

Introduction to Fintech Enrichment

Dr Yang Yang

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Schedule of FTE

TB1

- Week 5 : Introduction to FET and Academic Integrity
- Week 7 NOV.01 Friday 14:00-16:00 Geology G1s: Career Service and Employability

TB2 (subject to adjustment)

Sessions of TB2 are all located in Friday afternoon 14:00-16:00, at the MVB1.11/1.11A.

- Week 15 JAN.31: Industry Partner Talk
- Week 17 FEB.10: Industry Partner Talk
- Week 19 FEB.28: Introduction to Individual Projects and Group Projects
- Week 21 MAR.14: Thesis Writing and Oral/Video Presentations

Academic Integrity

Fintech Enrichment

Dr Yang Yang
Dr Sebastien Rochat

Objectives for this session

- Explain **academic integrity**, **why it is important** and **your role** in upholding the values of academic integrity;
- Understand **the main ways** that academic misconduct occurs;
- Ensure that you are aware of the **support available to you**;
- Outline the University's **academic misconduct processes** and possible outcomes.

* The ppt is based on Dr Rochat's work last year and part for the materials are developed from **Academic Integrity: School of Engineering Mathematics and Technology 2024**, available on Blackboard.

What comes to your mind when talking about Academic Integrity?



transpiration
leader bold focus
creative
fast
inspiration



What is Academic Integrity

- The foundation of academic integrity is **honesty** – with ourselves and each other in all our academic endeavours.
- Honesty allows everyone in our community to build **trust**, which we enhance by being **fair** in our interactions and by **respecting** each other, and ourselves.
- And we take personal **responsibility** for our actions and collective responsibility for the integrity of our work.
- We have **courage** in doing what is right whatever the situation we find ourselves in.

Why Academic Integrity Matters?

- Degrees (e.g. MSc in Fintech with Data Science) are given in the belief that **the work you produce demonstrates your academic abilities, i.e. reputation.** Academic misconducts **devalue** degree, **damage** University's reputation, not fair for others and affecting all students.
- Reputation is the most important assets of any university.
- Reputation is one of the most important things in the scientific community.

High-profile cases

Romanian Prime Minister Accused of Plagiarism

News

By Stephanie Pappas published June 18, 2012

German minister resigns amid plagiarism scandal

Germany's defence minister, a rising star in Chancellor Angela Merkel's conservative bloc and the country's most popular politician, has resigned over allegations he plagiarised his doctoral thesis.

Theology Professor Is Accused of Plagiarism in His Book on Ethics

Millions of surgery patients at risk in drug research fraud scandal

Report: Dutch 'Lord of the Data' Forged Dozens of Studies (UPDATE)

Developing academic integrity

What we need:

- **Develop skills** at digesting information from multiple sources to develop our own arguments
- Know the **difference between good and poor** practice

To get there:

- Become **aware** of how to avoid unintentional plagiarism
- **Know difference** between collaboration and collusion
- **Protect ourselves** from contract cheaters

Three forms of misconduct

Plagiarism

Collusion

Contract cheating

=> These are not tolerated **at all** by the University, and everyone is expected to know the rules!



Is this Plagiarism?

Submitting the same essay or parts of essay for different assessments.

Summarising an idea from a journal article to help develop an argument, providing the reference.

Rewriting a paragraph from a textbook, article or website using synonyms without referencing.

Forgetting to add references.

Using someone else's data or statistics without acknowledging the source.

Copying the work of another student.

Copying and pasting codes from websites or Github

Placing quote marks around a phrase taken directly from another source, providing the reference and page number from where the phrase was taken.

1.0

NO Plagiarism

Plagiarism



Plagiarism: definition

Plagiarism is the inclusion of any idea or any language from someone else without giving due credit by citing and referencing that source in your work. This applies if the source is print or electronic, published or unpublished, or the work of any person.

