



### CITIC Ka Wah Bank Limited 中信嘉華銀行



中信嘉華銀行  
CITIC  
KA WAH  
BANK

CITIC Ka Wah Bank is a commercial banking organization with more than 80 years of history in Hong Kong. It currently operates 34 branches in Hong Kong, two branches in the US and two representative offices in China together with two wholly owned financial subsidiaries based in Shenzhen and Hong Kong respectively. The company aims to be a leading financial service provider that brings exceptional value to its customers. The key strengths of the bank are highlighted in the following categories:

#### Leadership

The vision, mission, core values as well as annual priorities are clearly defined and communicated to staff at all levels in a highly effective manner. The BE QUICK (Business Excellence & Quality in CITIC Ka Wah) Programme launched in 2003 has been very effective in further promoting quality concepts and creating an environment of empowerment, innovation and organization learning. The TOP Team (leadership of CITIC Ka Wah) is fully committed to striving for excellence.

#### Strategic Planning

The bank adopts a systematic approach in strategic planning. Long-term strategies are translated into mid-term and short-term strategies with full involvement of all departmental managers. Top management put significant emphasis on involvement of key managers in the strategy development and deployment processes. Key Performance Indicators are established to monitor business performance.

#### Customer and Market Focus

The bank uses an effective and systematic approach to customer segmentation; various tools are in place including extensive market research programmes to understand customer requirements. This highly dynamic and customer oriented organization automatically reinforces customer relationship in many different ways. The company has also been very successful in launching innovative products, which also help to further reinforce long term customer relationships.

#### Measurement, Analysis, and Knowledge Management

A good system is in place to collect management information

中信嘉華銀行經營八十多年，是香港著名的商業銀行機構，現時設有34家香港分行、兩家美國分行，以及兩個中國代表處，並於深圳和香港成立了兩家全資附屬財務公司。中信嘉華致力成為領先的金融服務供應商，為客戶帶來超凡價值。評審委員會現將其主要優勢總結如下：

#### 領導才能

中信嘉華銀行清楚制訂了公司的遠景、使命和核心價值，並以高效率的方式傳達至各級員工。公司於2003年推出BE QUICK計劃，成效非常顯著，不但進一步推廣了服務素質的概念，更為公司營造了權力下放、創新和組織學習的環境。此外，中信嘉華的最高管理層亦全面貫徹精益求精的承諾。

#### 策略性規劃

中信嘉華銀行採納了系統化的策略性規劃程序，將長期策略轉化為中期和短期策略，當中邀請了所有部門經理全面參與。公司的最高管理層對此非常重視，要求主要經理投入參與策略制訂和部署的過程，並且設有表現指標，監察業務表現。

#### 顧客及市場焦點

中信嘉華銀行採用有效和系統化的方法，將客戶分門別類，並且設有林林總總的工具，例如全面的市場研究計劃等等，藉以了解客戶的要求。中信嘉華秉持魄力十足、以客為尊的態度，主動以各種方式鞏固與客戶的關係，並且成功推出不少創新產品，有助進一步加強與客戶的長遠關係。

#### 評估、分析和知識管理

中信嘉華銀行設有良好的制度，以便收集管理資料，同時監督和支援公司的日常運作。公司設有清晰的主要表現指標，並會就主要業績範疇進行全面的分析，然後將



and to keep track of and support the daily operation of the bank. Well-defined Key Performance Indicators are in place and extensive analysis is conducted in key result areas. Results from such analysis are effectively communicated to different levels of the organization to prompt improvement.

### Human Resource Focus

Very effective bank-wide communication channels are established, such as the Executive Forum, Extended Top Team Gathering, and CEO Chat Room, to enhance two-way communication with staff members. The Objectives Alignment Cycle is a good tool to create alignment between the bank, departments and individuals to ensure employees' objectives are aligned with the bank's overall objectives.

The bank also puts a lot of emphasis on employee education, training and career development.

### Process Management

Specific owners are assigned to key business processes to ensure that all implementation steps are carried out as planned, and in cases where changes are needed, that they be responsible to initiate and manage subsequent changes based on new business and/or customer requirements.

Quality Improvement Teams are in place to stimulate continuous improvement. Internal service surveys are set up to solicit feedback and ensure satisfactory service levels.

### Business Results

Results from the monthly external Mystery Shoppers Programme showed continuous improvement and that the company also outperformed its major competitors. Customer base kept expanding and the bank's products & services won several industry awards. The bank also achieved good financial results in 2002 in terms of operating income, profit attributable to shareholders and return on equity.

Employee satisfaction survey results also showed continuous improvement from 1999 to 2003.

分析結果有效傳達至各級員工，推動公司積極作出改善。

### 人力資源焦點

中信嘉華銀行設有高效率的溝通渠道，聯繫公司上下員工，例如行政人員會議(Executive Forum)、管理層聚會(Extended Top Team Gathering)，以及行政總裁聊天室(CEO Chat Room)，務求加強與員工的雙向溝通。中信嘉華並設有目標協調循環模式(Objectives Alignment Cycle)制度，用以凝聚公司本身、各部門和每位員工，確保員工的發展目標與公司的整體目標一致。

此外，中信嘉華非常注重員工教育、培訓和事業發展。

### 程序管理

中信嘉華銀行安排專人負責主要業務程序，確保所有執行步驟均按照計劃進行。如有需要更改步驟，有關員工必須負責根據新業務及/或客戶的要求，實施並管理修改後的程序。

此外，中信嘉華成立了品質改善小組(Quality Improvement Team)，激發員工不斷提升服務素質。公司並設有內部服務調查，鼓勵員工發表改善意見，確保服務水平令人滿意。

### 業績

根據每月進行的「神秘顧客」計劃，中信嘉華的表現不斷進步，而且超越了主要競爭對手。公司的客戶基礎不斷擴大，旗下產品及服務亦屢獲業界獎項，而且於2002年錄得驕人的財務業績，無論營運收入、股東應佔溢利和股東回報率均大幅上升。

此外，中信嘉華的員工滿意度調查亦顯示，員工對公司的滿意程度於1999至2003年間不斷上升。