

# 大數據趨勢論壇暨 IBM產業專題高峰會

打造數據價值新藍海

# 經驗分享：大數據如何啟動Bank3.0

余文/

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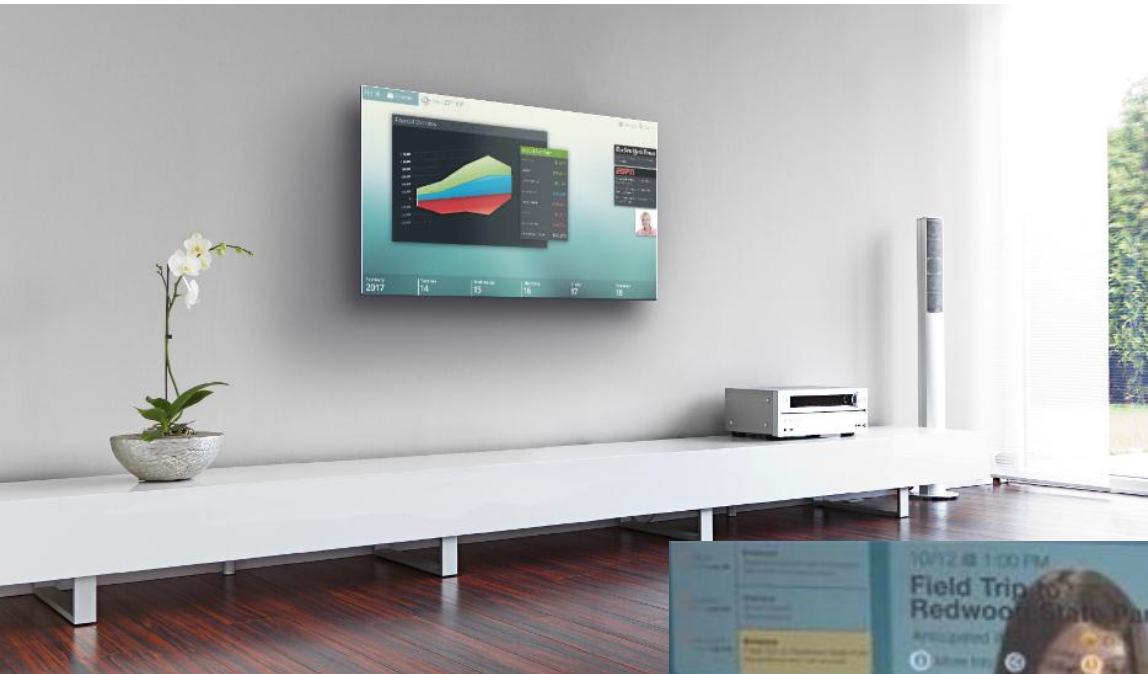
大數據趨勢論壇暨IBM產業專題高峰會  
打造數據價值新藍海

# Topic

- 銀行經營應思如其他行業
- 如何因應客戶行為的改變
- 進行中的全通路行銷
- 應用架構及應用實例說明
- 問題與討論



# 永不斷線的客戶

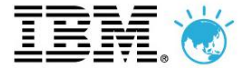


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A Day of Glass 3 (by CC) Re...



# 大權在握的客戶



facebook bank of america

**Bank of America**

**I HATE Bank of America** Like

Product/Service

Higher Standards  
FOR PEOPLE WHO HAVE MORE THAN \$1,000,000  
IN THEIR BANK ACCOUNT

facebook chase bank

**I hate Chase Bank** Like

Community

facebook wells fargo

**I HATE WELLS FARGO BANK !!!!** Like

Company

**I hate Chase Bank** · Everyone (Top Posts)

facebook citibank

**I HATE CITIBANK** Like

Local Business · Sioux Falls, South Dakota

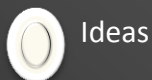
Wall Info

**I HATE CITIBANK** · Everyone (Top Posts)



您和您的同儕的比較：

餐飲：您的單筆消費比同儕  
平均高出 75%



水電費：房屋大小和您相似的同儕  
水平平均電費支出比您低  
25%



## Account Summary

### EXPENSES

Housing	\$1,562.40
Food	\$ 762.58
Clothing	\$1,245.25
Entertainment	\$ 458.22
Utilities	\$ 792.24



# Think like a retailer

思如零售業



Act like a  
manufacturer



行如製造業

Operate as  
one bank



經營一體化



Embed risk  
management

整體的風險管理

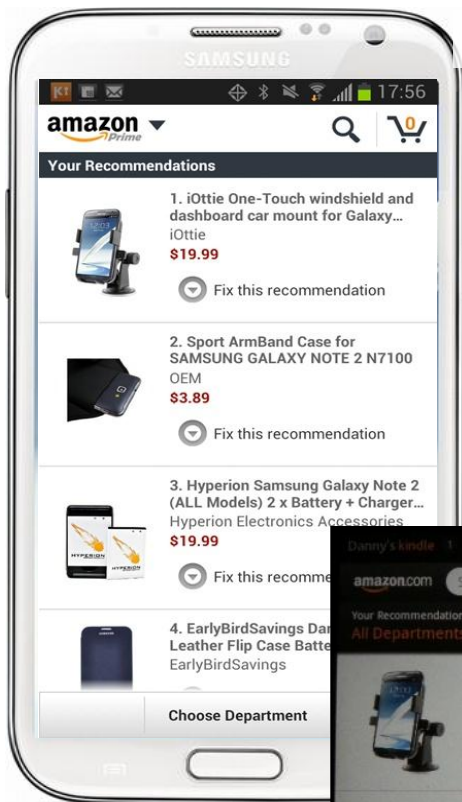


# 看看亞馬遜怎麼達到全通路

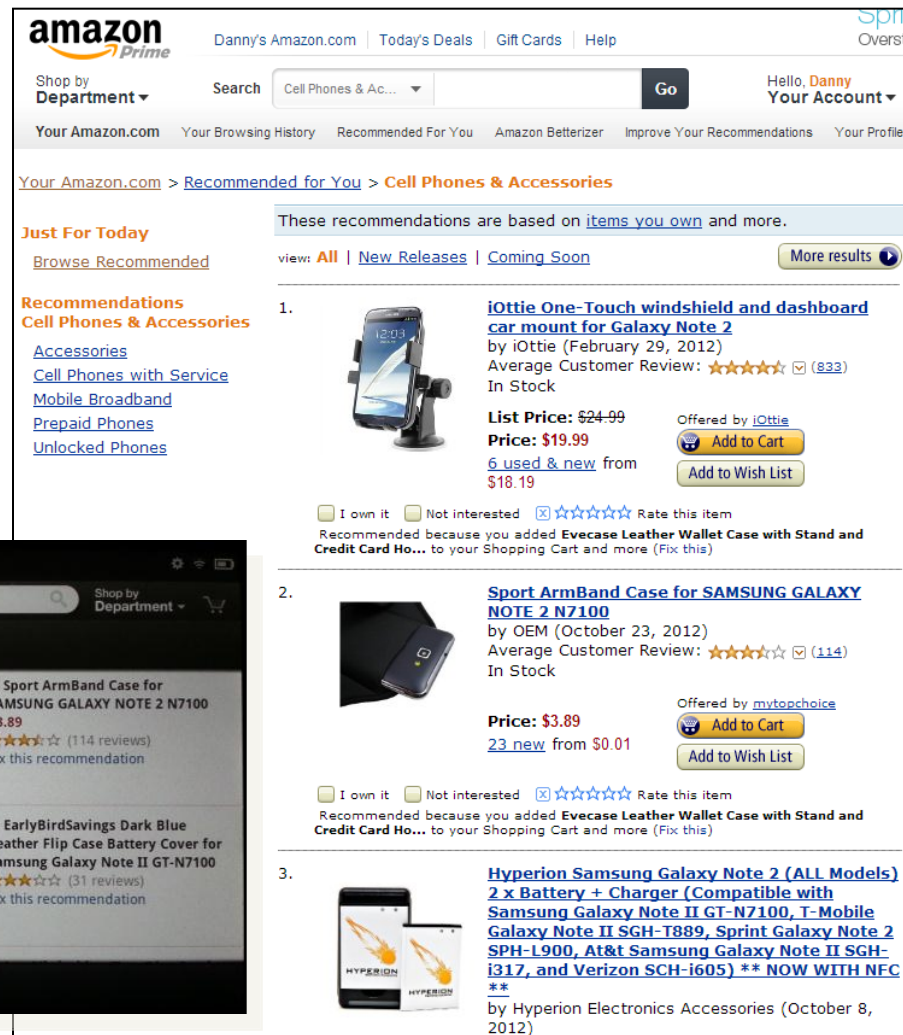
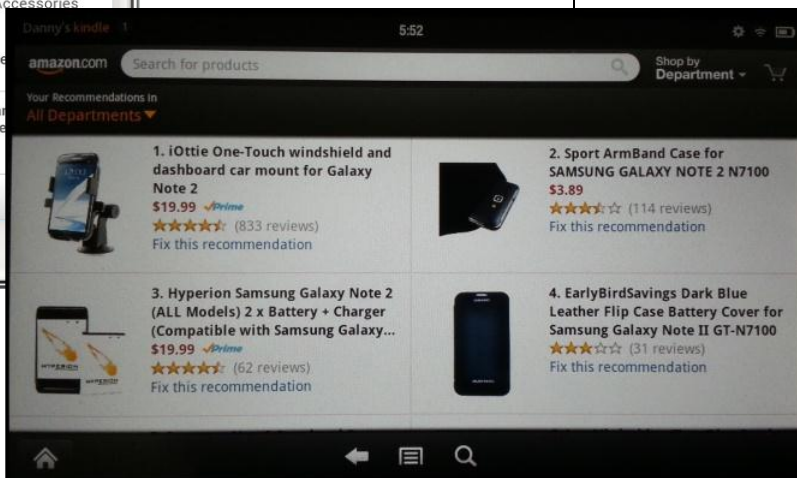


