



Research Seminar in Finance (Bachelor)

Topic: “FinTech, AI in Finance, and Digital Finance”

Seminar Overview

This seminar focuses on **FinTech**, **Digital Finance**, and the **growing role of AI in Finance**, using current research papers as a foundation.

FinTech, as the name suggests, combines finance and technology and is currently transforming the financial industry. What makes this development unique is that much of the change is coming from outside the traditional financial sector: young start-ups and large tech companies are challenging established players by launching new products and technologies and creating strong competitive pressure. Initially, FinTech and Digital Finance activity centered around mobile payments, money transfers, peer-to-peer lending, and crowdfunding. In recent years, it has expanded into well-known areas such as blockchain, cryptocurrencies, and big data.

At the same time, AI is becoming increasingly important in finance. From credit scoring and fraud detection to algorithmic trading and automated investment tools, AI is enabling more data-driven and (perhaps) more efficient decision-making.

The seminar will explore these topics, based on a selection of **research papers**.

Organizational Matters

The seminar is intended for **all** students in the Bachelor's program, particularly in the following profile areas:

- **Finance:** Profilsseminar “Finance” (5100-311)
- **Rechnungswesen und Steuern:** Profilsseminar “Rechnungswesen” (5101-270)
- **Internes Management:** Profilsseminar “Internes Management” (5103-291)
- **Marktorientierte Unternehmensführung:** Freier Wahlbereich
- **Empirische Wirtschaftsforschung:** Freier Wahlbereich

Seminar participants discuss recent research and the corresponding introductory literature. Seminar participants will:

- write a **seminar thesis** (10-15 pages) based on one selected research paper
- hold a **group presentation** in a block seminar (2 days)

The seminar language is German. However, seminar thesis and presentation may be conducted in **German** or **English**.

The seminar will take place in-person and via Microsoft Teams (details below and to be announced). Students can select **three preferred topics** (see pages 2-4 for an overview of the seminar topics).

Note: No prior knowledge of AI, cryptocurrencies, or related technologies is required!

The final assignment of seminar topics will be announced at the **Kick-Off Meeting**. Furthermore, all seminar participants will attend a **Scientific Writing Class** as outlined in the schedule on page 6.

The seminar is held by **Prof. Dr. Daniel Hoang**. If you have organizational questions, please contact **Dr. Andreas Benz** (andreas.benz@uni-hohenheim.de)

Seminar Topics

Topic 1: Digital Currencies and Payments (Adviser: tba)

- Foley, S., Karlsen, J.R., Putnins, T.J., 2019. Sex, Drugs, and Bitcoin: How Much Illegal Activity is Financed Through Cryptocurrencies? *The Review of Financial Studies* 32(5): 1798-1853.

Additional Literature:

- Thakor, A.V., 2020. Fintech and Banking: What Do We Know? *Journal of Financial Intermediation* 41, 100833. (Chapter 2.4, 5)
- Allen, F., Gu, X., Jagtiani, J., 2021. A Survey of Fintech Research and Policy Discussion. *Review of Corporate Finance* 1, 259–339. (Chapter 4, 5)

Topic 2: Alternative Data in Finance: Credit Scoring Using Digital Footprints (Adviser: tba)

- Berg, T., Burg, V., Gombovic, A., Puri, M., 2020. On the Rise of FinTechs: Credit Scoring Using Digital Footprints. *The Review of Financial Studies* 33: 2845-2897.

Additional Literature:

- Allen, F., Gu, X., Jagtiani, J., 2021. A Survey of Fintech Research and Policy Discussion. *Review of Corporate Finance* 1, 259–339. (Chapter 2.1, 3.2)

Topic 3: Alternative Data in Finance: Leveraging AI in Debt Collection from Delinquent Borrowers (Adviser: tba)

- Zhou, Y., 2024. Artificial Intelligence and Debt Collection: Evidence from a Field Experiment. SSRN Working Paper.

Supplementary Literature:

- *To be determined and added later.*

Topic 4: Introduction to (Generative) AI and AI in Finance (Adviser: tba)

- Eisfeldt, A. L. and Schubert, G., 2024. Generative AI and Finance. *Annual Review of Financial Economics* 17.

Supplementary Literature:

- Chatterji, A., Cunningham, T., Deming, D.J., Hitzig, Z., Ong, C., Shan, C.Y., Wadman, K., 2025. How People Use ChatGPT. Working Paper Series.
- Mo, H. and Ouyang, S., 2025. (Generative) AI in Financial Economics. SSRN Working Paper.

Topic 5: How does Generative AI affect Firm Value? (Adviser: tba)

- Eisfeldt, A.L., Schubert, G., Zhang, M.B., Taska, B., 2023. Generative AI and Firm Values. NBER Working Paper.

