

3. Educational programme DIGITAL FINANCE

**Programme Director: Morozova L.S., Doctor of Sciences (Economics),
Professor, Professor of the Department of Finance**

3.1. PROFILE OF THE EDUCATIONAL PROGRAMME

1 –GENERAL INFORMATION	
Full name of the HEI and structural unit	State University of Trade and Economics Faculty of Finance and Accounting Department of Finance
Cycle and qualification title in the original language	First (Bachelor's) cycle of higher education Qualification – Bachelor's degree in Finance, Banking and Insurance
Field of Study	D Business, Administration and Law
Subject Area	D2 Finance, Banking, Insurance and Stock Market
Educational programme official title	Digital finance
Restrictions on Modes of Study	There are no restrictions
Compliance with the higher education standard of the Ministry of Education and Science of Ukraine	Compliance with the Higher Education Standard of the Ministry of Education and Science of Ukraine (Order No. 729 dated May 24, 2019)
Type of diploma and educational programme scope	Bachelor's Degree Diploma, single, 240 ECTS credits, training period: 3 years and 10 months
Accreditation availability	Certificate of Accreditation of the Speciality UD 11017640 dated 27 June 2023, valid until 1 July 2029, issued by the Accreditation Commission of the Ministry of Education and Science of Ukraine.
Cycle/Level	NQF of Ukraine – Level 6, FQ-EHEA – First Cycle, EQF-LLL – Level 6
Admission Prerequisites for the educational programme	General Secondary Education Junior Bachelor's degree
Language(s) of training	Ukrainian
Educational Programme validity period	Until the approval of the new edition of the educational and professional programme
Internet address for permanent placement of the	https://knute.edu.ua/

educational programme description	
2 - PURPOSE OF THE EDUCATIONAL PROGRAMME	
To provide students with knowledge and skills based on well-known scientific results, focused on current issues of professional direction, within which further professional and scientific careers are possible.	
3 - CHARACTERISTICS OF THE EDUCATIONAL PROGRAMME	
<i>Subject area</i>	
<i>Object of study and/or activity:</i> structure, principles, mechanisms of functioning and development of financial systems. <i>Learning objectives:</i> training specialists capable of solving complex, specialised tasks and applied problems characterised by complexity and certain uncertainty of conditions, in professional activities in the field of finance, banking and insurance and in the learning process. <i>The theoretical content</i> consists of concepts, categories, theories and concepts of financial science, which determine the trends and patterns of the functioning and development of finance, banking and insurance. <i>Methods, techniques and technologies</i> of financial science and practice. <i>Tools:</i> modern information and analytical systems, standard, special and industry software products.	
<i>Educational programme orientation</i>	
Educational and professional	
<i>Main focus of the educational programme</i>	
The programme is aimed at developing competencies related to managing financial relations in the field of digital finance. Keywords: finance, digital finance, financial system, financial services market, tax system.	
<i>Educational programme features</i>	
The cooperation agreements have been concluded between the State University of Trade and Economics and the Ministry of Finance of Ukraine, the State Treasury Service of Ukraine, and the State Tax Service of Ukraine, which allows students to undergo practical training at the Ministry of Finance of Ukraine, the relevant financial, treasury territorial bodies, and improves the quality of training of specialists.	
4 – EMPLOYABILITY AND FURTHER EDUCATION OPPORTUNITIES FOR GRADUATES	
<i>Employability</i>	
Graduates having a Bachelor's degree in D2 'Finance, Banking, Insurance and Stock Market' can perform professional work and hold positions defined by the National Classifier of Ukraine “Classifier of Occupations DK 003:2010”, as amended, approved by	

Order of the Ministry of Economic Development and Trade of Ukraine No. 27751 dated 13 December 2024:

