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廈門大學

中國銀行股份有限公司福建省分行
信用卡業務發展策略探討

A Study on the Credit Card Business Development Strategy of
Bank of China Limited FuJian Branch

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Abstract

Our country's financial industry has been opened in an all-round way. Foreign-funded banks, especially foreign-funded bank card institutions, have been marching into the domestic bank card market one by one to result in more and more fierce market competition in this field. In the year 2008 abounding with hopes, challenges and opportunities, every bank shall think over a series of problems on strategic orientation, risk control and customer combination optimization as a result of rapid growth. This paper takes the Bank of China, Fujian Provincial Branch as research object, gives priority to bank cards, adopts the method of combining theory with practice, and makes use of the author's 8 years of work experience in the bank card department of the Bank of China and the related deep understanding. On the basis of analyzing the said bank's internal resources, present management situation, external management surroundings, and the development of credit card industry, the paper sums up the inherit advantages and disadvantages of the said bank, finds out the challenges and opportunities it is facing and thus puts forward the strategies and suggestions on its credit card development.

The whole paper is divided into 5 parts. Firstly, it elaborates the research background and realistic meaning to initiate the content and method of research. Secondly, it starts with the basic theories of credit card business, analyzes the nature and characteristics of credit card business, and discusses the certain objectivity of credit card business development. Thirdly, it introduces the course, reform and present management situation of credit card business development in the Bank of China and its Fujian Provincial Branch. Fourthly, it analyzes the strategic surroundings of credit card business of the Bank of China and its Fujian Provincial Branch from 3 angles, namely, microscopically, medium-scopically and macroscopically, briefly argues the significance of credit card business development for the Bank of China, Fujian Provincial Branch, and sums up its advantages and

disadvantages in developing credit card business. Fifthly, as priority of the whole paper, the author devotes rather much space to probing into the said bank's future credit card business development on the basis of the theory of combined marketing and the strategies of market, product, brand and publicity, pricing and sales channels, and several key functional strategies at the same time, including risk management strategy.

Key words: credit card development strategies the Bank of China

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第一章 导论

一、研究的背景及现实意义

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二、研究的内容

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三、研究的方法

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第二章 信用卡业务基本理论

第一节 对信用卡业务的认识

一、基本概念

“ ” Credit

“ Credo”

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“ ” Credit Card

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二、信用卡业务的本质和特点

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