

Reshaping Financial Experience: An Optimization Strategy Study on Short Video in the Promotion of Digital Financial Products

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Abstract. In the increasingly competitive field of digital finance, financial institutions can better establish connections with target customer groups through carefully designed short video promotions. This study explores the role and optimization path of short videos in promoting digital financial products from the perspective of short videos. By analyzing the user behavior and interaction patterns of short video platforms, combined with the characteristics of digital financial products, targeted promotion strategies have been proposed. These strategies can not only help financial institutions more effectively reach potential customers, but also enhance user engagement and loyalty.

Keywords: digital finance, short videos, promotion strategy, big data

1. Introduction

In the contemporary financial system, the rise of digital financial products cannot be underestimated, and the effectiveness of their marketing strategies directly affects the competitiveness of financial institutions. In this context, short videos, as an emerging and dynamic marketing tool, quickly occupy a place among young consumers due to their diversified content, high user interactivity, and fast dissemination speed. In particular, short video platforms such as Tik Tok and Kwai have built a new stage for display and promotion of various brands and products with their huge user base and strong user stickiness.

For digital financial products, utilizing short video platforms for market promotion can not only significantly expand their audience and enhance brand exposure, but also help deepen market understanding and trust in their products. However, successful short video promotion is far from being achieved overnight. It requires planners to have a high level of creativity and strategic thinking to ensure precise positioning and continuous optimization of content.

This study focuses on the practical application status of short videos in the promotion of digital financial products, deeply analyzes the existing problems and obstacles, and proposes a series of practical optimization plans based on this. Our goal is to provide a systematic strategic guidance for marketing personnel of digital financial products, helping them fully utilize the advantages of short video platforms and effectively enhance the market competitiveness of products. At the same time, this study is also committed to providing new perspectives and practical references for experts, scholars, and practitioners in the field of short video marketing, jointly promoting the enrichment of theoretical knowledge and innovation of practical models in this field.

2. Literature Review

In the current wave of digital transformation, short video platforms have quickly emerged with their excellent communication efficiency, not only innovating the entertainment and leisure methods of the public, but also having a profound impact in the field of financial information dissemination and brand image shaping. This article aims to comprehensively explore the research progress of short video platforms in multiple dimensions such as financial risk communication, market investment strategies, media ecological environment, marketing strategy deployment, and technological innovation in recent years. The aim is to provide a valuable reference framework for research exploration and practical application in related fields.

Zhang Bei's (2024) research deeply analyzes how short video platforms can become a double-edged sword for the dissemination of financial risk information. Although their fast dissemination characteristics improve the efficiency of information dissemination, they also invisibly intensify the scope of financial risk events, setting new challenges for financial regulatory agencies to respond to crises and guide public opinion. This study further emphasizes the urgency of building an efficient risk

warning system and response strategies, providing solid theoretical support for crisis management strategies of financial institutions in the short video environment. [1] He Yong and (2023) explored the potential value of non-traditional data such as financial short videos, images, and texts in Chinese stock market investment through detailed empirical analysis. They found that these novel data sources can supplement the shortcomings of traditional financial information, provide more comprehensive decision-making basis for investors and market analysts, and open up a new path for information acquisition. [2] Yu Xianghua (2022) has a unique research perspective, examining the development process of China's private comprehensive video websites from a macro level of media ecology, with a particular focus on the role evolution of short video platforms in this historical process [3]. This study deeply analyzes how short video platforms can reshape the media ecosystem under the background of media integration, providing forward-looking insights for the strategic planning of private video websites. Hu Xiaolei (2022) took D securities firm as a case, and analyzed in detail its short video marketing strategy optimization practice on the Tik Tok platform. [4] He proposed that by accurately defining target audience groups, continuously innovating content presentation forms, and strengthening interaction and communication with audiences, financial institutions can effectively enhance their brand influence and market competitiveness, and stand out on short video platforms.

