

Reform and Innovation of Commercial Bank Business Management Quality Course under the Background of Rapid Development of Financial Industry

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Abstract: Under the background of rapid development of the financial industry, commercial banks have expanded rapidly and have strong scale, rich customer resources and perfect risk control system. However, their business management model is old, lacks innovative ideas and their understanding and judgment on the future is not accurate enough. In order to promote the development of commercial banks, it is necessary to reform and innovate the quality management courses of commercial banking. However, at this stage, there is still a lack of research on commercial bank management innovation. The purpose of this paper is to explore the reform and innovation of commercial bank management courses, which will enable commercial banks to develop rapidly and promote economic prosperity. This paper mainly introduces the current situation of the management courses of commercial banks by introducing the Internet finance background, and raises the reform strategy according to the shortcomings. Finally, it puts forward suggestions for the protection of development strategies.

1. Introduction

The development of the Internet has driven the development of related industries. Their rapid development has involved the financial sector, and the perfect integration with finance has created a new economic model that has developed rapidly. However, this is a double-edged sword. While bringing opportunities to the society, it also brings challenges, so that the enterprises related to it are affected, and it is necessary to re-examine and formulate new development plans. Therefore, the organic integration of commercial banks and the Internet is an inevitable trend that will bring huge benefits to the society and will bring huge benefits to the development of city commercial banks. Research on management reform and innovation of commercial banks is crucial.

As the main economic development model, Internet finance has seen an increase in related research in recent years. In 2016, Li Kemu [1] in order to adapt to the new format of Internet and financial integration, researching its concepts and development, from the aspects of regulatory rules and emerging businesses, research and development of Internet finance has great innovative significance. In 2016, Liu Zhongyu [2] analyzed the impact of Internet finance development on the risk behavior of commercial banks, and analyzed the impact mechanism of Internet finance on the risk exposure of commercial banks from four dimensions: risk management, operational efficiency, profitability and risk contagion. The reform was found to reduce financial risks and promote the stability of the financial system. In 2017, Lu Yufeng et al. [3] promoted the sustainable development of Internet finance, innovated from the aspects of ecological subject and ecological environment, and reformed the defects of its operational mechanism. The study found that the Internet financial ecosystem promotes the optimal development of Internet finance and the environment. . In 2018, Xiong Jinguang et al. [4] adopted a unified legislative model and established a system for diversified information disclosure of Internet finance in order to solve the problems of unclear legal responsibilities of traditional Internet finance and long-term supervision of information disclosure. As a result, the construction of Internet financial information supervision was provided a lot of help.

As a major economic development model, commercial banks are particularly important in their

research. In 2016, Wu Fanghui [5] in order to ensure the smooth operation of state-owned commercial banks to achieve stable economic growth, combined with the background of the new economic normal, analyze the current situation of ideological and political work of state-owned commercial banks, and innovatively proposed several favorable state-owned businesses. The effective methods of ideological and political work in banks work hard to build a fair, orderly, political and economical ideological and political work environment. In 2017, in order to help rural revitalization, Liang Lili [6] made recommendations based on commercial banks' social responsibility, supporting supply-side structural reforms, serving the real economy, and promoting the characteristics of inclusive finance. The result is to improve the network service platform and innovate a variety of products. The service makes an effective study. In 2018, Yan Jiajia [7] used the fixed-effects model to study the factors affecting the location selection of the four major state-owned commercial banks for foreign investment in order to adapt to the opportunities brought by the subprime mortgage crisis. The empirical results show that the overseas institutions of commercial banks are improved. The network proposes targeted countermeasures and suggestions to provide a broad market opportunity for commercial banks.

This paper first introduces the definition of Internet finance [8-9], and based on these theoretical knowledge, analyzes the internal and external factors of banking development under the background of Internet finance, first analyzes the current development of the bank, and then from politics and On the basis of the economy, the management model of the relevant banks, then put forward the market positioning, target formulation and specific strategic measures for the development of urban banking business, and finally proposed development measures for the background of Internet financial development [10-11].