(University of Bristol)

Plagiarism: examples

- Handing in another student's work as your own
 - Handing in material downloaded or copied/pasted from the Internet
- } Intentional
- Using somebody else's ideas/arguments without acknowledging them appropriately
 - Using statistics/figures/data/... without acknowledgement or reference
 - Changing words (paraphrasing) or materials from a source text without appropriate referencing
 - Submitting in whole or in part, work that has been submitted at Bristol or elsewhere
- Unintentional

Whether intentional or unintentional, plagiarism is a severe misconduct

Plagiarism: common reasons

- Not allowing enough time to prepare for and write an assignment
- Relying on too few sources in preparing an assignment
- Note taking that relies on cut-and-paste or direct copying
- Not paraphrasing – or understanding what paraphrasing is
- Not including references or inappropriate usage of reference e.g. Failing to put direct quotes in quotation marks (“”)
- Not checking your work before submitting
- Not asking for help

Plagiarism: how to avoid common errors

- Use [Study skills resources](#) (e.g. note making, planning work, time management, editing and proof reading, academic writing,...)

Note: you can book appointments with Study skills tutors to discuss any of these topics!

(we will also cover technical/scientific writing at a future DSE session)

- Use [Library resources](#) for help about referencing, how to avoid plagiarism, and using reference management software.

Note: you can book appointments with a librarian to discuss any of these topics!

- The University uses text-matching software, usually Turnitin, to check the authenticity of assignments submitted as part of formal assessment.

If possible, run your assignment through Turnitin once the final submission, to ensure there is no potential issue

Three forms of misconduct

Plagiarism ✓

Collusion

Contract cheating

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Is this Collusion?

- Forming a study group with peers to help understand a particular topic
- Using instant messaging (WhatsApp, WeChat, etc.) to share answers during a timed exam
- Contacting a friend during an open-book assignment to share answers
- Letting another student copy your assignment, or parts of it
- Collaborating with fellow members on a formal group work assignment
- Discussing with friends and peers about how to approach a particular assessment
- Forming a group to work together on an assessment by sharing answers
- In a group project assessment, ask my friend in another team for direct solution of his work which is similar to mine.

10

NO Collusion

Collusion

Content

- Collaborating with fellow member: X
- Discussing with friends and peers X
- Forming a group to work together X
- In a group project assessment, ask X

+ Add statement

You have reached the maximum number of options

Dimensions

Bottom of the scale Value

NO Collusion

1

See mid-values ▾

Top of the scale

Value

Collusion

5

Extras

Show the total average of all statements



Let participants skip single statements



YY

Account



Content



Design



Settings



Help & Feedback

Collusion: definition

Collusion is when students work together to complete an assessment that should be taken independently

(University of Bristol)

=> Line between collaboration/working together (**GOOD**) and collusion (**BAD**).

Seek advice (teacher, tutor, study skills) if you're not sure what is allowed.

Collusion: how to avoid

- Unless told otherwise, work independently on your assessments **by default**
- **Follow instructions** for each assessment.
- **Avoid sharing your assessment work** with your peers or providing feedback on theirs.
- If a collaborative study group has shared notes, **do not copy these** in any part of your answer. Use your own words to express ideas instead.
- During any online exam (or timed assessment), **keep social media apps turned off**, keep your mobile devices where they cannot distract you and don't contact your friends.
- If friends or peers suggest sharing assessment answers or messaging each other during an online assessment you should **refuse to do so**.
- If you know a friend or peer is struggling with an assignment, **it is not helpful or kind to share your work**. Encourage them to seek help from their personal tutor, an academic lead or the Study Skills team.
- Sharing assessment work will lead to punishment for **BOTH** parties.

Three forms of misconduct

Plagiarism ✓

Collusion ✓

Contract cheating

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Is this Contract Cheating

To get ideas about an assignment, you buy an example essay from an online essay writing service that claims buying custom essays is not cheating

You upload your work to a website that then allows you access to work uploaded by other students

To Improve the quality of your work, you book a tutorial with UoB's Study Skills service who train you on various study skills.

