

МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ  
ХАРКІВСЬКИЙ НАЦІОНАЛЬНИЙ ЕКОНОМІЧНИЙ УНІВЕРСИТЕТ  
ІМЕНІ СЕМЕНА КУЗНЕЦЯ

**ЗАТВЕРДЖЕНО**

на засіданні кафедри  
митної справи і фінансових послуг  
Протокол № 1 від 01.09.2023 р.

**ПОГОДЖЕНО**

Проректор з навчально-методичної роботи



**Фінансовий маркетинг**

робоча програма навчальної дисципліни (РПНД)

Галузь знань **всі**  
Спеціальність **всі**  
Освітній рівень **перший (бакалаврський)**  
Освітня програма **всі**

Статус дисципліни **вибіркова**  
Мова викладання, навчання та оцінювання **англійська**

Розробник:  
к.е.н., доцент

Світлана АЧКАСОВА

Завідувач кафедри  
митної справи і фінансових  
послуг

Вікторія ТИЩЕНКО

Харків  
2024



## INTRODUCTION

The program of studying the course "Financial Marketing" will be useful to future specialists whose activities may be related to the system of interaction between financial institutions and consumers of financial services, as well as those who are going to engage in entrepreneurial activities and increase the level of interaction with consumers, future managers, economists, financiers, financial analysts, those who plan to do business. If there is a market, then there is competition. Therefore, financial relations taking place in a competitive environment create motivating advantages 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 of increasing the market value and capitalization of companies determine the need for the development of financial marketing concepts.

The purpose of the course "Financial Marketing" is to form students of higher education competencies in the theory and practice of financial marketing, use marketing tools to identify financial market requirements, promote financial services, manage financial relations between financial institutions and their clients.

The tasks of the course are:

formation of competences in applicants for identifying marketing opportunities of financial institutions and researching the financial market;

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

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

The object of study of the course is financial marketing.

The subject of the course is theoretical aspects, methodological support, methods and tools of financial marketing.

The results of training and competence formed by the course are defined in the table. 1.

Table 1

Learning outcomes and competences formed by the course

Learning outcomes	Competences
Practically use modern concepts of management of marketing activities of financial market entities, demonstrate understanding of the essence of the conceptual apparatus and system of financial marketing.	The ability to critically analyze, evaluate and synthesize approaches in the field of financial marketing, to determine its conceptual apparatus
Use methods and practical tools of banking, insurance and investment marketing, marketing on the stock market.	The ability to determine the organizational aspects and features of banking, insurance and investment marketing, marketing on the stock market, theoretical and practical approaches to determining the mechanisms for ensuring the competitive advantages of financial institutions

Learning outcomes	Competences
Analyze the sales policy of financial institutions, form distribution channels and a system of promotion of financial services and services using modern sales methods	The ability to determine the sales policy of financial institutions, to form distribution channels and a system for the promotion of financial services and services using modern sales methods
Integrate communication systems, means of promoting financial services	Ability to communicate to promote financial services

## **COURSE CONTENT**

### **Content module 1. Theoretical aspects and features of financial marketing**

#### **Topic 1. 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

#### **Topic 2. Marketing environment of the financial market**

- 2.1. Concept of marketing environment. Financial market
- 2.2. Peculiarities of providing financial services in the financial marketing complex
- 2.3. Consumer behavior in the financial market

#### **Topic 3. Marketing research on 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 customer loyalty management

### **Content module 2. Organizational and economic aspects of types of financial marketing**

#### **Topic 4. Bank marketing**

- 4.1. Concept and essence of banking marketing
- 4.2. Bank marketing complex
- 4.3. Marketing research in banks
- 4.4. Strategy and planning of marketing activities in banks

#### **Topic 5. Insurance marketing**

- 5.1. 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

### **Topic 6. Marketing on the stock market**

- 6.1. Concept and essence of marketing on the stock market
- 6.2. The complex of marketing on the stock market
- 6.3. Marketing research on the stock market
- 6.4. Strategy and planning of marketing activities on the stock market

### **Topic 7. Investment marketing**

- 7.1. Concept and essence of investment marketing
- 7.2. Basics of relations with investors
- 7.3. A complex of investment marketing and marketing research

The list of practical (seminar) / laboratory studies in the course is given in table 2.

