



Research on Problems and Improvement Strategies of Bank Customer Management Service

Yufeng Wu^(✉)

Badong County Branch of China Post Group Co., LTD., Hubei 444300 Badong County, China
wyf1177@163.com

Abstract. Bank customer management service is very important for banks. It not only reflects the comprehensive level of a bank, but also reflects the importance that banks attach to customers, thus affecting bank efficiency. The customer management service of banks is different from the customer management service of other industries. Banks must base on their own characteristics and specify a targeted customer management service model. At present, there are outstanding problems in bank customer management services, such as uneven quality of service personnel, inadequate complaint feedback mechanism, etc. This paper is problem oriented, summarizes the problems in bank customer management services, and gives corresponding improvement countermeasures to provide ideas for the optimization of bank customer management services.

Keywords: Bank customer management service · Existing problems · Promotion strategy research

1 Introduction

The bank customer management service refers to that the bank provides various services for customers purposefully by analyzing customer needs and customer characteristics, with the purpose of cultivating customer loyalty and improving the bank's efficiency. The reasonable bank customer management service is that the bank meets the needs of customers and improves its own benefits through effective ways. Bank customer management service is one of the most important parts of the bank. With the continuous improvement of people's living standards, customers have higher and higher requirements for the bank. At present, people are not only satisfied with the financial function of the bank, but also pay attention to the service level of the bank [1, 2]. Especially in the case of a particularly large number of bank brands, people can choose a large number of banks, which further increases people's requirements for bank customer service management capabilities. In this context, it is urgent and necessary for banks to improve their own customer management services. At present, there are also many problems in bank customer management services. After a thorough study of the reasons, the bank itself does not pay enough attention to them, and the guarantee of service personnel is

not sound enough, which requires the bank to pay full attention to. The bank should also be soberly aware that people are not only concerned about the deposit interest rate, the size of the bank, but also pay more attention to customer management services [3].

2 Problems in Bank Customer Service Management

At present, there are many problems in bank customer service management, whether large banks or small banks, there are generally problems in bank customer service management. Through sorting out, there are the following outstanding problems. It is mainly manifested in three aspects: service level, service management and service concept.

2.1 The Level of Bank Customer Service Management Personnel is Uneven

The bank's customer service managers represent the bank's image and customer concept at a certain level. At present, the service level of bank customer service managers is very different, and there are slight differences between large banks and small banks. This is due to the different size of the city where the bank is located and the different needs of customers. For large banks, the ability of bank customer service managers is relatively high, but their service willingness is not strong. For small banks, the situation is more complicated [4]. At present, except for large state-owned banks and joint-stock banks, there are more than 4000 banks in China, accounting for the vast majority (Table 1). The service attitude of the customer service managers of these banks is relatively backward, and the service ability needs to be improved. Therefore, there are certain problems in the customer service management of banks of all types.

2.2 The Bank Customer Service Management Model is not Sound Enough

The bank customer service management mode is an important basis for the bank to carry out the bank customer service management, and also an important guarantee for the bank customer service management. At present, some banks still do not have sound bank customer service management models and norms, or even some banks do not specify bank customer service management regulations, which will inevitably lead to the absence of bank customer service management [5]. Some banks have formulated bank customer service management norms, but in terms of implementation, they have

Table 1. List of Domestic Banks

<i>Bank Type</i>	<i>Quantity</i>
<i>Large state-owned commercial banks</i>	6
<i>Joint-stock bank</i>	12
<i>City Commercial Bank</i>	118
<i>Rural Commercial Bank</i>	3800 +
<i>Other Banks</i>	19

not strictly followed the contents of the norms, which has led to the bank customer service management in a nominal form and has not played its due role. Therefore, the absence and imperfection of bank customer service management model has become one of the outstanding problems of bank customer service management.

2.3 The Bank's Customer Service Management Ideology is Relatively Backward

With the continuous progress of the society, the customer's thinking mode and living habits have undergone tremendous changes. If the bank still carries out services according to the bank's customer service management ideas a few years ago or even more than a decade ago, it will inevitably fail to meet the customer's needs. Even if the bank makes more efforts in service, it will not yield results. Some banks have strengthened the service of their member customers, but they have not classified their member customers, such as male customers and female customers, young customers and elderly customers, and have not made specific distinctions [6]. If they still serve according to the same service philosophy, it will inevitably lead to the lack of service, reduce customer satisfaction, affect customer experience, and ultimately damage the interests of the bank.

3 Analysis on the Causes of Problems in Bank Customer Service Management

There are many problems in bank customer service management, and there are various reasons behind them. It is mainly manifested in the following three aspects, exploring the causes behind them will help to propose countermeasures for improving bank customer service management.

3.1 Inadequate Training of Bank Customer Service Management Personnel

Training is the main way to improve the service level of service personnel, and it is also the case in bank customer service management. At present, there are deficiencies in the training of bank customer service managers, mainly in the following aspects. First of all, the training time for bank customer service management personnel is less, and the training time cannot meet the requirements. Secondly, the training content of bank customer service managers is relatively backward, especially for local banks, which have less contact with international big banks, and there are loopholes and gaps in the advanced training content [7]. Finally, it is the lack of learning awareness of the bank customer service managers themselves, and the bank customer service managers did not fully realize the importance of learning, resulting in the lack of learning.

3.2 Inadequate Implementation of Bank Customer Service Management Standards

The standardization of bank customer service management personnel is an effective magic weapon to ensure the normal operation of bank customer service management. However, due to insufficient implementation, the bank customer service management

is insufficient. First, the bank's own management is insufficient. Some banks have not set up professional departments and personnel to supervise and inspect the management norms of bank customer service, leading to the absence of bank customer service management from top to bottom. Secondly, the incentive for bank customer service managers is insufficient. The bank's customer service management standards did not provide sufficient protection for the bank's customer service management personnel, or the protection was insufficient, resulting in the bank's customer service management personnel being unwilling to implement the bank's customer service management standards [8, 9].

