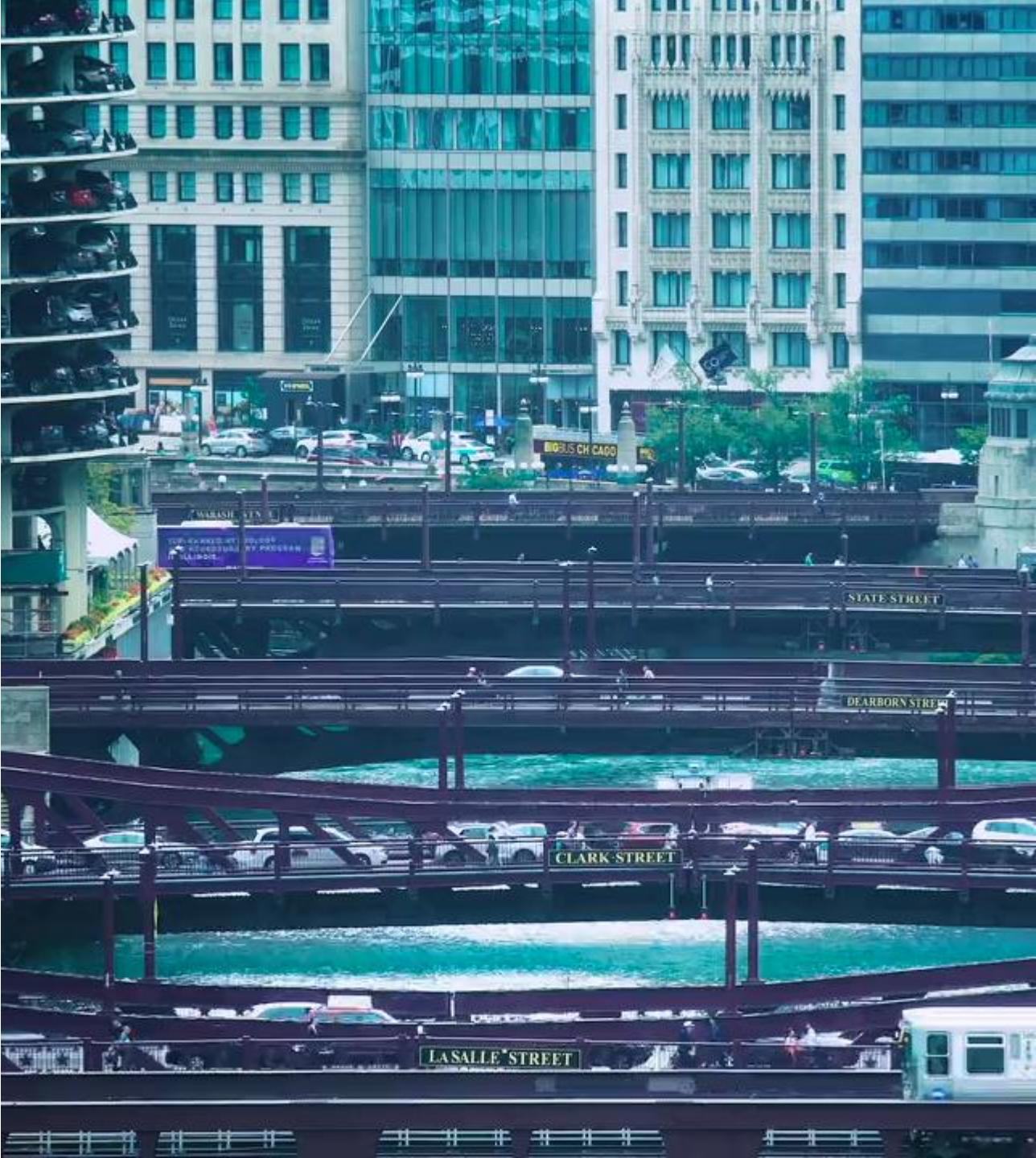
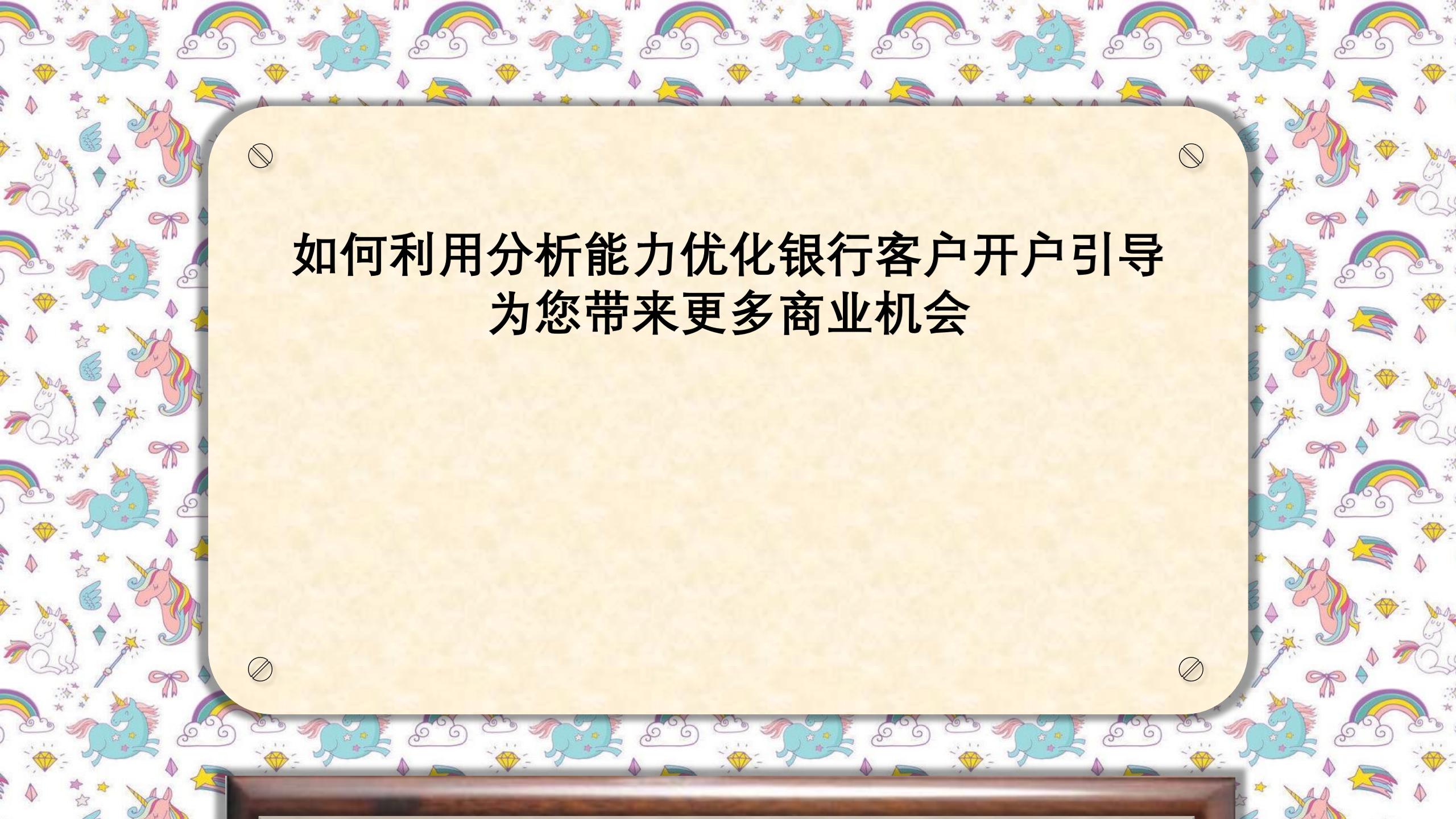


