to digital banking and fintech: concepts, evolution, and main drivers	1	
	Digital banking models: branchless banking, mobile banking, internet banking, neobanks, and challenger banks	2	
	Digital banking ecosystem: banks, fintech firms, payment institutions, regulators, and customers	3	
	Digital payments and payment system innovation: cards, wallets, instant payments, QR payments, and BNPL	4	
	Customer onboarding in digital banking: e-KYC, remote identification, authentication, and customer experience	5	
	Open banking, APIs, and data sharing in financial services	6	
	Mid-term exam 1	7	
	Fintech regulation: regulatory objectives, licensing, supervision, and compliance requirements	8	
	AML/KYC, transaction monitoring, and regtech in digital banking and fintech	9	
	Cybersecurity, outsourcing risk, operational resilience, and fraud in digital financial services	10	
	Data protection, privacy, transparency, and consumer protection in digital banking	11	
	Crypto-assets, digital money, and regulatory responses to innovation in finance	12	
International practices and case studies in digital banking and fintech regulation	13		

	Recapitulation of the subject / student presentations / course review	14
	Mid-term exam 2	15
Teaching/Learning Methods	Activities	Weight (%)
	Lectures	30%
	Seminars	15%
	Laboratory	10%
	Case studies	20%
	Role play	10%
	Problem-based learning	15%
	<p>The course is designed to be inclusive and accessible to all students. Teaching methods, learning materials, and assessment tasks may be adapted, where necessary, to accommodate students with special needs and ensure equal opportunities for participation and achievement.</p> <p>Support mechanisms, including individual consultations and collaboration with student support services, have been strengthened to ensure that students receive appropriate academic assistance. Awareness of inclusive teaching practices will be applied to enhance accessibility and equal participation in the learning process.</p>	
Assessment Methods	Assessment Activity	Weight (%)
	Attendance and class activity	10%
	Mid-term exam 1	20%
	Mid-term exam 2	20%
	Group project / case study	20%
	Individual assignment	10%
	Final exam	20%
Assessment Description	<p>Attendance and class activity (10%) - This assessment instrument evaluates the dedication, preparation, participation, and engagement of students in the topics covered during lectures, seminars, and classroom discussions. During class activities, students will be encouraged to explain key concepts of digital banking and fintech, identify major regulatory and compliance issues, distinguish between banking models and digital service channels, and contribute to guided discussions based on practical examples and short case-based tasks. (Addresses CLO1, CLO2, CLO4)</p>	
	<p>Mid-term exam 1 (20%) - The first mid-term assessment is conducted in Week 7 and evaluates students' understanding of the foundational topics covered in the first half of the course, including digital banking concepts, digital banking models, fintech ecosystem structures, digital payments, customer onboarding, and open banking. The assessment</p>	

	<p>may include short-answer questions, concept-based questions, matching or classification questions, and brief applied tasks based on practical examples. (Addresses CLO1, CLO2, CLO3)</p> <p>Mid-term exam 2 (20%) - The second mid-term assessment is conducted in Week 15 and evaluates students' understanding and application of concepts related to fintech regulation, AML/KYC requirements, regtech, cybersecurity, consumer protection, data protection, and regulatory responses to innovation in finance. The assessment may include structured questions, short practical scenarios, and applied case-based tasks. (Addresses CLO3, CLO4, CLO5)</p> <p>Group project / case study (20%) - This assessment is applied throughout the semester and accumulates 20% of the overall assessment. Students work in groups to examine a digital bank, fintech provider, payment institution, or regulatory case. They are expected to apply course concepts in order to explain the service model, identify relevant regulatory requirements, distinguish key operational and compliance issues, and present their findings in a structured written and/or oral form. (Addresses CLO3, CLO5, CLO6)</p> <p>Individual assignment (10%) - This assessment is applied throughout the semester and accumulates 10% of the overall assessment. Students prepare an individual written assignment on a selected topic related to digital banking and fintech regulation, such as open banking, digital payments regulation, e-KYC, regtech, consumer protection, or cybersecurity in digital financial services. Through this assignment, students demonstrate their ability to explain a topic clearly, distinguish key issues, and apply course concepts to a selected example or context. (Addresses CLO2, CLO4, CLO5)</p> <p>Final exam (20%) - The final exam is a comprehensive assessment that evaluates students' overall understanding and application of the main concepts covered in the course. The final exam may include short essay questions, concept explanations, structured comparisons, and practical mini-cases requiring students to apply course concepts to situations involving digital banking services and fintech regulation. This assessment is designed to measure the extent to which students have achieved the course learning outcomes in an integrated manner.</p>
<p>Assessment Criteria</p>	<p>To pass the course, students must obtain at least 50% of the total points available across all assessment components:</p> <ul style="list-style-type: none"> • Attendance and participation in class activities • Midterm examination 1 • Midterm examination 2

	<ul style="list-style-type: none"> • Group project or case study • Individual assignment • Final examination <p>Consistent participation in lectures and course activities is essential for effective learning. Students are expected to attend lectures according to the published course schedule.</p>																
Course resources	<table border="1"> <thead> <tr> <th data-bbox="427 375 1263 415">Resources</th> <th data-bbox="1263 375 1472 415">Number</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 415 1263 478">Classroom</td> <td data-bbox="1263 415 1472 478">1</td> </tr> <tr> <td data-bbox="427 478 1263 541">IT Lab</td> <td data-bbox="1263 478 1472 541">1</td> </tr> <tr> <td data-bbox="427 541 1263 604">Moodle Platform</td> <td data-bbox="1263 541 1472 604">1</td> </tr> <tr> <td data-bbox="427 604 1263 667">Financial Databases / Digital Payment Case Materials</td> <td data-bbox="1263 604 1472 667">1</td> </tr> <tr> <td data-bbox="427 667 1263 730">FinTech Simulation Tools</td> <td data-bbox="1263 667 1472 730">1</td> </tr> <tr> <td data-bbox="427 730 1263 793">LCD Projector</td> <td data-bbox="1263 730 1472 793">1</td> </tr> </tbody> </table>	Resources	Number	Classroom	1	IT Lab	1	Moodle Platform	1	Financial Databases / Digital Payment Case Materials	1	FinTech Simulation Tools	1	LCD Projector	1		
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Literature/References	<p>Primary literature:</p> <ol style="list-style-type: none"> 1. Buckley, R. P., Arner, D. W., & Zetsche, D. A. (2023). <i>FinTech: Finance, Technology and Regulation</i>. Cambridge University Press. This is the strongest anchor text for the course because it explicitly integrates finance, technology, and regulation in one framework. 2. Ruof, C. (2023). <i>Regulating Financial Innovation: Fintech and the Information Deficit</i>. Palgrave Macmillan. This fits the regulation pillar particularly well and is useful for the parts on supervisory challenges, regulatory mismatch, and innovation oversight. 3. Liermann, V., & Stegmann, C. (Eds.). (2022). <i>The Digital Journey of Banking and Insurance, Volume I–III</i>. Springer. This is the best fit for the digital-banking side because it focuses on the digitization of banking and related operating, risk, and regulatory segments. <p>Secondary literature:</p>																

	<ol style="list-style-type: none"> 4. Gomber, P., Kauffman, R. J., Parker, C., & Weber, B. W. (2018). On the fintech revolution: Interpreting the forces of innovation, disruption, and transformation in financial services. <i>Journal of Management Information Systems</i>, 35(1), 220-265. 5. Zetzsche, D. A., Arner, D. W., & Buckley, R. P. (2020). Decentralized finance (DeFi). <i>Journal of Financial Regulation</i>, 6(2), 172-203. 6. Bank for International Settlements / Basel Committee on Banking Supervision. Selected reports and publications on digitalisation of banking, supervisory implications, and operational resilience. 7. World Bank. Selected reports on digital financial services, financial inclusion, and consumer protection. 8. Central Bank of the Republic of Kosovo. Annual reports and selected regulatory publications. 9. Lecturer's customized materials uploaded in Moodle. 10. Video lectures and selected case-study materials in Moodle. 11. Selected materials on open banking and consumer data-sharing regulation.
<p>Ethical standards</p>	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>