Mobile

Web



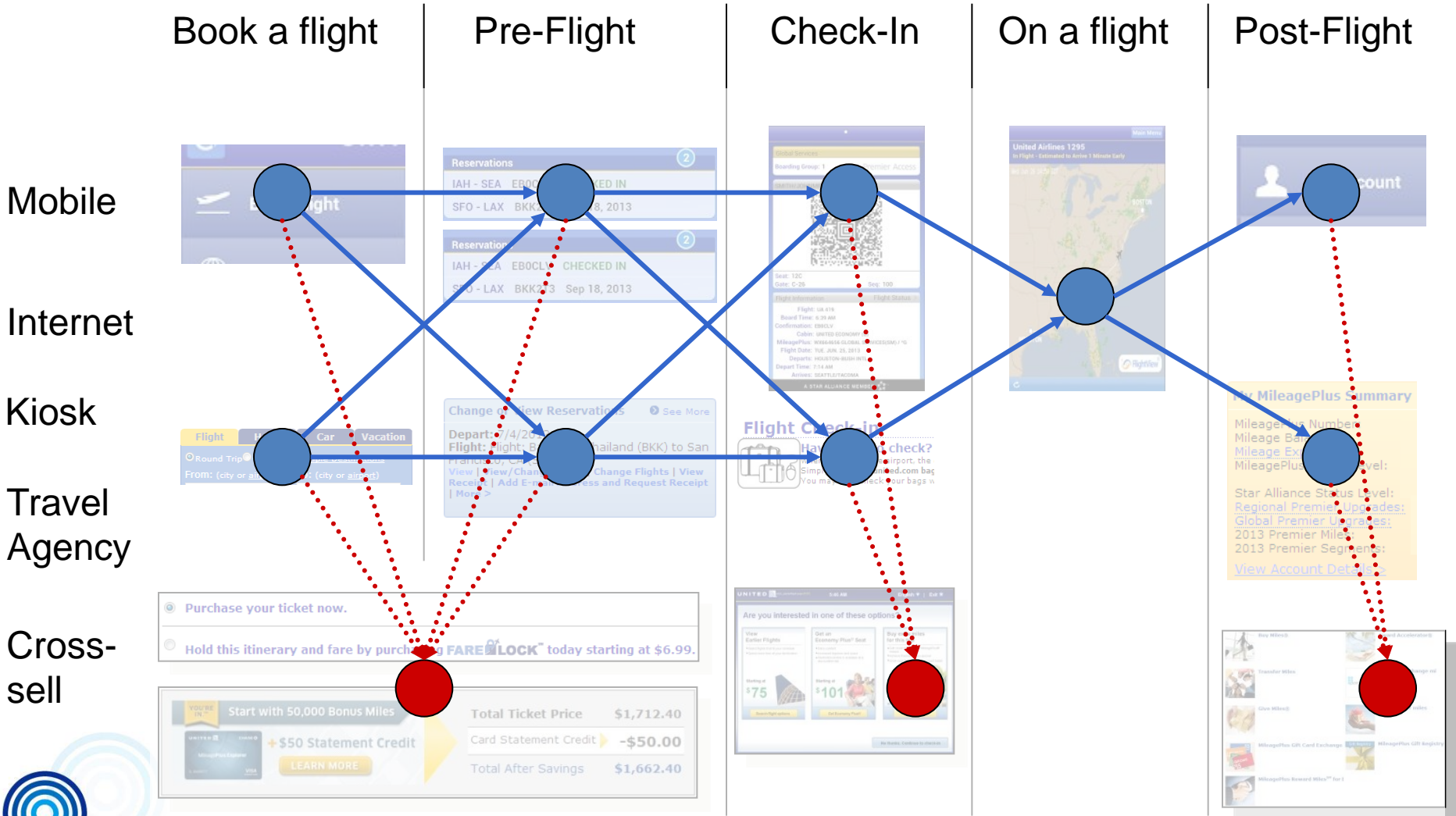
Kindle



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打造數據價值新藍海

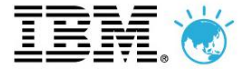


# 看看航空業如何設計客戶體驗的旅程



大數據趨勢論壇暨IBM產業專題高峰會  
 打造數據價值新藍海

# 看看蘋果如何結合電子與實體通路

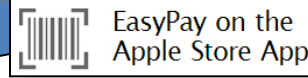


Make a Reservation

We'd love to see you. Just let us know which store you want to visit and what kind of reservation you'd like to make.

Select a store:  
New York  
Upper West Side

Select a reservation type:  
Genius Bar  
Workshops  
Business



**YOUTH PROGRAMS**  
Free workshops for kids ages 6 to 13.

**Workshops**  
Free hour-long workshops.

**one to one**  
Take your skills to the next level.



# Topic

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# 面對客戶行為的改變：1. 提供更好的客戶體驗



The collage displays three overlapping mobile app screens for a user named Frank. The top screen shows a sports news feed with a live hockey game between New Jersey and Chicago. The middle screen features an HD Bank Small Business Tools advertisement with a line graph showing potential savings of \$1,528 a year. The bottom screen displays a 'Financial Overview' dashboard with a 3D area chart and an account summary table.

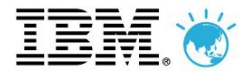
Category	Amount
CHECKING	\$4,673
SAVINGS	\$15,217
LOYALTY POINTS	\$1,144
INVESTMENTS	\$48,596
LINE OF CREDIT	-\$16,023
HD VISA	-\$2,817
BUSINESS LOAN	-\$56,754
CONSOLIDATED TOTAL	\$71,273



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打造數據價值新藍海



## 面對客戶行為的改變：2. 融合到客戶的金融生活



# 面對客戶行為的改變：3.建立全通路的客戶互動



# “全通路” (Omni channel) 是業界最新的 buzzword



The most successful financial institutions in 2014 will be those that can deliver an **enhanced omnichannel experience** to their customers and prospects.

Source: IDC, Worldwide Financial Services 2014 Top 10 Predictions: Embarking on the Decade of Value Creation, Dec 2013

全通路的體驗



Focus on **customer experience management**, concentrated on **digital channels but in an omni-channel context** including product innovation, and investment in customer-facing business processes to improve both **efficiency and client satisfaction..**

Source: Ovum, 2014 Trends to Watch: Retail Banking, Oct 2013

考量全通路的  
電子客戶體驗



Use technology to re-engineer, and so **dramatically simplify and streamline**, banks' current styles of **customer interaction and processing.**

Source: Gartner, Top Industries Predicts 2014, Oct 2013

簡化與客戶的互動



The  
Economist

*“Omnichannel means letting customers shop with smartphones, tablets, laptops and even in stores as if waited upon by a single salesman with an unflinching memory and uncanny intuition about their preferences.”*

