

Innovative Change and Value Remodeling of Intensive Operation Models in the Banking Industry

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ABSTRACT

This paper focuses on the innovative and intensive operation model of intelligent cloud operation in the banking industry. Under the wave of digital transformation, it explains in detail the connotation of breaking through traditional limitations and realizing cross-institutional and cross-level processing. An in-depth analysis of the background of the model is carried out, emphasizing the urgency of addressing the challenges of business centralization. The construction of the intelligent cloud operation system is comprehensively introduced, including management mode, division of authority, assessment system and other key elements. Through the comparison of actual data, the model visually demonstrates the remarkable results it has achieved in terms of emergency response and operational efficiency. At the same time, the limitations of the model are analyzed objectively, and prospective ideas for future construction are proposed. The study shows that the intelligent cloud operation model opens up a new path for the development of the banking industry, and is of great significance for improving operational capability and market competitiveness.

KEYWORDS

smart cloud operation; intensive operation; innovative model

1 Introduction

1.1 Definition and conceptual analysis of intelligent cloud operations

Intelligent cloud operation is an innovative form of operation organization in the banking industry in response to the trend of digital transformation and in order to cope with the complex and changing business environment. Its core lies in relying on cloud technology for standardized and shared tasks to achieve cross-institutional and cross-level production processing.

The "cross-organization" feature breaks the traditional situation where operations are restricted by geography. For example, when a bank's operation center encounters a natural disaster, its business can be quickly assigned to other operation centers for processing with the help of the intelligent cloud operation mode, effectively guaranteeing business continuity and avoiding business stagnation due to geographical barriers. (Chen, X., & Zhao, Y. (2023))

"Cross-level" breaks through the constraints of the hierarchical structure. For example, in the case of credit card application review business, the head office can directly assign the review task to qualified grass-roots staff, which greatly shortens the review cycle and improves the efficiency of business processing.

"Standardization" lays a solid foundation for intelligent cloud operations, and all cloud operations follow a unified and standardized business process, clear processing rules and a unified evaluation system. Take the bill processing business as an example, there are detailed standards for each link from bill entry, audit to bookkeeping, reducing errors caused by human differences.

"Sharing" realizes flexible deployment and reuse and sharing of human resources among different institutions through the construction of a cloud operation talent pool. When there is a shortage of centralized operation personnel at the head office, cloud operation personnel from branches and outsourced service providers can be deployed to optimize the allocation of operation resources across the bank. Compared with the traditional operation mode, intelligent cloud operation has significant advantages in terms of operation flexibility, resource deployment and business continuity guarantee.

1.2 Background and challenges of smart cloud operations

With the continuous development of banking business, a large amount of business is centralized to the head office. Although the centralization of business improves certain operational efficiency, it also brings many difficulties. Inadequate emergency response mechanism has become a prominent problem. (Smith, J., & Brown, A. (2022)) For example, at the beginning of the 2020, some banks' head office sites were closed due to epidemic prevention and control requirements, and the business under the traditional mode of operation came to a standstill, highlighting the importance and urgency of emergency response. The problem of resource scheduling is also becoming more and more prominent in the centralized operation mode. To realize accurate resource scheduling, it is necessary to accurately identify tasks and

resources, reasonably allocate them according to rules, and effectively monitor the execution process and results. At present, although the operation center of the head office has initially established a scheduling mechanism, with the improvement of intensive operation capability, it still faces the challenges of matching business and operation capacity and reasonable resource allocation during peak periods. The uneven distribution of resources and business needs of different regions and tiers of institutions, how to break the limitations to realize the integrated reuse of resources across the bank, as well as to clarify the relationship between tasks and resource allocation, have become urgent issues.

The intelligent cloud operation model was born to meet these challenges, through the introduction of the "shared service" concept, the cloud operation mode of flexible access to human resources, to solve the dilemma of the traditional model.

1.3 Objectives and strategic significance of smart cloud operations

The intelligent cloud operation model is designed to break through the constraints of the traditional "all-employee employment, office space" model and acquire human resources in a low-cost, free and flexible manner. In terms of emergency response, the model has significant strategic value and can quickly respond to all kinds of centralized emergency events. For example, during the epidemic, a bank could successfully respond to the situation that the personnel of branches in many places were unable to arrive at work with the help of the intelligent cloud operation mode, transferring the business to the cloud for processing, guaranteeing the normal development of business, and safeguarding the interests of customers and the image of the bank.

In terms of operation mode innovation, intelligent cloud operation builds "2 + N" operation mode, promotes flexible organization management and reuse and sharing of operation resources, realizes flexible, efficient and accurate allocation of resources, avoids idle and wasteful resources, and reduces operation costs. In terms of talent cultivation, it helps employees transform their data-oriented thinking, provides them with a broader business practice platform, exposes them to different types of business, cultivates composite talents with cross-institutional and cross-level business processing capabilities, and enhances the bank's overall competitiveness.

2 the construction of intelligent cloud operation system

2.1 System construction and technical support

Constructing a virtualized intelligent cloud operation platform integrates multiple key systems. The image centralized business processing system collects and stores business images through image acquisition equipment, utilizes OCR technology to identify and extract information, and stores and indexes images in a distributed manner. (Garcia, M., & Rodriguez, L. (2024).) The internal management system covers personnel management, task assignment, progress monitoring and other functions, intelligently assigning tasks based on personnel skills and business needs. The slice management system slices up business tasks and rationally assigns them according to their difficulty, urgency and staffing situation. With personal mobile banking serving as a convenient terminal, cloud operators receive and process tasks anytime and anywhere through mobile APP, using cell phone functions to collect and enter data, and solve problems through real-time communication, so as to improve operational efficiency.

