

MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE
SIMON KUZNETS KHARKIV NATIONAL UNIVERSITY OF ECONOMICS

"APPROVED"

Vice-rector on educational and methodical work

Karina NEMASHKALOVA



Financial marketing
working program of the discipline

Field of knowledge *All*
Specialty *All*
Educational level *First (bachelor's)*
Educational program *All*

Discipline status *selective*
Language of instruction, teaching and assessment *English*

Head of the Department
of banking and financial services

Oleg KOLODIZEV

Kharkiv
2021

APPROVED

at a meeting of the Department of Banking and Financial Services.

Protocol № 11 dated 30.08.2021

Developer:

Achkasova S., Ph.D in Economic, Associate Professor, Associate Professor at the Department of Banking and Financial Services.

**Update and re-approval letter
working program of the discipline**

Academic year	Date of the meeting of the department-developer of WPAD	Protocol number	Signature of the head of the department

Abstract of the discipline

The discipline "Financial Marketing" is offered for all specialties, except 072 "Finance, Banking and Insurance", for all educational programs, except for educational program "Finance and Credit", educational program "Banking". This discipline will be useful for future professionals whose activities may be related to the system of interaction of financial institutions with consumers of financial services, as well as those who are going to do business and increase the level of interaction with consumers, future managers, economists, financiers, and financial analysts, those who plan to do business. If there is a market, then there is competition. Therefore, financial relationships that take place in a competitive environment create motivating benefits for all participants in this process. The intensification of competition, the emergence of the effect of consumer shortages and the growth of their consumer expectations, as well as the need to find sources to increase the market value and capitalization of companies necessitate the development of financial marketing concepts.

The purpose of the discipline "Financial Marketing" is the formation of students' competencies in the theory and practice of financial marketing, the use of marketing tools to identify financial market requirements, promotion of financial services, management of financial relations between financial institutions and their customers.

To achieve this goal the following tasks are set:

formation of students' competencies to identify marketing opportunities of financial institutions and financial market research;

mastering practical skills of work in the marketing department of a financial institution;

mastering practical skills in marketing planning and conducting marketing research in financial institutions.

Course	3
Semester	6
Number of ECTS credits	5
Form of final control	Credit

Structural and logical scheme of studying the discipline

Prerequisites	Postrequisites
Micro- and macroeconomics	Financial engineering
Marketing	Financial services market

Competences and learning outcomes in the discipline:

Competences	Learning outcomes
Ability to critically analyze, evaluate and synthesize approaches in the field of financial marketing, to determine its conceptual apparatus	Practically use modern concepts of marketing management of financial market entities, demonstrate an understanding of the essence of the conceptual apparatus and system of financial marketing. Conduct marketing research, analyze the external and internal marketing environment of financial institutions and apply the results to management decisions. Develop pricing policy based on financial market research.

<p>Ability to determine the organizational aspects and features of banking, insurance and investment marketing, stock market marketing, theoretical and practical approaches to determining mechanisms for ensuring the competitive advantages of financial institutions</p>	<p>Use methods and practical tools of banking, insurance and investment marketing, stock market marketing.</p> <p>Develop sales policy of financial institutions, form distribution channels and a system for promoting financial services and services using modern sales methods, analyze the behavior of consumers of financial services.</p> <p>Develop and manage communication systems, integrate the means of promoting financial services in the marketing complex, form the image of a financial institution and manage brands in the complex of banking, insurance and investment marketing, stock market marketing.</p>
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Curriculum of the discipline

Content module 1. Theoretical aspects and features of financial marketing

Theme 1. The concept and essence of financial marketing

- 1.1. Basic concepts in marketing
- 1.2. Evolution of marketing concepts
- 1.3. Basic concepts in financial marketing

Theme 2. Marketing environment of the financial market

- 2.1. The concept of marketing environment. Financial market
- 2.2. Features of financial services in the complex of financial marketing
- 2.3. Consumer behavior in the financial market

Theme 3. Marketing research in the financial market

- 3.1. Marketing complex in the financial market
- 3.2. Complex of marketing communications of financial institutions
- 3.3. Financial institution brand, pricing policy and consumer loyalty management

