ERASMUS+ 2027 · THEMATIC PROFILE 14 OF 35

FinTech, Digital Assets and Digital Banking

Partner Identification Form · Ankara Yıldırım Beyazıt University (AYBU), Türkiye

Why include AYBU in your consortium? Analytics-based teaching and awareness for digital finance, with attention to risk and data protection. AYBU is a public university in Ankara with an Erasmus Charter for Higher Education and 28 Erasmus+ cooperation projects in the Commission's project database since 2014, 17 as coordinator. One contact for every thematic profile: Assoc. Prof. Dr. Musab Talha Akpınar, mtakpinar@aybu.edu.tr.

1. Five reasons specific to this theme

1. A published clustering-based method for cryptocurrency portfolio management
2. Machine learning models applied to insurance profitability and financial performance
3. Research comparing participation and conventional banks
4. Data protection and digital forensics expertise in the same faculty
5. Finance, banking and MIS departments under one roof

2. Thematic institutional profile

AYBU's contribution to financial technology is analytical. Staff have published a clustering-based approach to cryptocurrency portfolio management, a blockchain-oriented analysis of the information technology economy, machine learning models for insurance profitability, studies comparing participation and conventional banks and research on green banking practices. Combined with data protection expertise from the Management Information Systems department, the Business School can support curricula and awareness actions on digital finance, with attention to risk and consumer protection.

Relevant faculties, departments and centres

- Business School – Departments of Finance and Banking and MIS
- Statistical Consultancy Research Centre

Research and training infrastructure

- Joint presence of finance and information systems departments
- Statistical and econometric support

3. Relevant previous projects

AYBU has no funded project specific to this theme yet. Its contribution rests on the research and teaching record described below and on its general Erasmus+ management experience.

4. Key academic experts

Expert	Unit	Relevance to this theme	Profile
Res. Asst. Muhammed Fatih Özer	Business School – Management Information Systems	Clustering-based cryptocurrency portfolio management	AVESIS
Prof. Dr. Cem Korkut	Business School – Finance and Banking	Banking, financial markets and financial econometrics	AVESIS
Res. Asst. Dr. Şevket Durmaz	Business School – Management (Accounting)	Machine learning for financial prediction in insurance and listed firms	AVESIS
Asst. Prof. Dr. Mazlum Özçağdavul	Business School – Management Information Systems	Blockchain and DAG technologies; data protection in digital services	AVESIS
Assoc. Prof. Dr. Emre Burak Ekmekçioğlu	Business School – Management (Management and Organisation)	Green banking practices and employee behaviour in banks	AVESIS
Assoc. Prof. Dr. Bilge Canbaloğlu	Business School – International Trade and Business	Capital markets and financial risk	AVESIS

Res. Asst. Muhammed Fatih Özer. Research Assistant in the Department of Management Information Systems at the AYBU Business School. His recent work covers AI-supported chatbot systems for digital student services, a clustering-based approach to cryptocurrency portfolio management and a comparative analysis of global university rankings. In AYBU project teams he provides technical implementation, data analysis and digital platform support. Teaching covers research assistant duties in the Department of Management Information Systems. Research record on AVESIS: aVESIS lists no publication counts; Google Scholar shows 10 citations (h-index 1).

Prof. Dr. Cem Korkut. Professor of Finance and Banking and Vice Dean of the AYBU Business School. His research spans financial econometrics, climate finance, Islamic and participation finance and the history of financial institutions, with recent articles on carbon emissions and market volatility. He co-authored the Turkish Academy of Sciences' synthesis report on COP31 targets, has worked on EU-supported transport and refugee-employment projects and advises the Academy's President. Teaching covers finance, banking and financial econometrics. Research record on AVESIS: 125 publications, Google Scholar h-index 13 (653 citations), 11 projects.

Res. Asst. Dr. Şevket Durmaz. Research Assistant with a doctorate in accounting at the AYBU Business School. He works on sustainability reporting, ESG convergence among listed firms and auditing, and applies machine learning to financial prediction. He has developed a green financial literacy scale and a machine-learning-based adaptive business simulation for accounting education, which are relevant to financial literacy and innovative teaching projects. Teaching covers accounting courses (research assistant duties). Research record on AVESIS: 9 publications on AVESIS summary (11 listed), Google Scholar h-index 2, 2 projects.

5. Keywords

FinTech · digital banking · cryptocurrency · digital assets · blockchain · machine learning in finance · insurance analytics · participation banking · digital payments awareness · financial risk · consumer protection · data protection in finance · portfolio analytics · green banking · digital finance skills

6. Alignment with Erasmus+ 2027

Digital transformation of financial services and the related skills; financial literacy and consumer protection as part of basic skills.

