

Research on the development path and strategy of corporate financial transaction banking business of large commercial banks

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Abstract: *in the process of social modernization, the development of corporate financial transaction banking business of large commercial banks needs to realize innovation in combination with various technologies, comprehensively transform considering the current mainstream direction of development, and optimize for practical problems. In the follow-up development, we need to clarify the specific positioning, adhere to the scientific development direction, optimize the bank development process, innovate products and services, build a complete business system, grasp the current development opportunities and open up a new road for future development. Firstly, this paper summarizes the development status of transaction banks, and discusses effective paths and strategies combined with the current development problems in China, hoping to provide reference for future development.*

Keywords: *large commercial bank company; Financial transaction bank; Business development; Path and Strategy Research*

1. Introduction

1.1 Carrying the transformation task of corporate financial business of commercial banks in the new era

Transaction banks need to be customer-oriented, take account and transaction control as the basis, take into account the developing core enterprises, pay attention to the upstream and downstream transaction behavior of enterprises, build a development chain, provide integrated services, realize scenario transformation in daily transactions, integrate the company's financial business, and carry out unified port based on practical problems in bank development, Realize diversified ecological construction.

In the new era of social development, in the face of the current financial business development problems of large commercial banks, transaction banks should undertake important tasks to realize transformation, rely on transaction banks to find development opportunities in the development of large commercial banks, break through transformation, and use transaction banks to support the real economy to form a new development model.

1.2 Challenges and opportunities for expanding education banking business

At present, the development of China's large commercial banks' corporate financial transaction banking business is in the initial exploration stage, so it still faces arduous challenges in the development. In terms of specific performance, the financial transaction banking business processing institutions should also be adjusted, and the joint forces in the management process should be strengthened. In daily operation, it is necessary to form a complete framework for the overall business, clarify specific customers, carry out hierarchical management and provide differentiated services to customers, continuously improve the marketing service ability and realize innovative transformation in development, We need to increase R & D capacity for business innovation. At the same time, in the development, China's large commercial banks and transaction banks have certain opportunities, which should be seized for rapid development. Specifically, first of all, the basic development of transaction banking business is relatively good. After years of development, China's large commercial banking companies have certain experience. In the long-term development basis, the overall scale and base are relatively considerable, the international level of development is relatively high, various cash payment and trade development systems are relatively complete, and banks rely on science and technology to

realize innovation and build a large platform, Provide strong support for development. Secondly, in terms of banks, it is the trend of operation and development. Under certain pressure under the current macroeconomic conditions, the capital flow of banks has attracted much attention. At present, the penetration of transaction banks of Daxing commercial bank company is gradually strengthened, and many transaction banks must be transformed in the development. Finally, the development of old banks is driven by national policies. At present, the economy belongs to the development of globalization. Under the development of various policies, transnational management opportunities are increasing, and various education businesses bring opportunities to the development of education banks. In this context, the transaction bank is facing multiple customer groups, and the group service objects are expanding. In the development of financial technology, the business and marketing of the transaction bank will realize rapid changes. Large commercial bank companies should actively adapt to the international and current domestic market development environment, promote the development of financial business and realize rapid transformation.^[1]

2. On the development of financial transaction banking in China

2.1 Unclear organizational structure and fuzzy accounting

From the perspective of the existing organizational structure of transaction banks, the main business lines of transaction banks in China are individuals, companies, peers or investment business. The business handled by the company is relatively scattered. In bank transactions, different departments have different business lines. According to relevant data, many banks have set up independent transaction departments, but the contents involved in each department are different. It is difficult to set up departments in the development of trading banks. The business scope involved in the development of banks is relatively wide, and the division of many departments is not clear. If you want to realize one-stop trading, most businesses may be called trading banks. Therefore, based on the current development model, well, the establishment of China's education bank should take the current product development as the main line, integrate various resources, reorganize the structure and ensure preciseness.

2.2 Compared with foreign countries, the business and technology are backward

In terms of transaction banking business and technical processing in the past few years, China has no corresponding awards in terms of region and business. It can be seen that there is a certain gap between China's transaction banks and foreign countries in terms of business and daily processing technology. The international awards for trading banks are evaluated. The awards are mainly summarized according to the actual development on the transparency of daily transactions and transaction processing technology of banks. The current development trend of trading banks is gradually transparent and developing towards modern informatization. At present, there is no clear development trend of China's trading banks, there is a lack of overall construction system in the development of trading banks, and there are restrictions on the specific development of relevant businesses and technologies. Therefore, on the whole, the current informatization level has not met the requirements, and real-time feedback can not be carried out in accordance with international standards, resulting in the non-compliance of the comprehensive indicators of the overall operation.^[2]

