University of Gdańsk

Subject card

Subject name and code	WPiA - Financial market in the era of inclusiveness, PG_00179149		
Field of study	Criminology		
Date of commencement of studies	October 2025	Academic year of realisation of subject	2025/2026
Education level	Bachelor's studies	Subject group	
Mode of study	full-time studies	Mode of delivery	e-learning
Year of study	1	Language of instruction	Polish Polish
Semester of study	1	ECTS credits	2.0
Learning profile	academic	Assessment form	credit
Conducting unit	Faculty of Law and Administration -> Rector		
Name and surname of lecturer (lecturers)	Subject supervisor	dr hab. Dorota Maśniak	
	Teachers		

Lesson types

Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
Number of study hours	30.0	0.0	0.0	0.0	0.0	30

E-learning hours included: 30.0

Learning activity and number of study hours

Learning activity	Participation in didactic classes included in study plan	Participation in consultation hours	Self-study	SUM
Number of study hours	30	0.0	20.0	50

Subject objectives

The aim of the course is to understand the role and functioning of the financial market in promoting equality and access for different social groups. Participants will gain knowledge about tools and strategies supporting inclusivity, as well as analyze the challenges and opportunities related to creating more accessible and fair financial services. The course aims to prepare students to actively participate in shaping a financial market that fosters equality.

Learning outcomes

Course outcome	Subject outcome	Method of verification
	Gaining knowledge about the role and application of the universal market in the context of inclusiveness, developing the ability to analyze tools and strategies supporting the accessibility of financial services, as well as applying the identification of solutions and opportunities to link them to the creation of more equitable and solutions. Students can also critically examine current trends and propose solutions to ensure equality in the market.	[SW2] presentation/project/paper/ report [SU1] oral statement/conversation/ discussion [SU2] presentation/project/paper/ report [SU4] test/exam - oral or written [SK1] oral statement/conversation/ discussion [SK2] presentation/project/paper/ report [SK4] test/exam - oral or written

<table>
<tr><td>Subject contents</td><td>1. Introduction to the financial market and the concept of inclusiveness
2. The role of the financial market in social and economic development
3. Definition and meaning of inclusiveness in financial services
4. Barriers to access: challenges and limitations for various social groups
5. Instruments and tools promoting inclusiveness in the financial market
6. Fintech and technological innovations as tools to increase the availability of financial services
7. The role of financial education in promoting inclusiveness
8. Regulations and public policies supporting equal access to financial services
9. Examples of good practices and innovative solutions on the global and local markets
10. Ethics and social responsibility of financial institutions
11. The impact of the pandemic and economic crises on the inclusiveness of the financial market
12. Prospects for the development of the financial market in the context of inclusiveness
13. Case studies and discussions on challenges and successes in inclusivity
14. The future of financial services: trends and challenges related to inclusivity</td></tr>
<tr><td>Prerequisites and co-requisites</td><td></td></tr>
<tr><td>Assessment methods and criteria</td><td><table><tr><th>Subject passing criteria</th><th>Passing threshold</th><th>Percentage of the final grade</th></tr><tr><td>written exam</td><td>51.0%</td><td>100.0%</td></tr></table></td></tr>
<tr><td>Recommended reading</td><td><table><tr><td>Basic literature</td><td>(1) Prawo rynku finansowego. Doktryna, instytucje, praktyka, red. A. Jurkowska-Zeidler, M. Olszak, 2015
(2) Inclusive Finance: The Path to Financial Inclusion by World Bank Group, 2018.</td></tr><tr><td>Supplementary literature</td><td>Babajić, A., Okičić, J., & Jukan, M. K. (2018). Identification of barriers to financial inclusion among youth. International Business Research, 11(7), 120129.

Demirgüç-Kunt, A., Klapper, L., Singer, D., & Van Oudheusden, P. (2015). The Global Findex Database 2014: Measuring financial inclusion around the world. Policy Research Working Papers. World Bank Group.</td></tr><tr><td>eResources addresses</td><td></td></tr></table></td></tr>
<tr><td>Example issues/ example questions/ tasks being completed</td><td>no</td></tr>
<tr><td>Work placement</td><td>Not applicable</td></tr>
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