

Research on the Transformation and Optimization Strategies of Digital Financial Products Empowered by New Media Audiovisual Works

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Abstract. With the booming development of the digital economy, integrated media marketing has become an important means for enterprises to promote products and services. This study aims to explore the role and optimization strategies of integrated media marketing in the transformation of digital financial products, with a particular focus on how new media audiovisual works can empower digital financial products and promote their development towards more efficient and personalized directions.

Keywords: integrated media marketing, new media audiovisual works, digital financial products, transformation optimization strategy

1. Introduction

With the rapid development of information technology, the digital economy has become a new engine driving global economic growth. In this context, digital financial products, as an important achievement of financial innovation, are gradually changing the traditional financial service model and consumer financial behavior. Digital financial products, with their convenience, efficiency, and innovation, have brought unprecedented vitality and opportunities to the financial market. However, this transformation process is not without challenges, and how to optimize and upgrade digital financial products in fierce market competition has become an urgent problem that financial institutions need to solve.

As an emerging marketing model, integrated media marketing provides a new path for the promotion and brand building of digital financial products by integrating the advantages of traditional and digital media. Especially new media audiovisual works, such as short videos, have had a profound impact on the communication and marketing strategies of financial brands due to their unique dissemination characteristics and wide user base. Financial content on short video platforms can not only quickly attract users' attention, but also increase their engagement and loyalty through interactivity and fun.

Although short videos have broad prospects in the marketing of digital financial products, they still face many challenges and problems. The significance of this study lies in not only enriching the theoretical system of integrated media marketing and digital financial products, but also providing empirical support and strategic recommendations for marketing innovation of financial institutions in the digital economy era. Through this study, financial institutions can better understand and grasp the characteristics and laws of short video marketing, formulate more scientific and effective marketing strategies, and stand out in fierce market competition, achieving sustainable development.

2. Literature Review

In the continuous advancement of new media technology, integrated media marketing has become a key factor driving the transformation of digital financial products. Especially, as a new media audiovisual work, short videos have had a significant impact on the dissemination and marketing strategies of financial brands due to their unique nature of dissemination and broad audience base.

Zhang Bei (2024) conducted an in-depth analysis of the role of short video platforms in financial risk communication and public opinion crisis management, emphasizing the key role of short video platforms in financial risk communication and pointing

out the new challenges they bring to public opinion crisis management. This study provides valuable insights into the impact of short videos on the financial sector. [1] Li Jing and Yuan Yongtao (2023) explored the transition from "media representation" to "video-based survival", analyzed the information effects and order logic of short video media practices, and provided theoretical support for understanding how users receive and process information through short videos. [2] Ding Xianming (2023) studied how short video culture affects marketing innovation in the sports industry from the perspective of new media marketing. [3] Although the study focuses on the sports industry, its discussion on innovative new media marketing also has reference value for the field of digital financial products. He Yong et al. (2023) provided empirical research support for the application of alternative data in the financial field by studying the application of financial short videos, images, and text data in Chinese stock market investment. [4] Hu Xiaolei (2022) optimized and analyzed the marketing strategies of D securities companies on the Tiktok short video platform, and provided strategic suggestions for financial enterprises on how to effectively use the short video platform to carry out marketing activities. [5] Li Linlin (2022) focuses on the strategy of using short video content in brand communication for banking enterprises, providing strategic guidance for financial institutions on how to enhance brand influence through the use of short video content. [6] Liu Huajie (2021) reflected on how video live streaming affects the development of agricultural economy. [7] Although this research field is different from digital financial products, its analysis of the economic effects of video live streaming is equally inspiring for the field of digital financial products. Zhang Lei and Xiang Min (2020) explored the innovative application of blockchain technology in the short video content industry, providing new ideas for technological innovation in the short video content industry. [8]

The existing research mainly focuses on the issues of short videos in marketing strategies, and there is a slight lack of research on their integration with digital financial products. On this basis, this study further explores the application strategies of integrated media marketing in the transformation of digital financial products.