Li Linlin's (2022) research focuses on how banking companies shape their brand image through short video content strategies, emphasizing the importance of high-quality and attractive short video content in enhancing consumer trust and loyalty. [5] This study provides practical guidance for the brand communication strategy of the banking industry in the short video era. Jiao Yuqiang's (2022) research conducted an in-depth analysis of the issues of content homogenization in the current dissemination of financial brand short videos, and proposed corresponding strategy optimization suggestions. He pointed out that financial brands need to focus on content differentiation and innovation to attract and retain the attention of their target audience, thereby occupying a favorable position in fierce market competition. [6]

3. The Problems of Short Videos in Promoting Digital Financial Products

3.1. User privacy and data security issues

When promoting digital financial products on short video platforms, user privacy and data security issues are major challenges. Short video platforms usually collect personal information of users, such as browsing history, device information, geographic location, etc., in order to provide personalized content recommendations. These data often need to be shared with third parties, including financial institutions, which raises the risk of data leakage.

The frequent occurrence of data leakage incidents has gradually increased users' awareness of the security of their own data. If the security of user data cannot be guaranteed during the promotion process of digital financial products, it may not only violate privacy protection regulations, but also suffer from user distrust, thereby affecting brand image and market performance.

The balance between privacy protection and personalized promotion is also a challenge. How to effectively utilize data to enhance promotion effectiveness while ensuring user privacy requires short video platforms and financial institutions to adopt more advanced data encryption technologies, as well as transparent data usage policies, to ensure the security of user data and the protection of user rights.

3.2. Copyright Issues of Short Video Content

The copyright issue of short video content is an issue that cannot be ignored in the promotion process of digital financial products. With the popularity of short videos, content creation and sharing activities are becoming increasingly frequent, which also brings a series of copyright infringement risks. For example, unauthorized use of elements such as background music, images, and video clips may lead to copyright disputes, posing legal risks and economic losses to financial institutions.

The core of copyright issues lies in the originality and ownership of content. There are many content producers on short video platforms, including individual users and professional production teams, who may inadvertently use copyrighted materials or copy other people's works without permission. Although some platforms provide music and material libraries for users to use legally, regulating the legality of these contents remains a challenge. For the promotion of digital financial products, using short video content with copyright issues may not only damage the brand image, but also lead to complaints and legal lawsuits from the original authors. If the copyright ownership of third-party content contained in short videos is not clear, it may lead to potential legal issues with promotional information, affecting promotion effectiveness and credibility.

3.3. Short Video Content Quality Issues

The quality of short video content is crucial for the promotion of digital financial products. High quality short videos can effectively attract and maintain audience attention, thereby enhancing product awareness and brand influence. However, in practical operations, the quality issue of short video content is a common challenge.

The originality and attractiveness of content creativity are key factors. Due to the massive and diverse content on short video platforms, creating unique and engaging content has become a challenge. Short videos lacking originality often struggle to stand

out in the information overload of the online space. Therefore, financial institutions need to invest more resources and energy in the creative development of content.

The quality of video production is also extremely important. This includes the quality of the image, the clarity of the audio, and the level of professionalism in post editing. Low quality video production will directly affect the audience's viewing experience, reducing the probability of video sharing and dissemination. Professional video production requires high technical support and financial investment, which may be a limiting factor for some startups or small and medium-sized financial institutions. The professionalism and accuracy of content are also a part of the quality of short videos, especially for the promotion of digital financial products. Incorrect information or overly simplified financial knowledge explanations may mislead consumers and damage the credibility of the brand. To ensure the accuracy and professionalism of the content, financial institutions need to work closely with financial experts and legal advisors to ensure that the information conveyed meets professional standards and regulatory requirements.

4. Optimization Strategies for Short Videos in Promoting Digital Financial Products

4.1. Strengthen User Privacy Protection Measures

In the promotion process of digital financial products, especially when using short video platforms for marketing activities, user privacy and data security issues are particularly important. Short video platforms usually collect a large amount of personal information for personalized recommendations, which increases the risk of data leakage. Financial institutions must take strong measures to ensure that user privacy is properly protected.

Data encryption is one of the fundamental technologies for protecting user privacy. All collected user data, whether during transmission or storage, should be protected using strong encryption technology. This includes end-to-end encryption of user information to ensure that only authorized users can access this data. Financial institutions should regularly update encryption algorithms and keys to cope with constantly changing network security threats.

Financial institutions need to establish clear privacy protection policies and clearly inform users of how their data is collected, used, and protected. More importantly, explicit consent from users should be obtained before data collection, and users should be allowed to have more control over their personal data, such as the option to opt out of certain types of data processing.