2. Methods

2.1 Analysis of the Status Quo of Commercial Banks

Since the reform and opening up, China's economy and society have undergone tremendous changes, and the changes in the financial industry have also changed with each passing day. Since Internet finance has formed a boom in the current stage, the development of any field is inseparable from the use of the Internet. Therefore, it is not difficult to see that the financial industry has also been driven by the new technology trend, although the development situation is good, but for many cities. In the case of commercial banks, they are faced with a state in which risks and benefits coexist. Therefore, if commercial banks in these cities want to take root in the future financial field, they must position themselves well and be reliable in the future.

2.2 Commercial Bank Business Management Model

Internal control environment: The establishment is more reasonable, the division of labor is clear in different departments, each has its own duties, and the management is well organized, ensuring the effectiveness of the rules and regulations, and striving to achieve the law.

Risk identification and control: In order to reduce the risk of the enterprise, it is necessary to formulate relevant mechanisms to deal with it, so as to prevent it from happening; establish a special system to professionally identify, verify and predict and evaluate the risk (establish an evaluation model).

Main business control measures: Establish a complete operation mechanism to ensure the implementation of the business, and provide accurate and timely feedback to the finance department or other relevant departments.

Information and communication: Regular meetings are given to employees. In addition to explaining the work, employees should be educated, and certain important things should be notified in a timely manner.

Supervision and remediation mechanism: the establishment of the supervision department, through the formulation of relevant systems to carry out the constraints; more exchanges and cooperation with foreign related enterprises, mutual complement each other, so that foreign

civilizations are used by me.

2.3 Human Resources of Commercial Banks

The background of credit unions before commercial banks made the old staff unable to fully adapt to the information management mode. The shortage of talents will restrict the development of commercial banks. Therefore, HZ City Bank pays special attention to the construction of human resource management system, and builds a human development strategy of “people-oriented, talent-oriented”, encourages the atmosphere of harmonious cooperation and cooperation of employees, and intensifies efforts to introduce high-quality and highly educated talents. Implement the development strategy of “promoting talents”, increase the selection and recruitment mechanism of employees, adopt the elimination system for employee management, and dismiss some employees who have not met the requirements and employees who have major disruption of professional regulations. But at the same time, it also pays great attention to the salary reward mechanism, encourages employees to innovate and create new vitality for the company.

Commercial banks have an efficient management system and management team, and always maintain the efficient work efficiency of employees, so that the benefits of the company are maximized under the same cost and expenditure, and the internal management mode of the enterprise makes the management mode and effect significantly improved. The bank also formulated the “Management Measures for Compensation and Performance Appraisal of Senior Management Personnel” for senior management personnel, and formulated the “Detailed Implementation Rules for Senior Management Salary and Performance Assessment” in the current year in conjunction with the annual budget and plan objectives. The bank’s assessment of senior employees More rigorous and rigorous, this is a talent program that is conducive to long-term development. Last year, the bank's senior management staff was included in the talent assessment system of state-owned enterprises, which helped the ability and quality assurance of the train leaders.

2.4 Business Operations of Commercial Banks

Table 1 Main business indicators of your commercial bank 2013-2018

	2013	2014	2015	2016	2017	2018
Total assets	69,271,226	99,617,095	149,991,288	217,429,360	243,937,268	324,984,470
Deposits	60,773,847	82,043,228	124,278,841	152,317,143	182,045,305	220,689,420
Loan balance	40,622,060	58,106,069	85,764,697	106,507,921	126,846,487	152,139,205
Net profit	847,659	1,277,434	1,365,517	1,911,116	2,691,437	3,557,819
NPL ratio	0.82%	0.84%	0.80%	0.65%	0.59%	0.97%

According to table 1, the total assets of commercial banks have been increasing from 2013 to 2018, and maintained a relatively stable growth rate, from 69,271,226 thousand in 2013 to 324,984,470,000 in 2018. Improvement. And the balance of deposits and loan balances are increasing year by year, and the balance of deposits is always higher than the balance of loans. The non-performing loan ratio of HZ Bank has remained below 1%, and the net profit has also achieved a big leap from 2013 to 2018. It can be seen that the main operating results of the bank in recent years are considerable and the benefits are relatively good.

At the same time, the bank has many advantages of commercial banks. At the same time, because the city commercial banks are under the leadership of the government, the side of the government departments also affects the market nature of commercial banks. Under the background of government management, the market of contemporary enterprises The management model is subject to checks and balances, which limits the development of commercial banks. However, the overall management level is relatively stable.