<p>Subject</p>	<p>INVESTMENT ANALYSIS AND PORTFOLIO MANAGEMENT</p>
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OBLIGATORY (O)	5	6	10IAPM622						
<p>Aims and Objectives</p>	<p>Investment Analysis and Portfolio Management is an introductory course in the field of financial investments and modern portfolio management, designed to provide students with a solid theoretical and practical basis for making investment decisions. The course comprehensively covers the basic concepts, theories and rules of decision-making in financial investments, with a focus on portfolio optimization and asset valuation. Topics include the theory of expected utility, risk and return measurement, portfolio selection theory, asset valuation models (such as CAPM and multifactor models) and their application in modern financial practice. The course also addresses various financial instruments and their role in investment management. Taking into account the globalization of financial markets, students will analyze investment opportunities in both domestic and international markets, as well as become familiar with basic techniques for evaluating portfolio performance. The course aims to develop analytical and practical skills, essential for professionals in the field of Fintech and Business Analytics.</p> <p>The main objectives of this course are as follows:</p> <ul style="list-style-type: none"> • To provide a sound understanding of the investment environment. • To equip participants with the theoretical and practical foundations for interpreting risk and return in financial investments. • To develop practical skills for applying the principles of portfolio management. • To integrate contemporary concepts of financial markets. 								
<p>Learning Outcomes</p>	<p>At the end of this course, students should have the skills to:</p> <ol style="list-style-type: none"> 1. Interpret and explain the investment environment, the structure, organization and functioning of financial markets and securities markets, as well as the role of financial instruments in the modern financial system (PLO5). 2. Interpret and distinguish the basic concepts of risk and return by analyzing key financial indicators (PLO5, PLO7). 3. Apply the principles of portfolio analysis and management, including the theory of arbitrage pricing and asset allocation (PLO7). 4. Apply and demonstrate methods of evaluating financial instruments by analyzing the characteristics and risks of bonds and stocks through technical analysis and fundamental analysis (PLO5, PLO7). 5. Interpret and apply the concepts of the efficient market hypothesis, the use of derivative instruments (futures contracts) and basic risk management techniques in financial investments (PLO5, PLO7, PLO8). 								

	6. Analyze the role of blockchain-based financial instruments, decentralized finance (DeFi), and digital assets in portfolio construction and investment decision-making. (PLO3, PLO7)																																
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	<p>Test I 35%</p> <p>Test II 35%</p> <p>Individual Project 20%</p>
<p>Assessment Description</p>	<p>Activity and Quizzes (10%) - Activity and quizzes are continuous assessment tools that are implemented during lectures and practical exercises. They aim to monitor academic progress, identify the level of conceptual mastery and develop analytical skills through short exercises, guided discussions and practical tasks. These activities support all the topics of the course, including the investment environment, financial instrument analysis, portfolio management, derivatives and risk management. (This tool addresses CLO1, CLO2).</p> <p>Tests I and II (35% + 35%) - The tests represent mid-term assessments that are conducted during the semester in order to measure the acquisition of theoretical knowledge and analytical skills. Test I is conducted in the seventh week, Test II is conducted in the fourteenth week. Each test contains 10-20 questions, which can be in the form of short essays, numerical exercises, analytical tasks and economic interpretation of financial situations. The tests focus on the concepts of financial markets, risk and return, the efficient market hypothesis, financial instruments and the basics of portfolio management. (This instrument addresses CLO1, CLO2, CLO3, CLO5).</p> <p>Individual Project (20%) - The individual project represents an essential assessment tool that aims to integrate theoretical knowledge and practical application in the field of investment analysis and portfolio management. Within the framework of this project, an in-depth analysis of the investment environment, financial markets and financial instruments is carried out, including risk and return analysis, asset selection and portfolio construction. An integral part of the project is also the simulation of investments in real market conditions, through the use of electronic virtual trading platforms, such as MarketWatch, enabling the practical application of concepts on technical analysis, fundamental analysis, asset allocation and risk management. The project is prepared in written form, with a length of 3000-3500 words, and is presented at the end of the semester. (This instrument addresses CLO3, CLO4, CLO5).</p>
<p>Assessment Criteria</p>	<p>In order for a student to successfully pass the Investment Analysis and Portfolio Management course, it is required to achieve at least 50% of the total points, which are distributed across all assessment instruments:</p> <ul style="list-style-type: none"> • Activity and Quizzes • Tests I • Tests II • Individual Project

	Regular participation in lectures and exercises is considered an essential part of the learning process. Students are expected to actively participate in discussions, practical activities and case studies related to financial investments and modern portfolio management. Students are required to attend lectures according to the course schedule, as continuous engagement contributes to the acquisition of concepts and the fulfillment of the learning outcomes of the course.
Course resources	Resources Number
	Classroom (e.g) 1
	IT Lab (e.g) 1
	Moodle 1
	Slido/Miro 1
	MarketWatch 1
	Stata/SPSS 1
ECTS Workload	Activity Total workload
	Lectures 30
	Seminars 12
	Exercise 15
	MarketWatch Simulations 12
	Self-learning 75
	Consultations 6
Literature/References	Primary Literature:
	1. Bodie, Z., Kane, A., & Marcus, A. J. (2021). Investments (12th ed.). McGraw Hill. ISBN: 9781260590241
	2. Mishkin, F. S., & Eakins, S. G. (2023). Financial Markets and Institutions (10th Edition, Global Edition). Pearson Education. ISBN: 978-1292459547.
	3. Elton, E. J., Gruber, M. J., Brown, S. J., & Goetzmann, W. N. (2014). Modern portfolio theory and investment analysis (9th ed.). John Wiley & Sons. ISBN: 9781118469941
	4. Fischer, D. E., & Jordan, R. J. (2006). Security analysis & portfolio management (6th ed.). Pearson Education. ISBN: 9780136069463
	5. Fabozzi, F. J. (2021). Bond markets, analysis and strategies (10th ed.). Pearson
	Secondary Literature:
	6. Jensen, G. R., & Jones, R. A. (2019). Investment analysis & management (14th ed) ISBN: 9781119667568
	7. Luçi, E., & Kripa, D. (2012). Investments (2nd ed., university textbook). Pegi F House. ISBN: 99943-693.

Ethical Standards	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>
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Subject	ARTIFICIAL INTELLIGENCE IN BUSINESS			
	Type	Semester	ECTS	Code
	OBLIGATORY (O)	5	6	10AIB623
Aims and Objectives	<p>This course aims to increase awareness of subfields of artificial intelligence technologies in digitized businesses, such as Machine Learning, Deep Learning, Generative Artificial Intelligence, and Natural Language Processing, and to develop new knowledge, skills, and understanding in competently managing business functions with these new technologies.</p> <p>Course Objectives:</p> <ul style="list-style-type: none"> • To develop an understanding of the fundamental concepts and techniques of artificial intelligence and their application in business environments. • To enable students to analyze business problems using data-driven approaches and basic machine learning techniques. 			