Table 2

### **The list of practical (seminar) / laboratory studies**

Name of the topic and / or task	Content
Topic 1. Concept and essence of financial marketing	Practical task: Analyze and compare the terms of providing financial services in accordance with the requirements of the law. Analysis of advertising of financial services. Laboratory work: Development of a questionnaire in Google Forms regarding the process of promoting a specific product / service
Topic 2. Marketing environment of the financial market	Practical task: To determine the affiliation of each of the bank's services to one of the marketing groups and the construction of the BKG matrix. Laboratory work: Analyze the resource potential, determine the market share of the product/service; determination of competitive advantages of the product/service
Topic 3. Marketing research on the financial market	Practical task: Determine the volume of sales in the segment. Laboratory work: Analyze the resource potential, determine the market share of a financial institution (choose an example yourself) in Microsoft Office Excel; determination of its competitive advantages
Topic 4. Bank marketing	Practical task: Calculate the level of marketing expenses by the method of compliance with the bank's goals. Laboratory work: To evaluate the bank's investment project and identify and evaluate the factors that have the greatest impact on its effectiveness.
Topic 5. Insurance marketing	Practical task: Determine the coefficient of cross elasticity of demand. Laboratory work: Determine the main factors (components) that determine the competitiveness of an insurance company

Name of the topic and / or task	Content
Topic 6. Marketing on the stock market	Practical task: Analyze the portfolio and make conclusions and recommendations regarding the choice of a development strategy. Laboratory work: Develop an example of an infographic to promote a product / service / security on the market
Topic 7. Investment marketing	Make a sales forecast based on the average and weighted average formula. Allocate the advertising budget by funding direction.

The list of self-studies in the course is given in table 3.

Table 3

### List of self-studies

Name of the topic and / or task	Content
Topic 1 - 7	Study of lecture material, legislative and regulatory acts
Topic 1 - 7	Preparation for practical classes
Topic 1 - 6	Performance of laboratory tasks
Topic 1 - 6	Essay writing
Topic 1 - 6	Preparation for the control work

The number of hours of lectures, practical (seminar) studies and hours of self-study is given in the technological card of the course.

## TEACHING METHODS

In the process of teaching the course, in order to acquire certain learning outcomes, to activate the educational process, it is envisaged to use such learning methods as:

Verbal: lecture (Topic 1 - 6), problem lecture (Topic 7).

In person (demonstration (Topic 1– 7)).

Practical (practical and laboratory classes (Topic 1 - 7), essay (Topic 1 - 6).

## FORMS AND METHODS OF ASSESSMENT

The University uses a 100-point cumulative system for assessing the learning outcomes of students.

**Current control** is carried out during lectures, practical, laboratory and seminar classes and is aimed at checking the level of readiness of the student to perform a specific job and is evaluated by the amount of points scored:

– for courses with a form of semester control as grading: maximum amount is 100 points; minimum amount required is 60 points.

**The final control** includes current control and assessment of the student.

**Semester control** is carried out in the form of a semester exam or grading.

*The final grade in the course* is determined:

– for disciplines with a form of grading, the final grade is the amount of all points received during the current control.

During the teaching of the academic discipline, the following control measures are used:

Current control: laboratory work (60 points), written control work (20 points), essay (20 points).

Semester control: Grading.

More detailed information on the assessment system is provided in technological card of the course.

## RECOMMENDED LITERATURE

### Main

1. Кібік О. М. Маркетинг : навч.-метод. посібн. / О. М. Кібік, В. О. Котлубай, Ю. В. Хаймінова, К. С. Нестерова, Н. Ю. Калмикова. – Одеса, 2020. 68 с.