1229. Senior employees of the apparatus of the central state authorities

1231. Heads of financial, accounting, economic, legal and administrative divisions and other managers

1465. Managers in the Field of Life Insurance and Savings

1466. Managers in the Field of Pension Insurance

1467. Managers in Auxiliary Activities in the Field of Finance

1468. Managers in Auxiliary Activities in the Field of Insurance

2411.2 Auditors and Certified Accountants

2414.2 Professionals in Financial and Economic Security

2419.3 Civil Service and Local Self-Government Professionals

2441.2 Economists

3411 Dealers (stock exchange traders trading on their own account) and brokers in mortgage and financial operations

3412 Insurance Agents

3417 Appraisers and Auctioneers

3419 Other Specialists in Finance and Trade

3436.1 Assistants to Managers of Enterprises, Institutions and Organisations

3441 Customs Service Inspectors

3442 Insurance Agents

3443 Social Assistance Inspectors

3449 Other State Inspectors

The graduate may hold other positions in accordance with professional job titles characterised by professional competencies related to the management of financial relations in the field of finance, banking and insurance.

Further Education Opportunities

Obtaining a degree at the second (master's) cycle of higher education. Acquiring additional qualifications in the postgraduate education system.

5–TEACHING AND ASSESSMENT

Teaching and learning

The balanced combination of classroom instruction (lectures, discussions, seminars, small group workshops, independent work with information sources, and teacher consultations), distance learning, and independent work based on problem-based, interactive, and self-study.

Assessment

Assessment of students' learning outcomes is carried out in accordance with the "Regulations on the Assessment of Learning Outcomes of Students and Postgraduate Students at SUTE" and includes the following control measures: current and final control, and attestation.

Current control is conducted during practical/laboratory classes and based on the results of independent work assignments. It involves the assessment of students'

theoretical knowledge during seminars and their practical skills gained through laboratory/practical tasks.

Final control refers to control activities that involve determining the conformity (measurement, assessment) of an individual's acquired learning outcomes with the requirements of the educational programme for the respective educational component, conducted at the university in the form of a pass/fail assessment and an exam.

Students' learning outcomes at SUTE are assessed on a 100-point scale, where 60–100 points represent satisfactory learning outcomes that entitle the student the right to gain ECTS credits; 0–59 points represent unsatisfactory learning outcomes that do not entitle the student the right to gain ECTS credits.

6 - PROGRAMME COMPETENCES

Integral competence

The ability to solve complex specialised tasks and practical problems in the course of professional activities in the field of finance, banking and insurance in the field of digital finance or in the process of study, which involves the application of certain methods and provisions of financial science and is characterised by uncertainty of conditions and the need to take into account the complex requirements of professional and educational activities.

General competence (GC)

GC1	Ability to think abstractly, analyse and synthesise.
GC2	Ability to apply knowledge in practical situations
GC3	Ability to plan and manage time
GC4	Ability to communicate in a foreign language.
GC5	Skills in the use of information and communication technologies.
GC6	Ability to conduct research at the appropriate level.
GC7	Ability to learn and master modern knowledge.
GC8	Abilities to search, process and analyse information from various sources.
GC9	Ability to be critical and self-critical.
GC10	Ability to work in a team.
GC11	Ability to communicate with representatives of other professions of different levels (with experts from other fields of knowledge/ types of economic activity).
GC12	Ability to work autonomously.
GC13	Ability to exercise their rights and responsibilities as a member of society, to understand the values of a civil (free democratic) society and the need for its sustainable development, the rule of law, human and civil rights and freedoms in Ukraine.
GC14	Abilities to preserve and enhance moral, cultural, and scientific values and achievements of society based on an understanding of the history and patterns of development of the subject area, its place in the general system of knowledge about nature and society and in the development of society,

