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Title	Marketing and customer relationship management strategy for P2P company 互联网金融市场推广和客户关系管理策略
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Citation	An, B., Huang, Y., Xue, M., Paragas, J. F., & Zhou, R. (2016). Marketing and customer relationship management strategy for P2P company (Outstanding Academic Papers by Students (OAPS)). Retrieved from City University of Hong Kong, CityU Institutional Repository.
Issue Date	2016
URL	http://hdl.handle.net/2031/8803
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MARKETING AND CUSTOMER RELATIONSHIP MANAGEMENT STRATEGY FOR P2P COMPANY

FINAL REPORT – MANAGEMENT CONSULTING IN ASIA

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Acknowledgment

We sincerely would like to express our deepest gratitude and appreciation to the following parties for their support and guidance in preparation for this report. Without their recommendations and guidance, the completion of this report will not happen:

Staff at Shenzhen Rongxin Financial Information Service

- Mr. CHE Yongjin (CEO)
- Mr. XU Bingying (Vice president)
- Ms. PIAO Yanna (General Manager)
- Mr. LI Rui (Executive Assistant)
- Mr. Gun Gun(Consultant)

University Staff and Mentors (In Alphabetical Order by Last Name)

- Dr. Yulin FANG (Mentor from City University of Hong Kong)
- Mr. Frank LO (Group Supervisor from City University of Hong Kong)
- Dr. Dongming Xu (Mentor from The University of Queensland)

Special Mention

- Dr. Huaiqing Wang (Founding Father of the Program)

Executive Summary

This report is intended to help and guide Rongxin Financial Information Service, a P2P company based in Shenzhen, China, through improving their marketing and CRM programs. This project is collaboration among students of the University of Queensland and the City University of Hong Kong.

In order to provide the best solutions, a three step approach was followed. Data gathering was done through questionnaires, personal interviews, and phone interviews. Through analysis of the data gathered, two issues were highlighted and four recommendations were given.

The issues are that Rongxin has difficulty to attract new investors and has a small proportion of loyal high-value customers. Thus, four recommendations with detailed action plans were given to address the issues and two frameworks were followed.

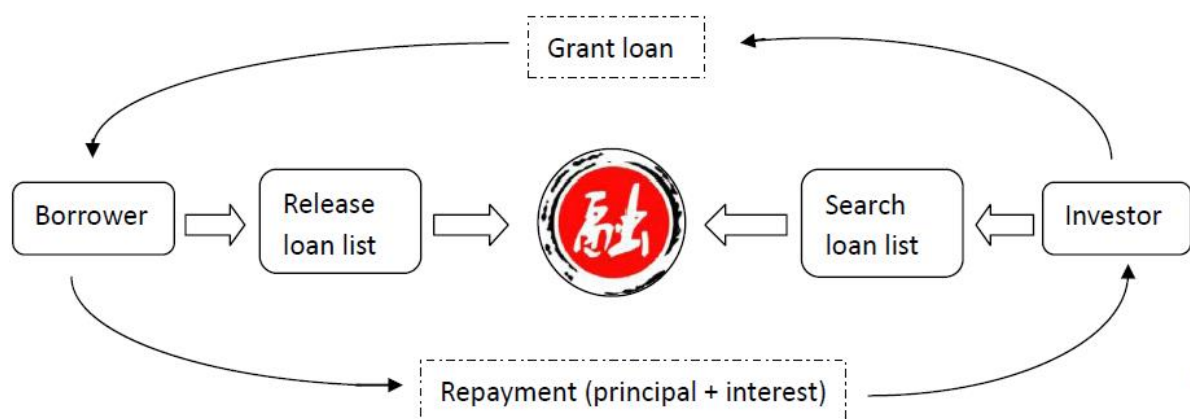
The first framework is the overall framework of how the recommendations were made. The second framework is the IDIC framework. Moreover, the recommendations are the following, online video ads, new membership system, offline activities, and customization of target markets.

Finally, an outlook of the market is given to guide Rongxin to the next trend in the P2P market.

1. Background Information

1.1 Introduction of Rongxin Financial Information Service

Rongxin Financial Information Service, founded in 2013, is an online P2P company and is based in Shenzhen, China. They have a registered capital of 100 million RMB. Rongxin is operating in 13 branches in different cities in China including Guangzhou, Shenyang, Kunming, etc. Their major service includes primarily of P2P lending, crowd funding, wealth investment products, and online financial consulting services. Their business model is a hybrid, a P2P and individual institution business model.



Rongxin has laid out their 3-year objective. First, Rongxin aims to be the No.1 online financial company in China with 10 billion yuan in 3 years. This means that Rongxin wants to be less of a P2P platform and become more of a bank. Second, Rongxin pride themselves for security and trust, they also aim to make sure that all the money they process are obtained legally. Third, Rongxin aims to improve their brand by incorporating together with a charity.

1.1.1 Target Market

The target customers of Rongxin are segmented between borrowers and investors. Small companies are the main target market for Rongxin's borrowers. On the other hand, Rongxin targets retirees and college students as their investors (Explained in the analysis part).

1.1.2 Competitive Advantage

Rongxin has three competitive advantages that set them apart from the competitors.

1. **Risk Control Capability** – Rongxin prides itself for focusing on creating an online environment wherein investors and borrowers alike have secured and safe transactions. Rongxin has a comprehensive risk assessment protocol and offers compensation for partial losses from credit risks.
2. **Expertise** – Rongxin's senior management team are industry experts with solid management, technical, and financial backgrounds. The CEO, Mr. CHE, has a long history in banking and uses it to ensure that Rongxin's platform resembles itself as a credible and secure company.
3. **Culture** – Rongxin's company culture sets them apart from the competition as each employee believes and is passionate in what they do. Thus, creating a company synergy that aims for the same goals and objectives.

1.2 P2P Lending Industry

P2P is the abbreviation of Peer-to-Peer. P2P lending is the practice of lending money to people and business through online platforms that connect individual lenders and borrowers directly. P2P lending breaks the barriers of complex and time-consuming inspection system of loan and provides borrowers operation cost and transaction cost. Lenders on the other hand, enjoy higher returns for their investment. However, they have to cope with risks. Thus in order to make the industry work, the P2P industry relies on advanced technology and financing (Moenninghoff & Wieandt, 2014). P2P businesses usually benefit by raising fees from successful transactions (Galloway, 2009).

P2P lending industry in developed countries like the UK and the US has matured, while it is gaining recognition in developing economies (Xusheng, 2014). In 2006, the first online P2P lending platform "Zopa" gained the world's attention (Hulme & Wright, 2006). As a result, more and more P2P platforms appeared in the United States, China, India, Australia, and more. The total size of transactions in the global market is still increasing and in 2015, China became the largest in the world, replacing the United States.

1.2.1 P2P Lending in China

The P2P lending environment in China can be divided into macro and micro environments. The macro environment refers to the economy and what factors

affect it. The micro environment refers to the factors that have a direct impact to a business (Seamons, 2015).

Macro Environment

The PEST analysis covers the policy, economics, society, and technology of and industry.

Policy – In 2014, Internet Finance Industry was listed in the thirteen's *Five-Year Economics Planning of China* and in the end of 2015, *The Administration Regulation on Activities of Financial Intermediate Institutions* was published by the government. The recognition of the industry and the legal supervision will lead to better development of P2P lending. However, yet the legal system in P2P industry is imperfect. People have to take the risk of P2P company bankruptcy or shutting down by themselves.

Economics – With the rapid growing of economy, China's per capital disposable income keeps raising which leads to the increasing demand of investment. Also, the swelled number of small business in china and the difficulties of them borrowing money from traditional finance urge people to choose alternative finance service like P2P. Such economic environment has established a solid foundation for the development of P2P industry.

Society – People's consuming concept has changed nowadays and credit consuming is gradually recognized by more and more people. Also, investment is replacing saving to become people's new preference on money management. Especially for young generation, they are willing to try ever-evolving online wealth management and financing services. P2P lending industry is continuously gaining attention from the public. With the increasing negative reports on P2P lending, at percent, public's attitude toward P2P lending tends to be negative.

Technology – The advanced technology of third party has set a solid foundation for P2P lending. People now much rest assured on electronic trading. Also, the development of big data and cloud computing will surely support better P2P service. Moreover, the development of social media is believed help P2P companies attract, connect and retain customers which is crucial for an internet financial industry relying on customers.

Micro Environment

The micro environment refers to the state of the market and the competition.

Market Requirement - The appearance of P2P online lending platform has been promoted by formal financial institution's failure to solve the problem of SME financing for a long period. Also, the aggregation of internet users and high-speed transmission greatly reduce information asymmetry and transaction cost, which definitely help expand the P2P market.

Figure 1: Number of Borrowers and Investors

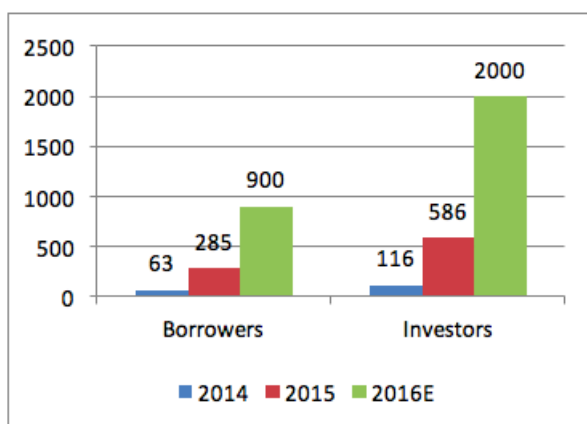
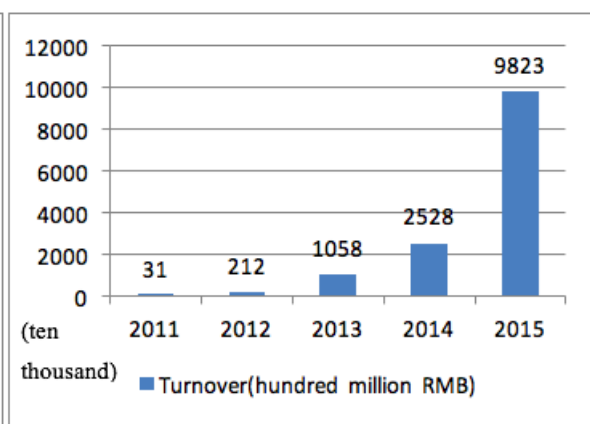


Figure 2: Turnover of Online Lending



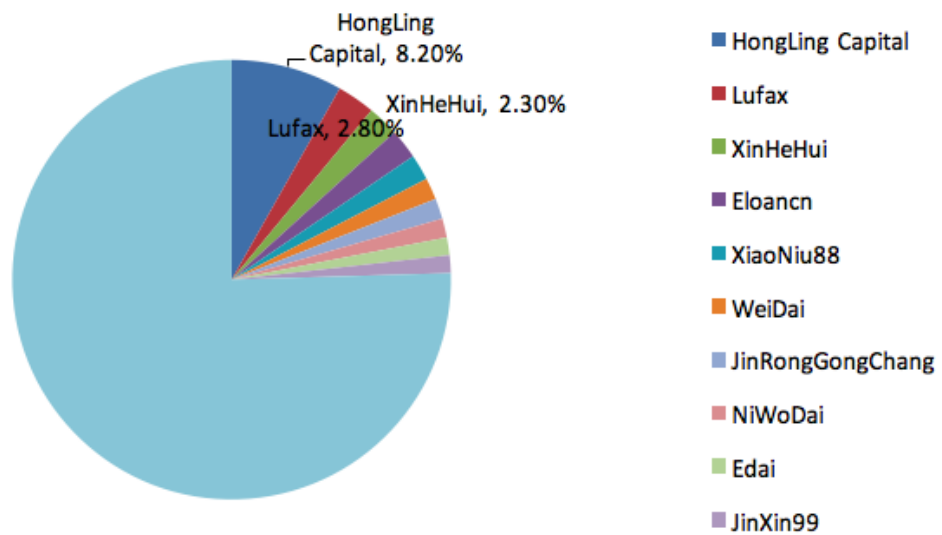
Source: <http://www.wdzj.com/news/baogao/25555.html>

The numbers of borrowers and lenders in the online lending industry have reached 2.85 and 5.86 million respectively (see in the figure 1), increased by 352% and 405% compared to the situation in 2014, which shows the apparently popular trend in P2P. Except for the surging numbers of the participants, the turnover of online lending also presents a geometric growth in the past five years. Up to the end of year 2015, the turnover of the whole year stood at the figure of 9.823 trillion RMB (see in the figure 2), which has increased 288.57% (2.528 trillion in 2014). Particularly, the cumulative turnover broke the barrier of trillion RMB for the first time in P2P history in October of 2015.

The P2P online lending market stems from the requirement of the micro enterprises, but not limited to only SME. The rising number of borrowers and investors shows the realistic demand in current P2P market, improving its capacity in the market share. Optimistic statistic estimation on the multifunctional platform can be regarded as the potential demand for the future market.

Market Competition –Under the condition of market expansion for P2P online lending, more attention has been put on the industry standardization. According to the statistics in WDZJ, the number of online P2P platform has reached 2,595 in the end of 2015 and it is estimated large growth won't emerge in 2016 due to the newly-issued regulatory policy. So, the market share will be carved up by current existing P2P platforms. The first three giants are HongLing Capital (8.2%), Lufax (2.8%) and XinHeHui (2.3%). Part of them start to conduct transform and market segmentation to increase own competitiveness (see in the Figure 3).

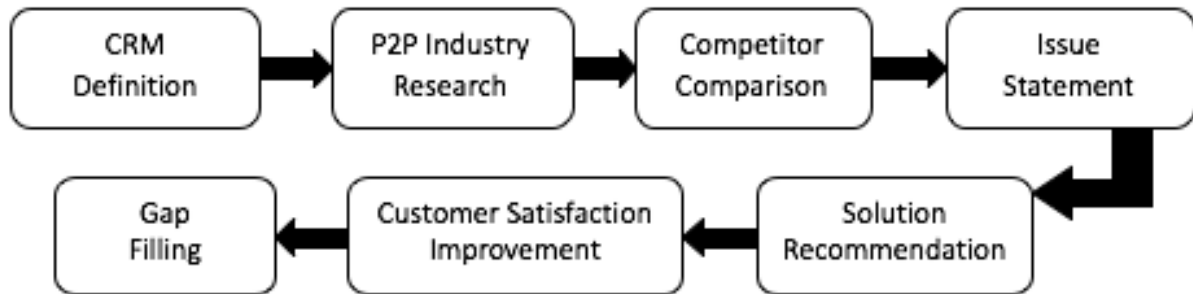
Figure 3: 2015 Q4 P2P Trade Share in China Market



Source: <http://www.analysys.cn/view/report/detail.html?columnId=22&articleId=17578>

2. Project Overview

This section outlines the objective and scope of the project and our approach in completing the project.



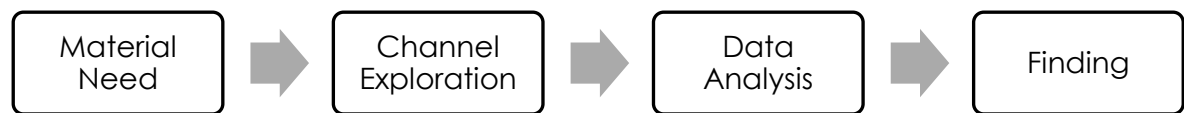
2.1 Project Scope

The scope of this project is to learn about the concept of CRM and then develop understanding the application of CRM in P2P industry. Based on industry research, powerful marketing and CRM strategies will be identified from current strong competitors. The gap existed between current leaders and Rongxin is just the urgent issue required to solve so several proposed solutions are likely to be designed for Rongxin. By applying tailored programs, the customer satisfaction will be gradually improvement, finally leading to the achievement of filling the gap.

2.2 Project Objective

The objective of this project is to provide strategic programs for Rongxin to attract more investors and keep good relationship with high-value customers in fierce and competitive P2P market. After applying these programs, it is expected to certainly increase Rongxin's market share in P2P industry in two years, convert more registering members into effective investors and also keep a relatively higher customers stock.

2.3 Project Approach



The project approach follows the four steps. Beginning with what we need and in which way we can gather information, collected data is used to make detailed and deep analysis which finally can be presented in finding results.

In the initial stage of the project, background research is indispensable for primarily understanding of P2P industry and Client Company. During the on-site period, company strategy and internal data are required to help analyze current customer segmentation and identify company's key issues. At last step, tailored solutions are proposed to improve Rongxin's development based on tested feasibility.

The major methodologies are listed below:

- 1) Literature review – to conduct the background research on industry and client company.
- 2) Internal data collection – to identify current strategy and possible issues.
- 3) Interview for key staff – to confirm company's goal of this project.
- 4) Questionnaire – to test feasibility of proposed programs.
- 5) Comparative analysis – to improve program effect and make implementation plan.

3. Best Practice

In order to create better and proven solutions, best practices among the business community will be extremely beneficial as it creates a precedent and solid background information.

3.1 Social Media Marketing

Nowadays, people use mobile devices more than ever. Social media is viewed as an integral part of most people's lives today. Thus, businesses use several social media platforms to reach their target market. With the constant improvements and innovations happening all over the world, businesses constantly use them to better market their offerings.

One of the efficient ways to reach customers in social media is through videos. Thus, video marketing is an integral part of how companies reach their target market in social media platforms like Facebook, Twitter, and more. Video Marketing helps build brand awareness and brand recognition. The cost is low and if paired with the right content, will build strong emotional connections with target markets.

3.1.1 Local Competitors

In China, social media marketing is used through sites and apps like WeChat, Sina, and Youku. These are popular in China and a lot of Rongxin's target customers can be reached through these platforms.

Lufax – Lufax builds their brand image through social media platforms like WeChat and Weibo. Lufax's WeChat public account is ranked Top 3 in "P2P WeChat Public Account Hot List". Lufax posts information about financial and economic news instead of promotional contents. As a result, these articles and news are regarded as easy to be shared to close friends or followers. Thus, attracting new followers and help create a broader brand recognition

DianRong – DianRong uses their WeChat account to attract new customers through subscription of their DianXiaoRong series. Articles published are about investing, managing assets and hot issues. They use WeChat to communicate with their

customers. When customers ask, they respond immediately and provide possible solutions. This allows customers feel more in-tune with the company. Thus, DianRong is always on the Top 3 hottest P2P accounts in WeChat.

Figure 4: Top 5 of the Transmission Index for P2P Platform's Wechat Subscription.

Rank	Platform	Hot Value	Ranking Change
1	DianRong	136.63	1
2	PaiPaiDai	127.30	-1
3	Lufax	115.24	0
4	TuanDai	46.57	13
5	XiaoNiu88	46.47	-1

Source: <http://www.wdzt.com/news/baogao/29257.html>

3.2 Keeping Customers Loyal

In order to entice and keep customers, most companies would create a loyalty program. For example, Starbucks uses their Starbucks card membership to give regular customers cash backs or give members the first chance to try their new drinks. P2P platforms use membership systems or other marketing activities to make customers loyal as there are a lot of companies that are available in the market and having a better membership system that gives customers more incentive to stay would increase the likelihood of making the customers loyal. Here are examples of several companies that have good membership systems.

3.2.1 Local Competitors

Lufax – Lufax uses a unique VIP membership system that sets them apart. Lufax has created a segmented VIP membership group that has different requirements to avail and thus, having different benefits.

Figure 5: Difference of VIP Level for Lufax's VIP Members

VIP Member Category	Contribution Value
Regular Members	0-499,999
Gold VIP Members	500,000-1,499,999
Platinum VIP Members	1,500,000-4,999,999
Diamond VIP Members	Over 5,000,000

Contribution Value = the amount of current holding project + the amount of LuJinBao

Source: Official website from Lufax

Lufax's VIP members can enjoy the special and honorable treatment from the day they join. For Platinum VIP members, they are likely to get Sinopec's refueling card and mobile wifi louder speaker box for welcoming gift. And Diamond VIP members tend to gain more valuable gifts, like SmartPass card with RMB 1000 and floor-sweeping robot. Similarly, special birthday presents are also well prepared for them, such as Haagen-Dazs card with RMB 200 and GODIVA chocolate for Platinum VIP members and Samsonite bag and double buffet in luxury hotels for Diamond VIP members.

The welcoming gifts and birthday presents are only designed for Platinum and Diamond VIP members to help reinforce the long-term relationship between Lufax and their two more valuable customers who are likely to make more investment. In addition, VIP hotline and exclusive consulting service have been set for all VIP customers, from Gold to Diamond level. Once their identification has been recognized, the well-matching customer service staff will be on duty for consultation. Different gift bags are also prepared for VIP members (see in the following table), so VIP customers can achieve creative experience from Lufax, not only giving but also receiving. In order to lock those valuable customers, Lufax establishes some investing project with higher annual yield for VIP members to encourage them to conduct investment on their platform. For recent years, customized offline seminars and discussion are held for VIP members, providing information on the insurance, asset management, even literature and holiday celebration.

Figure 6: Different Gift Bag for Lufax's VIP Members

VIP Member Category	Gift Bag for Investment	Gift Bag for Member Club
Gold VIP Members	600	2,888
Platinum VIP Members	1,200	12,888
Diamond VIP Members	2,400	38,888

Lufax has planned concrete strategy to delight their VIP customers to make them more loyal, but the generation of their app is also regard as a tool to please all customers. To realize the synchronization on the PC and mobile terminal, Lufax has also designed its own app which is the hundred percent of the same as the website, bringing customers convenience. The same interface helps customers operate without difficulty and they are still available to issued information on the website.

PaipaiDai – PPDai.com initiates kinds of reward programs through a year to delight existing investors and also facilitate them investing more. Positive investors with high value are target customers that PaiPaiDai has spent a lot of effort on building relationship with them.

1. The most often and common form of activities is sending a gift to those investors who invest exceeding a specified amount in a specified time period. During each event, investors invest more money will receive more valuable present.
2. A famous activity in PPDai.com is a competition on investing amount. During a year, 20 people with the largest investment will be award 1000 to 200 thousand yuan from the company.
3. PaiPaiDai will hold seminar regularly in different cities and high-value customers from all signed up people.

3.3 Cooperation with other Companies

Companies in other industries that have a high competition would partner with other companies to improve their product service and their brand image. Here are examples of those companies.

