

Research on Personalized Customer Service Internet Financial Background

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Abstract

With the continuous development of Internet technology, the network has been merged into the financial sector. The Internet has become the hottest financial topics. In this new financial mode, customer resources increasingly become fierce competition. Combined with the Internet in the financial sector practices to user needs as the starting point, raised by customers hierarchical database statistics, data mining, interactive and user feedback, social media and other ways to provide personalized services to meet customer needs, continuously improve quality of service, and thus enhance the competitiveness of enterprises.

Keywords: Securities E-commerce User needs Social Media Personalized service

1. The Introduction

In recent years, cloud computing, big data, social media, as the representative of a new generation of Internet technology, has penetrated into the financial sector in the form of Internet-based financial formats. Third-party payment, Ali loans, new term P2P, the congregation raised platform, network insurance, mobile payment and other emerging, they brought new changes to the traditional financial landscape. As conceived Internet banking soil, the domestic e-commerce market shows a booming trend. At the end of 2012, Chinese e-commerce market scale reached 7.85 trillion yuan, an increase of 30.83%. In the 2013, the domestic e-commerce market as a whole to maintain rapid growth. Only half the country amounted to 4.35 trillion yuan e-commerce transactions, an increase of 24.3%, the impact of electronic commerce on the traditional business model of growing concern.

From the table (1) it can be seen in the context of Internet banking, the securities industry has also begun to actively explore the Internet financial model. Has tried online shopping mall, off-site accounts, and Internet companies jointly established a joint venture, or the introduction of Internet companies as strategic investors and other financial services to expand the Internet the way.

From the current status of development of the securities business platform electrical point of view, with the traditional electronic business platform model innovation capability gap in terms of customer adhesion degree, platforms shopping experience, and logistics and distribution system, etc. is still more obvious. However, to meet the financial behavior of customers migrating to the online features from the line, keeping the securities in customer funds, information and needs to grasp the initiative in securities business platform as an opportunity to become the main trend of Internet banking.

March 2013 "to open a customer account securities company norms" promulgated, with account opening scene constraints canceled the future will have more brokers to enter the network channels, explore new business models of e-commerce securities.

Table 1: The Exploration of the Internet Financial

The Internet Financial	Enterprise	Brand	Content
Business finance	Alibaba	Ali small loans Balance treasure Third-party payment	The future positioning in the "platform, financial and data," the three core businesses, the first payment into the field, and then extended to small loans, financing guarantees and other financial industries. Launched the "balance of treasure", "credit payment" and other financial products and services.
	Su Ning	Yi Fubao Su Ningyunshang SuNing bank	2012, Suning's "YiFubao" to obtain third-party licenses. 2013, positioned as a strategic layout years, O2O mode online and offline integration under construction. September 2013, Suning banks to obtain approval of the State Administration for Industry
	Jingdong mall	Small loans Factoring Jing BaoBei Supply chain finance	Established a "self-electricity providers, financial services and data open" three future development plans. On the line "supply chain finance" services, the use and size of Jingdong own credit as collateral for businesses, helping businesses easily and smoothly get bank loans Financial Group has been established, the future will also provide micro-credit loans, water loans, guaranteed loans and other financial services.
New Internet Financial Institutions	The third party payment	Paypal TenPay	In Paypal, TenPay through the country as the representative of a licensed third-party payment enterprises reached 250. 2012 business scale more than 10 trillion yuan. Among them, the Internet payment service payment institutions 6.9 trillion yuan.
	P2P	Credit Ease PPdai	Established in 2007, Beijing Credit Ease and Shanghai ppdai is the earliest emergence of P2P mechanism In recent years, the domestic P2P network credit service industry is developing rapidly, the total number of nearly 800.
	Crowdfunding	Da JiaTou AngelCrunch	Modern Crowdfunding refers to all forms of pre-release buy + fundraising projects and ways to raise funds via the Internet. It is still in the early stages of development in the country, mainly in order to raise investment in online cultural and creative industries
The financial business	Insurance	Ping An insurance "An online"	February 18, 2013 Ping An insurance go hand in Alibaba, Tencent combine the joint venture, "Zhong An online" This is China's Ping An Insurance whole new financial innovation on the Internet of a "break the ice"
	Fund	Tianhong fund "Yu E Bao" China Universal Fund "XianjinBao "	Fund companies conduct online sales. Tianhong fund in cooperation with Paypal, Alipay win " Yu E Bao " investment management rights; China Universal Fund Congratulations launched the " XianjinBao "
	Bank	China Merchants Bank "Small enterprise e home" Industrial and Commercial Bank of China "Financial e purchase"	"Small enterprise e home" is the Internet Financial Service Platform China Merchants Bank in 2013 April the formal launch of the platform, registration of enterprises with more than 300000 users In January 12, 2014, electric business platform "industrial and Commercial Bank of China melting e purchase" officially opened
	Securities	Founder Securities "Tmallmall"flagship store Huatai Securities "up music network"	March 13, 2013, the Friends of Founder Securities announced Springs Mall flagship store will be formally launched Lynx Huatai Securities "up music network" with GuotaiJunan online store similar, not only can open an account online, you can also invest in fund products, trust products

