Banking and Finance
Master of Science (MSc)

"In order to meet the challenges of a rapidly changing industry, it is necessary to have a firm grasp of technical, methodological, and social skills."

Dr Ruben Seiberlich, Head of MSc Banking and Finance
Editorial

Innovative content and a strong practical orientation qualify graduates of the Master’s program in Banking and Finance for demanding management tasks in the financial sector.

Switzerland is one of the world’s major financial centers. However, new technologies and competitors, increasing regulatory pressure, and a demanding environment present the local financial market with major challenges; challenges that can be overcome only with the help of a highly qualified workforce.

Financial services providers are always raising the bar on the profile and qualifications needed by their young executives. To be successful, both in-depth special knowledge and management skills are indispensable, and, therefore, a Master’s degree is a further prerequisite for many positions.

The Master of Science in Banking and Finance at the ZHAW School of Management and Law (SML) enables qualified graduates with a BSc to expand their knowledge in specific areas and specialize in various fields of banking and finance.

Since its launch, our Master’s degree program has been continuously developed in collaboration with representatives in the financial sector. Our three-semester full-time program makes it possible for students to pursue the MSc program with only 11 months of attendance. Since the curriculum reflects the latest trends, students are able to focus either on Digital Banking or Capital Markets & Data Science.

Dr Ruben Seiberlich
Head of Master of Science in Banking and Finance
ZHAW School of Management and Law

In 2015, the SML became the first business school of a Swiss university of applied sciences to be accredited by the Association to Advance Collegiate Schools of Business (AACSB). A mere 5 percent of the world’s business schools have managed to achieve this prestigious standard of achievement awarded by the most significant international accreditation institution for business schools.
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At a Glance

Key Data

Title  Master of Science (MSc) ZFH in Banking and Finance
Start  Mid-September
Workload  90 ECTS credits (approx. 2,700 hours of work)
Length of Program  3 semesters of full-time study with 11 months classroom lectures
Location  Winterthur, Switzerland
Semester Fees  CHF 720 (subject to change)
               CHF 500 additional semester fee for students legally domiciled outside Switzerland
Admission  Admission procedure
Language  English

Competence Profile

This consecutive Master's program focuses on the acquisition and application of methodological competencies in addition to the deepening of specific specialist competencies and the development of social and personal competencies. It addresses the social context of the banking industry, also in connection with the effects of the financial market crisis, as well as the challenges of digital transformation and new customer needs. In this context, special emphasis is placed on interdisciplinary and intercultural work.

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Student Services
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Switzerland
Phone +41 58 934 68 68
studentservices.sml@zhaw.ch

For further details and to register for the program:
>>> www.zhaw.ch/sml/master-bf-en
Five Reasons to Study for a Master’s at the SML

1. PRACTICAL ORIENTATION
   Faculty members at the ZHAW School of Management and Law (SML) are not only academically qualified, they also have a lot of practical experience and access to a wide professional network. Meet potential future employers during the course of your studies.

2. INNOVATIVE TEACHING AND LEARNING
   Instruction at the SML is continually updated and expanded to include modern educational methods such as digital learning. Individual modules are coordinated to create a fully integrated study program. Directly apply and consolidate the knowledge you have acquired.

3. INTERNATIONAL ALIGNMENT
   The SML has a network of over 180 selected partner universities worldwide. Gain valuable experience abroad during your studies or complete a double-degree program.

4. AACSB ACCREDITATION
   In May 2015, the SML became the first business school of a Swiss university of applied sciences to be accredited by AACSB – a much sought-after seal of quality on the international job market. The quality of our programs is regularly reviewed by AACSB.

5. STAYING CONNECTED
   Winterthur is close to the financial and business center of Zurich and ideally located for public transportation. Thanks to this, our contacts with companies and organizations, as well as an extensive alumni network, SML graduates enjoy excellent career prospects.
Consecutive Master’s Program

Your ticket to a successful career

Consecutive Master’s degree programs are targeted mainly at exceptionally capable and ambitious Bachelor’s graduates seeking a further academic qualification and possessing a keen scientific interest.

