



History and prospects of digital finance

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Assignment





Important dates

Due dates	Assignment	Content
09-12-2025	Project topic	Choose a project
28-02-2026	Final presentation slides Report	20-minute presentation +10 minutes Q&A [hand in presentation slides] Individual report

All project files need to be handed in via GitHub before 28-02-2026.

Topics

Select one of these topics

1. Neobanks (identify neobanks operating in Europe)
2. Acquisition of fintech and tech companies by incumbents
3. Partnerships between banks and fintech companies
4. Financial services offered by Bigtech companies
5. Fintech startups and innovation with patents
6. Evolution and diffusion of digital finance over time and space





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Each report should have these sections

- A. Literature review (or systematic literature review) and discussion of theories in the relevant topics
- B. Data and methodology discussion (panel data, regression, event study, case study, etc.)
- C. Analysis of data and results presentation

All group members write together introduction and conclusions.



Final report

- Should be on the assigned topic
- Should comprise
 - Title page: title, authors with affiliation and email, contribution of each author, acknowledgement, AI usage declaration
- You can work together for e.g. literature search, but report should be individual
- Length should be 3500-5000 words (excl. references). Allow 250 words for each figure and table.
- Format: pdf or word file



Final presentation

- Should be on the assigned topic
- Should comprise the following slides
 - Research question
 - Literature review
 - Data and methods
 - Results
 - Discussion
- Max 10 slides, 20 minutes presentation

Submissions will be checked for plagiarism. Make sure you cite your sources

AI and contribution rules

For all assignments and presentations, it holds that you should hand in/present your **own and original work**. You must add an “author contribution & use of AI statement” to the assignment.

The author contribution statement should include who did what (tasks) and what was the relative contribution of any third person to the overall contribution (percentage).

***Example of AI statement:**

- * We declare that no content produced by AI technology has been presented as our own work (both in reporting and coding)*
- * We declare that we used ChatGPT 4.0 to improve writing at the sentence level and to better express transitions between paragraphs.*
- * We declare that ChatGPT 4.0 has been used to generate initial code snippets and to generate docstrings for functions.*

Note: An extra oral assessment may be part of each assignment as a verification of the authenticity and contribution. Such an oral assessment could also be randomly assigned to a group.