Content module 2. Organizational and economic aspects of financial marketing

Theme 4. Banking marketing

- 4.1. The concept and essence of banking marketing
- 4.2. Complex of banking marketing
- 4.3. Marketing research in banks
- 4.4. Strategy and planning of marketing activities in banks

Theme 5. Insurance marketing

- 5.1. The concept and essence of insurance marketing
- 5.2. Insurance marketing complex
- 5.3. Marketing research in insurance companies
- 5.4. Strategy and planning of marketing activities in insurance companies

Theme 6. Stock market marketing

- 6.1. The concept and essence of marketing in the stock market
- 6.2. Complex marketing in the stock market
- 6.3. Marketing research in the stock market
- 6.4. Strategy and planning of marketing activities in the stock market

Theme 7. Investment marketing

7.1. The concept and essence of investment marketing

7.2. Fundamentals of investor relations

7.3. Complex of investment marketing and marketing research

The list of practical classes / laboratory classes, as well as questions and tasks for independent work is given in the table "Rating-plan" of the discipline.

Teaching and learning methods

In the process of teaching the discipline "Financial Marketing" for the implementation of certain competencies and mastering the content involves the use of active classroom forms and methods of teaching (problem lectures, discussions, etc.) in combination with individual tasks on a particular problem (preparation of analytical materials for creative projects). laboratory classes, etc.). Various forms and methods of teaching are used to form competencies and achieve learning outcomes during lectures and practical classes: introductory lectures (Themes 1, 4), problem lectures (Themes 2,3,5), review lectures (Themes 6, 7). Practical classes are conducted in the form of specially designed practical work during the implementation of which the methods of organization and implementation of educational and cognitive activities are fully used, methods of stimulation and motivation of educational and cognitive activity, methods of control and self-control of efficiency of educational and cognitive activity. In particular, it is modeling of professional situations (topics 2,3), creation of situations of apperception (topics 1, 4), work in small groups (Theme 1), creation of situations of cognitive novelty (Them 5,6), analytical, synthetic methods (Theme 7). Methods of knowledge presentation are widely used in all classes.

The procedure for evaluating learning outcomes

The system of assessment of formed competencies in students takes into account the types of classes, which in accordance with the curriculum of the discipline include lectures, practical and laboratory classes, as well as independent work. Assessment of the formed competencies of students is carried out according to the accumulative 100-point system. Control measures include current control, which is carried out during the semester during lectures, practical and laboratory classes and is estimated by the amount of points scored (maximum amount - 100 points; minimum amount that allows a student to credit - 60 points).

The test covers the program of the discipline and involves determining the level of knowledge and the degree of mastery of competencies by students.

During the lectures the applicant can get a maximum of 14 points, 2 points for active work at the lecture. In practical classes, a student can get a maximum of 22 points, namely: for active work in a practical class (6 pairs of 2 points) a maximum of 12 points, for a test of a maximum of 10 points. During the study in the laboratory classes the student can get a maximum of 64 points, namely: for active work in the laboratory class (7 pairs of 2 points) a maximum of 14 points, for the defense of 7 laboratory tasks a maximum of 50 points.

A student should be considered certified if the sum of points obtained as a result of the final / semester performance test is equal to or exceeds 60. The minimum possible number of points for current and modular control during the semester is 60.

The final grade in the discipline is calculated taking into account the points obtained during the current and modular controls of the accumulative system. The total result in points for the semester is: "60 or more points - credited", "59 or less points - not credited" and is entered in the test "Statement of performance" of the discipline.

The final grade is set according to the scale given in the table " Assessment scale: national and ECTS".

Forms of assessment and distribution of points are given in the table "Rating-plan of the discipline".

