



FACULTY OF BUSINESS
BACHELOR OF E-COMMERCE
LEARNING MODULE OUTLINE

Academic Year	2024/2025	Semester	2
Module Code	ECOM4150-421		
Learning Module	Electronic Finance Systems		
Pre-requisite(s)	Nil		
Medium of Instruction	English		
Credits	3	Contact Hours	45
Instructor	Prof. Victor Chan	Email	vkychan@mpu.edu.mo
Office	Room M5-49, Meng Tak Building	Office Phone	8599-3322

MODULE DESCRIPTION

This course provides an introductory examination of Internet Finance. It will cover basic principles and roles of Internet Finance under the Internet Economy. Topics include online banking, online insurance, online trading, security of internet finance, internet finance risk and auditing, online financial information, online IPOs (initial public offerings), e-payment, and mobile finance.

MODULE INTENDED LEARNING OUTCOMES (ILOS)

On completion of this learning module, students will be able to:

M1.	describe e-finance, its growth, its impacts, and its future prospects in the financial services industry and e-commerce,
M2.	discuss the nature of the e-financial products, services, and information that are available to institutions and individuals globally and their relevant costs, benefits, and drawbacks,
M3.	analyze the advantages/disadvantages of e-finance, its potential areas of growth, its consolidation, and its future path of development,
M4.	outline the technological infrastructure and regulatory advances (or lags) that have enabled (hindered) the growth of e-finance and e-business,
M5.	evaluate the impact of e-finance globally, including its impacts on international trade and investment and on developing economies,
M6.	discuss the challenges faced by e-finance, and
M7.	outline areas or issues related to e-finance that need further research and investigation.

These ILOs aims to enable students to attain the following Programme Intended Learning Outcomes (PILOs):



PILOs	M1	M2	M3	M4	M5	M6	M7
P1. Demonstrate an understanding of the business processes and operations and the skillful realization of information technologies required to practice electronic commerce;				✓			
P2. Apply knowledge in business, mathematics, programming, computing, web development, and database to address complex problems in the context of electronic commerce;	✓	✓	✓		✓	✓	✓
P3. Analyze critically the effect of web technology use on organizational performance and develop electronic commerce strategies that fit organizational objectives;							
P4. Select and apply tools and technologies to effectively implement electronic commerce systems in business intelligence, enterprise resources planning, supply chain management, and customer relationship management;		✓			✓		
P5. Develop relationships, motivate others, manage conflicts, lead changes, and work across differences in multi-disciplinary electronic commerce projects;							
P6. Communicate and work effectively using written and spoken word, non-verbal language, and electronic tools with fellow professionals and different stakeholders in the electronic commerce industry;							
P7. Demonstrate a global electronic commerce perspective as evidenced by an understanding of foreign languages and the role of Macau as an interface between the East and the West;							
P8. Cope with and manage contemporary advancement related to electronic commerce development and demonstrate lifelong learning attitudes and abilities;							
P9. Conduct research and devise innovative electronic commerce models to exploit business opportunities; and							
P10. Reflect on professional responsibilities and keep up with the latest electronic commerce issues on legal, environmental, ethical, and societal considerations to benefit society comprehensively.							

MODULE SCHEDULE, COVERAGE AND STUDY LOAD

Week	Content Coverage	Contact Hours
1	Introduction	3
2	Evolution of e-finance	3
3	E-finance models	3



4	E-finance models	3
5	Technology infrastructure for e-finance Systems or organizations facilitating e-finance	3
6	Systems or organizations facilitating e-finance	3
7	Systems or organizations facilitating e-finance Interim Project presentation/consultancy	3
8	Interim Project presentation/consultancy	3
9	Impacts of e-finance	3
10	Impacts of e-finance	3
11	Lessons from global e-finance experiences	3
12	Risks and challenges	3
13	Risks and challenges	3
14	Final Project presentation/consultancy	3
15	Final Project presentation/consultancy	3

