

Research on optimization of securities customer relationship management strategy

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Abstract: With the gradual opening of the securities market, the competition between securities companies is becoming increasingly fierce under the influence of many factors, which makes many securities companies face problems such as the loss of original customers and the decline of market share. From the current situation, relying on reducing the commission has been unable to achieve the purpose of improving market share, we need to find new ideas in customer management. Therefore, the future development of securities companies should focus on improving customer relationship management and helping customers realize wealth appreciation, which is the key to their own market competition. Based on this, this paper probes into the optimization of securities customer relationship management strategies, hoping to provide valuable references for promoting the healthy and stable development of securities companies.

Key words: Securities companies; Customer relationship management; Optimization strategy

In recent years, with the continuous standardized development of China's capital market, the securities market has experienced unprecedented shocks, which has brought huge losses to many investors. In the face of this situation, it is particularly important to do a good job of investor protection, which also highlights the important role of the securities industry. In this regard, securities companies, as a bridge between investors and issuers, play an important role in maintaining the relationship between the two sides, and need to do a good job in securities customer relationship management. Therefore, from the current social background, the content explored in this paper is of great practical significance, which can guarantee the interests of investors and maintain the stable and healthy development of the market economic environment.

I. The existing problems of securities customer relationship management

First of all, the construction of management system lags behind. For example, some securities companies have developed a relatively perfect customer relationship system, which contains many intelligent functions, such as risk early warning, which can help securities companies provide investment risk early warning for customers and make correct wealth management decisions in time. Secondly, customer classification is not accurate enough. With the development of information technology, big data technology has been widely used in the management of securities customers. Securities companies have also begun to use data information to conduct fine management of customers, and gradually produce more detailed classification items such as asset scale and transaction records. Although these classifications have improved the accuracy of customer management to a certain extent, there is still much room for improvement in practical application. Finally, service process needs to be improved. For example, when dealing with customer complaints, some companies cannot guarantee to solve customer complaints within a specified time according to the company's rules and regulations. There are many influencing factors, such as management, service personnel's working ability, service awareness, etc.; The complaint incident handling process formulated by the securities company.

II. Optimize the strategy of securities customer relationship management

1. Improve the management system with intelligence

Intelligent technology is the key to improve the information level of securities customer relationship management system, and also plays an important role in improving management efficiency and customer satisfaction. Therefore, securities companies should actively explore and apply intelligent technology to improve the information level of customer relationship management system. For example, in the maintenance of customer relationship, sorting and improving customer information is an essential link, but it is also a more complicated work content. Nowadays, many securities companies have realized information management, but the level of intelligence still needs to be improved. In this regard, securities companies can develop the intelligent function of customer relationship management system, with the help of artificial intelligence technology, such as machine learning and natural language processing, it can automatically identify and correct the errors in customer information, so that information entry personnel can complete the work efficiently and accurately through text recognition and other functions. For another example, the use of intelligent technology, the development of self-service functions, set up robot customer service, to solve some basic problems of customers. In the intelligent customer service system, automatically answer the customer's questions and provide related services, which can greatly improve the efficiency of customer service. At the same time, it is also one of the important ways for securities companies to provide customer satisfaction and loyalty. In customer information management, intelligent systems can also be combined with big data technology to automatically classify customers and provide financial product recommendations. This function can allow the account manager to have more time to improve the quality of the financial plan, but also can tap potential customers, so that the customer relationship management work is more comprehensive, detailed and efficient. For example, in the actual work, the account manager of a securities company can use the information recommended by the management system to preliminarily determine the type of customers and understand the investment and financial management situation, so as to quickly

develop the customer relationship management plan. In the future contact, the customer manager can more easily reach a consensus with the customer, gradually understand the needs of the customer, and recommend financial products for them.

2. Make classification of customer relationship by layers

In customer relationship management, classification management is an indispensable work. On the basis of traditional classification management, securities enterprises can integrate dynamic management mode and make regular classification adjustment according to customers' financial management situation. At the same time, on the basis of the original three-level classification, add classified items, such as handling financial customers, public financial customers, wealth management customers and private banking customers. In terms of adjustment standards, enterprises can set a time limit of one year to upgrade and adjust customers who meet the upgrade standard, while customers who meet the downgrade standard will retain the original level. Through dynamic monitoring and dynamic adjustment, the dynamic management of securities customers can be realized.

