**Course Competency** | **Learning Outcomes**  
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**Competency 1**: The student will identify the latest digital trends and innovations and their impact in consumers in the Financial Service industry by:  
1. Describing how digital is changing customer behaviors.  
2. Recognizing the importance of this new digital trends in the race to provide value to end users.  
3. Defining the organization ‘s capabilities and resources that are needed to deal with the Digital Transformation Journey.  
4. Listing the major Financial Services digital trends.  
   | • Information Literacy  
   | • Computer / Technology Usage  
**Competency 2**: The student will recognize different disruptive technologies and their role in the transformation in Financial Services by:  
1. Discussing the changes that influence the financial sector.  
2. Identifying changes in the regulatory frameworks and how they inhibit or promote innovation.  
3. Reviewing the fintech essentials and how the sector is emerging.  
4. Explaining the concepts and their applications of these disruptive technologies in financial services.  
5. Discovering practical guides to apply in any financial services organization.  
   | • Information Literacy  
   | • Computer / Technology Usage