



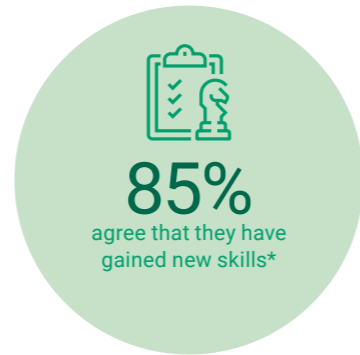
Executive  
Education

# INSEAD Fintech Programme

## Online Programmes

Access the Business School  
for the World, Anywhere®

# In numbers...



\*Based on a survey conducted in June 2019 with a sample from INSEAD Online programmes' past participants



“As leaders look to reinvent themselves, their teams and their organisations, our programmes give them the inspiration, motivation, confidence and skills sets they need. We give them the tools to see the world through multiple lenses and to create solutions that are game-changing.”

**Sameer Hasija**  
*Dean of Executive Education*

# Four Reasons to Choose an INSEAD Online Programme

## 1 Learn



### High-impact Learning Experience

Through outstanding design and delivery, INSEAD's online programmes build upon our world-class faculty's ability to convey very complex concepts in the simplest yet most comprehensible way.

- Content designed specifically for the online format, including short high-impact videos
- Professional, high-quality video lectures
- Use of relevant and engaging examples and short case studies from a wide range of industries.

## 2 Interact



### Multi-dimensional Interactions with Peers, Faculty & Learning Coaches

The video lectures are complemented by a rich set of interactive elements, including short quizzes, simulated exercises, online discussions and personal reflections. Through these interactions, we build a community of faculty, learning coaches and diverse, high-quality global executives who learn together as a group - one of INSEAD's strengths.

## 3 Apply



### Real-time Application for Immediate Impact

**Action Learning Projects (ALP)** are a core element of the online programmes, designed to increase business impact. The guided 'real-world assignments' feature of the programmes encourages participants to take newly acquired skills and apply them within the context of their actual job and organisation. The projects are closely aligned with the learning in the programme and benefit from the learning community, with feedback from the learning coach and from peer review.

## 4 Certification



### Official recognition from INSEAD

Upon successful completion of all programme activities, combined with satisfactory grades on the final assignment, participants are awarded an official Certificate of Completion from INSEAD, which they can also showcase on their LinkedIn profile.

# INSEAD FINTECH PROGRAMME

## Strategising the Business Opportunities

Finance is already one of the most digitised of all industries. FinTech—the adaptation of cutting-edge technology into financial transactions to improve performance—has become a buzzword on Wall Street, Main Street, and Silicon Valley alike.

But what is FinTech exactly? What are its main areas and technologies, and what can these technologies do?

Technology offers a dizzying array of possibilities, but not every technological possibility is a good business opportunity. As an incumbent, what are the potential threats posed by FinTech and how can they be turned into opportunities? As a challenger, which areas are promising and which areas are far-fetched?

The **INSEAD Fintech Programme** helps develop your understanding of the four main areas of FinTech: payment systems; lending and fund-raising; cryptocurrencies and blockchains; and technology-driven trading and investing. You

will explore these technologies from a business point of view, and discover not only the potential transformative power of some technologies, but also their limitations, so that you are able to critically evaluate either the opportunity or threat that your organisation may face due to FinTech.

The programme will enable you to build a solid understanding of what FinTech is, and ultimately develop the needed strategic response relevant to your organisation.

## Key benefits

- Understand the main verticals of FinTech and their underlying key technologies
- Discover the incumbent/challenger ecosystem in each vertical
- Explore the disruptive power and limitations of key technologies from a business point of view
- Evaluate business opportunities or threats arising from FinTech and formulate appropriate strategies.

## Programme director



**Lily Hua Fang**

*Professor of Finance  
The AXA Chaired Professor  
in Financial Market Risk*

## Programme faculty



**Jason Davis**

*Associate Professor of Entrepreneurship  
and Family Enterprise*



**Bart Zhou Yueshen**

*Assistant Professor of Finance*



**Antonio Fatas**

*Professor of Economics  
The Portuguese Council Chaired Professor  
of European Studies*

## Participant profile

**INSEAD Fintech Programme** is designed for business leaders, executives, and entrepreneurs interested in understanding the business case for and against various FinTech trends.

## Programme content

The **INSEAD Fintech Programme** is delivered fully online and focuses on five core areas of FinTech, covering different topics related to that area.