	technology and technology, to use various types and forms of physical activity for active recreation and a healthy lifestyle
GC15	Ability to make decisions and act in accordance with the principle of inadmissibility of corruption and any other manifestations of dishonesty
<i>Subject Competences (SC)</i>	
SC1	Ability to study trends in economic development using macro- and microeconomic analysis tools, to assess current economic phenomena. Understanding of the peculiarities of the functioning of modern global and national financial systems and their structure.
SC2	Understanding of the peculiarities of the functioning of modern global and national financial systems and their structure of business entities, household finance, financial markets, banking and insurance.
SC3	Ability to diagnose the state of financial systems (in particular, digital finance, including budget and tax systems, finance of business entities, household finance, financial markets, banking and insurance).
SC4	Ability to apply economic and mathematical methods and models to solve financial problems.
SC5	Ability to apply knowledge of legislation in the field of monetary, fiscal and financial market regulation.
SC6	Ability to apply modern information and software for obtaining and processing data in the field of finance, banking and insurance.
SC7	Ability to prepare and analyse financial statements.
SC8	Abilities to perform control functions in the field of finance, banking and insurance.
SC9	Ability to carry out effective communications.
SC10	Abilities to identify, justify and take responsibility for professional decisions.
SC11	The ability to maintain an adequate level of knowledge and continuously improve their professional training.
SC12	<i>Ability to create innovative services in the financial market.</i>
SC13	<i>Ability to master and understand information on the current state and trends in the development of digital finance and payment market regulation.</i>
7- PROGRAMME LEARNING OUTCOMES	
PLO1	Know and understand economic categories, laws, causal and functional relationships that exist between processes and phenomena at different levels of economic systems.
PLO2	Know and understand the theoretical foundations and principles of financial science, the peculiarities of the functioning of financial systems.
PLO3	Identify the features of the functioning of the modern world and national financial systems and their structure.
PLO4	Know the mechanism of functioning of public finance, including budget and tax systems, finance of business entities, household finance, financial markets, banking system and insurance, including digital finance.

PLO5	Know the methodological tools for diagnosing the state of financial systems (in particular, digital finance, including budget and tax systems, business entities finance, household finance, financial markets, banking system and insurance).
PLO6	Apply appropriate economic and mathematical methods and models to solve financial problems.
PLO7	Understand the principles, methods and tools of state and market regulation of activities in the field of finance, banking and insurance.
PLO 8	Apply specialised information systems, modern financial technologies and software products.
PLO9	Prepare and analyse financial statements and correctly interpret the received information.
PLO10	Identify sources and understand the methodology and methods of obtaining economic data, collect and analyse the necessary financial information, calculate indicators that characterise the state of financial systems.
PLO 11	Possess methodological tools for performing control functions in the field of finance, banking and insurance.
PO 12	Use professional argumentation to convey information, ideas, problems and ways to solve them to specialists and non-specialists in the financial sector.
PLO 13	Possess general scientific and special methods of researching financial processes.
PLO 14	Be able to think abstractly, apply analysis and synthesis to identify key characteristics of financial systems, as well as the behavioral characteristics of their subjects.
PLO 15	Communicate orally and in writing in a foreign language in professional activities.
PLO16	Apply acquired theoretical knowledge to solve practical problems and meaningfully interpret the obtained results.
PLO17	Identify and plan personal professional development opportunities.
PLO 18	Demonstrate basic creative and critical thinking skills in research and professional communication.
PLO19	Demonstrate skills of independent work, flexible thinking, openness to new knowledge.
PLO20	Perform functional duties in a group, propose sound financial solutions
PLO 21	Understand the requirements for activities in the specialty, determined by the need to ensure sustainable development of Ukraine, its strengthening as a democratic, social, legal state
PLO 22	Know your rights and responsibilities as a member of society, understand the values of a free democratic society, the rule of law, human and civil rights and freedoms in Ukraine.
PLO 23	Identify the achievements and values of society based on the understanding of the place of the subject area in the general system of knowledge, use different types and forms of physical activity to lead a healthy lifestyle.

