

Strategy on Improving Bank Service Quality by Strengthening the Construction of Spiritual Civilization

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Abstract: To better implement the financial reform under the new situation and ensure the national security of people's economic property, this paper takes the construction of the spiritual civilization of bank staff as the starting point and further expounds how to achieve a leap in the quality of bank service by strengthening the construction of spiritual civilization from the aspects of system construction, strategic thinking, strategic responsibility, and so on, as a reference and discussion of the industry.

Keywords: Spiritual civilization construction; High-quality service; Development planning

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1. Introduction

Modern society is an era of rapid development of a diversified economy and science and technology, which also has higher requirements for work standards. Traditional and outdated financial concepts have been difficult to adapt to the development requirements of the banking industry. The financial institutes have to adapt to local conditions and the situation, integrate various development factors, and view the problem from the overall situation, to conform to the development trend of the socialist economy. By keeping up with the leadership of the Party Central Committee and constantly strengthening the spiritual civilization construction of the bank's internal staff, the overall service quality of the bank can be improved.

2. The development of high-quality banking services is inseparable from the construction of spiritual civilization

Banking is related to the national economy and people's livelihood, affecting the vital interests of every Chinese citizen, and is an important part of the socialist economy. So the importance of banking should be acknowledged by providing guidance for the internal construction of banks, ensuring the financial security

of the country, and establishing the correct direction of financial development. The banks should become the boosters of the socialist economy. Therefore, the construction of the spiritual civilization of the bank staff should be emphasized by helping the staff to establish a correct outlook on life, world outlook, and values, so that they can actively work harder for the cause of the Party and the people. This study briefly elaborates on the main contents of the bank's spiritual civilization construction from several aspects.

2.1. Ensure the correctness of the bank's internal construction direction

National economic development is inseparable from the development of the financial industry, and the core of the development of the financial industry is the development of the banking industry. Therefore, the construction of spiritual civilization must be implemented into all aspects of the bank's development, by always adhering to the leadership of the Party, keeping up with the pace of the development of socialism with Chinese characteristics, and establishing the correct direction of the bank's internal construction.

2.2. Ensure the strategic direction of high-quality development

The primary task of high-quality service is to establish the correct strategic development direction, by analyzing the sustainable development concept of foreign banks from a high-level perspective, combining the development characteristics of Chinese banks, and enhancing the depth of strategic planning from a macro perspective, so that it can better integrate into the strategic development trend of the global banking system.

2.3. Establish innovative development thinking of high-quality service

High-quality services should be correctly divided into banking business groups based on their characteristics. At present, the banking businesses are mainly state-owned enterprises, small and medium-sized enterprises, small and micro enterprises, and personal savings and credit accounts. According to the actual situation of these businesses, it is suggested that the management level carry out in-depth research, focus on collecting the business needs of several categories of banking services, emphasize the service experience of users, and sum up the experience. Banks should seize the opportunities brought by the overdue reform of state-owned assets, new technological trends, new regional patterns, and new regulatory situations, place importance on the development planning of high-quality bank services, the arrangement of key development tasks, and establish a special research contact system to ensure that research information can be used promptly, accurately and quickly. Guided by the Party's advanced guiding ideology, the bank should respect the law of financial capital operation, coordinate the problems between different governance subjects, perform well in all aspects of decision-making with a scientific and rigorous attitude, clarify the boundaries of powers of different governance subjects, and ensure the smooth and effective operation of various internal work of the bank ^[1].

2.4. Clarify the responsibility system for the development of a high-quality service strategy

The implementation of a clear division of responsibilities for major project work, central and provincial party committees, and other leadership decentralization of key work, service assessment, and evaluation should be emphasized. The establishment of a sound supervision and inspection system, and the integration of various business services and detailed storefronts are important to improve the quality of banking performance. Banking is a special work that benefits the country and the people and is closely related to every household. The banks should pool their wisdom, implement open and transparent management, and truly connect the management of banks with the people, enterprises, and the economy, to unify the top-level design with the basic people's livelihood, achieve collective thinking and collective efforts, and improve the quality of bank services.

2.5. Emphasize the leadership and decision-making role of party organizations, and establish a decision-making system with clear powers and responsibilities

If banks want to better serve local state-owned financial enterprises and meet their needs of modern operation and management, they must accept the challenges of new industry requirements such as precision and digitalization of financial service data, and also shoulder the unique problems and challenges of Chinese state-owned enterprises such as small size and weak anti-risk ability. This requires bank staff to have a correct understanding of the current situation and carry out all kinds of business with a correct service attitude and positive mental outlook. It is necessary to perform well in the construction of the spiritual civilization of bank staff, so that they can quickly begin the implementation of various tasks, complete the work with a positive and healthy attitude, participate in the setting of goals, and have the consciousness of self-examination and supervision of their own work. This is conducive to the improvement of the bank's overall service quality. The construction of spiritual civilization can ensure the establishment of high-quality service objectives. Spiritual civilization is also the main driving force of project promotion, business management, product research and development and other major projects, so it must be emphasize to achieve performance and service evaluation.

