

COURSE SYLLABUS

Platform Finance: How Big Tech, AI, and Digital Ecosystems are Redefining the Financial Sector

 On-campus | PM



Kozminski University



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Aneta Hryckiewicz-Gontarczyk

Professor

Short Biography

Professor Aneta Hryckiewicz-Gontarczyk is a finance and economics scholar affiliated with Saïd Business School, University of Oxford, and Kozminski University. She has extensive expertise in banking, financial technology, and empirical research methods. In addition to her academic roles, she serves as an Independent Board Member at ING Bank and as a National Expert at the European Commission, combining research with practical industry insight. Her work focuses on the digital transformation of financial services, including disintermediation, platform business models, and the impact of Big Tech and Fintech on traditional banking. She has published in leading journals such as the Journal of Banking & Finance, Journal of Financial Stability, International Journal of Central Banking, Finance Research Letters, Economic Analysis and Policy, and European Management, with particular emphasis on policy-relevant conclusions. With more than 20 years of international teaching experience in Germany, France, the Netherlands, Poland, and the UK, she has developed and delivered courses in fintech, banking, corporate finance, and advanced econometrics at the undergraduate, graduate, MBA, and PhD levels.

Introduction/Course Description

This course examines the transformation of financial services through platform business models, artificial intelligence, and digital ecosystems. Students will explore how companies like Apple, Google, and Meta are becoming financial institutions, how traditional banks are evolving into platforms, and how embedded finance is making every company a potential fintech. The course combines theoretical frameworks with practical case studies from global markets, focusing on strategic implications for both incumbents and new entrants.

Course Objectives

This course aims to:

- Understand platform economics and network effects in financial services.
- Analyze Big Tech's expansion into finance and its regulatory implications.
- Evaluate Embedded Finance and Banking-as-a-Service models.
- Assess the role of AI and machine learning in credit, payments, and risk management.
- Examine digital currencies, CBDCs, and asset tokenization.
- Design platform strategies for financial institutions.

Course Methodology

Presentation, Interactive case discussions, Group project on creating a fintech platform strategy, Presentations.

Evaluation System

The course evaluation will be performed based on the following set of activities:

- Interactive case discussions (40%)
- Group Project (40%)
- Presentations (20%)

Course Prerequisites

General knowledge about banking.

