

摘 要

银行是现代金融业的重要主体，是服务实体经济，推动强国建设的排头兵、主力军，但受房地产市场低迷，经济增速放缓等因素影响，近年来银行业机构的盈利能力出现不同程度的下滑，有效需求不足、社会预期偏弱导致银行信贷投放增长动力不足，行业内存量竞争较为激烈。过去凭借网点数量、人脉关系等带来的传统竞争优势逐渐消逝，行业内的竞争已然衍变为了服务质量和营销能力的比拼，提高客户满意度和忠诚度正在成为银行机构提高自身核心竞争力的关键。而大堂经理作为基层网点大厅管理的第一责任人，承担着零售和服务的重要职责，是提升基层网点营销能力的重要一环。

基于此，本文对 A 城商行 Y 分行大堂经理营销能力提升路径机制展开研究。首先，本文对大堂经理营销能力相关文献进行了梳理和总结，并对研究过程中涉及到的基础理论进行了整理和归纳，为本文开展后续研究奠定了扎实的理论基础。其次，本文对 A 城商行 Y 分行基层网点的基本运行情况、大堂经理的组成结构、职责定位和绩效考核方式等进行了总结概括，并对网点营销能力进行了初评。为了更深入的剖析影响 A 城商行 Y 分行大堂经理营销能力的因素，本文还针对大堂经理的基本特征和行为特点设计了相对应的调查问卷，并对部分大堂经理进行了现场访谈，将调查问卷和访谈中发现的问题进行整理分析。最后，结合 A 城商行 Y 分行基层网点的发展战略规划和经营现状提出了针对性的对策建议。

研究发现，一方面 Y 分行大堂经理存在专业性不强，业务服务能力、自我调节能力不足等问题，个人营销能力还有很大提高空间；另一方面 Y 分行的绩效考核制度与大堂经理繁杂岗位职责存在不相匹配的情况，导致大堂经理花费了大量的时间和精力在与主责不相关的杂事上，难以调动大堂经理的工作积极性，不利于释放大堂经理的营销潜力。本文针对调研发现的上述问题从建章立制和个人能力提升两个角度，对强化大堂经理营销能力提出了相应的政策建议。一方面 A 城商行 Y 分行要优化选人用人制度，优化内部人才培养、选拔机制，加强岗位轮动；优化职能设置，简化工作流程，健全绩效考核制度，增加绩效考核制度与岗位职责的适配性，侧重对大堂经理服务能力的考核，建立服务能力测评打分系统，激发员工积极性。另一方面要提升大堂经理业务能力，加大业务培训力度，丰富服务方式，提升服务技巧，提高综合素养，提升使用信息科技手段识别、挖掘客户的能力，充分利用信息科技手段，实现精准营销。

关键词：大堂经理；营销能力；客户满意度；营销转化率

Abstract

As an important subject of the modern financial industry, banks are the vanguard and main force serving the real economy and promoting the construction of a strong country. However, affected by factors such as the downturn in the real estate market and the slowdown in economic growth, the profitability of banking institutions has declined to varying degrees in recent years, and insufficient effective demand and weak social expectations have led to insufficient impetus for the growth of bank credit. Industry inventory competition is more intense. In the past, the traditional competitive advantages brought by the number of outlets and personal connections have gradually disappeared, and the competition in the industry has evolved into the competition of service quality and marketing ability. Improving customer satisfaction and loyalty is becoming the key to improve the core competitiveness of banking institutions. The lobby manager, as the first person responsible for the hall management of the grass-roots network, assumes the important responsibility of retail and service, which is an important part of improving the marketing ability of the grass-roots network.

Based on this, this thesis takes optimizing and improving the marketing ability of lobby managers as the research object, and studies the path mechanism of improving the marketing ability of lobby managers of Y Branch of A City Commercial Bank. First of all, this thesis sorts out and summarizes the literature related to the marketing ability of lobby managers, and sorts out and summarizes the basic theories involved in the research process, laying a solid theoretical foundation for the follow-up research in this thesis. Secondly, this thesis briefly summarizes the basic operation of Y branch of A City Commercial Bank, the composition structure of lobby managers, responsibility positioning and performance appraisal methods, and makes a preliminary assessment of the marketing ability of the network. In order to further analyze the factors affecting the marketing ability of lobby managers of Y Branch of A City Commercial Bank, this thesis also designed corresponding questionnaires based on the basic characteristics and behavioral characteristics of lobby managers, conducted on-site interviews with some lobby managers, and sorted out and analyzed the problems found in the questionnaires and interviews. Finally, the thesis puts forward some countermeasures and suggestions based on the development strategy planning and operation status of Y branch of A City commercial bank.

