

**MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE  
V.N. KARAZIN KHARKIV NATIONAL UNIVERSITY**

**Karazin Banking Institute**

Department: **Banking Business and Financial Technologies**

Specialty: **072 Finance, banking, insurance and stock market**

Educational program: **Financial technologies and banking management**

Group: **AF-23M full-time mode of study**

**QUALIFYING MASTER'S THESIS**

on the topic: **INNOVATIVE ASPECTS IN THE FORMATION OF A  
CLIENT-ORIENTED BANK STRATEGY**

submitted by the applicant of higher education

**LI Guodong**

The qualifying master's thesis was accepted for defense by  
the decision of the Department of  
Banking Business and Financial Technologies

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**Head of Department**

**Doctor of Economics, Professor**

\_\_\_\_\_ **Galina AZARENKOVA**

Scientific advisor

**PhD in Economics** \_\_\_\_\_ **Nadia VIADROVA**

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**APPROVED**

Head of department  
of Banking Business and Financial  
Technologies  
Doctor of Economics, Professor  
Galina AZARENKOVA  
ASSIGNMENT

«25» September 2024.

**INDIVISUAL ASSIGNMENT**

Assigned to the applicant **LI Guodong**, full-time mode of study, in furtherance of preparation of the qualifying master's thesis on the topic **Innovative aspects in the formation of a client-oriented bank strategy**.

The topic was approved by order dated "17" September 2024 ya. No.4601-3κ/1025 the qualifying master's thesis is based on the following materials: Qualified master's theses are based on extensive and reliable academic literature, empirical studies, statistical data, interviews, experimental results, legal documents, books, Internet resources, and your own research. Together, these materials form the theoretical framework and support for the thesis, ensuring the credibility and depth of the research.

**Plan of qualifying master's work**

**CHAPTER 1 DEFINITION OF RELATED CONCEPTS**

**CHAPTER 2 A BANK CUSTOMER SERVICE QUALITY SURVEY**

## CHAPTER 3 STRATEGIC DEVELOPMENT OF A BANK'S CUSTOMER SERVICE SYSTEM

**The object of research:** Customer Service and Strategy Formulation in China's Banking Industry.

**The purpose of the qualifying master's work:** As a complex system concept, customer service is the basis for banks to achieve stable and sustainable development. With the rapid development of the Internet, the competition between banks in the same industry has become increasingly fierce, and the improvement of customer service quality has become very important. On this basis, this article will further analyze the current customer service situation of Bank A and gain a deeper understanding of customer needs. Efforts should be made to put customers at the center, avoid customer churn, improve the organizational structure and related service processes of the bank through professional knowledge and theoretical analysis, and apply them to marketing, technology, and customer related fields. Based on customer demand orientation, further optimize customer service strategies, enhance customer satisfaction with China Merchants Bank, and promote the optimization of A Bank's development strategy.

### **Specific assignment that a higher education applicant must complete to achieve the goal:**

In chapter 1: This chapter discusses the relevant theories and foundations for formulating bank development strategies centered on customer service including strategic competition theory, customer service theory, etc.; introduced the concept definition of service quality and customer service quality of commercial banks, as well as the relevant theoretical foundations of customer relationship management theory, customer lifecycle theory, and service quality gap model.

In chapter 2: This chapter analyzes the conduct of a survey and research on customer relationship management in Bank A of China, touching on the issues of customer service quality, customer service content and the existing development strategy system; the problems and shortcomings of the customer service process of Bank A are investigated. After analyzing the survey results of A Bank's customer service quality, it


can be concluded that the main problems in the bank's customer service are the lack of employee service philosophy; employees have weak professional abilities; imbalance in employee age structure; the business processing procedure is cumbersome; low utilization rate of hardware devices; the service level for special groups is low. Then, based on the knowledge learned, propose optimization strategies to enhance the customer service quality of Bank A and promote the improvement of its strategic competitiveness.

In chapter 3: Proposed targeted countermeasures and suggestions based on the main problems in A Bank's customer service, mainly including understanding customer needs; developed employee service management and incentive systems; provided service theory and practical training to employees; fully integrated human resources and optimize age structure; optimized business processing procedures and strengthen departmental collaboration; Updated hardware facilities; explored high-quality and efficient services to improve service quality.

**CALENDAR PLAN**

<u>NO</u>	Name of work stages	Deadline set dates from	Note
1	Selection of the topic		
2	Approval of the plan and tasks of thesis		
3	Submission of the thesis to the supervisor		
4	Supervisor must sign the thesis		
5	Norm controller must sign the thesis		
6	Admission by the head of the department to the defense of the thesis		
7	Defence of thesis		

Date of assignment issuance 25.09.2024

Student **LI Guodong** 

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Signature initials, surname  
 Scientific advisor **Nadia Viadrova**

Signature initials, surname

## **ABSTRACT**

### **Innovative aspects in the formation of a client-oriented bank strategy**

**LI Guodong**

Total papers contains 64 pages, 31 references, 2 tables, 2 trend analysis chart.

**Object of research:** Customer Service and Strategy Formulation in China's Banking Industry.

**Subject of research:** Optimize bank development strategy based on improving customer service quality.

**Purpose of qualification master's work:** As a complex system concept, customer service is the basis for banks to achieve stable and sustainable development. With the rapid development of the Internet, the competition between banks in the same industry has become increasingly fierce, and the improvement of customer service quality has become very important. On this basis, this article will further analyze the current customer service situation of Bank A and gain a deeper understanding of customer needs. Efforts should be made to put customers at the center, avoid customer churn, improve the organizational structure and related service processes of the bank through professional knowledge and theoretical analysis, and apply them to marketing, technology, and customer related fields. Based on customer demand orientation, further optimize customer service strategies, enhance customer satisfaction with China Merchants Bank, and promote the optimization of A Bank's development strategy.

#### **Tasks of qualification master's work are**

- Research on the methodology and related theories and foundations for formulating bank development strategies centered on customer service. Including strategic competition theory, customer service theory, etc.

- Introduced the concept definition of service quality and customer service quality of commercial banks, as well as the relevant theoretical foundations of customer relationship management theory, customer lifecycle theory, and service

quality gap model.

- Taking Bank A of China as an example, conduct a survey and research on its customer relationship management, customer service quality, customer service content, and existing development strategy system. Explore the problems and deficiencies in the customer service process of Bank A.

- After analyzing the survey results of A Bank's customer service quality, it can be concluded that the main problems in the bank's customer service are the lack of employee service philosophy; Employees have weak professional abilities; Imbalance in employee age structure; The business processing procedure is cumbersome; Low utilization rate of hardware devices; The service level for special groups is low. Then, based on the knowledge learned, propose optimization strategies to enhance the customer service quality of Bank A and promote the improvement of its strategic competitiveness.

- Propose targeted countermeasures and suggestions based on the main problems in A Bank's customer service, mainly including understanding customer needs; Develop employee service management and incentive systems; Provide service theory and practical training to employees; Fully integrate human resources and optimize age structure; Optimize business processing procedures and strengthen departmental collaboration; Update hardware facilities; Explore high-quality and efficient services to improve service quality.

**According to results of the research**, the develop strategic measures that are in line with the improvement of customer service quality for Bank A, propose new ideas for the development of Bank A's customer service quality improvement, and provide theoretical support for the improvement of customer service quality in the financial industry in the new era.

**The obtained results can be used** analyzing the perceived level of customer service quality, identifying problems from customer feedback, and forming targeted measures based on the problems will to some extent help A Bank improve its marketing level, service management capabilities, and innovative service

capabilities. At the same time, we hope to provide feasible suggestions for financial institutions with similar problems through the research results of A Bank's customer service case.

**KEY WORDS:** Customer service; Commercial banks; Development strategy; Service quality

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## INTRODUCTION

With the continuous development of the economy and society and the people's longing for a better life, the demand for various products and services among Chinese residents is becoming increasingly strong, and financial services in service products play an important role in the market economy. In the current post pandemic era, high-quality customer service in financial services is the cornerstone of the development of commercial banks. To provide residents with better quality financial services, it is necessary to improve one's service level and ability to a certain extent, enhance competitiveness in the industry, and strive to be the first bank in terms of service. According to the current requirements for the transformation of branches of Bank of China A and the comparison with the actual business situation of the industry, whoever wins customers wins the world. Providing customers with convenient, standardized, and refined services can increase their identification and sense of belonging, thereby having a positive impact on the company's business indicators and future development, and forming a good corporate culture. The economic growth and operational level improvement of commercial banks also rely on high-quality customer service. In the process of improving business performance, providing customers with high-quality services is inseparable. The direction of improving business performance under the new social and economic

situation is to enhance the quality of customer service.

