
互联网背景下城市商业银行的转型研究

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摘要：随着 21 世纪互联网在全球的兴起，对各行各业都带来巨大的冲击，并引领者各行各业进行“互联网+”的变革，而互联网金融就是互联网化与金融行业融合再生的新产物。大量的互联网金融平台的兴起，其便捷性、快速性等的特点深受群众喜爱，给传统金融业中的城市商业银行带来了巨大冲击。这就要求传统城市商业银行要跟上时代的潮流，进行转型。本文通过分析城市商业银行和互联网金融的特点，为城市商业银行的转型提出可行性对策建议，达到转变商业银行传统思维模式，简化业务流程，提高工作效率，促进城市商业银行更好更快发展的目的。

关键词： 城市商业银行；互联网化；转型研究

Research on The Transformation of Urban Commercial Banks Under The Internet Background

abstract: With the rise of the Internet in the world in the 21st century, it has brought great impact to all walks of life. It has led all walks of life to carry out the "internet plus" reform. At the same time, some new industries have emerged. Internet finance is a new product of the integration and regeneration of Internet and financial industries. The rise and development of Internet finance has also led to a large number of changes in the financial market. The rise of a large number of Internet financial platforms, with their convenience and rapidity, are deeply loved by the masses. They have gradually replaced some traditional financial services and brought great impact to the city commercial banks in the traditional financial industry. In addition, "Internet" is the trend of the times, which requires the traditional city commercial banks to make some changes to keep up with the trend of the times. In this context, this paper, through understanding the characteristics of city commercial banks and Internet finance, and further research and analysis, finds out the problems and analyzes the problems, so as to put forward feasible countermeasures and suggestions for the transformation of city commercial banks. Through the proposal, the purpose of changing the traditional thinking mode of commercial banks, simplifying business processes, improving work efficiency and promoting the better and faster development of urban commercial banks can be achieved.

Key words: City Commercial Banks; Internalization; Transformation Research.

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