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# 厦 门 大 学

## 硕 士 学 位 论 文

### 兴业银行个人理财竞争策略研究 ——以莆田分行为例

### Analyse of Competitive Strategy Tactic of Personal Financial Services for Putian Branch of Industrial Bank

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## 中文摘要

理财产品凭借市场容量大、风险低、业务范围广、经营收入稳定的特点，已经成为外国大型商业银行的主导产品和重要的收益来源及利润增长点。随着近些年来批发业务发展减缓和外资银行的步伐逼近，各商业银行迫于形势先后推出形式多样的理财服务和专有品牌。因此，理财业务已经成为我国目前银行业的一个热点，积极研究理财产品的营销策略及渠道建设对于银行和客户都有重要的意义。

基于目前股份制商业银行理财产品的营销渠道、营销方式存在较为雷同的情况，本文通过对莆田地区商业银行个人理财市场参与者的网点数量、理财销量、网点点均理财销量等方面的比对分析，结合竞争战略群组分析方法，进一步明确莆田地区商业银行个人理财市场的竞争格局。有助于股份制商业银行在该业务方面的实践及发展；同时对商业银行有效的进行个人理财产品的开发与营销具有一定的参考和借鉴价值，促进我国商业银行个人理财产品的发展与完善，提高国内商业银行在理财产品上的市场竞争力。

对目前我国股份制商业银行理财产品营销策略的现状进行系统性的研究，并就其目前存在的问题及成因、面临的新形势及新的监管要求，并对国内外商业银行个人理财产品营销进行分析和借鉴，同时结合运用 SWOT 分析方法，以笔者所在的股份制商业银行为例解析股份制商业银行如何进行营销战略构建。最后，基于以上分析的基础，为兴业银行莆田分行及地区同类股份制商业银行制定与开展个人理财产品营销策略，从产品和服务、营销渠道、定价及促销等方面，提出有针对性的优化建议。

**关键词：个人理财；营销策略；竞争策略；兴业银行。**

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## Abstract

Financial products with the characteristics of the market capacity, low risk, business scope, business income is stable, has become the dominant products of foreign commercial banks and an important source of revenue and profit growth point. In recent years, along with the approximation of the wholesale business of foreign banks and the pace is slowing, the commercial banks under the situation will fall over each other to launch a variety of financial services and proprietary brands. Therefore, finance has become a focus of our banking industry at the present, the positive study of financial product marketing strategy and channel construction is of great importance for banks and clients.

At present, the joint-stock commercial bank financial products marketing channels, marketing methods are relatively similar situation based on the analysis and comparison, all financial aspects, the number of sales outlets for personal financial market participants to the Putian commercial bank financial sales, dot, integrated with the strategy group analysis method, to further clarify the personal financial market of commercial banks in Putian regional competition. Contribute to the joint-stock commercial banks in the aspects of business practice and development; at the same time, the development and marketing of commercial banks to effectively carry out personal financial product has certain reference and reference value, promote the development and perfection of the personal financial products of commercial banks in China, improve the market competitiveness of domestic commercial banks in financial products.

Systematic research on the current situation of China's joint-stock commercial bank financial products marketing strategy, the new situation and the existing problems and causes, facing new requirements and supervision at home and abroad, and the analysis and reference for personal financial product marketing of commercial banks, combining with SWOT analysis method, the author the joint-stock commercial bank as an example analysis of joint-stock commercial banks how to construct marketing strategy. Finally, based on the above analysis foundation, was the Industrial Bank Putian branch and area of similar formulation and development of joint-stock commercial banks personal finance product marketing

strategy, from product and service, marketing channel, pricing and promotion and so on, put forward the optimization recommendations.

**Keyword: Personal finance mangaing, Marketing strategy,  
Compete strategy, Industrial Bank.**

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