

课程详述

COURSE SPECIFICATION

以下课程信息可能根据实际授课需要或在课程检讨之后产生变动。如对课程有任何疑问，请联系授课教师。

The course information as follows may be subject to change, either during the session because of unforeseen circumstances, or following review of the course at the end of the session. Queries about the course should be directed to the course instructor.

1.	课程名称 Course Title	金融营销学 Financial Marketing				
2.	授课院系 Originating Department	金融系 Department of Finance				
3.	课程编号 Course Code	FIN101				
4.	课程学分 Credit Value	3				
5.	课程类别 Course Type	专业选修课 Major Elective Courses				
6.	授课学期 Semester	秋季 Fall				
7.	授课语言 Teaching Language	中英双语 English & Chinese				
8.	授课教师、所属学系、联系方式 (如属团队授课, 请列明其他授课教师) Instructor(s), Affiliation & Contact (For team teaching, please list all instructors)	Jerry Yang 杨旭宁 Email: yangxn@sustc.edu.cn Office: Huiyuan 3-325#				
9.	实验员/助教、所属学系、联系方式 Tutor/TA(s), Contact	待公布 To be announced				
10.	选课人数限额(可不填) Maximum Enrolment (Optional)					
11.	授课方式 Delivery Method	讲授 Lectures	习题/辅导/讨论 Tutorials	实验/实习 Lab/Practical	其它(请具体注明) Other (Please specify)	总学时 Total
	学时数 Credit Hours	39			9 (Case Study)	48

12. 先修课程、其它学习要求 Pre-requisites or Other Academic Requirements	无 None
13. 后续课程、其它学习规划 Courses for which this course is a pre-requisite	财务会计 Financial Accounting/微观经济学 Micro Economics/宏观经济学 Macro Economics/公司金融 Corporate Finance/金融经济学 Financial Economics/固定收益 Fixed Income/金融市场与风险管理 Financial Market and Risk Management/货币金融学 The Economic of Money, Banking and Financial Market
14. 其它要求修读本课程的学系 Cross-listing Dept.	

教学大纲及教学日历 SYLLABUS

15. 教学目标 Course Objectives

本课程将重点关注应用现代金融营销理论和金融科技解决实际问题。课程将从对传统金融营销的概念和工具的介绍开始，然后将重点介绍如何应用金融科技工具——包括人工智能、大数据、金融云、移动互联网、APP等，为不同的金融资产和金融机构制定金融营销计划。

This course will focus on both the theoretical development of marketing and Fintech to real-world problems. We will begin our course with a review of traditional marketing concepts and tools. We will then focus on how to apply Fintech tools, such as AI/Big Data/Financial Cloud/Mobile、APP etc. to deploy financial marketing plan for different financial assets and institution.

16. 预达学习成果 Learning Outcomes

学完本课程后，学生将能够了解基本的金融营销概念和工具，并掌握金融营销的基本框架。基于传统的营销定理，学生应该了解传统金融营销与金融科技环境下营销的区别。最后，学生可以使用各种金融科技工具制定金融营销计划。

After taking this course, students will be able to know fundamental marketing concepts and tools and have a financial marketing frame work. Based on traditional marketing theorem, students should understand the difference between traditional financial marketing and Fintech marketing. Finally, students could make financial marketing plan using various Fintech tools.

17. 课程内容及教学日历（如授课语言以英文为主，则课程内容介绍可以用英文；如团队教学或模块教学，教学日历须注明主讲人）

Course Contents (in Parts/Chapters/Sections/Weeks. Please notify name of instructor for course section(s), if this is a team teaching or module course.)

第一讲：金融营销管理介绍（3学时）

本讲主要介绍营销管理的基本概念，包括市场营销的定义、营销管理过程、了解市场和客户的需求等内容。通过快消品和金融产品的案例对比分析，探究金融行业营销与其他行业营销的相同与不同，理解金融产品与服务的“无形”特点，深入理解金融营销的重点。学习后掌握基本的营销概念与金融行业营销的特点。

Lecture 1: Introduction to Financial Marketing Management (3 Hours)

This lecture mainly introduces the basic concepts of marketing management, including the definition of marketing, marketing management process, understanding of the market and customer needs. Through the comparative analysis of the case of FMCG and financial products, explore the similarities and differences between financial industry marketing and other industry marketing, understand the “intangible” characteristics of financial products and services, and deeply understand the key points of financial marketing. After learning, master the basic marketing concepts and characteristics of financial industry marketing.

