



Financial Services Management

Introduction

Financial Services Management looks at the different branches of banking: Insurance, Financial Advice, Investment. Students learn about mortgages, loans, pensions, investments and the stock market. Financial systems and regulations imposed by different countries are illustrated, analysed and compared.

Through combining theoretical perspectives with case studies from practice, the programme aims to allow students to develop critical and contextualised understanding of the issues, problems and solutions faced by and offered to financial services institutions worldwide. Students will learn to understand the context of financial services within a wider economic context, also from the perspective of developing countries.

Course Content

In addition to the base IBA modules, the programme focuses on various industry specific areas such as pensions and investment, the legal environment of financial services, financial tax regulations, and mortgages and real estate. Also the fundamentals of the banking world and international finance are offered.

The modules will introduce students to key factors driving change in the banking sector, the financial services marketing environment, as well as the key principles of regulation, within the global frameworks that exist. Work placement is carried out within a bank or financial services company.

Global Financial Regulations is one of the second year courses that students specialising in financial service management will find in their curriculum. During this course students will be introduced to the history and development of financial regulations, and learn to understand the financial stability within the EU and how the EU has established several financial regulations.

During the course Money and Banking students will be taught the basic concepts, theories and principles that explain the function and evolution of money and banking. By the end of the course students should be capable of critically evaluating the ways in which international banking and international financial markets operate.

In their final year, Financial Service Management student take subjects such as International Mortgages and Loans will be offered. This course outlines the main regulatory and policy issues which are currently key to the mortgage lending industry. This knowledge should provide the basis for the

modelling of complex mortgage structures as well as the analysis of mortgage structures in emerging and advanced countries.

Other key modules are:

European Financial Regulations
Pensions & Investment
Personal Insurance

Industry & Career

Students who choose the specialisation of Economics and Management will specialise in the field of understanding macro and micro environments in business, looking at the production, distribution and consumption of goods and services. You learn about the management of assets and wealth, also about market forces which can change a product's outlook or a company's market share.

Based on their in-depth knowledge of the commercial environment in which they operate, Business Administrators who are strong in economics can quickly become key personnel in the management of both large and small organisations, directing and driving the company towards greater turnover, bigger yields and higher profits.

Financial Services specialists work in various branches of varying sizes, from corporate banks and insurance companies to SME companies advising home owners and private investors on matters relating to their personal finance.

Financial advisors are affiliated to most real estate brokers and law firms; many Wittenborg Financial Services Management graduates have gone on to work in international banks such as HSBC in Shanghai, Commercial Bank of China in Beijing, RaboBank Netherlands in Utrecht and ABN AMRO in Rotterdam. Also, many students have gone on to work for mortgage, investment and insurance companies such as Nationale Nederland, Achmea, and AON Consulting. A number of students have started their own consultancy.

The Financial Services Sector is critical: when there is a downturn in the economy, the industry requires fewer graduates, when it starts to recover there is a great shortage! The economy is in recovery so prospects are good!

Think of opportunities as:

- Mortgage Advisor
- Investment Advisor
- Financial Advisor
- Financial Consultant
- Financial Officer