

CHAPTER 1

INTRODUCTION

1.1 Background and significance of research

1.1.1 Research Background

For the development of banks, customers are the main source of their profits as well as the main target of bank services, mainly by placing their own funds through fixed deposits in banks, or buying wealth management products from banks, which the banks provide for them A fee may be charged, or by lending to a loan client in the form of a loan, in the form of a difference in the form of a difference. For banks, the client is an important source of securing a stable profit. & nbsp; For this, the Bank needs to retain some high quality customers and keep attracting new customers, and how can that be done so that customer relationship management needs to be involved. Bank A, as an influential commercial bank in China, is able to promote A Bank's continuous improvement in customer relationship management in the context of today's economic market competition .Customer relationship management can directly affect the core competitiveness of banks, but for the core competitiveness of banks, the effective application of the value chain is the key to maintaining the core competitiveness of the bank. Therefore, it is necessary to associate the value chain with customer relationship management. From this stage, on the research of the combination of the value chain and customer relationship management, the research results are very few, and the focus of the research is not really integrating the customer value into it, this article is based on the value chain integration of A bank customer relationship management research In this paper, we mainly discuss how to integrate customer value in customer relationship management and integrate the value chain in perfect integration, so as to better facilitate the bank's management of customer relationship and obtain more customer resources.

1.1.2 Research Meanings

Through consulting the literature, it can be seen that both domestic and

foreign scholars have made some achievements in the research on customer relationship management and value chain, but the research on the value chain is relatively small compared with the research on customer relationship management, and the research results are more important from the perspective of commercial banks. Very little. In this paper, it is necessary to study the research object of commercial bank, combine the value chain and customer relationship management to study it, and in this article, put forward a new point of view, think that the customer value chain should not only pay attention to the transaction cost, but more focus should be heavy. The heart is placed in the process of the customer's psychological experience and the feeling inside. In other words, commercial banks need to be able to obtain more customer resources, on the one hand, to strengthen their work in the value chain of their own, but also to strengthen the customer's behavior and psychological concern. Through the research of this topic, we can enrich the existing theory system and provide some practical references for the customer relationship management based on the customer value chain. In this regard, the research of this paper has both theoretical and practical significance.

1.2 Research Content and Method

1.2.1 Research Content

The main research content of this paper is A bank customer relationship management based on the value chain. The article is divided into six chapters:

The first chapter is the introduction part, the research background of the value chain integration of commercial banks and the research background of customer relationship management, and the research significance are discussed, and the main contents and the research methods of this paper are discussed.

The second section provides a theoretical basis for the research of the literature review section, aiming at customer relationship management, value chain theory, commercial bank value chain, customer value chain and value chain integration.

The third chapter is based on customer value chain A bank customer

relationship management integration model, first to the A bank's general situation, secondly, analyze A bank integration value chain put forward, and from the customer information collection, customer relationship management system, customer value analysis, commercial bank financial innovation ,This paper discusses the internal value activities of customer relationship management of Bank A in relation to customer relationship management and value proposition, and also integrates customer perception value activities of customer relationship management of Bank A, customer perception value activities of customer relationship management value chain, and relationship between value activities of customer relationship management and value chain of A Bank A bank customer relationship management integrated value chain, etc.

The fourth chapter is based on the analysis of customer relationship management and problem analysis of A bank based on value chain. The present situation of customer relationship management in Bank A is based on the establishment of A bank data warehouse system, the improvement of customer relationship management ability, diversification of products and services, large distribution channels, etc .There are deficiencies in the existing deficiencies, the customer relationship management team is not professional, the customer experience is not really taken into consideration, and the service system based on the value chain is not constructed;

The fifth chapter is the performance evaluation and suggestion of A bank customer relationship management based on value chain integration. First, the evaluation index system of customer relationship management of Bank A is constructed and the weight is determined, and the results of performance evaluation of customer relationship management of Bank A are obtained, and A bank customer relationship management is put forward Optimize suggestions;

In the sixth chapter, the research contents of this paper are summarized, and the research direction of the next step is prospected.

1.2.2 Research methods

(1) Documentation method : With the help of mobile internet, Baidu's academic, network space, school library, electronic reading room and other tools, we have reviewed a lot of literature on value chain and customer relationship management, and then select and integrate these documents The study of useful information is used as the basis for the research of this paper.

(2) Case study method : This paper mainly studies the bank customer relationship management based on the value chain, selects the more influential A bank as the specific pair of current research, describes the current situation of the relationship management under the integration of its value chain, and finds out the shortcomings, and then puts forward the pertinence It is suggested that in promoting A bank customer relationship management, it can also play a certain reference role for other banks in the country.

(3) Theory and practice law: Based on the theory of value chain theory and customer relationship management, the research on customer relationship management under the model of A bank value chain is discussed, and the theory and practice of customer relationship management under the model A bank value chain are analyzed.

In general, enhancements to the product and service portfolio are just beginning. The next level will certainly encompass more complex services based on insights from various sources, such as social networks, mobile devices, apps, and harmonized internal data. Leading examples can be seen in innovative financial technology players around the world. For example, Vodafone and Safaricom created M-PESA to serve the largely unbanked Kenyan population. Users pay cash into their account at an agent, such as a gas station or supermarket, and then use their mobile phone to pay retailers or other individuals. M-PESA serves as an alternative to bank accounts and credit cards, which is especially appealing to the rural population. In 2012, about a third of the Kenyan population used M-PESA.