

Your customers are talking

It's time to listen

Matt Winterbottom



About Me

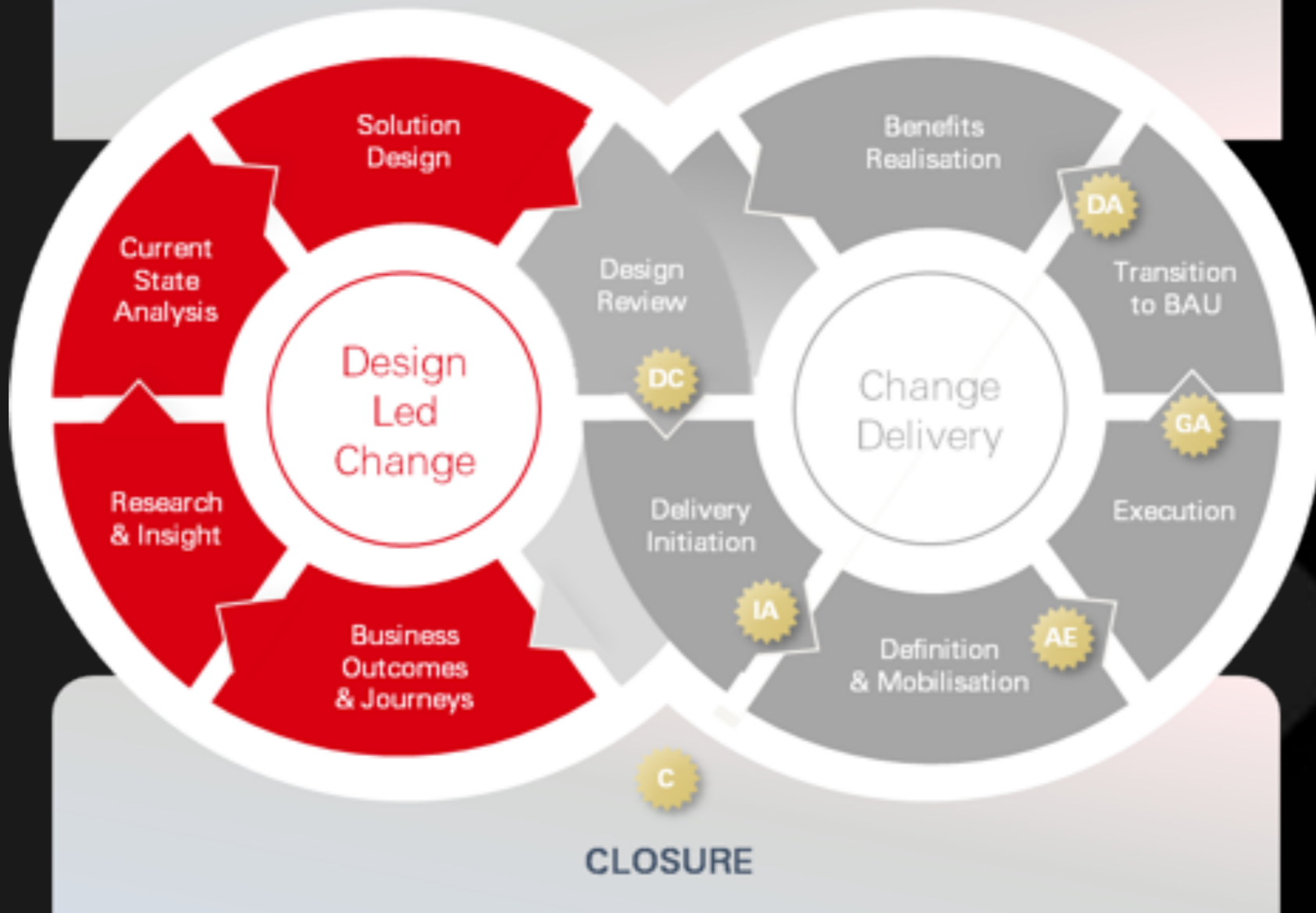


- 15 years with HSBC
- Primarily working within IT and Business transformation
- Previously Head of HSBC Change Frameworks & Head of Business Analysis UK
- Strong alignment to BA skillset throughout my career
- Current role is the outlier, Head of Social Listening & Analytics within Customer Strategy & Insight team.



How do we deliver change?

