



# Program Specification

## (Bachelor)

Program: **Fintech**

Program Code (as per Saudi university ranking): **4199999** (تخصصات أخرى في الاعمال والإدارة غير مصنفة)

Qualification Level: **Diploma**

Department: **Diplomas**

College: **Applied College**

Institution: **Umm Al-Qura University**

Program Specification: **New**  **updated\***

Last Review Date: **Apr 2025**

\*Attach the previous version of the Program Specification.



## Table of Contents

<b>A. Program Identification and General Information .....</b>	<b>3</b>
<b>B. Mission, Objectives, and Program Learning Outcomes .....</b>	<b>4</b>
<b>C. Curriculum .....</b>	<b>5</b>
<b>D. Student Admission and Support: .....</b>	<b>7</b>
<b>E. Faculty and Administrative Staff: .....</b>	<b>8</b>
<b>F. Learning Resources, Facilities, and Equipment: .....</b>	<b>8</b>
<b>G. Program Quality Assurance: .....</b>	<b>9</b>
<b>H. Specification Approval Data: .....</b>	<b>10</b>



## A. Program Identification and General Information

### 1. Program's Main Location :

Applied College in Mecca

### 2. Branches Offering the Program (if any):

### 3. Partnerships with other parties (if any) and the nature of each:

None

### 4. Professions/jobs for which students are qualified

- Fintech Analyst
- Business Analyst (Fintech)
- Compliance Assistant / Analyst
- Financial Operations Associate
- Junior Data Analyst
- Product Support Specialist
- Digital Banking Support Officer
- Payments Processing Associate
- Risk Management Analyst
- Investment Platform Associate
- Fintech Sales Associate

### 5. Relevant occupational/ Professional sectors:

- Saudi Capital Market Authority (CMA).
- Saudi Authority for Data and Artificial Intelligence (SDAIA).
- Financial Sectors (Banking, investment, insurance, lending, and payments).
- Technology and Software Development Companies.
- E-Commerce and Digital Companies.
- Government and Public Sector.
- Startups & Innovation companies.

### 6. Major Tracks/Pathways (if any):

Major track/pathway	Credit hours (For each track)	Professions/jobs (For each track)
None		

### 7. Exit Points/Awarded Degree (if any):

exit points/awarded degree	Credit hours
1. Training Certificate in Fintech Fundamentals	18 hours
2. Associate Diploma in Fintech	42 hours (including 6 hours of Cooperative Training)

### 8. Total credit hours: (60 Hours)



## B. Mission, Objectives, and Program Learning Outcomes

### 1. Program Mission:

The Diploma in Financial Technology program aims to equip students with practical skills and knowledge in the intersection of finance and technology. The program is designed to prepare graduates for the evolving demands of the financial sector, emphasizing innovation, digital transformation, and alignment with Saudi Arabia's Vision 2030.

### 2. Program Goals:

- 1) **Practical Training:** Offering hands-on experience to ensure graduates are job-ready.
- 2) **Industry Relevance:** Aligning curricula with current market needs and technological advancements.
- 3) **Contribution to National Goals:** Supporting the Kingdom's Vision 2030 by fostering a skilled workforce in key sectors, including financial technology.

### 3. Program Learning Outcomes\*

#### Knowledge and Understanding

K1	Define theoretical concepts related to the field of finance and technology.
K2	Recognize essential foundations in Financial Technology and the most recent innovations in the area.
K3	Describe the financial theories, models, and IT concept-based tools for practical usage and decision-making.

#### Skills

S1	Apply relevant skills, methods, and technologies to collect, process, and interpret financial data and information.
S2	Analyze contemporary financial issues and trends using relevant technologies.
S3	Design innovative strategic solutions related to financial applications.