Restricting access to user sensitive data is an effective means of preventing internal data abuse. Only employees who have undergone specialized training and authorization can access necessary data, and their actions should be recorded and monitored to ensure that any potential misconduct is quickly detected and addressed. Financial institutions should conduct regular security audits and compliance checks. This includes evaluating existing privacy protection measures to ensure they remain effective and comply with the latest legal and regulatory requirements.

4.2. Clarify the Copyright Ownership of The Video

It is extremely important to ensure clear copyright ownership of all content in short video promotion. This not only involves legal compliance, but also relates to the brand reputation and marketing effectiveness of financial institutions. The following are some key measures to ensure that copyright issues are properly addressed: financial institutions should advocate the use of original video content for promotion. By collaborating with internal teams or professional content creators to produce videos, we can ensure the originality and clear copyright of all elements from the script to music, images, and more. This not only allows for complete control over the quality and style of the content, but also ensures that it does not infringe on third-party copyrights.

When using third-party content becomes necessary, such as using existing music, video clips, or images, it is necessary to ensure that all necessary copyright licenses have been obtained. This may include negotiating authorization agreements directly with copyright owners, or purchasing usage rights through legitimate copyright markets. Before using these contents, it is important to ensure that all licenses are properly recorded and saved for future review.

Regular copyright education and training for team members engaged in content creation and promotion is crucial. The educational content should cover the basic knowledge of copyright law, how to legally use third-party content, and strategies to identify and avoid potential copyright infringement risks. This helps cultivate a corporate culture that respects copyright and reduces copyright conflicts caused by ignorance.

Implement regular content audits to monitor whether third-party content used has clear copyright ownership and authorization certificates. Use copyright management tools and software to help detect potential copyright issues, such as checking whether music or images have been properly authorized. This can help identify potential copyright issues in a timely manner and take corresponding measures. Collaborate with professional legal advisors to ensure that short video promotion activities comply with international and local copyright regulations. Seeking the advice of legal advisors in uncertain situations can avoid costly legal disputes and damage to the company's reputation. Establish clear processes to handle copyright complaints and disputes. If a third-party copyright complaint is received, immediate action should be taken, including but not limited to removing disputed content, providing necessary copyright proof documents, or negotiating with the complainant to resolve the issue.

4.3. Improving the Quality of Short Video Works

High quality short videos start with creativity and careful planning. Understanding the interests and needs of the target audience is crucial, which requires financial institutions to conduct market research to determine the most effective way of information transmission. The content of the video should be designed around the needs of users, while taking into account the characteristics and advantages of financial products. The creative team should hold regular brainstorming meetings to explore new video themes and concepts, ensuring that the content is both innovative and attractive. The quality of video production is crucial to ensuring the professionalism of the final output. This means investing in high-quality photography equipment, including high-resolution cameras, professional lighting, and sound equipment. Post editing also requires professional software and technical personnel to ensure clear video visuals and sound effects, as well as smooth editing. Financial institutions should consider hiring professional graphic designers to create eye-catching visual effects, including animations, charts, and screen text, to help explain complex financial concepts. Meanwhile, appropriate background music and sound effects can enhance the attractiveness of the video and improve the viewing experience for the audience.

People are more likely to resonate with stories, and incorporating the characteristics and advantages of financial products into captivating stories can enhance the attractiveness of videos. Storytelling can demonstrate how a product solves specific problems through real-life cases, or evoke emotional resonance through fictional situations. The video content of financial products must have a high degree of professionalism and accuracy. This requires the creative team to work closely with financial experts to ensure that all information is accurate and avoid misleading consumers. Meanwhile, ensure that the video content complies with all relevant laws and regulatory standards. Collecting user feedback is an important step in improving video quality. Financial institutions can collect audience feedback on videos through social media, survey questionnaires, and other methods, analyze data, and optimize based on feedback.

5. Conclusion

Short videos, as an innovative digital marketing tool, provide new possibilities for the promotion of digital financial products. By implementing the above optimization strategies, financial institutions can not only effectively utilize short video platforms to expand their market influence, but also enhance brand image and user trust. In the future, with the further development of short video technology and changes in user behavior, the application of short videos in the promotion of digital financial products will be more extensive and in-depth. Financial institutions should continue to monitor the latest developments in this field and continuously adjust and optimize their market promotion strategies.

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