

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	金融科技案例分析 I Cases in FinTech I				
2.	授课院系 Originating Department	金融系 Department of Finance				
3.	课程编号 Course Code	FET202				
4.	课程学分 Credit Value	1.5				
5.	课程类别 Course Type	专业核心课 Major Core Courses				
6.	授课学期 Semester	秋季 Fall				
7.	授课语言 Teaching Language	中文 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	24				24

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	FIN201 微观经济学 Micro Economics FIN203 财务会计 Financial Accounting FIN204 宏观经济学 Macro Economics FIN206 公司金融 Corporate Finance FIN213 金融市场与金融机构 Financial Markets and Institutions FIN210 货币银行学 The Economic of Money and Banking FIN306 固定收益 Fixed Income FIN308 金融经济学 Financial Economics
14. 其它要求修读本课程的学系 Cross-listing Dept.	无 None

教学大纲及教学日历 SYLLABUS

15. 教学目标 Course Objectives

研究中国金融科技的应用价值和发展趋势。邀请金融机构高管，金融监管部门，和金融科技企业创业者，通过讲座形式授课。使学生能够在学习基本知识的同时对中国金融科技行业有更加深入的认识。

Study the application value and development trend of China's fintech. Invite financial institution executives, financial regulatory authorities, and fintech entrepreneurs to teach in lectures. The goal is to enable students to gain a deeper understanding of the Chinese fintech industry while learning the basics.

16. 预达学习成果 Learning Outcomes

课程内容关注当前金融热点及前沿话题，对相关问题进行深刻剖析，有效引导学生关注金融动态，以培养学生敏锐的洞察力、分析及解决实际问题的能力。

This course focuses on the current financial entrepreneurship topics, analysis of the relevant issues deeply. Our goal is guiding students to focus on financial trends and ability to analyse and solve practical problems.

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.)**

本门课程聚焦于金融科技的发展，每两周邀请一位嘉宾进行主题讲座，每期主题以实际应邀嘉宾的演讲内容为准。每学期共 8 期，每期 3 学时，共计 24 学时。

This course focuses on the hot topics of development of Fintech. Every two weeks, a guest is invited to conduct a lecture on the topic. Each topic is based on the actual speech delivered by the invited guests. There are 8 lectures during every semester, each lecture has 3 hours, adding up to 24 hours.

本学期课程拟讨论的主题，有：

第一讲 资管新规与银行理财业务的前世今生-招商资管的实践（3 学时）

本章节将结合 2018 年以来中国经济及金融领域破朔迷离的状况，深入浅出地介绍资管新规是如何影响 100 万亿的大资管

行业以及 30 万亿的银行理财行业，并对未来发展趋势作出判断。

Lecture 1 The New Rules of Asset Management And The Past And Present Of The Bank Wealth Management Business - The Practice Of Merchants Asset Management

This chapter will combine the ambiguity of China's economic and financial sector since 2018, and explain in a simple way how the new asset management regulations affect the 100 trillion yuan asset management industry and the 30 trillion bank wealth management industry, and make judgement for the future development trend.

第二讲 浅谈股票投资心理需求和胜率提升方法-腾讯证券产品中心的应用（3 学时）

本章节主要从股票投资的角度出发，考虑到行为经济学在市场中的作用，结合互联网和金融科技的发展，研究在新的环境下股票投资方式的变化。同时强调了量化投资在中国股票市场中扮演着越来越重要的作用，是中国证券市场走向成熟的重要因素之一。

Lecture 2 Talking about the Psychological Demand of Stock Investment and the Way to Improve the Winning Rate--Application of Tencent Securities Product Center

This chapter focuses on the role of equity economics in the market, considering the role of behavioral economics in the market, combined with the development of the Internet and financial technology, to study changes in stock investment patterns in the new environment. At the same time, it emphasizes that quantitative investment plays an increasingly important role in the Chinese stock market and is one of the important factors for the maturity of China's securities market.

