

### University Students Are Ditching Investment Banking For “Innovation,” Demand Fintech, Blockchain Courses and MBAs

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() ☉ June 9, 2017 2:02 pm



“Ten years ago everyone wanted to go into investment banking or in the trading side. Now the students are much more interested in innovation,” Reena Aggarwal, Director of the Georgetown Center for Financial Markets and Policy, told Reuters.

A shortage of talent and skills related to blockchain technology specifically, and Fintech more generally, has recently developed as demand has increased considerably.

In response, American universities are now offering new Fintech courses, “driven by student demand,” university officials say, but as the field is very new they are finding it difficult to construct a syllabus.

“For fintech, some people mean bitcoin and cryptocurrencies; some people mean the technology JPMorgan uses for trading. Everyone thinks it’s sexy, and a lot of people use it colloquially without knowing what it is,” Angela Lee, Columbia Business School’s chief innovation officer, told Reuters (<https://www.reuters.com/article/us-usa-students-fintech-idUSKBN18Z2oC>).

What the students mean is probably blockchain technology as the recent boom has made this space cool with entrepreneurs now raising millions in seconds for innovative projects. Moreover, as everything is just starting out, there are so many opportunities in so many areas, with this space lacking any barriers.

More broadly, every financial institution has a blockchain lab now, with consultants telling them to ignore costs, ignore any regulatory or other uncertainties, and move full speed ahead as there may be strategic considerations – by which the consultants probably mean they may be disrupted, either by start-ups or competitors that take full advantage of new tech.

So blockchain expertise is in high demand and attracts a premium. To meet this demand some universities have set up blockchain specific centers. The most notable is Cornell University, where Emin Gün Sirer, who once tried to create his own decentralized digital currency, teaches.

They have set up IC3, the Initiative for CryptoCurrencies & Contracts. They’re fairly high impact in this space as far as research goes, and you might even get to meet Vitalik Buterin.

Vitalik Buterin giving a lecture at Cornell University.

Cambridge has a blockchain centre too and they’ve recently published some research on this space, with UCL another notable university that stands out for blockchain research.

If you are a bit more into cryptography, John Hopkins is a good bet as many of the researchers who contributed to Zcash's invention are currently teaching there.

For a slightly more bitcoin focused university, you can't go wrong with MIT, one of the first to open a digital currencies centre, but we haven't heard much from them.

As for what students may want out of these courses, the main thing is probably an in-depth look at blockchain technology, both public and private, as well as its use cases and business cases with some general history and perhaps studies of recent tests and pilots, many of which we have briefly covered on Trustnodes.

They would also probably want an understanding of smart contracts, perhaps even with some hands on coding. Some understanding of data analytics and algorithms as well as how that may connect to artificial intelligence.

There could also be some high level view of legal regulations that may affect this space with maybe some case studies of the relationship between law and innovation – specifically as it concerns enforcement.

Then of course studies on how to run or manage a business, how to market it, how to scale and handle demand, with case analysis of recent successful companies such as Ant Financial or WePay.

That syllabus requires a diverse range of experts and might be more useful as an undergraduate course than an MBA since there is plenty to learn, but they could probably charge top dollars for it and they might still be unable to meet all demand.

Because this space is booming and it is probably just the start as its breadth of applications continues to expand from industry to industry.

Moreover, it is very attractive because entrepreneurs are raising millions in seconds for innovative projects. Rockstars are rising, creating a \$25 billion market out of nothing and get to even meet Putin

(<http://www.trustnodes.com/2017/06/03/ethereums-inventor-vitalik-buterin->

meets-putin). While 86% of bankers (<http://www.trustnodes.com/2017/06/08/86-bankers-say-public-blockchains-like-ethereum-bitcoin-will-gain-greater-prominence>) think public blockchains and private blockchains will gain greater prevalence in the next five years.

It's where the action is, where innovation is happening, where the future is being built. With blockchain positions significantly on the rise while businesses are unable to fill them.

Blockchain team sizes at financial institutions according to a report by Cognizant.

That's because blockchain technology promises many benefits for established companies and new startups, with a recent report by Cognizant, a consultancy firm, stating:

“The vast majority of respondents (90%) said their firm has identified or is in the process of identifying functions or processes that can be automated with blockchain, and three-quarters said they expect the technology will eventually allow them to automate 2.5% or more jobs at their company.”

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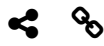
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Nick



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