# Postprint of Development Trends of TV Financial Programs in the Converged Media Era

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## Abstract

The advent of the big data era, characterized by the pervasiveness of digital technologies in people's lives and the continuous evolution and integration of diverse media modalities, has fundamentally transformed the developmental trajectory of television finance programs. This paper analyzes the audience profile, current development status, and future trends of television finance programs within the contemporary era of media convergence.

## Full Text

### Development Trends of Television Financial Programs in the Integrated Media Era

**Abstract:** The advent of the big data era has immersed people's lives in digital technologies. As various media forms continue to evolve and integrate, the development trajectory of television financial programs has been fundamentally transformed. This paper analyzes the audience demographics, current development status, and future trends of television financial programs in today's era of multi-media convergence.

**Keywords:** Integrated media era; television financial programs; development trends

Integrated media represents a convergence of various multimedia forms that transmit information through multiple internet-based channels. As living standards improve, public demand for financial programs has grown substantially. However, most television financial programs still employ traditional approaches, and their viewership figures are less than optimistic.

### 1.1 Audience Market Demand

As the economy develops, public investment awareness has grown stronger, leading to the continuous emergence of various wealth management companies and products. In reality, the primary purchasers of stocks, securities, and wealth management products are working professionals and retirees. Young working individuals invest their savings to achieve greater returns, while retirees purchase wealth management products to enhance their quality of life. As market demand increases, television financial programs have undergone tremendous changes. According to surveys, television financial programs achieve significantly better viewership than youth-oriented programs, and their audiences typically possess strong educational backgrounds.

Currently, information-based comprehensive programs dominate the television financial program landscape. Many such programs adopt a "question-and-answer" format, inviting financial experts as guests. Hosts engage in conversational exchanges with these experts, delivering real-time information to audiences promptly. These programs sometimes address questions from viewers, earning a certain degree of satisfaction and recognition.

### 1.2 Audience Market Characteristics

China is home to numerous financial programs, each with distinct characteristics that gain public recognition through different broadcast times and formats. Programs such as *Dialogue* and *Brainstorm* air between 22:00 and 23:00, facilitating communication between on-site experts and audiences through brainstorming sessions. They address real-world career development challenges—such as store upgrades and transformations—while explaining market opportunities. These programs invite successful entrepreneurs to share their experiences, which helps address problems faced by aspiring business owners while encouraging more people to pursue entrepreneurship. Many successful individuals exchange ideas and share experiences on these programs, greatly benefiting audiences. Financial programs typically broadcast late at night because they need to compile a full day's business information for audience consumption.

### 1.3 Audience Market Analysis

Television financial programs typically run for approximately one hour, a duration that aligns with prime-time broadcasting slots. This requires audiences to have sufficient interest in financial content, as many entertainment programs also air during evening hours. However, financial programs remain unaffected, as many stock investors closely monitor market fluctuations and changes. The abundance of economic information provides audiences with crucial data, satisfying their informational needs.

### 2.1 Current Dissemination Status

In the new integrated media era, the dissemination methods of television financial programs are also changing. Integrated media is not a single, independent medium but rather an optimized combination of various platforms including WeChat, Weibo, micro-films, and radio broadcasting, offering substantial room for future media development. With the rapid growth of the internet, information transmission speeds continue to accelerate. Combining these multiple methods for information delivery enhances not just speed but also the comprehensiveness and completeness of information.

In the integrated media era, traditional television and print media have faced tremendous impact. The emergence of integrated media has fragmented audience attention and created competition, severely affecting the advertising market. If traditional media and print outlets wish to survive, they must transform and align themselves with integrated media as quickly as possible, as this represents the major trend for the future.

### 2.2 Current Viewership Status

Although an increasing number of people in China are acquiring economic knowledge through various channels—primarily concerning stocks, securities, and financial management—which has increased demand for financial information, television financial program viewership has moved in the opposite direction. China's television financial programs mainly employ three broadcast formats: first, talk shows that primarily use dialogue for communication and presentation; second, information programs that collect and organize daily financial news for audiences to understand real-time developments; and third, commentary programs that conduct brainstorming sessions on current financial information for analysis and research. Despite this variety, each program type suffers from low ratings, far behind those of entertainment programs.