3.3.1 Local Competitors

PaiPaiDai – PaiPaiDai has built partnerships with some B2B platforms including Hc360.com, Makepolo.com, DHgate.com and so on. These platforms will recommend B2B merchants who need turnover funds to PaiPaiDai and also PaiPaiDai will show up in the "Recommended List of Lending Company" on the website for merchants as a partner. Also by cooperating with such B2B platforms which has grasp loads of information about each merchant, PaiPaiDai can more accurately evaluate the borrowers and also provide better services for them. Sometimes, those who have great credit can enjoy some privilege on money lending. Cooperating with B2B platforms not only helps PaiPaiDai get more customers but also play roles on help the company build solid relationship with them.

3.3.2 International Competitors

Lending Club – Lending Club could be considered as the most popular P2P lending platform in the United States. It was founded in 2006 and is currently based in San Francisco, California. Average investors may expect an ROI of 6-8%, facilitated more loans in the second quarter of 2015 than in all of 2013. Here are some of their notable partnerships.

1. Financing Partnership with Google – Lending Club gets a new customer segment through other means with Google. Businesses, especially SME who use Google Adwords are given an option to avail loans from Lending Club through the Adwords platform.

2. Financing Partnership with Home Advisor – Home Advisor, a home improvement agency that helps families or individuals get their dream house. Home Advisor advertises Lending Club to their existing and new customers. Thus, Lending Club has catered to another customer segment.

3. Financing Partnership with Alibaba – Partnering with Alibaba allows American companies to buy goods from China. Thus, improving options for their customers and perhaps attracting more customers to their platform.

Zopa – Zopa was founded in 2004 and is considered as the the pioneer of the P2P lending platform. It is considered as an integral part of the business ecosystem in the UK as a lot of SMEs use their platform. Zopa has been voted the "Most Trusted

Personal Loan Provider" for the past 7 years. Their top 3 loan reasons are: Car, Home Improvements, and Paying off credit cards. Here are some of their notable partnerships.

1. Partnership with MetroBank – This partnership pioneered the first partnership with a bank in the UK. The news was posted by Forbes in March 2016. This will allow Metro Bank to share their products in Zopa's platform. The partnership will allow lenders to gain their needed funds and attractive returns for Metro.

2. Partnership with Uber – Zopa partners with Uber to provide financial services for Uber drivers. This allows Uber drivers to get low rates in order to finance their own cars. Thus, expanding their customer segment.

4. Findings and Analysis

4.1 Issue Statement

There are two main challenges for Rongxin in developing P2P lending platform.

Difficult to attract new investors

Due to the fierce competition in P2P industry, Rongxin, as SME, is still in its infancy stage. The low branding awareness and single channel to access new customers are the main reasons preventing Rongxin from expanding its market share.

Small proportion of high value loyal customers

The number of high value loyal customers accounts for very little part in the whole customer base. Rongxin needs to adopt effective measures to recognize and classify the potential high value customer, and turn this customer segmentation into loyal customer. The Pareto principle (also known as the 80–20 rule states that, for many events, roughly 80% of the effects come from 20% of the causes. It is a common rule of thumb in business; e.g., "80% of your sales come from 20% of your clients."(From Wikipedia) This indicates Rongxin should improve the high value customer who can bring more benefits to some extent.

4.2 Customer Analysis

Rongxin's customer base consists of investors and borrowers. Rongxin serves as an online market place for investors and borrowers, within which, Investors account for nearly 30% and 70% of users are the borrowers. Based on marketing channels, the offline customers account for 60% of the total number of users, whereas online customers take up 40%. According to the company's internal information, Rongxin currently has sufficient number of borrowers but lack of investors to meet the demand.

Borrowers

The borrowers are chiefly micro to small business owners, most of which are operating ecommerce business. This segment has concerns over the efficiency and

effectiveness of the application process, as well as the other common concerns such as interest rates and borrowing terms.

Notably, about 10% of the borrowers are University students and graduates. This segment uses P2P lending platform for fulfilling personal consumption demand. Although the young age group have limited spending power, they tend to spend on leisure, electronic products shopping rather than saving.

Investors

Based on demographic segmentation, nearly 20% of the investors are people aged 45 to 55 years old. This segment generates 39% of the total revenue and tends to deal with company through offline channels- such as personnel, telemarketing, as well as events marketing. Within the investor base, the 20s - 35s age group takes up approximately 45 % and is believed to have strong growth potential in comparison to the older age group, even though the senior group is 5 times more profitable than the young age group.

In order to target customers more effectively, it is necessary to capture the characteristics and address the concerns associated with each segments. For the senior group, they expect to be treated exclusively, and seek for high-end service experience. In terms of interests, this group tends to be interested in health, cultural related topics and are likely to spend more time on finance knowledge learning. The young age group, however, are active on social media and tend to share interesting contents online. Moreover, this group are interested in expanding social circles with young people of common interests and actively participate in outdoor social events.

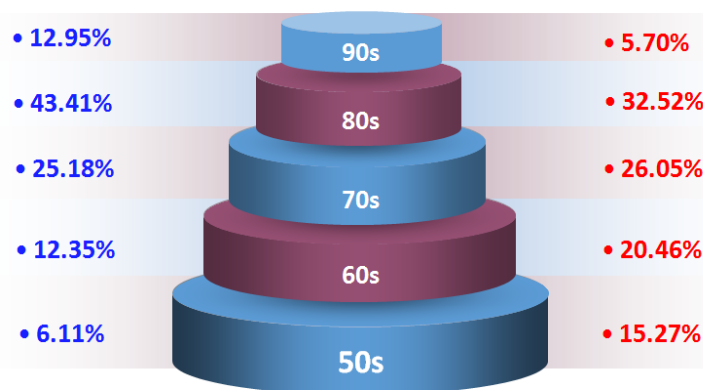
Targeting Customer

Retired People — the most profitable customer groups

According to the data analysis by Rongxin, nearly 12.46% investors have occupied 35.73% of total investment amount (Shown in the picture).

The Proportion of Investors

The Proportion of Investment



Campus Students — the most potential customer groups

Rongxin has already cooperated with the Chinese Business Practice Website and soon Rongxin can access more than 400 universities in China. There is definitely a potential market with huge demand.

As identifying the two types of customer groups, the following action plans will be tailored for Rongxin's customers, especially for campus students and retired people.

4.3 Current Marketing and CRM Strategy

Rongxin currently has 3 main marketing strategies to gain both borrowers and investors: personnel marketing, search engine marketing, and traditional media strategy.

First, Rongxin uses personnel marketing as one of its main marketing strategies. Staff members including the CEO promote or merely suggest Rongxin to friends and family. This allows Rongxin to bridge the trust and security among them and investors. Thus, further strengthening Rongxin's image of trust and security.

Second, Rongxin spends around 100,000 RMB for search engine marketing or advertising. This allows Rongxin to reach their target customers directly, which will save Rongxin money if they do it correctly.

Third, Rongxin does social media marketing by sharing wealth management articles in their WeChat page to educate their target customers and the public. This highlights Rongxin's aim to help the public through their services. Sharing wealth

management tips also helps build Rongxin's brand image by being a reliable and helpful company. Thus, further strengthening their core competency of trust.

4.3.1 Current Marketing Strategy

Internal Personnel Sale

Instead of traditional advertising or digital commercial, Rongxin's marketing channel is limited to promotion by internal staff. Employees, also acting as potential sales, take responsibility of introducing Rongxin platform to their families and friends, encouraging them to register and do investment on Rongxin P2P platform.

Social Media Marketing

Rongxin has registered official account on social media platform, like Wechat and Weibo. These official accounts publish articles about Rongxin's recent achievement, recent activities, and recent promotions. It is exactly to enhance exposure and increase spreading channel by powerful social media so that Rongxin can access customer groups not only individual customer.

Cross-Industry Cooperation

Cooperating with powerful companies is a win-win situation for Rongxin. Rongxin often joins professional financial associations, works as the partner with charity organizations, like One Foundation and holds recreational activities with other companies, such as basketball competition. This kind of cooperation not only helps Rongxin build brand image of steadiness but also become an invisible way to attract new customers from current partner companies and their customers.

4.3.2 Current CRM Strategy

Gifts in Different Occasions

On Chinese traditional festivals, investors of Rongxin are more likely to get traditional food gifts, such as moon cakes on Mid-Autumn Festival and zongzi on Dragon Boat Festival. Investors receive same gifts on traditional festivals at most time and different amounts of cash reward will be given on national holidays. For particular customers, some extra gifts like Maotai and drive-learning coupons are also regarded as


emotional bonding to shorten distance with customers, especially high-value customers.

Quarterly Salon and Seminar

Currently, Rongxin hold offline activities like salon and sharing seminar every quarter, mainly focusing on investment experience and P2P industry, etc. Offline activities provide a face-to-face opportunity for Rongxin to communicate with customers directly, and it can be an effective way to know customers' real requirement, which helps complete customer profile later.

4.3.3 Assessment of Current Strategy

Marketing Strategy	Advantage	Disadvantage
Internal Personnel Sale ★★★★★	<ul style="list-style-type: none"> - more reliable customers - easy to complete customer profile - more likely to bring new customers 	<ul style="list-style-type: none"> - limited potential customers - not strong influencing power
Social Media Marketing ★★★★☆	<ul style="list-style-type: none"> - quick and spread more broadly - break geographical barrier - cater for digital trend 	<ul style="list-style-type: none"> - difficult to collect customer information - difficult to weigh effectiveness - need to update and maintain account
Cross-Industry Cooperation ★★★★☆	<ul style="list-style-type: none"> - more potential high-value customers - quickly build and spread brand image 	<ul style="list-style-type: none"> - difficult to transfer to real investors
Marketing Strategy	Advantage	Disadvantage
Gifts in Different Occasions ★★★☆☆	<ul style="list-style-type: none"> - make customers feel respected and honored - remind customers in daily life 	<ul style="list-style-type: none"> - unclear customer preference, especially high-value customers - lack customized

		gifts - bring not strongly delightful experience
Quarterly Salon and Seminar 	- a new platform to attract potential customers - more effective communication way - easy to get feedback from face-to-face interaction	- more general topic - only focus on finance, weak link with emotion, life - not set targeting customers

There are three marketing strategies for Rongxin to attract new customers. Internal Personnel Sale is undoubtedly the main and the most effective channels to promote Rongxin, bringing more revenue. But, the strategy of Social Media Marketing and Cross-Industry Cooperation can also help confirm customers' action to invest on Rongxin platform. Thus, small improvements can be made to assist current strategies.

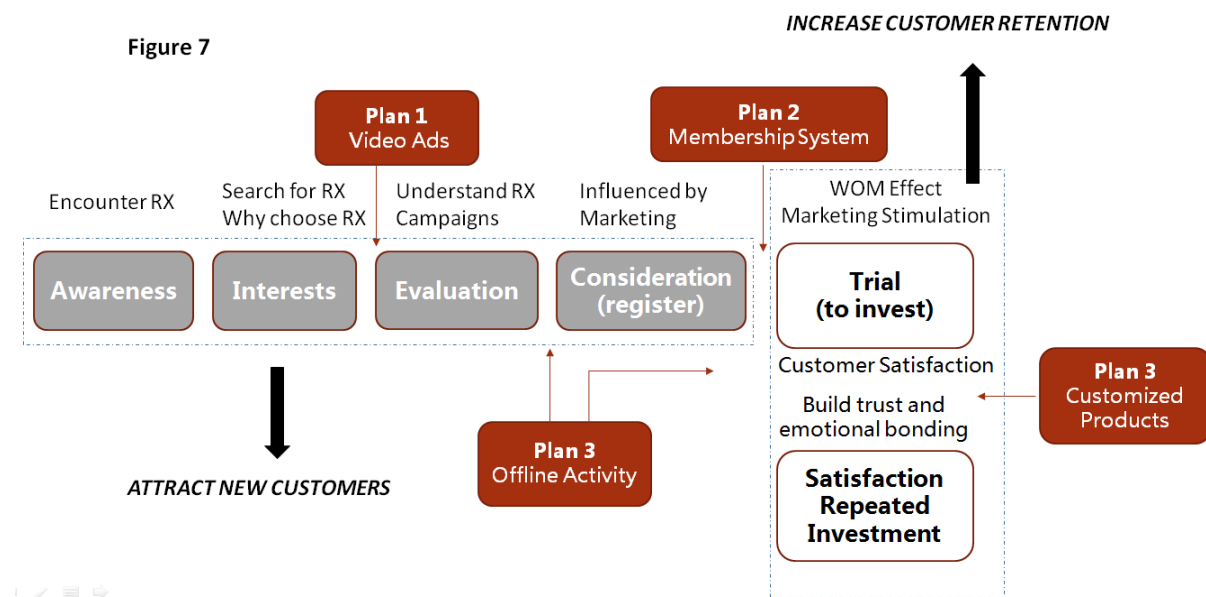
Instead, more attention is encouraged to be paid to CRM part. Current two CRM strategies is not that influential due to the lack of detailed customer segmentation. Plus, Rongxin rarely collects feedback from customers, especially those loyal or high-value customers. Therefore, it is strongly recommended to design some new programs to first segment customer groups and then provide them the service and experience they can be delighted, even be surprised.

5. Recommendation Frameworks

5.1 Overall Strategic Framework

In response to key marketing objectives, which are focused on growing new customers and increase customer retention, a theoretical framework is recommended to build up relationship with new and existing customers step by step. This framework is developed based on studying consumer adoption process (Figure 7). Based on the purpose, this model is mainly divided into two components – 1. Attract new customers and converted into members & 2. Increase customer retention and forge customer loyalty. This model connects two objectives in a logical way and provides guidelines for achieving those goals.

Key recommendations are developed based on this framework and could be implemented through both online and offline channels as to target different demographic segments.



5.1.1 Attract new customer

This stage is evolved based on consumer's cognitive learning process, involved steps including awareness, interests, evaluation, and consideration. "Awareness" is the first step when the customer encounters Rongxin. As Rongxin has relatively low brand awareness in the perception of customers. Rongxin could create opportunities such

as conducting engaging marketing campaign to catch the audience' attention and elicit their emotions and interests to Rongxin, which will lead to the second step -"Interests". Once customers interested in Rongxin Brand and communication message, they are very likely to search for Rongxin and to learn the benefits of using Rongxin as well as comparing with other brands. This step is generalised as "evaluation". The final step of consumer adoption process is "consideration", which relates to customer considering to try Rongxin's product and service (register as a member).

In order to convert registered users to active customers who would actually make purchases, promotion stimulation and WOM marketing strategies could be effective to achieve that.

5.1.2 Increase customer retention

This section contains two major components – "Investment Trial" & "Satisfaction", which may lead to repeated purchase. The process implies that the importance of customer satisfaction and building up long term relationship with customers. Company are able to facilitate the emotional bonding with customers by creating opportunities to fulfil customers' emotional demand and needs.

5.2 IDIC Framework

IDIC model is an effective framework used in CRM field, including four progressive steps, Identification, Differentiation, Interaction and last Customization. Peppers and Rogers (1993) proposed the IDIC model to illustrate how to convert existing customers into loyal customers and maintain a long-term trust relationship with high-value customers (Srivastava M).

Step 1: Identify Customers

Identification is not only collecting customer's information like name, gender or address, etc, the attitudinal data and behavioural data are also required to be collected for a better understanding of an individual customer's current state and possible future need. This step is the important basis of the whole framework.

Step 2: Differentiate Customers

For customers, different customers have their different requirements and expectation from a company. For a company, customers' value is also quite different. Differentiating them can help a company locate more valuable and worthy customers in order to put more efforts to retain them.

Step 3: Interact with Customers

Interaction can be divided into two channels, one is digital way, such as website, emails and social media, etc, and the other one is traditional communication like face-to-face dialogue conducted in activities. The purpose of interacting with customers is to get more detailed and effective information from conversation. Good relationship is more likely to be built based on two-party communication, especially the trust relationship.

Step 4: Customizing Products or Services

Customization is the last step in the framework. Only after the goals of the former three steps are achieved can customization be conducted successfully. Mass customization and individual customization are two ways of showing customized treatment. Such design is all based on the information gathered in the former three steps, and individual customization also developed on the effective interaction in the third step.



The part of Identification and Differentiation is more about analytical CRM, focusing on customer insight and tagging them. Interaction and Customization are elements of operational CRM, concentrating on customer experience and then deliver it to

customers. The whole IDIC framework is a progressive but also circular process. Each step is equally important during implantation.

The program 2, 3 and 4, which are proposed for Rongxin by following the IDIC framework, in Chapter 6 will be introduced in details. Program 2 is a plan for newly-designed registering webpage and membership system based on the analytical CRM in the framework. Program 3 of offline activities and Program 4 of customized products are corresponding to Interaction and Customization of operational CRM respectively.

6. Action Plan

Four action plans will be introduced in details in this chapter. The first online micro movie mainly aims to attracting new customers. The later three programs are designed and improved based on current practice and future plan in Rongxin. The key purpose is to maintain good relationship with high-value customers and meanwhile to access potential customers.

6.1 Program 1 – Video Ads

Purpose: To increase brand awareness and forge customer's emotional connection with Rongxin, which are likely to lead to new customers search for Rongxin online and elicit their interests to know more about Rongxin.

Target Customer: young age group of investors and borrowers

Justification: In comparison to traditional broadcast TV ads, online video ads are much more cost effective, have tremendous advantages:

- 1) Production costs and media buying are much cheaper that of TV ads
- 2) Engaging content enables the target audience to share ads and give comments online, therefore, creates a word of mouth effect
- 3) Suitable for brand awareness campaign, could level social media to establish favourable brand image
- 4) Combine audio and visual creative elements, effective for eliciting emotions of target audience
- 5) Complement with offline marketing efforts to create synergetic effects

6.1.1 Video Content

Key message – Rongxin is not just a lending platform, it is an online stage for dreams, through which young entrepreneurs could assess to capitals for their ambitious start-up dreams. For investors, it provides opportunities not only to make profits by lending money, also to help the self-starters to fulfil their dreams and feel proud to invest.

Story Summary – a young and ambitious university graduate Jun have been always dreaming to become an in spring figure like Jack Ma. He packed his bag, took the train to Beijing, where he lived in a small basement with his mates. Jun had great business plan of how to build up an aggressive tech-start up. Jun and his partners spent days and nights at his basement to develop their first social app. They need money to promote their app product, however, was turned down by investment companies one by one. Jun's parents were upset at his bold career choice, held expectation that he could come back to that little town to work as a teacher. When Jun was about to give up, he tried to search “start-up, lending” on Baidu for the last time. All of a Sudden, Rongxin's online ads popped up and that caught Jun's attention. Under the help of Rongxin, Jun successfully acquired initial funds for app development and promotion. Few years later, Jun's business had become one of the fastest growing Internet technologies in Beijing.

Key tactics - heart-warming, touching background music; emphasis on hardship scenes; Inspiring and emotional mood; use real customers as actors;

Key Metrics: Click through rate; video likes/shares/comments; Average time played; Unique Impr

Effectiveness Benchmark: to track the number of visitors and registered members before and after the launch of online video ads campaign. If the growth rate increases significantly, it indicates the ads might be effective. Furthermore, to conduct a survey to measure customers' perception, attitudes and intent towards video ads. Collect and analysis data to measure the relationship between ads and purchase intension using *cross tabulation*, *ANOVA analysis* methods.

6.2 Program 2 – New Membership System

This program includes two new parts, coving the registering system and VIP system. These two examples are described in detailed steps and such improvements are conducted based on current practice in Rongxin.

6.2.1 Identify Customers

For current registering system, Rongxin only collects two useful messages, one is customer's telephone number and the other one is referrer's name. Such

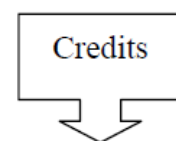
information can be later used to contact customers and measure the relationship among customer themselves. However, Rongxin hasn't collected any attitudinal data and behavioral data and only focuses on basic demographic information, which does little help to identify customers' different requirement. It is strongly recommended for Rongxin to optimize the registering process and rich the collecting content so that Rongxin can identify high-value customers and know their preference.

New Registration Process

Instead one-page registering sheet, the new process is likely to be divided into three steps, collecting demographic data, attitudinal data and behavioral data respectively. The three steps can be progressive but customers can also quit at any stage freely. A credit-rewarding system is encouraged to set during each switching process, not to force customers to show their privacy but to make customers give more effective information in a more active way.

Stage One → Demographic Data

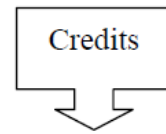
Username:	_____
Gender:	<input type="checkbox"/> Male <input type="checkbox"/> Female
Birthday:	__ YY __ MM __ DD
Telephone:	
Hometown:	
Occupation:	<input type="checkbox"/> Student <input type="checkbox"/> Employee
	<input type="checkbox"/> Retired People <input type="checkbox"/> Others



Basic personal information will be gathered in the first stage. Birthday date and hometown are prepared for later customization if those customers become the high-value groups so Rongxin can provide them what they are more interested in. As identified before, Rongxin's targeting customer group for marketing and CRM field is campus students and retired people, the specific occupation identified at the registering step, like choice of student and retired people, will be more helpful for later maintenance in the following programs.

Stage Two → Attitudinal Data

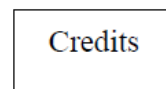
Invest Amount:	<input type="checkbox"/> below1,000	<input type="checkbox"/> 1,000~5,000
	<input type="checkbox"/> 5,001~10,000	<input type="checkbox"/> Over10,000
Channel Preference:	<input type="checkbox"/> Online product	<input type="checkbox"/> Physical product
Product Focus:	<input type="checkbox"/> Interest Rate	<input type="checkbox"/> Fund Duration
	<input type="checkbox"/> Capital Safety	<input type="checkbox"/> Investment threshold



In this stage, the choices focus more on the invest products. On one hand, such information can help Rongxin to improve their current products based on customer's real preference. On the other hand, combining the information in the former two steps definitely can complete customer profile, especially can identify what Rongxin's targeting customers really want in order to modify future strategy.

