Daffodil International University

Faculty of Business & Entrepreneurship
Department of Business Administration
Program: BBA

Semester: Summer 2026 | Examination: Final
Time: 02 **hours** | Full Marks: 40
Course Code: 0412-420 | Course Title: Financial Technology Management
Section: **All** | Teacher's Name: DAZR

Answer all the Questions

1.	a)	"Blockchain can reduce the need for intermediaries in financial transactions." Explain the main steps involved in processing a transaction on a blockchain, from the initial request to final settlement.	*CLO 2, Level 2*	**04**
	b)	Explain what a smart contract is and provide one example of how it can reduce the role of a traditional intermediary.	*CLO 2, Level 2*	**04**
2.	a)	Using the characteristics of cloud deployment and service models, select the most appropriate options for the FinTech start-up described above and explain how your selected models address its Know Your Customer (KYC) storage and unpredictable traffic requirements.	*CLO 3, Level 3*	**04**
	b)	A lender proposes to score loan applicants using social media activity and utility bill payment history instead of traditional credit scores. Using your knowledge of Big Data, demonstrate how this alternative credit-scoring approach could expand access to credit and identify two potential weaknesses of using these data sources.	*CLO 3, Level 3*	**04**
3.	a)	Evaluate the suitability of Keep-It-All (KIA) and All-Or-Nothing (AON) crowdfunding models for a social innovation project. Which model would you recommend and why? Consider factors such as donor trust, funding momentum, and project credibility in your justification.	*CLO 4, Level 5*	**04**
	b)	Discuss the key components of digital payments and transactions.	*CLO 4, Level 2*	**04**
4.	a)	A customer needs to transfer a large amount of money and is considering either a P2P payment platform or a traditional bank transfer. Using your knowledge of P2P payment platforms and traditional bank transactions, recommend the more appropriate option for the customer. Support your recommendation with three relevant differences between the two methods and two reasons related to the customer's large-value transaction.	*CLO 3, Level 5*	**04**
	b)	Evaluate the role of Robo-Advisors in wealth management by analyzing their major benefits and limitations compared with traditional wealth management services.	*CLO 3, Level 5*	**04**
5	a)	Explain how Artificial Intelligence (AI) is transforming traditional investment management processes in the context of FinTech. Describe three major differences between AI-driven and traditional investment management.	*CLO 2, Level 2*	**04**
	b)	Discuss the major challenges for fintech investment management platforms	*CLO 2, Level 2*	**04**