	<ul style="list-style-type: none"> • To provide knowledge of generative artificial intelligence and natural language processing and their applications in business functions. • To equip students with the ability to evaluate the benefits, limitations, and ethical implications of implementing AI technologies in organizations. • To develop practical skills in designing AI-based solutions aligned with business strategies and operational needs. 																																
Learning Outcomes	<p>At the conclusion of this subject students should have the skills to:</p> <ol style="list-style-type: none"> 1. Explain how artificial intelligence technologies can be used in a business context. (PLO4) 2. Apply AI strategies that align with business objectives. (PLO4, PLO5) 3. Explain the benefits and limitations of implementing AI solutions in businesses. (PLO4, PLO8) 4. Explain how generative artificial intelligence technologies can be used in businesses. (PLO4) 5. Explain the fundamental concepts of artificial intelligence and their relevance to business processes and decision-making. (PLO4) 6. Apply basic data-driven and artificial intelligence techniques to solve business problems and support decision-making. (PLO5, PLO6) 																																
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Assessment Description	<p>Attendance and Class Activity (10%) - This assessment instrument evaluates the dedication, engagement, and active participation of students during lectures, discussions, and practical sessions. Students are expected to contribute to discussions, interpret business scenarios, and participate in problem-solving activities related to artificial intelligence applications in business. Continuous engagement reflects students' understanding of key concepts and their ability to relate them to real-world contexts. (Addresses CLO1, CLO3, CLO5)</p> <p>Group Project (40%) - The group project is applied throughout the semester and requires students to work in groups of 3-4 members to design and propose an AI-based solution to a real or simulated business problem. The project includes identifying a business need, selecting appropriate AI technologies (e.g., machine learning, generative AI), and developing a strategy aligned with business objectives. Students are expected to present their findings in both written and oral formats. This assessment evaluates students' ability to apply AI concepts, develop business-oriented solutions, and collaborate effectively. (Addresses CLO2, CLO4, CLO6)</p> <p>Midterm Exam 1 (25%) - The first midterm exam is conducted in Week 7 and covers the foundational topics of the course, including introduction to artificial intelligence, data concepts, and basic machine learning models. The exam assesses students' understanding</p>										

	<p>of core concepts and their ability to explain and interpret the role of AI in business contexts through structured questions and applied tasks. (Addresses CLO1, CLO5)</p> <p>Midterm Exam 2 (25%) - The second midterm exam is conducted in Week 15 and serves as the final evaluation of the course. It covers advanced topics such as generative artificial intelligence, natural language processing, AI strategy, and business applications. The assessment includes analytical and application-based tasks that evaluate students' ability to apply AI knowledge to business scenarios and interpret results effectively. (Addresses all CLOs)</p>														
Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p> <ul style="list-style-type: none"> • Attendance and class activity • Group project • Midterm exam 1 • Midterm exam 2 <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.</p>														
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	<p>4. “Machine Learning and Artificial Intelligence: Concepts, Algorithms and Models”, Reza Rawassizadeh, 2025.</p> <p>5. “Competing in the Age of AI: Strategy and Leadership When Algorithms and Networks Run the World”, Marco Iansiti, Karim R. Lakhani, 2020.</p> <p>Secondary literature:</p> <p>6. “Hands-On Machine Learning with Scikit-Learn and PyTorch: Concepts, Tools, and Techniques to Build Intelligent Systems”, Aurélien Géron, 2025.</p> <p>7. Machine Learning System Design Interview, Ali Aminian and Alex Xu, 2023</p> <p>8. “Prediction Machines: The Simple Economics of Artificial Intelligence”, Agraw Goldfarb, 2018.</p>
<p>Ethical standards</p>	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person’s work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor’s level, the similarity index must be below 15%, and for Master’s level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>

<p>Subject</p>	<p>BUSINESS STRATEGY AND DECISION MODELS</p> <table border="1" data-bbox="422 1827 1477 1900"> <thead> <tr> <th>Type</th> <th>Semester</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td>5</td> <td>6</td> <td>10BSDM624</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	5	6	10BSDM624
Type	Semester	ECTS	Code						
OBLIGATORY (O)	5	6	10BSDM624						
<p>Aims and Objectives</p>	<p>The aim of this course is to introduce students to the fundamental concepts of business strategy and decision-making, and to help them understand how decisions are made in organizational contexts. The course seeks to develop student’s ability to recognize</p>								

	<p>different decision-making approaches and to apply basic models and techniques in solving practical business problems</p> <p>Course Objectives:</p> <ul style="list-style-type: none"> • To develop a solid understanding of business strategy and decision-making concepts • To analyze and evaluate different decision-making approaches in organizations • To use quantitative and qualitative decision-making models in business contexts • To enhance strategic thinking and problem-solving skills in managerial decision-making 																																
<p>Learning Outcomes</p>	<p>After successful completion of this course, students will be able to:</p> <ol style="list-style-type: none"> 1. Recount basic concepts within business strategy, strategic management, business development, game theory, decision making theory and methods (PLO7) 2. Understand effective business strategies (PLO7) 3. Distinguish between individual and group decision making and the methods used (PLO10) 4. Use the methods, models and techniques of scientific decision making in managerial decisions. (PLO5, PLO10) 5. Understand game theory and utility theory for use in decision making. (PLO5, PLO7) 6. Apply digital decision-making tools and data-driven models to support strategic decisions in financial and business environments (PLO4, PLO5) 																																
<p>Content</p>	<table border="1"> <thead> <tr> <th data-bbox="418 1186 1349 1220">Weekly Plan</th> <th data-bbox="1349 1186 1479 1220">Week</th> </tr> </thead> <tbody> <tr> <td data-bbox="418 1220 1349 1253">Introduction to Business Strategy and Strategic Analysis</td> <td data-bbox="1349 1220 1479 1253">1</td> </tr> <tr> <td data-bbox="418 1253 1349 1287">Business Strategy and models</td> <td data-bbox="1349 1253 1479 1287">2</td> </tr> <tr> <td data-bbox="418 1287 1349 1320">Decision making process</td> <td data-bbox="1349 1287 1479 1320">3</td> </tr> <tr> <td data-bbox="418 1320 1349 1354">Management, Leadership and Strategy Leader</td> <td data-bbox="1349 1320 1479 1354">4</td> </tr> <tr> <td data-bbox="418 1354 1349 1388">Individual and group decision making</td> <td data-bbox="1349 1354 1479 1388">5</td> </tr> <tr> <td data-bbox="418 1388 1349 1421">Methods and models of decision making</td> <td data-bbox="1349 1388 1479 1421">6</td> </tr> <tr> <td data-bbox="418 1421 1349 1455">Midterm exam I</td> <td data-bbox="1349 1421 1479 1455">7</td> </tr> <tr> <td data-bbox="418 1455 1349 1488">Conditions and techniques of decision making</td> <td data-bbox="1349 1455 1479 1488">8</td> </tr> <tr> <td data-bbox="418 1488 1349 1522">Expected value and decision making tree</td> <td data-bbox="1349 1488 1479 1522">9</td> </tr> <tr> <td data-bbox="418 1522 1349 1556">Decision making criteria</td> <td data-bbox="1349 1522 1479 1556">10</td> </tr> <tr> <td data-bbox="418 1556 1349 1589">Utility Theory</td> <td data-bbox="1349 1556 1479 1589">11</td> </tr> <tr> <td data-bbox="418 1589 1349 1623">Practical exercise in finding the expected value</td> <td data-bbox="1349 1589 1479 1623">12</td> </tr> <tr> <td data-bbox="418 1623 1349 1656">Game Theory</td> <td data-bbox="1349 1623 1479 1656">13</td> </tr> <tr> <td data-bbox="418 1656 1349 1690">Analysis of seminar papers and homework</td> <td data-bbox="1349 1656 1479 1690">14</td> </tr> <tr> <td data-bbox="418 1690 1349 1724">Midterm exam II</td> <td data-bbox="1349 1690 1479 1724">15</td> </tr> </tbody> </table>	Weekly Plan	Week	Introduction to Business Strategy and Strategic Analysis	1	Business Strategy and models	2	Decision making process	3	Management, Leadership and Strategy Leader	4	Individual and group decision making	5	Methods and models of decision making	6	Midterm exam I	7	Conditions and techniques of decision making	8	Expected value and decision making tree	9	Decision making criteria	10	Utility Theory	11	Practical exercise in finding the expected value	12	Game Theory	13	Analysis of seminar papers and homework	14	Midterm exam II	15
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<p>Assessment Description</p>	<p>Attendance and Class activity (10%) - Students are expected to attend classes regularly and actively participate in all scheduled learning activities, including discussions, case studies, and problem - based exercises. Assessment is based on consistent attendance, engagement in class discussions, contribution to group work, and demonstration of preparedness for each session. Active participation reflects the student's ability to apply theoretical concepts to practical situations and to collaborate effectively with peers. (Addresses CLO2, CLO3)</p> <p>Individual Assignments (Seminar, Case study) (30%) - Students are required to complete individual assignments in the form of seminar papers and case study analyses. These tasks are designed to assess the student's ability to apply theoretical concepts, models, and decision-making techniques to real or simulated business situations. Evaluation is based on the quality of analysis, critical thinking, clarity of argumentation, use of relevant literature, and the ability to propose well-reasoned solutions or recommendations. Timely submission and adherence to academic standards are also taken into account. (Addresses CLO2, CLO4, CLO5)</p> <p>Midterm Exams (2*30 %) - The tests include a midterm evaluation period during the semester. More specifically, after the 7th week, the first test is organized, which contains the teaching materials covered from the first week to the sixth week. Then in the 15th week, the second test is organized. These tests include 15 to 20 questions, where the nature of the questions is varied, including essay questions, optional questions, etc. (Addresses CLO1, CLO4, CLO5)</p>								