THE BENEFITS OF A CONSECUTIVE MASTER’S PROGRAM
The minimum requirement for participation in a consecutive Master’s program is a Bachelor’s degree or equivalent qualification. Consecutive Master’s programs at universities of applied sciences typically comprise 90 ECTS credits. This corresponds to a workload of approximately 2,700 hours which, in the case of our MSc Banking and Finance, Program in English, is spread over three semesters with eleven months of attendance. Consecutive Master’s programs build on the content of Bachelor’s degree programs. They offer a professional specialization with scientific skills development and high practical relevance. They promote professional, methodological, social, and self-competence and open up career prospects in middle and senior management. Our consecutive Master’s programs are recognized internationally, so they also enable graduates to pursue a career outside Switzerland.

NOT ALL MASTER’S PROGRAMS ARE THE SAME
A consecutive Master’s program is the second level of education in the university system and should not be confused with the MAS (Master of Advanced Studies) or the MBA (Master of Business Administration). Both the MAS and MBA are continuing education programs and require several years of practical experience on the part of participants. With a consecutive Master’s program, the workload is greater, and academic standards are higher.

STRUCTURE

<table>
<thead>
<tr>
<th>DEGREE PROGRAM</th>
<th>CONTINUING EDUCATION</th>
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<tbody>
<tr>
<td>MSc Bachelor of Science</td>
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<tr>
<td>MBA Master of Business Administration</td>
<td>90 ECTS credits</td>
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<td>ExM Executive Master in Marketing Leadership</td>
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<tr>
<td>DAS Diploma of Advanced Studies</td>
<td>30 ECTS credits</td>
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<tr>
<td>CAS Certificate of Advanced Studies</td>
<td>12 ECTS credits</td>
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</table>

* Credits are based on the ECTS credit system (European Credit Transfer System). Credits create transparency in European education through a standardized evaluation of academic achievements. At the ZHAW School of Management and Law, one credit represents 30 hours of work in a (BSc/MSc) degree program and 25 hours of work in a continuing education program.
“The Master’s program is an excellent mix of theory and practice and covers a wide range of banking and finance topics.”

Apporva Gupta, Research Scientist at ETH Zurich, Alumna MSc Banking and Finance, Program in English
The Value-Added of the Program

Your long-term prospects improve significantly

Financial service providers need highly qualified employees who are able to meet the challenges of the financial sector.

FINANCIAL SERVICE PROVIDERS NEED HIGHLY QUALIFIED EMPLOYEES
The financial services sector is in a state of flux and faces numerous challenges: new competitors, changing customer behavior, as well as regulatory pressure and the need for innovation. The industry’s occupational profiles adjust accordingly, creating an increased demand for new talent, highly qualified young managers, and specialists who can actively shape the necessary changes and assume senior management positions later in their careers. Such people are characterized, in particular, by comprehensive specialist and methodological knowledge, analytical skills, entrepreneurial thinking, managerial competence, and the ability to take effective action. The consecutive MSc Banking and Finance provides these skills and allows to focus on Digital Banking or Capital Markets & Data Science.

A VALUABLE DEGREE WITH AN ATTRACTIVE DEVELOPMENT PERSPECTIVE
The Master of Science in Banking and Finance is both scientifically grounded and practical, offering internationally aligned, high-level specialist education for managers. The systematic combination of scientific methods and practical know-how within the study program provides graduates with the tools they will require later on to solve new problems, create a structure for complex situations, and make informed decisions.

Fields of Activity

Master's graduates enjoy excellent, long-term professional development and advancement opportunities.

They typically pursue challenging career paths in banking or in pension fund or asset management, but also work for FinTech companies or the financial departments of companies in different industries.

The Master's program also offers students career opportunities in fields such as mergers and acquisitions, investment banking, risk management, or corporate development. These days, a Master's degree is also often a prerequisite for client advisors in wealth management.
Program

Your skills profile expands

The Master of Science in Banking and Finance has a clear focus: It deepens and expands existing expertise in the financial sector and related fields as well as offering a wide range of specializations.

OBJECTIVES AND PROFILE

The MSc Banking and Finance profile is derived from the goal of preparing students for demanding roles in the financial sector or closely related fields, in accordance with current scientific thinking. As a university of applied sciences, we strive to maintain a balanced relationship between scientific theory and consistent, hands-on orientation, which, ideally, links higher education with practical experience. At the same time, the Master’s degree program expands students’ general competencies in line with the overall goals of higher level university education. A Master’s degree program, therefore, aims to advance and consolidate both the professional and the methodological competence of participants.

