BQA NCQF QUALIFICATION TEMPLATE

SECTION A:	QUALIFICATION DETAILS		
QUALIFICATION DEVELOPER (S)	Botswana Institute of Banking and Finance		
TITLE	Postgraduate Diploma in Digital Finance	**NCQF LEVEL**	8
STRANDS (where applicable)	N/A		
FIELD	Business, Commerce and Management Studies	**CREDIT VALUE**	130
SUB FIELD	Finance		

New Qualification	✓	Legacy Qualification		Renewal Qualification	
				Registration Code	

SUB-FRAMEWORK	General Education		TVET		Higher Education	✓									
QUALIFICATION TYPE	Certificate	I		II		III		IV		V		Diploma		Bachelor	
	Bachelor Honours		Post Graduate Certificate				Post Graduate Diploma	✓							
	Masters				Doctorate/ PhD										

RATIONALE AND PURPOSE OF THE QUALIFICATION

RATIONALE:

The Postgraduate Diploma in Digital Finance & Innovation responds to the growing need for advanced digital and technological capabilities within Botswana's financial-services sector. The Human Resource Development Council (HRDC) Priority Skills Report 2025 identifies Financial, Real Estate and Business Services as a national priority sector and highlights the increasing importance of digital and technology-related capabilities within the changing world of work.

The financial-services sector is increasingly shaped by digitalisation, data-driven decision-making, emerging financial technologies, evolving regulatory requirements and changing customer expectations. These developments require professionals who can integrate financial knowledge with technological, analytical and innovation capabilities.

This qualification therefore seeks to produce digital finance professionals who can critically evaluate emerging financial technologies, analyse financial data, navigate regulatory and ethical requirements, design technology-enabled financial solutions, and lead digital innovation and transformation within banking and financial-services environments.

PURPOSE: (itemise exit level outcomes)

The purpose of this qualification is to produce graduates with highly specialised knowledge, skills and competence to:

1. Integrate advanced knowledge of digital finance, financial technologies, innovation, regulation and emerging developments within banking and financial-services environments.
2. Apply advanced analytical, technological and problem-solving skills to address complex digital-finance challenges and develop innovative financial solutions.
3. Exercise professional judgement in managing digital innovation, regulatory and ethical requirements, market developments and organisational transformation within financial-services environments.
4. Demonstrate independent enquiry, applied research, communication, collaboration and project-management capabilities in addressing real-world digital-finance problems.

MINIMUM ENTRY REQUIREMENTS (including access and inclusion)

The minimum entry requirements are set out below:

- Bachelor degree, NCQF Level 7
- There shall be provision for entry through RPL and CAT in line with ETP policies.

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SECTION B QUALIFICATION SPECIFICATION

GRADUATE PROFILE (LEARNING OUTCOMES)	ASSESSMENT CRITERIA
1. Analyse digital finance principles, technologies and emerging developments and their implications for banking and financial-services practice.	**1.1** Differentiate key digital finance concepts, models and technologies, including digital banking, FinTech, blockchain, digital assets and decentralised finance, according to their characteristics and applications. **1.2** Examine the application of digital finance technologies across payments, lending, investment, banking and other financial-services activities. **1.3** Analyse developments in digital banking and FinTech and determine the technological, economic and market factors driving their adoption. **1.4** Examine the effects of digital finance developments on traditional financial institutions, business models, service delivery and customer behaviour. **1.5** Determine the opportunities, limitations and implications of emerging digital-finance developments for financial-services organisations.
2. Apply financial analytics and digital technologies to address complex financial problems and support evidence-based decision-making.	**2.1** Select appropriate financial data, analytical techniques and digital tools for specified financial problems and decision contexts. **2.2** Analyse financial data using appropriate statistical, analytical and technological techniques to identify patterns, relationships and trends. **2.3** Interpret analytical outputs to determine their implications for financial performance, risk, customer behaviour and decision-making.