The operation and development of commercial banks are based on the customer base. Customers are the driving force for commercial banks to move forward. Promoting the improvement of customer service quality, enhancing customer satisfaction and smoothness, is a necessary way for commercial banks to improve their operational level, consolidate customer loyalty and stickiness. To enhance the importance placed on customers, customer service quality must be taken as fundamental. It is of great significance to analyze and study customer needs from multiple perspectives, improve customer service quality, optimize the customer service level of commercial banks, and achieve maximum value for both enterprises and customers. By analyzing the factors that affect customer service quality from multiple perspectives, conducting a comprehensive and detailed investigation and analysis from macro to micro levels, identifying the problems in A Bank's customer service quality based on the results of the investigation data, and finding targeted measures to improve customer service quality, fundamentally solving the problem of declining or falling behind in business level caused by low customer service quality.

From the analysis of the background of A Bank's improvement of customer service quality, it can be concluded that the enhanced customer service quality has theoretical and practical significance. Multiple research methods, such as literature research, qualitative analysis, questionnaire

survey, and analytic hierarchy process, are used as tools to strengthen the importance of customer service quality for the development of commercial banks based on various theoretical foundations. This article uses questionnaire surveys and interviews to identify the factors that affect the quality of customer service at A Bank. The survey data results are summarized, organized, and compared to summarize the survey on the quality of customer service for both individual and corporate customers at A Bank. At the same time, problems that affect the improvement of customer service quality at A Bank are also identified, including a lack of employee service philosophy; Employees have weak professional abilities; Imbalance in employee age structure; The business processing procedure is cumbersome; Low utilization rate of hardware devices; The service level for special groups is low.

This article provides targeted analysis of strategies to improve the customer service quality of Bank A, including the development of employee service management and incentive systems, and the establishment of long-term mechanisms; Organize theoretical and practical training for employees; Fully integrate human resources and optimize age structure; Simplify business processing procedures and strengthen departmental collaboration; Improve the environment of business outlets and update hardware facilities; Explore online communication services to make them more warm, and so on. Through a series of measures, targeted suggestions

and optimization paths are fully proposed to improve the customer service quality of Bank A, promote customer service quality that is in line with the development of Bank A, and make due contributions to the rapid development of the economy and the comprehensive improvement of the level of competition.

## CHAPTER 1 DEFINITION OF RELATED CONCEPTS

### 1.1 Customer Service Quality of Commercial Banks

Service quality refers to the level of service provided to potential customer needs during the transaction process between an enterprise and a customer, achieving a level of customer recognition. It can be referred to as service quality. For modern society, services exist in the form of intangible products, but they emphasize that meeting customers' differentiated needs is the same as tangible products and also changes with market changes. Intangible products may not be directly perceived by the naked eye to a certain extent, but with the premise of providing the same tangible products or after customers have personally experienced them, it can be found through customer feedback that service quality is the core of service marketing and the magic weapon for enterprises to win in competition.

Enterprises have different standards for service quality when providing customers with services of different specifications, grades, and tastes. Customers not only focus on the outcome but also on the process when trading. Service quality arises from the moment when a service enterprise engages in business transactions with customers. Its improvement and optimization rely on the formation of internal system management and product quality within the enterprise. It can be evaluated through macro assessments such as the quantification of constituent elements and

assessment indicators, objectively weighing advantages and disadvantages, and using customers' subjective understanding as the standard for measuring and inspecting service quality.

Service quality is a macro evaluation indicator used to determine the quality of service received by customers. Different levels of service quality determine the level of service received by customers at different levels. Therefore, in the development of enterprise operations, improving service quality is the basic guarantee for improving marketing level.

Related scholars have conducted numerous studies on customer service quality, and Oliver et al. (1981) believe that customer satisfaction depends on the degree of consistency between the consumer's experience during the consumption process and their original expectations. Booms et al. (1981) found that service quality is the norm between measuring service level and customer expectations. It measures the level of service level by continuously providing service items that meet customer expectations. Gronroos (1982) believed that service quality is the subjective perception of customers. When customers actually experience service that exceeds expectations, their evaluation will be high, and vice versa, their evaluation will be low. Spreng (1996) believes that if a company wants to establish long-term good relationships with customers, it must ensure that the services it provides have comparative advantages. Therefore, it is necessary to conduct a more in-depth investigation and analysis of services, and establish a more

scientific service measurement dimension. Brady et al. (2001) proposed a hierarchical service quality evaluation model, which suggests that service quality can be evaluated from three levels: perceived interaction quality, environmental quality, and service effectiveness quality. Brady et al. (2005) conducted a study on the means by which customers understand, perceive, and evaluate the services provided, as well as the factors that influence consumer purchasing behavior. They found that perception, quality, customer satisfaction, and the overall strength of service providers collectively affect customers' purchasing tendencies. Caemmerer et al. (2010) argue that Fotiadis (2020) believes that consumer citizenship behavior constitutes the determining factor of consumer behavior. It shapes beliefs related to the quality of services provided by the enterprise and cultivates the level of customer satisfaction. Explored the intention of customer behavior to provide information and feedback to businesses, supporting their social circles, advertising through "word-of-mouth", communicating and interacting with other customers, and exchanging opinions. Due to the discovery of problems, investigating the impact of the above factors on service quality perception, purchase intention, and customer satisfaction may occur. Using implicit statistical analysis methods to analyze survey data, customer feedback and interaction determine purchase intention, and these parameters collectively determine perceived service quality. Wahlberg et al. (2016) analyzed the compressive strength of the relationship between

personal financial advisors and bank customer satisfaction from two aspects: the experience of capital clients towards personal financial advisors and bank service quality, and the dedication of personal financial advisors and bank customer satisfaction. Furthermore, the four dimensions of service quality, namely customer personal behavior, professional skills, service project composition, and service project trust, have a significant differential impact on consumer satisfaction. At the same time, the necessity of these four dimensions lies in the customer's satisfaction rate with the bank. Failure to provide timely feedback on customer service perception can significantly reduce customer satisfaction. Endara (2019) found that the perception of service quality is influenced by external customer groups and environmental uncertainties, after studying the relationship between service quality and customer satisfaction in both public and private banks. Compared to private banks, public banks focus more on customer satisfaction. Compared to private banks, public banks are more concerned with customer satisfaction. This scientific research has provided some insights into the differentiated development trend between private banks and public banks. Fattah AlSlehat (2021) found that using customer satisfaction as a mediating variable has a significant impact on customer service quality in Jordanian commercial banks through data analysis and research.

As is well known, the limited customer resources are an important factor affecting the current competition of commercial banks. The effective

way to retain high-end customers is to improve the existing service quality, thereby maintaining the stable development of commercial banks' economic income and operating level. Therefore, in response to this special customer service subject and object, the concept of customer service quality in commercial banks has emerged. Customers are the main source of profit income for commercial banks, and the subject of commercial bank services is limited by the specificity of both parties. The party providing services specifically refers to commercial banks. Therefore, improving the quality of customer service for commercial banks requires commercial banks to optimize service processes, provide subtle and innovative services.

The customer service quality of commercial banks refers to the perceived satisfaction level of customers with the services provided by commercial banks when receiving financial services from banks. The customer quality of commercial banks refers to the level of customer service and response efficiency provided by commercial banks when customers encounter problems and difficulties in business processing. It directly intervenes in customers' judgment of the quality of commercial bank services. If high-quality services cannot be provided to customers quickly, timely, and accurately, it will affect customer satisfaction and thus affect customer loyalty to commercial banks.