You hire a proofreader to check your work for grammar and spelling.

You make use of the artificial Intelligence application ChatGPT to answer an assignment question and submit its answer as your own work

You have paid for general support from someone who claims to be a retired academic to help your coursework.

No Contract Cheating

Contract Cheating



Contract cheating: definition

Contract cheating happens when a third party completes work for a student who then submits it as their own work.*

(University of Bristol)

*a third party can be, for example: an essay writing service, a private tutor, another student, a family member, a friend, an anonymous author, a proof-reader who goes beyond grammar/typos.

Contract cheating: a risky endeavour

1. Contract cheaters are acting **illegally** (i.e., criminal activities).
2. Contract cheaters **pretend to care** about students' work but in reality are only interested in students' money.
3. Contract cheaters **don't let go**.
4. A student using a contract cheater is at **risk of blackmail forever**.
5. Contract cheaters will often **not deliver as promised** – and there is nothing the buyer can do.
6. Contract cheaters **infiltrate university campuses**.
7. Contract cheaters may sell students' **financial and personal details**.
8. Contract cheaters frequently **disguise themselves** as something else.

Contract cheating: common reasons

- **Not managing time** as deadlines approach
- Not **understanding** the assessment requirements
- Not having enough time due to **unforeseen circumstances**, such as illness.
- Not understanding assignment **writing skills** such as researching, referencing, paraphrasing.
- **Feeling overwhelmed** by the experience of studying at university, perhaps because of change in personal circumstances.
- **Pressure** to get a good mark.
- **Not knowing** where to get support
- **Thinking one can get away with cheating.**

What to do if approached by contract cheaters

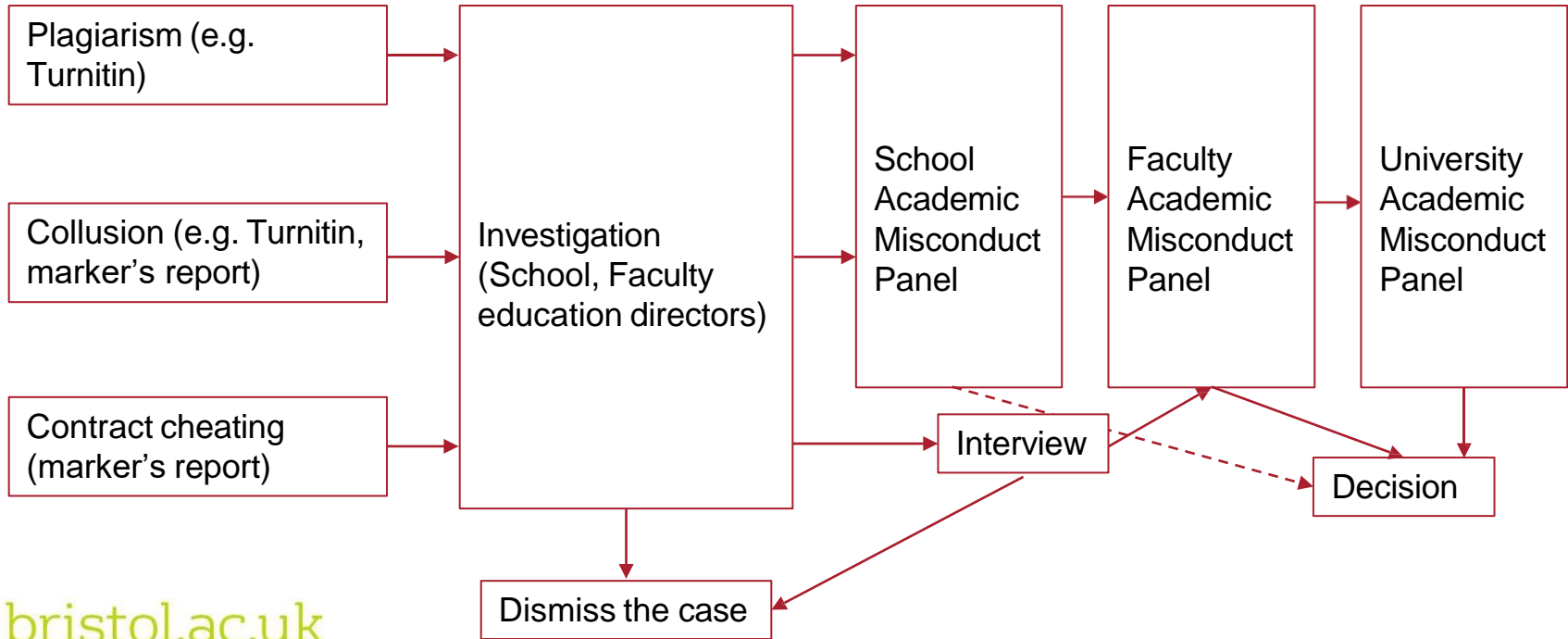
- **Don't engage**, don't respond to any approach. Block the sender so that you are not approached again in the future.
- **Don't provide any information** about yourself, your programme or assessments.
- **Never give your log in details** to anyone – but certainly not to an essay writing service.
- **Report them** here: contractcheating-reporting@bristol.ac.uk. All reported incidents will be followed up and the identity of those reporting protected.
- **Seek support** from your personal tutor or programme director.