	2.4 Develop technology-enabled solutions to address identified financial problems and opportunities. **2.5** Evaluate the effectiveness of implemented or proposed digital-finance solutions using appropriate performance indicators and measures.
3. Evaluate regulatory, compliance, ethical and risk requirements governing digital finance activities.	**3.1** Identify applicable regulatory, compliance and ethical requirements governing digital finance activities, including consumer protection, data privacy, virtual assets and AML/CFT requirements. **3.2** Examine the implications of regulatory requirements for digital financial products, services and organisational practices. **3.3** Compare regulatory approaches across relevant jurisdictions and determine their implications for the adoption and development of digital finance. **3.4** Assess compliance and regulatory risks associated with digital finance activities using appropriate regulatory and risk-management criteria. **3.5** Evaluate organisational controls and compliance strategies for managing identified regulatory, ethical and digital-finance risks. **3.6** Formulate justified recommendations for responding to regulatory change while supporting responsible digital-finance innovation.
4. **Design** innovative, user-centred digital financial products and services that	**4.1** Determine user, business and functional requirements for a digital financial product or

address identified financial-services needs.	service based on an identified financial-services need. **4.2** Select appropriate financial technologies and design approaches to address the identified requirements. **4.3** Develop a digital financial product or service concept that integrates user experience, functionality and operational requirements. **4.4** Test a prototype using appropriate methods to obtain user and stakeholder feedback. **4.5** Evaluate the proposed solution against user needs, operational efficiency, feasibility and intended financial-services outcomes. **4.6** Refine and justify the final product or service design based on testing, evaluation and stakeholder feedback.
5. Evaluate market dynamics and competitive opportunities within the digital-finance environment.	**5.1** Identify relevant market participants, customer segments, technological developments and emerging trends within a specified digital-finance market. **5.2** Analyse market and industry data to determine the factors influencing demand, competition and development within the digital-finance environment. **5.3** Examine competitor strategies, business models and market positioning using appropriate strategic analysis tools. **5.4** Assess identified market gaps and opportunities against customer needs, market conditions, organisational capabilities and competitive factors.

	5.5 Compare alternative digital-finance opportunities and determine their potential for growth and competitive advantage. **5.6** Formulate and justify strategic recommendations for pursuing viable digital-finance market opportunities.
6. **Communicate** complex digital-finance information effectively to technical and non-technical stakeholders.	**6.1** Determine the information needs, technical knowledge and communication requirements of different stakeholder groups. **6.2** Select appropriate communication methods, formats and digital tools for specified digital-finance contexts and audiences. **6.3** Prepare clear and professionally structured reports, proposals and other documentation on complex digital-finance matters. **6.4** Develop appropriate visual representations of financial and digital information to support stakeholder understanding and decision-making. **6.5** Deliver and defend digital-finance proposals, findings or solutions to technical and non-technical stakeholders. **6.6** Incorporate relevant stakeholder feedback to improve the clarity and effectiveness of digital-finance communication.
7. Evaluate emerging financial technologies and their potential applications within financial-services environments.	**7.1** Identify current and emerging technologies relevant to financial services, including blockchain, artificial intelligence and machine learning.

	7.2 Examine the principles, capabilities and potential financial-services applications of selected emerging technologies. **7.3** Analyse the implications of emerging technologies for financial products, processes, business models and service delivery. **7.4** Assess the potential benefits, limitations and risks associated with adopting selected technologies within financial-services organisations. **7.5** Compare alternative technologies against identified organisational or financial-services requirements.
8. Evaluate the influence of cultural, economic and regulatory environments on digital-finance practices across different markets.	**8.1** Identify relevant cultural, economic and regulatory characteristics of selected digital-finance markets. **8.2** Analyse how cultural factors influence customer behaviour, trust, accessibility and adoption of digital financial products and services. **8.3** Examine the effects of economic conditions and financial-market development on the growth and adoption of digital finance. **8.4** Compare regulatory environments across selected markets and determine their implications for digital-finance activities. **8.5** Assess the opportunities and constraints affecting the introduction or expansion of digital financial products and services across different markets.

	8.6 Formulate and justify strategies for adapting digital-finance products, services or practices to different market environments. .
9. Develop a comprehensive digital-finance solution to an identified real-world financial-services problem through collaborative project work.	**9.1** Conduct appropriate research to identify and define a real-world digital-finance problem or opportunity. **9.2** Analyse relevant evidence to determine the underlying causes, requirements and stakeholder needs associated with the identified problem or opportunity. **9.3** Establish appropriate objectives, requirements and success criteria for the proposed digital-finance solution. **9.4** Design and develop an integrated digital-finance solution informed by relevant financial, technological, regulatory and market considerations. **9.5** Evaluate the proposed solution against identified stakeholder requirements, feasibility considerations and intended outcomes. **9.6** Document and present the project process, findings and proposed solution using appropriate professional and academic conventions. **9.7** Demonstrate effective collaboration, allocation of responsibilities and project management throughout the development of the solution.