Relevant 2027 action	Deadline (Brussels time)	Grant per project	Role AYBU can take
Cooperation Partnerships in higher education	9 March 2027, 12:00 Brussels time	Lump sum EUR 120 000, 250 000 or 400 000	Coordinator and partner
Cooperation Partnerships in vocational education and training	9 March 2027, 12:00 Brussels time	Lump sum EUR 120 000, 250 000 or 400 000	Coordinator and partner
Cooperation Partnerships in adult education	9 March 2027, 12:00 Brussels time	Lump sum EUR 120 000, 250 000 or 400 000	Coordinator and partner
Cooperation Partnerships in youth	9 March 2027, 12:00 Brussels time	Lump sum EUR 120 000, 250 000 or 400 000	Coordinator and partner

7. What AYBU can contribute

Contributions described here are potential contributions based on verified institutional capacity; they become commitments only in a signed proposal. Named experts are proposed on the basis of their published work and their participation in a given proposal is subject to their confirmation.

Potential project objectives

- Update finance curricula with digital finance and analytics
- Raise awareness of risks in digital assets among young people
- Train bank and insurance staff in data-driven tools

Potential activities

- Review of digital finance content in curricula
- Teaching cases on digital assets and risk
- Hands-on analytics labs with financial data
- Awareness materials for young investors

Work packages AYBU could lead or co-lead

- Curriculum gap analysis
- Teaching cases and labs
- Piloting
- Awareness campaign and exploitation

Training modules AYBU could deliver

- Digital assets: analytics and risk
- Machine learning with financial data

- Data protection in digital finance

Potential deliverables

- Curriculum gap report
- Case and lab collection
- Awareness toolkit for young investors
- Pilot report

Potential pilot activities

- Analytics lab piloted with finance and MIS students
- Awareness sessions for young people on digital asset risks

Target groups AYBU can reach

- Finance and MIS students
- Employees of banks and insurers
- Young retail investors
- Lecturers

Expected institutional contribution

- Analytics methods and teaching cases
- Risk-focused content on digital assets
- Data protection input
- Pilots with students
- Statistical evaluation

8. Management, quality and dissemination capacity

EU projects at AYBU are run by academic project teams with support from the Business School's projects office and the Competitiveness and Innovation Research Centre (REKMER). Financial administration follows Turkish public financial management and control legislation (Law No. 5018); EU grants are kept in dedicated project accounts and the university is subject to external audit by the Turkish Court of Accounts. In the Commission's project database AYBU appears in 28 Erasmus+ cooperation, policy and Jean Monnet projects from call years 2014–2026, 17 of them as coordinator; 9 are running today.

For each project AYBU proposes a quality plan with internal peer review of deliverables, milestone monitoring and partner feedback surveys. The university operates an institutional quality management system under the national Higher Education Quality Council framework, and Business School staff include an accredited external evaluator of that Council.

AYBU disseminates through its institutional website and faculty pages, official social media accounts, a community of more than 26 000 students and about 2 600 staff, its partner universities and its links with ministries, municipalities, chambers and Teknopark Ankara. Multiplier events and training activities can be hosted on its Ankara campuses, and online courses can be delivered through the Distance Education Research Centre.

Results can be sustained through courses in degree programmes, certificate programmes of the Continuing Education Centre, online delivery by the Distance Education Research Centre and follow-up funding from national programmes such as TÜBİTAK. Open publication of materials is the default.

9. Partners we would like to work with

- FinTech companies
- Banks and insurers
- Business schools
- Financial education NGOs
- Regulators

10. Organisation identification

Legal name (national language)	ANKARA YILDIRIM BEYAZIT ÜNİVERSİTESİ
Legal name (Latin characters)	ANKARA YILDIRIM BEYAZIT UNIVERSITESI
Name in English	Ankara Yıldırım Beyazıt University (AYBU)
Organisation ID (OID)	E10137893
PIC	952723525
National / fiscal ID	9600521531
Type of organisation	Higher education institution (tertiary level); Public (state) university; non-profit public body
Erasmus Charter for Higher Education	Erasmus Charter for Higher Education holder — Erasmus code TR ANKARA15
Established	21 July 2010 (decision published in the Official Gazette)
Registered address	AYBÜ Etlik Milli İrade Binası, B-Blok, Ayvalı Mah. Gazze Cad. No: 7, Etlik, Keçiören, 06010 Ankara, Türkiye
Main campus	Esenboğa Merkez Külliyesi, Dumlupınar Mah., 06760 Çubuk / Ankara
Region (NUTS)	TR51 – Ankara
Website	https://aybu.edu.tr
General e-mail / telephone	basin@aybu.edu.tr / +90 312 906 10 00

11. Institutional representative and contact

Legal representative

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Position	Rector

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Main contact person

Name	Assoc. Prof. Dr. Musab Talha Akpınar
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12. Links

- University: https://aybu.edu.tr
- Business School: https://aybu.edu.tr/isletme/en
- Academic profiles (AVESIS): https://avesis.aybu.edu.tr
- AYBU projects in the Erasmus+ project database: https://erasmus-plus.ec.europa.eu/projects

Data verified on 20.11.2026. Institutional figures from aybu.edu.tr and AYBU records; project data from the European Commission's Erasmus+ project lists; staff data from AVESIS.