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封面故事 Cover Story

金融科技未來發展趨勢

Chair's Column

Department of Quantitative Finance

計財系 林哲群主任

剛開始聽到「金融科技」(FinTech)一詞時，讓我回憶起高中時期的一部電影『When Harry Met Sally』，這部電影的經典所在就是講述哈利遇上莎莉後，兩人在心境上辯證男女對愛情與友情觀點的歧異，但經過意見不合、彼此溝通及相互瞭解，最後迸出愛的火花。這就好比金融與科技，原本彼此看似永不相交的兩條平行線，一旦連結在一起，有可能帶給我們充滿無限想像空間的時代新趨勢。

金融科技的本質就是新型態的金融服務，也可說是新金融革命。主要是藉由科技的輔助，提供更好、更高效率的金融創新服務，以嘉惠更多的人群。而真正的推手當屬移動互聯網的爆發性發展，仰賴網路金融新科技所建立的體系，徹底改變人們過往消費、理財、借貸及保險的內涵，同時也顛覆個人與企業的借貸、融資、籌資及投資的模式。

現今幾乎每個月好幾場金融科技研討會及論壇，各家金控無不卯足了勁發展金融科技，深怕沒搭上浪潮而失去未來競爭力。坦白說，這般風起雲湧的熱潮是有隱憂的，就是擔心金融科技是否泡沫化，換言之它也許是個假議題。因為日新月異的新技術取得，充其量不過就是經費及時間的競逐，將來可能又回到價格戰，造成削價競爭。所以金融科技必需要有應用的情境，最重要的是金融服務要有場景，更要獲得使用者認同才行。同時也要能有所突破讓普惠金融變得無限可能，因而可向更多人提供金融服務，甚至做到量身訂做隨時隨地的金融服務。

金融科技的貢獻在於藉由科技的創新與傳統金融正面交鋒與重組，提供過往金融服務無法滿足之處，也就是要根本解決目前金融服務的痛點。所以展望未來，當務之急應該是要將金融科技的觀念闡述清楚，讓金融科技服務的最終使用者，都能對當紅的金融科技其隱含的概念價值有更深的體認。



各單位活動預告

Upcoming Events

科管院 College of Technology Management

1. 2017/01/11(三)18:30科管院年終感恩餐會

@暉順麗緻天香樓，對象：院內專兼任教師、專任職技與專任助理、歷屆校友會長、科管院貴賓、職涯顧問、玉山銀行總經理，共約150位。

The College of Technology Management year-end party dinner will be held for full-time faculty, adjunct faculty staff, previous alumni association presidents, distinguished guests, career consultants, and E.SUN Bank Chief Executive Officer at Landis Inn Chuhu--Tien Hsiang Lo Liz at 18:30 on 01/11/2017.

2. 2017/01/17(二)18:00 史欽泰院長榮退晚會

@台積館1F+孫運璿演講廳，對象：清大校內師長、科管院專兼任教職員、歷屆校友會長、TEN會員、EMBA/MBA校友、科管院貴賓、史院長老友等共約150-200位。

Retirement Party for Dean Chin-Tay Shih will be held at 18:00 on 01/17/2017 in TSMC Building 1F in Sun Yun Suan Lecture Hall. We will invite professors of NTHU, CTM full-time faculty and adjunct faculty, previous alumni association presidents, TEN members, EMBA/MBA alumni, CTM distinguished guests, and Dean Shih's long-time friends.

3. 其他活動預告：玉山學術獎、傑出導師獎評選

Other expected activities: Assessment for E.SUN Bank Academic Award and Outstanding Teaching Award.

職涯發展辦公室 Office of Career Development

1. 職涯諮詢：1月3日、1月10日下午1~4 點，由職涯顧問郭芬芳擔任一對一面談老師。

Career Counseling: Career consultant Fen-Fang Kuo will serve as the individual interview teacher at 13:00~16:00 on 1/3 and 1/10.