## 1.2 Customer Relationship Management Theory

Customer Relationship Management (CRM), a theory originated from Gartner Group scholars in the United States. CRM refers to a position and value orientation of enterprises in handling customer relationships while maintaining a new management system for both parties while handling business for customers. The core direction of enterprise research is how to increase the number and quality of customers, while also achieving product value for customers while making profits for the enterprise itself. Create value for customers while generating revenue. Specifically, customer relationship management refers to the process by which enterprises summarize, organize, and deeply analyze customer behavior characteristics through certain methods, and develop corresponding market expansion plans and customer maintenance plans based on customer information; Adopting targeted products or providing differentiated services to improve and develop the relationship between both parties; By creating revenue for customers to meet their needs, we can increase customer loyalty and further enhance the competitiveness of the enterprise. The connotation of customer relationship management theory is mainly centered on customers, achieving dual maximization of interests for both enterprises and customers through different dimensions. Its development is closely related to technological development and comprehensive management of enterprise business processes, including but not limited to dimensions such as enterprise

management systems, sales models, service concepts, and after-sales evaluations.

Customer relationship management is a management method that enterprises use Internet information technology to collect and sort out customer information and apply it to customer mining, customer marketing, customer maintenance and other stages in order to better organize enterprise resources, cultivate customer-centric business philosophy. For commercial banks, the establishment of customer relationships can be divided into the following four stages:

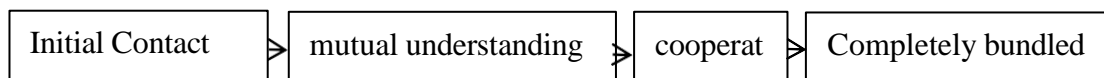


Figure 1: The Four Stages of Customer Relationship Management

**Initial contact stage:** It exists in the initial stage of establishing a transaction relationship, during which the transaction between the customer and the bank is only one-time and there is no further communication. This stage creates opportunities for banks to seek customer needs.

**Mutual understanding stage:** During a period of communication between the customer and the bank, some transaction traces and information are generated at the bank, and the bank can collect more customer information during this stage.

**Deepening cooperation stage:** During this stage, banks can fully demonstrate their advantages and continuously attract customers to choose

themselves. The more products customers choose from the bank, the more cooperation they have, and the higher their loyalty to the bank. Through this stage, the likelihood of customers choosing other banks will be relatively lower.

Complete bundling stage: When the customer has all their financial relationships centralized in that bank, all their financial transactions will be completed by that bank, forming a community of interests between the bank and the customer. In this case, if the customer chooses another bank, they will incur greater costs and will not be easily poached.

### 1.3 Customer Life Cycle

The customer life cycle theory evolved from the product life cycle theory. It refers to the process in which the business relationship between a company and its customers develops from scratch over time, forming a trajectory. It reflects the development of changes in customer relationships at different stages. The customer life cycle can be divided into four stages: investigation period, formation period, stability period, and degradation period. The investigation period is the primary step in exploring and exploring customer relationships. During this stage, customers will participate in

enterprise research under certain circumstances and choose to gain a deeper understanding of the enterprise or engage in exploratory cooperation based on their own needs; The formation period is a stage of rapid evolution of customer relationships, during which customers and enterprises form a low degree of trust alliance, which will fluctuate to some extent with changes in customer needs; The stable period has reached the peak of the development of the relationship between the enterprise and the customer. During this stage, the satisfaction and recognition of both the customer and the enterprise are at a high level, and the cooperation between the two parties is relatively stable; The degradation period is a stage in which the level of customer relationships deteriorates and declines. The reason for the changes in this stage may be due to a decrease in the degree to which the enterprise maintains its customers, or it may be due to changes in customer demand that the products supplied by the enterprise cannot be fully met. When customers compare horizontally, they discover that there are more options available. The specific figure is shown in Figure 2.

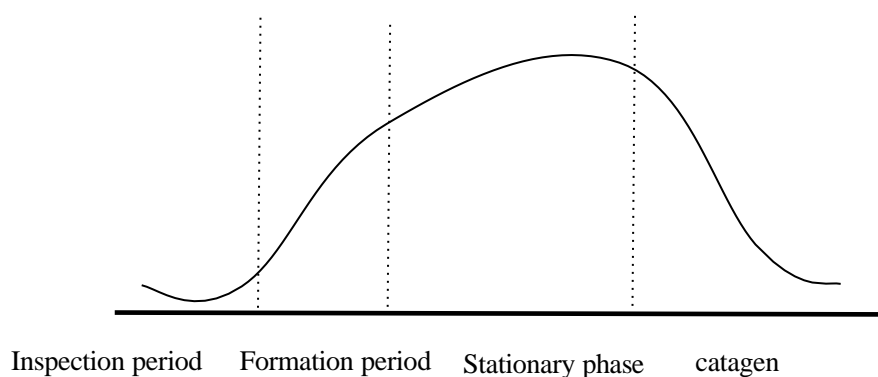


Figure 2: Schematic diagram of customer life cycle theory

If the enterprise does not take improvement measures at this time, it will consume the trust and dependence of customers. Therefore, the customer life cycle theory is one of the most efficient theories for studying customer relationships and an important method for studying the dynamic characteristics of customer relationship development.

#### 1.4 Customer segmentation theory

Market segmentation refers to the process of dividing the market of potential customers into different groups and segmented markets based on certain characteristics. The members of these groups have similar characteristics and typically share one or more aspects. One of the main reasons for marketing segmented markets is that they can create customized marketing combinations for each segmented market and cater to them accordingly.

The concept of market segmentation was proposed by Wendell R. Smith in 1956 as an alternative marketing strategy through product differentiation and market segmentation. Market segmentation basically solves a major problem for marketers: customer positioning. More conversions are possible personalized marketing activities, which require marketers to segment the market and design better products and marketing strategies for target customers to achieve personalized marketing

interactions.

However, there is currently no clear definition of customer segmentation. However, some scholars believe that customer segmentation refers to categorizing, valuing, and benefiting customers based on their needs within a clear strategic business model and key markets. The differences between customers are natural and unchangeable. Royal Bank, currently the largest bank in Canada in terms of asset size, has had successful cases in customer segmentation. In 2004, Royal Bank segmented its customer base and selected medical students or interns aged 18 to 35 as its important customer group. It initiated personal and career development loans for young medical practitioners, believing that although their current income is low, they will become important customers of the bank in the future. Sure enough, within a year, the market share of customers like Royal Bank has risen to 20%, and now the average revenue brought to the bank by each of these customer groups is four times the overall level of the company. Through customer segmentation, enterprises or service groups can find or locate target customers, further explore their deep-seated needs, and develop personalized product marketing activities. This process will effectively increase the profits of the enterprise and ensure the maximization of benefits within effective resources.

## CHAPTER 2 A BANK CUSTOMER SERVICE QUALITY SURVEY

### 2.1 Selection of survey subjects

In order to ensure the comprehensiveness and accuracy of the conclusions, this article investigates the current status of customer service quality at Bank A through the distribution of a survey questionnaire. This survey will include questionnaire and interview surveys, which will use random sampling to ensure the accuracy and reliability of the final data, in order to complete the investigation of customer service quality. Based on the survey results, A Bank's customers' opinions on service quality will be known, and in-depth interviews will be conducted with customers and the bank's management to better understand the deficiencies in the bank's customer service quality.

In the process of creating the survey questionnaire, combined with A Bank's customer service and the data needed for this study. In order to save customers' time, the number of questions set in this questionnaire is not large and does not require extensive writing. The vast majority of questions can be

completed by checking, ensuring that customers can fill them out within three to five minutes. A total of 200 questionnaires were distributed for this survey, including 170 questionnaires for individual customers and 30 questionnaires for corporate customers. 198 questionnaires were collected, with a recovery rate of 99%. Among them, 194 valid questionnaires accounted for 97.98% of all collected questionnaires, including 165 individual customer questionnaires and 29 corporate customer questionnaires. The survey questionnaire is randomly distributed based on the approximate proportion of the total number of customers. By collecting and organizing the survey questionnaire data of Agricultural Bank of China's A service, we have basically grasped the situation of A Bank's customer service. The survey overview and related results are shown in the form of charts and graphs below.

## 2.2 Questionnaire collection and data analysis

According to the survey questionnaire data, 16.4% of the surveyed customers had a monthly income of less than 3000 yuan; Customers with a monthly income of 3000-5000 yuan account for 50.91% of the total number of customers; Customers with monthly income between 5000-8000 yuan account for 28.5% of the total number of customers, while the proportion of customers with monthly income above 8000 yuan is relatively low,

accounting for only 4.24% of the total number of customers. Based on the survey data, it can be analyzed that the monthly income level of A Bank's customers is mainly concentrated in the middle-income and low-income groups. Therefore, in providing customer services and financial products, more targeted recommendations can be made to customers to better improve the operational level of the branch.