3. The development path and strategy of corporate financial transaction banking business of large commercial banks

3.1 Improve the strategic positioning of transaction banks

In the process of modernization, the bank has made comprehensive transformation and upgrading, gradually transformed the transaction banking business, positioned and upgraded it into a strategic business, determined the core plate in the development, promoted the development of corporate financial business, combined with the current technology, formed the whole process of bank development by using the Internet and digitization, and built a modern development platform to enable the banking business to be completed in one stop, Build a perfect product system, and large commercial bank companies promote the development of financial business in the process of development, with the development goal of improving comprehensive service capacity. In the process of development, we should insist on setting a high development starting point, set strict standards, carry out top-level design

among developers, form the development management framework structure of enterprise banks, establish customer and product systems in daily transactions, improve the development process, build a financial technology platform, and control risks in development.

3.2 Reshaping the organizational management and business operation management framework

3.2.1 Build an efficient transaction bank organization and management structure

In the development of banking companies, the transaction banking department is established to coordinate the bank's various transaction businesses, build a perfect organizational structure, enable the bank to achieve complete unity from the management end to the client, strengthen the banking business management, reduce the daily management radius, enable the bank to realize the flat scheme development, gradually transition to intensive, and improve the development rate of enterprise banks, So that banks can have sufficient response capacity to various development needs in the process of development.

3.2.2 Build the operation management mode of integrated application

In large commercial banks, corporate financial transactions are combined with the trade situation to make an overall operation plan. According to the daily marketing status, an operation management framework is formed for all aspects of product sales of the main operation. At the same time, it needs to be incorporated into the daily customer service and network management to form a business operation mode corresponding to the coordination between the assembly point and the platform in the operation.

3.3 Build a systematic business management system

3.3.1 Build a product management system for transaction banking

Firstly, we will strengthen the management of customer demand products in multiple dimensions in the development, build a complete supply link in the banking and financial system, and form a complete system architecture in the aspects of financing, asset custody and static support of various trade in the development. Innovate data quality and improve capital supervision and other products. Secondly, in the development of financial business of commercial banks, establish a perfect management system for external asset allocation, develop products of partners such as unified external credit investigation and third-party data, flexibly configure them in combination with internal and external products, rebuild business scenarios in enterprise development, and expand the radius of bank services. Finally, in the development of financial business, Daxing commercial bank combs various business functions and forms a complete management system, which needs to cover various basic products and realize multi-level product management.^[3]

3.3.2 Transformation and upgrading of business systems and processes

Corporate financial transactions of large commercial banks need the products of all departments, give full play to the product functions, realize the rational utilization of resources, form an online and offline integrated development model in the development, form a complete development view, and display it through specific processes. In the development of the banking system, modern technology is used to build intelligent development modules, build process systems through online and offline forms, provide linked services for banks, build development scenarios, realize intensive transactions, and centrally process various businesses through operations in the banking trading center.

3.3.3 Consolidate the foundation of business development

Firstly, in the development of large commercial bank companies, create the main supply chain platform, online and offline credit activities, realize dynamic development through the combination of all aspects, restrict all aspects of development, and form a fine management mode. Secondly, in the process of development, it is necessary to sort out the existing bank trading products and diversify the products of the commodity library. Obtain more customer flow through various channels, continuously expand the total number of customers in the development of the enterprise, and improve the efficiency of daily business handling. Understand the customer level, divide it from multiple dimensions, carry out hierarchical management in combination with the customer situation, make a real list according to the situation of each user, and build a perfect management mechanism. In the process of development, modern technology is used to form the development drive, and the platform is used to realize collaborative development, share resources for customers and improve various infrastructure. Finally, considering the existing development of banking business, in the actual development, combined with

the characteristics of banking transaction business, build a perfect accounting and performance system, clarify the bank's revenue and expenditure and profit contribution, and accurately calculate through specific quantitative indicators. The quantitative and structured assessment has been gradually strengthened. The periodontal performance assessment scheme has been changed, and the multilateral bookkeeping method has been used in the development of banks to evaluate the performance of various departments. In the process of development, continuously strengthen the construction of talent team, encourage employees to actively contribute to development, and form a diversified development team.

3.4 Reshaping the customer management system of corporate financial transaction banks

3.4.1 Capture customer service scenarios through multiple channels

Using modern technology to screen through big data, select high-quality financial business customers of large commercial banks, clarify the characteristics according to the actual situation of customers, understand the specific positioning value, clarify the specific entry point in the service, and select appropriate scenarios to enter the diversified model. In the development of the company, carry out comprehensive industry volume according to the development situation and formulate appropriate financial solutions. For large-scale development enterprises, in the scenario of developing transactions with customers, settlement financing and other products can be used. What kind of development strategy does each customer use according to the actual situation. If the customer is a small and micro enterprise, it should build its own scenario in the bank, strengthen cash management, and use online banking and online banking to provide services for basic demand products.