第二讲：理解金融市场与客户价值（3学时）

本讲介绍金融市场及其主要参与方（银行、证券、保险、信托、基金等），金融产品及其服务的对象客户，并进一步探究

如何建立客户关系，如何从客户身上获取价值，如何动态博弈竞争，以及金融营销未来发展的可能方向。课堂上以银行与股票市场为案例分析不同客户对不同金融机构的重要意义。学习后应明晰金融产品与服务是客户的重要需求之一，对于金融机构而言客户具有重要意义。

Lecture 2: Understanding Financial Markets and Customer Value (3 Hours)

This lecture introduces the financial market and its main players (banks, securities, insurance, trusts, funds, etc.), target customers of financial products and services, and further explores how to establish customer relationships, how to obtain value from customers, how to play games dynamically, and the possible direction of future development of financial marketing. The bank and stock market are used as examples to analyse the significance of different customers to different financial institutions. After learning, it should be clear that financial products and services are one of the important needs of customers. For financial institutions, customers are of great significance.

第三讲：客户驱动型营销战略与营销组合（3学时）

本讲以指定客户驱动型营销战略为出发点，以市场营销管理为公司导向，制定整合市场营销方案，深入剖析 6R 模式——适当的时间(Right Time)、适当的价格(Right Price)、适当的地点(Right Place)、适当的方式(Right Pattern)、适当的产品(Right Product)与适当的顾客(Right Customer)。以 VC、PE 私募基金为案例分析如何应用 6R 模型制定营销战略组合。

Lecture 3: Customer-Driven Marketing Strategy and Marketing Mix (3 hours)

This lecture takes the designated customer-driven marketing strategy as the starting point, takes marketing management as the company orientation, formulates the integrated marketing plan, and deeply analyses the 6R model—Right Time, Right Price, Right Place, Right Pattern, Right Product, and Right Customer. Taking VC and PE private equity funds as a case study, explore how to apply the 6R model to develop a marketing strategy combination.

第四讲：金融科技背景下的营销战略（3学时）

本讲介绍金融史上三次革命对金融营销带来的冲击，分别是资产组合管理、期权等衍生品定价、金融科技，建立技术与理论革命对于金融市场、金融营销的冲击，重点是目前正在变革演进过程中的金融科技发展对金融产品与服务的供给与需求的变化，尤其是金融科技背景下带来的金融服务外延的不断扩大产生的新的营销理念与策略。选择两个案例：招行摩羯智投和 2015 年中泰证券网上开户的弯道超车。学习后理解营销战略与传统的差异。布置第一次案例分享作业：选择一家券商，制定投行业务的营销方案。

Lecture 4: Marketing Strategy in the Background of Fintech (3 Hours)

This lecture introduces the impact of three revolutions in financial history on financial marketing, namely, asset portfolio management, pricing of derivatives such as options and fintech, research the impact of technological and theoretical revolutions on financial markets and financial marketing. The focus is that the development of fintech changes the supply and demand of financial products and services, especially the new marketing ideas and strategies resulting from the expansion of financial services in the context of fintech. Two cases were chosen: China Merchants Bank Machine Gene Investment and the 2015 China Net Securities online account opening overtaking. Understand the difference between marketing strategy and tradition after learning. Arrange the first case-sharing assignment: Choose a brokerage and develop a marketing plan for the investment banking business.

第五讲：金融科技背景下的营销组合（3学时）

本讲从金融科技的五个主要方面——大数据、云计算、移动互联网、人工智能和区块链技术介绍其相互之间的联系及其共同给金融营销带来的机遇与挑战，在新的环境下如何应用 6R 模型制定营销战略组合。选择保险公司为案例分析标的，介绍如何应用大数据、AI 与区块链技术制定营销组合策略。学习后应该掌握金融科技背景下制定金融营销组合的基本框架。

Lecture 5: Marketing Mix in the Background of Fintech (3 Hours)

This lecture introduces the relationship between the five main aspects of financial technology - big data, cloud computing, mobile internet, artificial intelligence and blockchain technology, and the opportunities and challenges they

bring to financial marketing. Explore how to apply a 6R model to develop a marketing strategy portfolio in a new environment. Select the insurance company as the case and introduce how to apply big data, AI and blockchain technology to develop marketing mix strategy. After studying, students should master the basic framework for formulating financial marketing portfolios under the background of fintech.

