# MODULE 1 UNIT 4

## Online activity submission

**Learning outcomes:**

**LO3:** Investigate how incumbent financial institutions’ payment ecosystems are resisting and being challenged by disruptive financial technologies.

**LO4:** Articulate the work done by companies to revolutionize payment methods, and how countries are attempting to adapt to these changes.

**LO5:** Analyze how competing interests may influence the way FinTech reshapes traditional banking.

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| --- |
| **Plagiarism declaration** |
| **1. I know that plagiarism is wrong. Plagiarism is to use another’s work and pretend that it is one’s own.**  **2. This assignment is my own work.**  **3. I have not allowed, and will not allow, anyone to copy my work with the intention of passing it off as their own work.**  **4. I acknowledge that copying someone else’s assignment (or part of it) is wrong and declare that my assignments are my own work.** |

**Note:**

Do not upload this document to the Online Campus. You can use this document to complete this activity offline. However, you are still required to submit all your answers in the textbox provided on the Online Campus. You can type your answers in this document and then copy and paste them into the textbox online once you are done. To submit answers online, click the “Add Submission” button at the bottom of the page.

#### 1.Instructions

This online activity submission serves to collate your contributions to and observations of the small group discussions to submit them for grading.

Please ensure that you are answering the correct questions according to the small group cohort you were assigned to. When adding your responses to the Online Campus textbox, ensure that you structure these responses per question.

To complete the following questions, you can submit your contributions in the following two ways:

1. Copy and paste the URLs of your, other students’, or tutors’, contributions in the **online textbox on the Online Campus**, or
2. Paste a screenshot of your contribution in the **online textbox on the Online Campus**.

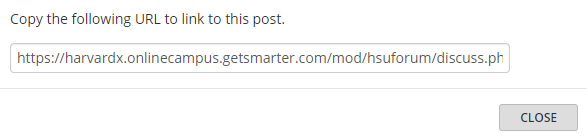
**Instructions for inserting a discussion post or reply URL:**

1. Navigate to the relevant discussion, and the relevant post. Then find the reply you want to link to. Click on the three-dot share icon in the bottom right-hand corner of the post or reply.

Graphical user interface, application

Description automatically generated

1. A dialog box will open. Highlight the URL in the text box and copy the text (Ctrl + C on Windows; Command + C on Mac).



3. Click on the arrow in the bottom right-hand corner of the post or reply for the online textbox to appear.

4. Paste (Ctrl + V on Windows; Command + V on Mac) the URL in the online textbox. Populate all answers to the questions provided below into the online text box. Click on “submit” to submit your answers. To ensure that the URL links to the correct post or reply, please test it by pasting it into the address bar of your web browser.

Graphical user interface, application, Word

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**Instructions for inserting a screenshot:**

1. Take a screenshot of the relevant discussion post. For tips on how to [take a screenshot on Windows](https://support.microsoft.com/en-us/windows/open-snipping-tool-and-take-a-screenshot-a35ac9ff-4a58-24c9-3253-f12bac9f9d44) or on [Mac](https://support.apple.com/en-us/HT201361), review the instructions in the articles.

2. To upload an image into the Online Campus textbox, you can drag and drop the image in the textbox with your text.

3. Alternatively, you can manually upload an image by clicking on the “insert or edit image” icon in the textbox.

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4. Click on “Browse repositories.”

Graphical user interface, text, application

Description automatically generated

5. Select “Choose file” to browse your desktop for the screenshot you’ve taken.

Graphical user interface, text, application, email

Description automatically generated

6. Once your image has been uploaded, click “Save image.”

#### 2.Questions

##### Question 1

Complete this section for the small group discussion you were required to **observe**.

1. In which unit was the small group discussion you observed (Unit 2 or Unit 3)?
2. Paste the URL or screenshot of a single post on the Online Campus text box, by a student or tutor, that you most agreed or disagreed with.
3. Briefly explain the reasoning for your selection (max. 150 words).

##### Question 2

Complete this section for the small group discussion you were required to **participate in**. You are required to complete **three tasks for this question** by selecting 1) Your best discussion post, 2) Your best response to another students’ posts, and 3) The second-best post or reply you have made.

Consider the following questions when selecting which of your posts or replies to include:

* Were your contributions relevant to the discussion questions, and did they demonstrate critical engagement with their nuances?
* Did your contributions create or augment constructive debate about key issues in the unit?
* Did your contributions trigger thoughtful commentary by others in your small group?

Once you have selected your posts or replies, submit your work by following these steps:

1. In which unit was the small group discussion you participated in (Unit 2 or Unit 3)?
2. Paste the URL or screenshot of your best discussion post in the online text box.
3. Paste the URL or screenshot in the online text box of your best reply to a student or tutor’s discussion post.
4. Paste one other URL or screenshot in the online text box of a second-best post or reply you have made.

#### 3. Rubric

The following rubric will be used to grade your contributions:

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| --- | --- | --- | --- | --- | --- |
|  | **Requirements not met** | **Poor** | **Satisfactory** | **Good** | **Exceptional** |
| **Question 1:**  *Explanation for selected contributions* | No submission. (0) | The response links to a post the student agreed or disagreed with but with a limited explanation of their reasoning. (5.5) | The response links to a post the student agreed or disagreed with and gives an adequate explanation of their reasoning. (7) | The response links to a post the student agreed or disagreed with and provides strong reasoning for their selection. (8.5) | The response links to a post the student agreed or disagreed with and provides thorough and incisive reasoning for their selection. (10) |
| **Question 2:**  *Adherence to the three tasks indicated in the brief* | No submission.  OR  The response does not address any of the tasks for this question. (0) | The response addresses one task for this question. (5.5) | The response addresses two tasks for this question. (7) | The response addresses all three tasks for this question. However, the student exceeded the number of posts they were allowed to submit. (8.5) | The response addresses all three tasks, including a discussion post, a reply post and a second-best post, for this question and did not exceed the number of posts allowed to submit. (10) |
| **Question 2:**  *Evidence of insight and application* | No submission.  OR  The response fails to reflect a basic understanding of the discussion question and its key aspects and demonstrate no critical engagement with its nuances. (0) | The response reflects an incomplete understanding of the discussion question and its key aspects and demonstrates little engagement with its nuances. (5.5) | The response reflects a satisfactory understanding of the discussion question and its key aspects and demonstrates some engagement with its nuances. (7) | The response reflects a strong understanding of the discussion question and its key aspects, and demonstrates a level of critical engagement with its nuances. (8.5) | The response reflects a thorough and incisive understanding of the discussion question and its key aspects, and demonstrates a critical engagement with its nuances. (10) |
| **Question 2:**  *Contribution to collective learning* | No submission.  OR  The response does not show evidence of participating in the forums. (0) | The response does not demonstrate meaningful engagement with others’ and does not attempt to create or augment any commentary or lively debate. (5.5) | The response demonstrates adequate participation, but some of the contributions could have more meaningful engagement with or built off others’ contributions, to trigger commentary or lively debate. (7) | The response conveys some evidence of attempting to spur the discussion onward. Some of their contributions created or furthered debate about key issues, or triggered commentary by others. (8.5) | The response effectively spur the discussion onward, and encouraged constructive debate about the key issues in the module, and triggered thoughtful commentary and lively debate by others. (10) |

**Total:** 40 marks