# | 获客旅程中的创新与 | 差异化

Nicholas Edwards

Temenos Infinity亚太业务发展总监





# 如何利用分析能力优化银行客户开户引导 为您带来更多商业机会



银行专注于竞争对手却忽略了研究自身的数字化战略  
(2019年上半年)

让我们通过框架了解银行技术如何  
支持创新速度

# Gartner® 步速分层

“小型应用团队也应该思考如何根据不同变化进行交付”

# Gartner® 步速分层

业务创新系统

- 捕捉新机遇
- 周期1年

差异化竞争优势系统

- 打造个性化独特流程
- 周期1-5年

业务记录系统

- 后台交易系统
- 周期10+年

# Gartner® 步速分层

业务创新系统



数字化获客

Temenos Journey Manager



差异化竞争优势系统



数字化前台

Temenos Infinity



业务记录系统



核心银行

Temenos T24 Transact



# Gartner® 步速分层

业务创新系统

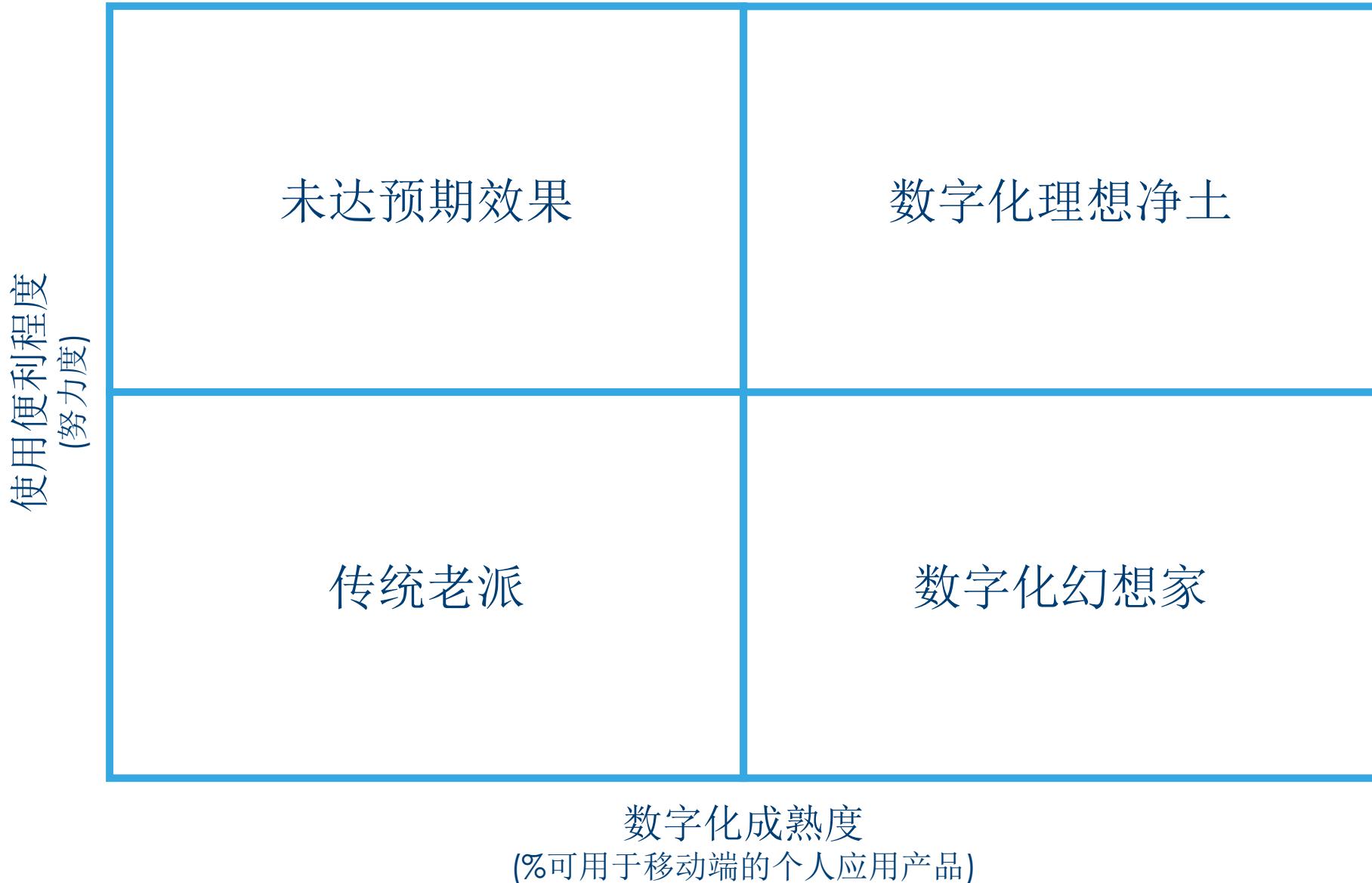
- 捕捉新机遇
- 周期1年

我们如何衡量银行如何利用  
创新系统  
提升数字化获客水平？

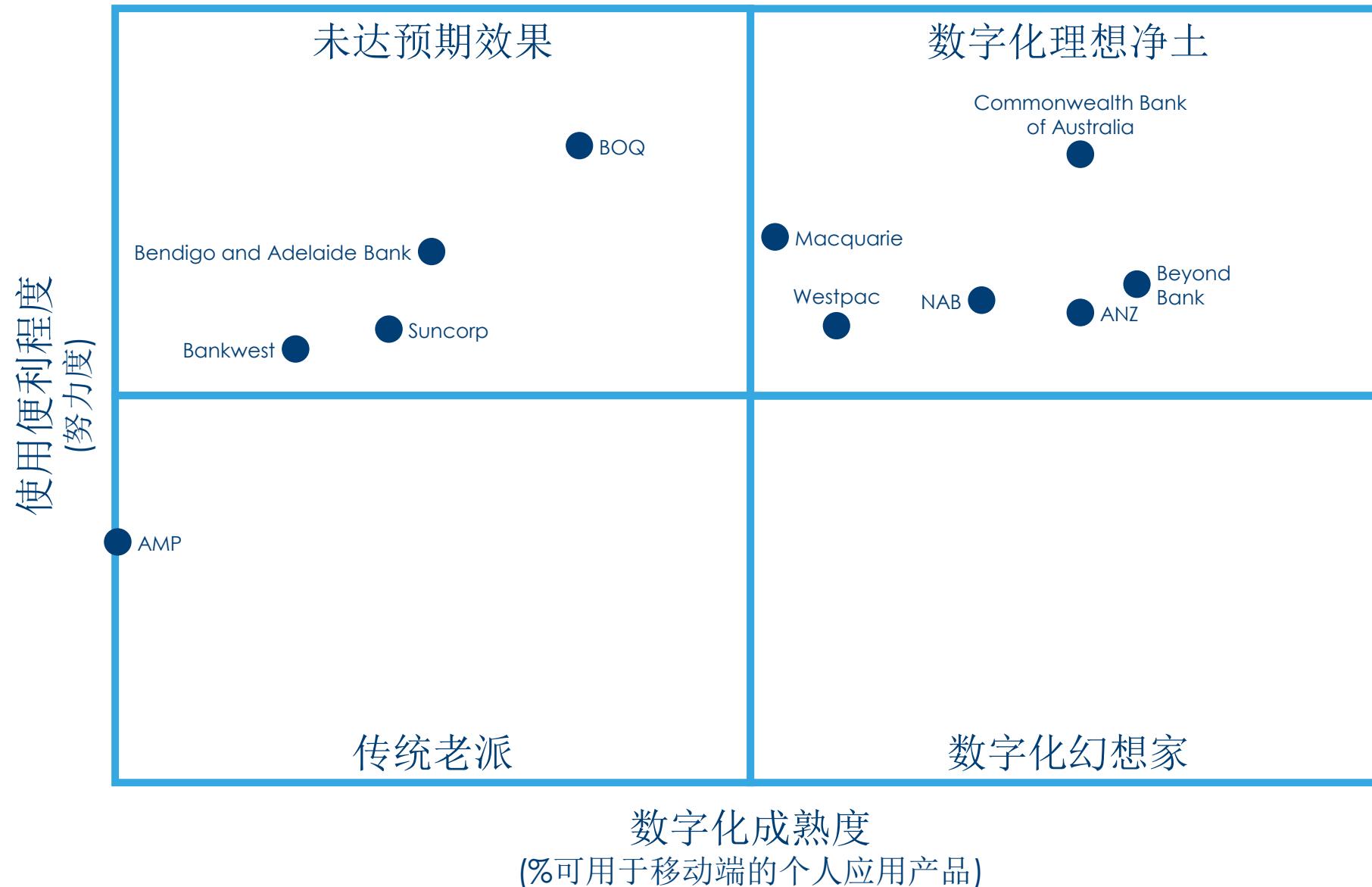
自2016年起AVOKA | TEMENOS 开  
始发布年度  
数字化销售报告

使用便利程度  
(努力度)

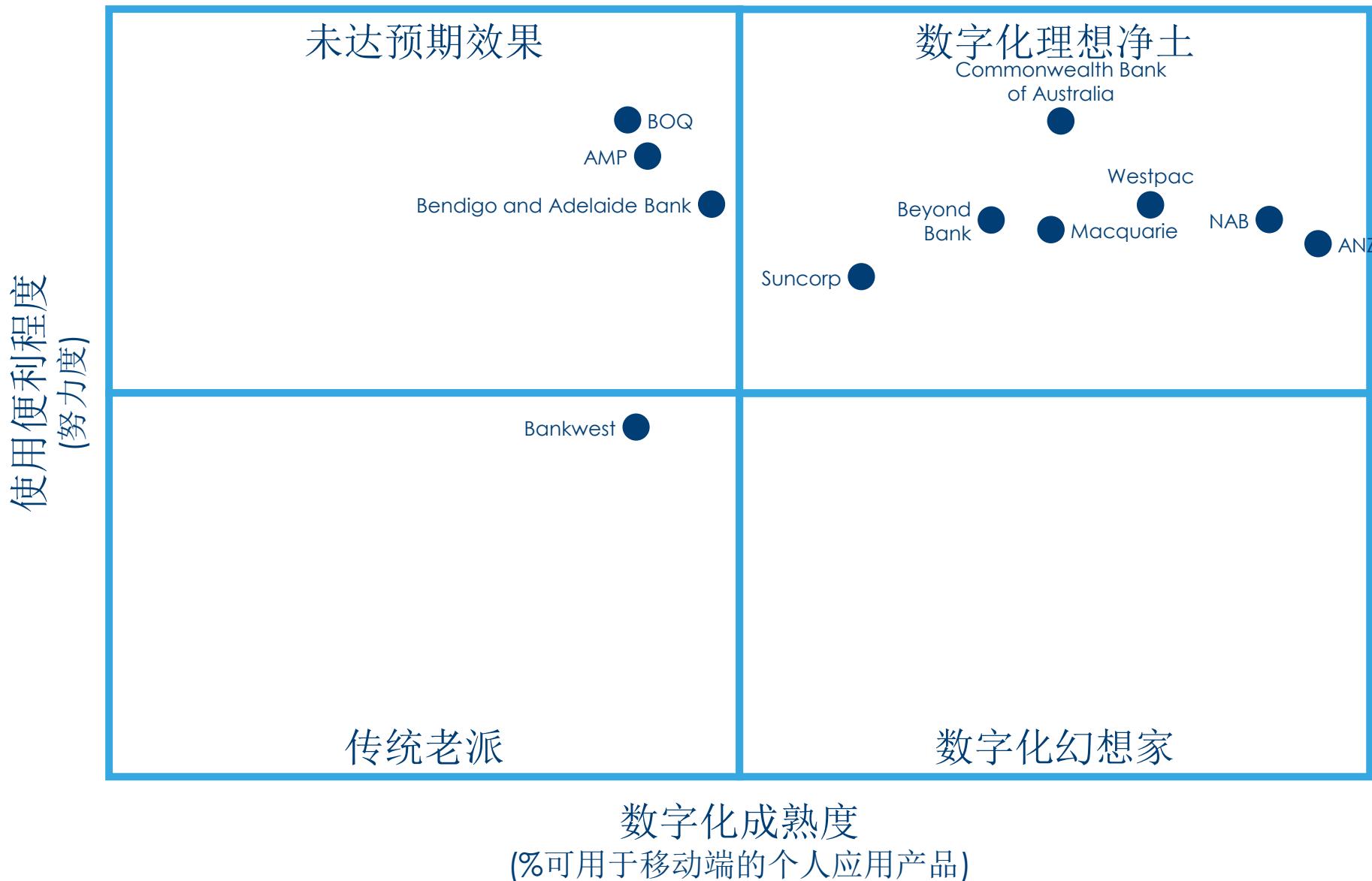
数字化成熟度  
(%可用于移动端的个人应用产品)



