Dezyne École College

Bachelor of Business Administration (B.B.A.) Second Year-4th Semester

Fintech and Artificial intelligence

Unit 1

1. Define FinTech.
2. What are the key technologies driving FinTech innovations?
3. List two major transformations in financial services due to FinTech
4. Who are the primary users of FinTech services?
5. What is a robo-advisor?
6. 1. Explain how AI is transforming financial services.
7. 2. Discuss the impact of FinTech on traditional banking.
8. 3. Describe the different types of FinTech users and their needs.
9. 4. Outline the components of a typical FinTech application.
10. 5. What are the regulatory challenges faced by FinTech startups?
11. Analyze the evolution of FinTech and its impact on the financial industry.
12. Evaluate the role of AI in robo-advisory services and its future prospects.
13. Discuss the regulatory landscape for FinTech in emerging markets.
14. Compare and contrast traditional financial services with FinTech solutions.
15. Propose strategies for banks to integrate FinTech innovations.

Unit 2:

1. Define Robotic Process Automation (RPA) and its role in financinl services.
2. List three processes in the banking sector that can be automated using RPA.
3. What are the benefits and limitations of RPA in improving operational efficiency?
4. Differentiate between RPA and traditional automation
5. Explain how RPA reduces human errors in repetitive tasks.
6. What are the key concerns regarding data privacy in digital banking?
7. How do financial institutions ensure customer data confidentiality?
8. Explain the concept of consent management in financial data processing.

9. Discuss the impact of data breaches on customer trust and business reputation.
10. What global and Indian regulations guide privacy in financial services?
11. How is data analytics transforming decision-making in banks?
12. Explain predictive analytics and give one use case in financial services.
13. How does customer segmentation work through data analysis?
14. What role does real-time data analysis play in fraud detection?
15. Describe how credit scoring models benefit from data analytics.
16. What is the difference between data privacy and data protection?
17. Explain key features of India's Digital Personal Data Protection Act, 2023.
18. What is data anonymization, and why is it important?
19. How do companies ensure compliance with GDPR-like regulations
20. What is the role of encryption in protecting sensitive financial data
21. Define cybersecurity. Why is it critical in FinTech?
22. List and explain common cybersecurity threats in financial services.
23. What are industry best practices for protecting financial data?
24. What role does multi-factor authentication play in cybersecurity?
25. How do banks use cybersecurity frameworks like ISO/IEC 27001?
26. What is Artificial Intelligence? Explain with real-life examples.
27. Define the core elements of AI (Perception, Reasoning, Learning, Decision-Making).
28. Differentiate between narrow Al and general Al.
29. How is Al used in customer service automation (e.g., chatbots)?
30. What are the ethical concerns surrounding AI use in finance?
31. Define Machine Learning and explain its types with examples.
32. What are neural networks and how do they mimic the human brain?
33. How is Al changing the role of finance professionals?
34. Discuss the risks and societal implications of relying on Al in banking.
35. What is the future of jobs in finance in the age of Al and automation?
36. State Bayes' Theorem and explain its meaning in simple terms.
37. How is Naive Bayes used in spam detection?
38. What are the assumptions of the Naive Bayes model?
39. Solve a basic example using Bayes' Theorem (e.g., predicting credit default).
40. Discuss the advantages and limitations of Naive Bayes in financial analytics.

Unit 3

1. What is a digital payment system? List any two examples
2. Define cryptocurrency, How does it differ from fiat currency?
3. What is a blockchain? Mention one key feature.
4. What do you understand by mobile-centric payment systems?
5. Write any two challenges of digital financial services in developing countries.
6. What is UPI? How has it transformed payments in India?
7. Explain the concept of peer-to-peer (P2P) transactions using blockchain.
8. Define RTGS. How is it different from NEFT?
9. Discuss the working and benefits of blockchain technology in digital financial systems.
10. Explain the role of digital payments in driving financial inclusion in developing countries like India.
11. Evaluate the innovations in digital payment systems in recent years (e.g., UPI, contactless cards, QR codes).
12. What are the regulatory challenges of mobile-centric payment systems in India?
13. Describe the potential and risks of cryptocurrencies in the Indian financial system.
14. Compare and contrast the working of blockchain and traditional databases.
15. Examine the evolution of digital financial services in developing countries and the role of mobile technology.
16. You are an entrepreneur planning to launch a blockchain-based mobile wallet in India.
17. What regulatory and technological challenges would you face?
18. Imagine you're an RBI advisor. What regulations would you propose for managing risks in cryptocurrency trading?
19. Evaluate the role of Aadhaar and mobile technology in expanding digital payments in India.
20. Analyze how digital payment innovations have supported small businesses during and after the COVID-19 pandemic.