Inappropriate use of AI

The misuse of Artificial Intelligence tools is seen by the University as a form of Contract Cheating.

The only acceptable use (in an assessment situation) is where a task has been **designed to incorporate using such tools** as part of the assessment. Providing you are following exactly what has been requested by your School this is acceptable and will not be considered contract cheating. Your school will make clear if you can use artificial intelligence as part of an assessment process.

What happens when misconduct is suspected?



Take-home message

Academic integrity is non-negotiable.

“I don’t know ” is not an excuse.

Unacceptable practices such as plagiarism, collusion and contract cheating are heavily penalised.

It is not worth (nor acceptable) to take the risk.

Break

bristol.ac.uk

Plagiarism – exercise 1

1

The rumen acts as a big fermentation vat. Fermentation is the breaking down or digestion of food in the absence of oxygen. Bacteria and protozoa in the rumen supply enzymes to break down the fiber in the goat's feed. This is similar to how bacteria can ferment the sugars in grape juice to make wine in big wine barrels. The tiny organisms in the rumen also help to build proteins from the feed and manufacture all of the B vitamins needed by the goat. Many nutrients that help provide the goat with energy are produced here. The fermentation process produces heat that helps to keep the

PLAGIARISM: The passage submitted very closely matches a single original source. This is extensive in the submission, representing 2 whole paragraphs. There has been no attempt at paraphrasing and no in-text citations or references have been included. This meets the definition of plagiarism.

spread across both the rumen and reticulum. The cud is pumped back up the esophagus into the goat's mouth for the second time and then swallowed again. Eventually, the cud drops back down permanently to rejoin the rest of the feed in the rumen-reticulum where the parts of it that are small and heavy enough now settle out. This entire process is called rumination. If you watch the goat's neck carefully, you can see the goat swallow and later regurgitate the cud. The goat will often burp to get rid of the gas produced by all the fermentation going on in the rumen. You can really smell the fermentation process on your goat's breath. If something causes the goat to stop being able to burp up the gases, the gas will build up and bloat or swell up the rumen and your goat may become very sick with "bloat."