3.3 The Concept of Bank Customer Service Management Was not Updated in Time

The designation of the bank's customer service management measures is not once and for all, but will change with the development of the world. In particular, some local banks have few opportunities to contact international metropolises and cannot grasp the trend of the times at the first time, which leads to the backwardness of bank customer service management. For example, in terms of product marketing for bank customer service managers, the service personnel themselves do not understand the trends and prospects of product development, let alone make reasonable explanations to customers, which will inevitably lead to the failure of product marketing. Therefore, the limitation of the bank's own vision has become the main reason for the backwardness of the bank's customer service management ideas.

4 Research on Improving Strategy of Bank Customer Service Management

There are many problems in bank customer service management. We can summarize the improvement strategy of bank customer service management while digging deep into its causes, and then provide ideas for the optimization of bank customer service management.

4.1 Strengthen the Training of Bank Customer Service Managers

Banks should fully realize the importance of the training of bank customer service managers, and formulate training methods for bank customer service managers in a planned and targeted manner. Banks should actively learn from the experience of large banks and banks that have done well in training, and reasonably formulate their own training methods for bank customer service managers in combination with their own development positioning. At the same time, during the implementation, the training time should not be occupied. It should be recognized that a good training is to provide more energy for the future. The mobilization of training should be done well to make employees realize the importance of training, for example, to improve their own service level, and then to positively reflect the promotion of positions, salaries and other aspects. Therefore, we are all the more in favor of using effective "remote training" methods to provide convenient and flexible training for customer service managers [10].

4.2 Improve Bank Customer Service Management Norms

Banks should give prominence to improving their customer service management standards. It is necessary to clarify key links, absorb more suggestions from grassroots employees, conduct research on customers, understand their needs, seek opinions and suggestions from multiple levels and angles, and formulate reasonable and scientific bank customer service management specifications. At the same time, it is necessary to dynamically adjust the bank customer service management specifications. In the process of implementation, it is necessary to find out the existing problems and deficiencies, and make timely adjustments. It is necessary to take the customer's needs as the direction of adjustment. A complaint channel should be set up. When a customer encounters a difficult problem, or is dissatisfied with something, or is a good suggestion, it can be delivered to the bank manager in a timely manner. The customer service of China Merchants Bank is a good illustration. Through training for employees, our employees have a complete set of service specifications, which can meet the needs of most customers and achieve the goal of bank customer management services.

4.3 Actively Change Ideas and Improve Service Level

Banks should define their own status. For large banks, they should keep in line with international standards and provide classified services according to different customers, such as overseas personnel, overseas personnel, transnational business, etc. For small banks, they should actively learn from large banks, learn from the advanced management service experience of large banks, and do a good job in basic daily financial services. On this basis, they should appropriately expand international financial services. At the same time, banks should actively introduce good financial products, especially those based on rural development orientation. They should help rural customers understand financial products. On the one hand, rural customers can enjoy more flexible financial methods, and on the other hand, they can expand their own business and improve efficiency.

5 Conclusion

The customer service management of banks is a long-term work. At present, there are various problems in banks. When we find out the problems, we analyze the causes behind the problems, and then put forward countermeasures such as strengthening the training of bank customer service managers, improving bank customer service management standards, actively changing ideas, and improving service levels. Of course, this requires the bank to take the lead and optimize the bank customer service management from top to bottom. We should also fully understand the needs and suggestions of grassroots service personnel and customers, and promote the optimization of bank customer service management from the bottom up. In a word, the measures to improve bank customer service management discussed in this paper can provide ideas for banks to optimize bank customer service management.

References

1. Li Bin. Countermeasures to Effectively Improve the Customer Service Ability of Commercial Banks [J]. *Modern Commerce*, 2021 (15): 135-137.
2. Yan Luyue. The role and enlightenment of Tiktok popular culture on college students' ideological and political education [J]. *Journal of Taiyuan City Vocational and Technical College*, 2022 (09): 134-138.
3. Sun Yue. Internet Short Video Helps College Ideological and Political Education Innovation Challenge and Breakthrough [J]. *Journal of Panzhihua University*, 2022,39 (04): 97-104.
4. Pang Ting, Tang Feng, Chen Xing, Li Han. Research on Innovation of Ideological and Political Education for Medical Postgraduates in the Internet Era [J]. *Science and Education Guide*, 2022 (18): 83-85.
5. Ding Jingbo China Merchants Bank Private Bank Financial Service Case Analysis [D]. Hebei Institute of Finance, 2022.
6. Wei Peng. Research on the Path of Commercial Banks to Build Excellent Customer Experience Outlets [J]. *Northern Finance*, 2021 (08): 3-7.
7. Focusing on customers, building a full link service system of Agricultural Bank of China [J]. *Rural Finance Research*, 2022 (01): 80.
8. Jin Chaoqi. The Combination Strategy and Value Thinking of Customer Service and Marketing [J]. *China Business Review*, 2022 (17): 126-128.
9. Jin Suo. An Analysis of Customer Service Management Strategy Based on Service Marketing Theory [J]. *Modern Marketing (The Last Ten Days)*, 2022 (03): 104-106.
10. Xia Anlin, Du Dongsheng, Sheng Yuanjie, Liu Bei. Prediction Algorithm of Bank Target Customers Based on Decision Tree [J]. *Computer Knowledge and Technology*, 2022,18 (24): 8-11.

Open Access This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