2. Vnukova N. Assessing the Activities of Insurance Companies Due to the Disease of Private Pension / N. Vnukova, D. Davydenko, S. Achkasova, O. Yagolnitsky // Economic studies (Ikonomicheski Izsledvania). – 2022. – № 5. – P. 179 – 194. [Electronic sources]. – Access mode: <http://www.repository.hneu.edu.ua/jspui/handle/123456789/28226>

3. Vnukova N. Decomposition of Google Trends Series for the Search of Patterns and Seasonality of Financial Risk Control Interest / N. Vnukova, S. Achkasova, O. Gorokhovatskyi, H. Pysarevska // Computational Linguistics and Intelligent Systems. Proceedings of the 5th International Conference on COLINS 2021. Volume I: Workshop (Kharkiv, 22–23 April 2021). – Vol. 1, 2021, CEUR-WS.org.– Pp. 613-628.

### Additional

4. Ачкасова С. А. Інвестування активів недержавних пенсійних фондів в облігації / С. А. Ачкасова, А. Урум // Управління розвитком. – 2019. – Вип. 5. – С. 1-14. [Електронний ресурс]. – Режим доступу: <http://repository.hneu.edu.ua/handle/123456789/21303>.

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

6. Фінансовий маркетинг [Електронний ресурс] : методичні рекомендації до самостійної роботи студентів спеціальності 072 "Фінанси, банківська справа та страхування" першого (бакалаврського) рівня / уклад. С. А. Ачкасова. – Харків : ХНЕУ ім. С. Кузнеця, 2021. – 33 с. [Електронний ресурс]. – Режим доступу:

<http://repository.hneu.edu.ua/bitstream/123456789/26549/1/2021%20-%20%D0%90%D1%87%D0%BA%D0%B0%D1%81%D0%BE%D0%B2%D0%B0%20%D0%A1%20%D0%90.pdf>.

7. Amegbea H. SMEs Social media adoption and financial and non-financial marketing performance / H. Amegbea, N. Praise , G. Zungua, C. Hanua // Management Science. – 2023. – Letters 13 (2023) . – Pp. 163–174.

8. Vasquez M., Financial marketing as a tool for customer loyalty in national banking / M. Vasquez, E. Naranjo // Minerva. – 2021. – № 2(6). – Pp. 43-49.

9. Vnukova N. Indicators-Markers for Assessment of Probability of Insurance Companies Relatedness in Implementation of Risk-Oriented Approach / N. Vnukova, S. Kavun, O. Kolodiziev, S. Achkasova, D. Hontar // Economic Studies (Ikonomicheski Izsledvania), 29 (1), 2020. – Pp. 151 – 173. [Electronic sources]. – Access mode: <http://www.repository.hneu.edu.ua/jspui/handle/123456789/25096>

### Information resources

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

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

12. Про захист від недобросовісної конкуренції: Закон України № 236/96-ВР від 07.06.1996 р. (зі змінами та доповненнями) [Електронний ресурс]. – Режим доступу : <https://zakon.rada.gov.ua/laws/show/236/96-%D0%B2%D1%80>.

13. Про захист економічної конкуренції: Закон України № 2210-III від 11.01.2001 р. (зі змінами та доповненнями) [Електронний ресурс]. – Режим доступу : <https://zakon.rada.gov.ua/laws/show/2210-14>.

14. Про захист прав споживачів : Закон України № 1023-XII від 12.05.1991 р. (зі змінами та доповненнями) [Електронний ресурс]. – Режим доступу : <https://zakon.rada.gov.ua/laws/show/1023-12#Text>

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

16. Про фінансові послуги та фінансові компанії : Закон України № 1953-IX від 14.12.2021 р. [Електронний ресурс]. – Режим доступу : <https://zakon.rada.gov.ua/laws/show/1953-20#Text>.

17. Сайт персональних навчальних систем ХНЕУ ім. С. Кузнеця. Дисципліна “Фінансовий маркетинг” [Електронний ресурс]. – Режим доступу: <https://pns.hneu.edu.ua/course/view.php?id=8309>.



18. Стратегія 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>.
19. Take Your Financial Marketing to the Next Level: 7 Tips From Experts [Electronic sources]. – Access mode : <https://www.blueskyeto.com/financial-marketing-solutions/>
20. What is financial marketing – trends and best practices for 2022 [Electronic sources]. – Access mode : <https://wearecsg.com/blog/what-is-financial-marketing/>