Stage Three → Behavioral Data

Major:	_____ (If the occupation is student in Stage 1)		
Interest and Hobby:	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Puzzle	<input type="checkbox"/> Relaxing
	<input type="checkbox"/> Health Caring	<input type="checkbox"/> Others	
Wechat Account:	_____		
E-mail Address:	_____@_____		



Data collected in the third stage is more about personal privacy, like Wechat account and email address. This kind of information is used to expand the channels for Rongxin to access customers. And well knowing the students' major and customers' hobby are important for Rongxin to develop activities and design gifts which can perfectly match their interests (introduced in Program 3 and 4).

6.2.2 Differentiate Customers

VIP system in Rongxin is not transparent to public and also not clearly defined. Customers have no idea about their grades in Rongxin and also no motivation to be a VIP member. Two extra special experiences are provided to VIP customers are interest guarantee and offline activity. Differentiating customers means to provide differentiated products and services to customers with different value to Rongxin, and bring high-value customers more delightful experience.

	Credit	Coupon	Cash	QQ	Festival	Capital	Interest	Offline
				Group	Gift	Guarantee	Guarantee	Activity
Member	_____							
VIP	_____							

New VIP System

To make VIP feel more VIP is the basic purpose of the newly-designed membership system because high-value customers actually contribute more revenue to Rongxin.

It is suggested for Rongxin to categorize customers into different five VIP groups in order to attract potential customers and motivate them to invest more to upgrade VIP level. For VIP name, it will be better to use some special name rather than VIP, such three English letters. For example, the proposed names like RongHuiBao, RongYinBao, and RongZunBao, etc combining both Rongxin and grade is a good way to create bonding with Rongxin and customers, which can bring them an amiable experience. As particular customers prefer to invest small amount of money in a long-term project, the requirement of different VIPs can also be measured by investing time as described in the table. The percentage of each-level customers can be maintained at a particular number so that Rongxin can correspondingly modify the entry threshold.

	Credit	Capital	Interest	Coupon	QQ	VIP	Birthday	Offline	Ivs1	High-interest	Surprise
		Guarantee	Guarantee		Group	Hotline	Gift	Activity	Consultant	Product	Given
	RongHuiBao (35%)										
Active	_____										
	RongYinBao (30%)										
VIP 1	_____										
	RongZunBao (20%)										
VIP 2	_____										
	RongJinBao (10%)										
VIP 3	_____										
	RongZuanBao (5%)										
VIP 4	_____										

Level	Name	Requirement
Member	RongHuiBao	Active
VIP 1	RongYinBao	10,000
VIP 2	RongZunBao	50,000 or 10-month investment
VIP 3	RongJinBao	100,000 or 20-month investment
VIP 4	RongZuanBao	200,000

Special Membership Card

High-value customers are the most important and expected groups for Rongxin to retain. Differentiating customers also aims at providing targeting customers exclusive service. For Rongxin, they are campus student and retired people.

For **campus student**:



Male → ShaoMai Card



Female → XiaJiao Card

For **retired people**:



ChangQing Card

Young generations tend to be attracted by crowd culture, so hot issues can be involved in the card name like food culture in Shenzhen. But for retired people, Rongxin is suggested to use some powerful image like tree to name this card, which means health and longevity. The card name is mainly regarded as a way to enhance relationship with customers. This card can be sent to customers by email and Wechat which has been identified in the newly-designed registering system. The most different function of this membership card is these two groups of customers can have exclusive privilege.

6.3 Program 3 – Offline Activity

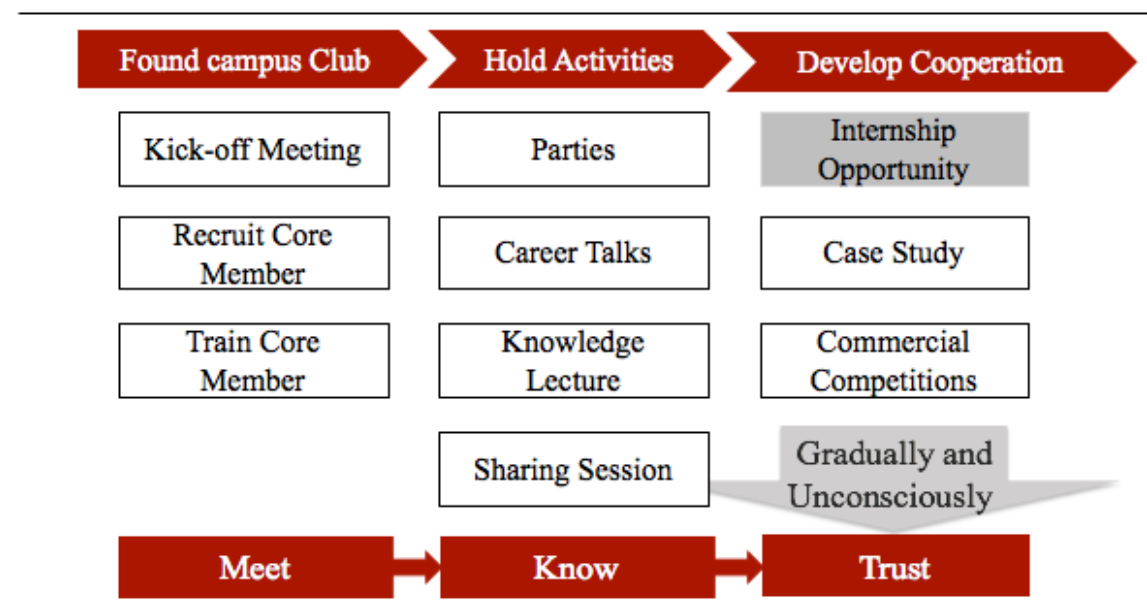
Except current offline activities that with the theme of investment held by Rongxin, another activity organizing concept of providing activities that cater customer's interest and benefits is recommended to enhance effective interaction between Rongxin and customers. As identified before, college students and retired people are target customer groups with high value of the company, more activities should be designed for them by considering economic benefits. Such campaigns are expected to bring delightful experience to customers so as to help Rongxin establish a long-term relationship with target customers

6.3.1 Campus Campaign

As Rongxin has already recognized the potential of campus student, some plans are supposed to be executed to facilitate the progress of occupying the campus student market. The residential trip which is supported by CityU, UQ and Rongxin holding now is regarded as a practice for offline campaigns focused on campus students. For better referring, one investigation was launched based on this residential trip among 20 of these students who come from mainland China. According to the survey result, insufficient trust is the main barrier of inventing P2P SME and positively through this cooperation, the degree of the trust on Rongxin is high with 75% students give no less than 8 scores to Rongxin (ranking from 1 to 10). What's more, 80% students would like to try Rongxin products if products have higher interest rate than other way they use to manage money and 95% students would like to recommend Rongxin products to their relatives (Please refer to Appendix for survey details). It basically proves that such interactions are feasible and effective. Activities that benefit college students on study and career are recommended to be held and more detailed supposed implementation process is illustrated in follow for better reference.

Implementation Example

Activities are recommended to be held inside the college for better organizing and controlling. As a long-term relationship and cooperation cannot form for a one-time activity, building school club is considered as primarily means to pave the way for the future event. The chart flow is as below.



Stage One → Found campus club

Discussing with a selected college in mainland China to build Rongxin Club in that school officially is necessary for getting Rongxin known by campus students. Hold a kick-off meeting in the selected college, for which an elaborate plan is need so that Rongxin can give the students and more the university staff a good impression. For this process, several detailed things need to be done, such as recruiting core members for the club and training those core members from the aspects of teaching them knowledge about internet finance, how to plan and organize activities and so on, for the preparation of the future activities.

Stage Two → Hold Activities

How to make Rongxin popular in school and integrate into student's life. Various forms of activates carried out in or out of university. The preliminary planning needs the communication and cooperation between club core members and Rongxin staff involved in order to make the activities more interesting and attractive for students. Activities such as parties, career talk, knowledge lecture, sharing session and the like could be hold periodically so Rongxin can keep a consistent interaction with students.

Stage Three → Develop Cooperation

The purpose of this step is to have students volunteer to pay attention to Rongxin's products, even have the intention to buy. Three forms of interaction with students are designed for developing a further relationship.

- 1) Contribute Rongxin's case for academic research topic in class to let more students and teachers know deeper about Rongxin and dig out potential value for Rongxin.
- 2) Organize competitions in campus could be hold once for one seminar, which is a good channel to let students actively access Rongxin and motivate them to provide more creative and constructive suggestion for Rongxin.
- 3) Provide internship opportunity for campus students, which is a powerful way to get attention in students. As survey shows, nearly 85 percent of students prefer the internship more than other activities. Hence, transferring students into Rongxin's intern, even more Rongxin regular employee can catalyze the whole plan.

These steps are based on progressive layers to build trust and need to be implemented gradually and unconsciously.

Notes

There are some notes that should emphasize.

- 1) Part of club core members consists of students who would like to internship in Rongxin.
- 2) Part of club core members consists of students who have the entrepreneurial dream.
- 3) Business purpose is weakening when conducting the whole process.

Expected Results

The result for the implementation of such a plan is expected to be a win-win situation for both students and Rongxin.

Students
<ul style="list-style-type: none"> - Increase self-cognition. - Put theory into practice. - Improve sociability, meet people who share the same value. - Interest and dream; build their circle of friends. - Gain internship, earn money, enter into the society before graduate.
Rongxin Company
<ul style="list-style-type: none"> - Increase brand awareness. - Build brand trust. - Expand customer who have high education background (high quality customer). - Expand market in other age group. - Absorb talents and get creative ideas. - Finally, gain more customer, investor and borrower, expand the youth market.

6.3.2 Offline Activities for Retirees

Retired group is the other one that will be more profitable for Rongxin and interactions are recommended to create to improve their loyalty. In order to make the campaign attractive and effective, Rongxin is suggested to clearly understand what aspects of the activity appeal to the retired group and adapt the offer to more closely meet their interests. Regarding to the characteristics of retired people, activities with the theme of tea culture, Chinese ink and wash printings, chess and some other Chinese traditions can be held by the company.

Implementation Example

Based on the new concept of designing offline event, an example is present in the follow for better reference.

Activity Title:	Meditating with Tea
Activity Theme:	Enjoy the tea, make new friend and savor your life
Activity Object:	Retired People (ChangQing Card Holders)

-
- Activity Programs:**
- Taste kinds of famous Chinese tea
 - Learning the knowledge of Chinese tea culture and ceremony from tea professional's lecture
 - Enjoy the performance of tea art
 - A lottery draw for rewarding participants
-

Notes

There are some notes that should emphasize.

- 1) Staff of Rongxin who keen on the interest that relates to the activity theme can be the main organizer of such event in order to easier communicate and build up trust with participants.
- 2) Set up Wechat group to gather retired people with the same interest in order to help customers connect with each other.

Expected Results

Such events appeal to customers with fun and enjoyment and the relaxed environment puts everyone at ease which is benefit for best conversation and connection. The activity is a great chance for Rongxin to collect information from customers through conversation and help establish trust relationship. Moreover, the event also helps create closer connection amount customers as the activity gather customers with the interest which is benefit for other activities and promotions.

6.4 Program 4 – Customization for Target Customers

Due to the strict restriction on financial products, there exists no chance for Rongxin to provide customized product to meet customers' personal needs and what Rongxin can focus is service. Paying attention to target customer group, exclusive and customized services can be offered to better retain current customers as seamless experiences and even play a role on attracting new customers with

people spreading the word about business of Rongxin and what it is the company do.

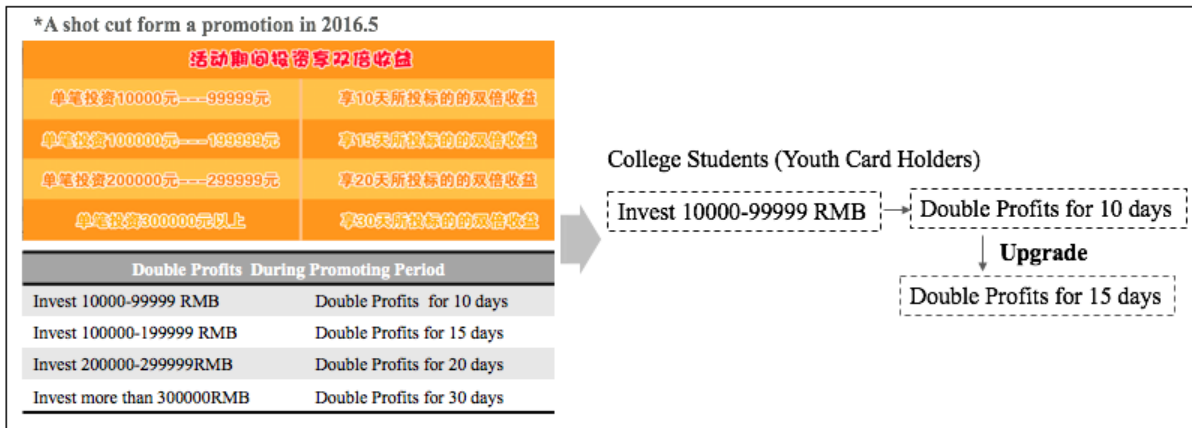
6.4.1 Exclusive Offer

Exclusive offer provided specifically for high-value customer group is effective on getting these customers aware of their value and they can receive more than other customers in Rongxin. Such experience will surprise target customers and double their pleasure, which appeals to new and leads to loyalty. All the time, promotions and special offers are what merchants, including Rongxin, used to attract customers. Currently, Rongxin launches such activities when on festive or special occasions, such as Spring Festival, Father's Day, Graduation Season and so on. Promotions and special offers are proofed can bring new investment for Rongxin.com and delight customers.

Based on current promotions illustrated before, examples of special offers for retired people and college students are illustrated in follow for better reference.

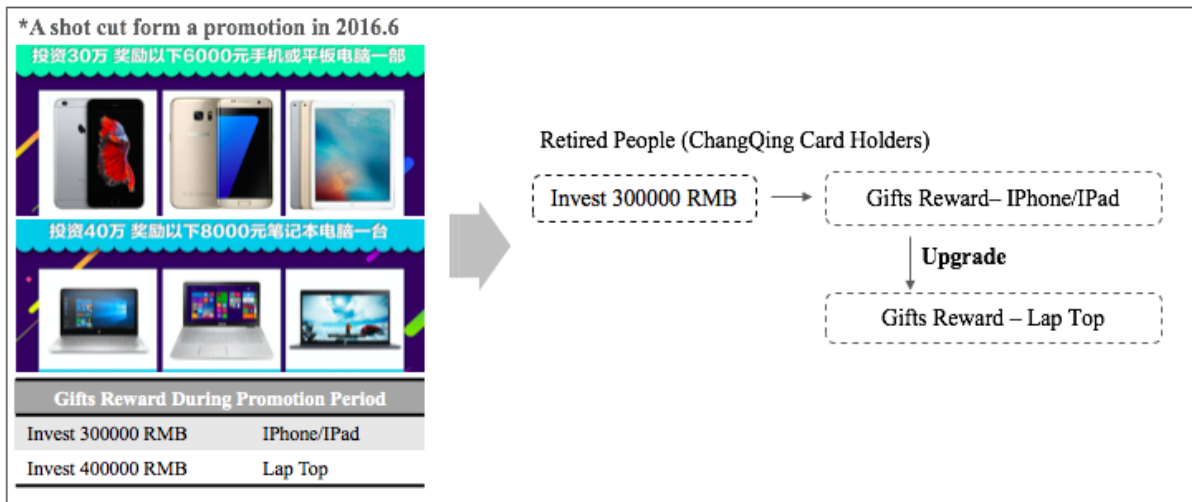
Implementation Example 1

Rongxin has launched some promotions in 2016 and the graphs below show its offer for customers. Promotion launched in May presents that investors can enjoy double profits for different term basing on their investment amount during the promotion period (10 days). Larger amount of investment means greater profits. On account of this promotion and together with the concept of spending more on target customers, the company can provide exclusive offer to Youth Card holders. Specially, college students who invest 10000 to 999999 RMB will enjoy double profit for 15 days instead of for 10 days.



Implementation Example 2

Exclusive privilege can also be offered to retired people with the same working mechanism. Promotion launched in June presents customers can receive gifts with large amount of investment. On the basis of this promotion, ChangQing Card holders can enjoy the upgraded reward of lap top by investing 300000 RMB instead of 400000 RMB.



6.4.2 Personal Customized Gifts

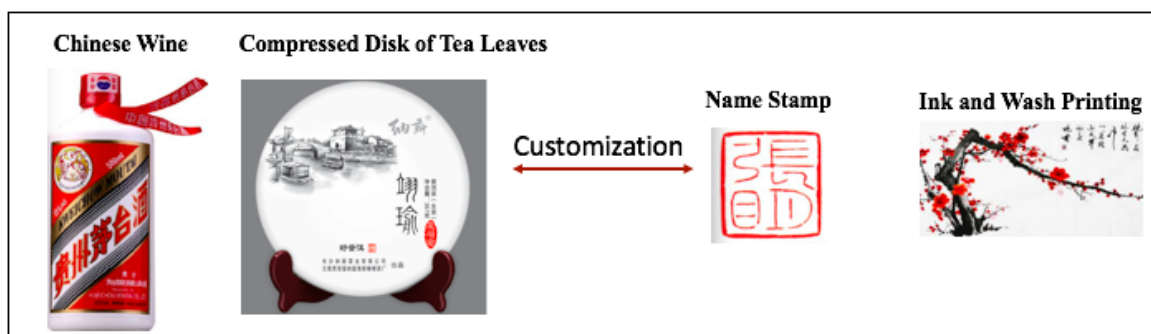
Customization has been regarded as an effective marketing and customer relationship management strategy which can drive to customer's loyalty. Sending gifts to customers is what most of companies have done to appreciate customers for their great support and contribution to the business. Actually it is widely regarded that customized gifts can bring customers feeling of ownership and facilitate the customer to get aware of their value to the company. It also helps to establish a

close and emotional relationship between company and customers. During the past operation years, Rongxin has realized the significance of 5% highest-value customers and often send gifts to express thankfulness in festive or other special occasions.

Based on the current gifts sent by Rongxin and the tendency of innovation, customization plans on gifts are illustrated in follow for better reference.

Implementation Example 1

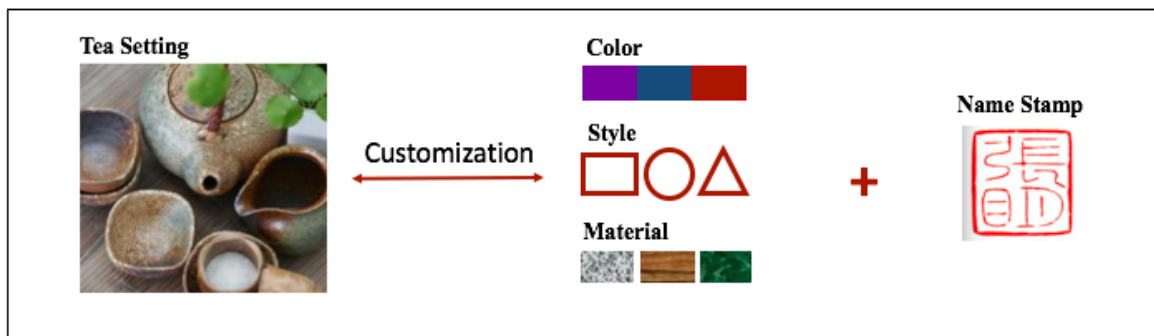
Expensive Chinese wine and tea leaves are two gifts that Rongxin usually chosen for their highest-value customers. The added value will be presented with customized work. For tea leaves, the caddy that Rongxin usually sent is recommended to change into compressed disk of tea leaves and then traditional Chinese stamp with customer's name and customer's favor ink or wash printing can be both printed on the package of the tea. Also, customer's name can be engraved on the bottle of the Chinese wine for specification. As the wine and tea leaves are traditionally collectable and sharable for Chinese people, the customized long-stay gift will consistently provide emotional experience to customers and help close the relationship between customers and Rongxing imperceptibly.



Implementation Example 2

Corresponding to the company culture of Rongxin, the tea setting is one gift recommended that Rongxin can send to their high-value customers. Customer can choose the color, style and basic material of the tea setting based on their preference and typically their name in traditional Chinese stamp will be also engraved on the setting to help strengthen the unique feeling of ownership. According to the function of the gift, when customer invite friends to share tea with

this specific tea setting, the business of Rongxin and the great brand image will be easily to share out by customers' word of mouth.



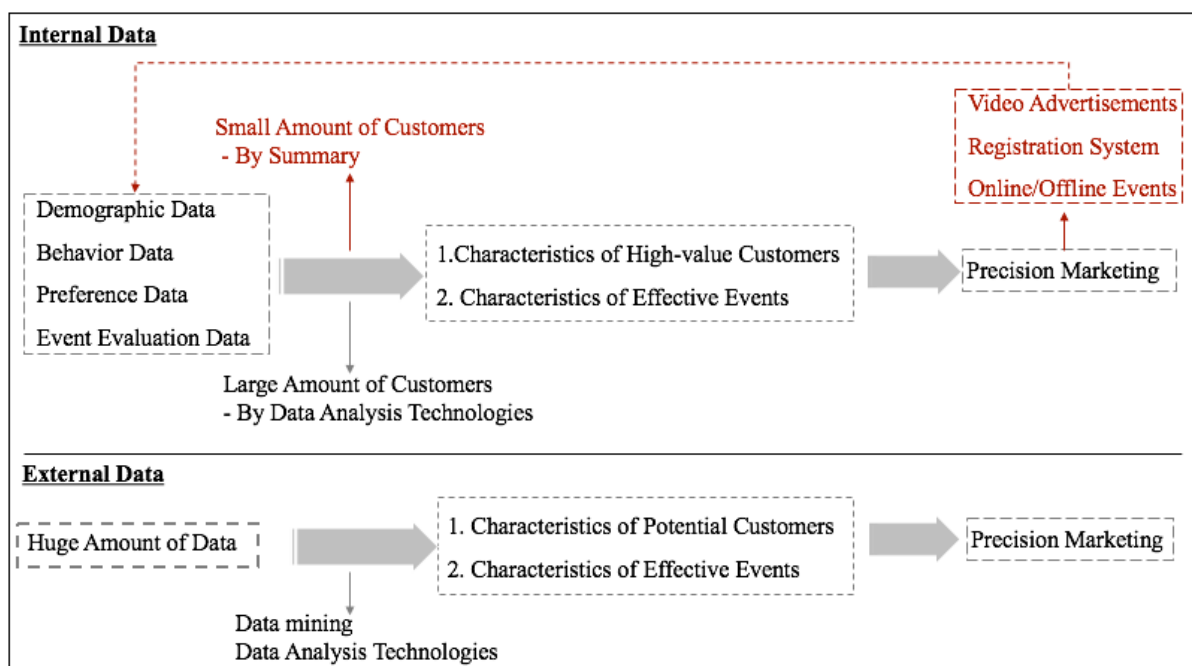
7. Conclusion

In conclusion, considering the current development situation of Rongxin, the vision and opinion of the management team, as well as the policy restriction, 4 programs recommended above are the feasible marketing and CRM strategies for Rongxin. 4 programs including the online video advertisement, the new VIP system, offline campaigns and exclusive offers aim at help Rongxin raise the market share and better retain current customers cost-effectively and also the framework, models and some concepts illustrated can play a role on supporting the company to formulate long-term strategies.