3.4.2 Build a new customer group relationship

The development of large commercial bank companies focuses on customers, pursues common value creation in enterprise development, practices the concept in development, vigorously cultivates strategic and basic customers, understands the needs of customers, forms an industrial chain according to some specific characteristics, builds an industrial chain in development, makes multi-dimensional analysis on the life cycle, decentralizes customers, and forms a three-dimensional customer system. Strengthen the relationship with customers, use the matrix to strengthen services and increase dependence. In the process of development, we can build multi-layer development channels, enhance the cluster relationship with customers, and provide targeted services for various products through differentiated delivery. Develop a special maintenance mechanism for customers at each level to strengthen point-to-point service to customers. Formulate specific plans according to customer needs, take various needs as the collection service object, understand the company's development of various application product systems, actively maintain customers and provide comprehensive services for customers.

3.5 Build a product service innovation system

3.5.1 Accelerate product diversification and innovation

Understand the needs of strategic customers, realize product innovation based on demand in development, build an industrial chain through core enterprise users, handle various line listings with electronic channels as the support in transactions, and promote the processing optimization of various businesses of bank loan approval. In the banking and financial industry, I need to use the big data system for standardized services, realize intelligent operation in business processing, and provide targeted and characteristic services for customers. Bank financial business development, product diversification and innovation, and strengthen the linkage with various investment banking businesses. Pay attention to the needs of customers in the development of globalization, build a cross-border development platform, and promote the linkage innovation of various products in financial transactions.

3.5.2 Strengthen service function innovation

Firstly, innovate the characteristic service mode in the development of bank financial business, classify various products provided by the bank, clarify the situation of dual flow logistics in management, realize unified development, and provide customers with new service mode. Bank financial transactions apply modern intelligent technology for online operation of customers. Accurately identify customers through the big data of the banking system, and finely manage credit management and intelligent credit. Secondly, innovate the bank's operation mode. Large commercial bank companies play the group's comprehensive operation platform in the development. Considering

the current cross-border financial development, enterprises need to participate in the product chain in the development, form a cross operation mode based on various transaction resources and data of enterprises, and improve the service level in the development. Finally, financial banks need to expand their service functions, deepen the development of daily services, flexibly grasp various rules, and better provide advice and support to customers.

3.6 Build a strong business support system for supporting agriculture through science and technology

3.6.1 Build an Internet plus trading platform for university level hospitals

In the development of financial business of large commercial banks, they use Internet technology to provide customers with a trading platform, cooperate with a variety of institutions through a variety of channels, and form a whole process service platform. Build a block chain trading platform in the development of large commercial bank companies, reasonably allocate various capital and resources, provide support for the development of bank financial business, innovate business products in the development, and ensure the security of customer assets in many aspects.

3.6.2 Realize the diversified development of transaction banking platform functions

Firstly, through big data technology, we use artificial intelligence to deeply understand customer needs, reconstruct various transaction data modes, give full play to the application of blockchain technology, promote the sharing of various data in financial transactions and enhance the reliability of data. Secondly, the development of banking financial business needs to integrate a variety of development subjects, so that the platform can provide services more scientifically, and various functions such as intermediary and system exchange can be realized through the banking platform. Finally, to realize the sharing of platform resources, banking enterprises need to share all upstream and downstream chain customer resources in their development, the management center integrates customer resources, and personnel from all parties can extract them in time according to their personal needs.

3.6.3 Strengthen system integration support capability

Establish a perfect and unified processing system in the transaction bank to integrate various businesses through the integrated system. The basic data fields need to be set and stored in advance to realize collaborative development based on data. Create a unified channel and window in the development, simplify various operations, and realize the integrated development of the company's financial business.

4. Conclusions

It can be seen from the above discussion that in the new stage of social development, China's economic growth is gradually developing to high-quality and quantitative. Under the condition of strict financial supervision, the national interest rate market is gradually improving, and many banks are facing great challenges in business development. Banks should transform themselves based on the current development background, effectively integrate resources and information of all parties in the development, realize the optimal allocation of financial resources, pay attention to the key areas and weak links of development, analyze the potential risks in the whole development chain through the control of the development core, and promote the development of financial transaction banking business of large commercial banks, Improve daily development efficiency and achieve accurate and controllable financial services.

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