TEACHING AND LEARNING ACTIVITIES

In this learning module, students will work towards attaining the ILOs through the following teaching and learning activities:

Teaching and Learning Activities	M1	M2	M3	M4	M5	M6	M7
T1. Lectures	✓	✓	✓	✓	✓	✓	✓
T2. Videos	✓	✓	✓	✓	✓	✓	✓
T3. Case studies	✓	✓	✓	✓	✓	✓	✓
T4. Projects	✓	✓	✓	✓	✓	✓	✓
T5. Group discussion	✓	✓	✓	✓	✓	✓	✓

ATTENDANCE

Attendance requirements are governed by the Academic Regulations Governing Bachelor's Degree Programmes of the Macao Polytechnic University. Students who do not meet the attendance requirements for the learning module shall be awarded an 'F' grade.

ASSESSMENT

In this learning module, students are required to complete the following assessment activities:



Assessment Activities	Weighting (%)	ILOs to be Assessed
A1. Class participation and class exercises	20%	M1 to M7
A2. Interim Project	40%	M1 to M7
A3. Final Project	40%	M1 to M7

The assessment will be conducted following the University's Assessment Strategy (see www.mpu.edu.mo/teaching_learning/en/assessment_strategy.php). Passing this learning module indicates that students will have attained the ILOs of this learning module and thus acquired its credits.

MARKING SCHEME

Assessment Criterion	Level of Comprehensiveness				
	0 (0% - 29%)	1 (30% - 49%)	2 (50% - 69%)	3 (70% - 89%)	4 (90% - 100%)
E-finance models	Not relevantly presented	Vaguely presented and not discussed	Presented but not adequately discussed	Presented and somewhat adequately discussed	Clearly presented and adequately discussed
Technology infrastructure for e-finance	Not relevantly presented	Vaguely presented and not discussed	Presented but not adequately discussed	Presented and somewhat adequately discussed	Clearly presented and adequately discussed
Systems or organizations facilitating e-finance	Not relevantly presented	Vaguely presented and not discussed	Presented but not adequately discussed	Presented and somewhat adequately discussed	Clearly presented and adequately discussed
Impacts of e-finance	Not relevantly presented	Vaguely presented and not discussed	Presented but not adequately discussed	Presented and somewhat adequately discussed	Clearly presented and adequately discussed
Lessons from global e-finance experiences	Not relevantly presented	Vaguely presented and not discussed	Presented but not adequately discussed	Presented and somewhat adequately discussed	Clearly presented and adequately discussed
Risks and challenges	Not relevantly presented	Vaguely presented and not discussed	Presented but not adequately discussed	Presented and somewhat adequately discussed	Clearly presented and adequately discussed

REQUIRED READINGS

Nil

REFERENCES

J. Da Costa, 2024, FinTech Wars: Tech Titans, Complex Crypto and the Future of Money, Kogan Page.

A. Rubini, 2020, Fintech Founders: Inspiring Tales from the Entrepreneurs That are Changing Finance, De Gruyter.

A. Rubini, 2019, Fintech in a Flash: Financial Technology Made Easy, 3rd ed., De Gruyter.

STUDENT FEEDBACK

At the end of every semester, students are invited to provide feedback on the learning module and the teaching arrangement through questionnaires. Your feedback is valuable for instructors to enhance the module and its delivery for future students. The instructor and programme coordinators will consider all feedback and respond with actions formally in the annual programme review.

ACADEMIC INTEGRITY



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The Macao Polytechnic University requires students to have full commitment to academic integrity when engaging in research and academic activities. Violations of academic integrity, which include but are not limited to plagiarism, collusion, fabrication or falsification, repeated use of assignments and cheating in examinations, are considered as serious academic offenses and may lead to disciplinary actions. Students should read the relevant regulations and guidelines in the Student Handbook which is distributed upon the admission into the University, a copy of which can also be found at www.mpu.edu.mo/student_handbook/.