### Technology and consumer banking: the payment system

- Payments for ecommerce
- P2P payments
- Cross-border payments

### Technology and credit: lending and fundraising

- P2P lending
- Consumer finance
- Entrepreneurial funding

### Technology and money: crypto currency

- Bitcoin, Ethereum, Ripple – how are they similar and different?
- ICOs

### Technology and contracting: blockchains

- Architectural choices of blockchain designs
- Leading platforms
- Promises and limitations

### Technology and Investing: trading and investment advisory

- High frequency trading
- AI/Robo investing

## Action Learning Project (ALP)

The objective of the Action Learning Project (ALP) for the INSEAD FinTech Online Programme is to help you apply the learnings from the course in the context of yours or your client's organisation. As the pace of change and the number of players and stakeholders can be overwhelming in FinTech, this ALP is designed to help you perform some structured critical thinking about each of the major thematic areas of FinTech and arrive at strategic insights or even recommendations.

Over the five weeks of content, we will cover four major thematic areas of FinTech – payments, lending, blockchains and cryptocurrencies, investing – and conclude with a module on digital strategies. As each of the thematic areas is its own eco-system with unique market structures and economics, and your interest may lie in certain areas more than others, we have designed this ALP such that each week, you will have the choice between two options for the weekly assignment, option A being when the thematic of the week is related to your work and option B when the thematic of the week is unrelated to your work. You do not have to stick with only one option for the remainder of the course, it is perfectly acceptable to have a mix of options A and B depending on whether the weekly thematic is related to your work or not.

Throughout the programme, you will have the opportunity to receive guidance from your learning coach on your weekly ALPs. You will also benefit from exchanges with a few of your peers and receive their perspectives on your final Strategy Proposal/Analysis.

# Action Learning Project (ALP)

These guided 'real-world assignments' are a core element of INSEAD's Online programmes, designed to increase business impact, and to enable you to take newly acquired skills and apply them within the context of your actual job and organisation.

Each online programme centres around a specific Action Learning Project related to the learning objectives of that programme, allowing you to test ideas in a risk-free environment, then devise a realistic strategy plan that can immediately be executed once you return to work. Working with the learning coach, you will design an ALP that is right for your organisation and your personal learning objectives. For those attending the programme with a group of colleagues from the same company or organisation, the learning coach can help you structure a more ambitious team ALP to collaborate and work on together.


There are three phases to the ALP process: First, you will agree on the scope of your ALP with the learning coach, to make sure it aligns with the learning objectives of the programme and culminates in a concrete end goal.

Second, in each of the content weeks, you will apply the tools and concepts from that week to your ALP.

Third, at the end of the content weeks, you will synthesise elements from your weekly submissions to propose concrete strategic recommendations for your organisation, and submit them for peer review. In the final week of the programme, the peer review will take place, where every participant will review 2 to 4 other submissions and provide peer feedback.

## Learning Coach

Learning coaches, led by INSEAD alumni, are available throughout the programme to help you achieve your learning objectives, as well as help move the discussion forward and exchange ideas with you. Experienced and successful business professionals from diverse industries, our learning coaches guide you in your learning journey, especially your ALP, to bring the learning alive in your business context. They work closely with you and help you design an ALP that focuses on your personal development goals, provide feedback and keep you moving in the right direction.



"The power of FinTech lies in the opportunity to combine innovative capabilities together with the purpose to increase financial inclusion. Ultimately, FinTech is a force for good."

**Lily Hua Fang**  
*Programme Director*



# Programme Syllabus

The INSEAD Fintech Programme enables you to build a solid understanding of what FinTech is, and ultimately develop the needed strategic response relevant to your organisation.

## WEEK 1

### Payments

- Appreciate the complexity, fragmentation, and pain points of the current payment industry
- Appreciate the sources of most of different types of players
- Evaluate critically the type of payment technology that holds promise

## WEEK 2

### Lending & Digital Banks

- Understand the fundamental problems that any lending and banking system needs to solve
- Appreciate the advantages as well as limitations that FinTech player have in solving these problems
- Be mindful of the importance of regulatory framework for FinTech development in the lending and banking space

## WEEK 3

### Blockchains & Cryptocurrencies

- Understand the architecture and design variations of blockchains
- Appreciate the applications of the blockchain technology
- Be able to critically evaluate the appeal as well as limitations of cryptocurrencies and digital currencies

## WEEK 4

### Investment

- Appreciate the key innovative trends such as AI, robo-advisory, and ultra-low-cost trading platforms in the investment management industry
- Understand how these innovations change the distribution of economic rents in the industry
- Critically evaluate emerging trends such as social trading and their potential impact on investors and markets