These objectives are the basis of the factors that set the MSc Banking and Finance apart from similar programs offered by other institutions of higher education:

- In contrast to other degree programs, students need a solid background in banking and finance. The program builds up on substantial knowledge in corporate finance (financing), financial services management, financial instruments (investments), and financial markets.
- The program focuses on banking and finance and has a generalist outlook. By choosing Digital Banking or Capital Markets & Data Science as an elective, however, students are able to specialize.
- The program takes three semesters to complete – two semesters of attendance plus an international week, an online banking and finance school, and the Master’s thesis.
- In the methodological modules, a large number of topics lend themselves to project work. This gives students the additional opportunity to earn up to 30 ECTS credits while focusing on their field of interest.

SCIENCE AND APPLICATION

Nearly half of the Master’s degree program is devoted to applied research. Students acquire advanced research and methodological skills, they carry out application-oriented research projects, and write an academic Master’s thesis on a topic of practical relevance. We consider it to be of vital importance that students acquire scientific competencies they can use to solve the real-life problems of the professional world.

FinanceLab

The new FinanceLab, a laboratory for trading decisions, has been employed since 2017 in various modules of this Master’s program. Real-time simulation environments enable analysis and critical discussion of economic decision-making processes in the financial market and enable students to develop their own innovation ideas.
TEACHING AND LEARNING
The program follows the principles of blended learning. Classroom instruction, self-study, and e-learning are combined in ways that are conducive to learning. To ensure that science and application are integrated effectively, instructors at Master’s level are all senior lecturers with academic qualifications as well as current practical experience. In addition, we offer support such as Bloomberg consultations, Bloomberg training sessions, additional support for empirical project work, and support for various extra-curricular events such as the University Trading Challenge. The MSc Banking and Finance consists of 15 modules and a Master’s thesis that together promote entrepreneurial, professional, and methodological know-how.

LANGUAGE OF INSTRUCTION
Classroom instruction and course materials are in English.

Double Degree
Master’s students with outstanding results have the opportunity to apply for a double-degree program at IÉSEG, one of France’s leading business schools. They complete the first two semesters of their studies at the ZHAW School of Management and Law (SML) and afterwards attend courses at the partner university in France. The language of instruction will be English.

Successful graduates of the program receive a Master of Science in Banking and Finance from the SML and a Master of Science in Investment Banking and Capital Markets from IÉSEG.
Program Structure

Ideally suited to (re-)entry into professional life after one year

Project work and elective modules enable students to focus on one of the recent megatrends in the financial service sector.

CORE AREAS

<table>
<thead>
<tr>
<th>Management</th>
<th>15 ECTS credits</th>
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<tbody>
<tr>
<td>Corporate and Entrepreneurial Finance</td>
<td>3 ECTS credits</td>
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<tr>
<td>International Economics</td>
<td>3 ECTS credits</td>
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<tr>
<td>Institutional Frameworks</td>
<td>3 ECTS credits</td>
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<tr>
<td>Quantitative Methods</td>
<td>6 ECTS credits</td>
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<tr>
<td>International Research Projects</td>
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<th>Methodologies</th>
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<tr>
<td>Development of New Knowledge</td>
<td>Acquisition and application of knowledge and skills in the context of application-oriented research and development</td>
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<table>
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<tr>
<td>In-Depth Specialist Knowledge</td>
<td>Professional specialization in banking and finance</td>
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<tr>
<th>Master’s Thesis</th>
<th>15 ECTS credits</th>
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<tr>
<td>Individual Application</td>
<td>Implementation of knowledge and ability within the context of an individual scientific thesis addressing an application-oriented topic</td>
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<th>1st semester</th>
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<tr>
<td>Corporate and Entrepreneurial Finance</td>
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<tr>
<td>International Economics</td>
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<tr>
<td>Institutional Frameworks</td>
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<tr>
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<td>International Research Projects</td>
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<tr>
<td>Customer Journey</td>
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<tr>
<td>Qualitative Methods</td>
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<tr>
<td>Risk Management</td>
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<tr>
<td>Performance Management</td>
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<tr>
<td>Strategic Innovation Management</td>
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<tr>
<td>Advanced International Research Projects</td>
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<td>Zurich International Week</td>
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<td>Online Banking &amp; Finance Focus Digital Banking</td>
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<tr>
<td>Online Banking &amp; Finance Focus Data Science</td>
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</table>
“The Master’s program has prepared me perfectly for a career in the financial sector.”