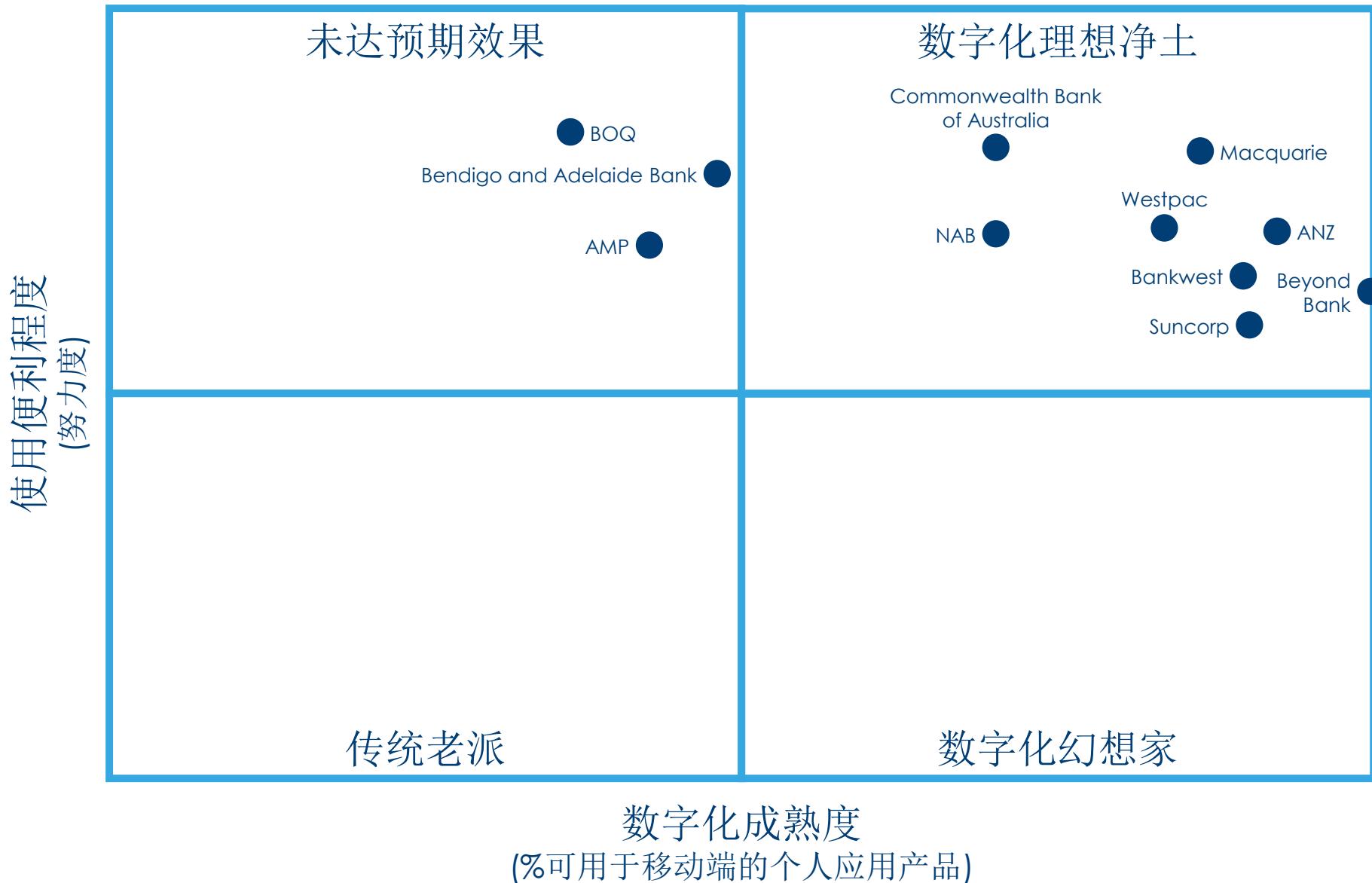
# 2017



# 2018



# 2019



# 2019



# The New to Bank customer onboarding journey and beyond

需求：我有一个问题

了解：我能解决吗？

研究：有哪些产品可以提供帮助？

评估：它适合我吗？

确认：它适合我，因为...