The research finds that, on the one hand, the lobby manager of Y branch has some problems such as weak professionalism, lack of business service ability and self-regulation

ability, and there is still much room for improvement in personal marketing ability. On the other hand, the performance appraisal system of Y Branch does not match the complex duties of the lobby manager, which causes the lobby manager to spend a lot of time and energy on chores unrelated to the main responsibilities, which is difficult to mobilize the enthusiasm of the lobby manager, which is not conducive to releasing the marketing potential of the lobby manager. In view of the above problems found by the research, this thesis puts forward corresponding policy suggestions for strengthening the marketing ability of lobby managers from two perspectives of establishing regulations and improving personal ability. On the one hand, Y Branch of A City commercial bank should optimize the selection and employment system, optimize the internal talent training and selection mechanism, and strengthen the rotation of posts; Optimize the function setting, simplify the handling process, improve the performance appraisal system, increase the adaptability of the performance appraisal system to the job responsibilities, focus on the assessment of the service ability of lobby managers, establish a service ability evaluation and scoring system, and stimulate the enthusiasm of employees. On the other hand, it is necessary to improve the business ability of lobby managers, increase the intensity of business training, enrich service methods, improve service skills, improve comprehensive literacy, improve the ability to identify and tap customers by using information technology means, and make full use of information technology means to achieve precision marketing.

Key Words: lobby manager; comprehensive marketing ability; customer satisfaction; marketing conversion rate

目 录

1	绪论.....	1
1.1	研究背景及意义.....	1
1.1.1	研究背景.....	1
1.1.2	研究意义.....	2
1.2	研究方法及内容.....	2
1.2.1	研究方法.....	2
1.2.2	研究内容.....	3
2	文献综述及理论基础.....	4
2.1	文献综述.....	4
2.1.1	胜任力模型的研究.....	4
2.1.2	大堂经理营销能力的研究.....	4
2.1.3	客户满意度的研究.....	6
2.1.4	银行绩效激励方面的研究.....	6
2.1.5	文献述评.....	7
2.2	理论基础.....	7
2.2.1	营销能力的定义.....	7
2.2.2	7P 营销理论.....	8
2.2.3	关系营销理论.....	9
2.2.4	服务质量理论.....	9
3	A 城商行 Y 分行营业网点及大堂经理基本概况.....	11
3.1	A 城商行 Y 分行基层网点概况.....	11
3.2	大堂经理基本情况介绍.....	11
3.2.1	大堂经理基本组成结构.....	11
3.2.2	大堂经理工作职责定位.....	11
3.2.3	大堂经理等级评定及绩效考核.....	12
3.2.4	大堂经理工作流程.....	13
4	A 城商行 Y 分行大堂经理营销能力调查问卷设计及分析.....	13
4.1	访谈调研概述.....	14
4.2	调查问卷设计.....	14
4.2.1	调查目的.....	14
4.2.2	设计思路.....	15

4.2.3	问卷结构.....	16
4.2.4	调查对象.....	14
4.3	样本描述及调查情况分析.....	17
4.3.1	调查问卷发放.....	17
4.3.2	样本描述及分析.....	17
4.4	基本结论.....	29
5	Y 分行大堂经理营销能力存在的问题及原因分析.....	31
5.1	专业能力与业务熟练度方面.....	31
5.1.1	综合素质不高，专业性不强.....	31
5.1.2	对产品缺乏了解，针对性差.....	31
5.2	营销方式与客户转化方面.....	31
5.2.1	营销方式单一，营销效果差.....	32
5.2.2	利用信息手段识别挖掘客户能力不足.....	33
5.3	客户分流与客户维护方面.....	31
5.3.1	客户引流分流效率低，影响客户体验.....	33
5.3.2	客户关系维护不到位，服务意识不强.....	34
5.4	职责分工与绩效考核方面.....	34
5.4.1	职责繁杂冗余，执行效率低.....	34
5.4.2	绩效考核制度不健全不完善.....	35
6	A 城商行 Y 分行大堂经理营销能力提升策略.....	37
6.1	专业能力与业务熟练度方面.....	31
6.1.1	优化选人用人制度，提高队伍专业素养.....	37
6.1.2	加强大堂经理业务培训，提升业务能力.....	37
6.2	营销方式与客户转化方面.....	37
6.2.1	培养营销能力，提高客户转化率.....	37
6.2.2	加强科技赋能，提高识别挖掘客户的能力.....	38
6.3	客户分流与客户维护方面.....	39
6.3.1	完善客户引流分流机制.....	39
6.3.2	增强服务意识，重视客户维护.....	39
6.4	职责分工与绩效考核方面.....	31
6.4.1	优化职责分工，突出营销职能.....	40
6.4.2	健全绩效考核制度，激发员工积极性.....	40

7 结论与展望.....	41
7.1 主要结论.....	41
7.2 未来展望.....	41
参 考 文 献.....	43
附 录.....	46
致 谢.....	56

