



English Version

EURIDICE Micro-credential Syllabus: Digital Financial Literacy and Social Responsibility

Title: Digital Financial Literacy and Social Responsibility

ECTS / Workload: 3 ECTS (90 hours total)

Delivery Mode: Fully Online (synchronous via Zoom)

EQF Level: Aligned with EQF Level 5-7

Language of Instruction: English

Language(s) of Issuing (certificate): English

Period: 29 January – 30 March 2026

Target Group: Master's degree students, PhD students, lecturers, professionals from the financial sector (banks, non-bank financial institutions, and fintech companies); entrepreneurs and start-up founders, managers, employees of public authorities and regulatory institutions; representatives of civil society and non-governmental organisations.

Entry Requirements: The course is open to participants with different levels of prior knowledge. Basic knowledge of finance is useful but not required for participation.

Course Description

This online micro-credential offers a clear and practical introduction to digital financial literacy and social responsibility. The course helps learners understand how digital finance and financial technologies can support inclusive growth, ethical behaviour, and responsible decision-making in modern society.

Participants study the basics of inclusive finance, digital financial education programmes, and ethical financial models. The course looks at company profiles, corporate culture, teamwork, human resources, start-up activity, and responsible market practices in digitally mediated financial environments. Learners explore how digital financial behaviour affects employees, customers, and society.

The course also focuses on digital financial services and FinTech tools that support financial inclusion. Learners become familiar with key regulatory frameworks relevant to digital finance and practical examples of social responsibility in the financial sector. Learning activities include digitally supported case studies, group work, and applied tasks.

The course develops important skills such as digital financial literacy, critical thinking, ethical awareness, professional communication, teamwork, and social responsibility.

SDG Alignment

SDG 4 – Quality Education: The micro-credential strengthens digital financial literacy, ethical thinking, and practical skills through accessible online learning. It supports lifelong learning by helping learners understand inclusive finance, digitally mediated responsible business practices, and professional communication.

SDG 9 – Industry, Innovation and Infrastructure: The course explores digital financial services and FinTech solutions that improve access to finance and support inclusive economic infrastructure.



Learners analyse innovative financial tools and responsible market practices that support sustainable development.

SDG 12 – Responsible Consumption and Production: By focusing on ethical financial models, corporate culture, human resources, and responsible entrepreneurship, the course promotes responsible decision-making in business and finance. Learners evaluate real-life cases and propose socially responsible solutions in digital financial contexts.

Learning Outcomes

LO 1: Graduates of the micro-credential “Digital Financial Literacy and Social Responsibility” will be able to use basic concepts of digital financial literacy, inclusive finance, and social responsibility to identify and clearly describe a real-life financial or business problem. They will consider economic, social, and ethical aspects, analyse relevant information, and present clear conclusions.

LO 2: Graduates will be able to apply basic digital financial tools, ethical principles, and regulatory guidelines to real case studies. They will develop practical and responsible solutions for inclusive finance and ethical business practices and evaluate how suitable these solutions are for the given situation.

LO 3: Graduates will be able to identify and analyse ethical and social challenges in finance, including issues related to financial inclusion, company behaviour, human resources, and digital financial services. They will assess how digital financial decisions affect people, organisations, and society and explain their views using ethical principles.

LO 4: Graduates will be able to review and compare simple regulatory frameworks relevant to the digital financial environment, company rules, and professional standards related to social responsibility in finance. They will evaluate their impact on businesses, employees, and customers and suggest appropriate actions at both organisational and personal levels.

LO 5: Graduates will be able to work effectively in teams by sharing ideas, respecting others, and using basic principles of teamwork and professional communication in digital and online professional contexts.

Competence Alignment

Competence Frameworks applied: Learning Outcomes at Universities for Impact on Society, LOUIS:

<https://aurora-universities.eu/louis/>



Course Structure & Workload

Session	Topic	Hours
1	Introduction to Inclusive Finance and Principles of Social Responsibility in the Digital Financial Environment	2
2	Digital Financial Literacy and Educational Programmes for Inclusive Finance	2
3	Digital Company Profiles and Ethical Financial Models	2
4	Business Behaviour, Teamwork and Corporate Culture	2
5	Human Resources and Social Responsibility	2
6	Business Travel and Professional Communication	2
7	Entrepreneurial Start-ups and Responsible Market Practices	2
8	Digital Financial Services and FinTech for Inclusion	2
9	Regulatory Frameworks and Practical Insights into Social Responsibility	2
10	Final Test	2
Independent Work	Independent study of course materials and recommended reading; review and analysis of regulatory and practical case studies in inclusive finance, ethical financial models, and responsible business practices; preparation for synchronous online discussions and the final online test.	70

Total: 18 hours synchronous sessions + 2 hours final test + 70 hours self-study = 90 hours (3 ECTS)

The course is worth 3 ECTS credits, which equals 90 hours of total student workload. This includes:

- participation in lectures and interactive learning activities;
- independent study and reading of regulatory documents and course materials related to digital financial literacy and social responsibility;
- review and analysis of practical case studies on inclusive finance, ethical financial models, and responsible business practices;
- preparation for the final online test.

Teaching and Learning Methods

- interactive lectures;
- case-based learning using practical examples from inclusive finance and responsible financial practices;
- small group discussions;
- analysis of regulatory documents and ESG-related materials;
- independent study;



- final assessment in the form of an online test.

Assessment Components

Component	Percentage	Learning Outcomes and Competences
Attendance and active participation in online sessions (active involvement in discussions, case analysis, and group activities during sessions)	50%	LO1, LO4, LO5
Final online test	50%	LO1, LO2, LO3, LO5

Pass mark: $\geq 60\%$

Grading scale: University grading scale (compatible with ECTS).

Quality Assurance

- Internal quality assurance procedures follow national higher education standards and the EURIDICE quality assurance guidelines.
- Examination Committee.
- Internal quality assurance procedures of V. N. Karazin Kharkiv National University (Order No. 0208-1/232 dated 02 July 2020).

Recognition and Equivalence

The micro-credential is designed for recognition by EURIDICE partner universities and other higher education institutions in line with the Lisbon Recognition Convention, based on the principle of no “substantial differences”.

Level: Learning outcomes correspond to Levels 5-7 of the European Qualifications Framework (EQF) / Dublin Descriptors.

Certificate Issue and Validity

- Certificate: Issued by V. N. Karazin Kharkiv National University as a EURIDICE-branded digital certificate. The certificate is officially signed in accordance with §19 of the E-Government Act (BGBl. I No. 10/2004, as amended).
- Validity: No expiry date.

Course team:

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- **Dr. Olena Mykolenko**, Course Coordinator, olenamykolenko@karazin.ua



Virtual Classroom

All course activities are delivered fully online. The course combines synchronous sessions via Zoom with asynchronous learning tasks supported by an online learning environment for sharing resources, independent study, and discussion-based interaction. This approach ensures accessibility for participants from different locations and supports active engagement, collaborative learning, and flexible participation.

Creative Commons

All course learning materials are developed by Associate Professor Roman Galych and Associate Professor Kateryna Oriekhova.