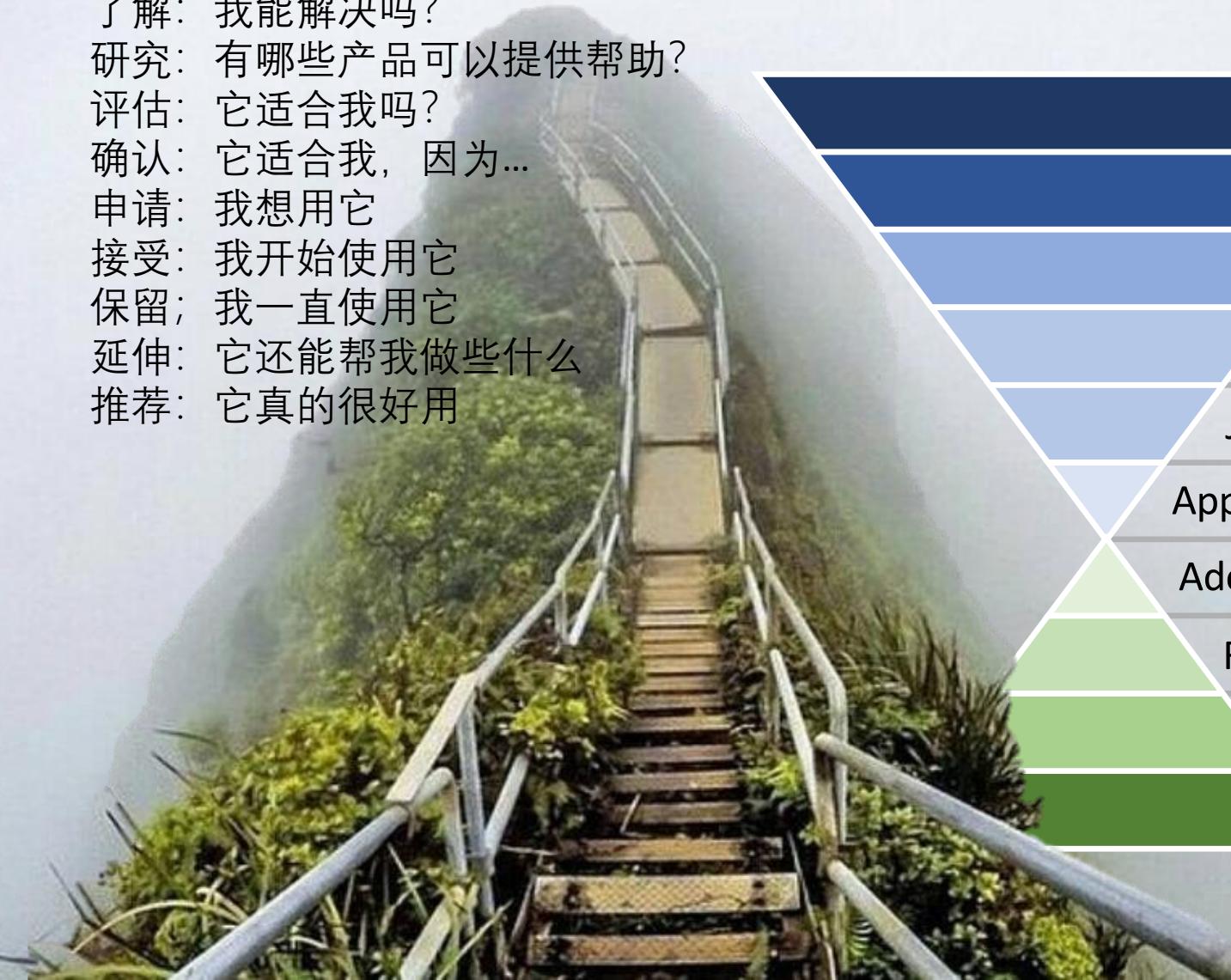
申请：我想用它

接受：我开始使用它

保留：我一直使用它

延伸：它还能帮我做些什么

推荐：它真的很好用



Needs Recognition I have a problem...

Education Can I solve my problem?

Research What products are there?

Evaluation Is this right for me?

Justification This works for me because...

Application I want this product...

Adoption I use the product...

Retention I keep using the product

Expansion What else is on offer to me?

Advocacy This stuff is great...

# The New to Bank customer onboarding journey and beyond

数字化销售转换率依赖于客户关注度



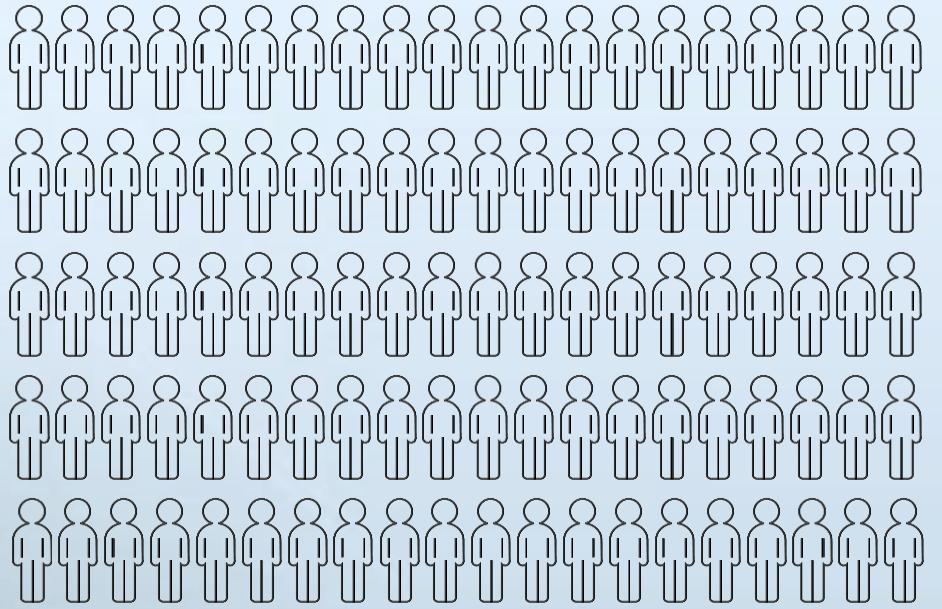
# The New to Bank customer onboarding journey and beyond

数字化销售转换率依赖于客户关注度



# The New to Bank customer onboarding journey and beyond

每100名开始数字化旅程的潜在客户

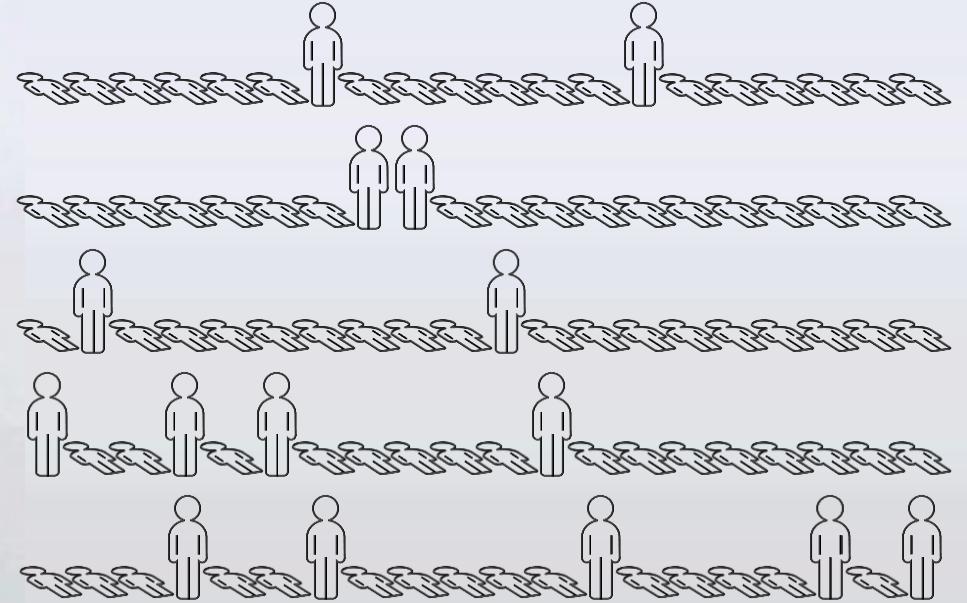


Application I want this product...

Adoption I use the product...

# The New to Bank customer onboarding journey and beyond

每100名开始数字化申请旅程的潜在客户  
当中



**85%** 会中途放弃...



Application I want this product...

Adoption I use the product...

A photograph of a steep, grassy hillside. A metal staircase with railings leads upwards from the bottom left. Two people are visible on the stairs: one in the foreground wearing an orange backpack and another further up. The sky is blue with scattered white clouds.

能否量化因优化客户旅程而为  
公司带来的优势？

业务创新系统



数字化获客

Temenos Journey Manager



澳大利亚  
中等银行

78%

未来将吸纳更多应用

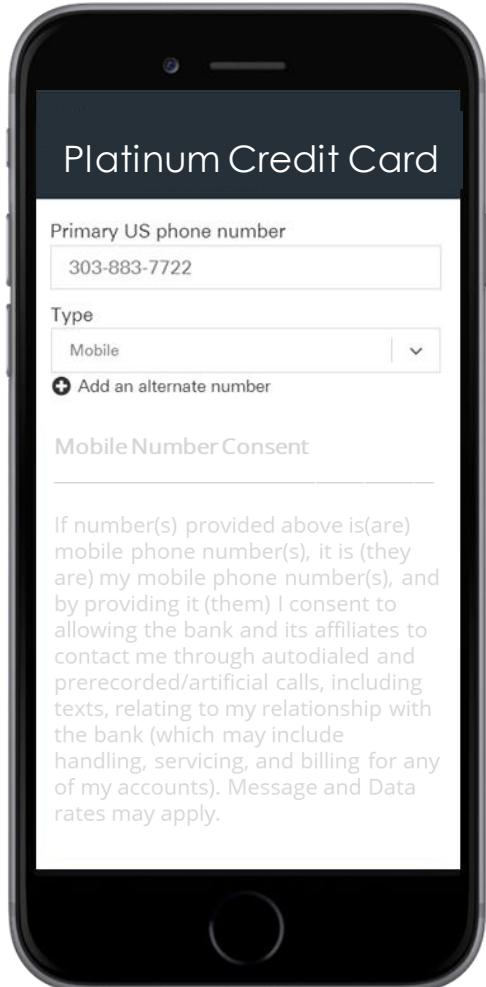
项目进行三个月之后...