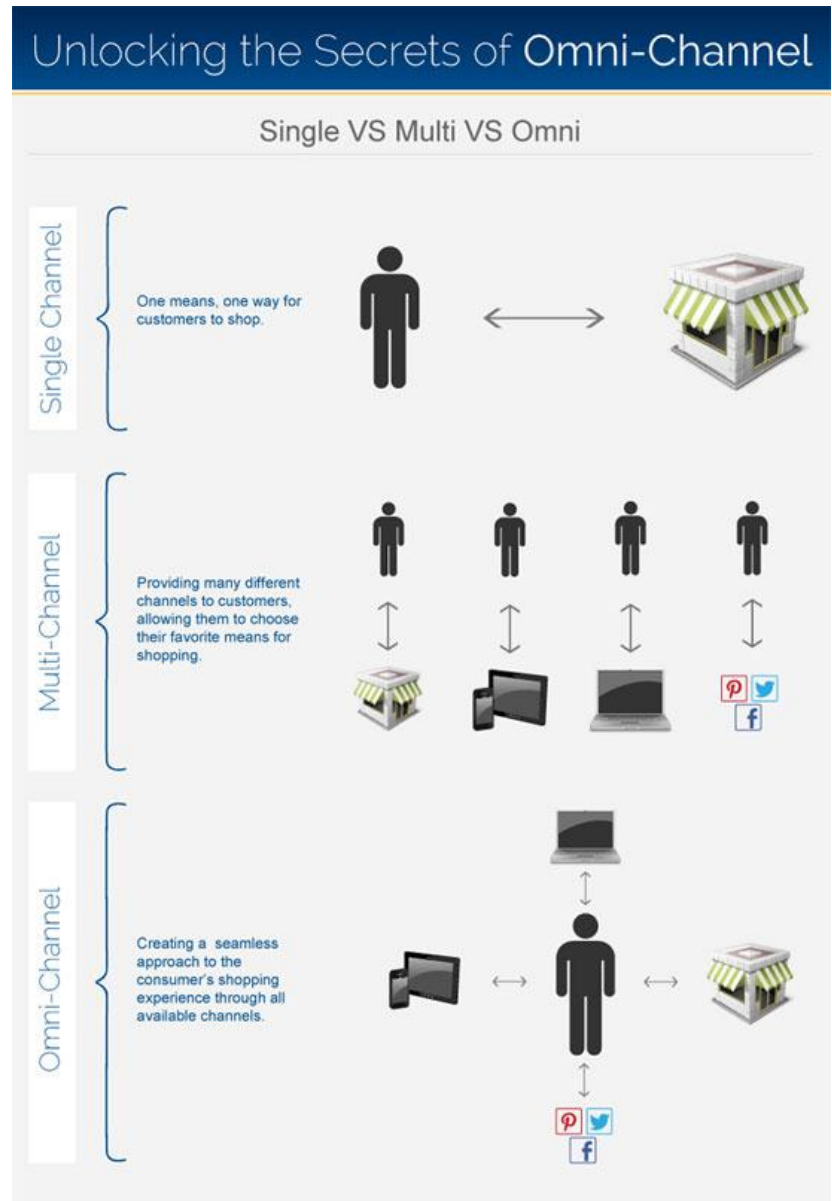
- “Mixing Bricks with Clicks”, Mar 2013

全通路讓客戶在透過包括手機、平板、電腦、甚至實體商店等不同的通路消費時，都能像是和同一個銷售打交道，而這位銷售有過人的記憶，也能直覺地判斷客戶的喜好。





客戶只是想要用他最方便、最簡單的方式來完成他要做的事，因此銀行需要從客戶的角度來規劃與提供所有的服務，才能提升客戶體驗，滿足客戶需求



# Topic

- 銀行經營應思如其他行業
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- 問題與討論



## Multi-Channel

Allowing clients to **transact** with the bank via multiple channels

交易

Based on customer **system of records**

Try to understand what clients **need** through analytics

顯性需求

Relying on **SOA**: integration of applications with messaging

## Omni-Channel

Allowing clients to **interact** with the bank via multiple channels

互動

Based on **system of engagements**

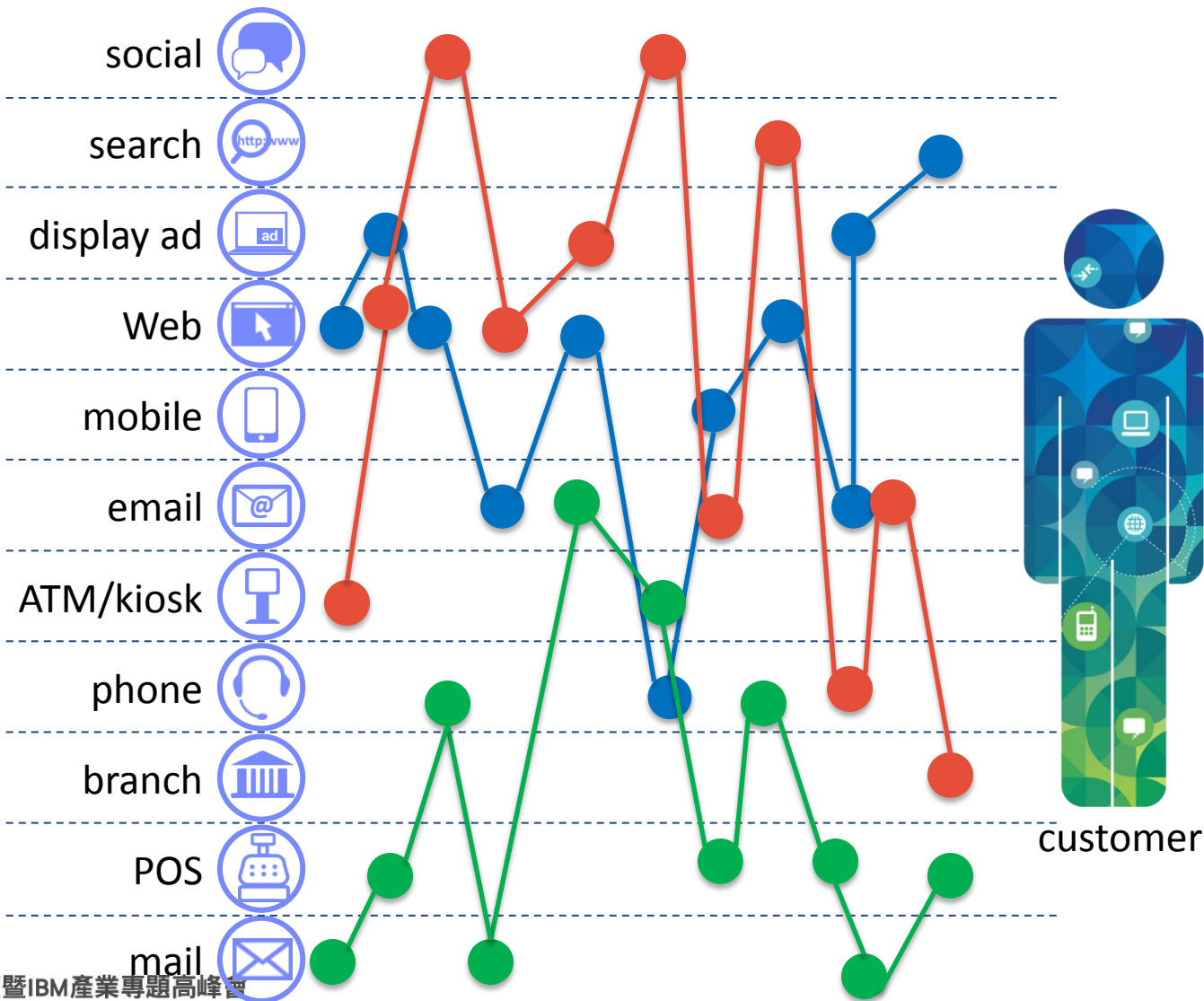
Try to understand what clients **want** and **like** through analytics

潛在喜好

Relying on **Big Data**: integration of customer context

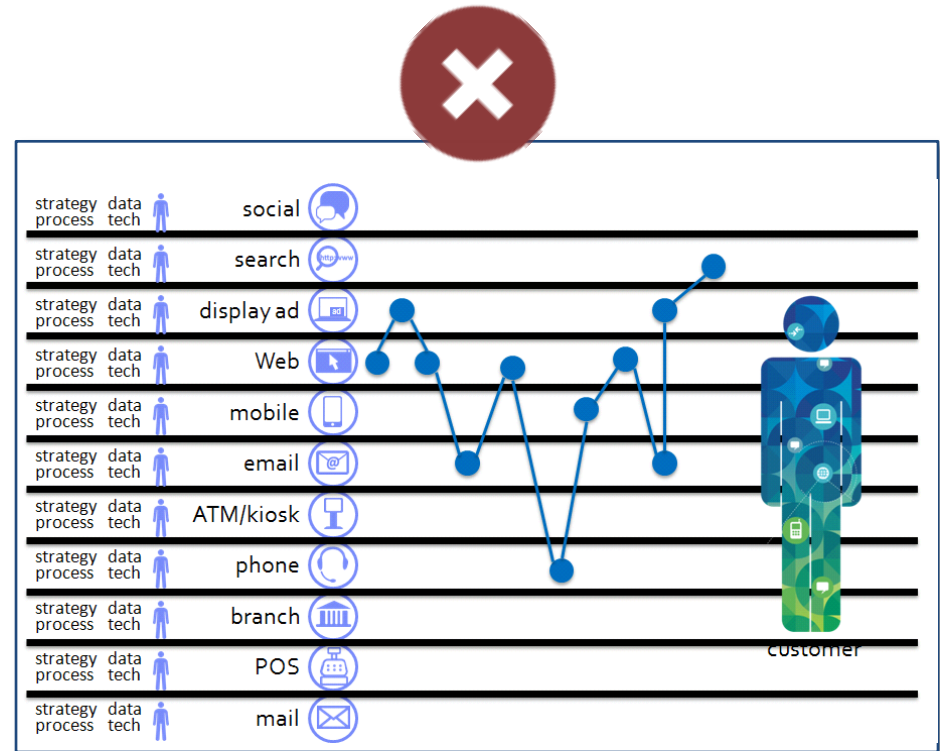
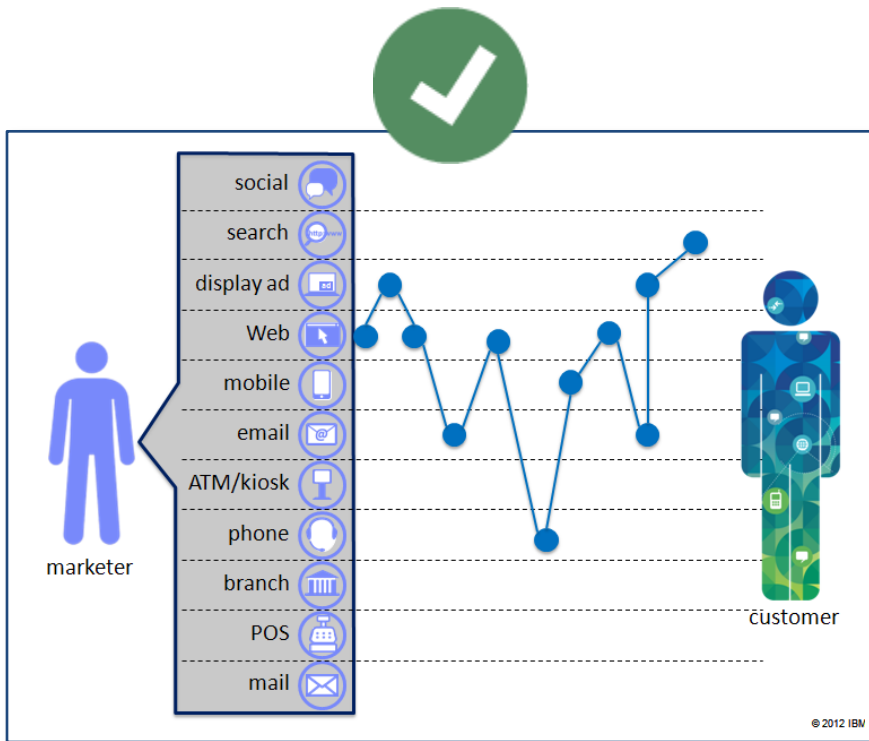
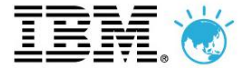


# 全通路讓客戶在透過包括手機、平板、電腦、實體分行等不同的通路消費時，都能像是和同一個銷售打交道





顧客在每一個通路與銀行互動，皆能留下服務紀錄與行銷軌跡。運用此一機制，提供與顧客個人需求息息相關的產品與服務訊息，並達到 **One Bank, One Message, One Delivery** 的目標。