Plagiarism – exercise 1

2

Epithelial cells make up primary tissues throughout the body. There are many arrangements of epithelial cells such as squamous, cuboidal, and columnar that organize as simple, stratified, pseudostratified, and transitional. Epithelial cells form from ectoderm, mesoderm, and endoderm, which explains why epithelia line body cavities and cover most of the body and organ surfaces. Since epithelial cells are found throughout the body, their function changes based on their location. For example, in the skin, they have a protective function, whereas, in the gut, they have secretory and absorptive functions. The characteristics of epithelial cells and their arrangement (simple, stratified, cuboidal, columnar, and transitional) determine their function. Epithelial cells are characterized by their polarity (apical, basal, and lateral). The apical domain often contains a structure that affects the cells' function. Microvilli are finger-like projections that have a core of cross-linked actin filaments. They are attached to the terminal web, which is parallel to the apical surface. Cilia are motile projections of the cell surface comprised of two central microtubules encompassed by nine microtubule doublets. Lastly, stereocilia are finger-like projections supported by actin filaments. The basal domain is connected to the basal lamina by hemidesmosomes, which combine with intermediate filaments. The basal lamina separates connective tissue from the epithelium (Stat Pearls, n.d.)

PLAGIARISM: The passage submitted very closely matches a single original source. This is extensive in the submission. There has been no attempt at paraphrasing. A single citation has been offered but it is unclear what this is evidencing or supporting. This meets the definition of plagiarism.

Plagiarism – exercise 1

8

The gallbladder is a small, pouch-like organ in the upper right part of the abdomen. The gallbladder stores and concentrates bile between meals. Bile, is a fluid produced by the liver that helps break down fat.

You don't need to cite a source for a fact, but it is often recommended if you develop any problem. Cholecystectomy, is a very common procedure for gallstones. The gallbladder is an organ whose normal function is to store and concentrate bile. During pregnancy, the bile acid levels in the blood increase. Cholecystitis is inflammation of the gallbladder. Cholecystokinin and cholecystokinin receptors are found in the duodenum. Cholecystokinin is a hormone that is secreted by the duodenum. Cholecystokinin was initially described as a hormone that causes the duodenum to contract. Disorders or conditions characterized by altered gallbladder motility predispose persons to gallstone formation. Recent studies of gallbladder sludge and the gallbladder motility of gallstone patients suggest that localized processes within the gallbladder may be critically important in gallstone formation.

PLAGIARISM: In this case, the student has patched together six or seven phrases or sentences that have been taken from other sources. There is almost none of the student's own writing and although there are references, these do not cite the sources of these pieces but instead are the original authors' citations of their sources.

Plagiarism – exercise 1

6

The nervous system consists of the central and peripheral nervous systems. The central nervous system (CNS), consisting of the brain and spinal cord, is responsible for processing information and coordinating the body's response. The peripheral nervous system (PNS) consists of all the other nerves in the body.

PLAGIARISM: The passage submitted very closely matches multiple sources. The paragraphs shown have been patchwritten by combining sections of poorly paraphrased text from multiple sources together. A substantial portion of this extract is highlighted as matching sources. There has been some attempt at paraphrasing in some sections and some of the highlighted sections are limited to technical language specific to the subject. Some text is attributed to specific sources while others are not. Some sections are also free of any indicated matching (both supported and unsupported by in-text citation). Some parts of this may be considered plagiarised, others may be indicative of poor academic practice.

These are associated with the 'fight or flight' response.

Plagiarism – exercise 1

NOT PLAGIARISM: This is a careful analysis of the topic that draws from several sources, all with correct in-text citations. The paragraph breaks reflect a shift from one focal topic to another (skeletal forensic analysis in general; bone and sex determination; stature and size). Note that Turnitin will show the occasional phrase as matching with other sources, which is to be expected where common terms are used. It is very rare for there to be no matches with other sources which is why Turnitin reports need to be interpreted.

Key points

Differences between good academic practice, poor academic practice and plagiarism.

Key points arising from the exercises:

- Never cut and paste straight into a piece of work.
- Similarly, avoid connecting together cut and paste sentences from different sources to make up a sentence or paragraph. This is also plagiarism.
- Learn how to cite correctly.
- Always use quotation marks (“ ... ”) when quoting directly from another’s work. Make sure you then cite the reference properly.
- Use quotations carefully. A well-chosen quote can help but stringing together several quotes rarely works well and can be viewed as poor academic practice.

Further examples

Go to: https://uob.padlet.org/srochat/plagiarism_further

