

## 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 <b>Course Title</b>	金融科技与营销 Fintech and Financial Marketing				
2.	授课院系 <b>Originating Department</b>	金融系 Department of Finance				
3.	课程编号 <b>Course Code</b>	FINS101				
4.	课程学分 <b>Credit Value</b>	1				
5.	课程类别 <b>Course Type</b>	专业选修课 Major Elective Courses				
6.	授课学期 <b>Semester</b>	夏季 Summer				
7.	授课语言 <b>Teaching Language</b>	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) <b>Instructor(s), Affiliation &amp; Contact</b> (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 <b>Tutor/TA(s), Contact</b>	待公布 To be announced				
10.	选课人数限额(可不填) <b>Maximum Enrolment (Optional)</b>					
11.	授课方式 <b>Delivery Method</b>	讲授 <b>Lectures</b>	习题/辅导/讨论 <b>Tutorials</b>	实验/实习 <b>Lab/Practical</b>	其它(请具体注明) <b>Other (Please specify)</b>	总学时 <b>Total</b>
	学时数 <b>Credit Hours</b>	14			2 (Case Study)	16

12. 先修课程、其它学习要求 <b>Pre-requisites or Other Academic Requirements</b>	无 None
13. 后续课程、其它学习规划 <b>Courses for which this course is a pre-requisite</b>	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 <b>Cross-listing Dept.</b>	无 None

**教学大纲及教学日历 SYLLABUS**

15. **教学目标 Course Objectives**

本门课程专注于营销学的理论提升和金融科技的实际应用。课程初期将会对传统营销学的概念和用法进行回顾。之后则教授学生如何用人工智能、大数据、金融云、手机以及手机应用等金融科技工具来为不同的金融资产和金融机构开展金融营销计划。

This course will focus on both the theoretical development of marketing and Fintech to real-world problems. We will begin with our course 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**

本门课程结束后，学生们将会知道基本的营销学概念和用法，并且将具备金融营销学的框架结构。在理解了传统营销理论的基础上，学生们也将懂得传统金融营销和金融科技营销的区别。最后，学生能够利用各种金融科技工具来制作金融营销计划。

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 营销管理介绍（2学时）

本讲主要介绍营销管理的主要框架，从广为消费者知道的招行信用卡、BOSS网直聘、网易云音乐的营销案例出发引出市场营销的定义，市场营销过程（创造和获取顾客价值、了解顾客需求，进而制定顾客驱动型营销战略）。同时介绍制定整合的市场营销规划与方案、营销工具4P（Production/Price/Place/Promotion）、营销的6R模式（right time/right place/right price/right pattern/right product/right customer），最终建立与客户的关系，从客户身上获取价值。

Lecture 1 Introduction of Marketing Management

This lecture mainly introduces the main framework of marketing management. It introduces the definition of marketing from the marketing case of China Merchants Bank Credit Card, BOSS Network Direct Employment and NetEase Cloud Music, which is widely known to consumers. Introduce the marketing process (creating and acquiring customer value, understanding customer needs, and then developing a customer-driven marketing strategy). At the same time, it

introduces the development of integrated marketing planning and planning, marketing tools 4P (Production /Price /Place /Promotion), marketing 6R mode (Right time /Right place /Right price /Right pattern /Right product /Right customer), and finally establishes the relationship with the customer to get value from the customer.

#### 第二讲 合作建立顾客价值与顾客关系及金融营销环境分析（2 学时）

本讲从案例引出建立顾客关系的重要性，重点介绍金融机构的公司战略规划，定义营销的运用，设计业务组合，合作建立顾客关系，营销管理工作-分析、计划、执行、控制与考核。金融行业营销环境-人口、经济、自然、技术、政治和社会、文化环境。本讲结束后，学生对制定营销计划与分析营销环境有深入的理解。

#### Lecture 2 Collaboration to Establish Customer Value and Financial Marketing Environment Analysis

This lecture draws on the importance of establishing customer relationships from the case, focuses on the company's strategic planning of financial institutions, defines the use of marketing, designs business portfolios, collaborates to build customer relationships, and introduces marketing management work-analysis, planning, execution, control and assessment. Study the marketing environment of the financial industry - population, economy, nature, technology, politics and social and cultural environment. After the lecture, students have an in-depth understanding of the marketing plan and the analysis of the marketing environment.