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SECTION C	QUALIFICATION STRUCTURE				
COMPONENT	TITLE	Credits Per Relevant NCQF Level			Total Credits
		Level [6]	Level [7]	Level [8]	
FUNDAMENTAL COMPONENT Subjects/ Courses/ Modules/Units	**Introduction to Digital Finance**		**10**		**10**
	Financial Technologies and Innovation			**15**	**15**
	Data Analytics for Finance			**10**	**10**
	Regulatory & Ethical Consideration in Fintech			**10**	**10**
CORE COMPONENT Subjects/Courses/ Modules/Units	**Designing Digital Finance Products**			**20**	**20**
	Strategic Management in Digital Finance			**10**	**10**
	Digital Transformation			**15**	**15**

	and Change Management				
	Global Perspectives on Digital Finance			**10**	**10**
	Research Project			**20**	**20**
STRANDS/ SPECIALIZATION	Subjects/ Courses/ Modules/Units	**Credits Per Relevant NCQF Level**			**Total Credits Total Credits**
		Level [6]	**Level [7]**	**Level [8]**	
	N/A				
Electives	**(Choose 1)** • Advanced Topics in Blockchain and Cryptography			**10**	**10**
	• Digital Marketing Strategies for Financial Services			**10**	**10**

	• Cybersecurity in Finance: Risks and Mitigation Strategies			**10**	**10**
	• Behavioural Finance and Consumer Decision-Making in a Digital Era			**10**	**10**

BOTSWANA Qualifications Authority

SUMMARY OF CREDIT DISTRIBUTION FOR EACH COMPONENT PER NCQF LEVEL	
TOTAL CREDITS PER NCQF LEVEL	
NCQF Level	**Credit Value**
7	**10**
8	**120**
TOTAL CREDITS	**130**

Rules of Combination:

(Please Indicate combinations for the different constituent components of the qualification)

There are four (4) Fundamental modules, five (5) Core modules and four (4) Electives in this qualification. Students should do ALL the fundamental and core modules and choose only one (1) from the electives. The credits distributed across the qualification gives a total credit of 130. Fundamental modules should be completed before a learner is allowed to progress to the core modules.

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ASSESSMENT ARRANGEMENTS

Formative: 40%

Summative: 60%

Assessors shall:

- be registered with the Botswana Qualifications Authority (BQA) as assessors;
- possess a minimum of minimum of a Master's degree (NCQF Level 9 or equivalent) in Finance, Financial Technology, Digital Finance, or a closely related field, with relevant professional and/or academic experience in digital finance and financial services.; and
- have relevant subject matter expertise in the area being assessed.

Other appropriate assessment strategies will depend on ETP's approved assessment policies.

MODERATION ARRANGEMENTS

Assessments will be internally and externally moderated by BQA registered and accredited moderators in line with approved ETP moderation policies.

RECOGNITION OF PRIOR LEARNING

Recognition of Prior Learning (RPL) will be applicable for award of part or whole credits towards the qualification in accordance with the applicable ETP policies and relevant national requirements.

CREDIT ACCUMULATION AND TRANSFER

Credit Accumulation and Transfer (CAT) shall be applicable in accordance with the applicable ETP policies and the National Credit Accumulation and Transfer Policy.

PROGRESSION PATHWAYS (LEARNING AND EMPLOYMENT)

QUALIFICATION AWARD AND CERTIFICATION

Graduating with a Postgraduate Diploma in Digital Finance & Innovation provides a unique blend of skills and knowledge that opens multiple pathways for further learning and career development. Below are the vertical and horizontal progression pathways available to graduates.

Vertical Pathways

The qualification articulates vertically onto the following qualifications:

- Master's Degree in Digital Finance
- Master' Degree in Fintech
- Master's Degree in Digital Innovation

The qualification articulates horizontally onto the following qualifications

Horizontal Articulation:

- Postgraduate Diploma in Fintech
- Postgraduate Diploma in Enterprise Risk Management
- Postgraduate Diploma in Financial Management
- Postgraduate Diploma in data Science and Analytics
- Postgraduate Diploma in digital Marketing in Finance

Employment Pathways

With this qualification graduates will have requisites competences and attributes to work as:

- Financial Analysts
- Financial Planner
- Project Manager in Fintech
- Regulatory and Compliance Officers
- Digital Innovation Strategist
- Chief Financial Officer
- Investment and Asset Management Leadership
- Digital Finance Manager

SUMMARY OF REGIONAL AND INTERNATIONAL COMPARABILITY

1. Qualification Title

Similarity:

All the comparator qualifications are situated within finance, digital finance, financial technology or technology-enabled banking and reflect the increasing integration of technology within financial services.