Assessment scale: national and ECTS

The sum of points for all types of educational activities	Rating ECTS	Score on a national scale	
		for exam, course project (work), practice	for offset
90 - 100	AND	Perfectly	Credited
82 - 89	B	Fine	
74 - 81	C		
64 - 73	D	Satisfactorily	
60 - 63	E		
35 - 59	FX	Unsatisfactorily	Not credited
1 - 34	F		

Rating plan of the discipline

Topic	Forms and types of education	Forms and types teaching	Forms of evaluation	Max mark
Theme 1	<i>Classroom work</i>			
	<i>Lecture</i>	Constituent lecture "The concept and essence of financial marketing"	Active pair work	2
	<i>Practice</i>	Solving situational problems on Theme 1	Active pair work	2
	<i>Laboratory</i>	Compilation of questionnaires for consumers of financial services in the Google Form network. Laboratory task defense.	Active pair work	2
			Protection of laboratory tasks	7
	<i>Individual work</i>			
<i>Questions and tasks to independent processing</i>	Search, selection and review of literary sources on the topic.	-	-	
Theme 2	<i>Classroom work</i>			
	<i>Lecture</i>	Problem lecture «Marketing environment and financial market»		2
	<i>Practice session</i>	Business game "Financial marketing"	Active pair work	2
	<i>Laboratory</i>	Formation of practical skills of resource potential analysis, determination of market share of goods and services; determining the competitive advantages of financial institutions in Excel Microsoft Office. Laboratory task defense.	Active pair work	2
			Protection of laboratory tasks	7
	<i>Individual work</i>			
<i>Questions and tasks to independent processing</i>	Search, selection and review of literary sources on the topic.	-	-	
Theme 3	<i>Classroom work</i>			

	<i>Lecture</i>	<i>Problem lecture</i> "Marketing complex and marketing research in the financial market"	Active pair work	2	
	<i>Practice session</i>	Solving situational problems on Theme 3	Active pair work	2	
	<i>Laboratory</i>	Evaluate the activities of major competitors. Laboratory task defense.	Active pair work	2	
			Protection of laboratory tasks	7	
	<i>Individual work</i>				
	<i>Questions and tasks to independent processing</i>	Search, selection and review of literary sources on the topic.	-	-	
Theme 4	<i>Classroom work</i>				
	<i>Lecture</i>	Constituent lecture "Banking Marketing"	Active pair work	2	
	<i>Practice</i>	Solving situational problems on Theme 4	Active pair work	2	
	<i>Laboratory</i>	Evaluate the bank's investment project and identify and evaluate the factors that most affect its efficiency. Laboratory task defense.	Active pair work	2	
			Protection of laboratory tasks	7	
	<i>Individual work</i>				
<i>Questions and tasks to independent processing</i>	Search, selection and review of literary sources on the topic.	-	-		
Theme 5	<i>Classroom work</i>				
	<i>Lecture</i>	Problem lecture "Insurance Marketing"	Active pair work	2	
	<i>Practice</i>	Solving situational problems on Theme 5	Active pair work	2	
	<i>Laboratory</i>	Assessment of the competitiveness of the insurance company. Laboratory task defense.	Active pair work	2	
			Protection of laboratory tasks	7	
	<i>Individual work</i>				
<i>Questions and tasks to independent processing</i>	Search, selection and review of literary sources on the topic.	-	-		
Theme 6	<i>Classroom work</i>				
	<i>Lecture</i>	<i>Review lecture</i> "Stock Market Marketing »	Active pair work	2	
	<i>Practice</i>	Solving situational problems on Theme 6	Active pair work	2	

			Current control work	10
	<i>Laboratory</i>	Creating a sample of securities advertising programs work with infographics. Laboratory task defense.	Active pair work	2
			Protection of laboratory tasks	7
	<i>Individual work</i>			
	<i>Questions and tasks to independent processing</i>	Search, selection and review of literary sources on the topic.	-	
Theme 7	<i>Classroom work</i>			
	<i>Lecture</i>	Review lecture “Investment Marketing”	Active pair work	2
	<i>Laboratory</i>	Creating a sample advertising program works with infographics. Laboratory task defense.	Active pair work	2
			Protection of laboratory tasks	8
	<i>Individual work</i>			
	<i>Questions and tasks to independent processing</i>	Search, selection and review of literary sources on the topic.	-	-
Total				100

Recommended resources

Main

1. Іванова Л. О. Маркетинг послуг : навчальний посібник / Л. О. Іванова, Б. Б. Семак, О. М. Вовчанська. – Львів : Видавництво Львівського торговельно-економічного університету, 2018. – 508 с.