Assessment Criteria	<p>Student performance is assessed through class participation and activity, individual assignments, and semester tests. The evaluation focuses on understanding key concepts, applying decision-making models, analytical skills, and active participation. To successfully pass the course, students must achieve at least 50% of the total points across all assessment components:</p> <ul style="list-style-type: none"> • Class participation and activity • Individual engagement • Tests <p>Regular attendance in lectures and course activities is considered an essential part of the learning process. Students are expected to attend lectures according to the course schedule.</p>												
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Ethical standards	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of</p>												

	<p>original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>
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Subject	PROFESSIONAL INTERNSHIP			
	Type	Semester	ECTS	Code
	OBLIGATORY (O)	6	10	10PI651
Aims and Objectives	<p>This course is designed to provide students with the opportunity to apply the knowledge and skills acquired during their studies in a practical/workplace setting. The aim of this course is to enable the student to apply the knowledge and theories learned from academic environment in a practical/real-world setting with the support of a faculty advisor. The on-the-job learning experience also assists students in exploring career interests and it provides them the opportunity to build professional networks. At the end of this course students should hand in an internship report of 5-8 pages, latest at the last day of his/her internship, in order to express their professional knowledge about their experience in a particular Institution.</p>			
Learning Outcomes	<p>After finishing this course, the student will be able to:</p> <ol style="list-style-type: none"> 1. Relate the knowledge gained during their studies to a professional work environment (PLO7) 2. Identify the practices and protocols of a specific company and industry (PLO2, PLO7) 			

	<ol style="list-style-type: none"> 3. Identify future career opportunities with a focus on personal career goals (PLO9) 4. Develop communication skills within a professional work environment (PLO9) 5. Recognize a network of professional contacts within the industry (PLO8, PLO9) 6. Recognize continuous improvement from the feedback from supervisors and colleagues (PLO10) 7. Present the internship report regarding the experience and knowledge gained within a company, including appropriate consideration of data confidentiality and information security (PLO10, PLO9, PLO6) 		
Content	<p>Course Plan</p> <p>The internship course plan is divided in three phases within the semester:</p> <p>1. Orientation and Introduction</p> <p>Introduction lecture with the students from the mentor/supervisor who should be a professor within MBE Program</p> <p>The internship supervisor has to decide about, whether the prospective internship place of the student meets the criteria for an internship</p> <p>Additional lectures regarding the administrative instructions about the internship</p> <p>Introduction to the host organization and its business operations.</p> <p>2. Supervision and Mentorship</p> <p>Assignment of a mentor or supervisor within the organization to guide the intern's activities.</p> <p>Regular check-ins to discuss progress, challenges, and opportunities for growth.</p> <p>3. Final Reporting:</p> <p>The student has to hand in an internship report of 5-8 pages, latest at the last day of his/her internship, which is a comprehensive report detailing the intern's contributions and learning outcomes.</p> <p>The internship report should contain:</p> <ul style="list-style-type: none"> - A description of the Institution/ company and its products - A description of and reflection on the intern's tasks - An analysis of how the learning outcomes were met during internship - A analysis of the connection between the intern's tasks and the work processes of the Institution/ company. - Solution proposals for challenges in the student's tasks or the processes of the company - A conclusion, that sets the report in relation to the final exam. 		
	<table border="0" style="width: 100%;"> <tr> <td style="width: 70%;">Teaching/Learning Activity</td> <td style="width: 30%; text-align: right;">Weight (%)</td> </tr> </table>	Teaching/Learning Activity	Weight (%)
Teaching/Learning Activity	Weight (%)		

<p>Teaching/Learning Methods</p>	<p>Practice in the industry 60%</p> <p>Independent work 40%</p> <p>The course is designed to be inclusive and accessible to all students. Teaching methods, learning materials, and assessment tasks may be adapted, where necessary, to accommodate students with special needs and ensure equal opportunities for participation and achievement.</p> <p>Support mechanisms, including individual consultations and collaboration with student support services, have been strengthened to ensure that students receive appropriate academic assistance. Awareness of inclusive teaching practices will be applied to enhance accessibility and equal participation in the learning process.</p>
<p>Assessment Methods</p>	<p>Assessment Activity</p> <p>Internship in the industry/business (certificate from the business supervisor). Written report on the internship (final project in Word format summarizing the internship experience, evaluated from the Faculty supervisor) Presentation (summarizing the internship experience in PPT format, evaluated from the Faculty supervisor). The final evaluation will be based in the certificate of completion, written report and presentation by the Faculty supervisor.</p>
<p>Assessment Description</p>	<p>Internship in the industry (60%): The student will be appointed in a specific business that operates in the field of Fintech and Business Analytics. The student will have a chance to relate its information learned during the studies with the problems of a real life and market demand. Within the industry, the student will have a supervisor that will evaluate the intern’s performance in the company, in the end with a specific certificate that will be sent to the Faculty supervisor. This assessment instrument covers learning outcomes from 1 to 6. (Addresses CLO1-CLO6)</p> <p>Comprehensive project and presentation (40%): The student needs to prepare a comprehensive project and final presentation summarizing the internship experience. It includes a preparation of a comprehensive report detailing the intern's contributions and experience within the specific business/institution. The report should include an analysis of how the learning outcomes were met during the internship. The project is required to be in a Word format with a specific structure, information’s about the company where they finished the internship, the department where they were appointed as an intern, activities executed within the internship period, lessons learned, etc. The word paper should contain 5-8 pages. The presentation of the project should be in PPT format (up to 10 slides). This assessment instrument covers learning outcome 7. (Addresses CLO 7)</p>

	<p>Note: Students will have two supervisors/evaluators, one in the faculty and one in the company where they will complete the internship. The Supervisor at Faculty will receive the certificate from the internship supervisor in order to verify hours and the work performed as stated in the final report.</p>										
Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p> <ul style="list-style-type: none"> • Internship in the industry • Presentation <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.</p>										
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Preparing the internship paper/report and presentation	74										
Literature/References	Materials collected by undertaking practical work in the Institution.										
Ethical standards	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or</p>										