第三讲 用金融科技破解供应链融资难题-财富供应集团的经验（3 学时）

本章节主要讨论如何使用金融科技解决供应链融资难题。企业的成长过程就是企业资产-负债-资产的螺旋上升过程，这个对程就是企业采购、销售所形成的应收账款和应付账款此消彼长过程，如何用信息化解决信息不对称的问题也成为制约外部金融机构授信的关键，在现有的云计算、大数据、区块链等前沿技术条件下实现金融服务是当前讨论的热点。

Lecture 3 Using Financial Technology to Solve Supply Chain Financing Problems - Experience of Wealth Supply Group

This chapter focuses on how to use fintech to solve supply chain financing challenges. The growth process of an enterprise is the spiraling process of enterprise assets-liabilities-assets. This process is the process of the accounts receivable and accounts payable formed by the procurement and sales of enterprises. How to solve the information asymmetry has become the key to restricting the credit of external financial institutions. The realization of financial services under the existing cutting-edge technology conditions such as cloud computing, big data and blockchain is the hot topic of current discussion.

第四讲 AI 和大数据驱动的产业和消费变革-百度风投的实践（3 学时）

本章节主要关注 AI 和数据科学在迅速发展过程中向各行各业快速的渗透，这也是未来十年的长期投资主题。以百度风投为案例，讲解主流基金关注哪些创业方向、希望找到什么样的创业团队更是未来长期面临的挑战，从投资的角度理解未来的产业变革。

Lecture 4 AI and Big Data Driven Industry and Consumption Change - Baidu Ventures Practice

This chapter focuses on the rapid penetration of AI and data science into all industries, which is the long-term investment theme for the next decade. Taking Baidu VC as a case, explain which entrepreneurial direction the mainstream fund pays attention to and what kind of entrepreneurial team it hopes to find is a long-term challenge in the future, and understand the future industrial transformation from the perspective of investment.

第五讲 电信运营大数据价值挖掘和跨行业融合-中国移动的实际应用（3 学时）

Lecture 5 Big Data Value Mining and Cross-industry Integration in Telecom Operations - Practical Application of China

Mobile

本章节主要讨论大数据的快速发展及其主要特征，尤其关注于电信运营商获得的数据，其不仅是驱动运营商内部业务运营的重要手段，也推动社会和各行业向智能化和精细化运营发展。虽然大数据行业存在着一定的行业问题和风险，但并不会影响到人们对大数据的未来充满信心。

第六讲 立足科技强审，打造智慧风控-太平洋保险的实践（3学时）

本章节主要关注金融科技背景下保险行业面临的机遇和挑战。课程将结合当前金融科技技术发展现状以及实际案例，生动展现金融科技驱动下的保险行业生态变革，并对未来的发展趋势做出判断。

Lecture Based on Scientific And Technological Review, To Create A Smart Risk Control System - The Practice Of Pacific Insurance

This chapter focuses on the opportunities and challenges of the insurance industry in the context of financial technology. The course will combine the current development of fintech and the actual case, vividly show the ecological transformation of the insurance industry driven by fintech, and make judgments on the future development trend.

第七讲 新零售趋势下金融科技发展模式-京东金融的经验（3学时）

本章节主要关注新零售行业的快速发展对金融科技的影响。以京东金融的实际经验为案例：从线上零售起家的京东正在逐步向新零售发展，京东金融在这个过程中扮演着越来越重要的角色，为新零售提供消费金融、信用评级等支持，未来其角色还将进一步深化。

Lecture 7 Financial Technology Development Model under the New Retail Trends – The Experience of JD Finance

This chapter focuses on the impact of the rapid development of the new retail industry on fintech. Taking the practical experience of JD Finance as a case: JD, which started from online retailing, is gradually developing into new retail. JD Finance plays an increasingly important role in this process, providing consumer finance and credit rating support for new retail. The role in the future will be further deepened.

第八讲 中泰证券的弯道超车-远程开户（3学时）

本章节从中泰证券开放远程开户并最终实现业务暴增的实际案例出发，帮助同学们理解新技术的应用对金融行业传统经营方式带来的冲击，认识到金融科技的重要价值，关注金融科技的未来发展。

Lecture 8 Zhongtai Securities' Corner Overtaking - Remote Account Opening

This chapter starts from the actual case of Zhongtai Securities opening a remote account opening and finally realizing business surge, helping students understand the impact of the application of new technologies on the traditional business methods of the financial industry, recognizing the important value of fintech, and paying attention to the development of fintech.

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

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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
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出勤 Attendance	40		
课堂表现 Class Performance			
小测验 Quiz			
课程项目 Projects			
平时作业 Assignments			
期中考试 Mid-Term Test			
期末考试 Final Exam			
期末报告 Final Presentation	60		
其它（可根据需要 改写以上评估方式） Others (The above may be modified as necessary)			

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

