



**AN ANALYSIS OF THE DEVELOPMENT OF PERSONAL
FINANCE BUSINESS OF MINSHENG BANK**

Thematic Certificate

To

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ABSTRACT

Title: An Analysis of the Development of Personal Finance Business of
Minsheng Bank

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Since the reform and opening up, China's economy has gradually entered a stage of rapid development, and disposable income of households and individuals has continued to increase. Demand for wealth management products and services has also increased. As far as commercial banks are concerned, the continuous development of China's financial reform and the continuous advancement of interest rate liberalization have greatly reduced the profitability of traditional bank deposit and loan businesses. Personal wealth management services have become a new profit growth point for commercial banks and have gradually become the development of commercial banks. Key business. As an intermediary business with low risks and costs, personal wealth management services can attract high-quality customers by providing higher yields than savings of the same period, increase customer loyalty, bring more funds to commercial banks, and can also increase The income and profits of commercial banks have driven the overall development of commercial banks. While domestic commercial banks compete to develop personal wealth management services, the expansion of China's financial liberalization has also attracted foreign banks to join the personal finance market. In recent years, under the

Keywords: Minsheng Bank; Personal Finance Business; Development Strategy

This article consists of five chapters. The first chapter is the introduction. It gives a brief introduction to the topic background, research significance, research methods, etc., and combats the research status at home and abroad. The second chapter is an overview of Minsheng Bank's personal wealth management business, discusses the meaning of personal wealth management business and the importance of developing wealth management business, and analyzes the development status of domestic banks and Minsheng Bank's personal wealth management business. Since the People's Bank of China launched a personal wealth management business, it has maintained a rapid growth trend. The type and quantity of wealth management products have begun to take shape, and they have taken a leading position in domestic commercial banks. However, there are bottlenecks in the development of Minsheng Bank. The third chapter mainly analyzes the problems existing in Minsheng Bank's personal wealth management business: the product structure is irrational, the customer stratification is not enough; the overall quality of employees is not high, the construction of financial management team is lagging behind; the risk management level is low, and the internal control system is not perfect. The external competition is fierce and the overall lack of competitiveness. The fourth chapter puts forward countermeasures and suggestions for the development of Minsheng Bank's personal wealth management business: strengthen product innovation, implement differentiated customer management, increase brand competitiveness, pay attention to the training of wealth management professionals and management personnel, reduce talent loss, and improve internal risk control system, improve investors' ability to identify risks. The fifth chapter is a summary of the full text. This article believes that Minsheng Bank needs to make substantial progress and development in its personal wealth management business. It also needs to make unremitting efforts in various aspects and continuously enhance its market competitiveness.

background of the development of Internet finance, commercial banks' personal wealth management services are facing tremendous pressure and challenges. Therefore, commercial banks urgently need to strengthen and improve personal wealth management services and take effective measures to address the development of personal financial services. The existing problems, in turn, have a place in the fierce market competition. This paper takes China Minsheng Bank as the research object, and makes a systematic analysis and discussion on the problems existing in the development of personal wealth management services and the countermeasures that should be taken.

摘 要

题目： 民生银行个人理财业务的发展分析

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改革开放以来，我国经济逐步步入高速发展阶段，家庭及个人可支配收入不断增加，对理财产品和服务的需求也与日俱增。就商业银行而言，我国金融改革的持续发展和利率市场化的不断推进极大地缩小了银行传统存贷业务的利润空间，个人理财业务作为商业银行新的利润增长点，逐渐成为商业银行发展的重点业务。作为一项风险和成本较低的中间业务，个人理财业务可以通过提供高于同期限储蓄的收益率来吸引优质客户，增加客户忠诚度，为商业银行带来更多的资金，同时还可以增加商业银行的收入和利润，带动商业银行的整体发展。在国内商业银行竞相开展个人理财业务的同时，我国金融开放的扩大也吸引了外资银行加入个人理财市场。近年来，在互联网金融发展的大背景之下，商业银行的个人理财业务面临着巨大的压力和挑战，因此，商业银行急需加强和完善个人理财业务，采取有效的措施来解决个人理财业务发展中存在的问题，进而在激烈的市场竞争中占有一席之地。本文以中国民生银行为研究对象，对其个人理财业务发展中存在的问题及应采取的对策作了较系统的分析和探讨。

本文共五章。第一章为导论，对选题背景、研究意义、研究方法等做了简要介绍，并对国内外研究现状进行了梳理。第二章是对民生银行个人理财业务的概述，论述了个人理财业务的含义和发展理财业务的重要性，并分析了国内银行和民生银行个人理财业务的发展现状。民生银行开展个人理财业务以来，保持着快速增长的态势，理财产品种类和数量都已经初具规模，在国内商业银行中居于领先地位，但在其发展过程中也存在着瓶颈。第三章主要分析了民生银行个人理财业务存在的问题：产品结构不合理，客户分层不够细化；从业人员整体素质不高，理财队伍建设滞后；风险管理水平较低，内部控制体系不够完善；外部竞争激烈，整体缺乏竞争

力。第四章对民生银行个人理财业务发展提出了对策建议：加强产品创新，实行客户差异化管理，提高品牌竞争力；注重对理财专业人员和管理人员的培养，减少人才流失；健全内部风险控制体系，提高投资者识别风险的能力。第五章是对全文的总结。本文认为，民生银行要在个人理财业务上取得长足的进步和发展，还需要在多个方面不懈努力，不断增强自身的市场竞争力。

关键词：民生银行；个人理财业务；问题；发展对策