2.2 Harmonization and hierarchical implementation

The head office plays a central coordinating role in the intelligent cloud operation model and formulates a unified management mechanism. In terms of user management, the access standards for cloud operation personnel are clarified, and all branches and outsourced service providers report personnel according to the standards, which are audited and entered into the database by the head office to ensure personnel qualifications. In terms of operation standardization, detailed operation specifications for various types of business are covered to ensure consistency in business processing. In terms of quality and efficiency evaluation, assessment indicators are set in terms of accuracy, efficiency, compliance and other dimensions to quantitatively evaluate the quality and efficiency of cloud operation personnel at branches and the management of the organization.

It is implemented at the head office and branch levels, with the head office assigning tasks based on the actual situation of the branch's personnel, business volume, and wind-control capacity. Branches with large business volume and high quality personnel undertake complex tasks, and vice versa for simple tasks. Branches are responsible for organizing cloud operation personnel under their jurisdiction to operate in accordance with the standards of the head office, providing regular training and supervision, guaranteeing the optimal allocation of tasks and resources, and enhancing the ability to handle emergencies.

2.3 Decentralization and synergies

Clearly delineate the scope of responsibilities between the business acceptance post and the cloud operator. The business acceptance post is responsible for the front-end reception and preliminary review of the business to ensure that the information is complete and compliant, such as checking the customer's information when applying for a loan. The cloud operator is responsible for core business processing according to the unified rules of the head office, such as assessing customer credit and risk in loan approval.

In order to solve the problem of inter-agency collaboration, a collaborative processing mechanism has been established. There are clear standards and processes for error identification; when an error occurs in business, both parties first analyze it together and submit disputes to the head office for review. Disputes are handled through internal communication platforms, and in the absence of results, they are coordinated by higher-level departments and supervised and guided by the head office. A service response team is set up to answer questions from cloud operators in a timely manner. A public opinion handling mechanism is established to monitor public opinion in real time and activate the plan quickly in case of negative public opinion to safeguard the bank's reputation.

2.4 Assessment, incentives and quality evaluation

The head office has set up comprehensive assessment indicators, including the accuracy of business processing, the timely rate of task completion, and the rate of compliance operation meeting the standards. For example, the error rate of note entry operations and the timely completion rate of loan approval tasks. Based on the assessment results, excellent branches are given incentives such as resource tilting, performance bonus support, and merit evaluation priority to motivate branches to improve the quality and efficiency of cloud operations. For unsatisfactory branches, they are required to submit a rectification report, analyze the reasons and formulate a plan, and the head office will follow up and supervise them, and if they still fail to meet the standard, they will take measures such as reducing the allocation of business volume and taking accountability to ensure the quality of business processing.

2.5 Scope of operations and rules and standards

The Operations Center of the head office determines the scope of cloud operations based on business volume, degree of emergency and risk level. Credit card repayment business with high fluctuation in business volume, emergency fund transfer business with high contingency, and savings account opening data review business with low risk and standardized process are suitable for inclusion. After determining the scope, the organization will organize business entry and exit, and the inclusion of new businesses will require standardized processes, clear rules and a complete evaluation system, while businesses that do not meet the requirements will be withdrawn in a timely manner.

The head office has formulated uniform rules for cloud operation business, such as the operational specifications for various aspects of bill processing. When the standards are adjusted, they are revised in a timely manner and notified to cloud operators through various channels to ensure that business processing is compliant, accurate and efficient.

2.6 Capacity planning and people management

The head office utilizes big data analysis, historical data retrospectives, and other methods to forecast the volume of emergency scenario tasks on an annual basis, taking into account factors such as the market environment and policy adjustments to improve the accuracy of the forecast. Based on the forecast results, staffing is authorized in conjunction with the actual situation of branches and outsourced service providers. Different contingency scenarios are formulated with differentiated plans and on-line arrangements for personnel, such as launching full-scale cloud operations in the event of sealing and control, and arranging personnel in batches according to the degree of business urgency.

In terms of personnel management, the head office sets strict entry standards, considering business skills, experience, professionalism and other dimensions. Branches and outsourced service providers screen and report personnel, and the head office audits the database. The exit process is initiated for personnel who are unable to perform their duties due to substandard operations and job changes, so as to guarantee the quality and stability of the cloud operation personnel team.

2.7 Implementation monitoring and quality assurance

When an emergency event occurs, the monitoring system captures the signal, and the head office operation center quickly starts the cloud operation mode and deploys personnel according to the plan. The monitoring system is utilized to grasp real-time information on the work status and task progress of cloud operation personnel. When task congestion and slow processing are found, the tasks are dispatched in a timely manner and reasonably allocated according to the

difficulty of the business and the skills of the personnel to ensure smooth business processing.

Develop comprehensive quality and efficiency standards covering dimensions such as accuracy and efficiency. The head office analyzes business data and promotes the experience of branches with high quality and efficiency to enhance the operation of the entire bank.

3 Conclusion

Overall, the intelligent cloud operation model points out the direction for the future development of the banking industry and promotes the transformation of the banking industry to a new operation model of "logical centralization, physical decentralization and open sharing". It not only enhances the operational efficiency and emergency response capability of banks, but also provides strong support for banks' innovation in business processes, technology application and management methods, enhancing their market competitiveness, which is of great significance to the sustainable development of the banking industry.

About the Author

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