

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 II Cases in FinTech II				
2.	授课院系 Originating Department	金融系 Department of Finance				
3.	课程编号 Course Code	FET301				
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	春季 Spring				
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.	

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 金融科技与金融营销-以蚂蚁金服为例（3 学时）

本章节主要关注金融科技的发展对金融营销产生的变革。以中国最大的金融科技独角兽蚂蚁金服为例，探寻蚂蚁金服在发展过程中是如何将金融科技与金融营销合理结合，从而促进其业务快速发展的，帮助同学进一步了解金融科技的重要

意义。

Lecture 1 Fintech And Financial Marketing - Take Ant Financial Services Group as An Example

This chapter focuses on the development of fintech and the changes in financial marketing. Take China's largest fintech unicorn Ant Financial Services Group as an example to explore it can rationally combine fintech and financial marketing in the development process, to promote the rapid development of its business. It will help students understand the importance of fintech.

第二讲 私募基金的金融科技应用（3学时）

本章节主要介绍近年来私募基金的发展之路，同时进一步关注金融科技在私募基金发展过程中的重要作用。近几年迎来了私募 FOF 发展的良好契机，金融科技未来可助力 FOF 及 MOM 建立组合，大数据、人工智能的应用将帮助投资经理为用户定制最合适的个性化投资方案。

Lecture 2 The Application of Fintech For Private Funds

This chapter mainly introduces the development of private equity funds in recent years, and further focuses on the important role of fintech in the development of private equity funds. In recent years, it has ushered in a good opportunity for the development of private equity FOF. The future of fintech can help FOF and MOM to establish a combination. The application of big data and artificial intelligence will help investment managers customize the most suitable personalized investment solutions for users.

第三讲 穿透式监管-金融科技在监管领域的应用-以深交所为例（3学时）

本章节主要讨论金融科技在监管领域的重要应用。随着技术的进步，监管面临的难度也越来越大，在这个过程中监管部门也不断应用金融科技提升监管效率和监管有效性，例如舆情分析系统、异常交易判断系统等等。

Lecture 3 Penetrating Supervision - The Application of Fintech in the Field of Supervision - Taking the Shenzhen Stock Exchange as an Example

This chapter focuses on the important applications of fintech in the regulatory arena. As technology advances, regulation is becoming more and more difficult. In the process, regulators continue to apply fintech to improve regulatory efficiency and regulatory effectiveness, such as public opinion analysis systems, abnormal trading judgment systems, and so on.

第四讲 招商银行的金融科技应用（3学时）

本章节主要从招商银行的金融科技业务出发，分析金融科技对银行发展的重要作用。将金融科技作为核心工作的招商银行，紧跟互联网的发展趋势，尤为注重移动端应用的开发，提高对客户的服务便利程度，从而实现用金融科技手段来经营银行，重新构建一个新的银行经营手法。

Lecture 4 The Application of Fintech For China Merchants Bank

This chapter starts from the fintech business of China Merchants Bank and analyzes the important role of fintech in the development of banks. China Merchants Bank, which regards fintech as its core work, closely follows the development trend of the Internet, especially focusing on the development of mobile applications, improving the convenience of service to customers, thereby realizing the use of fintech to operate banks and rebuild a new bank operation.

第五讲 保险公司如何应对金融科技的挑战-以泰康人寿为例（3学时）

本章节主要从泰康人寿的案例出发，分析金融科技的快速发展对传统保险行业的冲击。金融科技的出现不仅帮助保险公司提升其保单处理效率、内部风控系统效率等等，同时也降低了保险行业的门槛，类似“相互保”的互助保险的出现也对传统保险提出了新的挑战，这将促使保险公司进一步向金融科技靠拢。

Lecture 5 How Insurance Companies Cope with the Challenges of Financial Technology - A Case Study of Taikang Life

Insurance

This chapter mainly analyzes the impact of the rapid development of fintech on the traditional insurance industry from the case of Taikang Life Insurance. The emergence of fintech not only helps insurance companies improve their policy processing efficiency, internal air control system efficiency, etc., but also lowers the threshold of the insurance industry. The emergence of mutual insurance like "Mutual Security" also poses new challenges to traditional insurance. This will prompt insurance companies to move closer to fintech.

第六讲 区块链发展与金融市场的重塑（3 学时）

本章节主要关注金融科技的重要分支——区块链行业的发展及应用。区块链已经度过了最初的炒作时期，现在正进入逐步发展成熟的阶段，开始渗透进入传统金融行业，改变金融市场的传统形式，改变哪些、如何改变成为我们关注的重点。

Lecture 6 Blockchain Development and Reshaping of Financial Markets

This chapter focuses on the development and application of the blockchain industry, an important branch of financial technology. The blockchain has passed the initial hype period, and is now entering a stage of gradual maturity, beginning to penetrate the traditional financial industry, changing the traditional form of financial markets. Which and how to change has become our focus.

第七讲 投资银行的智能化合约-基于大数据与云平台的 AI 应用（3 学时）

本章节主要从投资银行的角度出发，探寻金融科技对其传统运作形式的改变。智能合约、大数据、云服务以及人工智能的出现将使得业务运作更加清晰快捷，提升业务透明度与安全性，进一步提高业务运作效率。

Lecture 7 Investment Bank's Intelligent Contracts - AI Applications Based on Big Data and Cloud Platforms

This chapter focuses on the changes in fintech to its traditional forms of operation, from the perspective of investment banks. The emergence of smart contracts, big data, cloud services and artificial intelligence will make business operations clearer and faster, improve business transparency and security, and further improve business operation efficiency.

第八讲 数字个人银行-碳云公司的有益实践（3 学时）

本章节主要从金融科技创新企业的角度理解其对传统金融行业的冲击。以创业公司碳云智能为案例，理解技术的发展是如何颠覆传统金融运作模式的，碳云智能的商业模式将很大程度上解决传统保险行业中信息不对称的问题，这将彻底改变传统保险行业。

Lecture 8 Lecture Digital Personal Banking - The Beneficial Practice of iCarbonX

This chapter mainly understands the impact on the traditional financial industry from the perspective of fintech innovation companies. Taking iCarbonX as a case to understand how the development of technology can subvert the traditional financial operation mode. The business model of iCarbonX will largely solve the problem of information asymmetry in the traditional insurance industry, which will completely change the traditional insurance industry.

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

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