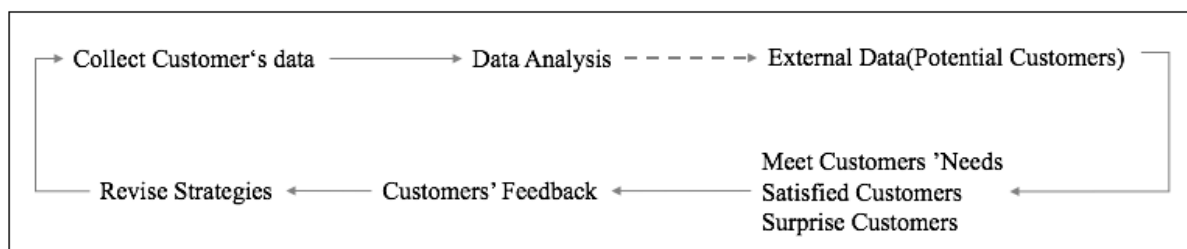
8. Overview and Outlook

To overview the proposal, the programs illustrated are corresponded to the characteristics of high-value customers and of effective campaigns which are summarized from internal data of Rongxin. Figure out the most profitable customers and implement the corresponding effective strategies is the way of pursuing a maximum economic benefits and effects. With the development of Rongxin, advanced data analysis technologies can be used on data from large amount of customers to more accurately figure out target marketing and relationship managing objects with appropriate campaigns.

Furthermore, huge amount of external data online is worth to be mined and analyzed for reaching more people with great potential of being the customers of Rongxin and also seek out the characteristics of effective campaign. Take browsing history as example, maybe it can be find out that most people who love information of investment also keen on playing chess and most of these people are male. Then Rongxin can focus on precision marketing at males who love chess instead of all people as these people have higher possibility to invest. Information obtain from both internal and external will surely be the guidance of cost-effective marketing and CRM strategies.



Indeed, information from customer is most significant for marketing and customer relationship management. Customers are the key part of the business especially for Rongxin as a service company. The strategies implemented by company can better meet customers' needs, then satisfy them and even surprise them by clearly understanding the customers. The whole process is cycled by constantly revising the strategies after collecting and analyzing the data form the campaigns implemented before. Information from customers, including current and potential customers, should be much accounted by companies.



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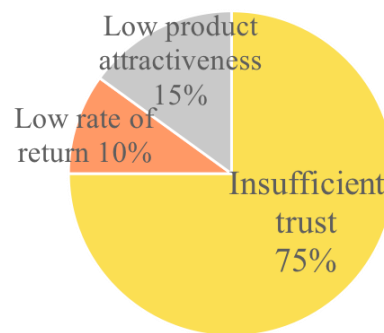
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Appendix

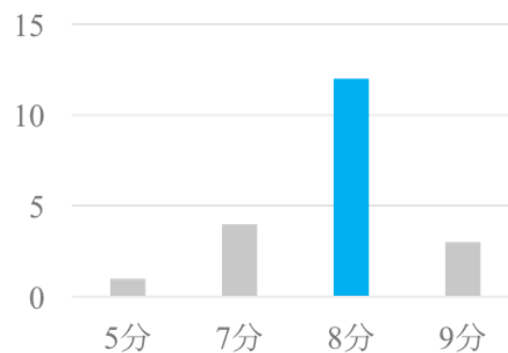
Appendix A: Questionnaire

Questionnaire1- Campaign Effect Survey

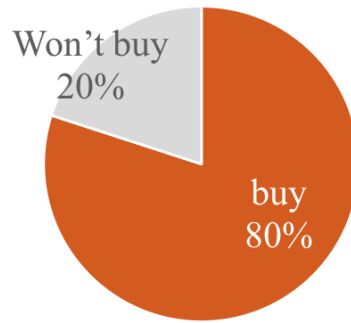
1. Which one do you think prevent you most from investing in P2P products in an unfamiliar SME?



2. What scores would like to give in terms of trust after this cooperation with Rongxin? (1-10)



3. Would you like to try Rongxin's products after this cooperation with Rongxin if it has a higher return rate than others you are investing now?

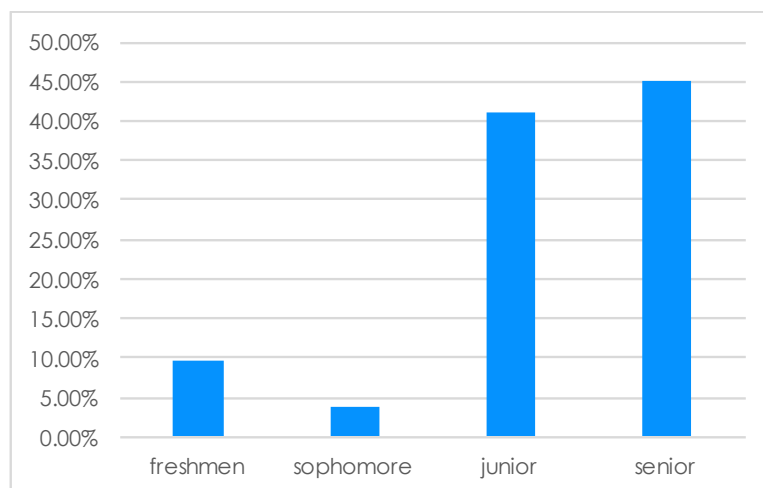


4. Would you like to recommend Rongxin's products to your relatives after this cooperation?

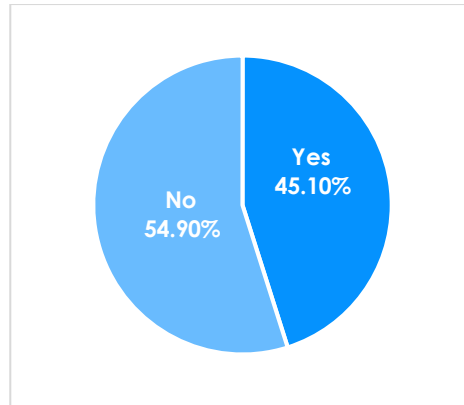


Questionnaire 2 - Campus Club Founding Survey

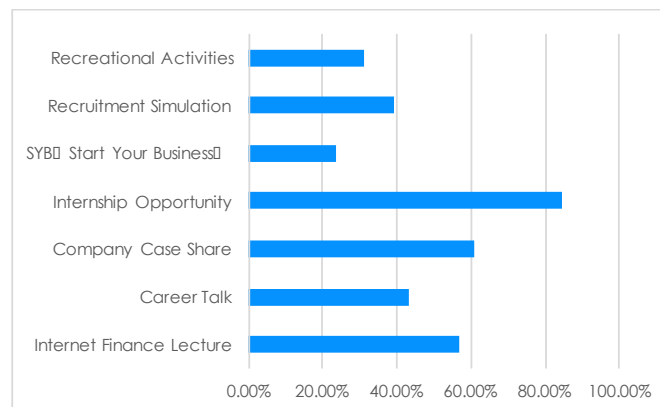
1. What grade are you in?



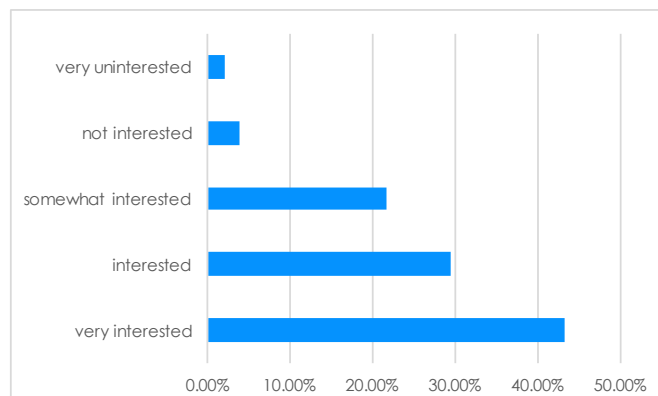
2. Are you doing any internship right now?



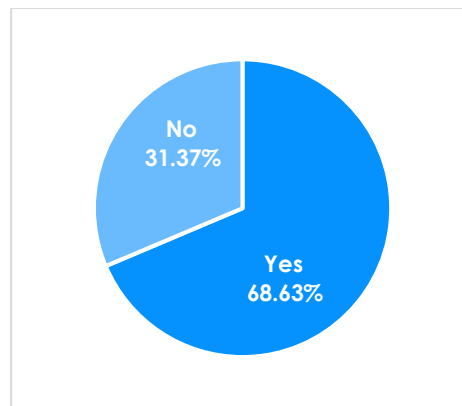
3. If an internet finance company that is a state-owned enterprise with staff from 300 to 500 found a campus club in your university, what kind of activities would you expect?



4. If the company mentioned in question 3 found a campus club in your university and organize the activity you are interested in, how many percent of your interest to join that club?



5. Is your major related to IT or Finance?



Appendix B: Interview Content

Interview 1 – CEO

Name of Interviewee	CHE Yongjin
Company	Shenzhen Rongxin Financial Information Service Co., Ltd.
Title	CEO
Date of Interview	4th July
Location of Interview	Office of Mr. CHE in Rongxin company
Name of Interviewer	XUE Miaoyun
Interview Content	
Question - Retain Current Customers	
<p>Q1: What's the current situation of retaining customers in Rongxin?</p> <p>Answer: Customers who choose our company for investment or lending trust the company and satisfied with our product and operation.</p>	
<p>Q2: How about the current churn rate?</p>	

Answer: The churn rate of current customer is low actually with 10% to 15%.

Q3: Does Rongxin implement any strategies to delight the customers for retaining?

Answer: Yes. Gift will be sent to customers on their birthday and some campaign will launch online as rewards, such as 'Graduating Celebration 'event that presents Disneyland ticket to investors. Also the company will hold seasonal salon to educate our customers with correct investment habits.

Interview 2 – Vice President

Name of Interviewee	XU Bingying
Company	Shenzhen Rongxin Financial Information Service Co., Ltd.
Title	Vice President
Date of Interview	4th July, 6th July
Location of Interview	Office of Mr. XU in Rongxin company
Name of Interviewer	HUANG Yiyi
Interview Content	
Question – Current Customer Segmentation and CRM Strategy	
Q1: What information will Rongxin collect from customers?	
Answer: We currently gather information about customers' age, gender, income and education background, etc.	
Q2: Are you satisfied with the current number of customers? And which part do you want to improve?	
Answer: There exist a lot of borrowers and Rongxin has done a great job in risk control. I think the number of investors can be increased in the future. In today's P2P industry, there are too many P2P companies and P2P brands. And customers'	

trust on P2P is not enough.

Q3: Would you like to give more information about current investors?

Answer: Yes. Most online customers are people less than 45. But retired people are the main customers for physical Fortune Center. We hold salons for them, and such customers can have one-to-one consulting service.

Q4: So will Rongxin give gifts for customers?

Answer: When customers register on the website before, they can get gifts like teacup.

Q5: Does Rongxin have VIP system?

Answer: Currently, we give all customers the same gifts on traditional festivals like moon cakes. But on National Days, we give high-value investors more cash rewards. The VIP system is not released to public.

Q6: Have Rongxin cooperated with other organizations?

Answer: We are the first company which cooperates with university like you in P2P industry. Plus, we currently cooperate with Chinese Business Practice Network and build a company in Shanghai in order to attract more campus students.

Interview 3 – Operation Manager

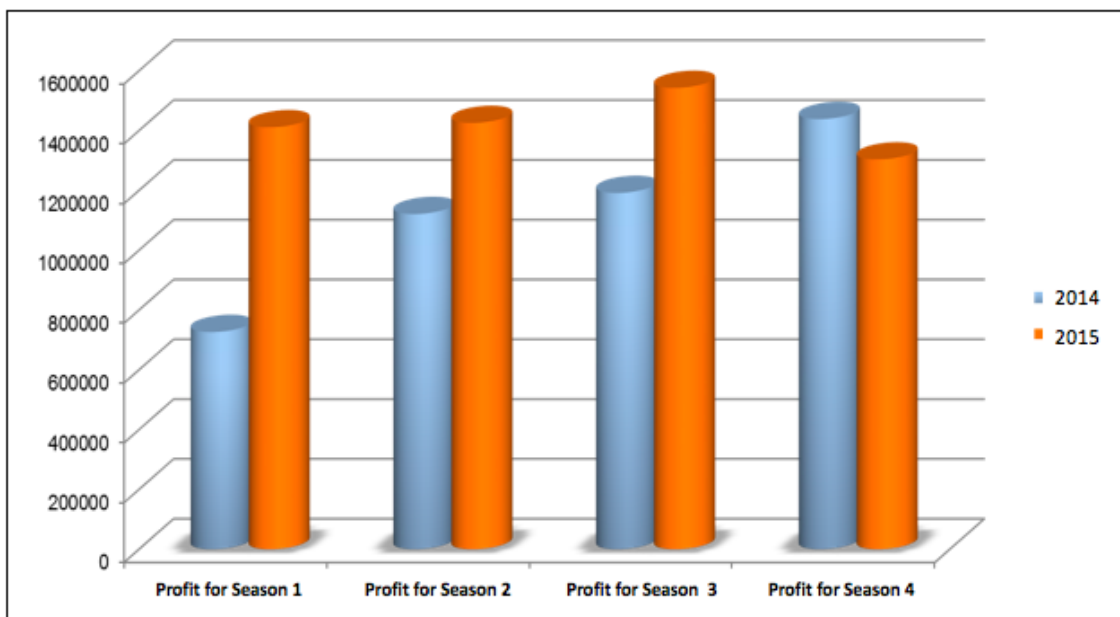
Name of Interviewee	JIANG Wei
Company	Shenzhen Rongxin Financial Information Service Co., Ltd.
Title	Operation Manager
Date of Interview	4th July, 5th July
Location of Interview	Office of Mr. Jiang in Rongxin company

Name of Interviewer	AN Bing, XUE Miaoyun
Interview Content	
Question - Current Marketing Situation	
<p>Q1: Which age group of investor that invests most? Who is your most valuable customer segmentation?</p> <p>Answer: Basically, the aged would invest more than the middle or the youth. Especially, the retired people.</p>	
<p>Q2: What kind of offline activities has Rongxin organized ever?</p> <p>Answer: Some salon activities.</p>	
<p>Q3: How about the effect of those salon activities?</p> <p>Answer: Just so-so.</p>	
<p>Q4: Did Rongxin send any gifts to customers?</p> <p>Answer: Yes, we did.</p>	
<p>Q5: What kinds of gifts have you send and when would you send them ?</p> <p>Answer: Tea set, alcohol and so on. Always on some important festival, like the Mid-autumn Festival. Only for valuable customers.</p>	
<p>Q6: Do you have any feedback survey after those activities?</p> <p>Answer: No.</p>	
<p>Q7: Do you have any customer feedback survey?</p> <p>Answer: Not yet.</p>	
<p>Q8: Is there any impact for Rongxin since the government has been carrying on the management for P2P lending?</p> <p>Answer: Yes, of course. We cannot use the way of how we attracted customer</p>	

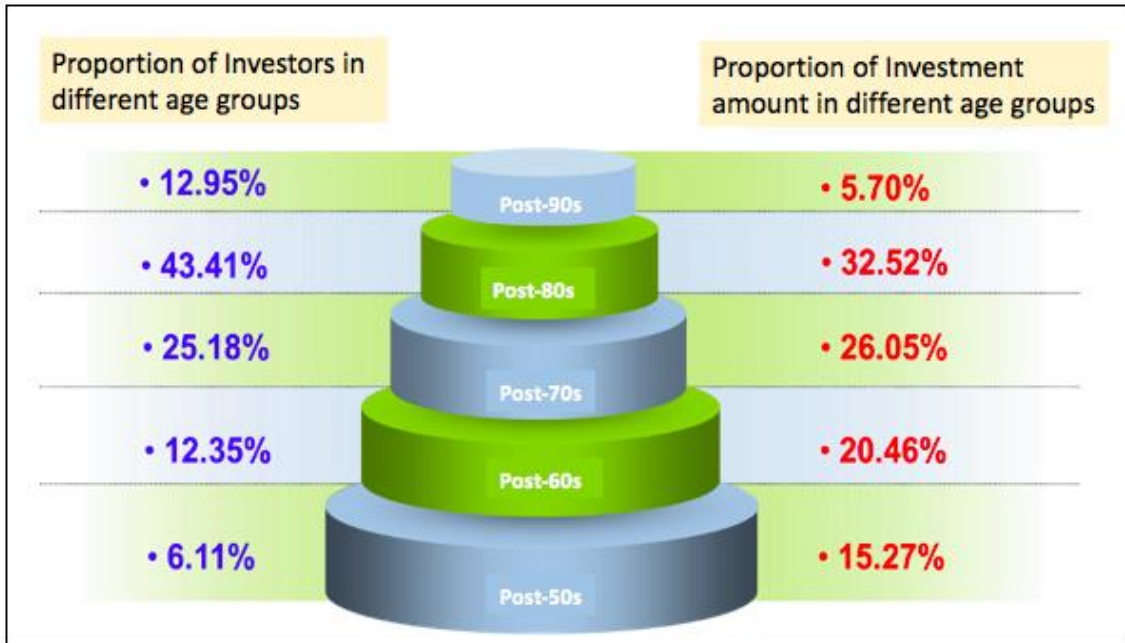
anymore, because it's illegal now. We are not allowed to promote our product to customer unless they actively ask about our product. However, we are a good company that could remain in the result of the survival of the fittest game.

Appendix C: Rongxin Internal Information

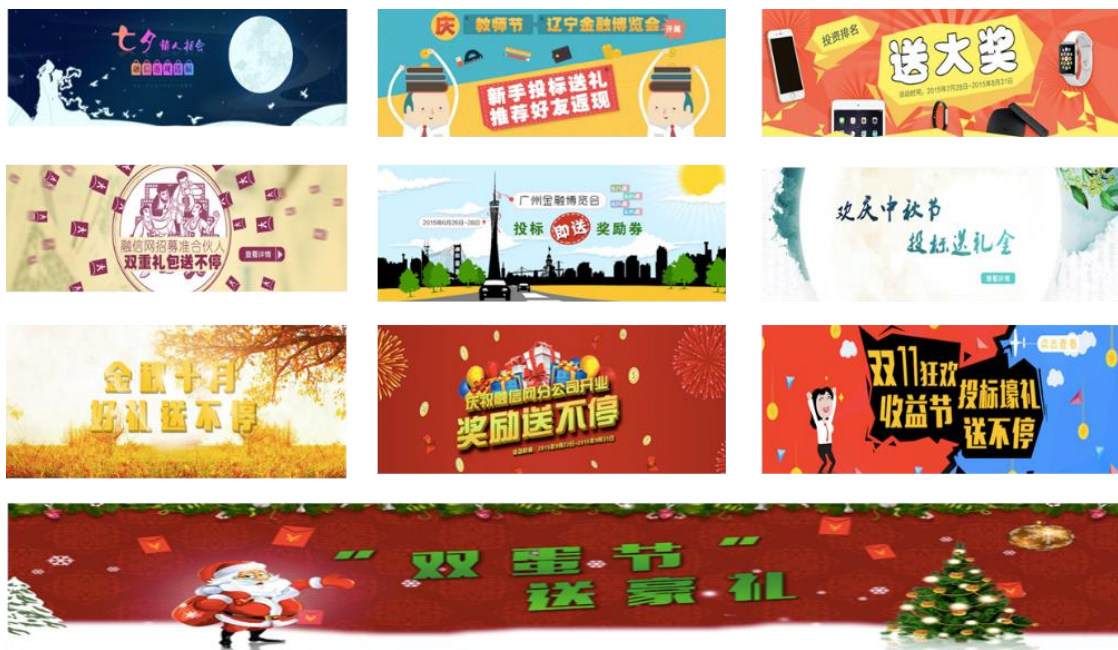
Internal Information 1 – Profit 2014 and 2015



Internal Information 2 – Marketing Data



Internal Information 3 – Offline Activities



Appendix D: Detail in Program 4

Program Name	Explore in the campus
--------------	-----------------------

Objective	Expanding the campus students market	
Participants	RONG Xin and University	
Place	University (in Shenzhen)	
Time	To be confirmed	
Expected Results	<p><i>Student</i></p> <ul style="list-style-type: none"> - Increase self-cognition - Put theory into practice - improve sociability, meet people who share the same - Interest and dream, build their circle of friends - Gain internship, earn money, enter into the society before graduate 	<p><i>RONGXIN</i></p> <ul style="list-style-type: none"> - Increase brand awareness - Build brand trust - Expand youth market that gather the customer who have high education background-high quality customer - Expand market in other age group - Absorb talents and get creative ideas - Finally, gain the customer, investor and borrower
Implementation	<p>Step 1:</p> <p>Build school club in the target university.</p> <p>Hold kick-off meeting, Recruit core club member, Train core club member.</p>	
	<p>Step 2:</p> <p>Hold activities.</p> <p>Hold parties, career talk, knowledge lecture, sharing session.</p>	

	<p>Step 3:</p> <p>Develop further cooperation</p> <p>Provide internship platform, Provide academic cases, Organize competition.</p>
Notes	<ol style="list-style-type: none"> 1. Part of club core members consists of students who would like to internship in Rongxin. 2. Part of club core members consists of students who have the entrepreneurial dream. 3. No business purpose when conducting the whole process.
Reference	P & G club, Black Apple Club