Table 2 List of relevant indicators of commercial banks

Related standards	standard value	2015	2016	2017	2018
Capital adequacy ratio	≥ 8	12.63%	11.73%	12.21%	12.46%
Current ratio	≥ 25	58.16%	51.50%	45.42%	58.20%
Deposit rate	≤ 75	67.17%	69.14%	69.71%	66.24%
Non-performing loan ratio		0.80%	0.65%	0.59%	0.97%

According to table 2, the bank's capital adequacy ratio, current ratio and deposit and loan ratio are all in line with the standard value level, indicating that the bank's development and operation are relatively good. If it can adapt to the development trend of Internet finance and maintain a good development strategy, it will be even more conducive to its sustainable development. At the same time, due to the nature of the independent legal person of the commercial bank, it can make rapid decision-making, respond quickly to the market, and more quickly reflect the market demand and provide market demand. To make the city's traditional city commercial banks unable to develop too fast, and to match the regional economic strength, in order to contribute to the prosperity of local related enterprises.

3. Results and Discuss

3.1 Analysis of Internal and External Factors of Commercial Banking Business

At present, for Internet finance, it is a year of opportunities and challenges. More and more Internet Internet loans and high Internet financial risks have had a huge impact on the traditional business of city commercial banks. At present, the supervision of Internet finance is relatively weak, and the relevant laws and regulations on Internet supervision. It is also relatively immature, and therefore puts higher requirements on the government's industry supervision. The government also attaches a high degree of attention to this, and proposes to carry out classified supervision, multi-format supervision and flexible supervision. The ruling department played a key role in promoting the healthy development of this emerging industry. Now, the ruling department is restricting this emerging industry while guiding it to stimulate its innovation. Under this circumstance, under the control of the ruling department, the emerging industry will not be adversely affected by other related industries while improving itself. Even so, traditional city commercial banks want to have a place in the fierce competition and must constantly find their own problems and seek solutions in a timely manner so that they can adapt to the requirements of the development of the times.

The convenience of Internet finance facilitates trading and trade activities, which has stimulated economic development to some extent. Nowadays, in the process of trade activities, Internet finance has replaced urban commercial banks in some aspects, making the trend of financial disintermediation of urban commercial banks increasingly obvious. In the process of commodity trade, traditional city commercial banks can not fully understand the buyer's movements and currency trading information, which leads to it can not fully explain the customers, and can not give them an accurate social positioning, which becomes its development process. The roadblocker. When compared with credit companies, traditional city commercial banks lose their competitive edge and are in a passive position. The end result is that it has a smaller and smaller share of the relevant industry.

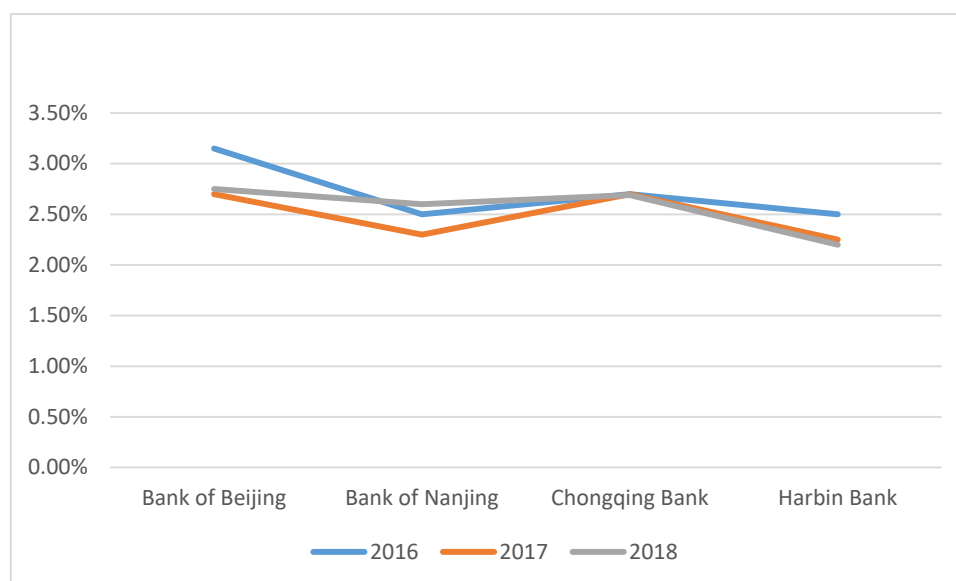


Figure 1. Part of the city commercial bank 2016-2018 your bank's net interest curve