## WEEK 5

### Digital Strategy in FinTech: Creating and Capturing Value with AI and Platforms

- Understand the difference between value creation and value capture
- Appreciate the key dynamics that influence the success or failure of digital platforms in financial services
- Appreciate the power of platforms and examine best practices in platform management

# Dates and Fees



## Dates

**Begins 8 April 2024 - 5 weeks\***

*Individual application deadline: 25 March 2024 at 11am CET  
Group application deadline: 8 March 2024*

**New dates will be announced soon**

## Fees\*\*

**€1,990**

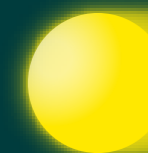
## Contact

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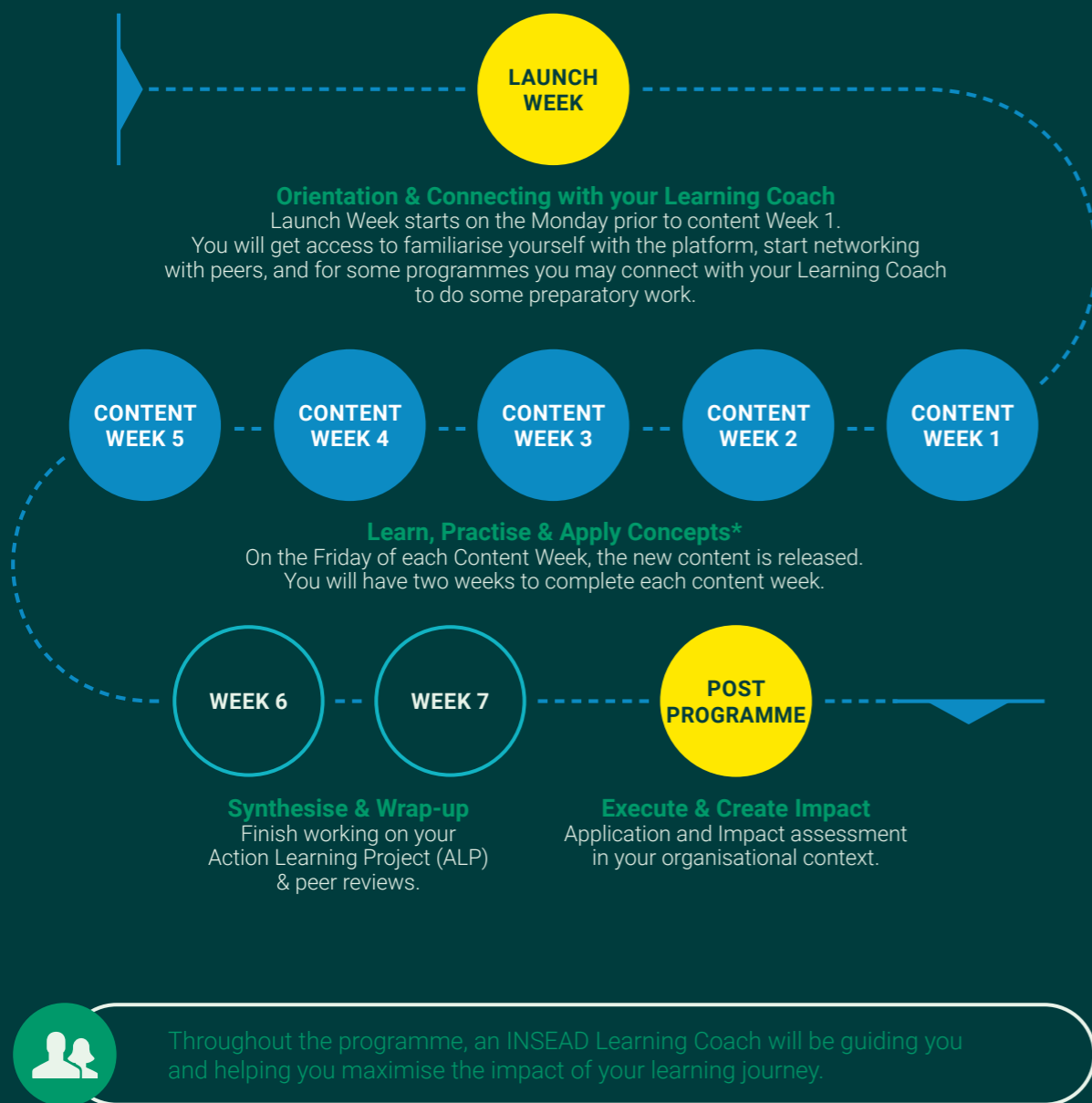


\*The programme content is delivered over the specified consecutive weeks, followed by 2 weeks to finish project work and engage in peer review.