DELIVERY EXCELLENCE



Customer Insight



A deep and fresh perspective on the needs, wants, beliefs and behaviours of current and future customers – often beyond what they can articulate themselves – which can be translated into compelling, commercially valuable solutions that connect customers to opportunities.

Insight Management Academy

Methods of Consumer research



Customer Surveying



Focus Groups



Customer Panels



OSINT

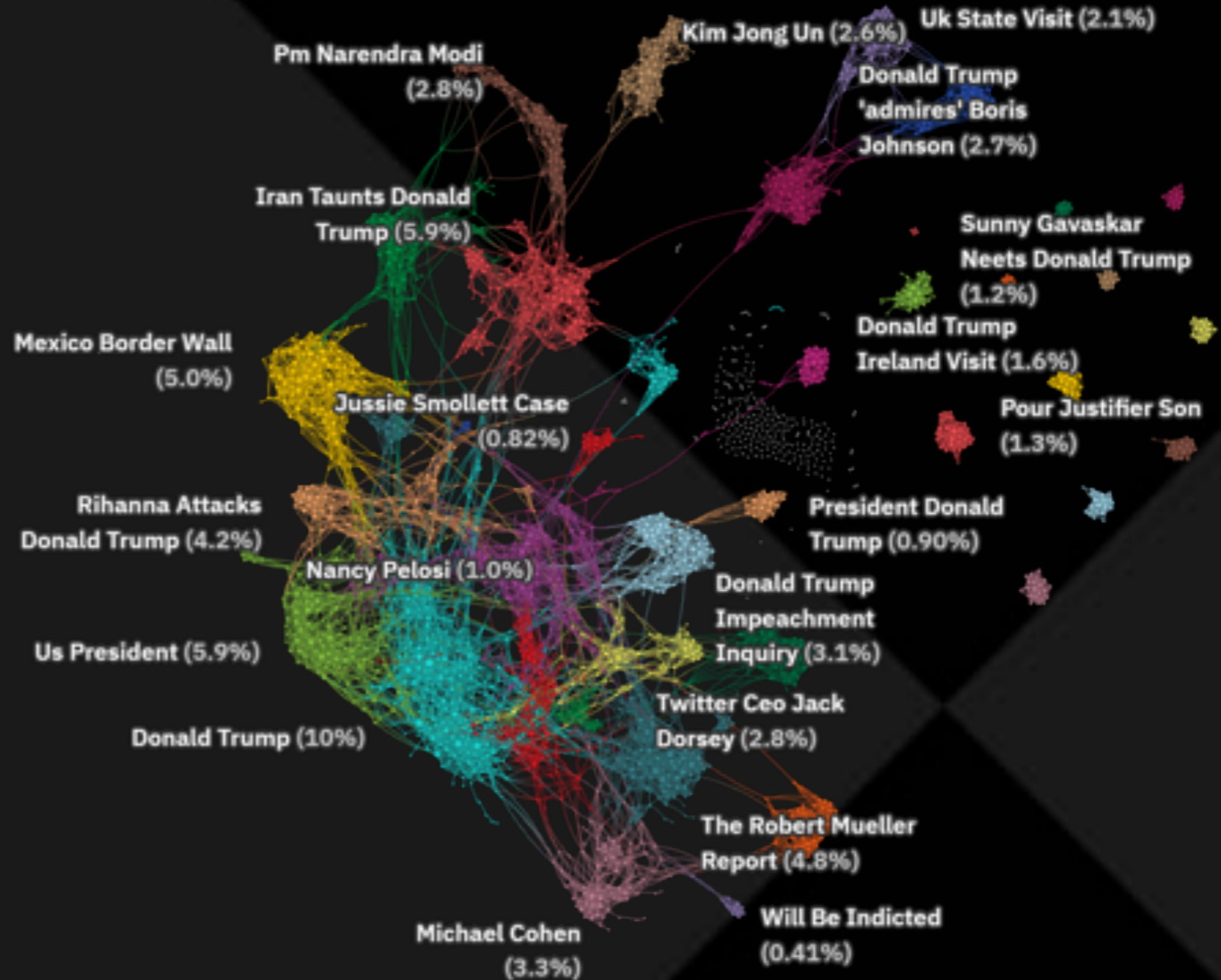
Drawbacks

- Time consuming
- Costly
- Unintentionally Bias

Open Source Intelligence

OSINT

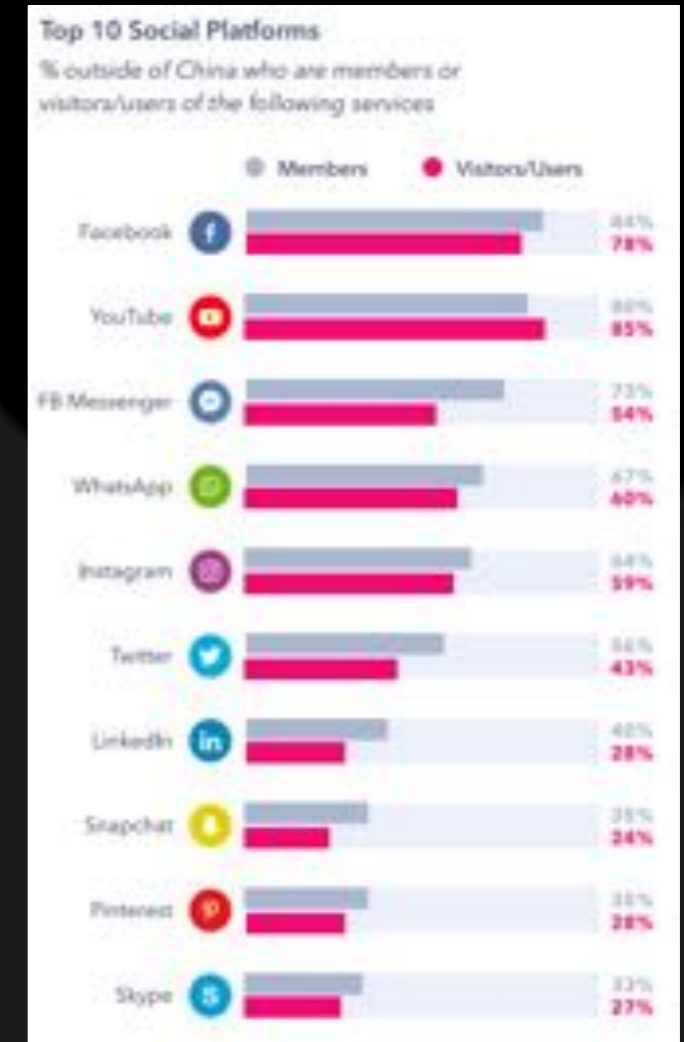
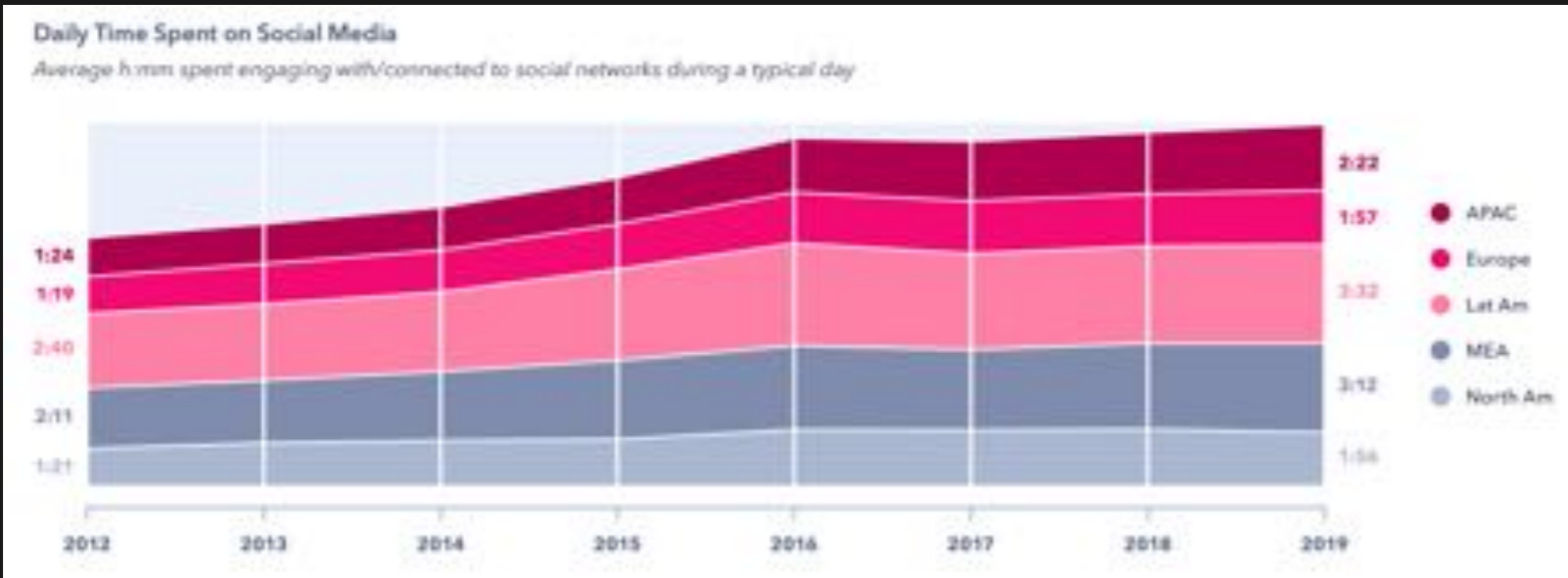
- Social Media Data
- Print & Online Media
- Google Trends
- Forums
- Blogs
- Government databases
- TV Transcripts