EMBA/MBA

1. 106學年度科管院在職專班將於1/6(五)~1/10(二)由書審委員進行初試資料審核，1/11(三)將公布初試榜單，成績特優者免複試逕行錄取，其餘初試通過的考生將於1/19(四)或1/20(五)參加複試口試。

1. Applications for EMBA/MBA/MFB/MPM for 2017 Fall will be verified by the admission committee from 1/6~1/10. The preliminary admission list will be released on 1/11. Only the applicants with the highest grade will be admitted directly, those who passed the preliminary test need to participate in an oral interview on 1/19 or 1/20.

a. 1/19(四) EMBA、MBA舉行口試。

a. EMBA、MBA oral interview will be held on 1/19

b. 1/20(五) MFB、MPM舉行口試。

b. EMBA、MBA oral interview will be held on 1/20.

2. 1/13(五)~1/16(一)EMBA深圳專班將回新竹清華上課。

EMBA Shenzhen will come back to Hsinchu NTHU in 1/13~1/16.

活動花絮

Activity Features



1. 【科管院】College of Technology Management

- 2016/12/22(四)14:30~17:00清華與玉山金控金融科技工作坊@台積館530A會議室，邀請電資院、科管院、玉山金控，共約40位共同研討未來重要計畫。
- 2016/12/22 14:30~17:00 E.SUN FHC Financial Technology Workshop at TSMC Building Room 530A College of Electrical Engineering and Computer Science, College of Technology Management and E.SUN FHC were invited to discuss the future material project.

2. 【學生職涯辦公室】Office of Career Development

- 企業參訪：歐萊德O'right，共33人參加(2016-11-29與學士班共同舉辦)。
- Company Visit : O' right 33 participants.(organized with DSPMT on 11/29/2016)
- 課程說明會：『企業架構流程與管理』由EMBA校友會業師計劃組成(2016-12-14與學士班共同舉辦)。
- Course Seminar: "Enterprise Architecture Process and Management" composed by clinical professors from the EMBA Alumni Association.(organized with DSPMT on 12/14/2016).
- 企業徵才說明會：星展銀行(2016-12-01)、花旗銀行(2016-12-20)。
- Company recruitment orientation: DBS Bank(12/01/2016) and CITIBANK(12/20/2016).
- 職涯諮詢：12月22日、12月27日(由職涯顧問郭芬芳擔任一對一面談老師)
- Counseling : career consultant Fen-Fang Kuo served as the individual interview teacher on 12/22 and 12/27.
- C F A考照分享：12月27日。(蔡惠珍老師)
- Experience of obtaining CFA Certificate: 12/27 (Hui-Chen Tsai).

3. 【計量財務金融系】Department of Quantitative Finance

- 11月23日邀請三位畢業系友回學校與學弟妹經驗分享，演講主題包括創業及出國經驗、升學、考國考等。
- We have invited 3 alumni to share their experience on 11/23. The topics were about entrepreneurship, going abroad, studying and preparing for national examinations.
- 12月15日晚上6:30於台積館104室舉辦大學部師生座談會。
- We have held a forum for undergraduate students and teachers in TSMC Building Room104 on 12/15 at 18:30.

4. 【科管院學士班】Department of Double Specialty Program of Management and Technology

管理與科技專題課程演講：

Topics on Management and Technology：

- 11月10日美國通用電氣公司GGO-Sales & Project Finance劉其昌副總裁：Explore the New Digital Industrial World
- 11/10 Vice President of GGO-Sales & Project Finance Chi-Chang Liu : Explore the New Digital Industrial World.
- 11月17日聯傑國際股份有限公司余新民資深協理：台灣產業發展-科技產業的回顧與前瞻
- 11/17 Senior Director of Connectivity Beyond Limits Hsin-Min Yu : industrial development in Taiwan-- Prospect and Retrospect of Technology Industry.
- 11月24日通嘉科技股份有限公司管麗娟副總經理：高效能的七種成功習慣&溝通力
- 11/24 Deputy General Manager of Leadtrend Technology, Li-Chuan Kuan : Seven Habits of success & Communication.
- 12月8日沛錦科技股份有限公司宋智達總經理：歐洲、美國、日本、韓國科技文化面面觀
- 12/8: CEO of Taiwan Imaging-Tek Corp, Star Sung : technology culture in Europe, US, Japan and Korea.