互联网金融

市场推广和客户关系管理策略

亚洲管理咨询 — 课程最终报告

安冰

黄轶颖

薛妙云

PARAGAS Jericson Fernando

ZHOU Rui

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鸣谢

对于在项目过程中给予支持和帮助的所有人，我们在此致以最崇高的敬意和最真挚的感谢，没有他们的悉心指导，就不会有这篇报告的最终完成：

深圳融信网金融信息服务有限公司的员工

- 车永进先生（董事长）
- 徐炳营先生（副总裁）
- 朴艳娜女士（总经理）
- 何志东先生（首席风控官）
- 李睿先生（总裁助理）
- 滚滚先生（咨询顾问）

香港城市大学和澳洲昆士兰大学的教授（依姓名排序）

- 方钰麟博士（香港城市大学导师）
- 罗文寰先生（香港城市大学导师以及 A 组导师）
- 徐东溟博士（澳洲昆士兰大学导师）

特别感谢

- 王怀清博士（项目创始人）

概要综述

本次项目是由香港城市大学和澳洲昆士兰大学合作进行的。本文具体阐述了项目内容细节，旨在为深圳融信网金融信息服务有限公司提供市场推广以及客户关系管理策略主题上的帮助支持。

本文在第一章具体介绍了 P2P 行业的现状，对融信网的公司框架做了详细的分析。

第二章中，文章阐述了项目范围及项目目的。为了使项目的效果最大化，项目的研究方法包括文献回顾、实地采访、问卷采集以及数据分析。

第三章围绕 P2P 行业领先者展开了更为深入的剖析。举例描述了在现今的 P2P 行业中，在市场推广和客户关系管理表现突出的国内外企业的实践表现。以此为标杆，为后期提供给融信网的策划方案奠定了良好的可行性基础。

基于前期与实地的调研，在第四章中具体介绍了融信网在市场推广和客户关系管理上的现行策略，并给予了客观的评估。而鉴别的目标客户群，更是为策划方案的针对对象埋下了铺垫。

第五章首先描述了整个策划方案的战略框架，其次 IDIC 模型也是策划方案的关键脉络。而第六章则详细阐述了四个活动方案的内容，已提供参考方向。

在第七章的简单总结之后，第八章以现下大数据营销的白热化趋势为日后融信网在扩大市场份额后的策略调整做出了相关展望。

第一章 背景介绍

1.1 公司简介

深圳融信网金融信息服务有限公司（简称：融信网）是一家主营线上 P2P 借贷业务公司，注册资金 1 亿元，成立于 2013 年，现总部位于深圳。融信网以“总部+分支”的模式运营，目前分别在广州、东莞、哈尔滨、大庆等城市分别成立了 13 家分公司。融信网主要经营 P2P 借贷、众筹、理财产品投资、互联网理财等业务。



融信网目前已经制定了一个三年计划。首先，融信网希望在三年内将打造自己成为中国顶级的互联网金融公司之一。融信网想把自己打造成一个类似于借贷银行的企业而不仅仅只是一个 P2P 借贷平台。其次，融信网希望确保一切资金来源的合法性和流向可靠渠道，以此来加强客户的安全保障。最后，融信网希望通过与慈善机构合作来提升品牌知名度。

1.1.1 目标市场

融信网的客户主要由两部分构成—借款者和投资者。其中，小微企业是融信网的主要借款客户。另一方面，退休群体和大学生群体是融信网的目标投资者客户群（具体内容详见第四章）。

1.1.2 竞争优势

融信网的三个显著竞争优势使得他们不同于同行业中的其他竞争者。

- 1) 风控能力 - 融信网一直引以为傲其可以在互联网金融领域给客户十足的安全保障。融信网有其独特的风险评估体系，如果遇到任何坏账，欺骗行为，融信网会对客户的投资损失给予一定的赔偿。
- 2) 专业团队 - 融信网的高级管理层由来自不同行业的，有着管理、技术、经济多背景的精英组成。融信网总裁车永进先生一直从事投融资业务并且银行业实践经验丰富，一直致力于把融信网打成一个安全值得信赖的专业互联网金融公司。
- 3) 文化底蕴 - 融信网深厚的文化背景使得他们有别于同行业其他竞争者。每个融信网的员工秉持着“厚德明智，广纳利众”的价值观来对待生活，对待工作。建立所有人的共同目标和价值观是融信网激发员工工作热情的重要原因之一。

1.2 P2P 行业简介

P2P 是英文单词 Point-to-Point，即点对点的缩写，P2P 借贷是互联网金融的一种。P2P 通过借助专业的电子商务平台将资金直接从投资人手中借给有需要的个人或企业，解决了投资者投资信息不对称、投资起点高、投资风险高的问题；同时解决了中小企业融资难、融资时间长的问题。通过 P2P 借贷平台，债权人可以得到相对较高的收益回报率。但是，高收益与高风险并存，债权人不得不面对有借无还的状况。因此，P2P 行业需要依赖高科技和完善的金融体系来解决该行业目前面临的难题，随之推动该行业的发展。（Moeninghoff & Wieandt, 2014）P2P 企业通常通过向成功交易的双方收取提成来达成收益（Galloway, 2009）

目前，P2P 行业在像美国、英国这样的发达国家已经成熟并且渐渐获得发展中经济体的认可。developing economies（Xusheng, 2014）在 2006 年，首家 P2P 借贷平台 Zopa 的成立得到了世界的关注。（Hulme & Wright, 2006）渐渐的，越来越多的 P2P 借贷平台出现在美国、中国、印度、澳大利亚等国家。目前全球交易量还在持续上涨。在 2015 年，中国已经替代美国成为了世界最大的 P2P 交易市场国。

1.2.1 中国 P2P 市场

中国的 P2P 借贷环境可以从宏观和微观两个视角进行分析。宏观环境指的是在现有经济形势下存在的影响因素。微观环境指的是那些可以对企业产生直接影响的因素 (Seamons, 2015)。

宏观环境分析

PEST 分析是指宏观环境分析，涵盖了企业所处的政治，经济，社会，技术四个层面的背景分析。

政治层面 - 在 2014 年，互联网金融行业被列为中国“十三五”经济计划；在 2015 年底，《网络借贷信息中介机构业务互动管理暂行办法（征求意见稿）》出台，P2P 网贷将全面纳入监管，行业认证和更系统的法律监管将引导 P2P 借贷向更好的方向发展。然而相关 P2P 行业的法律体系尚未完善，P2P 公司破产的风险依旧存在。

经济层面 - 在经济迅猛发展的环境下，中国人均可支配收入也随着增加，引发了更多的投资需求。蓬勃的经济同时带动了小微企业的发展，而传统金融机构借款难的困境促使月来越多微小企业选择使用类似于 P2P 这样的平台借贷款。商场经济局势为 P2P 的稳固发展奠定了坚实的基础。

社会层面 - 近年来人们的消费观念在不断的变化，信贷消费模式也在渐渐被越来越多的人接受，而投资行为已经逐渐替代存款行为成为人们理财方式的新偏好。特别是对于年轻一代，他们愿意尝试不断发展的线上理财服务。P2P 借贷行业也在慢慢吸引着更多人的注意，为个人理财提供了新的方向，然而随着当今越来越多的 P2P 借贷行业的负面报道，公众对于 P2P 借贷行业的态度呈普遍消极状态。

科技层面 - 我国的第三方网络支付技术已经成熟，为 P2P 借贷打下了坚实的基础。与此同时，大数据和云计算的发展也助力互联网征信称为中国信用体系的重要力量，协助 P2P 搭建一个更完善的服务平台。

微观环境分析

微观环境主要涵盖市场需求和市场竞争。

市场需求 - 由于正规金融机构一直无法解决小微企业借款难的困境，促成了 P2P 线上借贷平台的出现。而互联网用户的剧增和信息的高速传播大大可以减少信息不对称现象和交易成本，这无疑可以帮助 P2P 市场的持续扩大。

图1：借款者和贷款者数量（2014—2016）

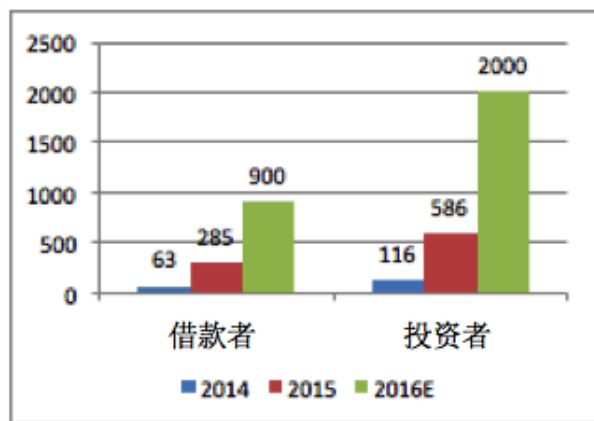
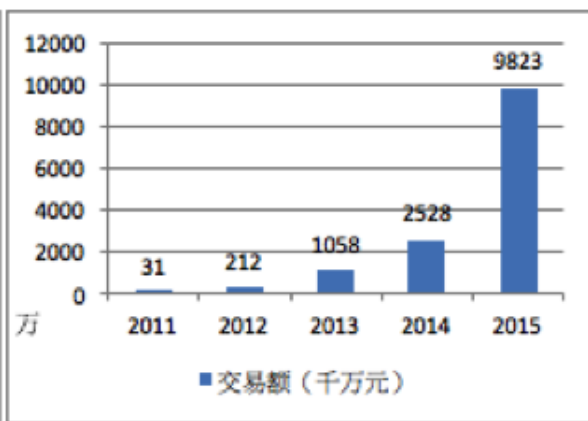


图2：网贷平台交易额（2011—2015）

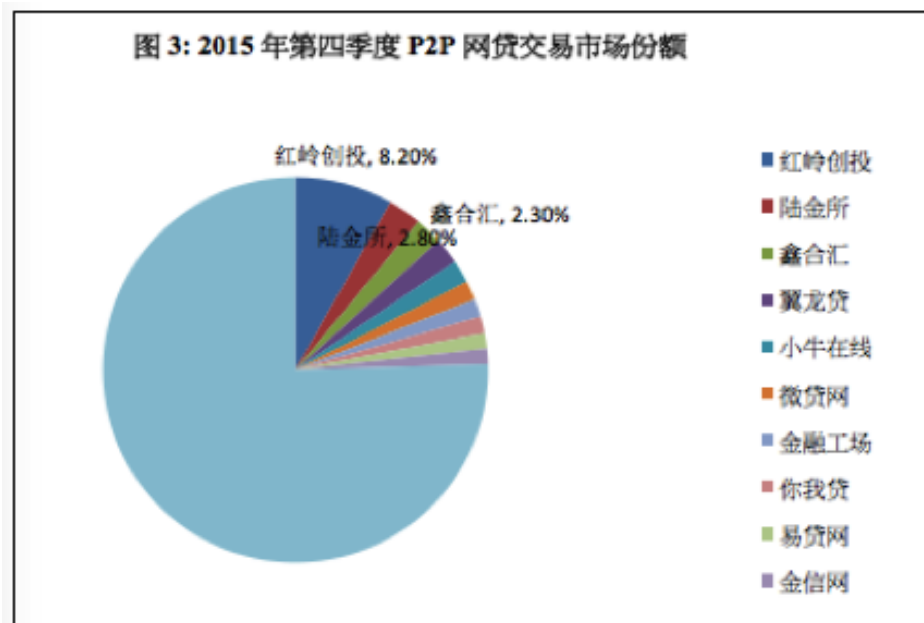


来源：<http://www.wdzj.com/news/baogao/25555.html>

线上借贷行业中，借款者和贷款者的数量已经分别达到了 2.85 和 5.86 百万（参照图 1），与 2014 年相比，环比增长了 352% 和 405%，这都显示了 P2P 的流行趋势。除了以上数字，借贷交易额在过去 5 年中也成指数型增长。直到 2015 年末，据统计 2015 年整年的交易额达到 9.823 万亿人民币（参照图 2），相比于 2014 年的 2.528 万亿人民币，增长了 288.57%，累计成交额在 2015 年十月首次打破了万亿大关。

P2P 借贷市场的形成起源于小微企业对借款的需求，但不仅仅限于小微企业，越来越多的借款者和投资者展现了他们在 P2P 市场中的需求，乐观的数据显示多功能平台将是未来巨大的潜在市场需求。

市场竞争 - 在 P2P 线上借贷市场不断扩大的条件下，更多的注意力被集中在了行业规范化上。根据网贷之家数据显示，P2P 线上借贷平台的数量在 2015 年末已经达到了 2,595 家。并且预测显示 2016 年不会有大规模增长由于新政策管控体系的出台。因此，市场份额依然是被现有的 P2P 平台公司所瓜分。中国的三大 P2P 巨头分别是红岭创投（8.2%）、陆金所（2.8%）、鑫合汇（2.3%）。他们中的部分已经开始转型并且划分市场来提高自己的市场竞争力(市场份额数据见图 3)。

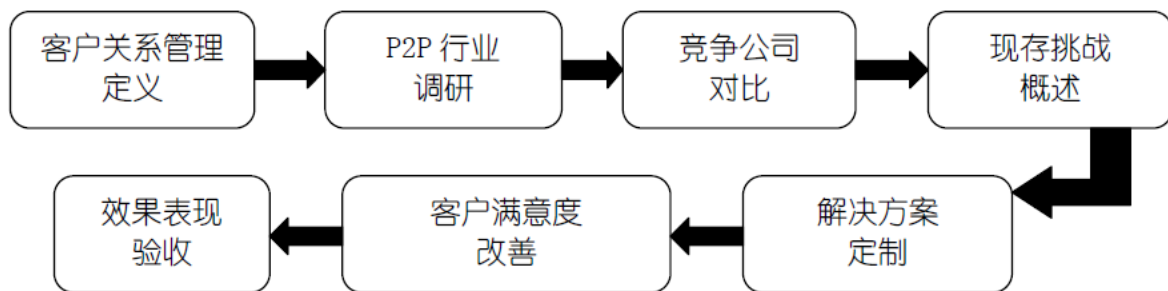


来源: <http://www.analysis.cn/view/report/detail.html?columnId=22&articleId=1757>

第二章 项目综述

本章描述了项目范围和项目最终所希望达到的目的，并且介绍了完成此项目的主要方法过程。

2.1 项目范围

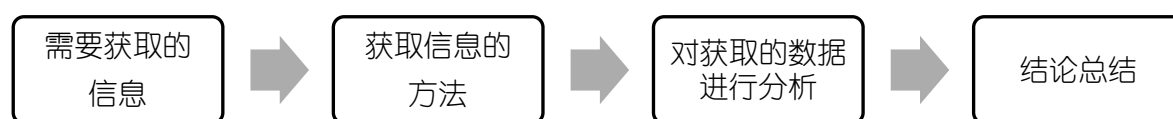


此次项目范围从确定客户关系管理概念的定义开始进行，接着是对 P2P 行业中，客户关系管理应用的调研探索。基于行业背景的调查，整理得出行业领先者所运用的有效市场推广手段和客户关系管理策略，并与融信网的目前表现进行对比。融信网与业界领先者之间的距离，如何追赶上竞争公司的地位是融信网现存的挑战。因此，本项目就融信网目前的情况，提出了若干方向的解决方案。通过新设计策划方案的实施，希望客户满意度可以逐渐改善并最终可以占据行业领导者的地位。

2.2 项目目标

本项目的目标是为融信网提供若干战略策划方案，以便融信网在激烈竞争的 P2P 市场中，可以吸引更多的投资者，并能与高价值的客户保持良好的信任关系。在采取这些战略方案后，希望融信网的市场份额在两年内可以得到一定量的提高，注册用户转化成有效投资人的转换率可以从原来的百分之十有所增加，并且在一年内的客户存量有相对量程度的提升。

2.3 项目方法



项目方法主要遵循了以下四个步骤。首先是确定在此次项目中，需要获取的信息，如行业与公司现状、客户构成与特征以及现有市场策略等。其次是找到获取这些信息的方法，可以采取文献研究和采访问卷的方式。所有收集到的数据在下一步将进行更为具体深入的分析，从而得出结论，为项目方案做铺垫。

在项目开始阶段，背景调查对于 P2P 行业和客户公司的资料掌握是必不可少的。在公司实地考察阶段，客户公司的现有实践策略以及内部数据的采集对分析客户分层以及公司现存挑战起到了一定的帮助作用。在最后阶段，提出活动方案的策划来改善客户公司未来的表现。

主要采取的方法：

- 1) 文献综述--为了做行业以及客户公司的背景调查。
- 2) 内部数据收集--为了掌握公司现有策略情况以及潜在的挑战。
- 3) 高层员工采访--为了确认公司对本次项目的希冀与目标。
- 4) 问卷发放收集--为了测试策划方案的可行性。
- 5) 对比分析--为了改善方案的效果性以及制定具体的实施过程。

第三章 实践案例分析

P2P 行业发展多年，众多的市场推广及客户关系管理策略付诸实践，对相关实践的分析与研究将对融信网基于现状提出相应的有效战略和策略有重要的借鉴价值。以下将从社交媒体推广、保持客户忠诚和建立合作关系三个方面，以部分国内外 P2P 公司为案例详述策略实践内容。

3.1 社交媒体推广

如今，手机已经成为人们日常生活中必不可少的设备，伴随着智能手机的普及，社交媒体的发展势不可挡，网络信息已经融合到现实生活中，无时无刻被关注着。融合大量资源的社交媒体不仅仅是大众的娱乐，分享平台，同时也是各大企业各司其法接触客户的渠道，可为公司广泛吸纳新客户。

3.1.1 本土 P2P 平台案例分析

国内流行的社交媒体平台微信和微博集结了大量的人群，而众多 P2P 公司借助此类平台与客户建立起密切关系并推行产品和品牌推广。

陆金所

陆金所在创立初期就开始在微博以及微信上建立起了属于自己公司的公众号，根据数据显示，陆金所的微信公众号长期处于“P2P 平台微信公众号热度排行榜”前三名。陆金所公众号以推送与投资理财产品文章和财经类新闻为主，树立其金融平台的专业形象，此类推送对公众号关注者均具有吸引力并能够促发其分享相关推送，达到提高品牌认知和吸纳新关注者的效果。

点融网

运营微信公众号同样是点融网市场推广和维护客户关系的重要策略，日常以推送金融经济类相关文章和热点新闻为主，但点融网微信公众号不仅仅是单向传播知识价值的渠道，也是点融网和关注者双向互动的窗口，关注者可随时与点融网进行沟通和交流，他们的提问或意见将得到即时的回应。

图 1:微信公众号热度排行榜前五名 (2016.5)

排名	微信公众号	热度指数	与上期排行对比
1	点融网	136.63	1
2	拍拍贷	127.30	-1
3	陆金所	115.24	0
4	团贷网	46.57	13
5	小牛在线	46.47	-1

资源: <http://www.wdzj.com/news/baogao/29257.html>

3.2 保持客户忠诚

忠诚的客户能够为企业带来持续性的利润,企业往往能够通过多方面的相关策略实施来增加忠诚客户的数量以及不断提高客户忠诚度。系统的会员制度是各行业企业都青睐的策略,将客户实施分层将更利于管理客户并最大化经济效益。市场上众多 P2P 公司已推行符合其公司发展现状的会员制度,以下将选择部分公司为例予以详述。

3.2.1 本土 P2P 平台案例分析

陆金所

陆金所利用严格的 VIP 会员制度将其大量的客户进行分层,满足不同条件的客户拥有不同的等级(见图 4)。

图 4:陆金所 VIP 分级制度

VIP 等级	贡献值
普通会员	0-499,999
黄金 VIP 会员	500,000-1,499,999
铂金 VIP 会员	1,500,000-4,999,999
钻石 VIP 会员	Over 5,000,000

贡献值 = 所持项目投资金额 + 陆金所投资金额

资源: 陆金所官网

在陆金所各个层级的会员中，黄金、铂金和钻石会员拥有不同等级的权益，享有陆金所提供的等级区分的优待和利好（见图5）。

图 5:陆金所 VIP 会员可享受服务一览表

VIP 等级	普通会员	黄金 VIP 会员	铂金 VIP 会员	钻石 VIP 会员
专属投资项目		✓	✓	✓
投资券礼包		¥600	¥1200	¥2400
¥通币礼包		¥2888	¥12888	¥38,888
专属投资顾问		✓	✓	✓
VIP 客服热线		✓	✓	✓
升级礼			✓	✓
生日礼			✓	✓
周年感恩礼				✓

陆金所会员将享有陆金所提供的不同权益，以下是权益解释：

- 1) 专属投资项目：黄金VIP会员，铂金VIP会员，钻石VIP会员可投资“专属投资项目”，尊享高于网站同期理财产品收益。
- 2) 投资券礼包：黄金VIP会员，铂金VIP会员，钻石VIP会员分别获得总计600、1200、2400的投资券礼包奖励，投资券可用于相当于实际金额的投资。
- 3) 通币礼包：黄金VIP会员，铂金VIP会员，钻石VIP会员分别获得2,888、12,888、38,888通币礼包奖励，通币可在陆金所商城中兑换相应礼品。
- 4) 专属投资顾问：成为VIP会员后，专属投资顾问将通过400专线与VIP会员取得联系，VIP会员可选择是否接受专属投资顾问服务。
- 5) VIP客服热线：VIP会员用注册手机拨打陆金所全国统一客服热线，系统将自动识别VIP会员身份，匹配VIP专属的客服坐席。
- 6) 升级礼：获得VIP会员欢迎礼专享券，在欢迎礼品库中选择并兑换一份礼品。
- 7) VIP生日礼：铂金VIP会员和钻石VIP会员分别获得铂金VIP会员生日礼和钻石VIP会员生日礼。
- 8) 周年感恩礼：钻石VIP会员在到期日前30个自然日平均贡献值达500万及以上，则延续钻石VIP会员身份，一份感恩礼将于会员等级续期当月送给钻石VIP会员。

陆金所的会员制度以不同的优惠区别对待客户，为高价值客户带来尊贵的体验感和愉悦感，有助于其忠诚度的提高。此外，陆金所也建立了官方App，极大地方便了客户，也使VIP客户能够使用移动端更快捷方便地使用其VIP权益。