According to the survey questionnaire data, 12.73% of the surveyed customers have total assets of less than 50000 yuan in A Bank; Customers with total assets between 50000 and 200000 yuan account for 23.03% of all surveyed customers; Customers with total assets ranging from 200000 to 500000 yuan account for 25.45% of all surveyed customers; Customers with total assets of 500000 to 1 million yuan account for 30.91% of all surveyed customers, while the remaining 7.88% of customers have total assets of over 1 million yuan. Only by understanding the financial situation of customers can we serve them from a subtle perspective, introduce high-quality financial products to customers, maximize their profits to a certain extent, increase customer stickiness for the branch, and lay the foundation for attracting and reserving customers. Ensure that the bank's development strategy under customer service orientation is more scientific and in line with the future development direction of Bank A.

According to the improvement indicators of service quality, the service standard situation indicators are relatively good, but the levels of various

indicators are uneven, and targeted improvement is needed. The lobby service personnel have their first direct contact with customers, and the satisfaction rate of the reception efficiency when entering the branch is only 56.37%, while the dissatisfaction rate is as high as 14.21%, proving that reception efficiency is of great importance to customers. After entering the lobby, customers do not receive effective guidance. On the one hand, this reflects a lack of service awareness among employees. On the other hand, it may also be due to the concentration of business processing time for customers, resulting in a shortage of service staff. This can cause insecure customers to seek business processing channels while affecting the order of the lobby. The branch form filling guidance area is an area where customers have a high utilization rate when handling non paperless business. It is inevitable to encounter situations where they do not know the accurate filling rules when filling out forms. If there are employees who can provide form filling guidance, customer satisfaction will be improved. The various banking services involve customer privacy, so an orderly branch order will give customers a sense of security and identification. Ensure a distance of 1 meter while waiting for business processing; Guide customers to wait in an orderly manner in the waiting area. According to survey data, the Agricultural Bank of China BY County Branch has performed well in this indicator. The customer satisfaction rate for providing heartwarming services to special customers with limited mobility is 75.91%, indicating that the

branch still needs to improve in providing crutches, wheelchairs, and green channels. From the perspective of customer waiting time for business processing, satisfaction accounts for 87.12%, which is a relatively high level of satisfaction. It is possible to maintain a proficient level of business processing and strengthen training in new business learning to further enhance customer satisfaction. As shown in Table 2.1 below.

Tab.2.1 Statistical table of service standard survey results

investigation content	Excellent (%)	general (%)	Dissatisfie (%)
Customer reception efficiency situation	56.37	29.42	14.21
Customer form filling coaching situation	77.88	16.97	5.15
Order situation during business processing	82.68	15.74	1.58
Satisfaction with services provided to spec customers such as those with limited mobili	75.91	22.47	1.62
Waiting time for processing business	87.12	12.53	0.35

The comprehensive level of business ability of bank employees is relatively good, which can improve satisfaction in the implementation of the first inquiry responsibility system and business processing procedures. To a certain extent, it is necessary to improve employees' service awareness and sense of responsibility. When customers come for consultation, it is necessary to ensure a first inquiry responsibility system. Even if it is not possible to answer immediately, efforts should be made to provide customers with an outlet for business processing. The satisfaction rate with the convenience of handling business is 78.22%, indicating that there is still a need to reduce processes and optimize business processes in some areas, such as deleting unnecessary signatures, in order to comprehensively

improve customers' sense of belonging and satisfaction. As shown in Table 2.2 below.

Tab.2.2 Statistical table of business capability survey results

investigation content	Excellent (%)	general (%)	Dissatisfie (%)
Implementation of employ responsibility system	79.53	17.43	3.04
Accurate response from employees	88.30	10.25	1.45
Employee proficiency in smoo operation	90.48	9.38	0.19
Employee processing time	84.79	14.01	1.20
Convenience of handli business	78.22	17.96	3.82

The high accuracy of employee responses and proficiency in employee operations indicate that Bank A has a high efficiency in business training, learning, and protocol transmission.

### 2.3 Factors affecting the customer service quality of Bank A

A Bank is one of the state-owned commercial banks that has been established for many years. After years of economic development, commercial banks have developed their own management models and business operation systems, gradually improved their management systems, and formed their own corporate culture brand. Bank branches are distributed throughout the country, with strong capital strength, and close cooperation with the government, gradually forming the corporate brand effect. Therefore, even if there are incomplete services and unsatisfactory

customers at some branches of Bank A, there will still be a large number of customers who choose to come here to handle business. As a state-owned enterprise service unit, the service level of Bank A of China still lags behind the expectations of the public, and there are still some unsatisfactory aspects. Through questionnaire surveys and data analysis, it was found that the levels of various indicators in the five categories of service standards of Bank A are uneven. The satisfaction rate of branch reception is only 56.37%, and the dissatisfaction level has reached 14.21%. This reflects that there is still room for improvement in the service concept of employees. Some customers believe that the services provided by Agricultural Bank of China employees are optional and have a relatively low level of understanding of the services. Employees who are older or unfamiliar with the business and have lower service awareness may not be enthusiastic about answering customers' difficult questions, occasionally showing impatience, resulting in customers not being familiar with the business characteristics, making customers have only a partial understanding of the business or product, which may cause unnecessary losses. Some customers place more emphasis on attentive service, while some employees occasionally dress improperly, use non-standard guidance gestures, do not use service honorifics, and lack emotional reception in their service attitude, making customers feel disrespected and unable to feel the warmth of home.

The improvement of customer service quality at Bank A can enhance

the customer experience. Currently, with the trend of most banks transforming their retail businesses, Bank A places greater emphasis on customer service quality. However, due to factors such as employee service awareness, the overall quality of A Bank's personal customer service is not high. A series of problems arising from the lack of service quality urgently need to be solved. Only by solving this problem well can the customer service experience be improved. On the one hand, solving the problem of service quality is based on theoretical support and proposing solutions. However, more importantly, it is necessary to combine the actual work of A Bank to solve the problem of customer service quality, improve personnel's business skills and comprehensive quality, shorten the waiting time for counter business processing, increase business processing channels, and improve the coverage of A Bank's products held by customers. While changing the software and hardware, we should also enhance the customer service experience, thereby increasing the asset value contribution of these customers and improving the service quality of A Bank's individual customers.

65% of the surveyed customers have not been contacted by a customer manager, indicating that customers under 50000 yuan at Bank A are a long neglected customer group. Without customer contact, there is no customer understanding or service. So, how can we improve customer service? It is unrealistic and impossible to improve customer service quality one-on-one

for a large number of customers. The CRM customer relationship management system is an essential tool for maintaining customers. By filtering system data and grouping and sending marketing greeting messages in batches based on customer transaction situations or financial service needs, it is a specific manifestation of the current inadequate work. And what customers need is this kind of regular attention, and service opportunities arise accordingly. A Bank's customer service strategy can also be smoothly implemented.

Service quality can be divided into tangible service quality and intangible service quality. Tangible service quality refers to the service literacy and professional level demonstrated by employees during the process of customers enjoying services; The intangible service quality refers to the satisfaction expressed by customers towards the service during the process of enjoying it, which is influenced by infrastructure construction and surrounding environment construction.

Through the human resources system of Bank A, personal basic information was retrieved. According to statistical results, the education level of employees is generally low, mostly in high schools, junior colleges, veterans, etc. Only about 15% of full-time undergraduate students are enrolled. Some employees with business abilities cannot adapt to the changes in the times and have weak ability to accept new business and new things. The recognition rate of employees in terms of accurate business

responses is 88.3%, but the accuracy generally accounts for 10.25%. In some cases, the response to certain questions cannot be fully recognized by the employees handling the business, resulting in a general recognition experience of our bank's services. This reflects that employees lack business learning in their daily lives. Although they have accumulated work experience, the service personnel at bank branches lack professional knowledge, but when encountering new business, they cannot accurately grasp the questions raised by customers when handling business, and their proficiency in business operations is low, which makes it difficult for customers to have a sense of trust.