#### Values, Autonomy, and Responsibility

V1	Apply standards of integrity and ethical conduct in various academic and professional fields related to fintech.
V2	Function effectively in teamwork to accomplish a common goal, demonstrating leadership skills and effective cooperation
V3	Accept responsibility for keeping his/her knowledge and/or skills up to date by using self-learning to promote professional growth and lifelong learning

\* Add a table for each track or exit Point (if any)





## C. Curriculum

### 1. Curriculum Structure

Program Structure	Required/ Elective	No. of courses	Credit Hours	Percentage
Institution Requirements	Required			
	Elective			
College Requirements	Required	5	14	23.3%
	Elective			
Program Requirements	Required	14	40	66.7%
	Elective			
Capstone Course/Project				
Field Training/ Internship		1	6	10%
Residency year				
Others				
<b>Total</b>		<b>20</b>	<b>60</b>	<b>100%</b>

\* Add a separate table for each track (if any).

### 2. Program Courses

Level	Course Code	Course Title	Required or Elective	Pre-Requisite Courses	Credit Hours	Type of requirements (Institution, College, or Program)
Level 1	AP1310	Values and Morals	Required	-	2	College
	AP1301	English Language 1	Required	-	4	College
	APFT1501	Introduction to Fintech	Required	-	3	Program
	APFT1502	Principles of Financial Accounting	Required	-	3	Program
	APFT1503	Business Mathematics	Required	-	3	Program
	APFT1504	Computer Principles	Required	-	3	Program
Level 2	AP1510	Professional Skills	Required	-	2	College
	AP1302	English Language 2	Required	AP1301	4	College
	APFT1505	Financial Technology and Financial Transformation	Required	APFT1501	3	Program
	APFT1506	Introduction to Finance and Investment	Required	APFT1502	3	Program
	APFT1507	Programming Fundamentals	Required	-	3	Program
	APFT1508	Management Information Systems	Required	-	3	Program
Level	AP1501	Entrepreneurship and Innovation	Required	-	2	College



Level	Course Code	Course Title	Required or Elective	Pre-Requisite Courses	Credit Hours	Type of requirements (Institution, College, or Program)
3	APFT2509	Cryptocurrencies and Blockchain	Required	-	3	Program
	APFT2510	Cybersecurity in Finance	Required	-	2	Program
	APFT2511	Application of AI in Business	Required	APFT1507	3	Program
	APFT2512	Fundamentals of Machine Learning and Big Data	Required	APFT1507	4	Program
	APFT2513	Data Governance	Required	-	2	Program
	APFT2514	FinTech Risk Management	Required	APFT1506	2	Program
Level 4	APFT2901	Training Cooperative	Required	-	6	Program

\* Include additional levels (for three semesters option or if needed).

\*\* Add a table for the courses of each track (if any)

### 3. Course Specifications:

Insert hyperlink for all course specifications using NCAAA template (T-104)

[https://uquadmin-my.sharepoint.com/:f/g/personal/whshiakh\\_uqu\\_edu\\_sa/EszYWRGBxZhEjIYGdO\\_SQbcBUxYx\\_VH76sc3\\_nEbfqmoqw?e=wTuxEs](https://uquadmin-my.sharepoint.com/:f/g/personal/whshiakh_uqu_edu_sa/EszYWRGBxZhEjIYGdO_SQbcBUxYx_VH76sc3_nEbfqmoqw?e=wTuxEs)

### 4. Program learning Outcomes Mapping Matrix:

Align the program learning outcomes with program courses' according to the following desired performance levels (*I* = Introduced & *P* = Practiced & *M* = Mastered).

Course code & No.	Program Learning Outcomes								
	Knowledge and understanding			Skills			Values, Autonomy, and Responsibility		
	K1	K2	K3	S1	S2	S3	V1	V2	V3
AP1310			I		I		I	I	I
AP1301	I					I	I	I	I
APFT1501	I	I	I	I	I		I	I	
APFT1502									
APFT1503	I			I	I		I		I
APFT1504	I		I	I					I
AP1510		P			P		P	P	
AP1302			P			P	P		P
APFT1505	P	P	P	P	P		P	P	





Course code & No.	Program Learning Outcomes								
	Knowledge and understanding			Skills			Values, Autonomy, and Responsibility		
	K1	K2	K3	S1	S2	S3	V1	V2	V3
APFT1506	P	P	P	P	P		P	P	
APFT1507	P		P	P		P		P	P
APFT1508	P		P	P		P	P	P	
AP1501	P				P		P	P	P
APFT2509	M	M	M	M	M		M	M	
APFT2510	M		M	M	M				M
APFT2511	M	M		M	M		M	M	
APFT2512	M		M	M		M	M	M	M
APFT2513	M	M	M	M	M		M	M	
APFT2514	M	M	M	M	M		M	M	
APFT2901	M	M	M	M	M	M	M	M	M

\* Add a separate table for each track (if any).