2.6. Strictly define the rights and responsibilities of spiritual civilization construction

The first issue in the establishment of the rights and responsibilities of spiritual civilization construction is not just steadily adhering to the core position of the leadership of the Party Central Committee, but also establishing a people-oriented system that does not harm the interests of the national people, strictly abiding by the development rules of the banking industry, from the perspective of society and the people to examine the future development of the banking industry. Banks should clearly confirm the Party committee's power of suggestion, decision-making, and supervision on different types of decision-making matters, and promote the development of the industry from the economic perspective of benefiting the country and the people. At present, the banking industry is facing a critical period of collision and integration of the financial and capital operation laws under the leadership of the Party, and the handling of various matters in the bank usually follows the four factors of policy-making, deliberation, decision, and approval. Banks must clarify the lines of authority of the governing body, and must not blur the concept of boundaries, which will affect the normal operation of the industry.

3. Strengthen the bank's spiritual civilization construction and establish corporate culture to enhance the cohesion of reform and development

Modern enterprise competition is not only a simple industry competition, but also the competition of culture, talent, and spirit, which is also the key influencing factors for the development, rise, and fall of enterprises in various industries. It is no exaggeration to say that cultural competition is the externalization of enterprise competitiveness. This also means that the construction of spiritual civilization is related to how long an enterprise can last. The construction of the spiritual civilization of state-owned financial enterprises must always hold high the guiding ideology of the Party Central Committee and always adhere to the socialist banking industry culture with Chinese characteristics such as integrity, professionalism, steadiness, innovation, and people-oriented. This can be achieved by establishing the image of the enterprise brand, comprehensively improving the overall comprehensive literacy of the bank staff, constantly improving the internal management level, improving the cohesion and cooperation within the enterprise, and injecting a steady stream of vitality into the development of the state-owned financial industry.

3.1. Emphasize the implementation of the publicity of educational positions

At present, most of the people engaged in financial enterprises in China are young and middle-aged, accounting for 80% and 90% of the whole industry. This part of the population has a higher cultural level, active thoughts, and provides talents to China. In view of these characteristics, the government should strengthen the construction of spiritual civilization through traditional methods such as newspapers, publications, lectures, regular training and other aspects of work at the same time. The government should also make use of modern multimedia, network social and other tools to create a combination of traditional media and new media education and publicity development frontier, so that the employees can improve their own spiritual world from anytime and anywhere, through WeChat public account, history education video, and so, hence nurturing a strong spiritual will in the cultural competition. The construction of spiritual civilization can employees more patriotic, love the party and family. Since this is a prerequisite for the establishment of socialist harmony, democracy, and a better home, the construction of spiritual civilization must seize the publicity of education positions ^[2].

3.2. Enter the life and work of employees

Employees are the cornerstone of the enterprise, while the enterprise is the future of employees, so enterprises and employees are like the ship and rudder, akin to the relationship between water and fish. Without loyal and diligent employees, the enterprise would be like a pile of disorganized sand, while employees without enterprises would be vulnerable and have no food and clothing. Since the goals of both sides are the same, the two forces should converge into one, by letting employees and enterprises empathize, encourage and help each other. Banks should enter the lives of employees, by closing the distance between enterprises and employees, emphasizing that the enterprises are also their home, enriching the emotions of employees through cultural performances and speeches, organize a variety of competitions to improve the enthusiasm and initiative of employees, listen to the voice of employees, talk about thoughts and emotions, and help employees enter a patriotic and dedicated mindset for the country.

3.3. Establish industry pride and confidence

Banks should establish the confidence and pride of employees in the financial industry, deepen the construction of spiritual civilization among each banker, and fully integrate the integrity culture, compliance, craftsman spirit, and excellent service concept of the financial industry into the corporate responsibility, and establish a banking service industry culture with Chinese characteristics. Banks should enhance internal cohesion, improve internal management, establish an effective innovation incentive system, and promote the long-term sustainable and steady development of the bank.

3.4. Emphasize the financial leverage of banks

The bank is an important financial tool for China to achieve macro-control. The development of various major projects has gradually opened the harmonious and co-prosperity situation of complementary advantages, mutual assistance, and win-win development in the market economy. This is a positive outcome made with practical actions, and it is also the best beginning of the economic campaign. Taking this as an example, the formation of a positive market situation is the best recognition of the important social functions of banks, and the future should keep up with these continuous efforts.