TABLE OF CONTENTS

1	Introduction.....	1
1.1	Research background and significance.....	1
1.1.1	Research background.....	1
1.1.2	Research significance.....	2
1.2	Research methods and contents.....	2
1.2.1	Research Method.....	2
1.2.2	Research content.....	3
2	Literature review and theoretical basis.....	4
2.1	Literature review.....	4
2.1.1	Research on competency model.....	4
2.1.2	Research on the marketing competence of lobby managers.....	4
2.1.3	Research on customer satisfaction.....	6
2.1.4	Research on bank performance incentive.....	6
2.1.5	Literature review.....	7
2.2	Theoretical Basis.....	7
2.2.1	Definition of marketing competence.....	7
2.2.2	7P marketing theory.....	8
2.2.3	Relationship marketing theory.....	9
2.2.4	Service quality theory.....	9
3	Basic profile of sales outlets and lobby managers of Y Branch of City A Commercial Bank.....	11
3.1	Overview of Y Branch of City A Commercial Bank.....	11
3.2	Introduction to the Lobby Manager.....	11
3.2.1	Basic structure of lobby manager.....	10
3.2.2	Job Responsibilities of Lobby manager.....	10
3.2.3	Lobby manager rating and performance appraisal.....	12
3.2.4	Lobby manager workflow.....	13
4	Design and analysis of the questionnaire on the comprehensive marketing ability of lobby managers of Y Branch of City A Commercial Bank.....	13
4.1	Interview survey Overview.....	14
4.2	Questionnaire design.....	14

TABLE OF CONTENTS

4.2.1	Purpose of investigation.....	14
4.2.2	Design idea.....	15
4.2.3	Questionnaire structure.....	16
4.2.4	Survey object.....	14
4.3	Sample description and investigation analysis.....	17
4.3.1	Sending Questionnaires.....	17
4.3.2	Sample description and analysis.....	17
4.4	Basic Conclusions.....	29
5	The problems and causes of marketing ability of lobby manager of Y branch.....	31
5.1	Professional ability and business proficiency.....	31
5.1.1	Comprehensive quality is not high, professional is not strong.....	31
5.1.2	Lack of understanding of the product, poor targeting.....	31
5.2	Marketing methods and customer transformation.....	31
5.2.1	The marketing method is single, the marketing effect is poor.....	32
5.2.2	The use of information means to identify and excavate customer ability is insufficient.....	33
5.3	Customer diversion and customer maintenance.....	31
5.3.1	The efficiency of traffic diversion and diversion is low, which affects the customer experience.....	33
5.3.2	Customer relationship maintenance is not in place, service awareness is not strong.....	34
5.4	Division of responsibilities and performance appraisal.....	34
5.4.1	The duties are complicated and redundant, and the execution efficiency is low.....	34
5.4.2	The performance appraisal system is not perfect.....	35
6	A city commercial bank Y branch lobby manager marketing ability enhancement strategy.....	37
6.1	Professional ability and business proficiency.....	31
6.1.1	Optimize the selection and employment system, improve the professional quality of the team.....	37
6.1.2	Strengthen business training for lobby managers to improve business ability.....	37

6.2	Marketing methods and customer transformation.....	37
6.2.1	Develop marketing ability and improve customer conversion rate.....	37
6.2.2	Strengthen scientific and technological empowerment, improve the ability to identify and tap customers.....	38
6.3	Customer diversion and customer maintenance.....	39
6.3.1	Improve the customer diversion mechanism.....	39
6.3.2	Enhance service awareness, pay attention to customer maintenance...	39
6.4	Ability level and business proficiency.....	31
6.4.1	Optimize the division of responsibilities and highlight the marketing function.....	40
6.4.2	Improve the performance appraisal system to stimulate the enthusiasm of employees.....	40
7.	Conclusions and Prospects.....	40
7.1	Main conclusion.....	40
7.2	Future outlook.....	40
	References.....	42
	Appendix.....	46
	Acknowledgement.....	56

图目录

图 3.1	Y 分行大堂经理工作流程导图.....	13
图 4.1	大堂客户性别统计图.....	20
图 4.2	大堂客户学历分布图.....	20
图 4.3	大堂客户职业分布图.....	21
图 4.4	大堂客户业务办理方式统计图.....	22
图 4.5	大堂客户办理业务类型统计图.....	22
图 4.6	客户业务办理时间倾向分析图.....	23
图 4.7	客户选择网点的原因分析图.....	23
图 4.8	业务办理时长原因分析柱状图.....	24
图 4.9	业务办理时间长的原因分析柱状图.....	24
图 4.10	大堂经理工作自我评价分布图.....	26
图 4.11	大堂经理知识积累满意度统计图.....	27
图 4.12	大堂经理工作适应能力统计图.....	28
图 4.13	大堂经理营销能力影响因素统计图.....	29
图 4.14	大堂经理提升营销能力方式统计图.....	29

以上内容仅为本文档的试下载部分，为可阅读页数的一半内容。如要下载或阅读全文，请访问：<https://d.book118.com/126043015134011010>