PLO 24	<i>Understanding the patterns in the field of digital financial relations of the state, enterprises and households, as well as the features of their application in the practice of financial activities.</i>
PLO 25	<i>Understanding of the essence and peculiarities of digital technologies in the treasury, ability to monitor compliance with budget legislation and payment market regulation.</i>
8- RESOURCE SUPPORT PROGRAMME IMPLEMENTATION	
<i>Staffing</i>	
Fully complies with the Licensing requirements for conducting educational activities. The implementation of the Educational Programme 'Digital Finance' is carried out by academic staff with a scientific degree and/or academic title who meet the requirements of the current legislation of Ukraine and have a sufficient level of scientific and professional qualifications. Practitioners and representatives of professional associations and foreign partners are also involved in the educational process. All academic staff undergo internships/professional development every five years.	
<i>Material and technical support</i>	
Fully complies with the Licensing Requirements for conducting educational activities. For the convenience of higher education students, the corporate distance learning system and the automated educational process management system "MIA: Education" are in operation. The University has modern computer classrooms equipped with specialised software, a Training and Research Centre for Business Simulation, and a Smart Library. All necessary conditions have been created for the education of persons with disabilities. SUTE has the required social and welfare infrastructure.	
<i>Information, educational and methodological support</i>	
An ECTS Information Package is developed at the University for each educational programme. Each student, through their personal account in the "MIA: Education" automated management system, can view and create their own individual curriculum, access the curriculum, review the grades obtained for each course, check the class schedule, and communicate with other participants in the educational process. Course Summary, Course Outline, course syllabi, and assessment criteria for educational components are available on the corporate distance learning platform. The university's electronic repository provides full-text access to SUTE's scientific and educational literature, manuscripts of qualification papers, and theses submitted for scientific degrees. For the convenience of students, the university has developed a Course Catalogue, according to which students have the right to choose elective educational components.	
9-ACADEMIC MOBILITY	
<i>National credit mobility</i>	
National credit mobility is carried out within the framework of memoranda of cooperation between SUTE and other higher education institutions (research institutions) of Ukraine in accordance with the law.	

<i>International credit mobility</i>
The University has concluded cooperation agreements between SUTE and foreign higher education institutions, which provide for partnership exchanges and student training under international programmes and projects within the Erasmus+ programme
<i>Studying of foreign higher education students</i>
It is carried out in accordance with the requirements of the current legislation.

