2019 9

Fintech

2019 – 2021

2.

2017

2019

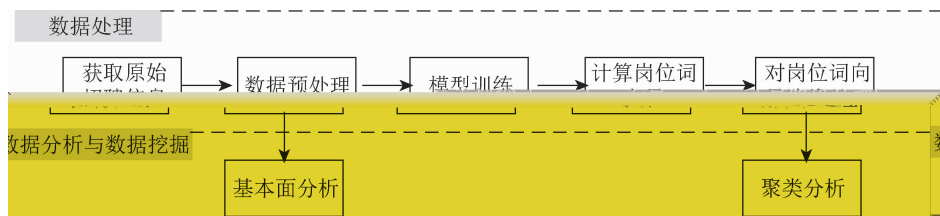30                                                                4127

1
1.

5000

"                    "
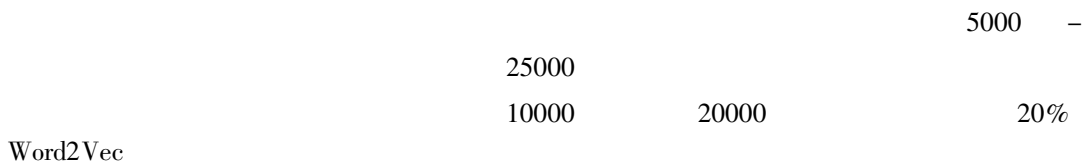
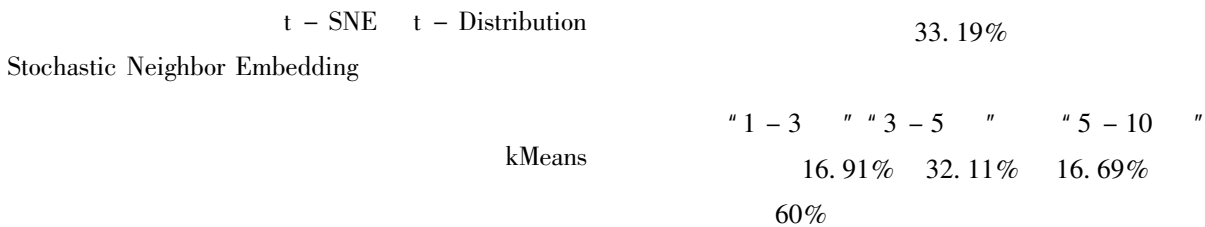" 1           " " 1 – 3      " " 3 – 5     " " 5 – 10      "

" 10          "

"               " "                " "

" "                " "                "

1.

2.

数据处理

获取原始 招聘信息 → 数据预处理 → 模型训练 → 计算岗位词 → 对岗位词向

数据分析与数据挖掘

基本面分析

聚类分析

图1

3.

5000

25000

10000        20000                    20%

Word2Vec

4.

t − SNE    t − Distribution                                    33. 19%

Stochastic Neighbor Embedding

                              "1 − 3    " " 3 − 5    "      " 5 − 10    "

kMeans                          16. 91%   32. 11%   16. 69%

                              60%

1.

21. 37%   18. 44%   17. 76%

10. 64%

15%

1     − 3

1. 5

− 3                        1. 5    − 2. 5

2.                                                                      1

− 1. 5

64. 81%   22. 34%

6. 72%                                            3 − 5          5 −

10                                                                8                    2

5000

– 15000                3 – 5

8

4127

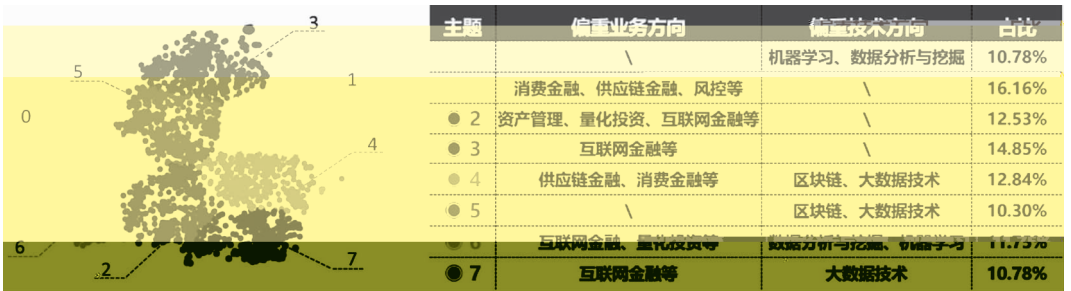| 主题 | 偏重业务方向 | 偏重技术方向 | 占比 |
|---|---|---|---|
|  | \ | 机器学习、数据分析与挖掘 | 10.78% |
|  | 消费金融、供应链金融、风控等 | \ | 16.16% |
| 2 | 资产管理、量化投资、互联网金融等 | \ | 12.53% |
| 3 | 互联网金融等 | \ | 14.85% |
| 4 | 供应链金融、消费金融等 | 区块链、大数据技术 | 12.84% |
| 5 | \ | 区块链、大数据技术 | 10.30% |
| 6 | 互联网金融、量化投资等 | 数据分析与挖掘、机器学习 | 11.75% |
| 7 | 互联网金融等 | 大数据技术 | 10.78% |

2

0            5

1              2            3

10%

20%

1            2            3

43%

4          6          7

4

6                                        1.

7

10% – 12%

35%

8                                                        43%

43. 55%

35. 37%

21. 08%

2.

4127

3 – 5

1    – 3

3 – 5

3.

2    33 – 39.

3    FSB. Fintech  Describing the Landscape and a Frame-
     work for Analysis   R ． 2016.

4        ．
         J ．              2021   3     39 – 51.

5                    ．
             J ．                             2011   1
     186 – 187.

6        ．
                 J ．                2018   10   51 – 55.

7                ．
     J ．                 2020   38   6     127 – 133.

8                        ．
         J ．               2020   08   56 – 64.

9                 ．               Fintech
     2019 – 2021   R   2019.

10                   ．
     J ．                 2020   1    31 – 36 + 59.

11                        ． Fintech
                 J ．                          2020
     1    24 – 30.

1    Bettinger A. FINTECH  A Series of 40 Time Shared
     Models Used at Manufacturers Hanover Trust Company
       J ． Interfaces   1972   2   4     62 – 63.

2            ．
                     J ．                      2015

# Research on the Market Situation of Fintech Jobs and Enlightenment on Talent Training in China

——Based on Data from Recruitment Websites

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**Abstract**   Based on the 4127 data from recruitment websites  this paper analyzes the basic situation of Fintech jobs from multiple perspectives  and uses the clustering method to explore the main categories of Fintech jobs in the current market. The results show that the demand for Fintech talents is mainly concentrated in first-tier cities  the requirements for academic qualifications are mainly at the undergraduate level  there are certain requirements for work experience and the salary level is relatively high. From the perspective of market demand  Fintech jobs can be divided into three categories  namely  computer technology research and development  Fintech product design  and Fintech product research and development driven by the market and technology. Based on this  three suggestions are put forward for colleges and universities in the cultivation of relevant talents  namely  strengthening the organic combination of finance and technology  promoting the development of the teaching mode of industry-university cooperation for Fintech major  and developing differentiated talent training based on the advantages of universities and regional development.

**Keywords**   Fintech  data analysis  data mining  market demand  talent training