

# Outlook for Chinese Intelligent Banking Industry 2015-2020 Proposal

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## Abstracts

### 1. INTRODUCTION

Global industries are in the progress of intelligentization, domestic banks have facing huge challenge; by the reason of this, intelligent banking reform is significant for future banking industry. Intelligent banking is an advanced form of traditional network banking; it combines information technology to explore business patterns, in order to manage and serve with higher efficiency.

Since Bank of Communications introduced “future bank” concept in their exhibition hall on the World Expo Shanghai in 2010, several banks has followed Bank of Communications’ step, researched and developed intelligent banking. E.g. Agriculture Bank of China introduces new concept banking, ICBC introduces intelligent banking, Citibank and HSBC introduces ultimate digital banking as well. However, these attempts are restricted in simply or partial using new technology, but in-depth comprehensive innovation change the banking system.

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