#### 第三讲 管理营销信息与消费者购买行为（2 学时）

本讲以案例分享开始，介绍营销信息和顾客观察、营销调研、建立消费者行为模型、分析营销消费者行为的特征-文化、社会、个人、心里四个主要方面。最后总结消费者购买决策过程-识别需求、信息搜寻、选择评估、购买决策、购后行为。本讲通过对消费者购买心里与决策过程的分析，学生了解金融行业服务产品消费者购买的过程。

#### Lecture 3 Management of Marketing Information and Consumer Buying Behavior

This lecture begins with case sharing, introduces marketing information and customer observation, conducts marketing research, establishes a consumer behavior model, and analyzes the characteristics of marketing consumer behavior—cultural, social, personal, and psychological. Finally, summarize the consumer purchase decision process - identification needs, information search, selection evaluation, purchase decision, post-purchase behavior. In this lecture, students learn about the process of consumer purchases of financial industry service products by analyzing the consumer's mind and decision-making process.

#### 第四讲 直复营销和数字营销（2 学时）

本讲以数字营销案例引出直复营销和数字营销的概念。介绍数字化时代最重要的营销方式，与传统营销方式的异同，直复营销与数字营销的主要形式-网络营销、电子邮件、在线视频、博客等在线论坛、微信公众号等。

#### Lecture 4 Direct Marketing and Digital Marketing

This lecture introduces the concept of direct marketing and digital marketing with digital marketing cases. Introduce the most important marketing methods in the digital age, the similarities and differences of traditional marketing methods, the main forms of direct marketing and digital marketing - online marketing, e-mail, online video, blogs and other online forums, WeChat public account.

#### 第五讲 向客户群的权力转移（2 学时）

本讲以微信公众号营销案例开始，重点介绍营销的主导权力正在从品牌方向客户群转移。包括三个方面的主要转移趋势，分别是独享到包容，从垂直到水平，从个体性到社会性。学习本讲后，学生将了解目前以及未来相当长时间营销的发展方向，强化以客户为中心的营销理念。

#### Lecture 5 Transfer of Power to The Customer Base

This lecture begins with the WeChat public account marketing case, focusing on the leading power of marketing is shifting from the brand to the customer base. It includes three main trends: from exclusive to inclusive, from vertical to

horizontal, from individual to social. After studying this lecture, students will understand the current and future development direction of marketing and strengthen the customer-centric marketing concept.

#### 第六讲 用户购买新路径（2 学时）

本讲以电商发展为案例介绍用户购买新途径的变化。重点介绍 5A 模型-了解、吸引、问询、行动、拥护。两个概念：购买行动率（PAR）和品牌推荐率（BAR）。学完本讲后学生将对营销有着更加直观的认识。

#### Lecture 6 The New Path Purchased for The User

This lecture introduces the changes in the new ways of purchasing by e-commerce development. Focus on the 5A model – Aware, Appeal, Ask, Act and Advocacy. Two concepts: purchase action rate (PAR) and brand recommendation rate (BAR). After completing this lecture, students will have a more intuitive understanding of marketing.

#### 第七讲 营销的未来-移动终端（2 学时）

本讲以手机移动终端营销案例开篇，介绍手机、Pad 等便携式移动终端对营销的革命性影响。主要内容包括智能手机进化史，其带来的深刻影响，如何成为塑造经济的新力量、未来营销的主要平台等。学完本讲后，学生将对营销的未来发展有更加清晰的认知。

#### Lecture 7 The Future of Marketing - Mobile Terminal

This lecture begins with a mobile phone mobile terminal marketing case, introducing the revolutionary impact of mobile phones, Pads and other portable mobile terminals on marketing. The main content includes the evolutionary history of smartphones, the profound impact it brings, how to become a new force shaping the economy, and the main platform for future marketing. After completing this lecture, students will have a clearer understanding of the future development of marketing.

#### 第八讲 思维拓展与金融机构营销案例分享（2 学时）

本讲以银行利用智能手机营销案例开始，进一步拓展学生的思维空间。重点介绍银行、券商、基金、保险等金融机构利用智能手机平台开展营销的案例。包括招商银行、中泰证券、招商基金、平安保险四家各自不同的营销案例。最后对课程做总结。学习之后学生将从金融科技的角度进一步理解营销的意义。

#### Lecture 8 Thinking Development and Financial Institutional Marketing Case Sharing

This lecture begins with the use of smartphone marketing cases by banks to further expand the students' thinking space. Focus on the case of banks, brokerages, funds, insurance and other financial institutions using the smart phone platform to conduct marketing. This includes different marketing cases of China Merchants Bank, Zhongtai Securities, China Merchants Fund and Ping An Insurance. Finally, summarize the course. After the study, students will further understand the meaning of marketing from the perspective of fintech.

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

#### Reference book:

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

《点击-解密移动经济的未来版图》，[美]Anindya Ghose 著，文苑 译，中信出版社

《网络营销》，第 5 版，[美]Dave Chaffey, Fiona Ellis-Chadwich 著，马连福 等译，机械工业出版社

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		15		
课堂表现 Class Performance		15		
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		70		
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