活動花絮

Activity Features



5. 【科技管理研究所】 Institute of Technology Management

企業參訪

Company Visit

- 11/22前往合勤科技進行企業參訪，讓同學更了解企業運作。
- We had a company visit to Zyxel Communications Corp on 11/12.
- 12/12前往國璽幹細胞進行企業參訪，學生受益良多。
- We had a company visit to GWOXI on 12/12.

6. 【服科所】 Institute of Service Science

- 11/30 (三) 書報討論：Kamaro'an 部落工藝的小量生產(張雲帆、劉立祥/設計師)。
- 11/30 Book discussion forum: Small - scale production of Kamaro'an tribal crafts (Designers Yun-Fan Chang and Li-Hsiang Liu) .
- 12/07 (三) 書報討論：Mr. Bartender 說這個時代的故事(徐嘉凱/導演)。
- 12/07 Book discussion forum: Mr. Bartender tells a story of our time(Director Jack).
- 12/14 (三) 書報討論：Service Designer 異花授粉這一路 (林承毅設計師)。
- 12/14 Book discussion forum: Service Designer the Travel of Cross - pollination (Designer Cheng-Yi Lin).
- 12/15 (四) 跨文化行銷溝通課程演講：My Taiwan Tour執行長吳昭輝。
- 12/15 Book discussion forum: Intercultural Marketing Communication course: My Taiwan Tour CEO Chao-Hui Wu.

7. 【IMBA(國際專業管理碩士班)】

- IMBA國合會學程參與「TICA合作學程國際化品質評估方案」競賽，已完成報告內容將於12月26日前回函於國合會。
- The IMBA ICDF Program participates in the TICA Collaboration Internationalization Quality Assessment Program Competition. Completed reports will be sent to the Council by December 26th.
- 12月9日舉辦企業參訪活動至光寶科技台北總部，不僅參觀了產品的展示間，於簡報內容中該公司也提及將安排完整的實習生計畫，許多IMBA外籍生亦表達想投入的興趣。
- We had a company visit to the Headquarter of Lite-On Technology Corporation in Nei Hu Taipei on December 9th.
- 12月4日國合會受獎生參加國合會於國立成功大學舉辦TICA Cup運動會，與本校資應所組隊聯合參加，在21所的TICA盟校中榮獲第一名的創意進場表演，拔河榮獲第三名的殊榮。
- ICDF scholarship students participated in the TICA Cup at National Cheng Kung University December 4th . The team won the first prize in the TICA League and won the third prize in Tug of war .
- 12月21日將於本校Smile Cafe舉辦「耶誕節師生交流活動」，歡迎師生踴躍參加。
- Held a Christmas activity for teachers and students on 12/21 at Smile Café.



活動花絮

Activity Features



IMBA TICA Cup



IMBA LITE-ON visit

8. 【EMBA/MBA】

- 與HBR雜誌合作舉辦之清華學堂，11/5(六)、11/18(五)、12/02(五)三場次已順利圓滿完成！
- In collaboration with HBR magazine ,EMBA and MBA have completed three workshop sessions successfully.
- 106學年度科管院在職專班招生說明會已於12/10 (六) 圓滿落幕！當日在職專班丘執行長、MBA許裴舫副主任、MFB張焯然主任、MPM林世昌主任介紹各專班課程，並邀請EMBA/MBA四位畢業學長姐與MPM一位在校生現場經驗分享與座談，將近250位考生一同熱情參與，互動熱烈！
- The recruitment seminars for EMBA/MBA/MFB/MPM for 2017 fall was held on Dec 10th. EMBA Executive Director Hung-Chang Chiu, MBA Deputy Director Pei-Fang Hsu, MFB Director Jow-Ran Chang, and MPM Director Shih-Chang Lin presented the curriculum. we also invited 4 EMBA/MBA alumni and a MPM students to share their experiences.