\*\*Fee subject to change. Local taxes shall apply at the prevailing rates. We offer a concession of 20% for groups of 5 participants or more.

# YOUR ONLINE LEARNING JOURNEY

Each week of content follows a very clear path to facilitate learning for busy executives. The programme culminates with 2 extra weeks to finish the project work and engage in peer review.

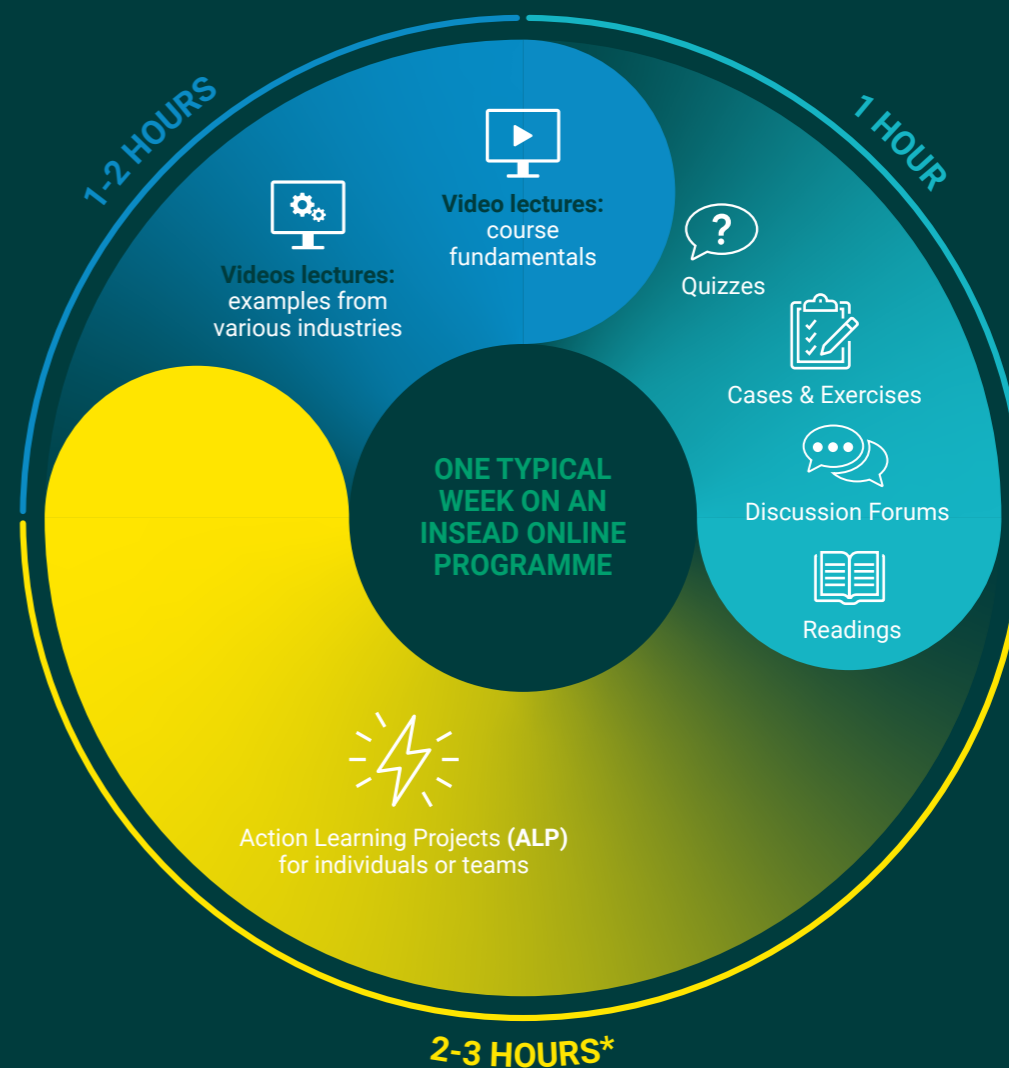


\*Please note the programme may include a pause week(s).

# WHAT DOES A TYPICAL WEEK ON AN INSEAD ONLINE PROGRAMME LOOK LIKE?

Our online programmes combine a number of learning elements to create a balanced blend of learning, interactions and application in the learning journey for participants. The platform allows participants to learn at their own pace during each week, by viewing the content, completing assignments and engaging in discussions.