Regardless of business finance, financial institutions, new Internet financial business, the customer is their final competition for resources.

While the service quality will become the key to winning .Because of the proliferation of information and information overload, the securities industry's rapid development of highly information dependent and information determines the quality of information service will be the key to the securities company to win the fierce competition. Therefore, a securities company must from product marketing mode to service users demand model, transition from broadcast mode to the mode of interaction. Only in the understanding of customer requirements, targeting to provide personalized service to the customer, improving customer satisfaction, the company can increase the competitiveness.

2. Customer Acquisition

(1) The Database Statistics

Securities companies need to establish our user database is used to store users' personal information and user satisfaction and personalized information needs to be saved. Analysis of this information the user can query the database and statistical system to achieve integration, in order to draw the user's needs and documented information, continue to use it again later. If the "User nearly a year of transaction records, transaction records for nearly a month, users in previous years, the total investment assets analysis, user investment cycle analysis, users risk appetite analysis, user-benefit analysis of investment in previous years, the customer contact record and brokerage analysis, customer feedback analysis of "comprehensive analysis reports to check data report by a picture of the data, the securities company staff can easily access the user needs or the information needs of users tend to" competitiveness.

(2) Data Mining

Mining techniques to create a user profile based on data recommendation system based on data mining. You can create a user profile of the user based on the analysis of long-term behavior, such as the user's browsing history, transaction history, gender, occupation, income, age and so on. The current behavior can also be based on user behavior, such as the user's current session, the current shopping cart information, current browsing web pages.

Using data mining techniques to understand customer needs specific methods are: one, based on data mining technology on the securities company to design personalized recommendation system for securities companies personalized recommendation system needs analysis and browsing behavior analysis. Second, through the Readers association mining and clustering of data mining, digging out all ages, all occupations, all backgrounds, all regions of the readers of the securities firm Information Resources clustering association rules and after. Third, the use of clustering method for users to browse information, user information and other data for data mining, clustering of the three groups to identify the characteristics of the three groups, with similar characteristics for the user to carry out a similar preference service recommended. Four found strong association rules and similar groups, establish the rule base and user database, the user gives the face a different query recommendation, personalized service-related push, recommendations and other value-added services recommended results

(3) The Investigation of user Experience

The user experience is a measure of securities e-commerce service quality standard. We can investigate the user experience, to understand whether the financial institutions to provide high quality service and satisfy customers personalized needs.

3. Personalized Service

(1) Customer Service Based on Hierarchical Database Statistics Data

Existing customers can be classified according to the database statistics data , for those large customers , securities companies can provide more precise and specialized services. Regularly with their telephone , mail and other communications to provide timely policy changes, the performance of customer accounts and other service conditions ; may establish as TOP top 100 management team , for these large customers one-stop personalized services ; addition, the database statistics data that is expected to develop into a major customer in the end customers, securities companies can give them some platforms and value-added services , to train to become the company's largest customers , and is equipped with a dedicated account manager with timely communication and exchange . For small customers, but also to provide basic information and timely service .

(2) Catch Potential Customers According to the Data Mining Techniques

Securities personalized service e-commerce refers to securities companies in the digital information environment , the main use of network and information technology , access and analysis of each user's information habits , preferences , background and requirements, so as to provide sufficient information to meet their individual needs An integrated information services. It is an information service to meet the needs of individual users solutions and mechanisms.

Using data mining techniques to predict not only the new demands of existing customers , better for securities companies to seize the potential customers , targeted to customers of financial products recommended securities companies , investment advisory and other personalized services , and expand market share, dominate the market

(3) Interaction with the User Feedback in a Timely Manner

Securities company's service philosophy must shift from product marketing model to service user demand patterns, changing from a broadcast mode to interactive mode. The user experience is to test the quality of service securities firm final standard. Only with a more personalized and timely customer service interaction requirements in order to grasp the needs of users, users of existing service quality, and hope to get. Securities companies through questionnaires, online communication, and other forms of active discussion forums will understand user trends, user experience, user feedback, and constantly improve the quality of service companies

(4) Use of social media means to push personalized service.