拍拍贷

拍拍贷时常发起不同的活动对现有客户进行回馈，同时以优惠方式激励现有客户持续投资并吸纳新的客户。拍拍贷十分重视为公司带来持续性利润的高价值客户，利用多种方式与这些客户建立长期良好的信任关系。

- 1) 最常用及有效的方式是通过短期的活动激励客户，在特定的活动期间，客户可依据投资金额获得相应的礼品回赠。
- 2) 公司每年将进行投资额竞赛，对全年投资额最大的前20位客户予以1000元到20万元的现金奖励。
- 3) 公司每年在不同的城市举行投资研讨会，并邀请高价值客户参加。

3.3 建立合作关系

与同行业或其他行业的公司建立合作关系可达到双方互惠互利的效果，谋求合作也是境内外中众多P2P公司吸纳新客户的常用手段，以下将选择部分公司为例予以概述。

3.3.1 本土 P2P 平台案例分析

拍拍贷

拍拍贷与众多 B2B 网站平台，包括慧聪网、马可波罗网、敦煌网等，建立了合作关系，这些 B2B 网站聚集了大量供应链商家，而拍拍贷将作为推荐借贷平台供网站为商家提供周转资金。通过与 B2B 平台的合作，拍拍贷不仅增加了接触客户的渠道，同时也通过平台掌握了商家的业务运营和信用等信息，帮助拍拍贷对客户进行初步筛选以及可以使公司以更高效更准确的方式为客户提供服务。对于运营情况良好、业务量大且信用度高的商户，拍拍贷可适当为他们提供利好，以建立良好关系，将其发展为长期的优质借款方。

3.3.2 境外 P2P 平台案例分析

Zopa

Zopa 是全球第一家 P2P 网贷平台，目前其规模也是英国、乃至欧洲最大的 P2P 公司。Zopa 在过去 7 年连续在 Moneywise 杂志上被消费者评为“最受信赖的贷款提供者”，借款者的首要三个借款原因为购置房、车以及付清信用卡借款。Zopa 通过与来自不同行业的商家合作有目标地吸纳了众多新客户。

- 1) 与 MetroBank（首都银行）合作 - Zopa 是第一家与传统商业银行建立合作关系的 P2P 网贷平台。基于合作关系，MetroBank 银行的借贷产品可以通过 Zopa 网站提供给客户，合作大大丰富 Zopa 的产品，同时提高了 Zopa 值得被信赖的程度，为 Zopa 带来更多优质投资者和借款方。
- 2) 与 Uber（优步）合作 - Zopa 与 Uber 平台合作，以较低利息率为 Uber 司机提供购车资金，针对性地吸纳到这一特殊客户群体。同时与知名平台 Uber 的合作也大大提升了 Zopa 的品牌认知。

第四章 分析与结论

4.1 现存挑战

融信网在市场推广客户关系管理的阻碍主要体现在以下两个方面：

1) 对新投资者的吸引力度相对薄弱

- 目前在 P2P 行业，各家平台间的竞争十分激烈；
- 公司当前品牌知名度相对有限，传播度相对较弱；
- 公司推广产品的渠道较为单一，主要依赖于内部员工的介绍。

2) 具有最高价值的忠诚客户比重相对较小

- 投资金额超过 5 万的投资客户占总投资客户的比例较低；
- 对高价值客户的资料信息挖掘力度相对较弱；
- 对高价值客户内部再分层的意识度相对较小。

总体而言，融信网的市场推广渠道具有一定的局限性。此外，高价值忠诚客户只占了整体客户的小部分比例。融信网需要采取有效的方法接触高价值客户，并培养其成为忠诚客户。根据帕雷托定律，也就是著名的 80/20 定律来说，80%的收益仅仅来源于 20%的客户。因此，除了吸引更多的新投资人加入融信网的平台外，长久的维护与高价值客户的关系也相当重要的。

4.2 客户分析

融信网的客户包括有投资者和借款者。根据实地采访，不难发现融信网目前拥有一定量的借款人，而投资人的数量相对较少。所以，本次项目的市场推广和客户关系维护主要是针对投资人而展开的。

4.2.1 当前客户

借款人

现在融信网的借款人主要是传统行业的微小企业。这个客户分层的主要关注点在于实际操作的效率性和效果性，以及产品利率和借款条款。

其中，约 10%的借款人年龄层在 20 岁左右。这一客户层主要是通过 P2P 的借款平台完成个人消费需求。年轻人的消费力度是相对有限的，他们更愿意将资金投放在娱乐、电子产品而非储蓄上。

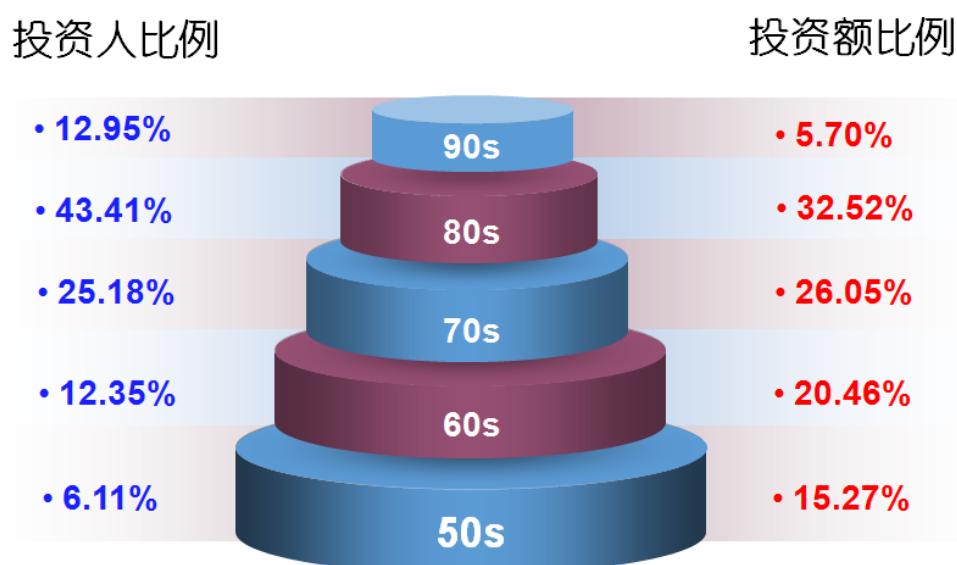
投资人

融信网的投资人约六成为线下客户，而约四成为线上客户。线下客户主要以年龄较大的退休人员为主。据统计显示，线下客户创造的收益略高于线上客户。20s 至 35s 个年龄段占据了 45%的投资人比例，具有很大的增长空间。

4.2.2 目标客户

退休型客户以及在校大学生群体是融信网公司最具价值的客户群体。

最可盈利的客户群→ 退休人员



根据融信网内部数据显示，近 18.46% 的投资人处在退休前夕或是已经退休的状态。而正是这近 20% 的投资人占据了 35.73% 的投资总额，也就是超过三分之一的收益。

最具潜力的客户群→ 在校学生

目前，融信网已经与中国创业实习网合作，意味着在不久的将来，融信网将拥有超过 400 家高校的学生资源，也会创造出一个具有极大需求的市场。

为了更有效地发掘这两个目标群体客户，鉴定他们的特征并找到他们的关注焦点是必要的。对于退休客户来说，专属的待遇以及更为尊贵的体验更为重要。在兴趣方面，这个群体的客户倾向于养生类和文化类。他们愿意花时间去学习了解金融知识。对于在校学生来说，他们活跃于社交媒体，乐于分享有趣的内容。而且，这个年龄的客户群更易于接受新鲜事物，敢于创新。

4.3 现行市场推广与客户关系管理的策略

4.3.1 当前的市场推广策略

内部员工推荐

相较于传统广告，如纸媒和车厢广告，融信网的市场推广渠道主要依靠内部员工的推荐介绍。融信网的员工，扮演着潜在销售人员的角色，主要负责向家人和朋友介绍融信网这个平台，融信网的产品以及鼓励他们在融信网注册和投资。内部员工的推荐方式，使得新进的顾客更有信赖感，并且便于维护与其的良好关系。

社交媒体营销

融信网在几大社交媒体平台均注册了自己的官方账号，例如微博和微信。融信网的官方账户会在社交媒体上发布文章和图片，内容包括最新的 P2P 行业动态、融信网近期的业界成就、线下活动以及优惠券提醒等。这个策略无疑增加了融信网的曝光率，同时利用有力的社交媒体强化了融信网的传播渠道。因此，更多的客户群可以认识到融信网这个品牌而不仅仅是个体顾客。

跨行业合作

对于融信网而言，和知名公司的合作是可以起到一箭双雕的效果的。融信网经常加入官方的金融协会和区域性监管组织。在慈善行业方面，融信网更是与壹基金成为合作伙伴，保持着长期的有力合作关系。与此同时，融信网与其他行业公司也会组织类似于友谊篮球赛等娱乐活动。诸如此类的跨行业合作不仅夯实了融信网稳健的品牌形象，更可以看作是以一种无形的方式从合作中的企业端去发展新的潜在客户群。

4.3.2 当前的客户关系管理维护策略


节日礼物赠送

在传统的中国节日里，融信网会赠送匹配节日气氛的礼物给客户，尤其是投资者。例如，中秋节赠送月饼礼品盒，而端午节赠送粽子礼包。大多数情况下，所有的投资客户在传统节日收到的礼物是相同的。在国定节日里，融信网会赠送投资客户不同金额的现金回馈券，并以投资客户的投资金额来区分优惠券的金额高低。对于融信网的客户，可享受额外的礼品优惠，例如，他们只需要支付运费即可获得茅台酒，报名驾校可以有价格优惠等。礼物赠送都是一种情感的连接，拉近融信和客户之间的距离。

季度性沙龙和分享会

在每一个季度，融信网会举办线下的活动沙龙，内容主要偏向于投资经验和 P2P 理财等。线下的这些活动提供了融信网一个面对面直接与客户进行交流沟通的机会，这是一个非常有效的方式帮助融信网去认识到客户并了解他们的真正需求。此类信息的收集有利于在后期完善客户个人档案。

4.3.3 当前策略评估

市场策略	优势	劣势
内部员工推荐 	<ul style="list-style-type: none">- 可以获得更多可信赖的客户- 更容易完善客户的个人档案- 更容易带来新的潜在客户	<ul style="list-style-type: none">- 有限的潜在客户人数- 影响力度和传播相对较有限

社交媒体营销 	<ul style="list-style-type: none"> - 传播速度快，传播范围广 - 可以打破地域障碍 - 迎合现在的数字化趋势 	<ul style="list-style-type: none"> - 收集客户资料相对较困难 - 权衡效果的有效性比较困难 - 需要花时间维护以及更新官方账号
跨行业合作 	<ul style="list-style-type: none"> - 可以获得更多高价值的客户群 - 可以更快的建立和传播品牌形象 	<ul style="list-style-type: none"> - 转换成真实投资人相对较困难
客户关系管理策略	优势	劣势
节日性礼物赠送 	<ul style="list-style-type: none"> - 带给顾客一种尊重和尊贵的用户体验 - 将品牌融入顾客的日常生活 	<ul style="list-style-type: none"> - 顾客取向比较模糊，尤其是高价值的客户 - 礼物的创新程度相对较弱，惊喜程度较低
季度性沙龙和分享会 	<ul style="list-style-type: none"> - 是一个新的呈现方式吸引客户 - 是一个更为有效的沟通方式 - 从面对面的对话中，更容易得到真实的客户反馈 	<ul style="list-style-type: none"> - 主题比较宽泛普通 - 仅仅关注在金融领域，情感和生活的联系度较弱 - 活动设计的目标对象清晰度不够

融信网吸引新顾客的现有策略主要有三种。内部推荐无疑是最主要，也是最有效的渠道，为融信网带来更多收益。与此同时，社交媒体营销和跨行业合作带来的协同效应可以帮助顾客下决心选择在融信网这个平台投资。因此，现行的市场推广策略只需要做略微的改善。

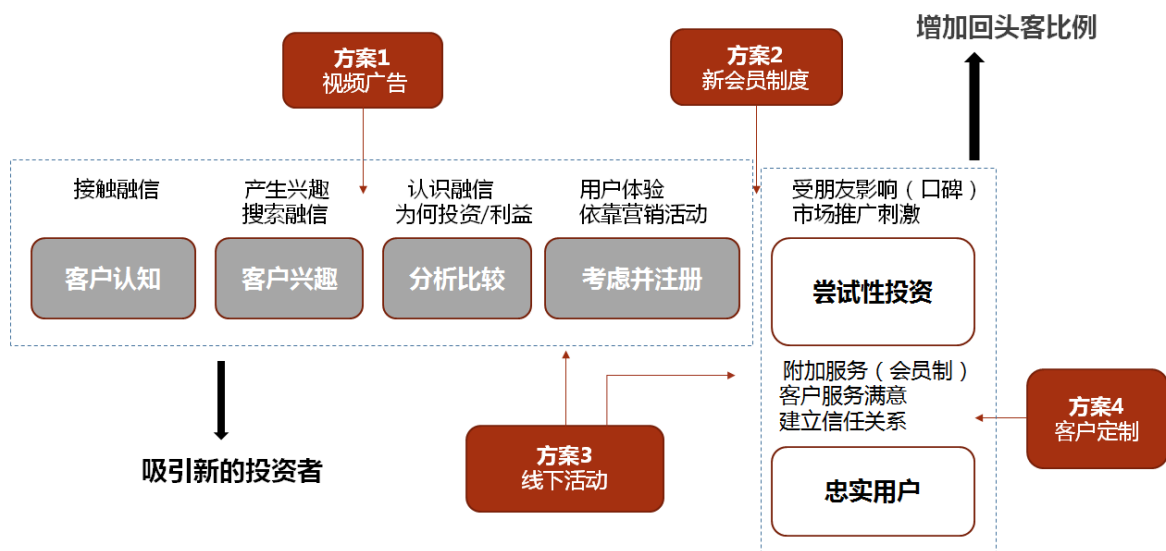
相反，在客户关系管理方面，融信网还需要相对较大的改善空间。因为融信网没有具体细节的客户分层，现有的两个策略并没有起到非常大的效果。此外，在客户反馈部分，融信网的数据收集相对较少，尤其是对于忠诚客户和高价值客户这两个客户群的反馈数据比较匮乏。因此，为第一分层的客户群策划一些新的活动方案，为他们带来惊喜，甚至惊艳的服务是必要的。

第五章 框架基础

5.1 整体策略框架

为了实现融信网的市场目标——增长新客户和提升客户留存率，系统的理论框架的应用可以指导融信网逐步达成最终目标。该框架的战略结构是基于消费者采用处理模型(图 7)。该战略模型主要由两部分组成——1. 吸引更多的新客户并且把他们转换成融信网会员。2. 提高客户留存率和忠诚度。

关键的推荐方案贯穿于模型中，主要思路是通过针对不同客户群体设计不同的线上线下的活动来实现整个过程



5.1.1 吸引新客户

本阶段是关于培养客户认知的首要阶段，涉及的具体步骤包括建立“客户认知”，激发“客户兴趣”，诱导客户“分析比较”融信网与其竞争对手，促使客户“考虑并注册”融信网。鉴于融信网目前的品牌知名度不够高，因此建立“客户认知”是客户接触融信网的第一步。融信网首先要主动创造机会来吸引客户注意力，激发他们对融信网的兴趣。例如举办一些吸引人的娱乐活动。继而，也导向了第二步——激发“客户兴趣”。一旦客户开始对融信网产生兴趣，他们就会试图了解融信网及融信网的相

关产品，与此同时，与其他类似的公司做比较。这个过程是一个审视与评估的过程。最后一步是通过客户的评估比较，发现融信网相对于其竞争对手的种种优势后考虑尝试购买融信网的产品及服务。

为了转换那些仅仅注册的“僵尸粉”成为融信网的积极投资客户，宣传活动和口碑营销策略可以并行执行来到达最终目标。

5.1.2 提升客户留存率

做为整个战略的后续阶段，这部分主要包含两方面内容——激发客户“尝试性投资”和达成“客户满意度”。本过程主要强调了客户满意度的重要性和与客户建立长期关系的必要性。较高的客户满意度可以促使客户的二次购买行为，通过多次回购后，从而渐渐演变为融信网的忠实客户。此阶段，公司可以针对目标客户群体组织不同形式的活动来创造机会与客户建立情感基础，满足客户的情感需求以此来与客户之间建立长期的情感联系。

5.2 IDIC 模型

在客户关系管理领域，IDIC 模型是非常著名的战略模型，并且可以起到一定的效果。IDIC 模型可以划分为递进式的四个步骤：识别客户、区分客户、与客户互动，最后是提供定制产品服务。Peppers and Rogers (1993) 提出了 IDIC 模型，并借由此模型来阐述如何将现存客户转换成忠诚客户，继而与其保持一个长期信任的关系 (Srivastava M)。

步骤一：识别客户

识别客户，不单单是简单的收集客户信息，像是姓名、性别和地址这些基本信息外，态度数据和行为数据是另外两个需要从客户身上收集的重要数据组。这三种信息的完整性可以帮助企业了解到客户现在的状态并预测可能发生的需求潜在性。这一步是整个 IDIC 模型的基础，因此起完整性和真实性十分重要。

步骤二：区分客户

对于客户来说，不同的客户，对企业的需求和期望是不同的。对于企业来说，不同的客户能带来的价值也是不同的。区分不同客户，同时也是在区分他们的价值层，这可以帮助企业更好的找到高价值客户，从而用高价值客户倾向的视野去提供产品服务，最后可以长期保留他们。

步骤三：与客户互动

与客户互动可以通过为两种不同的渠道，一种是通过电子渠道，例如网站，邮件和社交媒体诸如此类的方式和客户沟通。另一种是利用传统的沟通方式，例如面对面对话和线下的活动。和客户互动的目的在于可以从沟通中获得更多细节性的和有效的真实数据。想要保持良好的关系，尤其是信任关系，双方的沟通是必不可少的。

步骤四：客户定制

定制化是 IDIC 模型的最后一步。只有在之前三个步骤都很好的完成之下，定制化产品和服务才能设计成功。规模定制和私人定制是展现定制服务的两种主要形式。规模定制的设计方向来源于之前收集的客户取向信息，而私人订制则更是基于步骤三中的有效互动才能发展起来，因为它需要更为私密的个人信息，但这些信息可以从与客户的沟通中得到。



前两个步骤：识别客户和区分客户属于客户关系管理中的分析部分，需要洞察客户。后两个步骤：客户互动和客户定制则主要是客户关系管理中的实践部分，需要关

注客户体验以及传递给他们的方式。整个 IDIC 模型是递进的四个步骤，但同时也是一个循环的过程，因此在实践中，每一步都是同等重要的。

为融信网策划的方案二、方案三和方案四就是围绕 IDIC 模型而进行的，具体细节将会在第六章详细展开介绍。方案二是关于一个全新的网页注册规划和会员制度建立，这个活动是基于 IDIC 模型中的前两个步骤设计的。方案三的线下活动和方案四的定制产品则是分别对应了后两个 IDIC 的元素，客户互动和客户定制设计的。

第六章 方案策划

本章将详细描述四个活动策划方案。方案一是线上微电影的策划，主要目的是吸引新客户。方案二、方案三、方案四是基于融信网已有的活动和未来计划而提出的改进方案和创新思路，主要是为了吸引更多新的有效客户和提升高价值客户占有比例。

6.1 方案一 – 视频广告

目的：提升品牌知名度和建立融信网与客户之间的情感纽带，以此来激发客户对融信网的好奇心理并且引发客户对融信网的兴趣，从而主动的上网检索融信网先关信息，深入了解融信网。

目标客户：年轻的借款者和贷款者

方案基准：相比于传统的媒体广告，网络视频不但性价比高，而且传播速度快，传播渠道广。

- 1) 生产成本和媒介传播成本远远低于传统电视广告。
- 2) 良好的取材可以大大增加视频的转发量和评论数，从而开展口碑营销。
- 3) 通过社交媒体建立品牌知名度。
- 4) 通过视觉和声音的协同效果，激发目标客户的情感共鸣。
- 5) 与线下市场活动相结合，实现营销手段多样化。

6.1.1 视频内容

中心思想：融信网不仅仅是一个 P2P 借贷平台，而是一个可以助人实现梦想的平台。在这样一个平台上，那些怀有雄心壮志想要创业的年轻人可以更容易实现他们的理想抱负。融信网不但提供给投资者一个借款盈利的赚钱机会，并且提供给投资者一个助力他人实现梦想的渠道，可以使得投资者为自己的投资行为感到骄傲。

故事梗概：小齐大学毕业以后，怀揣着 IT 创业的梦想，独自一人来到北京开始北漂的生活。他和一群志同道合的年轻人住在拥挤的地下室。小齐撰写了一份计划方案关于如何开展他们的创业计划，并且他和他的朋友们在这个地下室里日以继夜的研发他们

的互联网产品。但是他们需要一笔资金去支撑这整个过程。在寒风凛冽的冬天，他们找合作公司，但却被一家家公司回绝。此时，小齐的家人也劝说小齐放弃梦想，回家教书，过着平稳的生活。就在即将放弃的时候，小齐试图在百度中搜索“创业公司借贷”的字眼，融信网的广告弹了出来，吸引了小齐的注意力。小齐找到了融信网，向融信网讲述了他的创业计划。最终，在融信网的帮助下小齐筹集到了资金，和他的朋友们开始了创业计划。几年之后，小齐成为了一名成功的企业家，他的公司也成为了一家知名互联网公司。

关键技巧：温暖的，触动心灵的背景音乐；着重描绘艰苦的场景；激发情感共鸣；从客户中挑选有相似经历的人担当主角。

效果评估：点击数统计；视频评论数统计；视频点赞及分享转发数统计。

效果反馈：调查参观者和注册者的数量，与未上传视频前做比较。如果数量大大增加，则此方法有效。调查客户对此视频的意见及建议，收集数据来分析客户的购买意向。

6.2 方案二 – 新会员制度

这个活动方案包括了两部分，新注册系统和新VIP制度。这两个方案都是基于融信网现有的用户注册系统和会员制度进行了更为细节的改善，具体实施的每一个步骤将在此展开。

6.2.1 识别新客户

融信网现在的注册程序中只收集了两个有用的有效信息，一个是客户的电话号码，另一个则是推荐人的姓名。这两个信息可以在后期用来联系客户以及衡量现有客户之间的亲密程度。然而，融信网并没有在注册流程中收集任何态度和行为数据，只收集了简单的基本数据，对于识别客户不同需求的作用是不显著的。因此，我们建议融信网优化整个注册流程并且丰富收集的数据内容。那么，高价值的客户更容易被识别，他们的消费偏好也能够更好的掌握。

*用户名: 4~15位字符,可包含英文字母、数字、“-”、“_”

*手机号码: 请输入您的手机号码

*登录密码: 6-18个字符的字母、符号或数字组合

*确认密码: 请再输入一次密码!