Participants earn points as they go, with a 'leaderboard' featuring the most engaged participants each week. Every week, questions are posted by participants for the INSEAD faculty, who then respond through just-in-time videos and live calls. On average, the programme takes **4-6 hours per week\***.



\*This is the **recommended** number of hours per week however please note that working on the Action Learning Project (ALP) may require up to two additional hours/week.

# FAQs

## **How do I apply and what is the selection process?**

Similar to our face-to-face programmes, we have an application and admission process in place for our online programmes to ensure a diverse and motivated group of participants for a rich learning experience. The Admissions Committee reviews all applications to ensure that each participant fulfils the requirements and any pre-requisite request for the programme. The Admissions Team will then confirm if you are accepted to the programme.

## **How much time should I expect to dedicate to the programme every week?**

The programme should take approximately 4-6 hours, and potentially may entail up to 2 additional hours/week to complete Action Learning Projects (ALPs). You can expect to devote 1-2 hours per week watching video lectures on fundamental concepts, 1 hour per week on interacting with fellow participants in discussions or reflecting on the concepts through quizzes and reflections, and 2-3 hours per week in applying the fundamental concepts in an ALP to understand their relevance to your everyday work.

## **What is the weekly learning rhythm during the programme? Do I need to be online at specific times during the programme, or can I learn ahead of the rest of the class?**

The programme is designed in a manner to encourage the whole class to learn together, moving at a certain pace from week to week, while providing enough flexibility within each week for the participants to review the content at their own convenience. While a week is open, you can login any time at your convenience and review the weekly content at your own pace, as the learning design is asynchronous.

## **What is the role of the Learning Coach?**

At INSEAD, you never learn alone. To bring this notion alive in the online setting, we have built a learning community comprising of the participants, the faculty and the learning coach. The learning coach plays an integral part in stimulating content discussions, encouraging collaboration between participants as well as guiding the participants closely in the design of their Action Learning Project.

## **Will I have an opportunity to interact with INSEAD Faculty?**

Yes, of course. We purposefully limit class sizes to ensure ample faculty-to-participant time. At a minimum, participants can expect at least one live call with the faculty to discuss course content. In addition, the faculty would be reading your thoughts in the discussion forums in the platform from time to time and answer your questions through periodic just-in-time recorded videos. The Faculty would be further assisted in these interactions by the learning coach, acting as a bridge between the participants and the faculty.

## **Will I be able to interact with other participants?**

Yes, of course. The learning experience is designed to encourage interaction. Participants are able to interact with each other through discussion forums, interspersed throughout the platform. In addition, participants would have the option to work on the Action Learning Project in groups with fellow participants. They would also have the opportunity to interact with each other during the live call with faculty.

## **What are the learning requirements in order to successfully complete the programme?**

Our online programmes, like our face-to-face programmes, follow a rigorous learning process. Participants are expected to fulfil a certain minimum criteria to earn the certificate of completion.

## **What do I receive upon completion of the programme?**

Upon successfully completing all the programme requirements in time, you will receive an official Certificate of Completion from INSEAD, which you can also share with your network on LinkedIn.

## **I work for a company or organisation that would like to enrol multiple employees in the same programme. Is this possible?**

Absolutely, and we actually encourage participants to attend in teams in order to maximise the learning and impact. We also offer a special fee for groups of executives attending from the same organisation, so please feel free to contact us for more details.

For more details, and additional FAQs, please refer to our website: [www.insead.edu/executive-education/open-online-programmes/insead-fintech-programme-faqs](http://www.insead.edu/executive-education/open-online-programmes/insead-fintech-programme-faqs)





## Practical Information

We are continuously adding new online programmes and sessions throughout the year.

Please make sure you refer to our website for the latest dates and information:

<https://www.insead.edu/executive-education/open-online-programmes>

### Contact us

For more details about our programmes & offers, or to apply, please contact:

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### Take a first step towards organisational transformation today.

Contact our team to discuss your needs and challenges now.

### Special Offer for Groups

Our open online programmes offer the possibility to cater to groups coming in from the same organisation.

For a group of 5 participants or more who want to attend one of our open online programmes, we offer a 20% concession.

### Special Offer for Past Participants

Past participants of INSEAD Executive Education Open Programmes (On-campus, Live Virtual and Blended) are eligible for a 20% concession on an INSEAD Open Online Programme. To access the offer, please contact a programme advisor.

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