3.2. List of components of the Educational Programme and their logical consistency

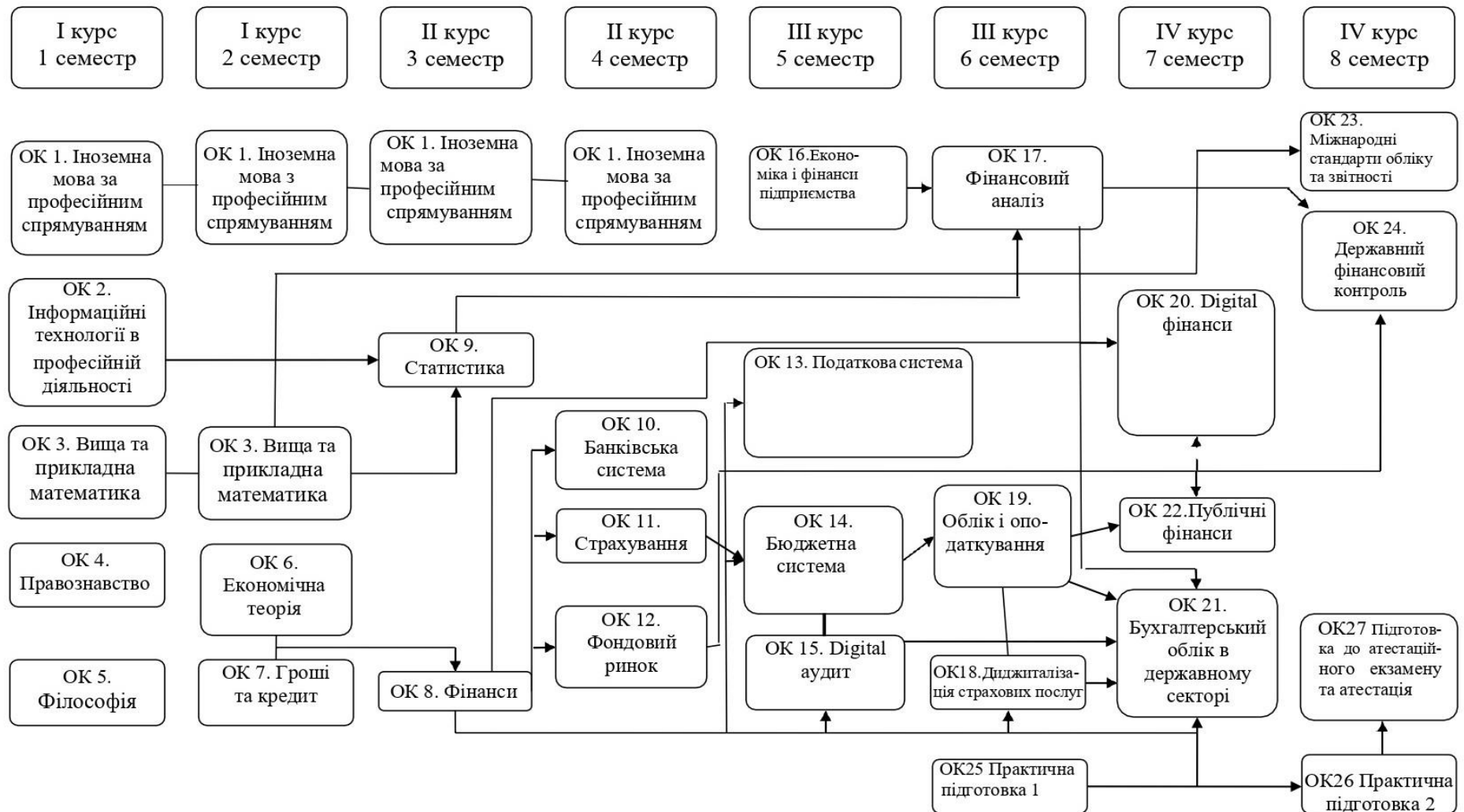
3.2.1. LIST OF COMPONENTS OF THE EDUCATIONAL PROGRAMME

Code	Components of the Educational Programme	ECTS credits	form of control
1	2	3	4
<i>Compulsory Components</i>			
CC 1.	Foreign Language for Professional Purposes	24	Examination
CC 2.	Information Technologies in Professional Activities	6	Examination
CC 3.	Higher and Applied Mathematics	12	Examination
CC 4.	Jurisprudence	6	Examination
CC 5.	Philosophy	6	Examination
CC 6.	Economic Theory	6	Examination
CC 7.	Money and Credit	6	Examination
CC 8.	Finance	6	Examination
CC 9.	Statistics	6	Examination
CC 10.	Banking System	6	Examination
CC 11.	Insurance	6	Examination
CC 12.	Stock Market	6	Examination
CC13.	Tax System	6	Examination
CC 14.	Budget System	6	Examination
CC 15.	Digital Audit	6	Examination
CC 16.	Business Economics and Finance	6	Examination
CC 17.	Financial Analysis	6	Examination
CC 18.	Digitalisation of Insurance Services	6	Examination
CC 19.	Accounting and Taxation	6	Examination
CC 20.	Digital Finance	6	Examination
CC 21.	Public Sector Accounting	6	Examination
CC 22.	Public Finance	6	Examination
CC 23.	International Accounting and Reporting Standards	4,5	Examination
CC 24.	State Financial Control	4,5	Examination
CC25.	Internship 1	6	Credit
CC 26.	Internship 2	6	Credit

