**Westminster Business School**

**BANKING TECHNOLOGY – 7FNCE031W – AUTHENTIC ASSESSMENT**

**Critical Review of Research Papers**

# **The context**

This module has introduced students to Banking Technology. We have learned about the technologies adopted by banks to manage their risks and daily operation. With the recent development in Fintech including Machine Learning, Artificial Intelligence, Blockchain and the circulation of cryptocurrencies, bank technology has been facing a revolution.

Critically review 2 papers in the 2019 Fintech special issue of the Review of Financial Studies, the list of research papers can be found in Goldstein, Jiang and Karolyi (2019).

Goldstein, I., Jiang, W. and Karolyi, G.A., 2019. To FinTech and beyond. *The Review of Financial Studies*, 32(5), pp.1647-1661.

You need to critically assess 2 research papers consistent with your interests in Fintech. The essay should be well structured and no more than 2,000 words. Please present a cohesive review to the two papers and insure you compare and contrast points raised in each paper. A critical discussion may agree or disagree with each author.

**MARKING**

Selection and justification of your two selected papers.

(20 MARKS)

For the two selected papers; propriety of this research.

(20 MARKS)

Summary of each of the tow paper’s premise and conclusions.

# (10 MARKS)

Critical discussion of selected papers, taking a clear position i.e., agree / disagree, with justification for stance.

(30 MARKS)

Structure, presentation, referencing, adherence to file naming convention.

# (20 MARKS)

*Word length*: maximum of 2,000 words without appendices, references, table of contents, etc.

*Group size*: 1 students / assignment

**DUE DATE: Monday, 8th January 2024 at 13:00.**

## OVERALL NOTES

* All submissions MUST use be submitted anonymously i.e., DO NOT include your student number or name to comprise the name of the submitted file

* Insure you address ALL points raised in this coursework. Present your description, analysis and findings in a professionally formatted report. You will receive **20 marks for structure and written presentation**

* The assignment MUST be produced in Word; DO NOT submit a PDF or other format

* Tables and graphs generated authoritative sources such as Bloomberg, Fred or y Charts; DO NOT use information “found” on the internet.