3. Problems in the Transformation and Optimization of Digital Financial Products

3.1. Content Compliance Issues

In the process of transforming and optimizing digital financial products, the compliance issue of new media audiovisual works is particularly prominent, which not only relates to the reputation and legal risks of financial institutions, but also directly affects the rights and interests of consumers and the stability of the financial market. New media audiovisual works, especially short videos, play an important role in the promotion and marketing of digital financial products due to their fast dissemination speed, wide coverage, and strong interactivity. However, due to the openness of new media platforms and the freedom of user generated content, the issue of content compliance has become increasingly prominent and has become an urgent problem to be solved in the transformation and optimization of digital financial products.

The issue of false advertising in new media audiovisual works cannot be ignored. In order to attract user attention and increase click through rates, some financial institutions may exaggerate product returns, conceal risk information, and even publish false advertisements in short videos. This behavior not only violates advertising laws and consumer rights protection laws, but also may lead to consumers making wrong investment decisions, triggering financial risks.

The dissemination of misleading information is also an important manifestation of compliance issues in new media audiovisual works. On new media platforms, the dissemination of financial product information often lacks professional review and control, resulting in inaccurate or incomplete information being widely spread and misleading consumers. This phenomenon not only damages the legitimate rights and interests of consumers, but also undermines the fair competition environment in the financial market.

The issue of privacy infringement in new media audiovisual works is becoming increasingly serious. In the process of collecting and using user data to provide personalized content, if user privacy is not properly handled, it may violate data protection regulations and trigger a crisis of trust in financial institutions among users.

Copyright infringement is also an important aspect of the compliance of new media audiovisual works. On new media platforms, unauthorized use of other people's music, images, videos, and other content occurs from time to time. This behavior not only violates the copyright of the original author, but also damages the brand image of financial institutions.

The complexity and constant changes in regulatory policies also pose challenges to the compliance management of new media audiovisual works. The regulatory policies in the financial industry are usually complex and constantly updated with the development of the financial market, which requires financial institutions and content creators to continuously monitor regulatory dynamics and ensure content compliance.

3.2. Content Homogenization Issue

On the journey of transforming and optimizing digital financial products, the problem of content homogenization in new media audiovisual works is gradually becoming a shackle to the development of the industry. With the widespread adoption of new media forms such as short videos in the field of financial product marketing, financial institutions are leveraging these emerging platforms to promote their products and services. Unfortunately, due to the lack of innovative thinking and differentiation strategies, a large

number of new media audiovisual works with similar content and monotonous forms have emerged in the market. This phenomenon not only weakens consumers' enthusiasm for watching content, but also weakens the overall effectiveness of financial product marketing.

The core manifestation of content homogenization is that financial institutions generally adopt similar creative and expressive techniques in the production of new media audiovisual works. For example, some works overly rely on popular background music and imitate the shooting style of popular videos, which seriously weakens the innovation and attractiveness of the content. In addition, in the introduction of financial products, new media audiovisual works released by different financial institutions often present similar information points, such as product characteristics and preferential policies, but rarely delve into the unique selling points of the products and effectively display them.

Most new media audiovisual works use traditional video advertising models and lack innovative forms of expression that are closely integrated with the characteristics of financial products, such as interactive videos or sitcoms, which limits the diversity and interactivity of content forms. At the same time, in the process of content creation, some financial institutions have not fully considered the actual needs and preferences of users, resulting in new media audiovisual works being difficult to touch users' emotions, which in turn affects user conversion rates.

The homogenization of content has also led to the lack of brand characteristics and values of financial institutions in new media audiovisual works, which is extremely detrimental to shaping brand recognition and cultivating user loyalty. Some financial institutions, in order to pursue traffic and attention, are willing to excessively cater to hot topics and popular elements in new media audiovisual works, ignoring the professionalism and depth of financial products themselves, resulting in content that tends to be superficial and entertaining. Moreover, in the production and release process of new media audiovisual works, there is a lack of unified content planning and brand storylines, resulting in a lack of necessary correlation between various contents, making it difficult to build a lasting and coherent brand influence.