Nicolai Donat, alumnus MSc Banking and Finance
Specializations

Use This Opportunity to Broaden Your Knowledge

The MSc Banking and Finance is designed to prepare students for challenging positions in the financial sector or closely related fields. Students now have the opportunity to broaden their knowledge of either Capital Markets & Data Science or Digital Banking.

CONCEPT AND CONTENT
The changed requirements of the financial sector were taken into account when designing the content of this MSc program, which also relies on the results of «Zukunftsstudie Bankfachspezialisten 2030,» a study on the future of banking specialists prepared by the Institute of Wealth & Asset Management jointly with the Zurich Bankers Association.

The compulsory curriculum deals with current topics such as Corporate Governance, Ethics and Leadership, Institutional Framework Conditions, Risk Management, Strategic Innovation Management, and Corporate and Entrepreneurial Finance. In addition, students can broaden their knowledge in the field Capital Markets & Data Science or Digital Banking. The compulsory curriculum also includes two modules of project work and the Master's thesis worth 30 ECTS credits, which enables students to further sharpen their professional profile.

CAPITAL MARKETS & DATA SCIENCE
The availability of ever-increasing amounts of data and the growing computer power are changing the world of work in many ways and on a fundamental level. This is certainly true for the financial services industry. One driver for the growing use of data science is the proliferation of tools such as Python and their corresponding libraries that allow analysis of large quantities of data. Accordingly, financial market players use data science methods more and more frequently and concerning many different aspects of their work. Learning to use these tools is a key component of Capital Markets & Data Science. In capital markets, for example, applications include the development of trading strategies or new financial products. Furthermore, customer, credit, or transaction data are analyzed using the appropriate methods.

A specialization in Capital Markets & Data Science covers these topics methodically and comprehensively. In addition to advanced knowledge of quantitative methods as well as the application of machine learning and deep learning algorithms, focus areas are quantitative investment strategies, illiquid investments, and sustainable investments.

Banking and Finance – part-time program

The Master's program in Banking and Finance can also be completed as a part-time program in English and German:

www.zhaw.ch/sml/master-bf
DIGITAL BANKING

Digitalization, a megatrend that has reached most industries, is also revolutionizing the financial services industry. The need to transform processes and business models is increasing, and the way we communicate and interact with customers and other stakeholders is transforming. At the same time, customer needs are changing, and new market participants are emerging. Our specialization in Digital Banking covers these topics methodically and comprehensively. Focus areas include methods of empirical social research such as experiments, which are particularly relevant in behavioral economics and finance; another important topic are agile methods. In this context, the program addresses issues such as the importance of innovative forms of project management and product and process development, such as kanban, scrum, or design thinking, and the requirements to be met for their effective use.

Digital Banking covers the business models, business processes, structures, and cultural elements of the financial industry. Customer orientation and entrepreneurship are of particular interest in this context, and both traditional and new business models are considered.

FinTech Pioneers Program

FinTech is the buzzword when it comes to digitizing the financial industry. In recent years, a lively scene has emerged in Switzerland with countless start-ups, financial and technology companies, investors, incubators, and associations.

The “FinTech Pioneers Program” was initiated to strengthen students’ innovation and project competencies. Interdisciplinary teams of students from the MSc Banking and Finance and the MSc Business Information Technology jointly develop a FinTech idea from its inception to the prototype. Interdisciplinary collaboration is an ideal way to prepare students for work in start-ups and innovation teams of financial service providers.

The project work is carried out over two semesters and is supported by the active Swiss FinTech start-up scene, such as the incubator F10.
Accreditation

Your degree is internationally recognized

Accreditation from AACSB and FIBAA further increases the value of a Master’s degree from the SML on the international labor market.

The Master of Science in Banking and Finance degree program has been recognized by the Swiss Confederation as well as the EU and many other countries.