- 替代了原先的数字化个人贷款应用
- 未改变产品本身
- 未改变市场营销方式



避免数字化的误伤  
(亲身经历更知其痛)

# 数字化误伤的现实案例



客户: 美国一流银行

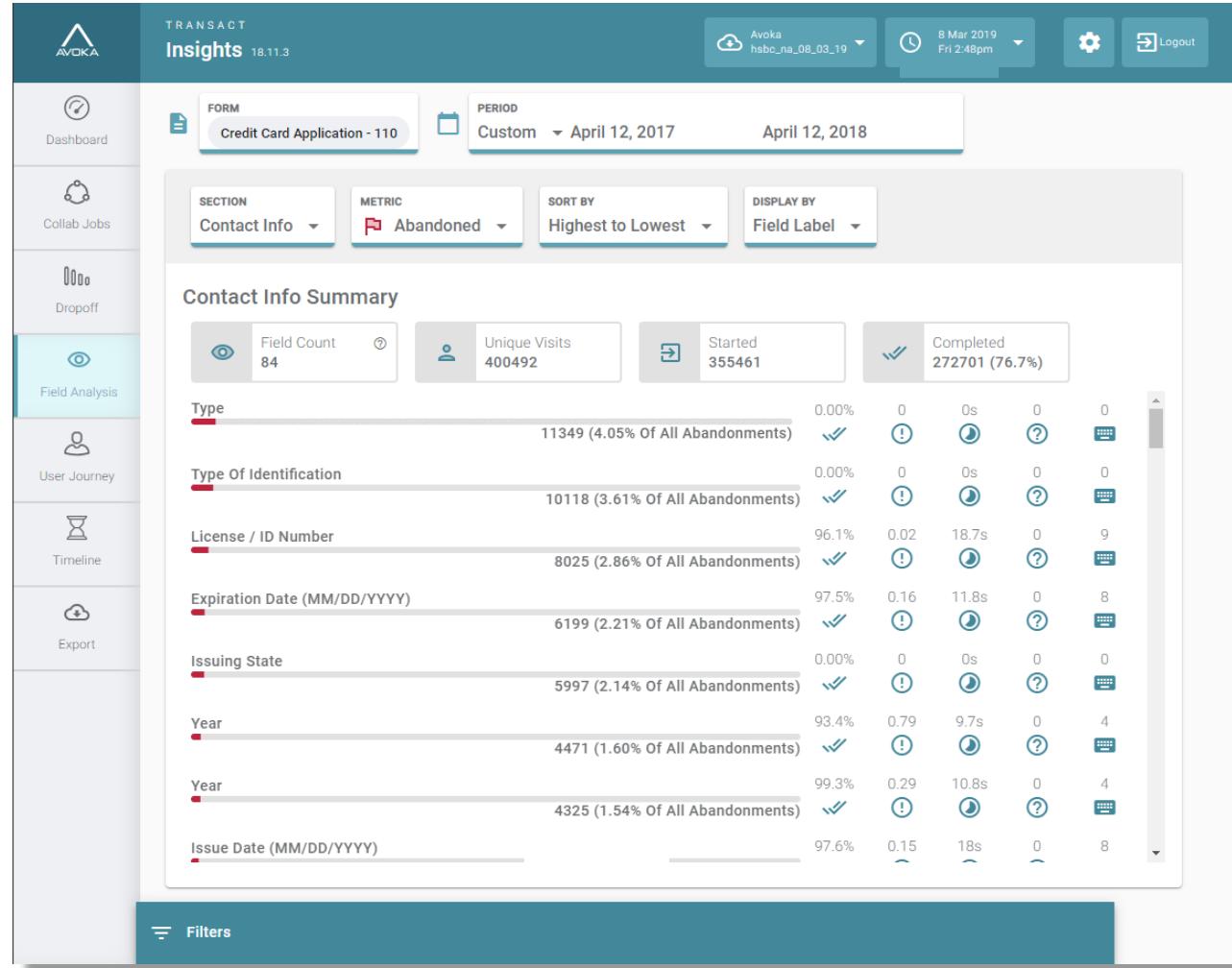
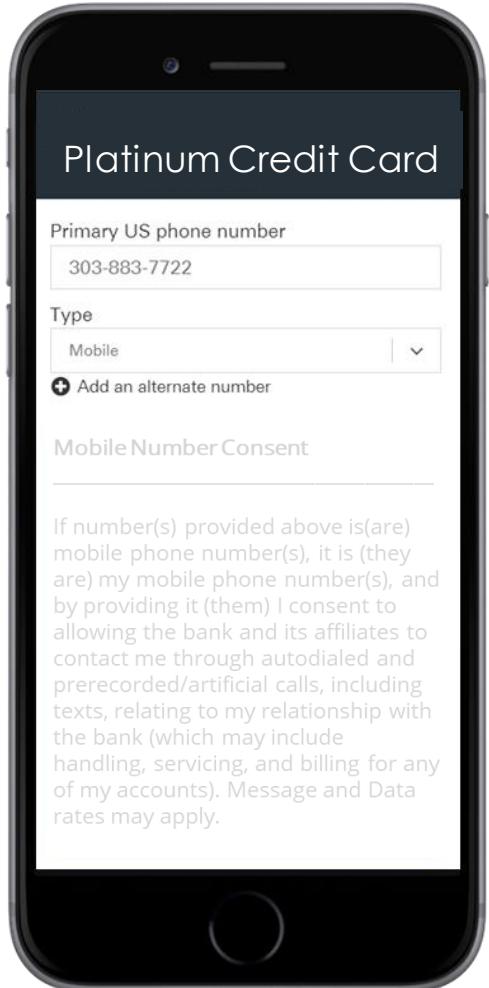
产品: 信用卡申请

