**Reflection**  
  
This term has been a learning process for me working on assignments for Digital Banking and Financial Services (DBFS). Not only has the topic offered me a comprehensive insight into the fintech technologies that are currently being developed, but it has also provided me with a hands-on experience on creating applications using APIs.  
  
It also helped me create the assignments to learn about the various processes of API management particularly Polygon. io and CryptoCompare. First I was overwhelmed with the idea of how to set up the Flask application for getting and displaying data from these APIs. I faced some problems, for instance; working with the OAuth authentication and dealing with JSON results. Despite these challenges, the use of testing tools such as Postman for testing and debugging assisted in this challenge. One major issue was to manage and control the rate limits of the APIs; I had to come up with ways to manage and retry failed APIs to keep the application stable.  
  
On my own, I appreciated the propensity for as well as the necessity of resiliency and learning. Debugging and optimizing the code helped me understand that it is important to be patient and approach tasks and problems in a structured and step-by-step manner. Moreover, this assignment confirmed that good and concise documentation is essential in this context because it allows quick identification of the problem in most cases.  
  
In this context, it is worth mentioning that the spirit of collaboration has been clearly manifested within the group throughout the assignments.  
  
When it comes to distributing the tasks that were to be done by each of the members in the group, the responsibility fell on my shoulders since I was the group leader. The information we have gained through our research gives us a clearer comprehension of the future of Virtual Reality.  
  
The study conducted on the future developments in the field of VR has given us a good insight into how this technology has the potential to revolutionalise different sectors such as banking and financial services. Let us discuss the ways in which VR can be used to better serve customers, facilitate training and simulations, and develop new services that are location-independent. Thus, getting ourselves acquainted with the current trends and possible uses of VR, we were able to form a holistic perspective of the advancement’s future implications.  
  
A big challenge was how to bring together all the facets of VR technology in one research study. This called for analysis and compilation of information from various sources to develop a coherent paper. I was completely responsible for checking the reliability and currency of our information sources to guarantee that our results were current and based on sound research.  
  
The first thing to note is that getting a technical grasp on what VR is and the real-world uses of the technology was not easy. Nevertheless, it was possible to come to terms with the possibilities and drawbacks of VR due to our enduring and shared information exchange. This process included not only technical research of the VR but also the case studies and other practical examples to identify current and future possibilities of application of the VR.

In conclusion, the work of the group on Virtual Reality has been greatly enlightening as it expands the knowledge about the future facilitating tool. It enabled the accomplishment of the goals of teamwork, communication, and learning, which are vital for the future personal and professional experience in the IT and finance industry. The DBFS assignments benefited me in both technical and interpersonal development as I prepare for fintech projects. I have my sight set on broadening my awareness of such means as blockchain, refining API, and developing data analysis. To me, the organisation and management of time skills I have been taught will be very useful in my future practice.