*验证码: 请输入左边图片验证码 

推荐人: 邀请人的UID(选填)

改善后的注册系统流程

较之前的注册网页，改善后的注册流程将会分成三个步骤，用来分别手机基本信息、态度数据和行为数据。新注册系统的三个步骤可以连续完成，用户也可以在任意一个步骤中选择结束填写。在每一个转换步骤中，建议建立一个积分赠送机制。以积分赠送的方式鼓励用户主动提供一些更为真实的有效数据，而不是给用户一种紧迫感，减少编造信息的可能性。

第一步 → 收集基本数据

*用户名: _____

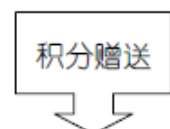
*性别: 男 女

*生日: _____ 年 _____ 月 _____ 日

*电话号码: _____

*家乡: _____

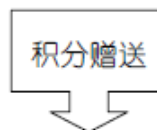
*职业: 学生 职员 退休人员 其他



在第一步中将会手机基本的个人信息。如果某些客户之后被划分进高价值的客户群，生日和家乡这些信息就可以用来为他们提供感兴趣的产品和服务定制。就如之前的分析，融信网目前已经发掘的目标客户群是在校学生以及退休人员。在这一步的注册系统中，特别加入的“职业”这个扩充内容就是为接下来的几项策划活动做铺垫。

第二步 → 收集态度数据

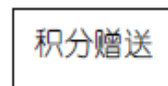
*投资额度:	<input type="checkbox"/> 1000 以下	<input type="checkbox"/> 1000~5000
	<input type="checkbox"/> 5001~10000	<input type="checkbox"/> 10000 以上
*渠道选择	<input type="checkbox"/> 网络产品	<input type="checkbox"/> 实体产品
*产品偏好	<input type="checkbox"/> 收益率	<input type="checkbox"/> 交易期限
	<input type="checkbox"/> 资金安全	<input type="checkbox"/> 投资门槛



在注册系统的这一步中，选项的设计焦点主要在投资产品方面。一方面，融信网可以基于收集到的客户倾向来为现在上架的金融产品做切合的调整改善。另一方面，结合第一步和第二步收集到的客户数据，可以更好地完善客户的个人档案，尤其是识别融信网目标客户群体的真正需求，以便于融信网可以及时做战略上的调整。

第三步 → 收集行为数据

*专业:	_____ (若步骤一中职业为学生)
*爱好:	<input type="checkbox"/> 娱乐类 <input type="checkbox"/> 益智类 <input type="checkbox"/> 休闲类
	<input type="checkbox"/> 养生类 <input type="checkbox"/> 其他
*微信:	_____
*邮箱:	_____@_____

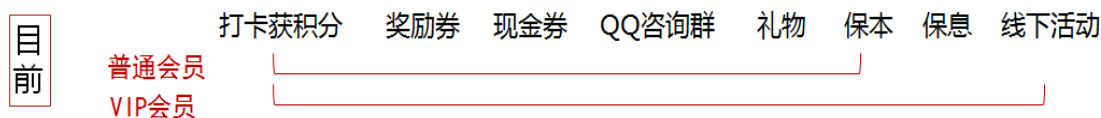


在第三步需要收集的客户数据相较于前两步更偏向于客户的隐私，诸如微信账号和邮箱地址此类信息。这类信息可以用来扩大融信网接触客户的覆盖面。了解在校学生的专业可以为后期的大学生活动策划提供帮助，而了解客户的兴趣爱好以后，融信网更容易开展符合客户口味的线下活动主题，也能定制出更令客户满意的产品服务（具体内容将在策划方案三和方案四中阐述）。

6.2.2 区分客户

融信网目前的VIP制度是不对外公开的，并且每一等级可享受的服务是不明确的。因此，客户对自己在融信网的等级是不了解的，也不存在诱惑促使他们投资更多的金额升级成VIP用户。当前融信网为VIP用户提供的两个额外的服务，一个是在交易出

现问题时依然享受保本保息的待遇，另一个是线下沙龙的参与。区分客户，意味着要给融信网带来不同价值的客户提供有区别的产品和服务，尤其是要给高价值的潜在客户创造以及营造一种更为非凡的体验。

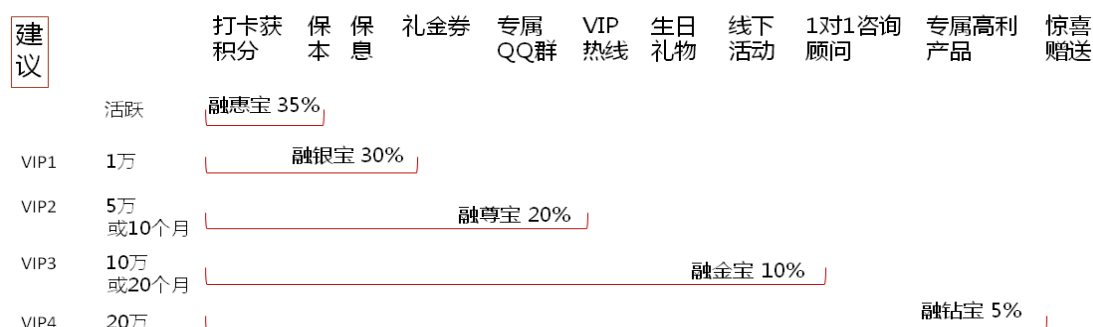


改善后的会员制度

实际上，高价值的客户可以为融信网带来更多的收益。所以，新设计的会员制度的根本目的是除了吸引普通会员多投资升级为高级客户外，更主要的是为一些忠诚且能为融信网带来更多价值的客户提供更为尊贵服务体验。

新会员制度的设计方向，是建议融信网将会员级别细分为五个不同的等级，并且为每一等级的会员设置丰厚的福利，尤其为最高级别的VIP会员提供最为诱惑的尊贵体验。从VIP会员的命名开始，建议融信网不是用简单的三个英文字母加数字来称呼他们，而是用一些结合了融信网本身和身份特质的词汇来称呼VIP会员，例如：融惠宝，融银宝，融尊宝诸如此类的别名。这种方式更有利于打破融信网和客户之间的隔阂，从而建立关系，也更容易给客户带来一种亲切感。

考虑到一些客户的投资偏好，譬如倾向于长期投资小额的P2P产品，建议融信网在设置VIP会员的标准时，除了以投资金额为门槛，同时也可以以在平台的投资期限为衡量点（如图中所示）。但针对最高级的VIP会员，标准依然限定于投资金额，因此才能提供最为尊贵的体验。此外，为每一层的VIP会员限制一定量的人数可以方便融信网及时更改会员制度标准要求。



专属会员卡

对于融信网来说，高价值客户是最重要的客户群，同样也是最需要去管理相互之间的关系。区分客户，在找到目标客户后，为他们提供专属的产品服务，这也是这一步的目标之一。如在第四章的客户分析中提到的，目前融信网在投资人方面的目标客户群主要分为在校学生和退休人员。因此，专属卡的设计对象也定位于这两类主要客户群。

针对**在校学生**：



男 → 烧卖卡



女 → 虾饺卡

针对**退休人员**：



常青卡

年轻的在校学生容易受到群体文化的影响，因此针对他们的专属会员卡建议包含近期的热点话题或者是深圳地区的特有文化。以粤式饮食文化为例，可以将男女学生的会员卡以烧卖和虾饺来命名，增加了趣味性，更易于吸引年轻学生参与。针对退休人员的偏好，建议融信网在命名的同时结合一些强有力的形象。以“常青卡”为例，常青使人联想到的是树木，意味着健康长寿，这也与融信网的稳健形象不谋而合。

命名方式也可以是一种可以和客户拉近彼此关系的巧妙手段。这类专属卡可以在目标客户在注册系统输入相对应的资料后直接以邮件和微信消息的方式传送，大大节约了成本时间。

而这种专属卡最与众不同的功能即是在校学生和退休人员这两个目标客户群可以参与融信网提供的专属产品服务（策划方案三和方案四将会具体介绍）。

形式：电子卡 渠道：邮件，微信
辨识：卡号 功能：优惠特权

6.3 方案三 – 线下活动

迄今为止，融信网所组织的活动都是以宣扬教授投资理财知识为主题。如果想拉近融信网和客户之间的距离，活动的形式和主题都需要做出适当的改变。在设计活动前明确本次活动的受众范围，并且针对这部分人员的爱好和兴趣来策划活动的内容和形式是非常重要的。通过每次活动的举办来增加融信网和客户之间的互动。正如上文所讲，大学生是融信网的潜在客户群体，退休人员是融信网的高价值客户群体，因此融信网可以花费更多的资源在这两个客户群体之间，有针对性的为他们策划组织更多的活动。通过每一次活动与客户之间亲密的互动，不但可以带给客户更愉快的精力，并且可以借此机会加深对目标客户的了解从而掌握更多关于客户的信息便于之后可以做出更多迎合客户口味的宣传，最终达到和客户建立长期关系的目的。

6.3.1 针对大学生客户群体的校园活动

融信网已经识别出大学生是其潜在的客户群体，不但有开发大学校园市场的构思，并且已经开始着手准备。一些针对这部分客户群体的活动应该被精心策划，来帮助抢占大学生市场。

本次融信网与香港城市大学和澳洲昆士兰大学的合作可以视为一个很好标杆来为融信网今后与大学校园合作的计划做参照。收集此次活动的反馈意见可以更有效的帮助融信网衡量该计划的可行性和预测实施效果。基于融信网的目标客户群体是中国内地大学生群体，考虑到文化差异，本次调查样本由 20 位来自中国大陆的香港城市大学的学生组成。调查结果显示，缺乏信任是大学生目前投资类似于融信网这样的小微企业的主要障碍之一。通过此次与两所高校的合作，融信网的信任得分均分是 7.8 分，其中四分之三的同学给出等于或高于 8 分（1-10 分）的分数。更加令人欣喜的是，80% 的同学愿意尝试融信网的理财产品如果融信网的产品给出比他们现使用的投资理财平台更高的收益。不仅如此，高达 95% 的同学愿意向他们的亲朋好友推荐融信网的产品。（问卷内容请参照附录页）。由此可见，诸如此类的活动计划是十分可行并且对于融信网建立品牌信任度和知名度是有显著效果的。因此，以学术知识分享和职业生涯讲座为主题的活动是本次策划的推荐方案。更多的活动设计步骤将在下文详细描述。

校园活动实践方案

在大学校园内策划组织活动相对来说更易于实施和控制。长期关系的维系和长期合作的建立仅靠一次宣传讲座活动难以实现，以一种什么样的形式在开展与大学校园的长期合作关系是本次策划的关键点。在大学校园成立融信网社团不失为一个让融信网渗入大学校园的好办法，以此为融信网今后在校园内举办更多的活动奠定基础。具体实施步骤如下。



第一步 — 成立校园俱乐部（初期-相遇）

首先和已选中的试点大学洽谈融信网的合作计划，并且递交正式文件申请校方的批准，来确保融信网正式的入驻大学并且得到校方的官方支持。在该校园举办一场有号召力和影响力的宣讲会，是融信网在大学校园打响知名度的第一步，以此来让更多的同学知道融信网。这里，一些关于本活动的细节需要重视。宣讲会的整个流程需要前期精心的策划。宣讲会的中心思想、呈现形式等都是决定融信网首次呈现能否给学校的学生和教职工一个良好印象的关键因素。在招聘俱乐部核心骨干成员和训练该批成员的过程也应给予重视，方便后续活动的执行，因为他们是融信网与大学校园接洽的关键人物，并且是融信网在大学校园实施计划的主力军。

第二步 — 组织举行活动（定期-相知）

组织多种多样的活动可以帮助融信网在大学校园建立知名度并且真正渗入大学生生活。活动可以在校内也可以在校外举行。一场活动成功的举办需要融信网员工和校园俱乐部核心成员的沟通协作。组织什么类型的活动及在何时何地举办该次活动都是融信网能否吸引更多学生群体的关键因素。类似于学术讲座、求职讲坛、沙龙分享等活动可以定期在校园内举行。而茶话会、撕名牌、登山等一类的娱乐活动可以在校园内或校园外组织。通过每次活动和学生更深入的交流来加深对学生群体的了解，加强建立同学生群体之间的情感纽带。

第三步 — 发展合作关系（长期-相信）

最后一步是使学生深入了解融信网并且建立对融信网的信任。基于了解和信任，同学可以主动的关注融信网公司及融信网公司的产品，甚至开始尝试投资。三种互动方式可以促进达成本步骤的最终目标。

- 1) 将融信网可透明的案例贡献给学校，用于学术调研课题和课上案例分析。这样，让更多的学生和老师了解融信网，挖掘出融信网的潜在价值。
- 2) 在校园内每学期以融信网名义举办比赛，例如“融信网商业挑战赛”，这样可以给学生提供一个很好的了解融信网的途径，并且激发他们来为融信网提供更多创新的和有益的建议。
- 3) 为大学在校生提供实习机会可以吸引更多的同学关注融信网。调查显示，相比于一些其他娱乐活动和学术讲座，接近 85%的大学学生更加希望得到实习机会。因此，从大学中招收实习生，或者正式员工无疑是助力融信网在大学校园长期立足的好办法。

以上的步骤是一个循序渐进的过程，潜移默化的建立校园同学对融信网的信任和融信网在大学校园的知名度和影响力，从而达到吸引大学生群体，开发年轻人市场的最终目的。

提示：

- 1) 融信网招收的俱乐部核心成员中最好有一部分人极力渴望得到实习机会。

- 2) 融信网招收的俱乐部核心成员中最好有一部分人拥有创业梦想。
- 3) 整个过程的实施要少些商业色彩，多些情感沟通。

期望效果

本次计划的最佳效果将会创造一个双赢局面。

学生
<ul style="list-style-type: none"> - 提升自我认知能力。 - 将书本所学付诸于实践。 - 提高社交能力，结交拥有共同兴趣、共同理想的人，建立自己的朋友圈。 - 获得实习和挣钱的机会，早日步入社会。
融信网
<ul style="list-style-type: none"> - 提升品牌知名度。 - 建立品牌信任。 - 拓宽年轻人市场，增加高质量客户群（拥有高等教育群体的客户）。 - 拓宽其他年龄段市场。 - 为企业提取储备优秀人才，获得更多创新的想法。 - 获得更多的客户群体，包括投资者和借款者，提升市场占有率。

6.3.2 针对退休客户群体的互动活动

另外一个能为融信网带来更高收益的群体是退休型客户，设计活动吸纳更多退休人群成为融信网的新客户以及增加现有退休型客户对公司的粘性将为公司带来高效益的利润。线下活动的设计应依赖于退休客户群体的特征并结合融信网的企业文化，在契合企业文化下，可以筹划以符合退休型客户兴趣为导向的主题活动，如以“茶文化”“中国水墨画”“棋艺”等中华传统技艺为载体策划相关活动，将对退休型客户群体更具吸引力并有助于公司在客户心中建立亲和形象。

基于上述活动设计的指导理念，以下将以“茶文化”为例概述活动是实施方案供融信网参考。

线下互动实践方案

活动主题:	“禅茶一味”茗茶会
活动主旨:	以茶会友，共享茶韵，齐品人生
活动对象:	退休客户（常青卡持有者）
活动内容:	- 以品尝中国特点名茶为主，茶会期间可聆听中国茶文化专家讲解茶道及相关的品茶知识，还可欣赏艺术家的茶艺表演，茶会还附有抽奖活动回馈参与者。

提示

- 1) 活动将由融信网内部对活动主题感兴趣的员工组织，便于与参与者实现有效沟通和交流，更快速地与活动参与者建立亲密信任的关系。
- 2) 创建微信群，将拥有共同爱好的客户集结到一起，实质性地建立起公司与客户，客户与客户之间的联系。

期望成果

以客户兴趣为导向的线下活动创造轻松愉快的氛围，为客户带来愉悦的体验感，同时也帮助公司员工与客户沟通和交流并建立亲密关系。轻松交谈间，员工更容易获取客户信息，为往后更好地服务客户提供信息基础。活动不仅仅拉近了公司与客户之间的距离，同时将客户与客户联系起来，相同的兴趣爱好无形中促进了客户间友好关系的建立，为口口相传提供了实质的渠道基础，利于往后公司产品和活动的推广。

6.4 方案四 – 专享优惠和客户定制

由于市场上对金融产品的政策限制，融信网基于不同客户需求为客户提供定制化金融产品的空间十分有限。为了给目标客户群体带来尊贵和愉悦的体验、保持原来客

户并吸纳新客户，融信网可以从日常筹划的活动和惯用礼品回赠策略中为客户提供专享优惠和定制服务。

6.4.1 专享优惠

为了刺激客户的投资或消行为，策划客户优惠及回馈活动是众多商家和企业采用的方法，而在优惠活动中，专门为高价值客户群体提供特设的专享优惠将加倍提升目标客户群体的愉悦感并充分加强目标客户群体参与活动的积极性。

在特殊的节日或时期，推出具有吸引力的优惠活动也是融信网吸引新客户、刺激现有客户投资的常有方式，如近期举办的“518 我要发”“父亲节献礼”“毕业季”等活动，均取得了不错的成效。基于融信网曾经筹划部分活动，以下将就“目标客户群体专享优惠”的理念提出两个实践方案供融信网参考。

专享活动实践方案一

融信网曾发起题为“518 我要发”的活动，各项优惠活动中有一项旨在刺激客户投资，在活动期间客户投资达到特定金额将享受特定的双倍收益回赠，投资的金额越大，能享受的双倍收益时间则越长。以本次活动为例，为了使活动对融信网的目标客户群体更具吸引力，对于大学生客户群体（青春卡持有者）设置专享优惠，该群体在活动期间投资满 10000 到 99999 元，将由原来的享受 10 天所投标的双倍收益升级为享受 15 天所投标的双倍收益，以吸引和鼓励大学生客户群体投资。



专享活动实践方案二

在其他活动中可以使用相同的运作机理给予退休型客户提供专享优惠。以融信网 2016 年 6 月筹划的“父亲节献礼”活动为例，投资者在活动期间投资达到不同金额将

可获得不同价值的礼品，在此面向大众的活动中可为常青卡持有者提供专享优惠，基于退休型客户拥有较大的可支配金额，退休型客户投资满 300000 元将由原本奖励一台苹果手机升级为奖励一台笔记本电脑。礼品升级为退休型客户带来更大的活动吸引力。



6.4.2 私人定制礼品

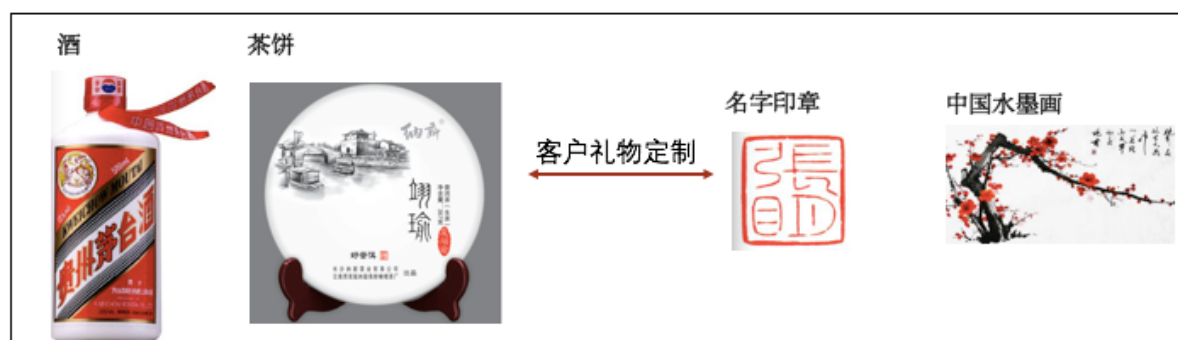
定制化是一种依据每个客户不同的需求或偏好对产品进行调整的服务，定制化能够为物品附增价值，为客户带来独一无二的尊贵体验。在与客户互动的过程中，为了维护与高价值客户的良好关系，商家常常以感谢客户对公司支持的名义赠送礼品来取悦客户，契合客户需求的礼品固然能起到促进公司与客户良性互动的作用，但具有客户象征和体现客户偏好的定制化礼物则能够走进客户内心，帮助企业和客户建立亲密关系。

融信网一向重视持续性为公司带来利润的高价值客户，常常在特殊节日或是客户生日时为其献上好礼，赠送过的礼品重要以中国好酒和中国名茶为主。基于公司的送礼习惯，以下将就酒、茶两类融信网常用礼品提供定制化概念实践方案以及提出新的融合定制化概念的送礼选择供融信网参考。

定制礼品实践方案一

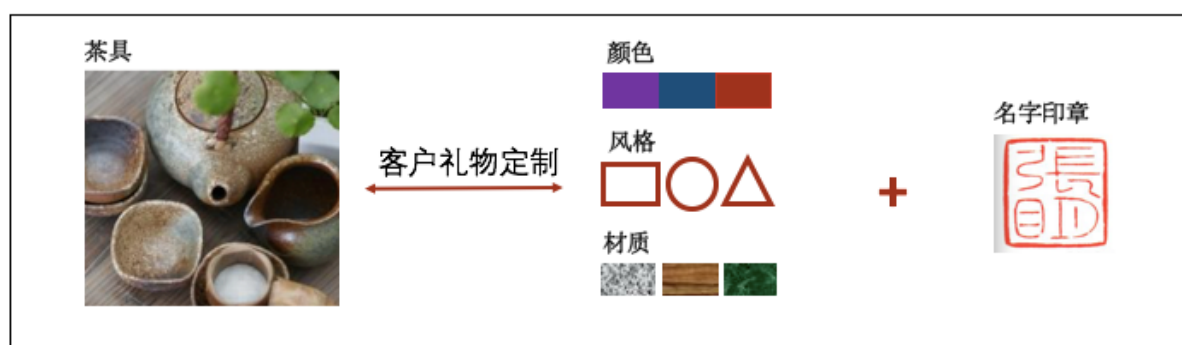
定制化将为礼品提供附加的观赏、分享和收藏的价值。对于赠送茶叶，建议由赠送罐装茶叶转为赠送茶饼，在茶饼的外包装宣纸上可印上符合客户偏好的中国水墨图案以及以中国传统艺术字呈现的客户名字印章，同样的，对于酒，可在酒瓶瓶身印上