Due to continuous internet updates, many people no longer rely solely on television financial programs for information. Today's financial information is available through diverse channels, with many individuals accessing news through mobile websites and communicating via WeChat and Weibo messages. The ability to leave comments on news articles enables real-time communication, message sharing, and analysis. Weibo's comment sections serve as excellent venues for questions and answers, significantly reducing the growing demand for television financial programs and causing ratings to decline. Consequently, traditional media approaches face severe challenges.

### 3.1 Development Trend: Professionalization

In the integrated media landscape, developing television financial programs more effectively requires first and foremost professionalism. Professional financial content forms the foundation of such programs, which demand accuracy and specificity while resolutely eliminating unprofessional information. To create professional programs, journalists and hosts must possess strong financial expertise, and broadcast formats and program titles should align with content. Many television financial programs conduct comprehensive analysis and reporting on current hot economic topics, featuring financial magnates and influential figures as focal points. These programs adopt a strictly economic perspective and rigorous attitude for objective, truthful reporting, with authoritative expert commentary enhancing overall program quality. Simultaneously, it is crucial to balance professionalism with accessibility, tailoring programs to audience comprehension levels as much as possible. The principle should be ensuring viewers can understand and follow the content, using accessible language. Many technical terms are difficult for audiences to grasp, so explanations can adopt storytelling approaches that progress gradually from simple to complex, presenting information vividly and engagingly. Programs can also display intuitive tables and graphics to enhance audience engagement.

Focusing solely on content is insufficient for producing quality financial programs. Producers should adopt the audience's perspective, empathetically understanding the financial information that concerns ordinary people, while simultaneously improving staff capabilities. Only through this two-pronged approach can television financial programs continuously improve. In the integrated media era, television financial programs must be professional and earnestly create specialized financial content.

### 3.2 Development Trend: Thematic Specialization

In the integrated media context, alongside professionalism, programs should also achieve thematic specialization, making the broadcast theme particularly crucial. Themes attract audiences and keep them tuned in, serving as the first gateway for viewer selection. Developing compelling themes requires thorough preparation. Explaining financial phenomena or events using only a few pieces of information is insufficient; audiences need comprehensive coverage from cause to occurrence to outcome, including factors affecting each stage. This demands extensive research before broadcast to earn audience trust and recognition. In the new era, branding has become essential for emerging entities, and television financial programs are no exception—they must also develop their own brands. Brand effects make many things more popular. In financial programs, featuring international economic scholars as interview subjects through conversational formats presents authoritative, high-level content to audiences. Through thorough exchanges between hosts and guests, these programs explore the true secrets behind focal events, analyze the latest economic trends, and establish brand effects. Therefore, forming fixed themes is essential for television financial programs, simultaneously creating independent economic brands that drive the development of specialized thematic financial programs.

### 3.3 Development Trend: Complementarity

In the integrated media landscape, programs must achieve not only professionalism and thematic specialization but also complementarity. Many believe traditional media will be replaced with the arrival of the integrated media era. However, this is not the case; contemporary social development is not a process of gradual replacement but rather one of complementary relationships. This requires traditional media to adapt to the times and transform. Currently, many media outlets coordinate on the same information platform, leveraging their respective strengths to categorize financial information by type. Cooperation leads to mutual success—CCTV's financial programs collaborate with CCTV.com, traditional media partner with digital television, and an increasing number of media operations engage in bundled operations, with industry chains continuously extending.

With the popularity of WeChat, Weibo, and other online browsing methods, many people choose to watch news online. Consequently, many media outlets have established their own WeChat accounts, public accounts, Weibo pages, and even launched independent app clients. Many individuals can watch news and financial information on their phones during commutes without needing to wait until evening at home. Elderly audiences, however, tend to prefer television. Different people have different information consumption habits, leading to varied viewing patterns. Currently, people generally choose to browse news online or engage in comment exchanges, with online readership of financial news continuously increasing. CCTV Finance ranks first in the financial field, with many media platforms such as Toutiao, Sohu, and Tencent News also entering the financial news space, accumulating over 100 million reads. The complementarity and integration of new and traditional media have expanded the influence of television financial programs within the industry. Therefore, this complementary development model plays a crucial role.

In summary, developing integrated media based on traditional media not only compensates for the shortcomings of traditional media but also provides a solid foundation for the development of integrated media itself. Both are indispensable, and integrated media development trends will become increasingly professional, thematic, and complementary.

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*Note: Figure translations are in progress. See original paper for figures.*