## 5. Teaching and learning strategies applied to achieve program learning outcomes.

Describe teaching and learning strategies and curricular and extra-curricular activities adopted to achieve the Program's learning outcomes in all areas.

Learning Domain	Teaching & Learning Strategies
<b>Knowledge and Understanding</b>	<ul style="list-style-type: none"> <li>- Interactive lectures and seminars</li> <li>- Case-based learning</li> <li>- Guided reading and online content analysis</li> </ul>
<b>Skills</b>	<ul style="list-style-type: none"> <li>- Lab-based practical sessions</li> <li>- Hands-on software training (e.g., financial modeling tools, blockchain simulators)</li> <li>- Real-world case analysis and problem-solving activities</li> </ul>
<b>Values, Autonomy, and Responsibility</b>	<ul style="list-style-type: none"> <li>- Field training and community engagement</li> <li>- Ethics-focused discussions and workshops</li> <li>- Team-based projects and peer evaluations</li> <li>- Encouragement of self-paced learning via MOOCs or fintech platforms</li> </ul>

## 6. Assessment Methods for program learning outcomes.

Describe assessment methods (Direct and Indirect) that can be used to measure the achievement of program learning outcomes in all areas.





The Program should devise a plan for assessing Program Learning Outcomes (all learning outcomes should be assessed at least twice in the bachelor program's cycle and once in other degrees).

Learning Domain	Assessment Type	Assessment Methods
Knowledge and Understanding	Direct	- Written exams - Quizzes and assignments - Course-embedded short essays and case reflections
	Indirect	- Student feedback surveys - Instructor reflections on content understanding
Skills	Direct	- Lab/practical evaluations - Capstone project. - Technical software assessments - Case study analysis
	Indirect	- Employer/internship supervisor evaluations - Student self-assessments
Values, Autonomy, and Responsibility	Direct	- Field training reports - Group project performance - Participation in ethics-related case discussions
	Indirect	- Alumni surveys - Peer evaluations - Focus group reflections on teamwork and personal development

## D. Student Admission and Support:

### 1. Student Admission Requirements

1. The applicant should be a Saudi citizen.
2. Fintech program accepts high school graduates from general, science, or administration track who completed successfully 12 years of basic education in government or private schools.
3. The secondary school certificate or its equivalent must be a recent one (not exceeding 5 years).
4. The applicant must not been dismissed from the UQU University or any other university for disciplinary reasons.

### 2. Guidance and Orientation Programs for New Students



(Include only the exceptional needs offered to the students of the Program that differ from those provided at the institutional level).

- In the beginning of each academic year the deanship of student affairs in Umm Al-Qura University establishing an orientation program for all new university students according to specialization. This program explains their rights and duties during the study period.
- The Applied College organizes a program for all new students and then the students have a look at the laboratories, classrooms, and other facilities of the college.

### 3. Student Counseling Services

(Academic, professional, psychological, and social)

(Include only the exceptional needs offered to the students of the Program that differ from those provided at the institutional level).

- Each faculty member is responsible for the academic advising of an assigned group of students. Academic advising focuses primarily on course selection and creating a semester schedule for each student based on the department's course offering and the student's academic needs and abilities.
- Office hours are assigned to faculty members to assist students in their selected courses.

### 4. Special Support

(Low achievers, disabled, gifted, and talented students).

The college is committed to inclusive education and offers a variety of programs and services to support special need students.

## E. Faculty and Administrative Staff:

### 1. Needed Teaching and Administrative Staff

Academic Rank	Specialty		Special Requirements / Skills (if any)	Required Numbers		
	General	Specific		M	F	T
Professor						
Associate Professor						
Assistant Professor	Computer Science			2	2	
	Finance			2	2	





	Math			1	1	
	Accounting			1	1	
	Administration			1	1	
Lecturer	Computer Science			2	2	
	Finance			2	2	
	Math			1	1	
	Accounting			1	1	
	Administration			1	1	
Teaching Assistant						
Technicians and Laboratory Assistants						
Administrative and Supportive Staff						
Others (specify)						

## F. Learning Resources, Facilities, and Equipment:

### 1. Learning Resources

Learning resources required by the Program (textbooks, references, e-learning resources, web-based resources, etc.)