3.3. Technical and Talent Bottlenecks

In the process of transforming and optimizing digital financial products, technological and talent bottlenecks have become key factors restricting the development of new media audiovisual works. With the continuous advancement of financial technology, financial institutions are increasingly relying on new media audiovisual works to promote and market digital financial products. However, due to the lack of technology and talent resources, many financial institutions face significant challenges in producing and applying new media audiovisual works.

The production of new media audiovisual works involves multiple technical aspects such as video shooting, editing, animation production, and special effects processing, which require professionals with professional skills to complete. However, currently there is a relative scarcity of professional talents with these skills in the market, and the cost is high, which brings considerable pressure to financial institutions.

Financial institutions often lack effective technical support and platforms in the production and application of new media audiovisual works. Although there are some video production and publishing platforms in the market, the functionality and performance of these platforms often cannot meet the demand of financial institutions for high-quality audiovisual works. In addition, financial institutions also face insufficient technology and tools in data analysis and user behavior research of new media audiovisual works, which limits their ability to evaluate and optimize the effectiveness of their works.

Financial institutions also face talent bottlenecks in the creative and content development of new media audiovisual works. Excellent new media audiovisual works require creative content and attractive narrative styles, which require talents with knowledge and skills in marketing, user experience design, content planning, and other aspects. However, financial institutions often lack such versatile talents, making it difficult to innovate and break through the content and form of new media audiovisual works.

4. Optimization Strategies for Empowering Digital Financial Products with New Media Audiovisual Works

4.1. Establish A Content Review Mechanism

In the process of transforming and optimizing digital financial products, the empowering role of new media audiovisual works is increasingly prominent, especially in enhancing user engagement, strengthening brand influence, and promoting product sales. However, content compliance issues have become a key factor restricting the empowerment effect of new media audiovisual works. In order to ensure that new media audiovisual works play a positive role in optimizing digital financial products, financial institutions need to adopt a series of strategies to address content compliance issues.

Financial institutions need to establish strict content review mechanisms. This includes developing detailed content production and publishing standards to ensure that all new media audiovisual works comply with relevant laws, regulations, and industry norms. The review mechanism should cover the entire process from creative conception, content production to final release to prevent any possible violations from occurring.

Financial institutions should strengthen compliance training for personnel involved in the production of new media audiovisual works. By providing regular training and education, we aim to enhance the awareness of production personnel towards financial regulations, advertising regulations, and copyright regulations, ensuring that they can consciously comply with relevant regulations during the creative process and avoid the production of illegal content. Financial institutions can use technological means to assist in content compliance management. For example, using artificial intelligence and natural language processing technology to automatically identify and filter out illegal content, improving the efficiency and accuracy of content review. At the same time, utilizing big data analysis tools to monitor the dissemination effect and user feedback of new media audiovisual works, timely identifying and addressing potential compliance risks.

In order to improve the compliance of new media audiovisual works, financial institutions also need to maintain close communication with regulatory agencies. Through cooperation with regulatory agencies, financial institutions can timely understand the latest regulatory policies and requirements, ensuring that the content of new media audiovisual works always meets regulatory standards. Financial institutions should encourage content innovation to enhance the attractiveness and compliance of new media audiovisual works. Under the premise of ensuring content compliance, financial institutions can try different content forms and presentation techniques, such as situational dramas, animations, interviews, etc., to enhance the creativity and interactivity of their works.

Financial institutions should also attach importance to user feedback and incorporate their opinions and needs into the production and optimization process of new media audiovisual works. Through interaction with users, financial institutions can better understand their concerns and doubts about financial products, thereby creating content that is both compliant and meets user needs. Financial institutions should establish sound risk response mechanisms to address potential compliance issues. This includes developing emergency plans, establishing risk funds, and building a team of legal advisors to ensure swift and effective response to compliance challenges.