CC 27.	Preparation for the attestation exam and Attestation	3	Examination
Compulsory components total volume:		180	
<i>Elective Components</i>			
EC 1.	Educational component 1	6	Examination
EC2.	Educational component 2	6	Examination
EC 3.	Educational component 3	6	Examination
EC 4.	Educational component 4	6	Examination
EC 5.	Educational component 5	6	Examination
EC6.	Educational component 6	6	Examination
EC 7.	Educational component 7	6	Examination
EC 8.	Educational component 8	6	Examination
EC 9.	Educational component 9	6	Examination
EC 10.	Educational component 10	6	Examination
Elective Components Total Volume		60	
THE EDUCATIONAL PROGRAMME TOTAL VOLUME		240	

Students choose elective courses through their personal account on the "MIA: Education" portal. Descriptions of the courses and their prerequisites are provided in the SUTE Course Catalogue.

3.2.2. Structural and logical scheme of EP



3.3. FORM OF ATTESTATION FOR STUDENTS

The attestation of bachelor's degree students in finance, banking and insurance is carried out in the form of the attestation examination.

The attestation exam in the subject area tests the achievement of learning outcomes defined by the Higher Education Standard and the educational programme.

3.4. COMPLIANCE MATRIX OF PROGRAMME COMPETENCES TO THE EDUCATIONAL PROGRAMME COMPULSORY COMPONENTS

Components / competences	CC 1	CC 2	CC 3	CC 4	CC 5	CC 6	CC 7	CC 8	CC 9	CC 10	CC 11	CC 12	CC 13	CC 14	CC 15	CC 16	CC 17	CC 18	CC 19	CC 20	CC 21	CC 22	CC 23	CC 24	CC 25	CC 26	CC 27
GC1		*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC2		*	*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC3		*			*		*	*		*	*	*	*		*			*	*		*		*	*	*	*	*
GC4	*					*	*	*	*							*											
GC5		*	*				*	*	*	*	*	*	*	*	*	*	*	*	*	*		*		*	*		*
GC6	*	*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC7	*			*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC8	*	*	*				*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC9			*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*		*	*	*	*	*	*	*
GC10	*						*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC11	*					*	*	*		*	*	*	*	*	*		*	*	*	*	*	*	*	*	*		*
GC12			*				*	*				*		*	*	*		*	*		*	*	*	*	*	*	*
GC13				*	*		*	*		*	*	*	*	*	*			*								*	*
GC14				*	*		*	*		*	*	*	*	*	*				*							*	*
GC15																			*								
GC1						*	*	*	*	*	*	*	*	*	*	*		*	*		*	*		*	*	*	*
GC2	*					*	*	*		*	*	*	*	*	*		*	*		*		*	*	*	*	*	*
GC3													*		*		*		*	*			*		*	*	*
GC4		*	*						*			*				*	*	*	*	*		*	*		*	*	*
GC5						*	*	*		*	*	*	*	*	*	*	*	*	*			*	*	*	*	*	*
GC6		*	*				*	*	*	*	*	*	*	*	*	*	*	*		*	*	*		*	*		*
GC7			*							*		*	*		*	*	*		*		*		*			*	*
GC8											*		*		*		*		*		*	*	*	*	*	*	*
GC9	*	*	*	*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC10			*	*	*		*	*	*	*	*	*	*	*	*	*	*	*		*	*	*	*	*	*	*	*
GC11				*			*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC12															*					*	*		*	*			*
GC13															*					*			*	*			*