客户名字印章再予以赠送。附上特殊图案的客户名字的茶饼和酒是独一无二的，对于客户而言，其价值大大提升。



定制礼品实践方案二

结合融信网企业文化和过去送礼特色，茶具可成为融信网对高价值客户赠予礼物的新选择。受礼客户可就茶具提出自己喜欢颜色、风格和材质，由企业负责订购，并在茶具上刻印客户名字印章后予以赠送，则客户所收到的茶具均为独一无二，彰显客户专有属性。而基于茶具本身的功能属性，融信网作为赠礼方，在客户邀请好友共同沏茶、品茶时极有可能被提及，凭此可达到品牌推广的效果。



第七章 结论

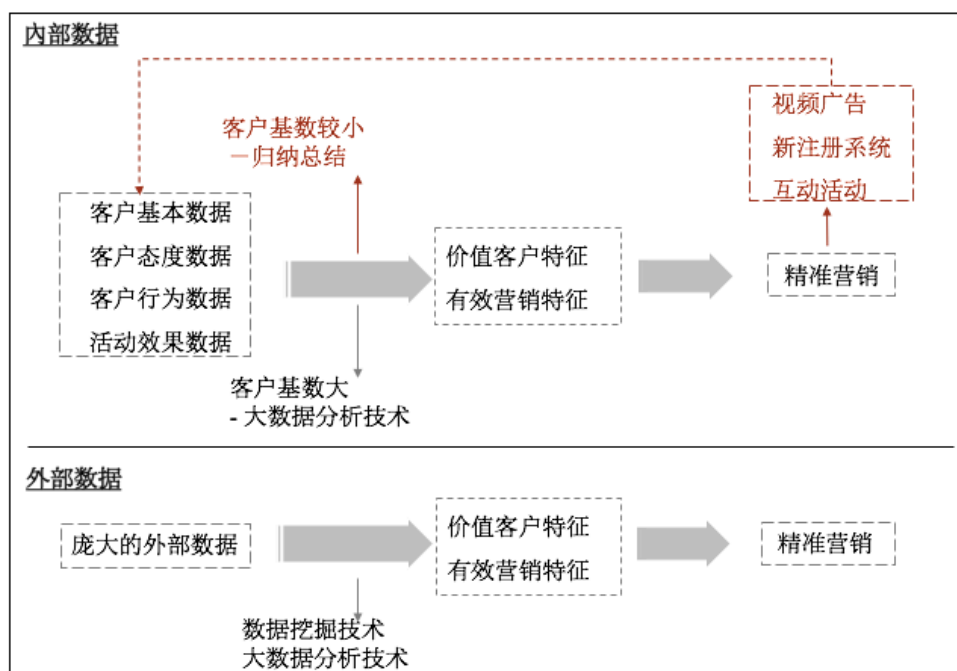
基于融信网公司的发展现状、公司管理层的愿景和意见、加以对政策限制的考虑,策略建议中共提出包括网络视频、新会员制度、线下活动以及专享优惠和客户定制四个可行的实践方案供融信网参考,旨在使融信网更高效开拓新客户、提高融信网市场占有率和保持老客户、增加客户留存率。同时,提案中也详述了设计四个方案的思路框架和理论模型,希望可以在往后融信网就市场推广和客户关系管理方面制定战略和策略时起到辅助作用。

第八章 回顾展望

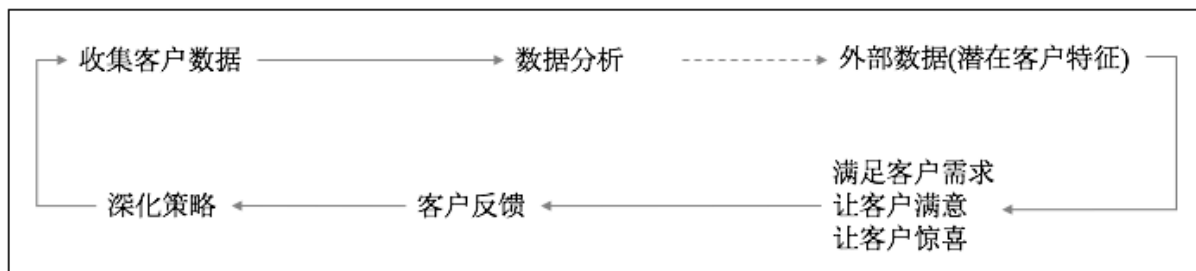
上述提案中包含的四个策略紧紧围绕信息进行，方案设计的基础是依据公司活动数据和客户信息归纳总结出的有效营销方式和价值客户特征，针对高价值客户施以最有效的推广和关系维持方式将强化效果以及最大化经济效益。

往后随着融信网不断发展和壮大，在拥有庞大的客户量以及更多维度的客户数据后，融信网可利用如今先进的大数据分析技术对客户数据进行分析，更准确地定义出高价值客户的特征；同时也可以做到多方面收集活动相关信息，以找出有效营销方式的特征。除了内部数据的价值外，伴随互联网普及生成的大量外部信息也值得企业去挖掘和分析，通过分析互联网的人群信息可帮助企业更广泛地寻找到融信网的潜在客户。以互联网搜索关键字和浏览痕迹为例，通过信息挖掘和分析后，有可能可以提炼出常搜索投资理财信息的人群也偏爱浏览棋艺相关网站，进一步分析后可能可以得出这类人群多为男性，由此可得出爱下棋的男性有更高的可能性去投资理财，即有更高的可能性成为融信网的客户，融信网即可以符合特征的人群作为目标客户实施有效的营销策略。

对内部和外部数据的收集和分析均能帮助企业在市场推广和客户关系管理上达到资源合理配置，效果显著的成果。



客户信息是有效的市场推广和良好的客户关系管理的核心要素，对于以服务客户为主的融信网而言，客户显得尤为重要。通过收集和分析现有及潜在客户信息，可以使企业实施策略时尽可能满足客户基本需求，做到让客户满意和甚至是惊喜，策略实施后必须聆听客户反馈并进一步深化改良策略。从收集分析客户数据、提供服务、到深化策略，再回到收集信息，这是一个不断循环深化的过程。不断更新的客户数据意味着不断更新的客户需求和价值客户特征，只有深度了解了客户，公司才能知道如何精细化、高效化推广企业品牌和产品以及与客户建立紧密信任的长期关系。



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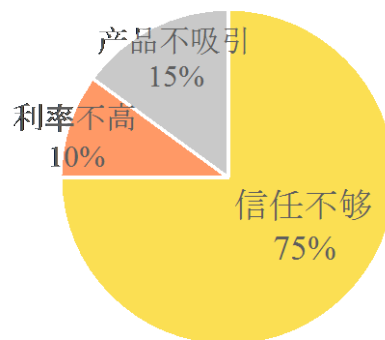
Principles of Managing Customer Relationships. (2013). Samvad, VI(2), 16-25.

附录

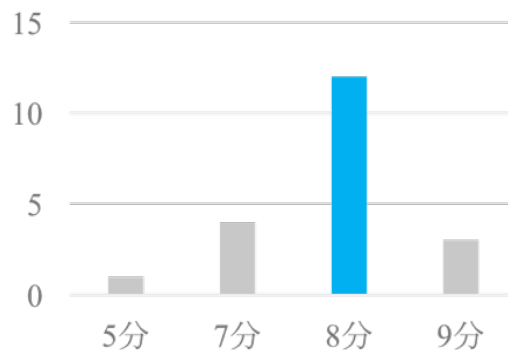
附录一：调查问卷

问卷 1 — 活动效果调查

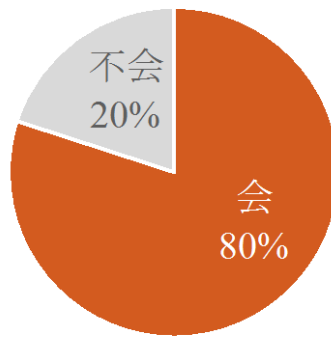
1. 你认为以下哪个选项是你选择投资小微型 P2P 企业的障碍?



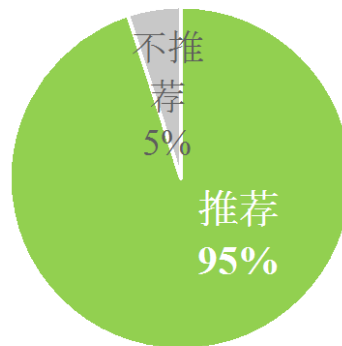
2. 通过这次与融信网的合作, 你对融信的信任评分是多少? (1-10)



3. 通过这次合作你愿意尝试购买融信网现有的理财产品吗?如果该产品比你目前投资的产品有更高的收益率。

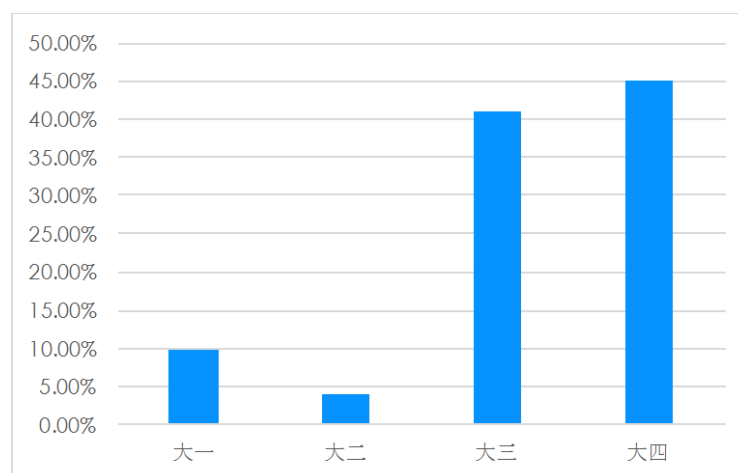


4. 经过这次合作之后，你愿意向你的亲朋好友推荐融信网的理财产品吗？

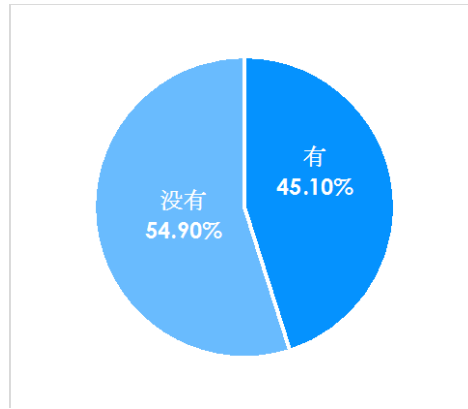


问卷 2 — 校园俱乐部调查

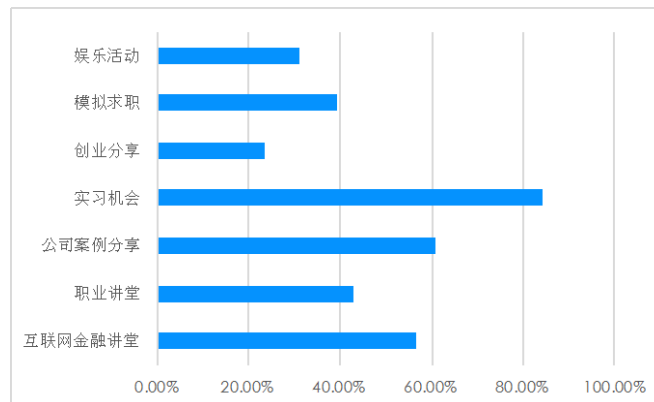
1. 现在大几？



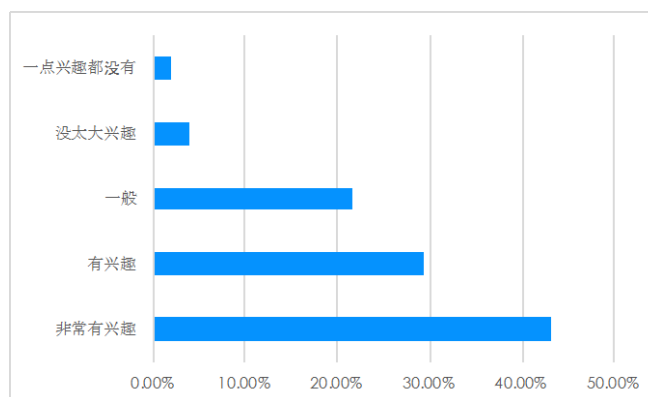
2. 目前有实习或兼职吗？



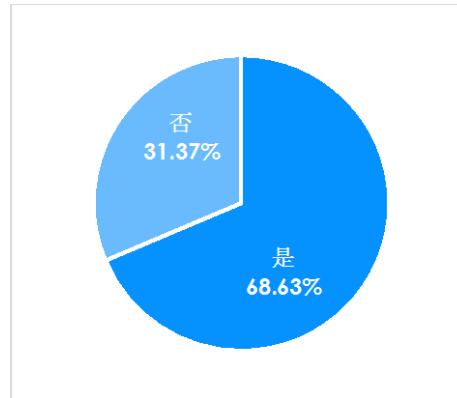
3. 如果一家有央企注资的互联网金融公司（员工规模共 300-500）在你所在的大学成立校园俱乐部，你俱乐部举办期待以下哪些活动？（可多选）



4. 如果上题提到的公司在你所在的大学成立了俱乐部并且准备举办以上你所选择的的活动，你有多大的可能参加该俱乐部？



5. 你的专业和 IT 或者金融理财相关吗？



附录二：采访内容

采访一

被采访人	车永进
公司	深圳融信网金融信息服务有限公司
职位	总裁
采访时间	7月4日
采访地点	融信网车总办公室
采访者	薛妙云
采访内容	
问题设计 - 保持现有客户	
<p>问题 1: 融信网的现有客户留存情况如何?</p> <p>答: 选择融信网进行投资或者借款的客户都比较喜欢我们平台的金融产品并且对公司的整个运营还是比较满意的，因此客户流失的程度不大。</p>	
<p>问题 2: 那么现有的一个流失率大概是多少?</p> <p>答: 公司老客户的流失率时处于比较低的水平，大概在 10%到 15%之间。</p>	
<p>问题 3: 融信网是否有实施过措施去取悦客户，从而达到留住客户的目的?</p> <p>答: 有的。融信网会在一些客户生日的时候送上准备的厚礼，同时一些客户回馈的活动也一直有在举行，如最近的“毕业季”活动，上海迪士尼门票是我们赠送给客户的礼品之一。每个季度，公司也会筹办沙龙，为公司的投资者提供投资理财知识教育。</p>	

采访二

被采访人	徐炳营
公司	深圳融信网金融信息服务有限公司
职位	副总裁
采访日期	7月4日 & 7月6日
采访地点	融信网徐总办公室
采访人	黄轶颖
采访内容	
问题设计 - 目前融信网的客户分层和客户关系管理策略	
<p>问题 1: 融信网主要收集客户的哪些信息?</p> <p>答: 目前我们主要收集的客户信息, 就是关于客户的年龄、性别、收入以及教育背景等。</p>	
<p>问题 2: 对于现有客户数量还满意吗? 市场推广方面更希望拓宽哪一方面的客户?</p> <p>答: 融信网有不少的借款人, 并且风控方面做得非常好。未来希望能加强在投资人方面的努力, 实现一定量的增长。现在的 P2P 行业, 有太多 P2P 公司了, 融信的品牌知名度还不够大。</p>	
<p>问题 3: 可以分享一些关于现在投资人的信息吗?</p> <p>答: 大多数线上客户的年龄是在 45 岁以下的, 但是线下的主要客户是退休人员。我们会开展沙龙, 也会为他们提供一对一的咨询服务。</p>	
<p>问题 4: 那么, 融信网会赠送礼物给客户吗?</p> <p>答: 之前, 只要客户一在官网注册, 就可以收到像是茶杯一样的礼品。</p>	
<p>问题 5: 融信网有实施会员制度吗?</p> <p>答: 目前来说, 我们在传统节日给客户赠送的都是一样的礼品, 例如月饼和粽子。但像是在五一节, 国庆节这些国定假日, 我们会给投资更多的客户不同价值的现金券。会员制度的上线也</p>	

在考虑中。

问题 6: 融信网有和其他公司合作吗?

答: 在 P2P 行业,像是这次和高校的合作,我们融信网就是第一家。另外我们在上海川沙镇也成立了新的公司,和中国创业实习网合作,未来希望可以吸引更多的在校学生加入。

采访三

被采访人	姜伟
公司	深圳融信网金融信息服务有限公司
职位	运营总监
采访日期	7月4日 & 7月5日
采访地点	融信网姜总办公室
采访人	黄轶颖、安冰、薛妙云
采访内容	
问题设计	- 目前融信网的当前市场策略和客户情况
问题 1: 目前融信投资额最多的用户群体集中在哪个年龄段?	
答: 一般岁数大的人会投的多一些,退休这个群体。	
问题 2: 融信网到现在为止都组织过什么类型的线下活动,能详细讲述一下吗?	
答: 目前会定期举办一些沙龙,也会有节日反馈客户这样的活动。	
问题 3: 沙龙的主题是什么?	
答: 教授客户一些理财和投资知识,介绍融信网。	

问题 4: 融信网一般会在什么情况下, 以什么形式来赠送什么样的礼物给客户呢?

答: 有茶具, 酒等等。一般在一些传统的节日, 例如上个中秋节, 我们会选择一些有价值的客户来送礼物。

问题 5: 在每次的赠礼物或者活动后有反馈调查吗?

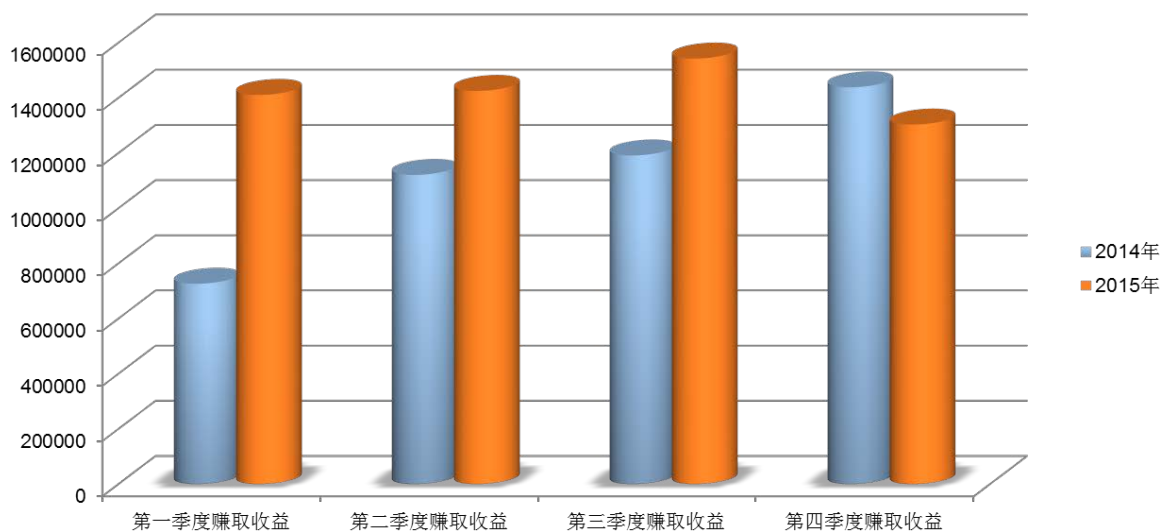
答: 没有。

问题 6: 当政府开始加强管控 P2P 行业以后, 对融信网的影响大吗, 正面或负面都可以讲讲?

答: 当然会有影响, 我们不能再使用我们曾经使用的方法, 例如大街上组织扫微信注册送礼物类似的活动来吸引顾客, 这类行为现在是违规的, 那么我们招揽新客户的渠道也随之变得狭小了。但是, 我们是优质的 P2P 公司, 我相信我们是会在优胜劣汰里留存下来的。

附录三：收集的内部资料

内部资料 1 - 2014 和 2015 年收益环比



内部资料 2 - 客户投资数据



内部资料 3 - 线下活动



附录四：方案四中的部分细节

方案名称	开拓大学校园市场
方案目标	开拓大学生市场，从而帮助后续开拓年轻人市场
参与人	融信网和某内地高校

举办地点	大学校园（建议首次试点学校选在深圳）	
活动时间	待定	
期待效果	<p>学生</p> <ul style="list-style-type: none"> - 提升自我认知能力。 - 将书本所学付诸于实践。 - 提高社交能力，结交拥有共同兴趣、共同理想的人，建立自己的朋友圈。 - 获得实习和挣钱的机会，早日步入社会。 	<p>融信网</p> <ul style="list-style-type: none"> - 提升品牌知名度。 - 建立品牌信任。 - 拓宽年轻人市场，增加高质量客户群（拥有高等教育群体的客户）。 - 拓宽其他年龄段市场。 - 为企业提取储备优秀人才，获得更多创新的想法。 - 获得更多的客户群体，包括投资者和借款者，提升市场占有率。
实施过程	<p>步骤 1:</p> <p>初期在锁定学校成立校园俱乐部。</p> <p>举办宣讲会，招聘社团核心成员，培训社团核心成员。</p> <hr/> <p>步骤 2:</p> <p>开展定期活动。</p> <p>学术讲座，职业生涯讲堂，案例分享会，娱乐活动（撕名牌、登山、品茶会等）。</p> <hr/> <p>步骤 3:</p> <p>发展长期合作。</p> <p>提供实习机会，组织竞赛，提供学术研究课题案例。</p>	
提示	<ol style="list-style-type: none"> 1. 融信网招收的俱乐部核心成员中最好有一部分人极力渴望得到实习机会。 2. 融信网招收的俱乐部核心成员中最好有一部分人拥有创业梦想。 3. 整个过程的实施要少些商业色彩，多些情感沟通。 	
参考案例	宝洁精英俱乐部，黑苹果社团	