

Report from The Board of Examiners (Silver Award)

評審委員會報告 (銀獎)



QUALITY KEY TO ENDURING SUCCESS



中信嘉華銀行
CITIC
KA WAH
BANK

To maintain its competitive position in the banking industry, Citic Ka Wah Bank Limited (CKWB) has adopted the Total Quality Management model to excel in its operations. CKWB has shown its determination and significant achievements in the criteria since being presented the Certificate of Merit of the HKMA Quality Award 3 years ago. Furthermore, CKWB has successfully implemented customer centric operations which has been well integrated into its business routines.

Leadership

CKWB has established a clear vision and mission statement which is well-focused on its position in the banking industry. This statement together with its seven core values have been fully deployed within the company.

The senior leaders have given great support and dedication to create an environment for empowerment and motivation which in turn fosters learning, innovation and organization agility. A well-structured governance system is in place and an ethical culture is institutionalized to ensure full compliance with legal and professional standards and stakeholder expectations are met.

Strategic Planning

The senior leaders, focusing on strong vision and direction, use the Strategic Planning Process to ensure long term sustainability. Potential blind spots are identified by seeking inputs from employees at different levels early in the strategic plan analysis process. The Objective Alignment Workshop is conducted to generate the Alignment Matrix and action plans.

Customer and Market Focus

CKWB has systematically identified its market segments and tailored contact and communication mechanisms to fulfill specific customer requirements and enhance customer relationship.

Service Quality Unit has been established to settle complaints within 14 days against the 1-month standard set by the Hong Kong

為了保持在銀行業的領導地位，中信嘉華銀行有限公司（中信嘉華）引入了「全面優質管理模式」，使營運更為優勝暢順。自三年前勇奪香港管理專業協會優質管理獎優異獎，中信嘉華更是處處展現出其改進決心，創下多項重大成就。此外，中信嘉華又將以客為尊的營運概念，成功地融入日常作業模式當中。

領導才能

中信嘉華清楚制定了公司的遠景與使命宣言，強調其在銀行業內的地位，並將該宣言與另外七個核心價值貫徹地應用於公司的管理體系之內。

高級領導層全力支持建立一個權力下放及充滿幹勁的環境，從而鼓勵學習、創新與組織的敏捷性。中信嘉華又以嚴謹的管治架構以及制度化的道德文化規範，確保其運作符合法律與專業標準，並能實現股東的期許。

策略性規劃

管理層著重清晰穩定的發展理念與方向，採納了「策略性規劃程序」以確保業務的長期持續性。在進行戰略部署的起首階段，中信嘉華便向各階層員工作出充分諮詢，務求找出所有可能存在的分析盲點。另一方面，中信嘉華又會透過舉辦「目標協調工作坊」，協助籌劃「協調矩陣」及行動計劃。

顧客及市場焦點

中信嘉華以系統化的方法辨識目標市場，並因應個別客戶的需求制定出合適的接觸與溝通機制，從而加強與客戶的關係。

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Monetary Authority. Apart from capturing the customer satisfaction and dissatisfaction, CKWB has collected benchmarking data against competitors.

Measurement, Analysis, and Knowledge Management

CKWB has adopted a balanced scorecard approach to measure and monitor key organizational performance. The performance measures are deployed throughout the organization in the form of service pledges and individual performance targets through the Objective Alignment Process. Benchmarking, competitive analysis, and market survey data are conducted on a regular basis to support decision making and innovation.

Human Resource Focus

CKWB has identified four key aspects of positive work atmosphere – cooperation, initiative and innovation, empowerment and organizational culture are promoted. A fact base evaluation approach is adopted to encourage clear measurements in Key Competencies and Core Values.

Comprehensive Training Need Analysis at different levels of employees is conducted which covers the business needs, organization needs and individual needs. Empowerment and openness are encouraged through the participation of Quality Improvement Teams, Comment Programme and the bank-wide Staff Opinion Survey.

Process Management

The key value creation processes together with their key requirements are identified according to market segments and assigned to a Product Owner who ensures that the plans are carried out accordingly, while the support processes pertinent to the business environment are clearly defined with input from various approaches from internal users. For each of these processes, Service Pledges and KPIs are set up to monitor their delivery.

Workflow management has been adopted to optimize service

中信嘉華的「服務質素小組」能於十四天內妥善處理相關投訴，遠遠少於香港金融管理局所訂立的一個月處理期限。除了搜集本身顧客的滿意及不滿意的評價外，中信嘉華亦與競爭對手進行基準比較。

評估、分析和知識管理

中信嘉華採用了平衡計分卡方法，監察和量度各主要組織表現範疇；又會透過目標協調流程，以服務承諾及個人表現目標兩種形式，為公司各部門同事進行表現評估。中信嘉華會定期進行基準比較、競爭力分析與市調數據搜集，以協助其作出準確的商業決定與推出嶄新的服務。

人力資源焦點

為營造一個正面的工作環境，中信嘉華積極推廣團隊合作、創新進取、員工授權和組織文化四個範疇，鼓勵員工以事實為依歸，對關鍵能力與核心價值進行清晰公正的評核，並為不同階層的員工進行商業、組織及個人培訓需求分析。

工作改善小組、意見交流活動及業內員工意見普查等的進行，亦為公司營造了一個權力下放、開放敢言的環境。

程序管理

中信嘉華會先清楚界定不同市場的核心價值創造過程與所需條件，再根據情況委派專員負責執行有關計劃；同時，銀行又運用從不同渠道獲得的內部用戶意見，制定出恰當的支援程序，再設立相關的服務承諾與關鍵績效指標，對各程序進行有效監控。

通過完善的工作流程管理，中信嘉華不

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delivery and minimize overall costs. "BE QUICK" and "BE WISE" teams are established for continuous improvement.

Results

CKWB has exhibited a very good trend results in financial return and assets which are better than the tier 3 & 4 banks. There was a consistent growth in new product and service, number of retain banking customers, total deposit balance and total trade loan.

The satisfaction rating for customer focused results as reflected through "Mystery Shopper Programme" outperformed its competitors. The customer satisfaction level from Transactional Service Survey was in an increasing trend and outperformed other banks.

Staff opinion survey showed employees satisfaction improved in all attributes. The total learning days and participants increased with improved participation rate of staff communication events. The "BE WISE" improvement projects have demonstrated a cultural change in quality and service improvements.

Satisfactory performance in fiscal accountability, regulatory and legal compliance was observed. This is evidenced by the number of litigation cases which has remained to be zero since 2002.

但能優化其服務供應程序，更將總營運成本降至最低。「BE QUICK」和「BE WISE」兩個小組的成立，亦確保了公司的持續改進。

業績

中信嘉華的財政收入與資產遠比三、四線銀行優越豐厚，顯示出強勁的發展勢頭。中信嘉華在產品及服務開展、客戶維繫、存款與貿易借貸總額等方面均錄得持續而穩定的增長。

據「神秘顧客探訪分行」計劃及「售後服務意見調查」所顯示，客戶對中信嘉華之滿意程度近年不斷攀升，遠遠超越競爭對手所得的評分。

此外，內部滿意度調查亦反映員工對公司的滿意程度在各方面皆有所提升。銀行的「BE WISE」計劃更帶動了一股改善質素與服務的文化風氣，員工用於學習及出席員工交流活動的時間亦因而顯著增加。

自二零零二年至今，中信嘉華一直未有涉及任何訴訟，充份顯示其穩健的財務狀況與出眾的守法形象。