Additional

2. Лозинська О. І. Уточнення змісту поняття банківського маркетингу в умовах диджиталізації економіки / О. І. Лозинська // БІЗНЕСІНФОРМ. –2021. –№ 1 '2021.– С. 320–327.

3. Луців Б. Банківський маркетинг в умовах цифрової глобалізації / Б. Луців // Світ фінансів. 2020. – № 1. – С. 20–32.

Internet resources

4. Державний захист прав громадян як споживачів фінансових послуг: роз'яснення, Міністерство юстиції від 12.05.2011 р. [Електронний ресурс]. – Режим доступу : <http://zakon.rada.gov.ua/laws/show/n0033323-11>.

5. Концепція захисту прав споживачів небанківських фінансових послуг в Україні : Розпорядження Кабінету Міністрів України від 03.09.2009 р. № 1026-р [Електронний ресурс]. – Режим доступу : <http://www.dfp.gov.-ua/1155.html>.

6. Про внесення змін до деяких законодавчих актів України щодо захисту прав споживачів фінансових послуг: Закон України № 122-ІХ від 20.09.2019 Електронний ресурс]. – Режим доступу : <https://zakon.rada.gov.ua/laws/show/122-20/print>

7. Про затвердження Положення про рекламу цінних паперів та фондового ринку: Рішення Національної комісії з цінних паперів та фондового ринку № 63 від 22.01.2013 р. (зі

змiнами та доповненнями) [Електронний ресурс]. – Режим доступу : <https://zakon.rada.gov.ua/laws/show/z0247-13>.

8. Про захист вiд недобросовiсної конкуренцiї: Закон України № 236/96-ВР вiд 07.06.1996 р. (зi змiнами та доповненнями) [Електронний ресурс]. – Режим доступу : <https://zakon.rada.gov.ua/laws/show/236/96-%D0%B2%D1%80>.

9. Про захист економiчної конкуренцiї: Закон України № 2210-III вiд 11.01.2001 р. (зi змiнами та доповненнями) [Електронний ресурс]. – Режим доступу : <https://zakon.rada.gov.ua/laws/show/2210-14>.

10. Про захист прав споживачiв : Закон України № 1023-XII вiд 12.05.1991 р. (зi змiнами та доповненнями) [Електронний ресурс]. – Режим доступу : <http://zakon2.rada.gov.ua/-laws/show/1023-12>.

11. Про рекламу : Закон України № 270/96-ВР вiд 03.07.1996 р. (зi змiнами та доповненнями) [Електронний ресурс]. – Режим доступу : <https://zakon2.rada.gov.ua/laws/show/270/96-%D0%B2%D1%80>.

12. Про схвалення Концепцiї державної полiтики у сферi захисту прав споживачiв на перiод до 2020 року: Розпорядження Кабiнету Міністрiв України вiд 29.03.2017 р. № 217-р [Електронний ресурс]. – Режим доступу : <https://www.kmu.gov.ua/ua/npras/249869713>.

13. Про фiнансовi послуги та державне регулювання ринкiв фiнансових послуг : Закон України № 2664–III вiд 12.07.2001 р. (зi змiнами та доповненнями) [Електронний ресурс]. – Режим доступу : <http://zakon2.rada.gov.ua/-laws/show/2664-14>.

14. Сайт персональних навчальних систем ХНЕУ iм. С. Кузнеця. Дисциплiна "Financial marketing" [Електронний ресурс]. – Режим доступу : <https://pns.hneu.edu.ua/course/index.php?categoryid=939>.

15. Стратегiя розвитку FinTech 2025 [Електронний ресурс]. – Режим доступу : <https://bank.gov.ua/news/all/finansova-inklyuziya-innovatsiyi-ta-bezgotivkovi-operatsiyi-v-ukrayini--prioriteti-strategiyi-rozvitku-fintech-2025>.

16. Стратегiя розвитку фiнансового сектору України до 2025 року Офiцiйний веб-сайт Нацiонального банку України [Електронний ресурс]. – Режим доступу : https://bank.gov.ua/admin_uploads/-article/Strategy_FS_2025.pdf.