

Strategic choice of electronic banking development under the financial and economic development

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Abstract

In recent years, with the rapid development of information technology, financial enterprises in order to fast, convenient, safe, efficient, improve enterprise economic benefits, by using information technology to carry out the electronic banking industry, from the initial telephone banking, gradually evolved into today's online banking, WAP banking and mobile banking. In the process of continuous development and improvement of electronic online banking business, personal financial industry is gradually in the important position of development, and even becomes the premise of benign development between Chinese banks. This paper mainly analyzes the development status and strategic choice of Chinese electronic bank.

Keywords

Financial and economic development; Electronic banking; Development strategy

1. Macro environment analysis of the development of e-banking business

1.1. Economic environment analysis

In this paper, the author mainly through the in recent years, research and analyze the economic situation in our country, by the National Bureau of Statistics data provided by the information, you can see that in 2021 China's gross domestic product (GDP) has been as high as 90 trillion yuan, increased by 6.6% compared to the same period, thus it can be seen that the smooth operation of the national economy in our country is, Our gross domestic production value is gradually increasing. Specific data are shown in Figure 1 below[1]:

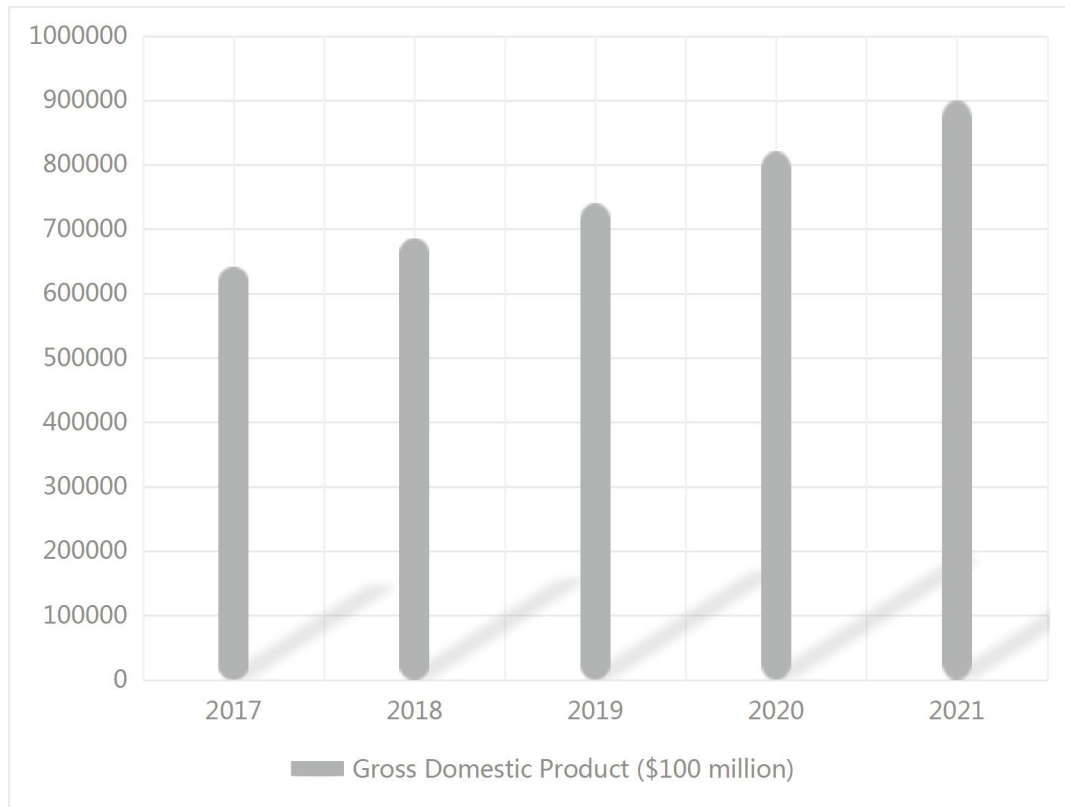


Figure 1 China's gross domestic product in recent five years

Bureau of statistics in China for nearly five years after the comparative analysis of China's GDP, also through to the tertiary industry accounted for the proportion of gross domestic product (GDP) in China were analyzed, it can be seen in the past five years, GDP of the third industry in China is tend to gradually increasing trend, and the third industry has become the main power source of GDP growth in China. Specific data are shown in Figure 2 below[2]:

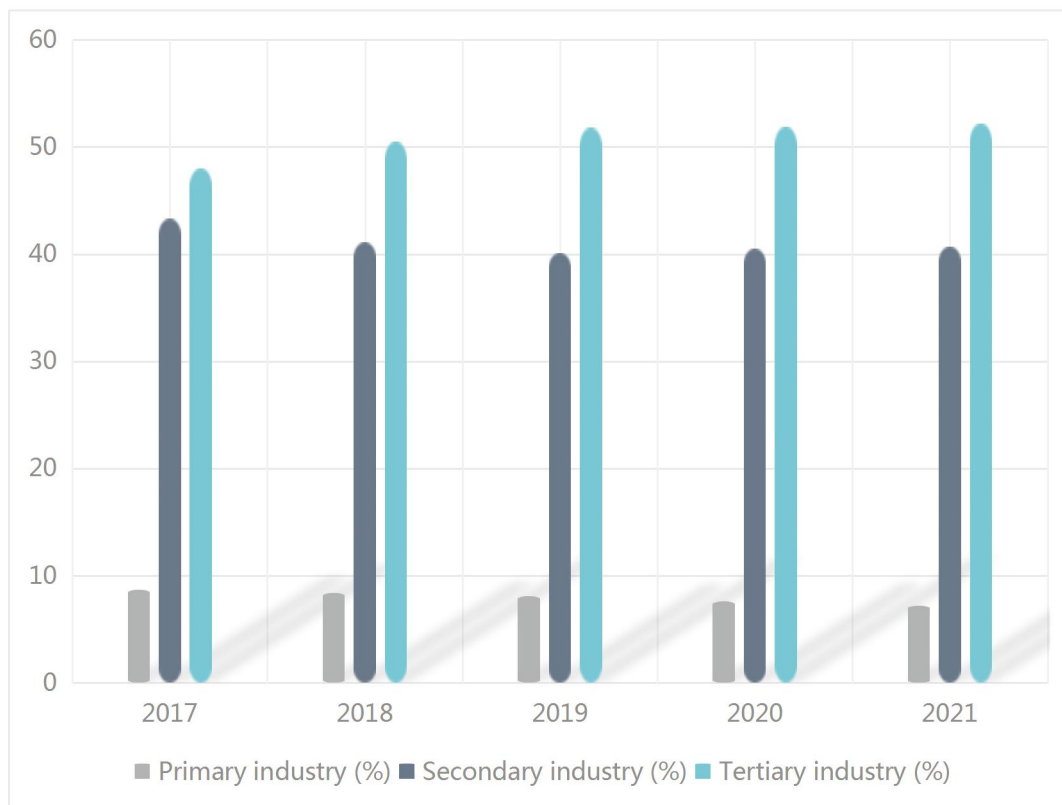


Figure 2 The proportion of domestic industry in China in recent five years

Through the above chart content, you can see that China's domestic economy in financial market development prospects, the primary industry, secondary industry growth rate decrease, on the other hand, the growth of the third industry, increasing year by year, which could see the third industry has become the key to the domestic economy in China development direction, even will become the mainstream of development lead times.[3]

1.2. Social environment analysis

With the continuous development and progress of Internet information technology, the concept of "Internet +" has been applied in all walks of life, and financial enterprises are no exception. Through the use of Internet information technology, users can realize online education, online shopping, Didi Chuxing, bike-sharing, intra-city express delivery and other businesses through the network, truly realizing the close connection between the network and real life, thus changing and affecting people's lives. According to a statistical report on the development of the Internet in China, by the end of December 2021, the number of Chinese netizens has reached 900 million, among which the network coverage rate is as high as 60%, and the year-on-year growth of the number of people can be as high as 60 million. According to incomplete statistics, the number of mobile phone users in China is as high as 850 million, accounting for 94% of Internet users. With the gradual improvement of Chinese network popularity rate, the development scale of netizen of mobile phone user end increases gradually, even the development is faster and faster. Therefore, financial enterprises develop e-banking services by vigorously developing network users, so that users can handle banking services without leaving their homes, and truly realize the business model of mobile finance.

1.3. Technical environment analysis

As artificial intelligence technology goes into the public vision, it not only effectively changes the development trajectory of Chinese service industry, but also effectively reduces the operating cost of Chinese financial enterprises, provides the development and growth space for Chinese financial enterprises, and integrates the intelligent service concept into financial economic enterprises. In the course of operation, the management of financial enterprises put forward the idea of sharing economy through continuous exploration and research. The concept of sharing economy is a new economic management mode derived from the combination of big data, cloud computing and Internet technology to promote consumers to develop personalized service demands. In recent years, with the rapid development of sharing economy, it has rapidly driven the development of Chinese financial economy, realizing the "online and offline" financial resource, all-round, diversified and open mode of developing sharing financial services.

2. China's electronic banking industry development strategy

2.1. Integrate customer information by using different e-banking resources

Customer identification is an important electronic banking information, electronic banking can not only use mobile phone, telephone, network and other communication methods, transfer information, carry out relevant banking business, but also through the use of SMS, phone and other resources to integrate customer data information, effectively carry out services for users. When handling banking services, customers can handle banking services through the bank call center, through the network or even through the mobile phone client[4.5].

2.2. Give full play to the advantages of electronic banking and provide customers with characteristic services

Different from other businesses, electronic banking has high efficiency and low cost. Therefore, in order to effectively acquire clients, the bank promotes its products to customers by means of feature promotion. When carrying out relevant business, banks reduce the preferential rate to attract clients to use the online banking service system, and make full use of the price strategy to attract users, so as to realize the core value of online banking service.

2.3. Strengthen supervision and improve the risk control ability of e-banks

The person in charge of the bank in handling business, no matter when the counter or online banking, all need to have a strong sense of network security, put an end to security risks and other problems, the bank data for double-layer secrecy and storage, to avoid the banking system security problems, improve the risk of cash transactions. Therefore, Chinese financial enterprises need to introduce a large number of electronic technology and network technical personnel, increase the management and research and development of enterprise financial security technology, and ensure the safety and stability of electronic banks.

3. Conclusion

To sum up, in the process of operation, electronic banking can effectively improve the transaction efficiency and security rate of electronic banking by using Internet information technology, communication system technology and computer system technology. Due to the virtual service mode and operation mode adopted in the operation process of electronic bank, it is easy to have the ambiguity of transaction location and the delay of transaction. In order to effectively improve the security of electronic banking, the management personnel of financial banks can ensure the security and stability of electronic banking by vigorously introducing excellent information technology talents and Internet talents, so as to ensure the long-term sustainable development of electronic banking.

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