

中国建设银行金融创新发展对策研究
Research on Countermeasures of
Financial Innovation and Development
of China Construction Bank

摘 要

放眼古今，时代进步的主题永远都离不开创新，作为金融业中最具代表性的银行业的发展也遵循了这一规律。现如今随着经济全球化的程度愈渐加深，众多实力优越的外资银行接连进入了我国金融市场，给我们带来了许多发展机遇的同时也意味着我国的商业银行将持续面临着严峻的挑战和较大的压力。在这机遇与压力挑战并存的大环境下，我国商业银行只有加快制定金融创新发展对策的步伐，才能稳定地推动自身的可持续发展。因此，本文的写作就是关于银行金融创新发展对策的研究，并选取了中国建设银行作为研究对象。因为中国建设银行作为我国四大银行之一，它的健康发展与国家经济稳定息息相关，极具代表性和研究价值。本文主要分为四个部分，首先论述了金融创新的相关概念，接着分析了中国建设银行金融创新发展的现状及存在的问题，然后对中国建设银行金融创新发展的环境进行分析，最后提出了相关的金融创新发展对策和实施保障的建议，进而达到提高银行竞争力的主要目的。

关键词：中国建设银行 金融创新 实施保障

Abstract

Looking at the past and present, the theme of the progress of the times will always be inseparable from innovation. The development of the banking industry, which is the most representative of the financial industry, also follows this law. Nowadays, with the deepening of economic globalization, many powerful foreign banks have successively entered China's financial market, which has brought us many development opportunities and mean that China's commercial banks will continue to face severe challenges. And greater pressure. In this general environment where opportunities and pressure challenges coexist, China's commercial banks can only steadily promote their own sustainable development by accelerating the pace of formulating financial innovation and development countermeasures. Therefore, the writing of this article is about the research on the countermeasures of the bank's financial innovation and development, and selected China Construction Bank as the research object. Because China Construction Bank is one of the four major banks in China, its healthy development is closely related to the national economic stability, and it is highly representative and valuable in research. This article is mainly divided into four parts. First, it discusses the related concepts of financial innovation, then analyzes the current situation and existing problems of China Construction Bank 's financial innovation and development, and then analyzes the environment of China Construction Bank 's financial innovation and development. Finally, it puts forward relevant countermeasures for financial innovation development and implementation guarantee suggestions, so as to achieve the main purpose of improving the competitiveness of banks.

Keywords:China Construction Bank Financial Innovation Implementation guarantee

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