- **Main Library:** The university has a large central library that provides students with access to a wide variety of physical and digital resources. These include textbooks, research journals, academic papers, and reference materials in various fields.
- **Digital Library:** UQU provides access to online resources, including e-books, online journals, databases, and e-learning platforms, which students can access remotely.
- **Blackboard (Learning Management System)** to access course materials, submit assignments, engage in discussions, and interact with instructors and peers.

### 2. Facilities and Equipment

(Library, laboratories, classrooms, etc.)



- **Classrooms and Lecture Halls** equipped with audio/visual equipment's for teaching purposes.
- **Computer Science and IT Labs:** Equipped with the latest hardware and software for coding, programming, and digital technology courses.
- **Language and Communication Labs:** For language acquisition and communication skill development, featuring multimedia and recording facilities.
- **Wi-Fi and Internet Access** to allow students and faculty to access online resources, research materials, and academic platforms from anywhere on campus.
- **Blackboard** to access course materials, submit assignments, engage in discussions, and interact with instructors and peers.
- **Digital Library** to access online resources, including e-books, online journals, databases, and e-learning platforms, which students can access remotely.

### 3. Procedures to ensure a healthy and safe learning environment

(According to the nature of the Program)

A set of occupational health and safety rules have been developed as follows:

- (1) Instructions and precautions are displayed in electrical and electronic engineering laboratory.
- (2) The Laboratories and classrooms are designed in a suitable ventilation manner.

## G. Program Quality Assurance:

### 1. Program Quality Assurance System

Provide a link to the quality assurance manual.

[quality manual 1.pdf](#)

### 2. Procedures to Monitor Quality of Courses Taught by other Departments

Procedures for Monitoring the Quality of Courses Taught by Other Academic Departments within the Program:

#### 1. Coordination with Other Academic Departments:

- Hold regular meetings between program coordinators and representatives of the relevant departments to ensure alignment of the courses with the program's objectives and requirements.
- Clearly communicate expectations and academic standards for the courses contributing to the program.

#### 2. Evaluation of Academic Content:

- Regularly review the course content to ensure consistency with the overall framework of the program.



- Ensure that the learning outcomes of these courses align with the program's overall learning outcomes.

**3. Review of Student Performance:**

- Analyze student performance in these courses and compare it with their performance in other program courses.

- Identify gaps or weaknesses that may result from variations in teaching quality or course content.

**4. Assessment and Follow-up Mechanisms:**

- Request quarterly or annual reports from the academic departments on the progress and quality of course delivery.

- Involve academic quality committees in reviewing these reports and providing recommendations.

**5. Student Feedback Surveys:**

- Conduct periodic surveys to assess students' satisfaction with the quality of the courses offered by other departments.

- Analyze feedback and take corrective actions when necessary.

**6. Monitoring Teaching Performance:**

- Evaluate the performance of faculty members teaching these courses through performance reports and student feedback.

- Recommend training sessions or workshops to enhance teaching quality when needed.

**7. Regular Course Updates:**

- Ensure that course content is updated in line with scientific and professional developments.

- Verify that the courses include up-to-date content that meets the needs of the program and the job market.

### 3. Procedures Used to Ensure the Consistency between Main Campus and Branches (including male and female sections).

**Procedures to Ensure Equity Between the Main Campus (Both Male and Female Sections) and Other Branches of the Program:**

**1. Academic Unification of Curricula and Courses:**

- a. Ensure that all courses are identical in content, objectives, and learning outcomes across all branches and sections.



- b. Use the same textbooks, references, and educational resources in all branches and both male and female sections.

**2. Alignment in Human Resources:**

- a. Appoint qualified faculty members in all branches and sections, ensuring equal levels of competence and experience.
- b. Provide unified training programs for all faculty members.