The overall service level of the bank falls short of social expectations, with most services still being superficial and customer recognition still at a relatively low level. Bank A's managers have focused more on service attitude, closely monitoring whether the customer complaint rate has decreased, while ignoring the real needs of customers. In the research of customer service in financial institutions, customers should not only have a service attitude, but also the security and adaptability of financial products to themselves. Although Bank A regularly updates its customer service management system, the overall improvement in service quality is not significant. For example, A Bank's customers are mainly savings customers, and their age structure is relatively large. Most customers only have savings deposits and no other products, resulting in low product coverage. This leads

to customers migrating to other branches with higher interest rates after their savings deposits expire, and inadequate early contact or poor asset allocation can cause customer churn. Daily care, greetings, holiday wishes, customer invitations, and other tasks are not in place, and large individual customers may indeed be unable to initiate greetings. However, regular holiday greeting text messages, bank latest product inquiries, and other bulk marketing methods are essential. Due to inadequate daily maintenance work, it can directly lead to customer churn. At the same time, on the one hand, the employees of Bank A find it troublesome for customers, who do not want to worry and are too lazy to learn, resulting in difficulty in improving service quality; On the other hand, customers are not aware that our bank has such customer service products, and our employees have not processed them before, nor dare they try them out. It also deprives customers of long-term benefits, thus losing the opportunity for the bank's long-term development.

According to the analysis of the survey questionnaire, the satisfaction rate with the convenience of handling business is 78.22%, generally 17.96%, and the difference is 3.82%. It has the lowest recognition in this module. According to feedback from A Bank's customer information, compared with other financial institutions, Agricultural Bank of China has longer business processes and more service links. For example, opening a card, transferring funds, and opening mobile banking services, which require going to the counter to handle, are all relatively tedious tasks. If you want to apply for a

salary card at a branch, you need to provide a mobile phone number that has been continuously used for social security for more than 6 months and has undergone real name authentication. There are many forms to fill out account opening information, and there are many signing steps. If the above conditions are not met, the card cannot be opened immediately. For example There are many documents and review processes required to apply for a loan, and providing too many documents requires multiple layers of approval, which prolongs the waiting time for customers. Customers feel that the business is complex and the process is cumbersome, and the business personnel are not proficient in the business.

In the survey, customers generally reported that they have to wait in line for a long time when handling business at Bank A. Service efficiency plays a very important role in improving customer service quality and convenience. Customers are unwilling to spend a lot of time at the bank handling business, resulting in low service efficiency, which will seriously affect the improvement of customer service quality. According to the survey questionnaire data, 7 people had a waiting time of less than 10 minutes for business processing, accounting for 3.6%; 84 people had a waiting time of 10-20 minutes, accounting for 43.3%; 70 people had a waiting time of 20-30 minutes, accounting for 36.1%; and 33 people had a waiting time of over 30 minutes, accounting for 17.1%,. More than 68% of customers have a waiting time of over 20 minutes. This fully reflects the low efficiency of personal

customer service.

The waiting time for customers to handle business is mainly concentrated in 10-30 minutes, which indicates that the counter processing time is relatively long and the customer service efficiency is relatively low. Lower service efficiency will affect the customer service experience. In the following work, we need to further study and explore how to improve the efficiency of counter personnel business processing and how to enhance customer service efficiency. Service efficiency is reflected not only in the time customers spend waiting to process business, but also in the timeliness of feedback when customers inquire about issues. Usually, customers will consult through the hall, phone, and customer manager WeChat to inquire about issues. However, if there is no timely or effective response to the customer within the agreed time, it is usually considered inefficient service. This will seriously affect the customer service experience. Customers may feel discriminated against due to their small assets, which can lead to questioning of A Bank's services and increase the risk of customer churn. Focusing on customer service efficiency plays a crucial role in improving customer service quality. From this perspective, A Bank still has many shortcomings in customer service efficiency.

Based on the survey questionnaire and analysis results, it can be seen that A Bank's customer recognition of self-service facilities is not high enough. According to the actual situation, the branches within its jurisdiction

have not undergone large-scale overall renovation for several years, resulting in unreasonable customer flow, uneven quality of self-service equipment in the hall, and slow update speed of machinery and equipment. As a result, some self-service equipment is often in maintenance status, which to some extent affects customer service. On the other hand, A Bank's smart devices have been equipped for a relatively short period of time, and many customers do not know how to use them independently. Moreover, self-service devices often experience malfunctions or card retention, causing customers to be very afraid to handle business on self-service devices. In addition, the telephone banking service channel of Bank A is single, and although it is placed in the self-service equipment area of the hall, the utilization rate is very low. The factors leading to this phenomenon are not only the slow introduction speed of self-service devices, but more importantly, many self-service devices require customers to operate them personally, and insufficient application experience also affects customers' evaluation of self-service devices. For example, some smart devices in bank branches have problems such as aging and inadequate maintenance, resulting in a high failure rate. This not only affects the normal business operations of customers, but also increases the maintenance costs of the bank.

From the perspective of the security of self-service devices, most of them are installed in 24-hour self-service halls. The adequacy of security measures will affect customers' sense of security in handling business, and

some devices do not have anti peeping screens, which will reduce customers' trust in handling business on self-service machines.

From the perspective of customer users of self-service devices, the usage rate of self-service devices is relatively high among young people, but the recognition of their evaluations is not high enough. This is mainly due to the aging of the devices, which affects their functionality and provides a poor user experience; The low usage rate of self-service devices among older customers with relatively conservative ideological concepts and low cultural levels is mainly due to a lack of understanding of the functions of self-service devices, which leads to unfamiliarity with the operation of self-service devices. Some elderly people are not familiar with the operation of self-service devices, and self-service devices may lack age appropriate design, which makes it difficult for the elderly to use. In addition, the business process of A Bank branch is cumbersome, and customers need to repeatedly input information when handling business, resulting in long processing time and decreased customer satisfaction. Once operational errors occur, they can actually affect the efficiency of business processing. If the password is entered incorrectly or operated improperly, it may cause equipment failure or inability to complete business transactions. Another reason is that the screen font of self-service devices is small, and some elderly customers may not be able to see clearly, so they are not very satisfied with using self-service.

According to some customer feedback data, due to the large number of elderly customers in the bank counter business and the excessive queue of people at the branch, the effect of the green channel has not been fully utilized. Some elderly customers who cannot handle business in person cannot enjoy preferential treatment. The promotion of anti-aging products is not strong enough. Some research clients have provided feedback that many elderly customers are not aware of the large font version of Agricultural Bank of China's mobile banking, and are even more unclear about how to use it. Some elderly customers feel that the phone itself can set large fonts, but this feature is not prominent. Some elderly customers are unaware that A Bank of China has green channel windows and door-to-door service, which results in customers being unable to enjoy high-quality services. The functionality of aging friendly products is not sound. Some customers believe that the branch provides tools such as magnifying glasses, reading glasses, elderly armrests, and blood pressure monitors for the elderly. But the usage rate of these tools is very low, and the staff rarely help customers measure their usage. Some facilities are damaged, affecting normal use, and no one cares whether these tools are truly suitable for elderly people to use. Due to the unfamiliarity of elderly customers with smart devices, professional staff are needed to provide inadequate services for the elderly.

## CHAPTER 3 STRATEGIC DEVELOPMENT OF A BANK'S CUSTOMER SERVICE

### 3.1 Strategic Choice for Improving Customer Service Quality

Bank A is undoubtedly one of the best retail banks in China. In fact, as the name suggests, it means using low cost as a competitive characteristic to gain a leading position in the industry. Choosing a cost leading strategy requires a relatively large scale and efficient facilities. In terms of market selection, a certain type of product must be relatively stable, with a high demand and a long-lasting supply-demand relationship. Overall, it should conform to standardized work methods and be able to become a series, while also considering universality.

The total cost leadership strategy for bank customer service refers to a strategy in which banks reduce customer service costs while ensuring service quality, and provide products or services at prices lower than their competitors, in order to gain market share and competitive advantage. In the

context of increasingly fierce competition in the banking industry, cost control has become one of the key factors for banks to enhance their competitiveness. By implementing a total cost leadership strategy, banks can reduce customer service costs, improve operational efficiency, and maximize profits while ensuring service quality. This strategy not only helps banks cope with market competition, but also enhances customer satisfaction and loyalty.

