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# 毕 业 论 文

题目：股份制商业银行营销现状与策略研究

## 摘 要

银行业是中国的寡头市场，四大国有商业银行工行，农行，中行和建行占据了大部分市场份额，全国股份制商业银行，外资银行和本地股份制商业银行正在争夺剩余的市场份额。

压力主要来源于外资银行和国有商业银行之间的双重竞争。全国股份制商业银行作为追随者，该如何实现其独特性是一个重要的问题。本文从市场营销的角度出发，运用如 SWOT 分析模型等经典的市场分析工具，全面和深入地分析了中国股份制商业银行的外部环境和内部资源，对其进行综合分析的基础上，得出结论，全国股份制商业银行应该实行现代营销管理，灵活地运用产品、价格、促销和分销的 4P 营销组合策略，规避市场竞争压力，从而打开广阔市场空间，取得进一步的发展。

**关键词：**股份制商业银行；4P；营销策略

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## Abstract

The banking industry is China's oligarchic market. The four major state-owned commercial banks ICBC, Agricultural Bank of China, Bank of China and CCB account for most of the market share. National joint-stock commercial banks, foreign banks and local joint-stock commercial banks are competing for the remaining market share.

The pressure mainly comes from the double competition between foreign banks and state-owned commercial banks. As a follower of the national joint-stock commercial banks, how to realize their uniqueness is an important issue. From the perspective of marketing, this article uses classic market analysis tools such as SWOT analysis model to comprehensively and deeply analyze the external environment and internal resources of China's joint-stock commercial banks, and draw conclusions based on a comprehensive analysis. National joint-stock commercial banks should implement modern marketing management, flexibly use the 4P marketing mix strategy of products, prices, promotions and distribution to avoid market competition pressure, thereby opening up broad market space and achieving further development.

**Key words:** Joint-stock commercial banks; 4P; Marketing strategies

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