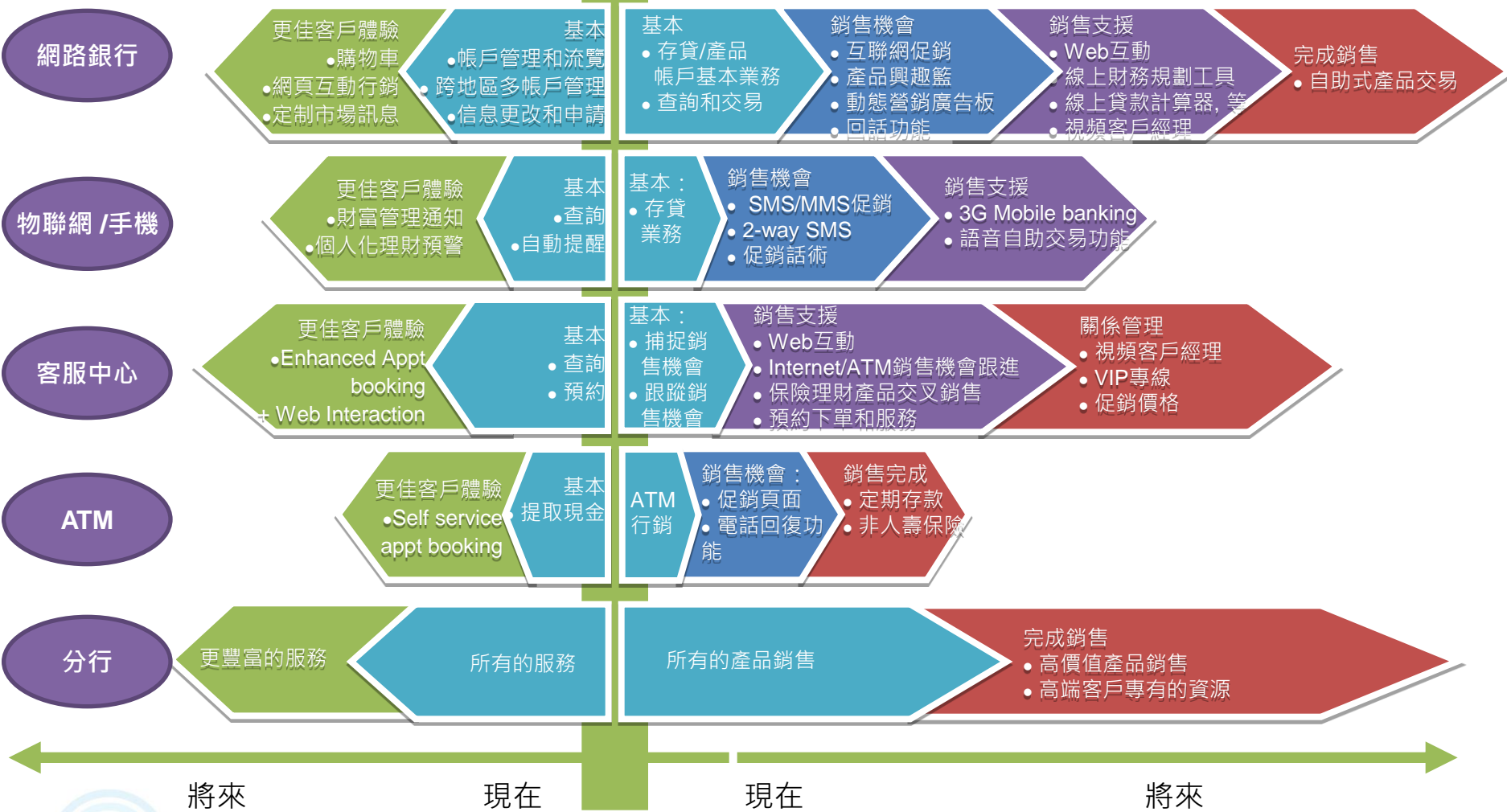
*IBM calls this*

# Omni-Channel Marketing

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打造數據價值新藍海



# Bank 3.0 全通路策略：產品在管道上的全面覆蓋，銀行業的物聯網



## 場景1. 網銀使用者體驗....

登入, 看見**貸款**訊息

系統紀錄顧客行為、分析, 判斷理財偏好

再次登入, 系統最新推薦產品為**理財專案**



## 場景2. 致電客服體驗....

等候期間接收到可能適合她的產品訊息

即時分析顧客致電原因與歷史資料

完成服務與分析, 提供最適合的產品訊息



# 多通路整合行銷的應用情境- 網銀互動行銷



查詢登錄客戶的 profile

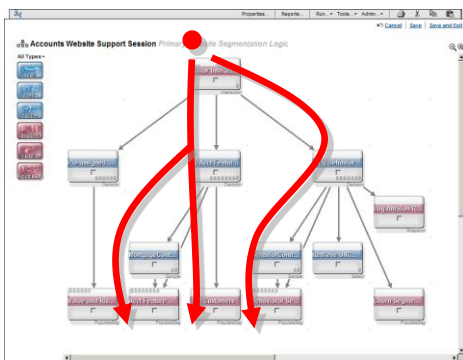


取得profile資料

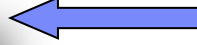
分派客群



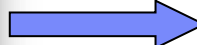
取得客戶所屬客群



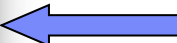
登入: 提供登入的客戶ID



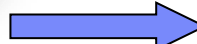
提供行銷建議



客戶點擊信貸連結



提供行銷建議



登出



查詢客群行銷建議



取得行銷建議



Campaigns

Summary Target Cells Analysis Accounts Site Treatments Add Rules Edit

Banking Retention Campaign Accounts Site Treatments Add Rules Edit

Eligible Segment

- 教師族群
- 醫生族群
- 教師族群+信貸連結

Recommended Offers

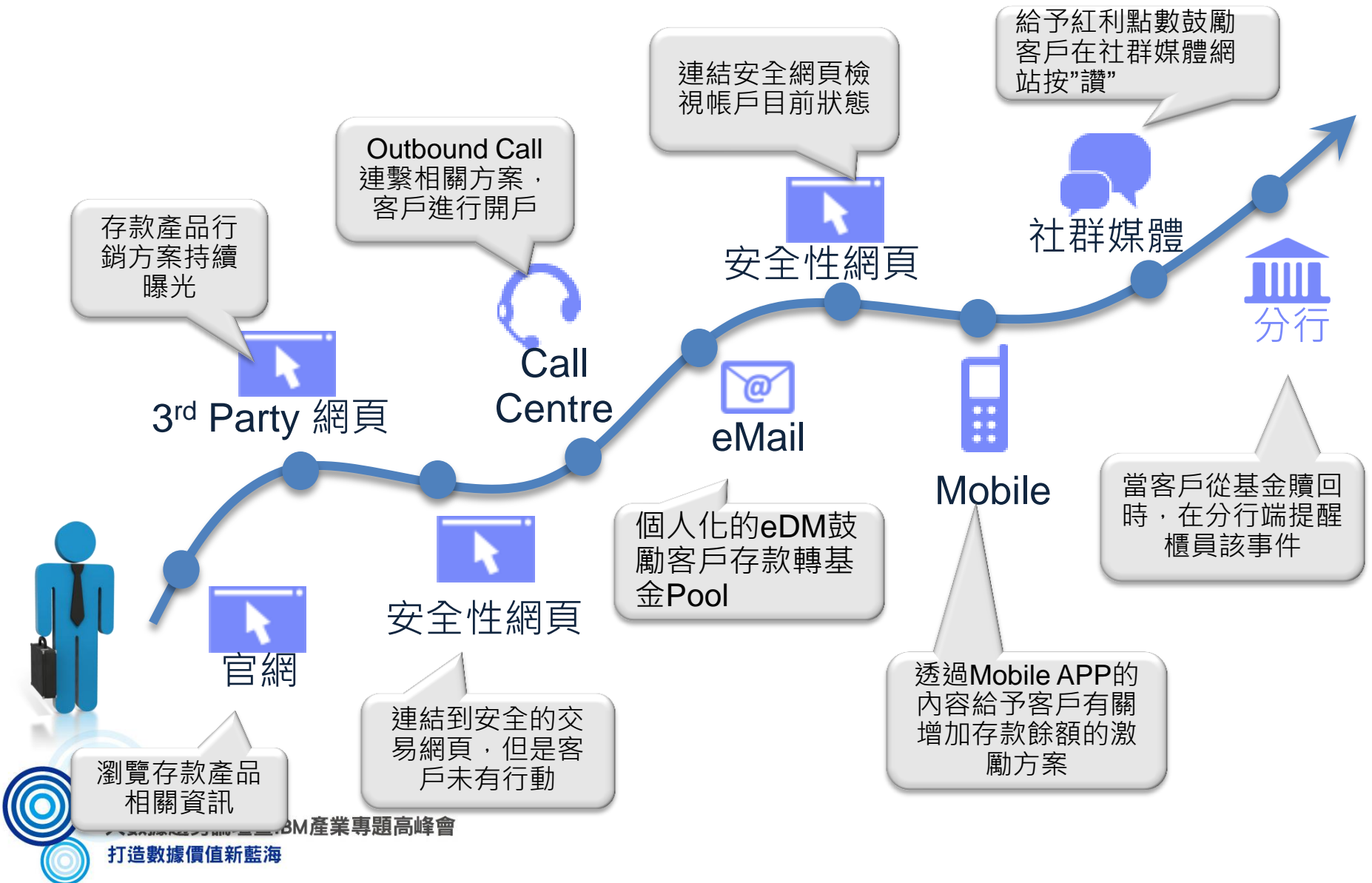
- Offer A (100)
- Offer B (75)
- Offer C (80)
- Offer D (60)
- Offer E (90)

Zone	Deployment	Status	View
All Zones	Be route to Mid-size Sales Site (R12)	60	View
All Zones	BB161 and Parrot (R24)	69	View
All Zones	Technical Search Query (R39)	69	View
All Zones	SHRPLLA Plans (R41)	60	View
All Zones	News and Perspectives (TL4)	60	View

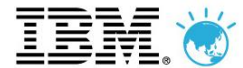
峰會



# OmniChannel 銀行實例：ING 通路整合情境實例



# OmniChannel 銀行實例：ING 通路整合情境實例



連結安全網頁檢視  
帳戶目前狀態

給予紅利點數鼓勵客  
戶在社群媒體網站按  
“讚”

存款產品行銷  
方案持續曝光

3rd Part

官網



Customer  
browses ING  
webpages for a  
savings  
product ...

... but does  
not continue  
the process

瀏覽存款產品  
相關資訊

易網頁，但是客  
戶未有行動

內容給予客戶有關  
增加存款餘額的激  
勵方案

基金贖  
分行端  
該事件



# OmniChannel 銀行實例：ING 通路整合情境實例



給予紅利點數鼓勵客戶在社群媒體網站按“讚”

連結安全網頁檢視帳戶目前狀態

Outbound Call 連

存款產品行銷方案持續曝光

3<sup>rd</sup> Party



官網

瀏覽存款產品相關資訊



戶未有行動

增加存款餘額的激勵方案

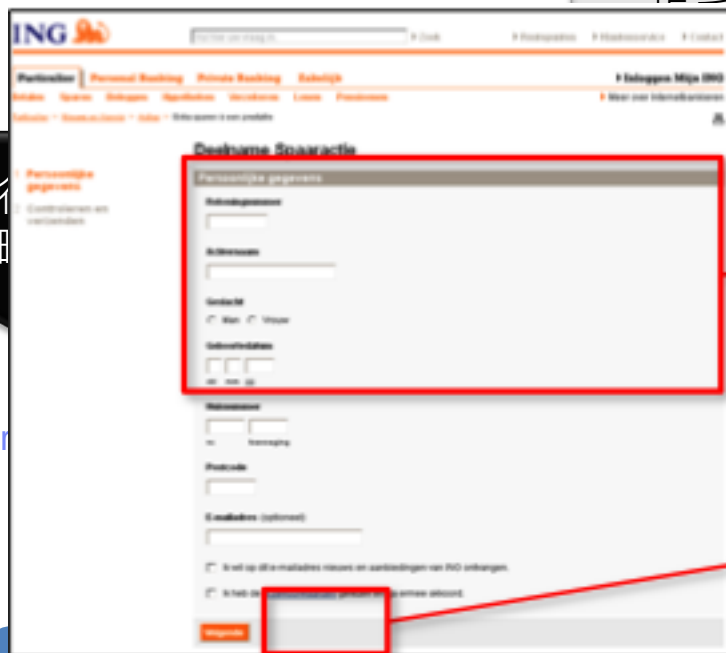
Customer leaves the bank website and browses the newspaper pages.

An ING savings ad shows up, targeted at this *individual* customer.

The customer clicks on the advertisement

**Impact:** personalized banners have a **2x higher CTR**

# OmniChannel 銀行實例：ING 通路整合情境實例



存款產品  
方案持續



瀏覽存款產品  
相關資訊

連結安全網頁檢視

給予紅利點數鼓勵客戶在社群媒體網站按”讚”

And returns to the ING webpages

The customer starts filling out the application form

... but then abandons the process



當客戶從基金贖回時，在分行端提醒櫃員該事件

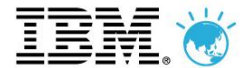
官網

連結到安全的交易網頁，但是客戶未有行動

透過Mobile APP的內容給予客戶有關增加存款餘額的激勵方案



# OmniChannel 銀行實例：ING 通路整合情境實例



存款產品行銷  
方案持續曝光

Outbound Call連  
繫相關方案，客  
戶進行開戶

連結安全網頁檢視  
帳戶目前狀態

給予紅利點數鼓勵客  
戶在社群媒體網站按  
“讚”

3rd P

The screenshot shows a web interface for a knowledge management system. On the left, there is a 'Klantgegevens' (Customer Data) section for 'Dhr. J. P. H. G. van Bravenzwaal' with details like 'Giro nr. 7854321' and 'Plaats Gasseterboerveenschemond'. Below this is a 'Verkoopstips' (Sales Tips) table:

Verkoopstips	Actief	Saldo
Giro Kwartaal Krediet	Actief	6
Postbank Bluecard	Actief	3
Leenscan	Geïnt	2

Below the sales tips is a 'Verzekeren' (Insurance) section with a table:

Verzekeren	Actief	Saldo
10-09-05 V Email hypotheek	Actief	6
10-09-05 K Klacht betaalproduct	Actief	3
10-09-05 V Leningsvoorwaarden	Actief	2

At the bottom, there is a 'Rekeningen' (Accounts) table:

Rek.nr.	Rekening	Saldo
7854310	Salarisrekening	€ 240.31
7854310	Internet sparen	€ 1525.63
7854310	Hypotheek (spaar)	€ 240.31
7854310	Effectenrekening	€ 2321.88
7854310	Salarisrekening	€ 1000.00
7854310	Voordelig sparen	€ 240.31

On the right side of the screenshot, there is a 'Nieuws' (News) section with a table:

Nieuws	Datum
Actie: DIL Voorjaar (03-03-08 t/m 28-06-08)	3-3-2008
Winnaar Hart in Actie voor KMS	29-2-2008
Vijziging tarief assurantiebelasting	29-2-2008
Stopzetten GiroTel Offline per 27 juni 2008	28-2-2008
Vijziging structuur folders beleggen	15-2-2008
WID-controle vanaf 18 februari 2008	15-2-2008
Actie:	15-2-2008

安全性網頁

Call

Lead Generated for call center service representative to call the customer the day after and offers to print out the application document and send it over (remarketing)

The customer agrees and completes the application

瀏覽存款產  
相關資訊

Impact: conversions on some of these offers are over 50%

# OmniChannel 銀行實例：ING 通路整合情境實例



存款  
方案



瀏

**Mijn ING Nieuws**  
april 2011

ING

**Geachte mevrouw Mabel,**

Lees deze maand

- Een eigen vakantiehuusje
- Directe Automatische Incasso terugboeken
- De overboekingen razendsnel verwerkt worden
- Hop uw kind bij het kopen van een huis
- Nederland Voetbald
- IBAN: wat is het en waar vindt u uw IBAN?
- Rentepuntenvinckel

**Een eigen vakantiehuusje**  
Vier veelgestelde vragen

Als eigenaar van een vakantiehuusje wilt u graag dat de financiën goed op orde zijn. Het is goed om alles rond de financiering, de maandelijkse kosten en de verhuurbaarheid op een rij te zetten. Met de antwoorden op vier veelgestelde vragen weet u al snel meer.

- Bekijk de antwoorden

**Wist u dat...**  
Uw overboekingen razendsnel verwerkt worden?

Via Mijn ING en de SaldoIn worden overboekingen naar een ING-rekening altijd direct verwerkt. Overboekingen voor 15.30 uur naar een andere bank, worden doorverweerd ook op dezelfde dag verwerkt.

- Meer over de snelheid van overboekingen

**Uw kind wil een huis kopen**  
Hoe kunt u als ouder helpen?

Het afsluiten van een hypotheek is moeilijker geworden voor starters op de woningmarkt. Gelukkig kunnen ouders op verschillende manieren helpen. Waar moet u op letten als u uw kind hiermee wilt helpen?

- Lees hier u uw kind kan helpen

**Nederland Voetbald**  
ING hoofdsponsor van KIVV

U kent vast wel iemand die op voetbal zit. Of misschien voetbalt u zelf. Voetbal heeft Nederland al heel veel mooie gebracht, zowel op als buiten het veld. Daarom speelt de INO zich in om al dit moois nog verder uit te bouwen, onder het motto 'Nederland Voetbald'.

- Lees alles over Nederland Voetbald

**IBAN: wat is het?**  
En waar vindt u uw IBAN?

IBAN is de afkorting van International Bank Account Number en dit heeft u nodig bij internationale betalingen. Uw IBAN staat in Mijn ING, bij Service en Instellingen/ onder Mijn gegevens. Op een afschrift staat het links onderaan.

- Meer informatie over IBAN

**Rentepuntenvinckel**

**Opkopen**  
Fotocamera  
Aankoop € 180,-  
€ 80,- op € 96,-  
= 5000  
Rentepunten  
Nu bestellen

**Officieel V&A Shirt**  
Aankoop € 70,-  
€ 30,- op € 39,-  
= 3500  
Rentepunten  
Nu bestellen

**Geen Rentepunten?**  
Open dan een spaarrekening. U ontvangt dan iedere maand gratis Rentepunten, waarmee u de leukste producten kunt kopen in de Rentepuntenvinckel.  
Open een spaarrekening  
Meer producten met Rentepuntenvoordeel

**Wat zijn Rentepunten?**

**Direct doen**

- Lees meer over snelheid betalingsverkeer
- Lees meer over IBAN
- Bekijk alle acties van de ING
- Meld je aan voor INO acties via e-mail

**Service**

- Veilig bankieren
- Heeft u een vraag of klacht?
- Wijziggen e-mailadres
- Inlogcodes Mijn ING kwijt?

|| 連  
客

Call  
Centre

網頁

安全的交  
但是客  
有行動

連結安全網頁檢視  
帳戶目前狀態

安全性網頁

eMail

個人化的eDM鼓勵  
客戶存款轉基金  
Pool

透  
內  
境

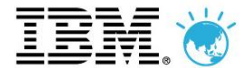
A few weeks later, the customer still hasn't transferred funds

The customer receives the monthly newsletter

The newsletter is personalized and starts with a topic on savings accounts ...

... and a call to action to transfer funds

# OmniChannel 銀行實例：ING 通路整合情境實例



存款產品行銷方案持續曝光

Outbound Call 聯繫相關方案，客戶進行開戶

連結安全網頁檢視帳戶目前狀態

給予紅利點數鼓勵客戶在社群媒體網站按讚

3<sup>rd</sup> Party 網頁

Call Centre

安全性網頁

社群媒體

A few days later ... the customer goes to the secure website to view account details

A personalized message is shown in the service box, urging the customer to transfer funds. The customer decides to transfer funds and does this with a few clicks

ING

Mijn ING overzicht

Details	Datum	Af / Na	Betaalrekening	Type	Bedrag (€)	Direct debiet
1234567 F. Putten	12-09-2010	Van	600000056107 Westnet Drieweer Amsterdam	GA	-20,00	
	08-09-2010		NUON CCC	IC	-55,00	
900276 F. Putten / H. Dekkers	02-09-2010	Van	Overstom Amsterdam	IB	-260,50	
	29-09-2010		Naar Toprekening	OV	-150,00	
7654321 F. Putten	29-09-2010	Omschreven	ADAM - Dienst Belasting Overstom	IC	-55,00	
	25-09-2010		ING Amsterdam 1954	GA	-67,25	
	24-09-2010	Van	1315641 Albert Heijn 1328 *Amsterdam Overstom	BA	-30,19	
	21-09-2010		KPN Telefoon	OV	-20,00	
	16-09-2010	Van	4845458 Albert Heijn 1654 *Amsterdam Overstom	BA	-12,10	
	12-09-2010		FA Van den Broek - Dijkmans	OV	+83,50	
<b>Totaal saldo:</b>					<b>€ 1.824,-</b>	

Alles in Mijn ING

- Overzichten: Mijn ING overzicht, Af- en bijdragen, Totaaloverzicht Rekeningen, Verzendlijst, Ingaande overschrijvingen, Gewaardeerde overschrijvingen, Zoeken in rekeningoverzicht, Exporteren rekeningoverzicht
- Details: Af- en bijdragen, Overschrijven, Overschrijven buitenland, Ingaande overschrijvingen, Gewaardeerde overschrijvingen, Incasso's, Creditcard
- Sparen: Saldo bekijken, Af- en bijdragen, Inleggen of opnamem, Automatisch sparen, Rentepuntenoverzicht, Rentepuntenwinkelt, Spaarrekening openen
- Beleggen: Startpagina Beleggen
- Digitale Nota: Openstaande nota's, Afgehandelde nota's, Mijn bedrijven, Alle bedrijven
- Mijn gegevens en instellingen: Inlogcodes wijzigen, Rekening toevoegen, Rekening verwijderen, Beheer inrekenen, Stopzaten afschrijven, Rekeninggegevens, Mijn favorieten

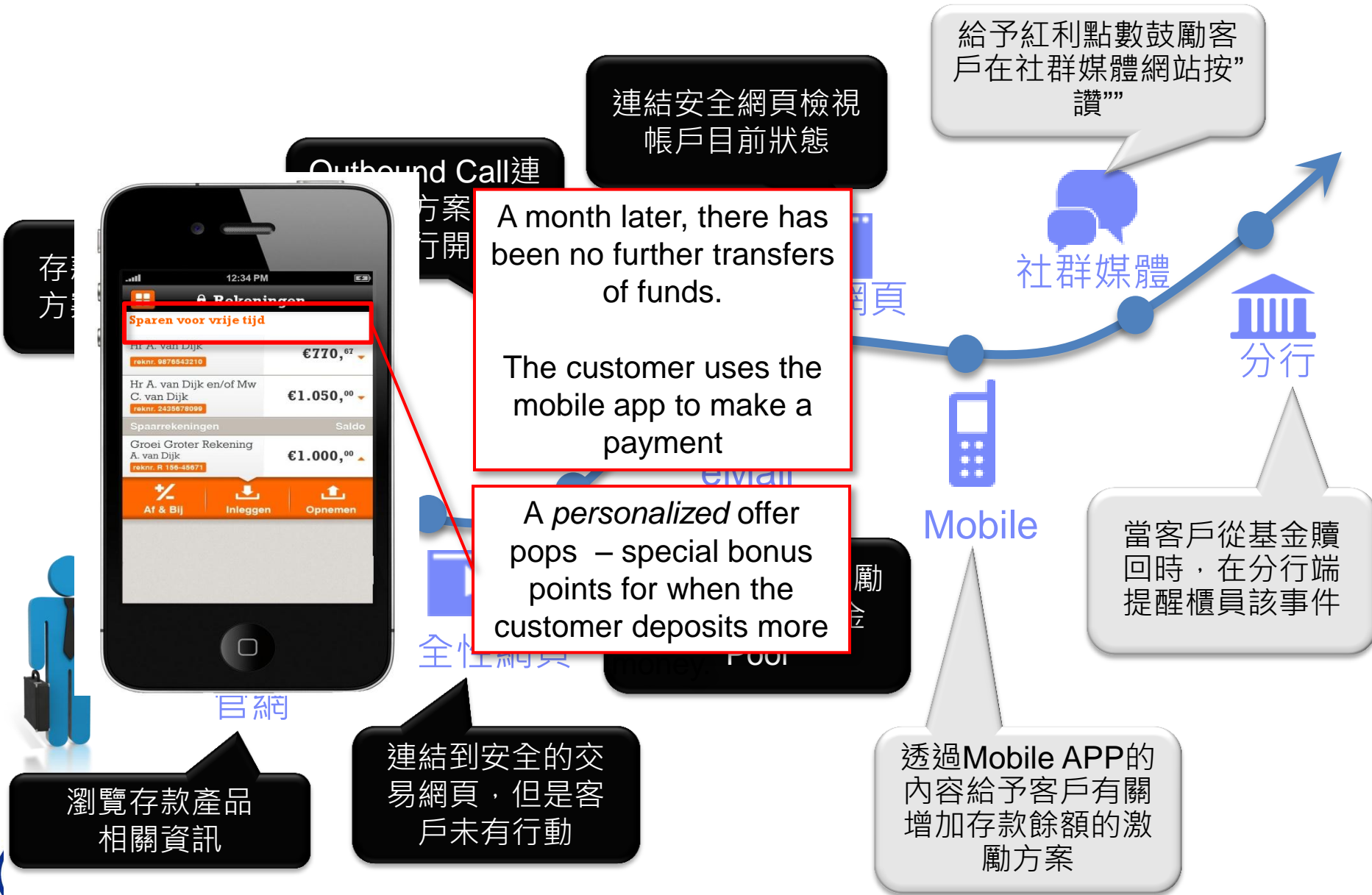
瀏覽存款產品相關資訊

官網

透內增

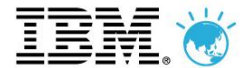
賣而牛

# OmniChannel 銀行實例：ING 通路整合情境實例





# OmniChannel 銀行實例：ING 通路整合情境實例



Outbound Call 連繫相關方案，客戶進行開戶

連結安全網頁檢視帳戶目前狀態

給予紅利點數鼓勵客戶在社群媒體網站按“讚”

社群媒體



當客戶從基金贖回時，在分行端提醒櫃員該事件

The customer has liked the ING page on facebook

ING posts a personalized offer for this customer: the 'bonus point' offer

APP的客戶有關增加存款餘額的激勵方案

瀏覽存款產品相關資訊

勿網頁，但是客戶未有行動

內容給予客戶有關增加存款餘額的激勵方案

facebook

Welkom bij de

ING Nederland is op Facebook.