**3. Equal Provision of Infrastructure:**

- a. Ensure that all branches and sections are equipped with the same facilities, such as laboratories, libraries, and learning tools.
- b. Standardize the use of educational platforms like Learning Management Systems (LMS) across all branches.

**4. Unified Assessment Mechanisms:**

- a. Develop standardized exams for all students in all branches and sections to ensure equity in assessment standards.
- b. Unify grading criteria and exam correction procedures.

**5. Monitoring the Quality of Teaching and Learning:**

- a. Conduct regular visits by quality assurance committees to monitor course delivery in accordance with unified standards.
- b. Organize workshops and periodic meetings among program coordinators across branches to share experiences and ensure compliance.

**6. Student Feedback Surveys:**

- a. Conduct regular surveys to measure student satisfaction with teaching quality and available resources across all branches and sections.
- b. Analyze feedback and take necessary corrective actions to address any disparities.

**7. Standardization of Support Activities and Services:**

- a. Ensure the provision of the same advisory, training, and career development activities for all students.
- b. Organize joint events that bring together students from all branches and sections to promote interaction and integration.

**8. Reporting and Follow-up:**

- a. Prepare periodic reports for program management to track any differences between branches and sections.
- b. Take corrective actions when discrepancies or gaps in quality are identified.

**9. Supportive Technologies for Equity:**

- a. Use technologies such as distance learning to address shortages in resources or staff in specific branches.
- b. Provide shared digital learning tools for all students.

These procedures help ensure equal educational standards and academic experiences across all branches and sections of the program.

#### 4. Assessment Plan for Program Learning Outcomes (PLOs),

(Not Available yet)



## 5. Program Evaluation Matrix

Evaluation Areas/Aspects	Evaluation Sources/References	Evaluation Methods	Evaluation Time
Leadership	Faculty	Surveys	End of the academic year
Effectiveness of teaching & assessment	Students, graduates	Surveys	End of the academic year
Learning resources	Students, graduates	Surveys	End of the academic year
Services	Students, graduates, alumni, faculty, program leaders, administrative staff, employers	Surveys, interviews, visits	End of the academic year
Partnerships	Leaders, independent reviewers	Surveys, interviews, visits	End of the academic year

**Evaluation Areas/Aspects:** e.g., leadership, effectiveness of teaching & assessment, learning resources, services, partnerships, etc.

**Evaluation Sources:** students, graduates, alumni, faculty, program leaders, administrative staff, employers, independent reviewers, etc.

**Evaluation Methods:** e.g., Surveys, interviews, visits, etc.

**Evaluation Time:** e.g., beginning of semesters, end of the academic year, etc.



## 6. Program KPIs\*

The period to achieve the target (2) year(s).

No.	KPIs Code	KPIs	Targeted Level	Measurement Methods	Measurement Time
1	KPI-P-01	Students' Evaluation of Quality of learning experience in the program	4.5	Surveys	Yearly
2	KPI-P-02	Students' evaluation of the quality of the courses	4.5	Surveys	Yearly
3	KPI-P-03	Completion rate	60%	Analysis of official statistics	Yearly
4	KPI-P-04	First-year students' retention rate	95%	Analysis of official statistics	Yearly
5	KPI-P-05	Students' performance in the professional and/or national examinations	65%	Exit exam, national exams	Yearly
6	KPI-P-06	Graduates' employability and enrolment in postgraduate programs	60%	Graduates Surveys	Yearly
7	KPI-P-07	Employers' evaluation of the program graduates' proficiency	4	Graduates Surveys	Yearly
8	KPI-P-8	Ratio of students to teaching staf	1/30	Analysis of official statistics	Yearly





No.	KPIs Code	KPIs	Targeted Level	Measurement Methods	Measurement Time
9	KPI-P-9	Percentage of publications of faculty members	75%	Analysis of annual publications	Yearly
10	KPI-P-10	Rate of published research per faculty member	0.35	Analysis of annual publications	Yearly
11	KPI-P-11	Citations rate in refereed journals per faculty member	2	Analysis of annual publications	Yearly

\*including KPIs required by NCAAA

#### H. Specification Approval Data:

Council / Committee	Umm Al-Qura University Council
Reference No.	851281214463/194460
Date	1447/01/20