4. Appoint people on merit and optimize the talent selection process

The cultivation, selection, and appointment of talents is an important and indispensable part of achieving a leap

in the quality of banking services and an important support for the development of the industry. Banks should attach importance to the construction of talents, use the market-oriented selection and recruitment process, emphasize the important role of spiritual civilization construction in the selection of talents, and create a high-quality all-round talent team with excellent technology, a sense of mission, and responsibility.

4.1. Improve the talent selection process

The development of the socialist market economy is inseparable from people. Only by flexibly giving play to the role of each person, so that they can better serve the society and the economy, can the local economy be truly driven. Managers should make good use of the important level of cadre selection, comprehensively improve the leadership level, emphasize the backbone role of the leadership, and boldly appoint young cadres with both virtue and talent.

4.2. Improve the education system

Banks should establish and improve the bank's talent training process, integrate the management and training of talents into the daily management work, sharpen the professional business ability and moral quality of employees in practice, achieve the normal learning purpose through long-term training and education, constantly improve the height of spiritual civilization construction, establish a special spiritual civilization construction team, and realize the same salary and equal pay concept for them. The banks should improve the internal spiritual civilization construction system and realize the simultaneous improvement of thought and business to provide high-quality service.

Banks should implement the competitive elimination system, adopt the annual assessment, establish a scientific and reasonable special assessment, and tenure assessment of talent incentive process for the different positions of employee's comprehensive ability level. The management ability and other aspects of the objective overall performance should be judged to eliminate poor work attitude, service awareness, and professional ability. Banks can gradually reward good work while punishing bad behavior so that the selection of responsible, proactive, high sense of service of outstanding talents can be achieved.

4.3. Establish a sound internal process to create a financial industry atmosphere of understanding and compliance

The financial industry needs supervision and constant criticism to achieve an understanding atmosphere. If there is criticism, there is room for improvement, and if there is no criticism, it will stop moving forward. As a high-risk industry, the financial industry will cause huge losses of people's property if it makes any mistake. Only by fully combining business risk prevention and control with spiritual civilization construction, establishing internal supervision, and fully integrating and utilizing audit, risk management, employee supervision, financial credit audit, and other resources can banks effectively reduce financial risks and reduce trial and error costs^[3].

Banks should make unremitting efforts to implement the construction of spiritual civilization, emphasize education and training, carry out in-depth analysis of various illegal cases of new and old employees so that employees can clearly define the boundaries of laws and regulations, and ensure the normal and effective development of various work of the bank.

Banks should establish a risk management system to achieve a comprehensive, integrated and multi-dimensional linkage of internal management means to achieve advance prediction and effective management of decision-making risks. Managers play an important role in the orientation of their own research, , so they should adopt self-criticism, heart-to-heart discussion among the masses, democratic evaluation and other ways to prevent risks and give early warning. Banks need to reduce credit risks, increase the publicity and construction

of spiritual civilization in departments such as compliance, credit review, sealing and control, and realize the demonstration and leading role of effective management, accurate entry, early warning and monitoring. Banks also should strengthen the moral quality training for the backbone personnel of important departments, implement the unique advantages of compliant operation and legal operation, so that managers have a big picture view and correct values, effectively rectify the current financial market operations and other undesirable social phenomena, and control the risk in the minimum range. There are often activities such as team building in enterprises to enhance the feelings and cohesion among employees. So banks should organize and guide employees to make active efforts in work practice, show lofty political beliefs and moral consciousness, give play to their professional skills, and contribute more wisdom and spiritual strength to the development of the bank.

Banks should establish a precise, powerful, in-depth, and focused integrity supervision system by focusing on the supervision of senior executives at all levels and Party organization leaders, establishing a comprehensive and strict governance of the Party's main responsibility and responsibility list, and leading the creation of a clean industry. Banks should highlight the management of key personnel in important positions such as capital transactions, credit approval, money laundering, and terrorist financing risk assessment, formulate systems for red line management, supervision and inspection, integrity risk assessment, and punishment measures, and constantly improve the level of normal and scientific supervision. Banks need to emphasize the role of discipline inspection of grassroots Party branches and establish a system that matches old, middle-aged, and young people. Banks can study global industry practices to improve practical experience through mentoring and case training, prevent and control financial accidents, avoid financial losses, and create a clean industry.

5. Conclusion

Banks should adhere to the important development concept of serving the people, with efficiency and high quality, actively carry out the construction of spiritual civilization, constantly improve the quality of banking services, build national brand awareness, improve the bank's social credibility and market competitiveness, to better serve the socialist economy.

Disclosure statement

The author declares no conflict of interest.

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