The ZHAW School of Management and Law (SML) uses international review boards to support continuous quality development on a voluntary basis.

ASSOCIATION TO ADVANCE COLLEGIATE SCHOOLS OF BUSINESS (AACSB)
In 2015, the SML became the first business school of a Swiss university of applied sciences to be accredited by the Association to Advance Collegiate Schools of Business (AACSB). A mere 5 percent of the world’s business schools have managed to achieve this prestigious standard of achievement awarded by the most significant international accreditation institution for business schools.

FOUNDATION FOR INTERNATIONAL BUSINESS ADMINISTRATION ACCREDITATION (FIBAA)
The Master of Science in Banking and Finance degree program has been accredited by the FIBAA since 2018.
“The Master in Banking and Finance successfully combines specialist education, the promotion of management skills, and the acquisition of scientifically grounded methodological competence.”

Dr Marion Pester, Head of Institute of Wealth & Asset Management
Practical Relevance

Our Master’s programs focus on practical application

At the ZHAW School of Management and Law (SML), practical orientation is at the heart of everything we do. This applies to our research and consulting activities as well as to our degree programs and continuing education courses, which are consistently oriented to the demands of the professional world.

BUILDING COMPETENCE. CROSSING BORDERS.

As part of a university of applied sciences, the SML is required to conduct applied research, and it is the needs of commerce and industry which determine our objectives. In collaboration with private and public organizations, our institutes and centers develop innovative and science-based solutions to current challenges in business and administration. True to our guiding principle “Building Competence. Crossing Borders.” we combine not only our own expertise but, if necessary, we also cross geographic and functional boundaries. To help us achieve our goals, we draw on the expertise of other departments at ZHAW, our industry partners, and more than 180 partner universities worldwide.

Our research findings are characterized by a high degree of practical relevance and rapid implementation, flowing consistently into our teaching and consulting activities. This allows our instructors to present real practice cases in the classroom and to derive interesting practical exercises from them. In this way, students can work on realistic case studies, applying the theories they have learned, and be ideally prepared for the challenges of the business world. Yet another reason why a degree program at the SML leads directly to professional aptitude.

In order to meet all performance areas, the SML places great emphasis not only on academic qualifications but also on extensive professional and leadership experience when recruiting new faculty members. The broad network of contacts which instructors bring with them is also of benefit to the students. A student commissioned by a company to write his or her Master’s thesis may later find employment within that or a similar organization. In addition, Career Services supports students in preparing effectively for their next career step on completion of their studies.
What else you can expect

In addition to your studies, ZHAW and the cities of Zurich and Winterthur have plenty to offer.

ALUMNI NETWORK
Alumni Services acts as the link between current and former students of the ZHAW School of Management and Law and is thus the first point of contact for networking topics. We advise, support, coordinate, and network. Graduates of a Master’s program are automatically alumni of the ZHAW School of Management and Law. In keeping with our motto, “Beyond Student Life,” you will continue to be informed about the university, continuing education opportunities, and events even after you leave. www.zhaw.ch/sml/alumni

BETA GAMMA SIGMA
Membership of the international honor society Beta Gamma Sigma (BGS) is the highest recognition that business students at an AACSB-accredited university can attain. It is reserved exclusively for students who fulfill the strict requirements of BGS during their studies.

CAMPUS WINTERTHUR
The ZHAW School of Management and Law buildings are situated in the center of the city of Winterthur. The train station is within easy walking distance. Opened in 2015, the University Library at “Sulzer Areal,” a former industrial site, has workstations for over 650 students and a state-of-the-art infrastructure. A variety of different food outlets across the campus provides quick meals as well as offering a place to relax.

CAREER SERVICES
Career Services SML support the successful transition of our students from university to professional life and promote your personal career development. Services include:
− Events and workshops (Career Night, Rotation Dinner, etc.)
− Website (job platform, CV database, etc.)
− Career Services Office (CV checks, job application support, etc.)
− Job counseling services (video interview training, online assessment training, etc.)