【學術演講】

Lectures



主辦系所 Department	時間 Time	講題 Topic	講者 Lecturer
經濟學系 Department of Economics	2016/12/13	VAR-based Long-Run Variance Estimation in A GMM Framework: A Model Averaging Approach.	廖仁哲 博士(中研院經濟所) Jen-Che Liao Assistant Research Fellow (Institute of Economics, Academia Sinica)
經濟學系 Department of Economics	2016/11/29	Curriculum and National Identity: Evidence from the 1997 Textbook Reform in Taiwan.	楊子霆 博士(中研院經濟所) Tzu-Ting Yang Assistant Research Fellow (Institute of Economics, Academia Sinica)
計量財務金融學系 Department of Quantitative Finance	2016/12/8	Mean-Riskiness Spot-Futures Hedge Method	楊仁維博士 Dr. Jen-Wei Yang
計量財務金融學系 Department of Quantitative Finance	2016/12/12	房地產全攻略 Real estate Raiders	中信房屋明誠加盟店 蔡政穎店長
科技管理研究所 Institute of Technology Management	2016/11/24	Demand-Side Innovation Policy	莊雅琇博士 Dr. Ya-Shiou Chuang
科技管理研究所 Institute of Technology Management	2016/12/6	Fintech and Privacy Law	Kun-Chou Tsai Lawyer (矽谷律師)
科技管理研究所 Institute of Technology Management	2016/12/8	走到了岔路，然後呢?! Walk to fork in the road , and then?	強辯樂團鼓手邵崇柏 Champion Band, drummer, Chung-Po Shao
科技管理研究所 Institute of Technology Management	2016/12/13	IP Litigations in the US (Silicon Valley)	Joseph Chang



【學術演講】

Lectures



主辦系所 Department	時間 Time	講題 Topic	講者 Lecturer
科技法律研究所 Institute of Law for Science and Technology	2016/12/15	從洪案談台灣的轉型正義 Talk about Taiwan transitional justice from Hong' s case.	邱顯智律師 Lawyer Handy Chiu
科技法律研究所 Institute of Law for Science and Technology	2016/12/8	專利連結在臺灣-是橋逾淮為枳？還是枳過淮為橋？ Topics about Patent Linkage System.	滕沛倫專利師 Patent attorney Pei-Lun(Lily) Teng
科技法律研究所 Institute of Law for Science and Technology	2016/12/5	為弱勢者發聲、為公理正義奮鬥—從鄭性澤案、洪仲丘案談刑案律師的角色 Voice for the vulnerable , struggle for justice &Talk about the role of criminal case lawyer from Hong' s case.	邱顯智律師 Lawyer Handy Chiu
科技法律研究所 Institute of Law for Science and Technology	2016/12/12	民事法律實務問題討論 Discussion of Civil Code practices.	吳俊達律師 Lawyer Lawrence Wu
科技管理研究所 Institute of Technology Management	2016/12/12	美國的全球戰略思維-由經濟金融的剖析面談起 US Global Strategic Thinking- From the analysis of economic and financial aspects.	合作金庫銀行副總經理戴燈山 Deng-Shan Dai Vice President of Taiwan Cooperative Bank
科技管理研究所 Institute of Technology Management	2016/12/13	人資長教你履歷撰寫及面試技巧 Human Resources Manager presented how to write resumes and enhanced interview skills.	世界先進人資長畢復蓉 Chief Human Resource Officer of Vanguard International Semiconductor Corporation Fu-Rong Bi
科技管理研究所 Institute of Technology Management	2016/12/20	Patent • Innovation	廖和信專利師 Patent attorney Miles Liao
科技管理研究所 Institute of Technology Management	2016/12/21	Pinkoi創意行銷講座 Pinkoi introduced new marketing lectures	逸昇設計 /瘋紙文創 曹仲標 總經理 General Manager of e-Package/Fun paper Zhong-Biao Cao