Specifically, one should re-examine and optimize customer service processes, eliminate unnecessary links and redundant operations, and improve service efficiency. By introducing advanced technological means such as artificial intelligence, big data, etc., automation and intelligence of services can be achieved, reducing labor costs. The second is to improve employees' business abilities and service levels, ensuring that they can provide accurate and efficient services to customers. The third is to establish a sound cost control system and carry out refined management and accounting of various service costs. Simultaneously develop a reasonable budget plan to ensure that the costs of various services are within a controllable range.

The differentiation strategy of Bank A refers to the unique and distinctive characteristics of the enterprise in the competitive environment, while utilizing the differentiation characteristics with other peers to establish a competitive advantage. There are many ways and means to achieve such

differentiated competitive strategies, such as establishing a brand; Confirm the characteristics of products and services; Make enterprise services stand out from the crowd, and so on.

The differentiation strategy of bank customer service is one of the effective means for banks to enhance their market competitiveness. Through measures such as product innovation, customer experience improvement, technological innovation, and brand building, banks can meet customers' personalized needs, enhance customer stickiness, and gain competitive advantages in the market. However, in the process of implementing differentiation strategies, banks also need to pay attention to challenges such as cost pressures, technological challenges, and changes in customer demands, and take corresponding measures to respond. For example, for high-value customers, providing personalized services and customized products to improve customer satisfaction and loyalty; For low value customers, cost reduction is achieved through standardized and automated services. By implementing a customer service differentiation strategy, banks can better meet the personalized needs and preferences of their customers; Enhance customer loyalty and reduce customer churn.

The specific methods include providing personalized and customized products to customers. Banks can leverage big data and artificial intelligence technology to analyze customer needs and preferences, and launch customized wealth management products, loan plans, and payment services.

For example, personalized loan plans such as interest rates and repayment terms can be provided based on the customer's credit score, repayment ability, and consumption preferences. The second is to integrate life services with comprehensive financial services. Banks can launch a "finance+lifestyle" package that combines bank cards with insurance, health management, travel and other services to form a packaged product that meets the diverse needs of customers. Digitized customer experience: Optimize mobile banking and online banking services, provide seamless integration of online and offline services, and enable customers to enjoy consistent service experience through any channel. At the same time, intelligent customer service is established through AI technology, providing 24-hour real-time answers and support to help customers solve problems more conveniently.

A Bank's specialization strategy refers to putting effort into a specific niche and market to achieve vertical leadership. To achieve such strategic goals, the prerequisite is that the enterprise's business needs to achieve high efficiency in vertical segmentation areas, and only achieve optimal results in this aspect to serve the strategic object. This way, it can surpass strong competitors with a wide range of business services in a certain field.

In terms of industrial competitors, the five major banks in China, due to their large customer base, are bound to pose a threat to A Bank if they try to catch up later. In terms of potential entrants, Internet finance and third-party

wealth management companies are emerging. Although the Internet finance industry is still in a dogfight, and the market supervision is not perfect, it will certainly pose a threat to private banks over time, and it is an inevitable result to cannibalize part of the market. Meanwhile, third-party wealth management companies are also very strong competitors. From the perspective of the threat of substitute products, there is currently a lot of overlap between A Bank's value-added services and the rights and interests of high-end credit cards and wealth management centers. From the perspective of customers, A Bank has always maintained its position as a leading brand in China's retail banking industry, thus still attracting high net worth clients.

Therefore, adopting a specialized service strategy, Bank A should first establish unified service standards and processes to ensure that customers can enjoy a consistent service experience across different channels and branches. Comprehensively streamline and optimize existing service processes, reduce unnecessary steps and redundant operations, and improve service efficiency. Service standards should cover all aspects of service, such as service attitude, service efficiency, service quality, etc., to ensure that customers receive satisfactory service. Secondly, make customer service more specialized. Banks should cultivate a professional and efficient customer service team, whose members should possess rich financial knowledge and good communication skills. By conducting regular training

and assessments, we aim to enhance the professional competence and service level of our team members, ensuring that they can provide accurate and professional services. Establish a comprehensive customer relationship management system to collect and analyze customer information comprehensively, in order to better understand customer needs and preferences. Strengthen communication and interaction with customers through regular follow-up visits, satisfaction surveys, and other methods to enhance customer satisfaction and loyalty.

In summary, when A Bank establishes a customer-oriented development strategy, it can combine differentiation strategy with specialization strategy based on the total cost priority strategy, achieve both improving customer service quality and service specialization level, reducing A Bank's customer service costs, and enhancing the bank's operational efficiency.

### 3.2 Strategic Goal of Improving Customer Service Quality

A Bank has always been characterized by service, and the improvement of its customer service quality system can help A Bank solidify its brand's "service characteristics" and create a perfect corporate customer loyalty program. There are several main reasons for setting strategic goals.

Customer loyalty programs are beneficial for businesses to consolidate their existing market position and create high barriers to entry. At the same

time, it is beneficial to reduce marketing costs and achieve efficient and low-cost marketing effects through word-of-mouth transmission from loyal customers.

Under a customer-oriented development strategy, banks allocate resources based on customer needs and preferences. This precise configuration can ensure efficient utilization of resources and avoid resource waste. Meanwhile, by optimizing service processes and improving service efficiency, banks can reduce operating costs. Meanwhile, personalized services can also reduce customer complaints and disputes, further lowering the operational costs of banks.

Customers have a certain degree of loyalty to the company because the company not only provides the products that customers want, but also provides them with more added value through high-quality services. So customers will not easily switch to other companies due to low prices, provided that the price difference is not significant.

The customer-oriented development strategy emphasizes putting customers at the center and focusing on their personalized needs. By deeply understanding customers' financial needs, risk preferences, and preference changes, banks can provide customized financial products and services to meet customers' personalized needs and enhance customer satisfaction. In the fiercely competitive financial market, customer-oriented development strategies can help banks stand out. By providing personalized, efficient, and

high-quality services, banks can attract more customers, expand market share, and enhance market competitiveness.

The customer-oriented development strategy enables banks to gain a deeper understanding of customers' financial needs and preferences, thereby gaining insights into market trends and business development opportunities. This insight helps banks develop new financial products and services to meet the diverse needs of customers.

Innovate services based on meeting personalized needs. In order to meet the personalized needs of customers, banks will continuously explore and innovate service models. This innovation can not only improve service quality, but also bring new business growth points to banks and promote the sustainable development of banking business. For example, under a customer-oriented development strategy, banks will allocate resources based on customers' needs and preferences. Better promote innovation in banking products and services.

### 3.3 The realization path of the strategic goal of improving customer service quality

Due to the lack of a complete service assessment system or service assessment plan, Bank A's plan only refers to the assessment standards of the

higher-level bank, lacking specificity in practicality and practicability. Employees are not aware of the importance of service quality, resulting in non-standard management. Bank A can establish a comprehensive service and complaint assessment system, conduct targeted assessments of branches based on actual situations, optimize and refine service assessment plans, clarify job responsibilities, confirm job responsibilities for staff, implement assessment rewards and punishments to employees themselves, link customer service satisfaction and recognition with everyone's performance, and enable every employee to establish a good service awareness. We need to improve the communication mechanism for employee demands, broaden the channels for communication between employees, and enable them to feel the value of their work and meet their psychological needs. At the same time, establish service standards and concepts, uphold the service concept of "customer first, consistent", strengthen every service link and process, and make employees always tighten the string of providing high-quality service, truly realizing the importance of serving customers with heart and sincerity, and closely integrating service with business operations. Being a good service leader also requires setting an example. Leaders personally provide and manage services, conducting monthly inspections and undercover visits through on-site inspections and remote monitoring. Each service is managed by someone, each customer is monitored, and every link is properly connected to ensure the effectiveness and sustainability of the management

system. Bank A should continue to establish exemplary models and vigorously promote them, using the power of examples to set a model for civilized service standards. By conducting on-site inspections and conducting online monitoring and undercover investigations, the service skills of employees can be effectively improved. Every month and every quarter, there is an echo of important matters in the service assessment. Employees who win the first place or full marks will be given extra salary rewards. At the end of the year, advanced service outlets and exemplary individual will be selected, and certificates and medals will be issued. The spiritual rewards and material rewards will be fully and effectively combined, so that employees will realize that there are differences and gaps between good and bad services, praise the advanced and spur the backward, so that employees throughout the bank will be deeply encouraged by the power of role models. Ensure a good work atmosphere for employees, create a good service atmosphere, and establish a good brand image.