For further information, please visit:
www.zhaw.ch/career

SPORTS AT ZHAW
From A for Aikido to Z for Zumba. ASVZ (Academic Sports Association Zurich) offers over 120 different sports in Winterthur and Zurich as an active way to achieve a healthy work-life balance. Benefit from an extensive infrastructure with modern sports equipment as well as knowledgeable, professional supervision. ASVZ membership is included in your semester fees. www.asvz.ch
VSZHAW
All ZHAW students are automatically members of VSZHAW (ZHAW Student Association). The association represents the student body within the university and regularly publishes its student magazine “Brainstorm.” In addition, VSZHAW organizes various parties and social events. VSZHAW is your point of contact for any personal concerns as well as for student projects, which it may also support financially.

www.vszhaw.ch

APARTMENT SEARCH
The Student Accommodation Association (WOKO) is responsible for negotiating affordable student housing in Winterthur and Zurich. The Youth Residential Network (JUWO) also offers affordable accommodation. Further offers are available at students.ch, wgzimmer.ch, and on regular, online real estate platforms.

www.woko.ch  www.students.ch
www.juwo.ch  www.wgzimmer.ch
Admission

Early registration is recommended

Places on our programs are filled on a first-come-first-served basis after we have received your application in full.

ADMISSION
Students are admitted to the MSc Banking and Finance program by the Head of Program subject to an admission procedure. Candidates should meet the following criteria:
- Bachelor’s degree in business administration, economics, business law, or a related discipline from a university or university of applied sciences, or an equivalent qualification
- Advanced knowledge of banking and finance. Relevant professional experience will be taken into account.
- Proof of English proficiency (candidates must be able to participate fully in all classroom activities)
- High level of motivation and ability to perform
- Positive outcome of the admission interview

Candidates who lack some of the entry-level competencies may be able to obtain them before the start of the program.

REGISTRATION
Applications for this program are received from mid-October. For an online registration, you will need:
- Proof of academic degrees (diploma, diploma supplement, grade sheet, ECTS transcripts, in particular concerning a specialization in banking and finance)
- Letter of motivation
- Curriculum vitae incl. photo
- Digital passport photo
- Vocational baccalaureate certificate (“Berufsmaturitätsausweis”) or academic baccalaureate certificate (“Maturitätsausweis”)
- Valid ID card/passport

REGISTRATION DEADLINE
The closing date for applications to begin a degree program in September is usually the end of May. Please note the current, definite dates on our online portal. Candidates who have not yet completed their BSc program by the application deadline may submit the missing documents later. Interviews with qualified candidates are scheduled continuously on receipt of applications. Students with visa requirements are recommended to register well in advance since the visa application process might take some time.

ADDITIONAL INFORMATION
If you have any questions about the registration procedure, please contact us:
ZHAW School of Management and Law
Student Services
St.-Georgen-Platz 2
P.O. Box
8401 Winterthur
Switzerland
Phone +41 58 934 68 68
studentservices.sml@zhaw.ch

We will be happy to answer your questions at one of our information events or in a consultation meeting.

Register now
Use this URL here to register online:
www.zhaw.ch/sml/registration-master
The SML in Figures

Our profile for your success

The ZHAW School of Management and Law (SML), established in 1968, is one of Switzerland’s leading business schools. It offers internationally recognized Bachelor’s and Master’s programs and a comprehensive range of continuing education programs, as well as being actively engaged in innovative research and development projects.

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<tr>
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<tr>
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<td>Master's degree programs (MSc)</td>
<td>continuing education programs</td>
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<td>3 specializations</td>
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<table>
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<tr>
<th>&gt;500</th>
<th>&gt;7,500</th>
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<tbody>
<tr>
<td>members of faculty and staff</td>
<td>students in BSc, MSc, and continuing education programs</td>
<td>graduates since 1968</td>
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SPONTANEOUS ASSOCIATIONS BY STUDENTS AND ALUMNI*

professional, innovative, excellence, comprehensive, skills training, crossing borders, finance, recognition, sound foundation, Winterthur, abroad, business world, world, modern, quality, practically oriented, career opportunities, self-assessment, great, blue, super, relevant, high-quality, attractive, career, challenging, Zurich, proximity, attractive, career, positive feedback, recognition, excellence, international, distance, recognition, sound foundation.

GENDER STUDENTS

Men 50%

Women 50%

* Source: Based on "Universum Talent Survey 2018"