Registreer je vandaag nog bij Facebook zodat je contact kunt maken met ING Nederland.

Registreren Aanmelden

ING Nederland

81.114 personen vinden dit leuk · 6.575 praten hierover

Vind ik leuk

81.114

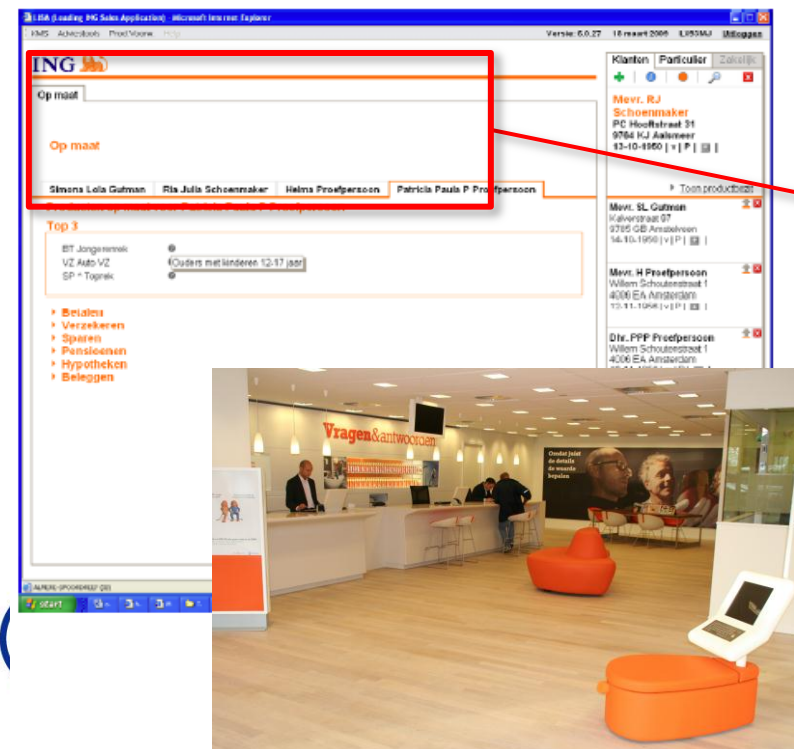
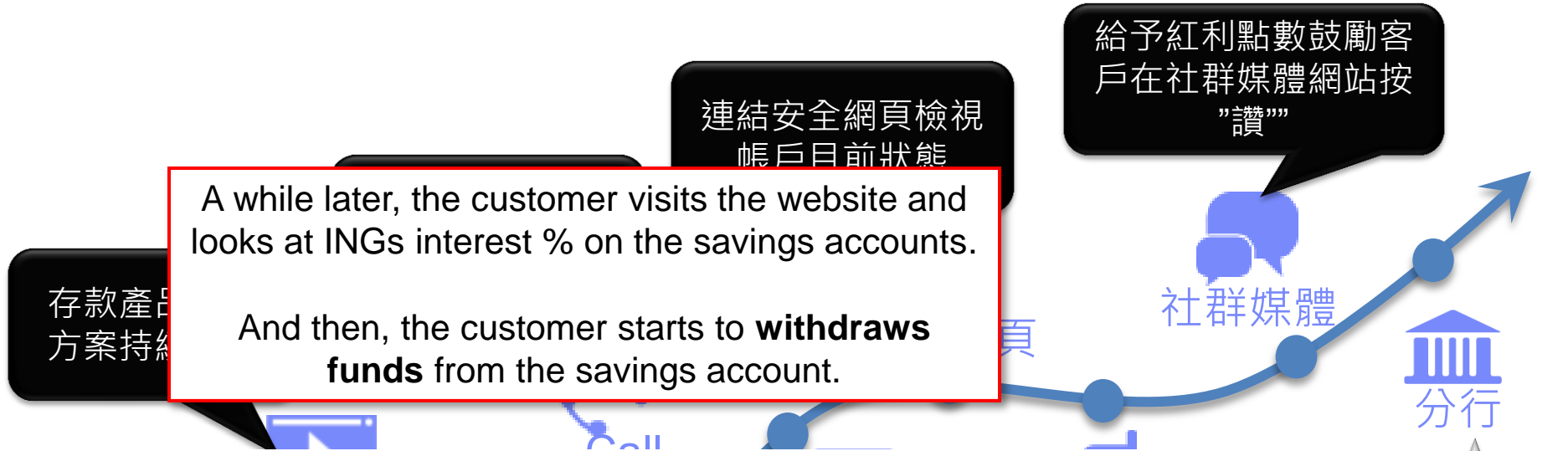
Sparen voor vrije tijd

Wilt u eerder stoppen met werken? Of overweegt u een sabbatical te nemen of met ouderschapsoverloft te gaan? Dan wilt u natuurlijk graag uw inkomsten behouden. Sinds 2006 kunnen werknemers met de levensloopregeling aantrekkelijk sparen om onbetaald verlof te financieren.

Lees waarom deze regeling zo aantrekkelijk is

1 · 31 min geleden

# OmniChannel 銀行實例：ING 通路整合情境實例



The next day, the customer visits a branch.

A **warning message** shows up on the branch screen – the agent offers a increased savings rate and retains the customer