Bank A conducts specialized training on the problems in service assessment and organizes employees to proactively develop training plans based on actual needs. For example, through service standard training, establish a positive attitude and good service awareness among branch service personnel; Through training on service etiquette, uniform dress code for employees, communication skills, standing and sitting posture, and guidance gestures, standardize the image, etiquette, and behavior of

customer service personnel; Through observation ability training, master the skills of observing customers' business interests and cater to their preferences; Through training in business marketing language, master communication skills with customers, improve reception efficiency, and further establish emotional foundations with customers; In order to maintain a good service attitude among employees and ensure their healthy and happy work, stress testing can also be used. Change training concepts, enhance training awareness, and ensure that training concepts are scientific.

If A Bank wants to improve the accuracy of employee responses, it should attach importance to business training and learning, while also changing its outdated training philosophy. With the development of society and the needs of employees, advanced training forms and teaching methods should be adopted to create a high-quality training atmosphere and actively promote the sustainable development of A Bank's customer service quality. For newly hired employees, it is important to focus on training them and establish a strong foundation in service. It is recommended that Bank A organize training on service etiquette for new employees. The specific measures are as follows: First, train and learn the implementation rules for customer service in business outlets, requiring young employees to follow the service concept of customer first, efficiency first, professional and thoughtful, and proactive, in order to enhance the customer service experience in the outlets. The second is to put oneself in others' shoes and

practice diligently. Let each employee play different roles as a special group such as customers, the elderly, pregnant women, and people with disabilities, think from their own perspective and dialectically look at problems. If they encounter similar problems themselves, how to solve them can fully mobilize the service enthusiasm and creativity of new employees. The third is to carry out service training in the form of symposiums, allowing every newly employed college student to express their opinions and suggestions, reflect on and rectify the problems existing in the service, and contribute to the shortcomings of service assessment and management. We will work together and offer suggestions, adopt and optimize good ideas, and achieve the goal of improving the overall service of the bank.

Nowadays, various industries are advocating simplifying business processes to improve efficiency, and banks, as service window units, should also simplify business processing procedures. Bank A can reduce the time spent between customer windows by implementing one-stop service, proposing optimized process plans to higher-level banks, improving software and hardware facilities, and handling all business in one window, effectively promoting the flow optimization of the lobby and counter diversion work. Organize the production of one page account business and account opening process diagram, organize the list of account opening business information, issue audit standards and standardized operating procedures, guide customers, counter staff, and front-line customer

managers to cooperate and efficiently complete the account opening process. Providing appointment services for customers, allowing them to understand what information is provided before handling business, providing convenient processing procedures for customers, and preventing them from repeatedly providing information and filling out various documents, thereby improving work efficiency and enhancing customer satisfaction. Only by thinking from the perspective of customers, constantly exploring new ideas and methods of service, optimizing business processes, improving service quality and capabilities on the basis of compliant operation, solving various difficulties and pain points encountered by customers in handling business, providing customers with real convenience, and continuously optimizing the bank customer service experience, can we continuously improve customers' recognition and satisfaction with bank services. For example, more and more customers are adopting online and online banking for office work, and many customers are handling business online. However, many customers have inaccurate responses to customer service phone calls or local policies, which puts many customers in a dilemma. Each branch has at least two staff phone numbers, allowing customers to consult and handle business online. For customers who frequently handle business, WeChat business consultation groups and business communication groups are established to let more people know about A Bank's business and products. For example, through online collection of water, electricity, gas, tuition, property management, and

social security fees, more customers can pay online to enhance the application, awareness, and experience of electronic products. By understanding customer needs in advance, customers can always experience the warmth of staff service. With the development of technology, there is a diversion of super counters and an increase in self-service devices, which can improve business efficiency. At the same time, businesses that can be completed on mobile phones or computers will not allow customers to run to bank branches. Businesses that customers can handle on self-service devices will not cause customers to queue at the counter for processing.

One aspect is the outdoor environment. Standardize the production of signage for business outlets, institutional plaques, operating hours signs, foreign currency exchange agencies, social security card processing agencies, etc., and keep the plaques intact and clean. Business hours include accurate handling of information for both public and private transactions. The LED promotional electronic screen and electronic showcase set up for external use display normally, scrolling through promotional products that comply with legal and regulatory requirements to avoid promoting outdated content. Require cleaning personnel to be responsible for the environmental hygiene of the business outlets, regularly clean and tidy, and supervise and inspect by staff to ensure the cleanliness of the external environment of the business outlets.

Secondly, in terms of indoor environment. The customer is satisfied

with the overall layout of the indoor environment, so they have carried out a minor renovation of the overall interior layout, respecting the customer's business processing habits, and basically maintaining the original layout without major changes. They have also updated and maintained the self-service machine equipment, and renovated the overall layout of the sofa and super level counter in the waiting area of the business. Reasonable use of the lobby area, reasonable zoning of functional areas, rearrangement of the placement of query machines, social security card machines and other equipment, management of equipment positioning, safe, clean, neat wiring, and no safety hazards. The instructions for filling out forms are eye-catching, and the types of business receipts are complete, making it easy for customers to handle business at a glance. Ensure that the indoor environment of the business outlets is clean, with no cluttered items, dust, stains, or damage in sight. The indoor temperature environment is fresh and suitable, with green plants and bright lighting. Indoor service signage should be set up in a unified and standardized manner, with a suggestion sheet to provide customers with better feedback on the service experience, and should be eye-catching, standardized, and humanized.

The third is to introduce advanced bank self-service equipment to enhance the level of self-service. The self-service banking equipment can achieve centralized monitoring and command. In case of emergency or dangerous events, danger signals can be transmitted through on-site video

images in the first time, which is conducive to remote monitoring by operators and avoids economic losses for customers. Normally, self-service devices in banks are equipped with password protection covers, which can effectively prevent criminals from stealing customers' passwords and ensure the security of their funds. Bank A can regularly assess and evaluate suppliers' equipment maintenance services based on the operating rate indicator, calculate service fees, and strengthen the efficiency of equipment maintenance response services through multiple channels to reduce equipment failure time and frequency. If there is indeed a machine damage problem, the manufacturer should be contacted for repair in a timely manner, and the staff should be urged to provide on-site service in a timely manner to avoid long-term damage to the machine affecting customer use.

China is about to enter an aging society, and the proportion of elderly people is increasing. More than 70% of customers who handle business are customers over 40 years old, and customers over 60 years old who receive pension and low-income benefits account for more than 30%. So it is suggested that Bank A should optimize its processes in serving the elderly population, making the service more heartwarming and warm. In terms of business processing, we will optimize the elderly friendly service process. On the basis of retaining the cash counter, we will also retain traditional financial services such as whole change and damaged currency exchange. The lobby manager will provide guidance, consultation, and assistance in

business processing, and improve payment and settlement business supporting measures for elderly customers to conveniently handle business. Hall staff should actively inquire, guide, and serve customers with needs as much as possible. If there is a need, they can also provide "hand to hand" docking services to assist the elderly in using self-service devices and electronic devices, effectively ensuring that the elderly can use mobile banking services more conveniently. For example, fully utilizing business outlets to set up signs for special groups such as the elderly, the weak, the sick, and the disabled, and setting up "love windows" to prioritize providing consultation and assistance services for special groups, ensuring smooth business processing; Implement "considerate service", led by party members and young pioneers as elderly service personnel, assisting special customer groups in operating machinery, filling out business vouchers, and providing "one-on-one" and "one-stop" services throughout the entire process; For customers with special circumstances such as limited mobility or long-term bed rest who cannot personally handle the service at the branch, on-site "heartwarming service" will be implemented.

## CONCLUSIONS

Theodore Levitt first proposed the concept of "customer orientation" in "Marketing Myopia". It points out that in order for any enterprise to succeed and any industry to remain victorious, it is necessary to change traditional concepts and truly take customer needs as the starting point, with meeting market and customer needs as the ultimate goal. Philip Kotler, the father of modern marketing, believed in his book "A New Theory of Marketing" that in a world where products are abundant and customers are scarce, customer centricity is the key to success. In the past competitive market, product and price have always been the core of competition between enterprises, and successful enterprises have always regarded product and price competitiveness as the most important strategic thinking. Slowly, they found it increasingly difficult to maintain a competitive advantage in terms of products and prices; The homogenization of products and the convergence of costs have gradually transformed the competitive advantage that enterprises have long valued into a competitive disadvantage, and the growth of enterprises is facing severe tests.