It can be seen from figure 1 that the interest adjustment in a certain two months of 2016 is not good for local banks, but they have taken appropriate measures to deal with the economic characteristics of the region and the local market. The result is that the central bank has greatly reduced this measure. Will bring them the impact. At the end of 2018, the situation has begun to improve. Many banks have begun to get on the right track. The indicators have been rising and the profits have increased. This is in stark contrast to last year. This is the result of timely response.

3.2 Commercial Bank Business Management Curriculum Development Strategy

The guiding ideology for the development of commercial banks is: grasp the background of the great development and prosperity of Internet finance, focus on the policy direction of the state and government in the new era, and develop the direct banking and build an e-commerce platform as the main guiding ideology for the development of commercial banks: The background of the development and prosperity of Internet finance is centered on the policy direction of the state and government in the new era, with the development of direct banking and the construction of e-commerce platforms.

The long-term strategic goal is set, and the time interval for completion is set to five years (2020-2025). This phase is mainly to consolidate the stage of sprint. The long-term business strategy goal of this stage is to complete various business development reform initiatives and complete the product. Innovative R&D and implementation, complete the construction of human resources intellectual library, complete the construction of major customer networks, realize the domestic influence of the brand and even the breakthrough of international influence, realize the dual-key development of e-commerce platform and direct banking, and at least compare business performance In 2019, it turned over and turned over, striving to rank first in the performance indicators such as the total market capitalization and net profit of city commercial banks, becoming the leading figure in the development of commercial banks in domestic cities, and gradually narrowing the distance from foreign advanced city commercial banks. HZ City Commercial Bank features a green, innovative and positive sustainable development path.

From the perspective of product innovation, urban commercial banks can not ignore the existing business, and should open up a variety of convenient services for the modern information technology of the Internet, and truly realize the online and offline connection in the Internet era. For example, the convenience service launched on the official website of the bank launched the payment platform, Yi Licai and other projects on the official website. The payment platform can help residents in the bank to realize online payment, such as water and gas bills, and even full coverage of self-test registration, textbook reservation, and information inquiry, which truly reflects the integrated service-oriented bank. While serving the residents, they also walk into the life of each

household, become a part of the local life, and retain the target customers, which is also the advantage of regional commercial banks.

City commercial banks should establish a development concept of “distribution, equality, cooperation and sharing”, actively expand the corresponding products, and take advantage of the advantages of the network platform to cooperate with the enterprises with common goals in the society. Actively cater to consumers, understand their tastes and develop corresponding products. The development of this new industry brings opportunities and challenges to the traditional industry. It is like a double-edged sword, so strengthening cooperation is in line with people's vision. Commercial banks should use their own advantages to seek cooperation with related companies, make full use of the advantages of the network to promote themselves, and make the scale bigger and stronger. The most important thing is to actively exchange and cooperate with related industries, learn from each other's strengths, and contribute to the development of other industries while improving their own benefits.

4. Conclusion

We know that under the pressure of internal and external pressures of various city commercial banks, the focus of electronic construction is mainly on business operations and trading systems, but the Internet technology in bank management has not really paid attention. As far as Internet technology is concerned, it plays a huge role in all aspects, such as the operation of banking business, internal control, etc., and is also adopted by most companies in the world. In the management of future banks, the Internet and Informatization will play an increasingly important role, especially in customer service management, marketing, business operations, management and control. Commercial bank banks must incorporate technology and management competitiveness into the company's considerations. Promoting their own development and improving business management courses can not be delayed by the advancement of technology and management.

In order to get more profits in the context of this emerging industry, it is necessary to completely change the marketing model, and the personnel in each position must also be professionally trained so that they can adapt to each other. Under the background of the development of Internet finance, strengthen the introduction and cultivation of technical talents, strengthen the introduction of outstanding foreign management talents, strengthen its role in commercial banks, and pay attention to the evaluation mechanism and supervision mechanism of the group. Its key role.

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