	<p>course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>
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Subject	BACHELOR THESIS								
	<table border="1"> <thead> <tr> <th>Type</th> <th>Semester</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>OBLIGATORY (O)</td> <td>6</td> <td>20</td> <td>10BTH652</td> </tr> </tbody> </table>	Type	Semester	ECTS	Code	OBLIGATORY (O)	6	20	10BTH652
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OBLIGATORY (O)	6	20	10BTH652						
Description of the thesis	<p>The bachelor thesis is meant to show that a student is capable of working on a scientific subject or project and display or document their results on a scientific level subject to a certain deadline. The thesis is mentored and assessed by an mentor. The choice of subject and mentor may be suggested by the student. If the professor of choice rejects mentoring, the student will be assigned a mentor on request by the Faculty office.</p> <p>The working time on a thesis is 10 weeks. Subject, tasks and extent of the thesis have to be restricted so as to enable adherence of the deadline. The schedule of meetings and consultations regarding the thesis is appointed by agreement between the mentor and the student.</p> <p>The thesis needs a title page, a table of contents and a bibliography. All information regarding the thesis writing process and the graduation process in general is available on the Moodle platform. Students need to follow the instructions made public at the Bachelor Thesis Framework and The Guideline regarding the graduation process. The candidate needs to attach a written declaration to the thesis which states that they have written the thesis themselves, have not used sources and means other than the ones indicated, have indicated direct citations.</p> <p>The mentor continuously reviews the thesis. In this case, he/she evaluates it positively or gives comments to the student for possible improvements. The mentor must respond within a reasonable time frame (about two weeks) to the student if there is a need for improvement. After the thesis is approved by the mentor, the final version the thesis has to be delivered to the Faculty Office, which in a two-weeks period has to inform the student if the thesis was accepted or technical changes have to be made in order to be accepted and further proceeded. The student has two weeks as well to adjust his/her thesis according to the program regulations.</p>								

	After the thesis has been accepted by the Faculty, the mentor evaluates the final version of the thesis and the student proceeds with the graduation procedures.								
Learning outcomes	<ol style="list-style-type: none"> 1. Demonstrate an advanced understanding of the selected topic based on the literature review in specific area of orientation (PLO1, PLO5, PLO10) 2. Apply academic written knowledge and research skills in order to interpret the current state of the art in the field of the thesis (PLO2, PLO10) 3. Demonstrate skills in the critical review of the literature on a specific topic (PLO5, PLO10) 4. Demonstrate their knowledge in clear definition of research questions and objectives (PLO10) 5. Demonstrate skills of data collection and analysis (PLO2, PLO5) 6. Apply advanced IT tools and systems for data analysis (PLO2, PLO4, PLO5) 7. Understand statistical methods and research methodologies to conduct robust data analysis, applying findings to real-world business scenarios (PLO5, PLO10) 8. Critically interpret the results and present the relevant recommendations on the area of orientation (PLO9, PLO10) 								
Assessment methods	<p>Upon the completion of the diploma thesis by the student, the thesis mentor reviews and evaluates the overall assessment based on following indicators:</p> <ul style="list-style-type: none"> - The literature review was organized in the appropriate manner - Textbooks, academic books, and scientific journals were used for the literature review - Research questions and objectives were defined appropriately - The methodology and problem definition were established - Efficient methods were used in data collection and analysis - Interpretation and commentary of the results <p>Each of the above indicators can be evaluated 0-100%. The final grade is calculated based on the average of the six above indicators.</p>								
ECTS Workload	<table border="1"> <thead> <tr> <th style="text-align: left;">Type of activity</th> <th style="text-align: right;">Total workload</th> </tr> </thead> <tbody> <tr> <td>Consultations</td> <td style="text-align: right;">30</td> </tr> <tr> <td>Independent study</td> <td style="text-align: right;">270</td> </tr> <tr> <td>Thesis preparation</td> <td style="text-align: right;">200</td> </tr> </tbody> </table>	Type of activity	Total workload	Consultations	30	Independent study	270	Thesis preparation	200
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	<p>exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>
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ELECTIVE

Subject	ENTREPRENEURSHIP AND INNOVATION MANAGEMENT		
	Type	ECTS	Code
	ELECTIVE (E)	6	10EIM660
Aims and Objectives	<p>The course applies key theories in entrepreneurship and innovation in a contemporary context including entrepreneurship and innovation in new industries, emerging industries, new technologies, public services and sustainable development. The course aims to explore the skills that entrepreneurs should have in identifying, systematizing and developing entrepreneurial and innovative opportunities. Within the subject, methods and techniques, strategies and areas of entrepreneurship and innovation are discussed.</p> <p>The course also addresses the fundamental aspects that managers should consider when managing innovations and entrepreneurship in business organizations. In addition, this course explores the skills that every manager needs in order to manage innovation in enterprise. The course will focus on strategies and methods of starting up venture that excel at identifying, building and commercializing innovations in different societal aspects.</p>		

	<p>The objectives of the course are:</p> <ul style="list-style-type: none"> • To develop Entrepreneurial mindset among students • To enable students to appreciate the dynamic changes happening in the business 																																
Learning Outcomes	<p>On completion of the course students should be able to:</p> <ol style="list-style-type: none"> 1. Assess the role of entrepreneurial activity and innovation in the success of new enterprises (PLO7, PLO9) 2. Develop and analyze situations that enable entrepreneurship and innovation (PLO7, PLO10) 3. Critically evaluate techniques, methods and strategies for advancing innovation and entrepreneurship (PLO7, PLO10) 4. Explain analytically the types of innovations and their importance in creating opportunities and competitive advantage for businesses (PLO7, PLO9) 5. Understand, analyze and describe the role of government, technology, education and contemporary trends in entrepreneurship and innovation (PLO7, PLO8) 6. Demonstrate knowledge on the process of identification, development and implementation of innovation and entrepreneurship (PLO7, PLO9) 																																
Content	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Weekly Plan</th> <th style="text-align: right;">Week</th> </tr> </thead> <tbody> <tr><td>Innovation economics, competitiveness and entrepreneurship</td><td style="text-align: right;">1</td></tr> <tr><td>Sources of innovation and entrepreneurship</td><td style="text-align: right;">2</td></tr> <tr><td>Systemic entrepreneurship (individual, industry, process)</td><td style="text-align: right;">3</td></tr> <tr><td>Social innovation and sustainability</td><td style="text-align: right;">4</td></tr> <tr><td>Systems of innovation challenges and perspectives</td><td style="text-align: right;">5</td></tr> <tr><td>R&D, Knowledge and Innovation</td><td style="text-align: right;">6</td></tr> <tr><td>Mid exam 1</td><td style="text-align: right;">7</td></tr> <tr><td>Globalization, regionalization and innovation</td><td style="text-align: right;">8</td></tr> <tr><td>Organizational innovation, process and networks</td><td style="text-align: right;">9</td></tr> <tr><td>Innovative manufacturing, products and services</td><td style="text-align: right;">10</td></tr> <tr><td>Innovation diffusion</td><td style="text-align: right;">11</td></tr> <tr><td>Government, Science, Technology and Innovation Policy</td><td style="text-align: right;">12</td></tr> <tr><td>Measuring innovation and entrepreneurship, indices and</td><td style="text-align: right;">13</td></tr> <tr><td>Students presentations</td><td style="text-align: right;">14</td></tr> <tr><td>Mid exam 2</td><td style="text-align: right;">15</td></tr> </tbody> </table>	Weekly Plan	Week	Innovation economics, competitiveness and entrepreneurship	1	Sources of innovation and entrepreneurship	2	Systemic entrepreneurship (individual, industry, process)	3	Social innovation and sustainability	4	Systems of innovation challenges and perspectives	5	R&D, Knowledge and Innovation	6	Mid exam 1	7	Globalization, regionalization and innovation	8	Organizational innovation, process and networks	9	Innovative manufacturing, products and services	10	Innovation diffusion	11	Government, Science, Technology and Innovation Policy	12	Measuring innovation and entrepreneurship, indices and	13	Students presentations	14	Mid exam 2	15
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<p>Teaching/Learning Methods</p>	<p>The course is designed to be inclusive and accessible to all students. Teaching methods, learning materials, and assessment tasks may be adapted, where necessary, to accommodate students with special needs and ensure equal opportunities for participation and achievement.</p> <p>Support mechanisms, including individual consultations and collaboration with student support services, have been strengthened to ensure that students receive appropriate academic assistance. Awareness of inclusive teaching practices will be applied to enhance accessibility and equal participation in the learning process.</p>										
<p>Assessment Methods</p>	<table border="1"> <thead> <tr> <th data-bbox="483 632 1268 663">Assessment Activity</th> <th data-bbox="1268 632 1464 663">Weight (%)</th> </tr> </thead> <tbody> <tr> <td data-bbox="483 663 1268 701">Class Activity</td> <td data-bbox="1268 663 1464 701">10%</td> </tr> <tr> <td data-bbox="483 701 1268 739">Assignment/Seminar</td> <td data-bbox="1268 701 1464 739">20%</td> </tr> <tr> <td data-bbox="483 739 1268 777">Quiz</td> <td data-bbox="1268 739 1464 777">10%</td> </tr> <tr> <td data-bbox="483 777 1268 825">Midterm Exam</td> <td data-bbox="1268 777 1464 825">60%</td> </tr> </tbody> </table>	Assessment Activity	Weight (%)	Class Activity	10%	Assignment/Seminar	20%	Quiz	10%	Midterm Exam	60%
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Midterm Exam	60%										
<p>Assessment Description</p>	<p>Class Activity (10%) - This assessment evaluates students' participation in discussions and scientifically oriented debates within the course (Addresses CLO1, CLO2, CLO5).</p> <p>Seminar / Assignment (20%) - This assessment involves preliminary research on a specific problem, developed in groups of no more than three students. Evaluation is based on structure, content, findings, and practical implications (Addresses CLO2, CLO3, CLO4, CLO5, CLO6).</p> <p>Quiz (10%) - This is a short-term assessment instrument used to evaluate students' knowledge and skills on specific topics within the course (Addresses CLO1, CLO2, CLO3).</p> <p>Midterm Exams (60%) - Tests include a mid-term evaluation period during the semester. In Week 7, the first test is organized, covering the material from Week 1 to Week 6, while in Week 15 the second test is applied. These tests include 10 to 15 questions of various types, including essay and multiple-choice questions (Addresses CLO1, CLO2, CLO3, CLO4).</p>										
<p>Assessment Criteria</p>	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p> <ul style="list-style-type: none"> • Attendance and participation • Quiz • Seminar/Assignment • Midterm exams <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.</p>										