3.5. ASSURANCE MATRIX OF PROGRAMME LEARNING OUTCOMES WITH THE EDUCATIONAL PROGRAMME COMPULSORY COMPONENTS

Components / programme learning outcomes	CC 1	CC 2	CC 3	CC 4	CC 5	CC 6	CC 7	CC 8	CC 9	CC10	CC 11	CC 12	CC 13	CC 14	CC 15	CC 16	CC 17	CC 18	CC 19	CC 20	CC 21	CC 22	CC 23	CC 24	CC 25	CC 26	CC 27
PLO1						*	*	*	*	*	*	*	*	*	*	*		*	*	*	*	*	*	*	*	*	*
PLO2	*					*	*			*	*	*	*	*	*			*	*	*	*	*	*	*	*	*	*
PLO3	*					*	*	*		*	*	*	*		*					*	*	*	*		*	*	*
PLO4						*	*	*		*	*	*	*	*	*	*			*	*	*	*	*	*		*	*
PLO5							*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*		*	*
PLO6		*	*						*			*	*			*		*	*		*			*		*	*
PLO7						*	*	*		*	*	*	*	*	*	*		*	*	*			*			*	*
PLO8		*	*				*	*	*	*	*	*	*	*	*	*		*	*		*		*			*	*
PLO9			*							*		*	*		*	*	*	*	*	*	*		*	*		*	*
PLO10							*	*	*	*	*	*	*		*	*	*	*	*	*	*		*	*		*	*
PLO11										*	*	*		*	*	*		*	*	*	*	*	*	*	*		
PLO12	*					*	*	*		*	*	*		*	*			*	*			*			*	*	*
PLO13			*			*			*				*			*	*		*	*	*		*	*	*	*	*
PLO14			*		*	*	*	*	*	*	*	*	*	*	*	*		*	*	*	*	*	*	*		*	*
PLO15	*					*	*	*	*							*									*	*	
PLO16		*	*	*		*	*	*	*	*	*	*		*	*	*	*	*	*	*	*			*	*	*	*
PLO17				*			*	*		*	*	*	*	*	*	*		*	*	*					*	*	
PLO18	*		*		*	*	*	*	*	*	*	*		*	*	*		*	*	*		*		*	*	*	*
PLO19	*			*	*		*	*	*	*	*	*	*	*	*	*		*	*	*		*	*	*	*	*	
PLO20	*						*	*	*	*	*	*	*	*	*	*		*	*	*	*	*	*	*	*	*	*
PLO21				*						*	*	*	*	*	*			*	*	*	*	*	*		*	*	*
PLO22				*	*																				*	*	*
PLO23				*	*	*				*	*			*	*				*						*	*	*
PLO24															*	*				*	*	*	*	*		*	*
PLO25															*					*			*			*	*

Developed by the working group consisting of

1. Liudmyla MOROZOVA, Doctor of Sciences (Economics), Professor, Professor of the Department of Finance, Head of the Working group, **Director of the Educational Programme**

2. Svitlana VOLOSOVYCH, Doctor of Sciences (Economics), Professor, Professor of the Department of Finance

3. Oksana KUKURUDZ, PhD in Economics, Associate Professor, Associate Professor of the Department of Finance

4. Viktor BARDIN, 3rd year student of the 4th group, Bachelor's degree programme 'Financial Business', Faculty of Finance and Accounting, Chairman of the SSG.

Reviews and feedback from external stakeholders:

1. Yashchuk V.V., Director of the Department of Financial and Economic Development of the Secretariat of the Cabinet of Ministers of Ukraine, Candidate of Economic Sciences, Honored Economist of Ukraine

2. Vatulov A.V., the Head of the Secretariat of the Committee of the Supreme Council of Ukraine for the Budget

LIST OF RECOMMENDED ELECTIVE COMPONENTS

Code	Educational components	ECTS credits
EC 1.	Auditing	6
EC 2.	Life Safety	6
EC 3.	Economics of Ukraine	6
EC 4.	Economic and Mathematical Modelling	6
EC 5.	Critical Thinking	6
EC 6.	Fundamentals of Cybersecurity	6
EC 7.	Payment Systems	6
EC 8.	Forecasting Digital Consumer Behaviour	6
EC 9.	Ukrainian Language (for Professional Purposes)	6
EC 10.	Management Accounting	6
EC 11.	Financial Security of the State	6
EC 12.	Finance of Insurance Organisations	6
EC 13.	Financial Accounting	6
EC 14.	Financial Market	6
EC 15.	Digital Economy of Ukraine	6
EC 16.	Communication English Tailored Course	6