

题 目：互联网金融背景下中国农业银行
传统零售业务转型研究

摘 要

随着计算机和互联网的迅速发展，尤其是网络技术的成熟、智能手机的普及，人们的生活方式发生翻天覆地的改变。手机银行、网上银行等新的产品逐渐改变着金融服务方式，由以往的实体网点服务逐渐转变为网络服务方式，有效提升资源配置效率、降低交易成本、减少业务流程，促进金融服务行业发展。同时也带来了不利的影响，互联网金融的产生使传统零售业务固有的经营模式发生变化。本文主要利用《中国农业银行财务报表》数据，分析在互联网金融背景下中国农业银行（以下简称农行）传统零售业务的发展现状，发现农行的个人贷款业务占总贷款业务比重低，个人存款业务占总存款的比重逐年下降以及零售中间业务受到互联网金融的巨大冲击。同时以上述分析为根基，探讨了在互联网金融发展背景下农行传统零售业务转型面临的困境及其转型的对策。

关键词：互联网金融；中国农业银行；传统零售业务；业务转型

Abstract

With the rapid progress of computer and the Internet, particularly the maturity of network technique, the popularization of smartphones, dramatic changes in the way people live. New products such as mobile phone bank, the bank on the net is gradually changing the way of financial services, by the previous way of network entities gradually transforms the service network services, enhance the efficiency of resource allocation, reduce transaction costs, reduce the business process, promote the development of the financial services industry. Also adversely affect at the same time, the generation of the Internet financial make changes inherent in the traditional retail business management pattern. This study mainly uses the data of the financial statement of agricultural bank of China(shortened from ABC) to analyze the development status of the traditional retail business in the context of Internet finance, and finds that the proportion of personal loan business in the total loan business is low, the proportion of personal deposit business in the total deposit business is decreasing year by year, and the retail intermediate business is greatly impacted by Internet finance. At the same time, the study discusses the difficulties and countermeasures of the transformation of traditional retail business of agbank under the background of Internet finance.

Keywords:Internet finance;Agricultural bank of China;Traditional retail Business;business transformation.

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