第六讲：人类行为与智能手机（3 学时）

本讲介绍智能手机的发展历史，从中引出智能手机发展对金融营销革命性的变化。未来营销的主战场在移动终端，在相当长一段时间内是以智能手机为代表的智能终端，通过研究人们使用智能手机的方式、信息传递与获取的碎片化和智能化，了解智能手机营销与传统媒介金融营销的异同，把握未来金融营销的发展方向。布置第二次案例分析分享作业：以智能手机为营销平台，为一家银行制定理财产品营销组合。

Lecture 6: Human Behaviour and Smartphones (3 Hours)

This lecture introduces the history of the development of smart phones and introduces the revolutionary changes in the development of smart phones. The main battlefield of future marketing is in the mobile terminal, which is represented by smart phones for a long time. By studying the way people use smart phones, the fragmentation and intelligence of information transmission and acquisition, understand the similarities and differences between traditional media financial marketing and the smart phone marketing, grasp the future development direction of financial marketing. Arrange the second case study to share the assignment: use a smart phone as a marketing platform to develop a marketing mix for wealth management products for a bank.

第七讲：新媒体营销的发展（3 学时）

本讲继续关注移动互联大背景下的营销战略与营销组合的变化，引入金融新媒体营销的概念，带领学生探究移动互联网下发展金融新媒体营销的主要特征及其重要性，了解金融新媒体营销的发展现状，学习主要的金融新媒体营销的战略和手段。

Lecture 7: The Development Of New Media Marketing (3 Hours)

This lecture continues to focus on the changes in marketing strategy and marketing mix in the context of mobile internet, introduces the concept of financial new media marketing, and leads students to explore the main features and importance of developing new financial media marketing under the mobile Internet, and understand its development. Learn the strategies and means of major financial new media marketing.

第八讲：金融营销案例分享-1（3 学时）

本讲学生分享 4 个第一次作业：证券行业投行业务的营销方案。课堂讨论与点评，总结未来发展趋势。

Lecture 8: Financial Marketing Case Sharing -1 (3 hours)

In this lecture, students share 4 first assignments: the marketing plan of the securities industry investment banking business. Discuss and comment in class to summarize future trends.

第九讲：金融营销应用-银行（3 学时）

本讲介绍银行业营销发展历史与未来发展方向。通过研究银行产品与服务的特点、目标客户的特点，介绍金融科技与 5G 背景下的营销新思维、新模式、新趋势。选择三家不同特点的银行-国有银行、商业银行、城商行作为案例对其营销组合与策略的异同进行分析。

Lecture 9: Financial Marketing Application - Bank (3 Hours)

This lecture introduces the history and future development direction of banking industry marketing. By studying the characteristics of bank products and services and the characteristics of target customers, this lecture introduces new thinking, new models and new trends in marketing under the background of fintech and 5G. Banks with three different characteristics - state-owned banks, commercial banks, and city commercial banks were selected as examples to

analyse the similarities and differences between their marketing mix and strategy.

第十讲：金融营销应用-证券（3 学时）

本讲介绍证券业营销发展历史与未来发展方向。通过研究证券产品与服务的特点、目标客户的特点，介绍金融科技与 5G 背景下的营销新思维、新模式、新趋势。选择两家不同特点的券商-大型券商与小型券商作为案例对其营销组合与策略的异同进行分析。

Lecture 10: Financial Marketing Application - Securities (3 Hours)

This lecture introduces the history and future development of the securities industry marketing development. By studying the characteristics of securities products and services and the characteristics of target customers, this lecture introduces new ideas, new models and new trends in marketing under the background of fintech and 5G. Two different brokers with different characteristics - large brokers and small brokers were selected as examples to analyse the similarities and differences between their marketing mix and strategy.

第十一讲：金融营销应用-监管（3 学时）

本讲介绍监管发展历史与未来发展趋势。比较政府服务部门营销与商业机构营销的差异，认识监管服务对象的特点，了解投资者教育、监管政策的传递与沟通等，研究金融科技与 5G 背景下的监管营销的新特点、新模式、新趋势。对比分析中外监管营销的异同。布置第三次案例分享作业：为深圳证券交易所的投资者教育制定营销方案。

Lecture 11: Financial Marketing Application - Supervision (3 Hours)

This lecture introduces the history of regulatory development and future development trends. Compare the differences between marketing of government service departments and marketing of commercial organizations, know the characteristics of regulatory service objects, understand the transmission and communication of investor education and regulatory policies, and study the new characteristics, new models and new trends of the regulatory marketing under the background of fintech and 5G. Compare and analyse the similarities and differences between Chinese and foreign regulatory marketing. Arrange the third case sharing assignment: develop a marketing plan for investor education in the Shenzhen Stock Exchange.