For example, the primary financial customers are cautious, but they hope to realize the dream of "great wealth with small" through investment. Based on previous experience, we can also know that primary financial customers generally have the problem of weak financial resources, that is, weak risk tolerance. Therefore, in view of this whole group, securities enterprises can start from service work, stabilize customers with high-level service, do a good job in maintaining customer relationship, obtain higher income from primary financial customers, and convert primary financial customers into public financial customers. Although wealth management customers and private banking customers account for a small proportion in the customer base, their contribution to the income is the largest. These clients have a high risk tolerance and tend to invest in the short or medium term to allow flexibility in how they deploy their assets. For this part of customers, securities companies can make more detailed asset allocation plans for them, and guide customers to divide their funds into several categories, such as circulating cash, fixed assets, asset appreciation and personalized customization. At the same time, they should do a good job of asset allocation with customers, so that customers can understand the content of asset allocation in each category and the expected asset allocation goals. Such a detailed asset management plan not only conforms to the characteristics of wealth management customers and private banking customers, but also can enhance the risk tolerance of such customers, so that customers' assets can be preserved and increased in a more stable manner.

3. Build a high-quality customer service process

Building high quality securities customer service process is an important means to improve the level of customer relationship management in securities companies. In order to achieve this goal, securities companies need to improve and perfect the existing customer service process. First of all, develop a set of sound service standards and ensure that the standards are implemented. These standards should cover all aspects of customer service, such as customer reception, question answering, complaint handling, etc.; Some targeted service processes, such as customer account opening, transaction, inquiry, etc., so that customers can use our services more conveniently. In the implementation of the work, securities companies can link the standard of various services with the performance of employees, so as to comprehensively evaluate the salary and working ability of employees, so as to enhance the employees' attention to the service process and service standards. Secondly, an effective customer feedback mechanism should be established. Through this mechanism, customers' needs and opinions can be understood in time, and improvements can be made in time. This can help us improve customer satisfaction and further enhance customer loyalty. At the same time, it is necessary to strengthen the emphasis of employees on customer feedback mechanism in team building, and create a "customer-centered" cultural atmosphere in the enterprise. Finally, in customer relationship management, the construction of information sharing process is also the key to improve customer service level. To this end, securities companies can collect customer information from multiple channels and ways while ensuring data security. For example, they can grasp the data of customers' living consumption, personal income tax and public inspection law from public administration agencies, and understand the consumption data of customers from e-commerce platforms, so as to gradually integrate and standardize the management of data.

4. Improve the level of management team building

With the continuous development of the securities market, the importance of the building of the securities customer relationship management team has been paid more and more attention by the industry. An efficient securities CRM team can bring more customers to securities companies, improve customer satisfaction, increase customer loyalty, and thus bring more business and profits. Therefore, to optimize the work of securities customer relationship management, we need to start from improving the level of management team, and provide talent guarantee for the smooth reform of various work. First of all, securities companies should change the gradually formed closed talent selection mode, increase the "catfish effect" for the management team, and establish a professional talent training mechanism. To improve the professional quality and skill level of employees through internal training, external training and academic education; Establish a career promotion mechanism to encourage employees to constantly improve their ability and level, and get promotion opportunities based on their real ability; In the talent selection of "meritocracy", so that the real ability, courage of the people to assume the responsibility of the post. Secondly, an effective incentive mechanism should be established. Securities companies should establish effective incentive mechanism, including salary incentive, promotion incentive, honor incentive and so on. Securities companies should formulate personalized incentive programs according to their employees' work performance, ability level and career development stage to stimulate their enthusiasm and creativity. Finally, a good team culture should be established. Build a positive corporate culture with core values such as teamwork, integrity, innovation and service; Hold team building activities, carry out team communication and exchange, etc., to establish a good team atmosphere and cooperation. In short, talents are the core force of enterprise development, and the management team composed of talents is the key to the enterprise's market competition, sustainable development and innovative development. Therefore, in order to improve the

level of customer relationship management, securities enterprises need to pay attention to team building, but also need to attract talents for the team through policy attraction and incentive.

Remarks

To sum up, customer relationship management is a complex job that requires managers to have high comprehensive ability in order to build a systematic and continuous customer relationship management model. Therefore, securities companies need to combine the particularity of the industry and the pace of development of The Times, introduce information management means and intelligent management mode, and comprehensively upgrade the customer relationship work. At the same time, in terms of enterprise internal control, securities companies should also do a good job in talent construction, improve the overall strength of customer relationship management team through scientific planning and effective training, and effectively promote the transformation and upgrading of customer relationship management work.

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