當客戶從基金贖回時，在分行端提醒櫃員該事件

**Impact:** banners that are triggered based on behavior of a customer have up to **10x higher CTR**

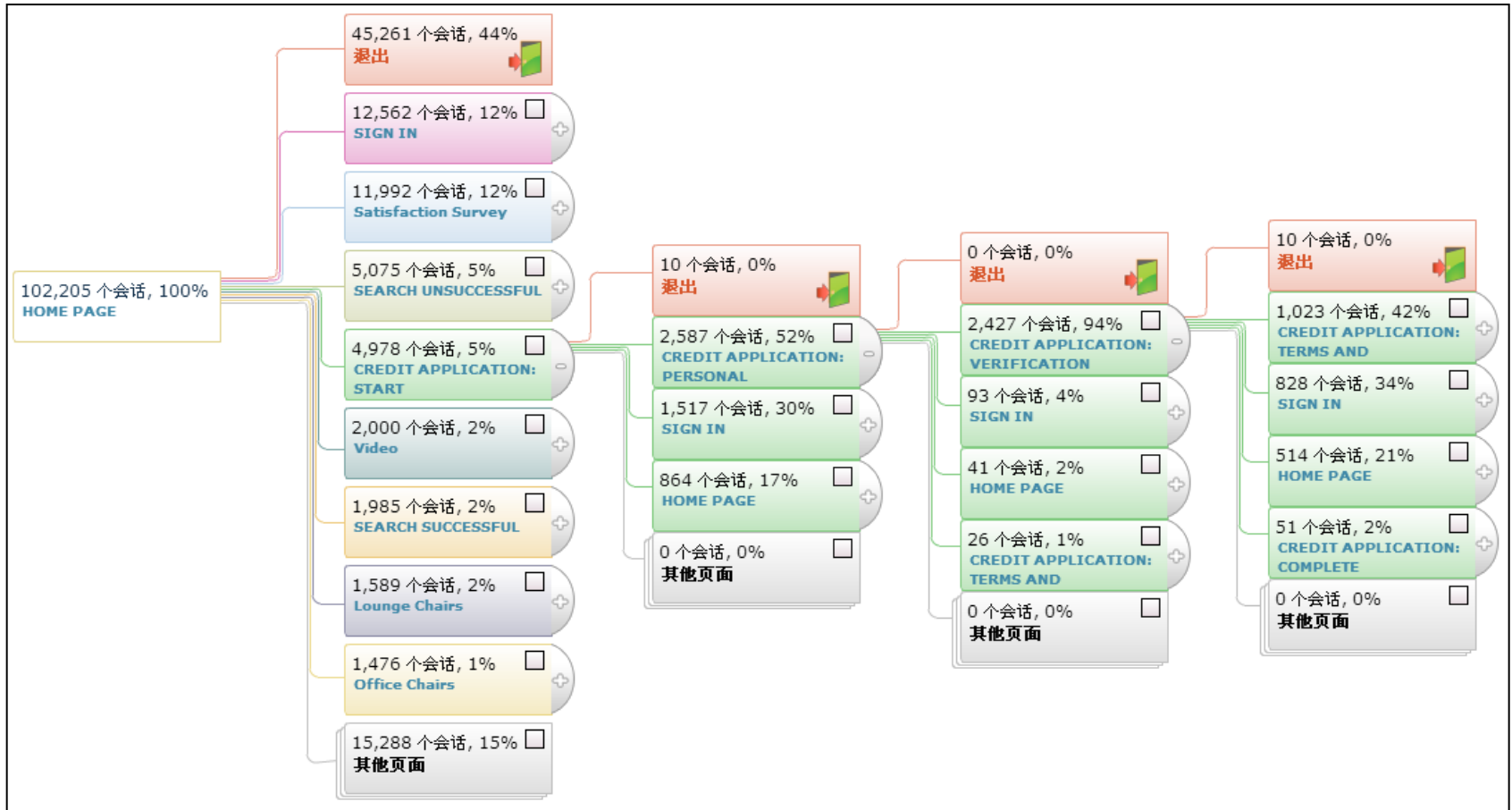
APP的戶有關額的激

# Topic

- 銀行經營應思如其他行業
- 如何因應客戶行為的改變
- 進行中的全通路行銷
- 應用架構及應用實例說明
- 問題與討論



# 在IBM OmniChannel架構下，可以看到客戶在虛擬通路的走訪足跡

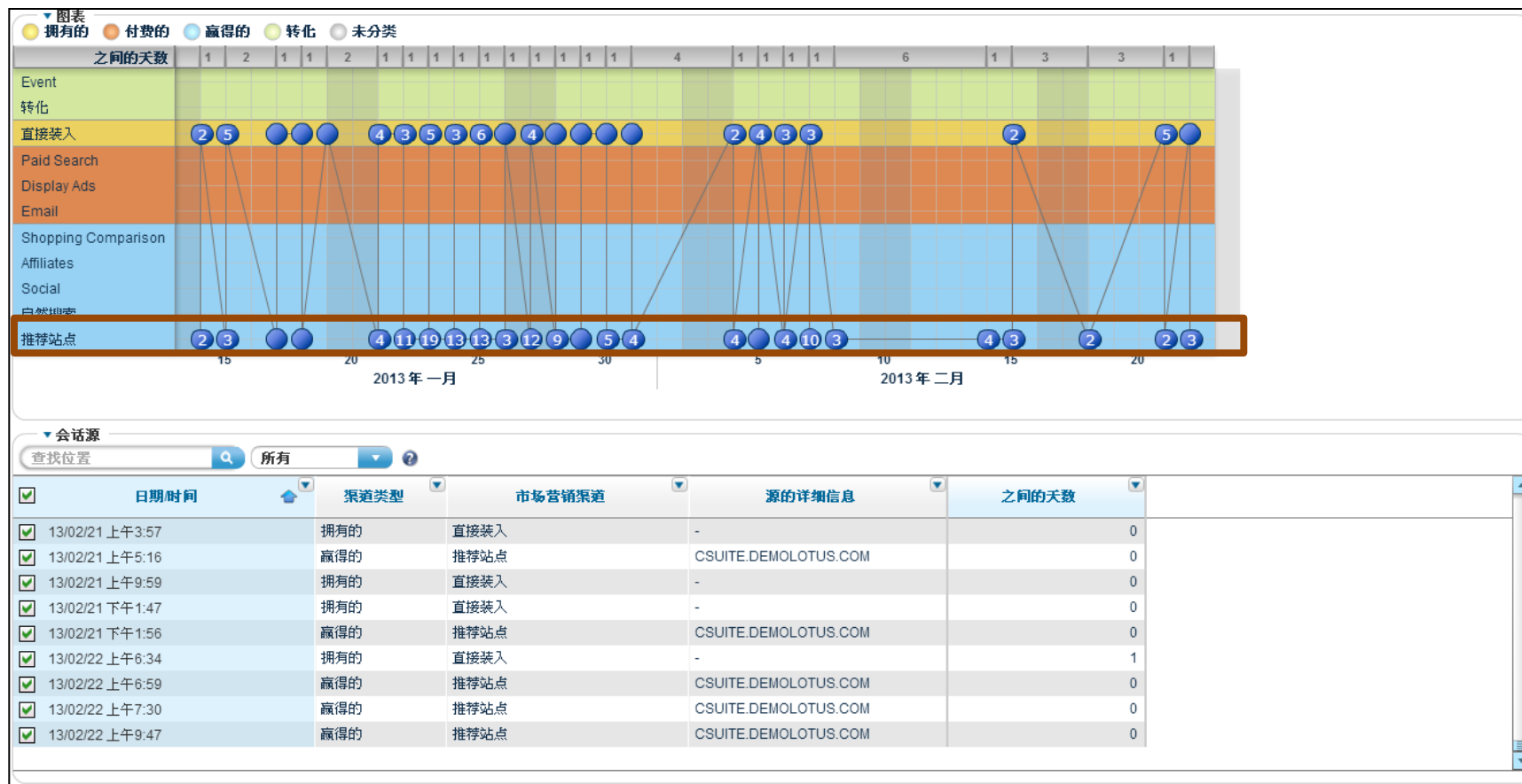


# 可以看到客戶沒有完成交易的可能原因

## 第1個客戶： 多次從外部推薦網站進入卻從未下單



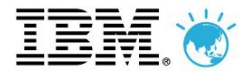
對此金融商品有興趣但未下單



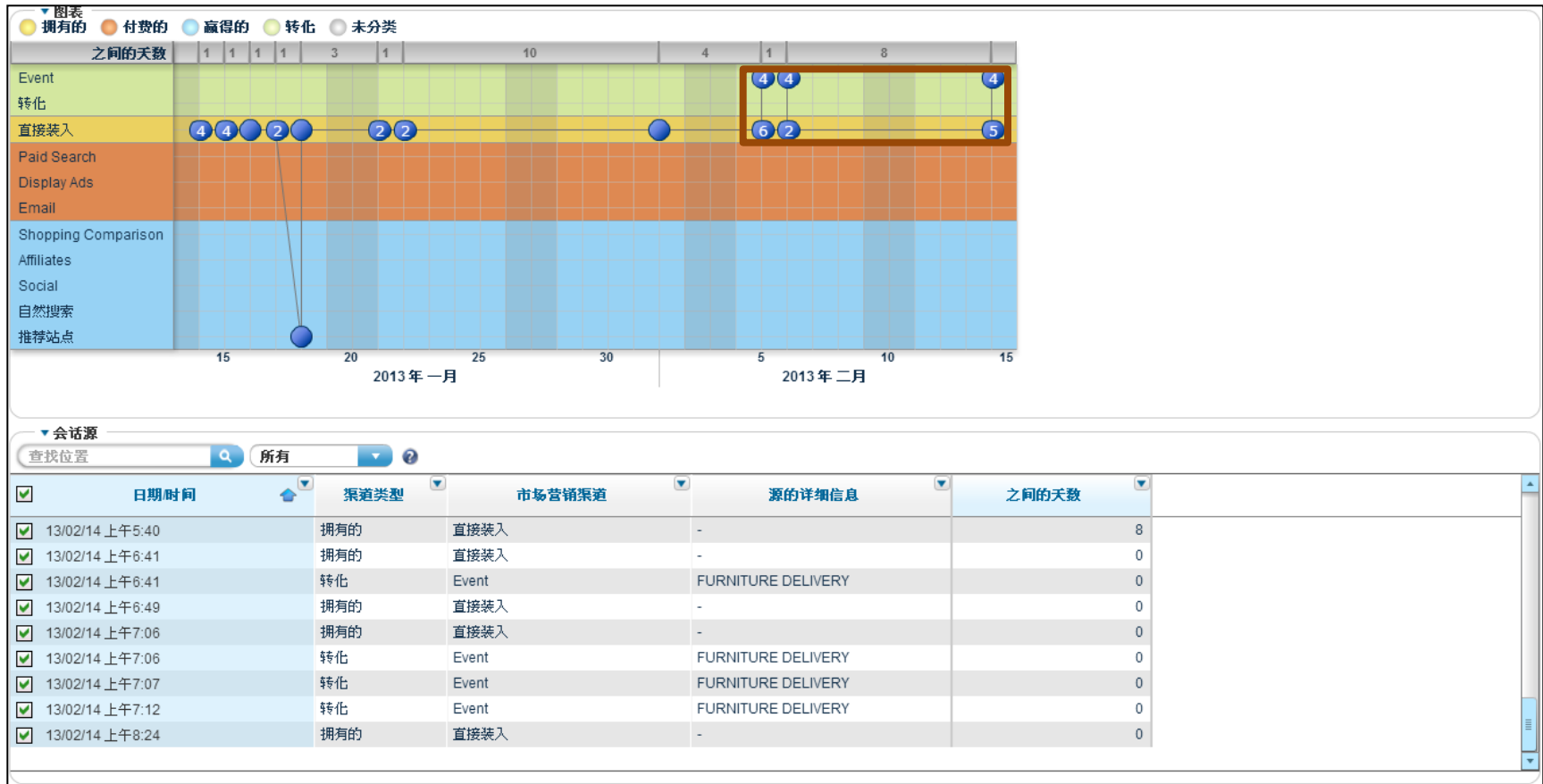


# 可以看到客戶沒有完成交易的可能原因

## 第2個客戶： 三度進來嘗試購買卻最終未下單

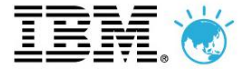


嘗試著下單但因為不明原因放棄

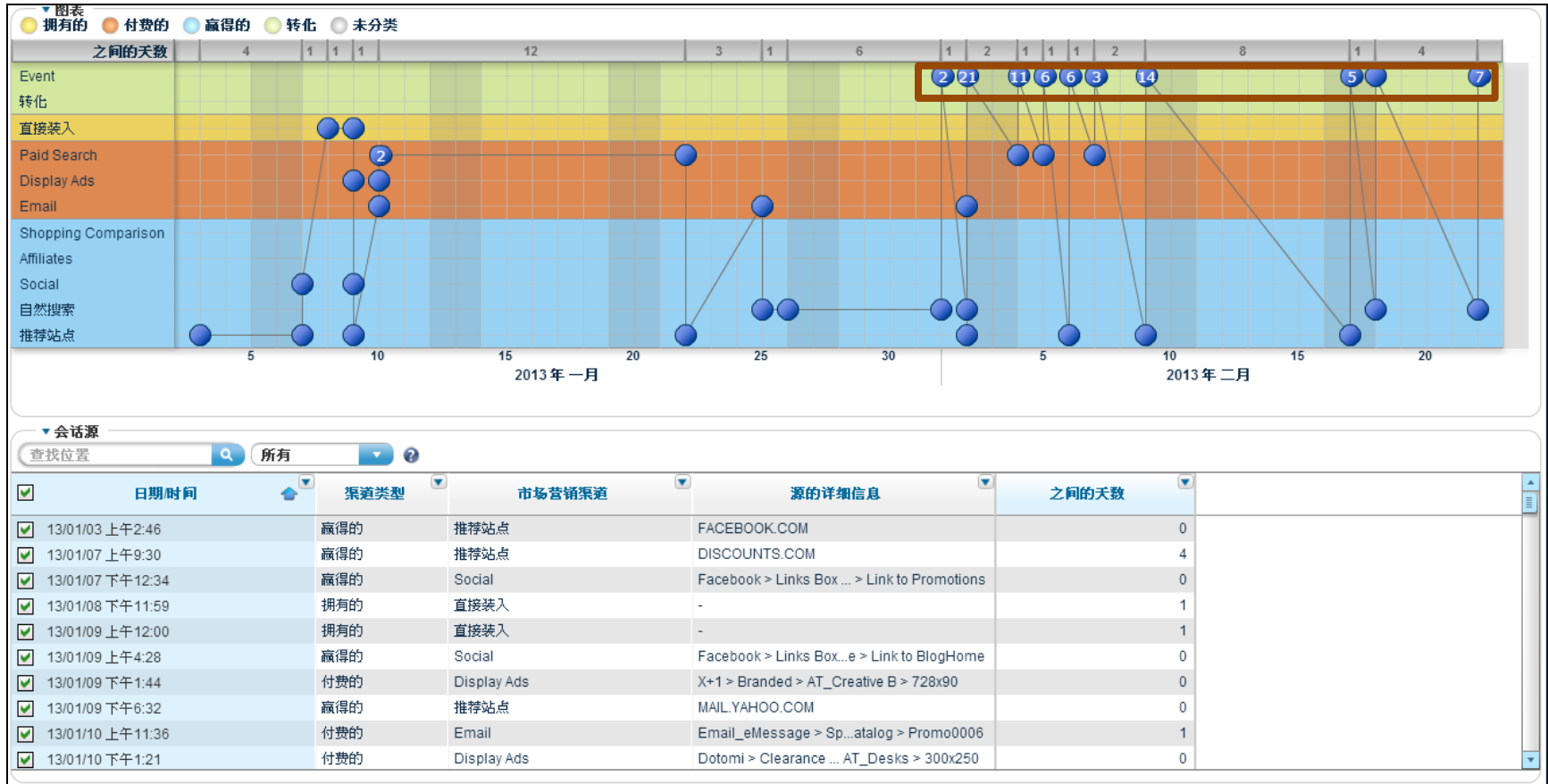


# 可以看到客戶沒有完成交易的可能原因

## 第3個客戶： 也曾多次嘗試購買而未果



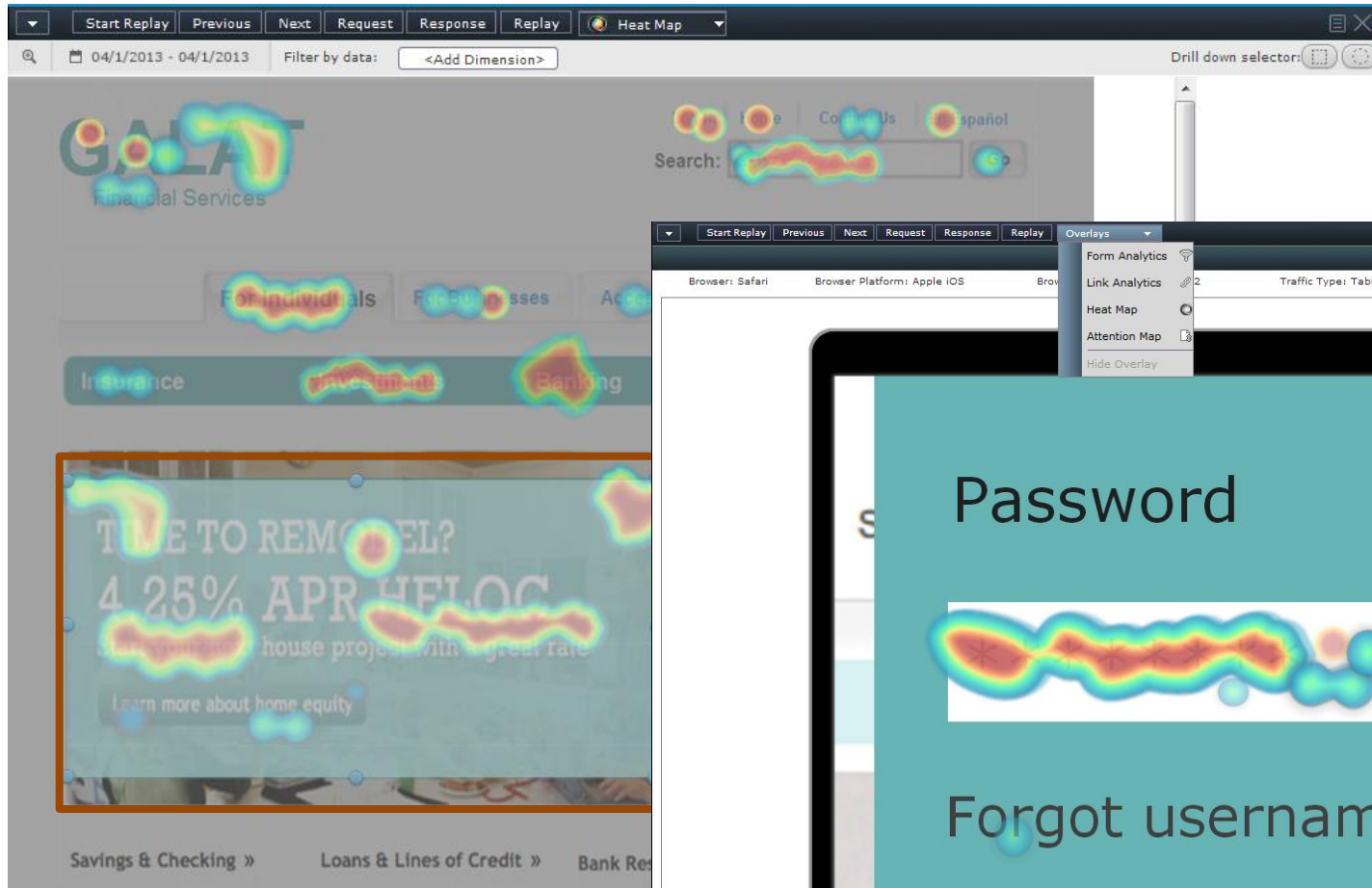
嘗試著下單但因為不明原因放棄



也可針對客戶在介面的操作體驗，找出原因



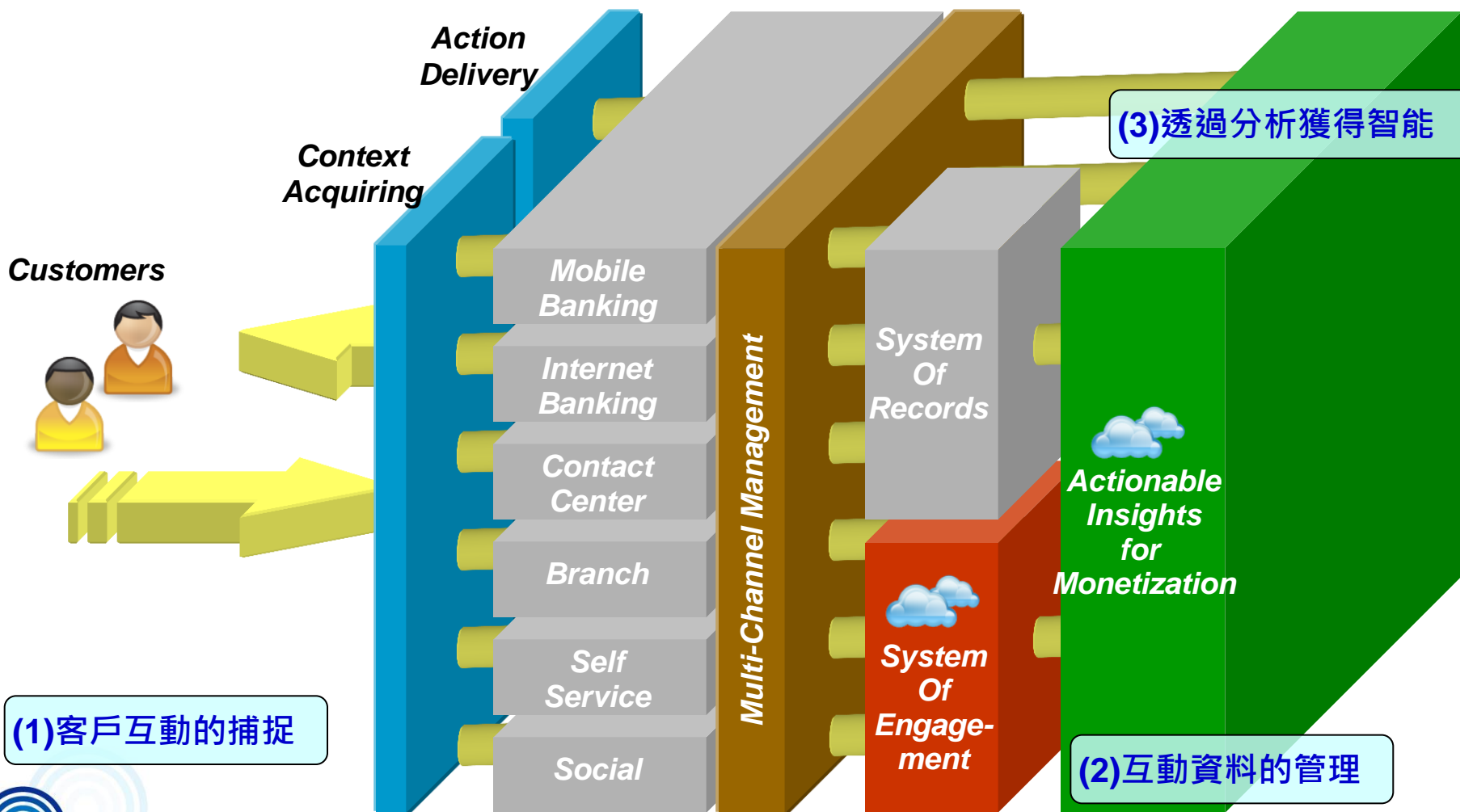
Heat Map



從Heat Map可發現，許多客戶嘗試著點擊廣告區塊，而非按鈕