价值: USD\$440 / 人 / 年

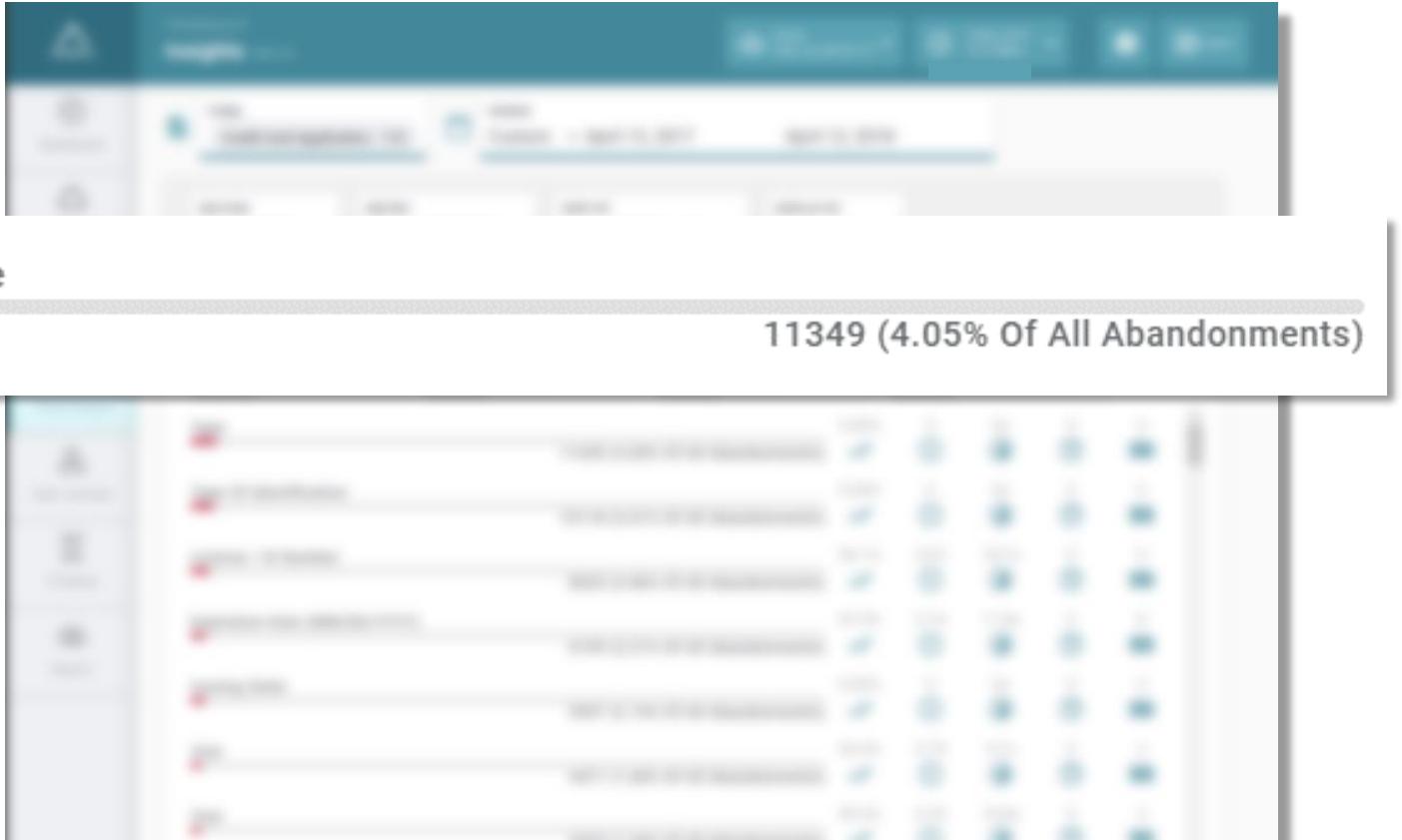
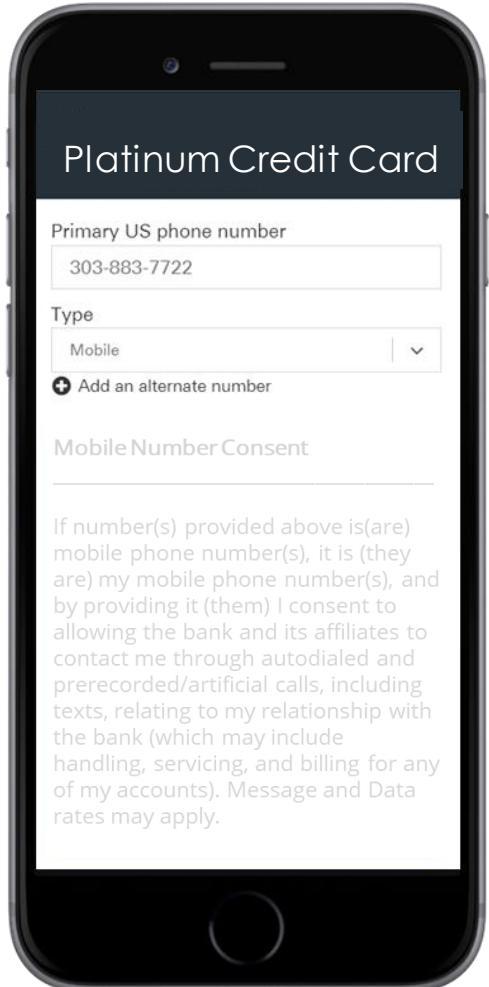
症状: 中途放弃

诊断: Transact Insights

# 数字化误伤的现实案例



# 数字化误伤的现实案例



成本:  $11,349 \times \$440 = \$4,993,560$

# 数字化误伤的现实案例

Primary US phone number  
303-883-7722

Type  
Mobile

+ Add an alternate number

Mobile Number Consent

If number(s) provided above is(are) mobile phone number(s), it is (they are) my mobile phone number(s), and by providing it (them) I consent to allowing the bank and its affiliates to contact me through autodialed and prerecorded/artificial calls, including texts, relating to my relationship with the bank (which may include handling, servicing, and billing for any of my accounts). Message and Data rates may apply.