4.2. Emphasize Content Creativity Development

In the process of transforming and optimizing digital financial products, the homogenization of content in new media audiovisual works has become a key factor affecting marketing effectiveness and user experience. To effectively address this issue, financial institutions need to adopt a series of innovative and differentiated optimization strategies to enhance the attractiveness and market competitiveness of new media audiovisual works. Financial institutions should attach importance to the development of content creativity, encourage teams to engage in divergent thinking and creative collisions, in order to generate unique and attractive content. This can be achieved through regular creative workshops, hiring external creative consultants, or collaborating with professional content production companies. Through these methods, financial institutions can continuously update their content format and avoid falling into a vicious cycle of repetition and imitation. Financial institutions need to deeply explore and showcase the unique selling points of financial products. This requires financial institutions to have a deep understanding and precise positioning of their products, in order to highlight the uniqueness and advantages of their products in new media audiovisual works. Through education and training, improve the understanding and presentation ability of the content production team on the characteristics of financial products, and ensure the professionalism of the content. Financial institutions should explore diverse forms of content expression, such as interactive videos, sitcoms, animations, etc., to enhance user engagement and interactivity. Through innovative content formats, financial institutions can better attract users' attention and improve the dissemination effect of content.

Financial institutions need to pay attention to user needs and preferences, and understand the specific needs of target user groups through market research and user feedback collection. On this basis, financial institutions can customize the production of new media audiovisual works to meet users' personalized needs and improve user conversion rates. In order to enhance the dissemination of brand characteristics and values, financial institutions should integrate brand elements and culture into new media audiovisual works. This not only helps shape the brand image, but also helps establish a unique impression of the brand in the minds of users. Through consistent brand information and visual style, financial institutions can stand out in a market with homogeneous content.

Financial institutions should avoid excessively pursuing hot topics and popular elements, while neglecting the professionalism and depth of financial products themselves. Content production should maintain a certain degree of independence and professionalism to ensure accurate transmission of financial information and risk warnings. Financial institutions should establish unified content planning and brand storylines to ensure coherence and consistency between new media audiovisual works. By building clear brand stories, financial institutions can establish sustained brand influence and enhance users' sense of brand identification.

4.3. Strengthen the Mechanism for Technology and Talent Cultivation

In the process of transforming and optimizing digital financial products, technological and talent bottlenecks have had a significant impact on the quality and effectiveness of new media audiovisual works. To overcome these challenges, financial institutions need

to adopt a series of optimization strategies to ensure that new media audiovisual works can effectively support the promotion and marketing of digital financial products.

Financial institutions should attach importance to the construction of technological infrastructure, invest in advanced technological equipment and software, to support the high-quality production of new media audiovisual works. This includes video editing software, animation production tools, and data analysis platforms for video analysis and user behavior tracking. Through these technological means, financial institutions can improve the production efficiency and professionalism of new media audiovisual works.

Talent cultivation and introduction are the key to solving talent bottlenecks. Financial institutions need to attract and cultivate talents with new media production and marketing skills through internal training, external recruitment, or cooperation with educational institutions. At the same time, establishing partnerships with professional new media production companies and technology suppliers can compensate for the lack of technology and talent in financial institutions.

In order to stimulate employees' innovative potential, financial institutions can establish innovation incentive mechanisms to encourage employees to propose innovative ideas and solutions for new media audiovisual works. In addition, continuous skills training and updates are essential to ensure that the team can keep up with the latest technological trends and industry practices. Establish cross departmental collaboration teams to integrate professional knowledge and skills from different fields, in order to enhance the innovation and professionalism of new media audiovisual works. At the same time, strengthen copyright and compliance management to ensure that all works comply with relevant laws and regulations, and avoid legal risks arising from copyright issues.

By collecting user feedback and conducting market research, financial institutions can better understand user needs and market trends, thereby guiding the production and optimization of new media audiovisual works. In addition, establishing risk management mechanisms and emergency plans to address the risks and challenges that may arise from technological and talent bottlenecks is also something that financial institutions need to consider.

5. Conclusion

Financial institutions need to adopt various strategies to address content compliance, homogenization issues, as well as technological and talent bottlenecks when using new media audiovisual works for digital financial product transformation and optimization. By establishing strict content review mechanisms, emphasizing creative content development, and strengthening technical and talent training mechanisms, financial institutions can effectively improve the quality and effectiveness of new media audiovisual works, thereby promoting the healthy development of digital financial products. Future research can further explore the application strategies of integrated media marketing in the transformation of digital financial products, as well as how to utilize new media audiovisual works to enhance the market competitiveness of digital financial products.

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