打造數據價值新藍海





與客戶的互動必須要更針對個人的需求來規劃，太多無用的訊息反而無法達成互動的效果

新加坡花旗銀行透過資料分析，以及掌握客戶目前的動態，來客製化客戶需要的服務，強化客戶互動，創造客戶的獨特體驗

2011年在新加坡設立亞太區第一個創新實驗室 (Innovation Lab)，以網際網路、數位行動、供應鏈和分析科技，提供企業客戶創新和有效的解決方案與產品。



客戶手機定位傳送即時訊息，實驗室利用過去客戶資訊，分析客戶可能的需求，提供客製化服務，創造再次交易的可能



## 【啟動零售銀行轉型】

### 台灣領先金控公司著手打造〈新世代網路銀行〉強化客戶互動、創造獨特客戶體驗

隨著上網裝置日益多元，**零售銀行的服務模式擴展到新興科技通路**，同時隨著海量資料的分析機制出現，實現個人化的行銷方式變的更有效率。

- 「互聯時代」趨勢將改變人事物的互動模式，  
從客戶的角度出發，將交易單點服務轉為情境整合服務，有效增加交易使用率。
  - 強化個人化機制，提供客製化功能，使個銀由一視同仁服務轉為個人體驗服務。
  - 建置個人化行銷機制，提供主動式最適行銷，掌握時機感動客戶。
  - 以共用平台最適設計，提供一致性客戶體驗，發揮通路整合綜效。
- 虛實整合，結合現實與數位世界  
別再認為網路銀行是單獨的溝通管道，利用虛實整合資訊讓網路銀行變成整合、多重管道客戶經驗的一部分。

#### 台灣領先 金控公司



#### 目的

- 過去網銀是以“完成安全交易”出發，下一代網路銀行”充分利用個人化訊息與客戶互動獲得客戶洞察，制定及時創新的客戶體驗

#### 行動

- 透過網路銀行，增強線上和實體分行客戶的個人化銷售和整體體驗
- 透過顧客需求的預測及一致的高品質服務，提升客戶忠誠度

# Topic

- 銀行經營應思如其他行業
  - 如何因應客戶行為的改變
  - 進行中的全通路行銷
  - 應用架構及應用實例說明
- 問題與討論