This research on the problems and countermeasures of customer service quality in Bank A has provided an overall understanding of its basic situation. Based on the collection of research data and the analysis of the current development of customer service in Bank A, it has been clarified that while

promoting the operational efficiency of commercial banks, improving customer service and attracting high-quality customers are indispensable. We hope that Bank A can actively promote the transformation of customer service, increase efforts to improve customer service, and under the leadership of Bank A and its superior branches, expand and strive to improve the service awareness of branch employees, integrate human resources, optimize business processes, update software and hardware equipment, and provide aging friendly services. We aim to optimize and improve from within the branch as much as possible, cultivate the majority of excellent employees who can adapt to economic development and provide high-quality services, ensure the implementation of customer-centric strategies, provide a foundation for economic and social development, fulfill the bank's social responsibility, shape a good corporate image, and play the role of a "stabilizer" in financial services.

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4. Yang Fuli Research on Improving Customer Service Quality of Agricultural Bank of China BY County Branch [D] Northeast Agricultural University, 2023 DOI:10.27010/d.cnki.gdbnu.2023.000436.

5. Qin Zhen Research on the Improvement Strategy of Corporate Customer Service Quality of HZL Branch of ZX Bank [D] Henan University of Economics and Law, 2023 DOI:10.27113/d.cnki.ghncc.2023.000210.

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7. Yang Shuo Research on Customer Service Quality Evaluation and Improvement of A Rural Bank [D] Yunnan Normal University, 2022 DOI:10.27459/d.cnki.gynfc.2022.000298.

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2. Zhao Guangxiang Shortcomings and Countermeasures of Financial Services for Elderly Customers in Commercial Banks [J] Modern Business, 2024, (10): 145-148 DOI:10.14097/j.cnki.5392/2024.10.037.
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6. Zhu Jing, Zhu Lan Research on Customer Segmentation and Comprehensive Service Strategy of Commercial Banks [J] Financial Zongheng, 2023, (11): 93-100
7. Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, we will embark on the path of developing banking services with Chinese characteristics China Banking, 2023, (08): 16-19
8. Wei Lingyan Accelerating digital transformation empowers commercial

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9. Yang Deyong, Yuan Hongbei Reasons and Countermeasures for Customer Loss in Rural Commercial Banks: A Case Study of A Rural Commercial Bank [J] Exploration of Financial Theory, 2022, (06): 48-55  
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10. Qin Zhengfei Exploration of Family Insurance Planning Services for High Net Worth Customers in Commercial Banks [J] Agricultural Bank Journal, 2022, (06): 62-65 DOI:10.16678/j.cnki.42-1864/f.2022.06.014.

11. Liu Jiatong A Brief Analysis of the Current Situation and Development Strategies of Private Banking Business of Commercial Banks in China [J] Market Weekly, 2022, 35 (12): 120-123+166

12. Chen Liang, Li Dongju, Liu Bank Breaking the inertia, introducing new prescriptions for commercial bank data Modern Commercial Bank, 2022, (08): 58-63

## LINKS TO INFORMATION RESOURCES ON THE INTERNET, VIDEO LECTURES, OTHER METHODOICAL SUPPORT

1. Reporter's observation: Continuously improving the quality and efficiency of banking services.

URL:[http://www.cbimc.cn/content/2024-09/10/content\\_529042.html](http://www.cbimc.cn/content/2024-09/10/content_529042.html)

2. Improve service quality and become a warm bank for the people.

URL:[http://ccpd.china.com.cn/2024-07/23/content\\_42870432.html](http://ccpd.china.com.cn/2024-07/23/content_42870432.html)

3. Postal Savings Bank of China Zhuzhou Branch conducts service quality improvement training.

URL:[https://baijiahao.baidu.com/s?id=1812967116142001929&wfr=spider  
&for=pc](https://baijiahao.baidu.com/s?id=1812967116142001929&wfr=spider&for=pc)

4. Thoughts on Improving the Service Quality of Commercial Banks.

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URL:[https://baijiahao.baidu.com/s?id=1801625961685015370&wfr=spider  
&for=pc](https://baijiahao.baidu.com/s?id=1801625961685015370&wfr=spider&for=pc)

Онлайн сервіс створення та перевірки кваліфікованого та удосконаленого електронного підпису

ПРОТОКОЛ

створення та перевірки кваліфікованого та удосконаленого електронного підпису

Дата та час: 22:45:39 16.12.2024

Назва файлу з підписом: Thesis\_\_li\_guodong.doc.pdf[1] (1).p7s.p7s  
Розмір файлу з підписом: 988.0 КБ

Назва файлу без підпису: Thesis\_\_li\_guodong.doc.pdf[1] (1)  
Розмір файлу без підпису: 951.7 КБ

Результат перевірки підпису: Підпис створено та перевірено успішно. Цілісність даних підтверджено

Підписувач - 1: Вядрова Надія Григорівна

П.І.Б.: Вядрова Надія Григорівна

Країна: Україна

РНОКПП: 2826317486

Час підпису (підтверджено кваліфікованою позначкою часу для підпису від Надавача): 16:33:09  
09.12.2024

Сертифікат виданий: "Дія". Кваліфікований надавач електронних довірчих послуг

Серійний номер: 382367105294AF9704000000EC482B00E05F2E02

Тип носія особистого ключа: ЗНКІ криптомодуль ІІТ Гряда-301

Серійний номер носія особистого ключа: Не визначено

Алгоритм підпису: ДСТУ 4145

Тип підпису: Кваліфікований

Тип контейнера: Підпис та дані в одному файлі (CAAdES enveloped)

Формат підпису: З повними даними ЦСК для перевірки (CAAdES-X Long)

Сертифікат: Кваліфікований

Підписувач - 2: Омеляненко Денис Олегович

П.І.Б.: Омеляненко Денис Олегович

Країна: Україна

РНОКПП: 3634714115

Час підпису (підтверджено кваліфікованою позначкою часу для підпису від Надавача): 11:48:22  
16.12.2024

Сертифікат виданий: "Дія". Кваліфікований надавач електронних довірчих послуг

Серійний номер: 382367105294AF9704000000EF5A070009B10B03

Тип носія особистого ключа: ЗНКІ криптомодуль ІІТ Гряда-301

Серійний номер носія особистого ключа: Не визначено

Алгоритм підпису: ДСТУ 4145

Тип підпису: Кваліфікований

Тип контейнера: Підпис та дані в одному файлі (CAAdES enveloped)

Формат підпису: З повними даними ЦСК для перевірки (CAAdES-X Long)

Сертифікат: Кваліфікований

Версія від: 2024.11.25 13:00

Онлайн сервіс створення та перевірки кваліфікованого та удосконаленого електронного підпису

ПРОТОКОЛ

створення та перевірки кваліфікованого та удосконаленого електронного підпису

Дата та час: 17:15:11 09.12.2024

Назва файлу з підписом: Thesis\_li guodong.doc.pdf.p7s  
Розмір файлу з підписом: 969.0 КБ

Перевірені файли:

Назва файлу без підпису: Thesis\_li guodong.doc.pdf  
Розмір файлу без підпису: 951.7 КБ

Результат перевірки підпису: Підпис створено та перевірено успішно. Цілісність даних підтверджено

Підписувач: АЗАРЕНКОВА ГАЛИНА МИХАЙЛІВНА

П.І.Б.: АЗАРЕНКОВА ГАЛИНА МИХАЙЛІВНА

Країна: Україна

РНОКПП: 2571514226

Організація (установа): ФІЗИЧНА ОСОБА

Час підпису (підтверджено кваліфікованою позначкою часу для підпису від Надавача): 18:15:10  
09.12.2024

Сертифікат виданий: КНЕДП АЦСК АТ КБ "ПРИВАТБАНК"

Серійний номер: 5E984D526F82F38F04000000E4DA710112DF3D05

Алгоритм підпису: ДСТУ 4145

Тип підпису: Удосконалений

Тип контейнера: Підпис та дані в одному файлі (CAAdES enveloped)

Формат підпису: З повними даними ЦСК для перевірки (CAAdES-X Long)

Сертифікат: Кваліфікований

Версія від: 2024.10.24 15:00