Course resources	Resources	Number
	Classroom	1
	Moodle	1
	Projector	1
ECTS Workload	Activity	Total workload
	Lectures	30
	Seminars	18
	Independent learning	98
	Mid-Term Exams	4
Literature/References	Primary literature	
	1. Managing innovation and entrepreneurship, Robert D. Hisrich	
	2. Shehu, E. (2022) Summary of lectures	
	3. Tim Mazzarol, Sophie Reboud (2020). Entrepreneurship and Innovation. 4th Edition, Springer.	
	4. Tim Mazzarol, Sophie Reboud (2020). Workbook for Entrepreneurship and Innovation (2020). 4th Edition, Springer	
	Secondary literature	
	1. Blank, S. Dorf, B. (2020) The Startup Owner's Manual: The Step-By-Step Guide for Building a Great Company 1st Edition, Wiley	
	2. GEM (Global Entrepreneurship Monitor) (2023). Global Entrepreneurship Monitor 2022/2023 Global Report: Adapting to a “New Normal”. London: GEM.	
	3. European Commission (2023). European Innovation Scoreboard. Directorate General for Research and Innovation	
	4. Christensen, C. M. (2016) The Innovator's Dilemma: When New Technologies Cause Great Firms to Fail (Management of Innovation and Change), Harvard Review Press.	
	5. Elias G. Carayannis, Elpida T. Samara, Yannis L. Bakouros (2015). Innovation and Entrepreneurship. Springer International Publishing Switzerland. DOI 10.1007/978-3-319-11242-8	
	6. Oli R. M. and Henk W. V. (2021) Business Model Innovation in Transforming Economies: A Co-Evolutionary Perspective for a Global and Digital World. Management and Organization Review 17:2, 202-225	
	7. Ries, E. (2011) The Lean Startup: How Today's Entrepreneurs Use Continuous Innovation to Create Radically Successful Businesses, The New York Times.	
	8. David J. Storey, Francis J. Greene, Joseph Hassid, Irene Fafaliou. (2011) Entrepreneurship for Small and Medium Enterprises, Kritiki.	

	<p>9. Goffin, K. and R. Mitchell (2010) Innovation Management, 2nd edn. London: Pearson.</p> <p>10. Drucker, P. (2008). The Essential Drucker. The Best of Sixty Years of Peter Drucker's Essential Writings on Management, Harper Business: US.</p>
<p>Ethical standards</p>	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies. Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>

<p>Subject</p>	<p>DIGITAL MARKETING</p> <table border="1"> <thead> <tr> <th>Type</th> <th>ECTS</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>ELECTIVE (E)</td> <td>6</td> <td>10DM661</td> </tr> </tbody> </table>	Type	ECTS	Code	ELECTIVE (E)	6	10DM661
Type	ECTS	Code					
ELECTIVE (E)	6	10DM661					
<p>Aims and Objectives</p>	<p>The purpose of this course is to provide students with knowledge about the essentials of digital marketing and its importance for success in marketing. In addition, the purpose is to provide students a broad understanding of digital marketing and equip them with practical skills and knowledge to plan, execute, and optimize effective digital marketing campaigns. The course is structured as a various of topics, each covering a specific aspect of digital marketing. The course may be further divided into smaller sections, and students may have to complete assessments or projects to demonstrate their understanding.</p>						