Securities of the company's customers are mostly ordinary investors, micro blogging, micro-channel, the main use of the power of the mobile Internet is a securities company's potential customer base. Securities firms to pass through the micro-blog, micro-channel, mobile Internet expertise and market information, creative interaction with the fans, to the micro-blog, WeChat, the mobile Internet into a valuable communication platform .

□ New Media Blog Personalized Dissemination

Securities company's overall open micro blogging quantity ratio is not high, the fund industry is much higher than the proportion of open micro blogging securities firms was 86%. Therefore, companies can increase investment securities in this regard, you can publish a fixed part, continued to operate every day, and fans were various forms of interaction. Increase customer familiarity of its brand and to keep abreast of customer experience.

□ New Wechat Social Platform

As of June 30, 2013, a total of 20 securities companies opened the official WeChat public accounts, opened official WeChat platform for securities companies accounted for 18%. If you count the sales department or the official WeChat branches and products, then this figure rises to 51, also said that the use of WeChat platform in 114 securities brokerage companies accounted for 45%. In the WeChat public official opening of the 20 securities accounts, only 10 companies were certified. From the current overall situation, securities companies use micro-channel platform is not very high proportion

With the WeChat this social platform is gradually accepted, a securities company shall open accounts WeChat platform and improve the WeChat platform of their own as soon as possible. The WeChat platform, securities companies can not only push WeChat content, can also be customized menu function, make the account system in favour of more services to users. The user can query the platform market information, download the software, see nearby business department, reservation, view the financial services and transaction guidelines etc..As long as the securities firm grasp of user needs, focusing on user experience, all the customer service center, is bound by the WeChat social media platforms profit

□ Mobile Internet Media

The report shows that , as of December 2013 , China's mobile Internet users reached 652 million , accompanied by a decline in the price of mobile terminals and wifi broad paved , mobile Internet users show explosive trend. MIIT released by the end of December 4G licenses , operators hope to take this chance to redefine the competitive situation in the 4G industry , is bound to continue to drive further rapid growth of mobile Internet users. China's mobile Internet users , according to the survey average daily effective media contact time of 5.8 hours . Among them, the use of mobile phones and flat-panel access time totaled 146 minutes , accounting for 42 % . Far beyond the PC Internet (100 minutes , 29%) and television (60 minutes , 17%) , and is close to the sum of the PC Internet and TV media. With 104 minutes of phone time to become the most popular mobile media . Mobile Internet is the trend.

Some securities companies have to conform to this trend, the opening of the mobile phone and tablet securities and other securities platform to provide customers with real-time quotes, time trend, k line, ranking, related services Zishuagu commission trade, to meet customer needs. But the system often long reaction time and other issues, On the whole, the securities company to respond better to social media fund companies sensitive to large centralized resource neither be operational. And other micro-blog, WeChat mobile Internet social media companies on the value of the securities to be far better than the fund companies, securities companies in more help to build a platform to develop the resources, the spread of the brand make a difference. Securities companies should be conscious of the unity, social media management system, coordination of departmental resources, third-party operators good social media. Now on the market has been the emergence of specialized financial media and internet marketing company launched WeChat micro-blogging service. If some securities companies with limited resources can not take care of social media may seek third-party support.

4. The Conclusion

With the development of online financial market matures and mobile Internet, the Internet will enter a more complex financial situation, the coexistence of multiple markets, multiple platforms coexist, financial competition has become more intense. In the next round competition, the securities company's strengths lies in its professional products and services. Welcome Internet banking, securities companies need to understand customer needs in the case continue to strengthen this professional advantages, efforts to improve service levels. On the one hand to strengthen integration and optimization of customer classification management and service. Establish, organize and maintain existing customer data at the same time, the need to seize the opportunity of the Internet revolution, the use of new technologies to tap new demand from existing customers and potential customers, and continuously improve the customer experience, to provide customers with more specialized, personalized service. On the other hand, due to the extension of the product line to bring innovative, securities companies can provide one-stop services to meet the various needs of customers. And the concept of the first customers to operate every aspect of the company, and a better understanding of customers, customer service and meet customers. In addition, the securities companies should take advantage of social media convenience, timeliness, interactivity these advantages, the company built a platform, to develop customer resources, the spread of the company's brand, increase the company's visibility and familiarity with customers, continuously improve service quality, improve the company's competitiveness.

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