

Financial Services and Regulation

Module Code:	AFE7030-A
Academic Year:	2018-19
Credit Rating:	10
School:	School of Management
Subject Area:	Accounting, Finance and Economics
FHEQ Level:	FHEQ Level 7 (Masters)

Pre-requisites:

Co-requisites:

Contact Hours

Type	Hours
Lectures	12
Tutorials	12
Directed Study	74.5
Examinations DO NOT USE	1.5

Availability Periods

Occurrence	Location/Period
BDA	University of Bradford / Full Year (Sept - Aug)

Module Aims

1. Enable participants to understand key issues of importance within the international financial services industry.
2. Evaluate the development and growth of various types of international financial services, including particular areas such as offshore finance, financial conglomerates and multinational banking.
3. Understand the rationale for international financial services regulation, the constraints faced by national and international regulators and strategies to address these constraints.

4. Demonstrate the complexity of financial operations within an international business context.

Outline Syllabus

The development of the international financial services and competition within the industry (functions of retail, commercial and investment banks; other financial intermediaries; globalisation; the growth of multinational banking; financial conglomerates); The theory underpinning growth in financial services and the various forms that such growth takes place; Comparative empirical evidence on the structure and performance of the international financial services industry; Assessment of performance of financial services and its constituent, using appropriate formal methods and tools; Assessment of risk related to financial services and consequences of such risk (moral hazard, systemic risk, principal-agent problems, and so on); Asset and Liability Management; Bank Risk Management; Credit Risk Assessment; Structured financing (securitisation); Collateral risk, structural risk, legal and regulatory risk, credit risk of third parties; The role of technology in provision of financial services; The theory of financial regulations; National and international strategies for effective financial regulation; Empirical evidence on performance of regulatory roles within an international, comparative context.

Module Learning Outcomes

On successful completion of this module, students will be able to...

- 1 (i) Demonstrate sound understanding of role and functioning of financial services industry internationally.
 (ii) Critically analyse the significance of financial regulation, and assess the effectiveness of national and international regulatory structures for regulating the international financial services industry.
- 2 (i) Appropriately apply the core concepts underpinning international financial services and the particular strategies that underpin the growth of the financial services sector.
 (ii) Formulate effective regulatory policy for regulating financial services using suitable theoretical models and tools.
- 3 (i) Demonstrate numerical, analytical and teamwork skills.
 (ii) Plan and time manage own applied and theoretical learning.
 (iii) Effectively define problems, work in teams, and use appropriate verbal and written communication skills.

Learning, Teaching and Assessment Strategy

This module employs a combination of lectures and tutorials that aim to enable you to gain a sound understanding of global banking operations and strategy. The learning and teaching strategy is also supported by suitable examples related to the `real world` business context. Interactive tutorial sessions will provide feedback on tutorial questions and allow you to develop key discipline skills. Tutorials and seminar sessions (weekly) will provide you with the opportunity to use your theoretical knowledge in an applied context to test your own understanding of formal concepts. Tutorials will also aid reflection and enable critical evaluation of formal analytical methods employed by practitioners. Directed study (including completion of tutorial questions in advance of tutorial sessions) and personal reading will enhance personal transferable skills. Assessment will be by means of an

unseen, closed book examination and an item of group coursework. The examination will assess learning outcomes 1(i)-1(ii) and 2(i)-2(ii), while the assessed coursework will assess outcomes 1(i)-1(ii), 2(i)-2(ii) and 3(i)-3(iii). The assessed coursework aims to test knowledge and understanding of contemporary issues of importance in banking operations and banking strategy by making use of appropriate data and empirical evidence in critical manner. You will be required to keep a log of meetings and work done by group members, and they should adduce a signed statement indicating the contribution made by each group member.

Mode of Assessment

Type	Method	Description	Length	Weighting	Final Assess'
Referral	Examination - closed book	Supplementary assessment: Examination - closed book (1.5 hrs)	1.5 hours	50%	Yes
Summative	Examination - closed book	Examination - closed book	1.5 hours	50%	Yes
Referral	Coursework	Supplementary assessment: Individual coursework (1,000 words)	-1000 words	50%	No
Summative	Coursework	Group coursework (3,000 words)	-3000 words	50%	No

Legacy Code (if applicable)

MAN4358M

Reading List

To view Reading List, please go to [rebus:list](#).