Learning Outcomes	<p>At the completion of this course, students will be able to:</p> <ol style="list-style-type: none"> 1. Recognize the importance of digital marketing and digital marketing strategies for business success. (PLO9) 2. Describe the online customer behavior, CRM and the role of CRM in companies. (PLO4, PLO9) 3. Describe the process of Web development and design. (PLO4) 4. Define the digital marketing tactics such as SEO, PPC, SMM, Content, Email and Mobile Marketing (PLO4, PLO9) 5. Explain how data analysis and optimization in digital marketing are done. (PLO5) 6. Identify emerging trends in digital marketing based on market needs. (PLO9, PLO10) 7. Extend the knowledge in practice (case studies and industry) (PLO10) 																																
Content	<table border="1"> <thead> <tr> <th data-bbox="475 768 1287 821">Weekly Plan</th> <th data-bbox="1287 768 1464 821">Week</th> </tr> </thead> <tbody> <tr> <td data-bbox="475 821 1287 863">Introduction to Digital Marketing</td> <td data-bbox="1287 821 1464 863">1</td> </tr> <tr> <td data-bbox="475 863 1287 905">Digital Marketing Strategy</td> <td data-bbox="1287 863 1464 905">2</td> </tr> <tr> <td data-bbox="475 905 1287 947">Online buying behavior</td> <td data-bbox="1287 905 1464 947">3</td> </tr> <tr> <td data-bbox="475 947 1287 989">Online Market Research</td> <td data-bbox="1287 947 1464 989">4</td> </tr> <tr> <td data-bbox="475 989 1287 1031">Introduction to CRM</td> <td data-bbox="1287 989 1464 1031">5</td> </tr> <tr> <td data-bbox="475 1031 1287 1073">Web Development and Design</td> <td data-bbox="1287 1031 1464 1073">6</td> </tr> <tr> <td data-bbox="475 1073 1287 1115">Test 1</td> <td data-bbox="1287 1073 1464 1115">7</td> </tr> <tr> <td data-bbox="475 1115 1287 1157">Digital Marketing Tactics -SEO</td> <td data-bbox="1287 1115 1464 1157">8</td> </tr> <tr> <td data-bbox="475 1157 1287 1199">PPC Advertising</td> <td data-bbox="1287 1157 1464 1199">9</td> </tr> <tr> <td data-bbox="475 1199 1287 1241">Content Marketing</td> <td data-bbox="1287 1199 1464 1241">10</td> </tr> <tr> <td data-bbox="475 1241 1287 1283">Social Media Marketing</td> <td data-bbox="1287 1241 1464 1283">11</td> </tr> <tr> <td data-bbox="475 1283 1287 1325">Email and Mobile Marketing</td> <td data-bbox="1287 1283 1464 1325">12</td> </tr> <tr> <td data-bbox="475 1325 1287 1367">Web Analytics and Conversion Optimization</td> <td data-bbox="1287 1325 1464 1367">13</td> </tr> <tr> <td data-bbox="475 1367 1287 1409">Presentations of projects</td> <td data-bbox="1287 1367 1464 1409">14</td> </tr> <tr> <td data-bbox="475 1409 1287 1451">Test 2</td> <td data-bbox="1287 1409 1464 1451">15</td> </tr> </tbody> </table>	Weekly Plan	Week	Introduction to Digital Marketing	1	Digital Marketing Strategy	2	Online buying behavior	3	Online Market Research	4	Introduction to CRM	5	Web Development and Design	6	Test 1	7	Digital Marketing Tactics -SEO	8	PPC Advertising	9	Content Marketing	10	Social Media Marketing	11	Email and Mobile Marketing	12	Web Analytics and Conversion Optimization	13	Presentations of projects	14	Test 2	15
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	Group Project Individual Project Tests	20% 10% 2x30%
Assessment Description	<p>Activity (10%)- evaluation instrument during exercises and lectures. Where it evaluates the engagement of students in various discussions and simulations during the semester. (Addresses CLO1, CLO2, CLO4).</p> <p>Group Project (20%) - comprises 20% of the final assessment, is applied in groups, and contains 2500 to 3000 words. Project evaluation is done in several stages: structure, content, findings, etc. Students should choose a company/brand and analyze the digital marketing of the company/brand, SWOT analysis, Digital Marketing tactics, digital media presence, etc. (Addresses CLO1, CLO2, CLO3, CLO4, CLO5, CLO6).</p> <p>Individual Project (10%) - comprises 10% of the final assessment, is applied individually, and contains an practical assignment regarding the digital marketing field (example; regarding a content about a brand web page, SEO, etc). (Addresses CLO3, CLO4, CLO7).</p>	
Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p> <ul style="list-style-type: none"> • Attendance (conduct) and participation • Group Project • Individual Project • Midterm exam 1 • Midterm exam 2 <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the</p>	
Course resources	Resources	Number
	Classroom (e.g)	1
	Lab (e.g)	
	Moodle	1
	LCD Projector	1
	Laptop	1
ECTS Workload	Activity	Total workload
	Lectures	26
	Seminars	30
	Self-learning	90
	Mid-Term Exams	4
Literature/References	Primary literature:	
	1. Digital marketing strategy, Glen L. Urban	

	<ol style="list-style-type: none"> 2. E Marketingu. Udhëzues themelor i marketingut në botën digjitale. Përkthyer nga Kujtim Hameli. Stokes,R 2018 3. eMarketing. The essential guide to marketing in a digital world (6th. ed.). Stokes, R. 2018 <p>Secondary literature:</p> <ol style="list-style-type: none"> 1. Marketing 4.0 Moving from traditional to digital. 1st ed. Kotler, P., Hoboken John Wiley & Sons. 2017. 2. Digital Marketing: A Practical Approach, Alan Charlesworth. Routledge, 2018 3. The application of social media marketing in enterprises in Kosovo. UET. Beqiri, G. 2017 4. The effect of social media marketing compared to traditional marketing on sales: A study of enterprises in Kosovo. WSEAS Trans. Bus. Econ, 18, 402-410. Beqiri, G & Bello, K. 2021 5. Other relevant verified internet-based sites. (Google Analytics, Semrush, Bing, etc)
<p>Ethical standards</p>	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>

Subject	AUDITING		
	Type	ECTS	Code
	ELECTIVE (E)	6	10AUD662
Aims and Objectives	<p>The course examines the basic principles and techniques of Auditing and how auditors report. The course also examines ethics, the legal environment, auditing standards and fraud.</p> <p>The objective of this course is:</p> <ul style="list-style-type: none"> • To understand the theoretical aspect of the auditor's work by applying the international standards of Accounting and Auditing; • To understand the importance of fraud risks and the consequences that come from them; • To be able to collect a sufficient evidence after following all phases of the auditor's work and give a fair recommendation with the state of the Financial Statements. 		
Learning Outcomes	<p>At the end of this course, students should be able to:</p> <ol style="list-style-type: none"> 1. To explain the role and importance of Auditing (PLO1) 2. To understand Professional Standards and Work Ethics; (PLO8) 3. Summarize the role and importance of Internal Audit and External Audit in public institutions; (PLO1) 4. Apply work details and techniques starting from planning to supervision; (PLO5) 5. To be able to prepare the Audit process and work in the field; (PLO5) 6. To be able to prepare and apply the Audit process and the work in the field and giving the Opinion in relation to the Financial Statements; (PLO5, PLO9) 7. To implement monitoring and giving recommendations on the Financial Statements. (PLO5, PLO8, PLO9) 		
Content	Weekly Plan	Week	
	Introduction to Auditing	1	
	Professional Standards and Ethics	2	
	Internal Audit	3	
	Stages of the Audit process I	4	
	Stages of the Audit process II	5	
	Internal Control of Public Finances - (COSO Framework) I	6	
	Quizz 1	7	
	Internal Control of Public Finances - (COSO Framework) II	8	
	Internal Control of Public Finances - (COSO Framework) III	9	

	Operational and Compliance Audit	10
	External Audit	11
	Legal and Institutional aspect of external audit in the Republic of Kosovo	12
	Presentations of Individual Projects	13
	Presentations of Group Projects/Case study	14
	Quizz 2	15
Teaching/Learning Methods	Activities	Weight (%)
	Lectures	60%
	Seminar papers / Projects / Case studies / Quizzes.	20%
	Participation in Lectures and Exercises	10%
	Flipped classroom	10%
	<p>The course is designed to be inclusive and accessible to all students. Teaching methods, learning materials, and assessment tasks may be adapted, where necessary, to accommodate students with special needs and ensure equal opportunities for participation and achievement.</p> <p>Support mechanisms, including individual consultations and collaboration with student support services, have been strengthened to ensure that students receive appropriate academic assistance. Awareness of inclusive teaching practices will be applied to enhance accessibility and equal participation in the learning process.</p>	
Assessment Methods	Assessment Activity	Weight
	Test	40%
	Case studies	20%
	Quizzes	2*10%
	Individual Projects	20%
Assessment Description	<p>Case studies (20%) - evaluation instrument, which includes a preliminary research on a certain economic entity, based on accounting principles. It is carried out in groups, where each group contains no more than 3 people. The specified length of the paper should be between 2500 and 3000 words. (Addresses CLO2, CLO3, CLO4).</p>	
	<p>Quiz (2x 10%)- is an evaluation instrument that takes place after the sixth meeting. They are questions with alternatives and are done individually. (Addresses CLO1, CLO2, CLO3, CLO4, CLO5, CLO6).</p>	
	<p>Test (40%) - is an evaluation instrument that takes place after the end of the lectures. Depending on the subject, the exam contains 10 to 20 questions, and its duration is 45 to 60 minutes. The exam questions fully cover the material covered during a semester. Addresses CLO1, CLO2, CLO3, CLO4, CLO5, CLO6, CLO7).</p>	
	<p>Individual Project (20%) - assesses students' creativity and independent skills throughout the semester, and comprise 20% of the overall grade (Addresses CLO3,</p>	

Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p> <ul style="list-style-type: none"> • Case studies • Quizzes • Midterm exam • Individual Project <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.</p>										
Course resources	<table border="1"> <thead> <tr> <th data-bbox="493 577 1339 606">Resources</th> <th data-bbox="1339 577 1468 606">Number</th> </tr> </thead> <tbody> <tr> <td data-bbox="493 611 1339 640">Lectures</td> <td data-bbox="1339 611 1468 640">1</td> </tr> <tr> <td data-bbox="493 644 1339 674">Internet resources</td> <td data-bbox="1339 644 1468 674">1</td> </tr> <tr> <td data-bbox="493 678 1339 707">Moodle</td> <td data-bbox="1339 678 1468 707">1</td> </tr> <tr> <td data-bbox="493 711 1339 741">Projector</td> <td data-bbox="1339 711 1468 741">1</td> </tr> </tbody> </table>	Resources	Number	Lectures	1	Internet resources	1	Moodle	1	Projector	1
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Literature/References	<p>Primary literature</p> <ol style="list-style-type: none"> 1. Accounting & Auditing Research: Tools & Strategies, Thomas R. Weirich, Thomas C. Pearson, Natalie Tatiana Churyk 2. The Role of Control and Auditing in the Public Sector - Fadil Krasniqi, 2017, 3. Public Sector Audit-Carolyn J. Cordery, David C. Hay · 2020. 4. Gresa Mjaku, Akademik Abdylmenaf Bexheti. (2021). DETERMINANTS IN THE PREVENTION OF FINANCIAL MANAGEMENT:CASE STUDY REPUBLIC OF KOSOVO". International Journal of Public Sector Performance Management" (IJPSPM), 438-449. 5. Gresa Mjaku Krasniqi. (2022). National audit office in Kosovo (NAO) vs Court of audit in Slovenia (CA)- who has the best performance? Academic Journal of Business, Administration, Law and Social Sciences, 99-113. 6. Gresa Mjaku, Akademik Abdylmenaf Bexheti. (2021). ENVIRONMENT CONTROL AND RISK ASSESSMENT AS COSO FRAMEWORK ELEMENTS. International Journal of Auditing Technology (IJAUDIT), 165-176. 7. Besnik Fetai, Gresa Mjaku. (2020). THE EFFICIENCY OF AUDITING AND ITS DETERMINANTS: CASE STUDY REPUBLIC OF KOSOVO. International Journal of Public Sector Performance Management (IJPSPM), pp.56 - 67. 										

	<p>Secondary Literature</p> <p>8. Auditing that Matters-Case Studies Discussion Guide, Norman Marks · 2020; 9. The Why and How of Auditing-Making Auditing Easy, Harles B. Hall, 2019.</p> <p>Additional material/useful links:</p> <p>10. https://www.icsi.edu/media/webmodules/publications/FULL%20FAA%20PDF.pdf 11. https://www.sscasc.in/wp-content/uploads/downloads/BCOM/Principles-Practices-of-Auditing.pdf 12. https://archive.mu.ac.in/myweb_test/study%20TYBCom%20Accountancy%20Auditing-II.pdf</p>
<p>Ethical standards</p>	<p>All students in this course are required to adhere to the highest standards of academic integrity as outlined by UBT College's Code of Ethics. This includes the submission of original work for assignments, projects, quizzes, and exams. Acts of plagiarism, cheating, and using another person's work without proper citation are strictly prohibited. This also includes the use of unauthorized materials during exams, quizzes, or any other form of assessment, as well as submitting group projects with the work of others without proper acknowledgment.</p> <p>Written assignments will be checked using Turnitin anti-plagiarism software. For Bachelor's level, the similarity index must be below 15%, and for Master's level, below 10% (excluding references, quotes, and small sources). Violations such as plagiarism, cheating during exams or quizzes, or any form of dishonest academic conduct will lead to penalties, including a failing grade for the assignment or course, and may result in further disciplinary actions as outlined by UBT College policies.</p> <p>Students are expected to maintain integrity in all academic activities and to respect the intellectual property of others. For more information on ethical standards and consequences for violations, please refer to the UBT Code of Ethics, accessible through the student handbook or the college website.</p>

Subject	FISCAL POLICIES AND TAXATION		
	Type	ECTS	Code
	ELECTIVE (E)	6	10PFT663
Aims and Objectives	<p>This course is designed to bring to students theoretical and practical knowledge and analyse key fiscal policy concepts and techniques.</p> <p>The course analyzes how fiscal policies and taxes can help ensure economic stability and long-term growth. The course is intended to bring solid understanding of fiscal policy implications and its impact in country`s economic development.</p> <p>The subject provides the access to influence the factors that remain fiscal decisions as well as help you to understand the mechanisms and instruments that the fiscal policies and taxes have in an economy.</p>		
Learning Outcomes	<p>After successful completion of this course, the students should be able to:</p> <ol style="list-style-type: none"> 1. Define recent economic trends, fiscal and tax challenges (PLO1) 2. Know expenditure policies vs income policies and government budgeting (PLO1) 3. Understand the optimal taxation and describe main principles of taxation in 21st century (PLO1) 4. Know policy implications of fiscal policies, projections and limitations in government budgeting (PLO7, PLO10) 5. Understand fiscal sustainability, explain debt tolerance, and fiscal space (PLO1, PLO5) 6. Have basic knowledge on fiscal policies, types and calculation of taxes, tax filing with form and application with software; (PLO5) 7. Understand the importance of coordination between fiscal and monetary policy (PLO1, PL10) 		
Content	Weekly Plan	Week	
	Recent macro trends, fiscal and tax challenges and the overview of the course	1	
	Public finance and the economics	2	
	Expenditure policy	3	
	Domestic resource mobilization	4	
	The role of fiscal policy and taxation in inclusive growth	5	
	Fiscal accounts and fiscal aggregates measures	6	
	Test 1	7	
	Taxation principles in 21st century and tax policy reforms	8	
Fiscal projections and effective tax rate	9		

	Budgeting of optimal taxes	10
	Fiscal sustainability, debt tolerance, and fiscal space	11
	Investment spending and capital taxation	12
	Measuring the fiscal stance	13
	Coordination of fiscal and monetary policy	14
	Mid-term 2	15
Teaching/Learning Methods	Activities	Weight (%)
	Lectures	65%
	Exercises	35%
	<p>The course is designed to be inclusive and accessible to all students. Teaching methods, learning materials, and assessment tasks may be adapted, where necessary, to accommodate students with special needs and ensure equal opportunities for participation and achievement.</p> <p>Support mechanisms, including individual consultations and collaboration with student support services, have been strengthened to ensure that students receive appropriate academic assistance. Awareness of inclusive teaching practices will be applied to enhance accessibility and equal participation in the learning process.</p>	
Assessment Methods	Assessment Activity	Weight (%)
	Class Activity	10%
	Test 1	40%
	Test 2	50%
	+Bonus: seminars/exercises	10%
Assessment Description	<p>Class Activity (10%)- involves actively engaging students in discussions on topics that originate from the course syllabus. (Addresses CLO1, CLO2, CLO3).</p>	
	<p>Tests 1&2 (40% + 50%) - include a mid-term evaluation period during the semester. More specifically, after the 7th week, the first test is organized, which contains the teaching materials covered from the first week to the sixth week. Then in the 14th week, the second test is organized. These tests include 15 to 20 questions, where the nature of the questions is varied, including essay questions, optional questions, etc. (Addresses CLO1, CLO2, CLO3, CLO4, CLO5, CLO6, CLO7).</p>	
	<p>Seminar (10 %) - students who carry out research or seminar work are supported with 10% of the overall assessment. The work can be done individually, or in group form (2 to 3 people). (Addresses CLO2, CLO3, CLO4, CLO5).</p>	
Assessment Criteria	<p>In order to successfully pass the course, students are required to achieve at least 50% of the total points allocated across all assessment methods:</p>	

	<ul style="list-style-type: none"> • Attendance (conduct) and participation • Seminar • Midterm exam 1 • Midterm exam 2 <p>Regular participation in lectures and course activities is considered an essential part of the learning process. Students are required to attend lectures based on the courses' schedule.</p>												
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	5. Annual reports from IMF, WB on fiscal policies and taxation
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