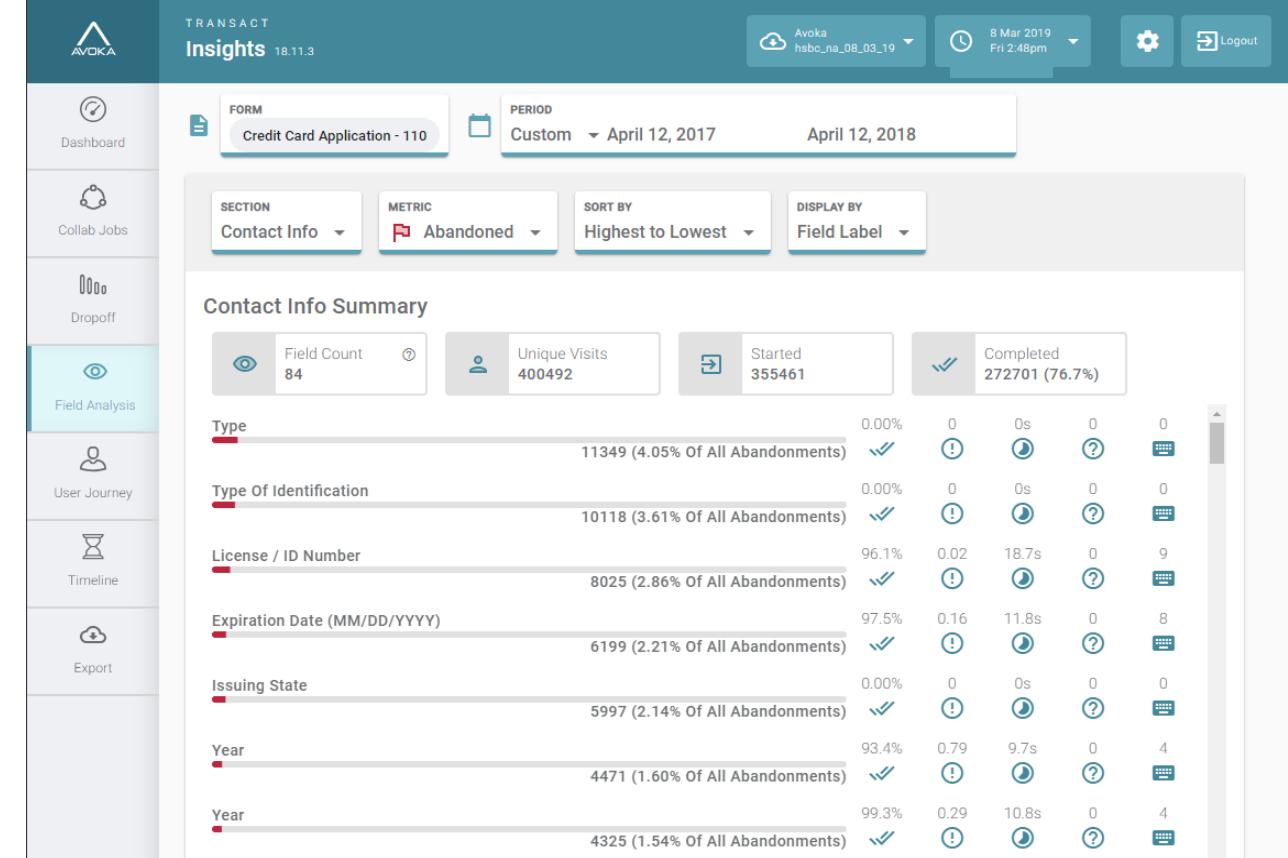
Type  
11349 (4.05% Of All Abandonments)

成本:  $11,349 \times \$440 = \$4,993,560$

# 数字化误伤的现实案例

## Mobile Number Consent

If number(s) provided above is(are) mobile phone number(s), it is (they are) my mobile phone number(s), and by providing it (them) I consent to allowing the bank and its affiliates to contact me through autodialed and prerecorded/artificial calls, including texts, relating to my relationship with the bank (which may include handling, servicing, and billing for any of my accounts). Message and Data rates may apply.



成本:

$$11,349 \times \$440 = \$4,993,560$$

“所有公司都需要战略决策要建立能力平台，并在此之上打造我们所说的创新加速。”

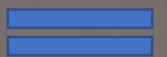
逃离商品化陷阱 – 澳洲银行业的未来  
普华永道 2016



# 客户开户引导

## 通往成功的最省力途径

业务创新系统



- 捕捉新机遇
- 周期1年

详细的客户分析

快速、安全、迭代式更新  
客户体验

网页与客户端应用  
响应及时

API

全渠道

保存&恢复

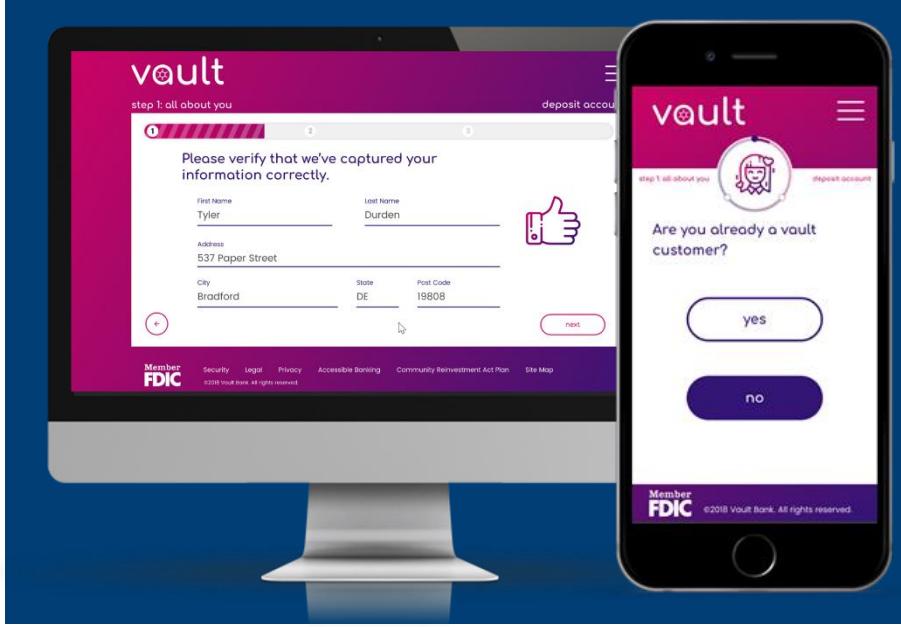
客户路程有效性管理

核心银行普遍适用

更多内容  
敬请期待



客户开户引导—通往成功的最省力路径



Temenos Journey Manager是客户旅程的  
编配层：

# 设计



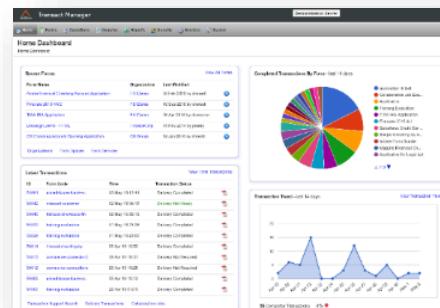
## Maestro—交互式设计环境 Open UX—使用自己的JavaS

# 集成



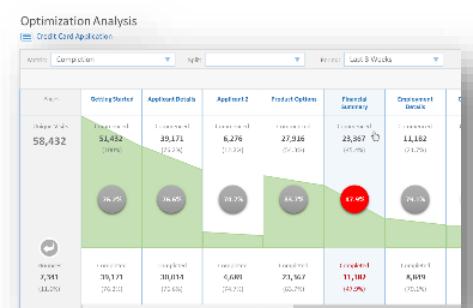
Avoka Exchange + Temenos Marketplace

流程



## 客户旅程管理

优化



客户旅程分析

业务创新系统



数字化获客

Temenos Journey Manager



差异化竞争优势系统



数字化前台

Temenos Infinity



业务记录系统



核心银行

Temenos T24 Transact



**TEMENOS**  
THE BANKING SOFTWARE COMPANY

謝謝