Supplementary Literature:

- Eisfeldt, A. L. and Schubert, G., 2024. Generative AI and Finance. *Annual Review of Financial Economics* 17.

Topic 6: How Banks Respond to Fintech Competition: Venture Investments in Fintech (Adviser: tba)

- Puri, M., Qian, Y., Zheng, X., 2024. From Competitors to Partners: Banks' Venture Investments in Fintech. NBER Working Paper.

Supplementary Literature:

- Allen, F., Gu, X., Jagtiani, J., 2021. A Survey of Fintech Research and Policy Discussion. *Review of Corporate Finance* 1, 259–339.

Topic 7. FinTech and the Effect on Labor Markets in the Financial Service Industry (Adviser: tba)

- Jiang, W., Tang, Y., Xiao, R.J., Yao, V., 2025. Surviving the FinTech Disruption. *Journal of Financial Economics* 171, 104071.

Supplementary Literature:

- Allen, F., Gu, X., Jagtiani, J., 2021. A Survey of Fintech Research and Policy Discussion. *Review of Corporate Finance* 1, 259–339.

Introductory Literature

- Allen, F., Gu, X., Jagtiani, J., 2021. A Survey of Fintech Research and Policy Discussion. *Review of Corporate Finance* 1, 259–339.
- Eisfeldt, A. L. and Schubert, G., 2024. Generative AI and Finance. *Annual Review of Financial Economics* 17.
- Mo, H. and Ouyang, S., 2025. (Generative) AI in Financial Economics. *Journal of Chinese Economic and Business Studies* 23, 509-587.
- Stulz, R.M., 2019. FinTech, BigTech, and the Future of Banks. *Journal of Applied Corporate Finance* 31, 86-97.
- Thakor, A.V., 2020. Fintech and Banking: What Do We Know? *Journal of Financial Intermediation* 41, 100833.

Grading

The final grade will be a weighted average of

- Seminar thesis (60%)
- Group presentation (30%)
- Active participation (10%)

Application Process

The seminar has limited capacity with a **maximum of 16 participants**. To submit your application for the seminar, please complete the application form under the following [link](#).

As part of your application, please merge the following documents into a single PDF file:

- 1) Up-to-date CV**
- 2) Bachelor's degree transcript of grades**

Only complete and timely applications can be considered.

Application schedule: The application process consists of **two rounds**. If demand is high in Round 1 (the early period), all available places may be filled before Round 2 (the late period) begins. In this case, any subsequent applications will be placed on a **waiting list** and considered only if places become available.

- **Round 1 (Early Period):** January 8 – January 18, 2026 (Deadline: Jan 18, 24:00)
- **Round 2 (Late Period):** February 12 – March 22, 2026 (Deadline: Mar 22, 24:00)

Application form options:

- Seminar applicants can choose **three** seminar topics of their preference.
- The assignment of seminar topics will be announced during the kick-off.
- Please keep in mind that not all individual preferences can be guaranteed.

If you have questions about the application process or other organizational matters, please contact Dr. Andreas Benz (andreas.benz@uni-hohenheim.de).

Preliminary Schedule

The schedule provided below is tentative and subject to change based on room availability. The final schedule will be announced in the Kick-Off Meeting.

Date	Description
Apr 08, 2026 Wednesday 16:00 – 20:00 Location: tba	Kick-Off Meeting: <ul style="list-style-type: none">• Introduction to the literature on FinTech, Digital Finance, and the growing role of AI in Finance• Assignment of seminar topics, research papers, and advisors• Seminar organization
Apr 09, 2026 Thursday 16:00 – 20:00 Location: tba	Scientific Writing Class: <ul style="list-style-type: none">• Introduction to research and scientific writing• Aims & objectives of seminar thesis and presentation• Practical guidance and recommendations
May 08, 2026 Friday Time: tba Location: tba	Q&A and Progress Discussion Session 1: <ul style="list-style-type: none">• Dedicated and interactive feedback sessions for students• Aim: Clarify seminar topics; address questions and concerns; share progress, ideas, and challenges
Jun 12, 2026 Friday Time: tba Location: tba	Q&A and Progress Discussion Session 2: <ul style="list-style-type: none">• Dedicated and interactive feedback sessions for students• Aim: Clarify seminar topics; address questions and concerns; share progress, ideas, and challenges
Jul 07, 2026 Tuesday Time: tba Location: tba	Q&A and Progress Discussion Session 3: <ul style="list-style-type: none">• Dedicated and interactive feedback sessions for students• Aim: Clarify seminar topics; address questions and concerns; share progress, ideas, and challenges
Jul 09, 2026 Thursday & Jul 10, 2026 Friday Time: tba Location: tba	Block Seminar (2 days): <ul style="list-style-type: none">• Submission of the seminar thesis and presentation slides• Seminar (group) presentation• Discussion