Difference/Position:

This qualification is specifically titled Postgraduate Diploma in Digital Finance & Innovation, reflecting a broader integrated focus on digital finance and innovation. The comparator titles vary according to their particular emphasis, ranging from general finance to digital finance, banking technology and a digital finance specialisation.

2. Qualification Level
Similarity:
This qualification and the comparator qualifications are positioned for advanced or postgraduate study and develop knowledge and capabilities beyond undergraduate-level preparation.
Difference/Position:
This qualification is positioned at NCQF Level 8 in Botswana. The regional and international comparators operate within different national qualification frameworks; therefore, their framework levels are interpreted within their respective national systems rather than treated as direct numerical equivalents.

3. Credit Value
Similarity:
All the qualifications require completion of a defined body of postgraduate learning appropriate to their respective qualification types and institutional requirements.
Difference/Position:
This qualification carries 130 NCQF **credits**. The comparator qualifications use different national and institutional credit systems, including South African NQF credits, UK credits and Australian institutional credit-point systems. The credit values are therefore not directly numerically comparable. The breadth of this qualification is also influenced by its status as a postgraduate diploma rather than a shorter postgraduate certificate or specialisation.

4. Duration
Similarity:
The qualifications are structured as concentrated postgraduate study and are designed to support advanced academic and professional development.
Difference/Position:
This qualification is designed for completion over approximately one year. Comparator durations vary according to qualification type and mode of delivery, including shorter graduate certificate study, one-year postgraduate study and specialisation undertaken within a broader Master's qualification.

5. Main Exit Outcomes
Similarity:
There is substantial alignment in the development of advanced financial knowledge, analytical and problem-solving capability, application of financial technologies and the ability to respond to technological change within financial-services environments.
Difference/Position:
This qualification provides broader integrated outcomes encompassing digital finance, financial analytics, regulation and ethics, digital product development, market analysis, emerging technologies, global digital-finance environments, professional communication and applied project work. Its exit outcomes therefore combine financial, technological, strategic and professional capabilities within one qualification.

6. Domains/Modules/Courses Covered
Similarity:
Common areas across the qualifications include finance, financial technology, digital transformation, data and analytics, emerging technologies, regulation, financial decision-making and technology-enabled financial services. The comparators collectively demonstrate strong disciplinary alignment with the principal knowledge areas covered by this qualification.

Difference/Position:
This qualification integrates these areas through a broader curriculum comprising Introduction to Digital Finance; Financial Technologies and Innovation; Data Analytics for Finance; Regulatory & Ethical Considerations in FinTech; Designing Digital Finance Products; Strategic Management in Digital Finance; Digital Transformation and Change Management; Global Perspectives on Digital Finance; and a Research Project, together with specialised electives. This provides greater integration of finance, technology, innovation and applied research than is evident in any single comparator.

7. Assessment Strategies and Weightings
Similarity:
This qualification and the comparators employ postgraduate assessment approaches intended to assess both disciplinary knowledge and the application of knowledge to financial and professional contexts.
Difference/Position:
Assessment structures and weightings vary between institutions. This qualification incorporates formative and summative assessment together with an applied Research Project, while comparator qualifications employ assessment arrangements determined by their respective institutional systems. Consequently, comparability is established through the nature and level of assessed capability rather than identical assessment weightings.

8. Qualification Rules and Minimum Standards for Award
Similarity:
All qualifications require successful completion of prescribed learning components and achievement of the respective institutional standards for the award.
Difference/Position:
This qualification requires completion of all prescribed fundamental and core modules, one elective and the Research Project. Comparator award structures differ according to qualification type: some comprise a smaller number of prescribed postgraduate courses, while the Digital Finance Specialisation is completed as part of a broader Master's qualification. This qualification therefore represents a more comprehensive standalone postgraduate award.

REVIEW PERIOD
5 years

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For Official Use Only:

CODE (ID)	

REGISTRATION STATUS	BQA DECISION NO.	REGISTRATION START DATE	REGISTRATION END DATE
LAST DATE FOR ENROLMENT		LAST DATE FOR ACHIEVEMENT	

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