



When an employee becomes a customer

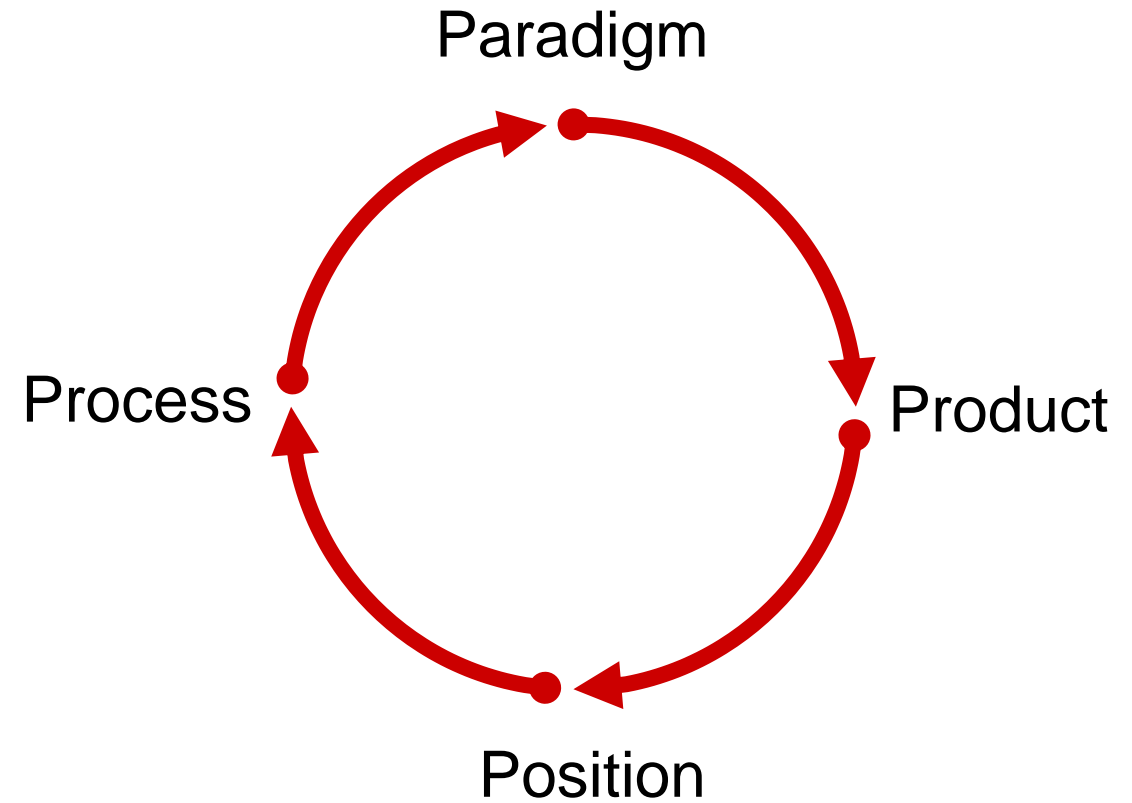
当雇员成为客户

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Contents

- Paradigm innovation
- Product innovation
- Process innovation
- Position innovation





Paradigm innovation

Paradigm

The way we think about our organization does and who we do it for?

To improve finance health

To upgrade financial services

To provide financial products with special benefits

To provide obvious communication channel

To provide fast and convenient process

To set up financial plans with employee customers



Product innovation

Product

What we as an organization offer the employee customers?

Structured deposits

For example:

- 3-year RMB structured deposit with investment risk

Salary deposit

For example:

- 3-month deposit at 1.35% annual rate with lower limit of RMB 5,000

Credit card benefits

For example:

- Full exemption of annual fee

Specialized insurance products

For example:

- Annuity insurance with dividend

Employee seminar

For example:

- Traditional insurance v.s. Cyber insurance



Process innovation

Process

The way we create and deliver the product or service we are offering?

- Mobile banking
- Online banking
- Branches and sub-branches
- Employees hotline
- WeChat service account, etc.



Position innovation

Position

Who we offer the product or service and the story we tell about it?

Employees

A person is seen from behind, standing on a dark mountain peak. They are looking out over a vast landscape of white, fluffy clouds that stretch to the horizon. The sky above is a mix of blue and orange, suggesting a sunset or sunrise. The overall scene is serene and expansive.

**Please study Unit 3 Innovation and
Sceptism for more details**