第十二讲：金融营销应用-基金、保险、信托等（3 学时）

本讲介绍基金、保险与信托行业营销发展历史与未来发展方向。通过研究上述机构产品与服务的特点、目标客户的特点，介绍金融科技与 5G 背景下的营销新思维、新模式、新趋势。各选择一家作为案例对其营销组合与策略的异同进行分析。

Lecture 12: Financial Marketing Applications - Funds, Insurance, Trusts, etc. (3 Hours)

This lecture introduces the development history and future development direction of the fund, insurance and trust industry. By studying the characteristics of the above-mentioned institutional products and services, and the characteristics of target customers, this lecture introduces new thinking, new models, and new trends in marketing under the background of fintech and 5G. Each of the selected ones was used as a case to analyse the similarities and differences between their marketing mix and strategy.

第十三讲：金融营销案例分享-2（3 学时）

本讲学生分享 4 个第二次作业：以智能手机为营销平台，为一家银行制定理财产品营销组合。学生体会智能移动终端在未来金融营销中的重要作用，课堂讨论与点评，总结未来发展趋势。

Lecture 13: Financial Marketing Case Sharing - 2 (3 Hours)

In this lecture, students share 4 second assignments: using a smart phone as a marketing platform to develop a marketing mix for a bank. Students should appreciate the important role of smart mobile terminals in future financial marketing, discuss and comment in class, and summarize future trends.

第十四讲：金融市场调查与营销预测（3学时）

本讲介绍金融市场调查在金融营销中的重要作用，帮助学生了解金融市场调查的主要任务（包括了解目标市场、评估营销方案、权衡营销结果等），掌握收集和评价现有资料、实地调查分析、撰写调查报告等在金融市场调查的具体程序，提高学生的实际应用能力。

Lecture 14: Financial Market Research and Marketing Forecast (3 Hours)

This lecture introduces the important role of financial market research in financial marketing, helping students understand the main tasks of financial market research (including understanding the target market, evaluating marketing plans, weighing marketing results, etc.), and grasping the specific procedures for financial market research, such as collecting and evaluating existing materials, fielding survey analysis, and writing survey reports. It will improve students' practical application ability.

第十五讲：金融营销学的未来发展展望（3学时）

本讲介绍未来金融科技、金融产品与服务、金融服务客户对象、金融消费理念四个领域的发展变化趋势，以及四个方面变化所带来的金融营销的发展与变化，如何让金融营销适应新的环境挑战。以互联网金融、蚂蚁金服、微众银行、京东金融为案例分析未来可能的营销新趋势。

Lecture 15: Prospects for the Future Development of Financial Marketing (3 Hours)

This lecture introduces the development trend of the future four areas of fintech, financial products and services, financial service customers, and financial consumption concepts, as well as the development and changes of financial marketing brought about by the four changes. Explore how to adapt financial marketing to new challenges. Taking Internet Finance include Ant Financial, WeBank and JD Finance as examples to analyse the possible new marketing trends in the future.

第十六讲：金融营销案例分享-3（3学时）

本讲学生分享4个第三次作业：深圳证券交易所投资者教育营销方案。通过为政府部门制定营销方案拓展学生思维，课堂讨论与点评，总结未来发展趋势。

Lecture 16: Financial Marketing Case Sharing -3 (3 Hours)

In this lecture, students share 4 third homework: Shenzhen Stock Exchange investor education marketing plan. Expand student thinking by developing marketing programs for government departments, discuss and comment in class, and summarize future trends.

18. 教材及其它参考资料 Textbook and Supplementary Readings

《市场营销学》，Gary Armstrong, Philip Kotler, 王永贵, 12th edition, 中国人民大学出版社

《金融营销学》,陆剑青主编, 第二版, 清华大学出版社

《营销革命 4.0-从传统到数字》, [美]菲利普·科特勒, 机械工业出版社

《点击-解密移动经济的未来版图》, [美]艾宁德亚·高斯, 中信出版社

课程评估 ASSESSMENT

19. 评估形式 Type of Assessment	评估时间 Time	占考试总成绩百分比 % of final score	违纪处罚 Penalty	备注 Notes
出勤 Attendance		10		

课堂表现 Class Performance			
小测验 Quiz			
课程项目 Projects	45		三个案例分析 Three cases study
平时作业 Assignments			
期中考试 Mid-Term Test			
期末考试 Final Exam			
期末报告 Final Presentation	40		
其它（可根据需要 改写以上评估方 式） Others (The above may be modified as necessary)	5		微信(WeChat)

20. 记分方式 **GRADING SYSTEM**

- A. 十三级等级制 **Letter Grading**
 B. 二级记分制（通过/不通过） **Pass/Fail Grading**

课程审批 **REVIEW AND APPROVAL**

21. 本课程设置已经过以下责任人/委员会审议通过
This Course has been approved by the following person or committee of authority

