

交通银行武汉分行个人理财业务
的发展研究

Development of Personal Banking

Business of Bank of Communications

Wuhan Branch

摘 要

2019年武汉市城镇居民人均可支配收入为51706元，处于全平国平均水平之上。居民人均收入高速增长情况下，越来越多的人开始着眼于理财，为银行个人理财业务的发展获得了前所未有的机会。但随着商业银行理财业务的成长，出现了诸如盲目竞争，产品同质性，期限单一，收益偏差等问题，这些问题若没能做出相应的改善，会在竞争激烈的当下影响个人理财业务的长远发展。

本文介绍了商业银行个人理财业务的基本概念和分类，对交通银行武汉分行的个人理财业务发展状况进行了阐述，对其个人理财产品分别按风险、收益率、产品期限和起购金额进行统计分析，发现其个人理财产品存在产品期限偏短、收益率偏低、起购金额门槛高、非保本型产品占比大等问题，产生这些文体的原因有有理财产品同质化严重、市场细分不到位、银行内部管理不到位等内部原因和互联网金融影响、银行业竞争压力、客户风险意识不足、资管新规出台等外部原因。在基于交通银行武汉分行所面对的优势、劣势、机会、挑战分析基础上，提出提高个人理财服务质量、降低产品风险、降低起购金额和优化宣传方式等建议。

关键词：交通银行 个人理财业务 理财业务发展

Abstract

In 2019, the per capita disposable income of urban residents in Wuhan is 51706 yuan, which is above the national average. With the rapid growth of per capita income, more and more people begin to focus on financial management, which provides unprecedented opportunities for the development of personal financial management business of banks. However, with the development of financial services in commercial banks, there are some problems such as blind competition, product homogeneity, single term, income deviation and so on. If these problems can not be improved, they will affect the long-term development of personal financial services in the fierce competition.

This paper introduces the basic concept and classification of personal financial services of commercial banks, expounds the development status of personal financial services of Wuhan Branch of Bank of communications, and makes statistical analysis on their personal financial products according to risk, rate of return, product period and starting purchase amount, and finds that their personal financial products have short product period, low rate of return, high threshold of starting purchase amount Non guaranteed products account for a large proportion of the problems. The reasons for these styles include serious homogenization of financial products, inadequate market segmentation, inadequate internal management of banks and other internal reasons, as well as external reasons such as the impact of Internet finance, competitive pressure in the banking industry, lack of customer risk awareness, and the introduction of new regulations on asset management. Based on the analysis of the advantages, disadvantages, opportunities and challenges faced by Wuhan Branch of Bank of communications, this paper puts forward suggestions on improving the quality of personal financial services, reducing product risks, reducing the purchase amount and optimizing the publicity methods.

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