How HSBC use OSINT to improve customer experience

“ 98% of consumers have used a social media network in the past month

Global Web Index, Social Flagship Report , 2019





What is social listening?

1 Social content mentioning 'HSBC' is flagged for analysis

- Facebook
- Sina Weibo
- Twitter
- Instagram
- Blog Sites
- Print Media
- etc



Hsbc, #hsbc, "hong kong bank", "hongkong bank", hxbc, #hxbc, hsba, #hsba, 滙豐, 匯豐, 汇丰, #hongkongbank

3 Content can then be analysed and grouped for internal action.

2 Themes/keywords are applied to look for potential reputational issues or as part of targeted insight analysis

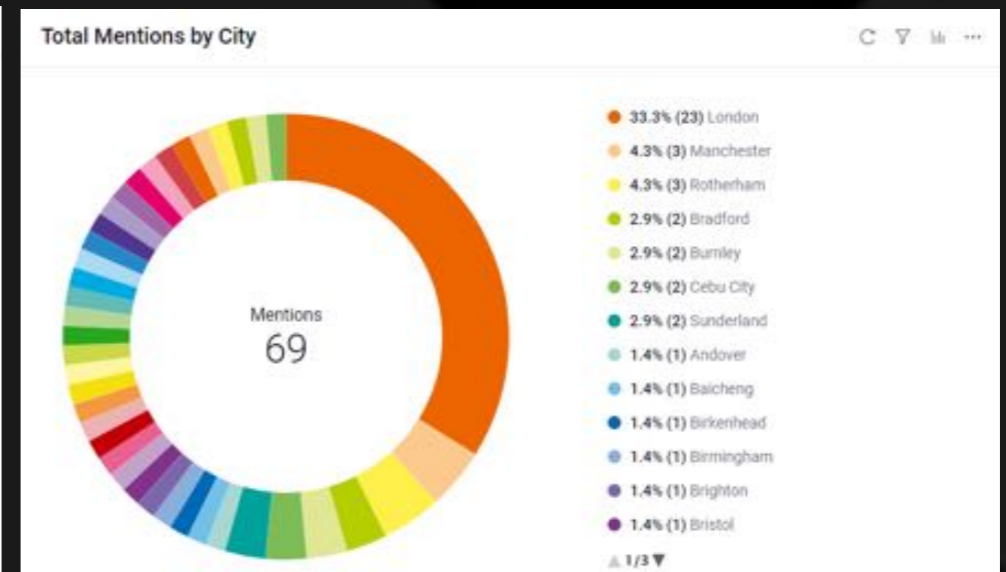
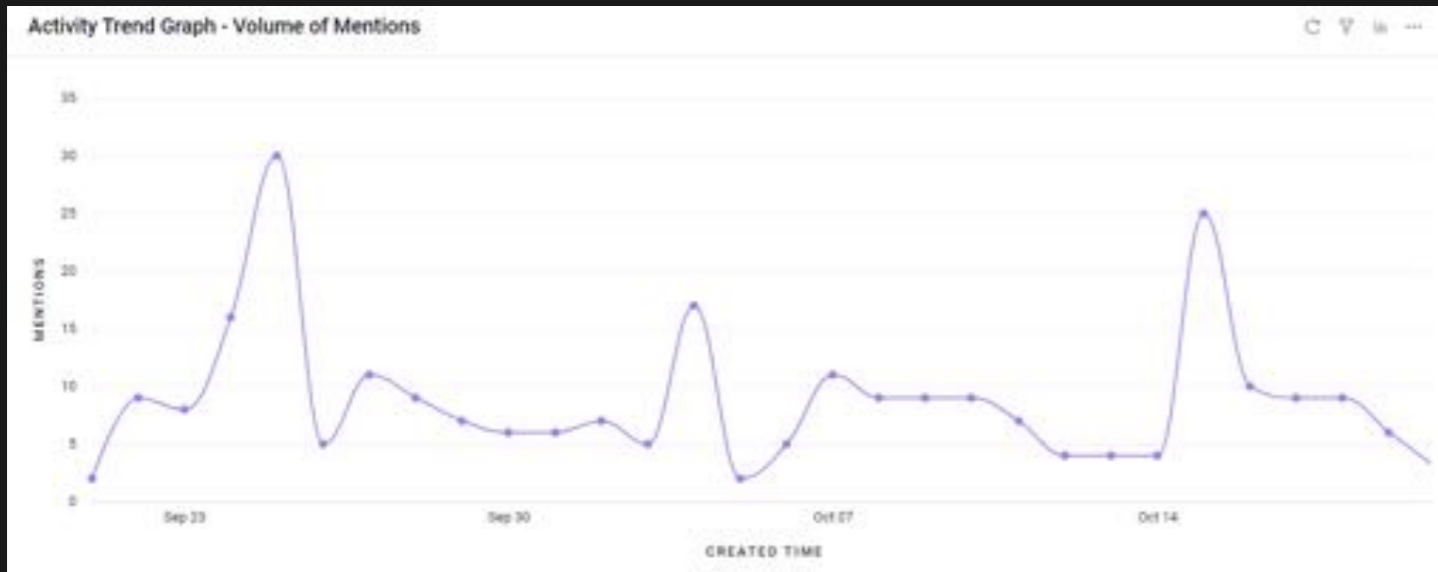
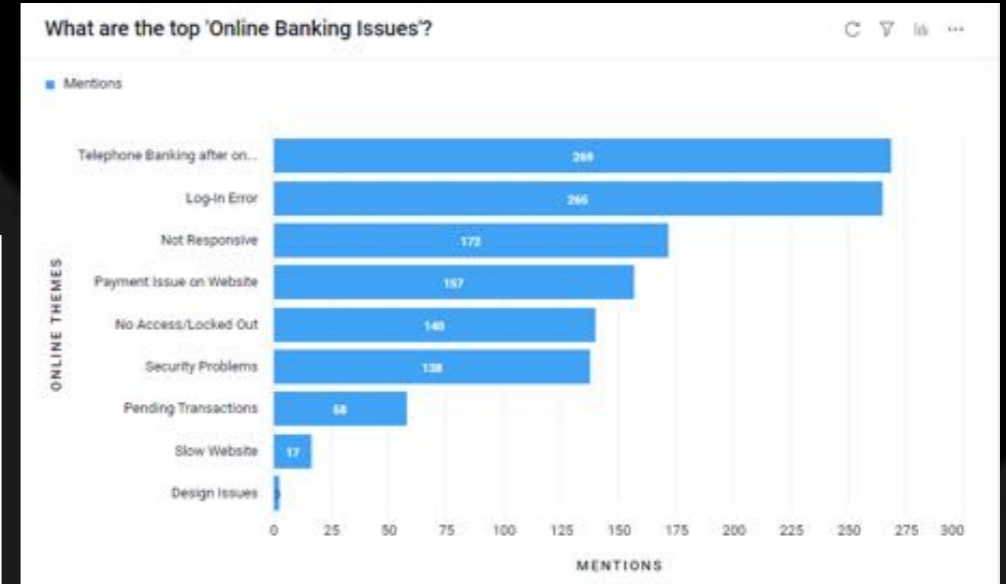
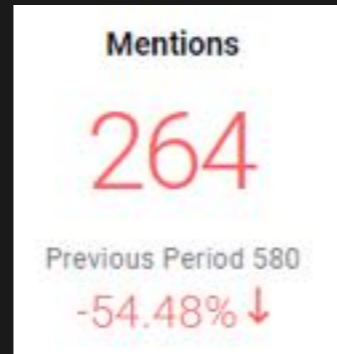


Example: Protest, protests, rally, attack, fraud, stolen, illegal, lawsuit, sued, offline, internet banking



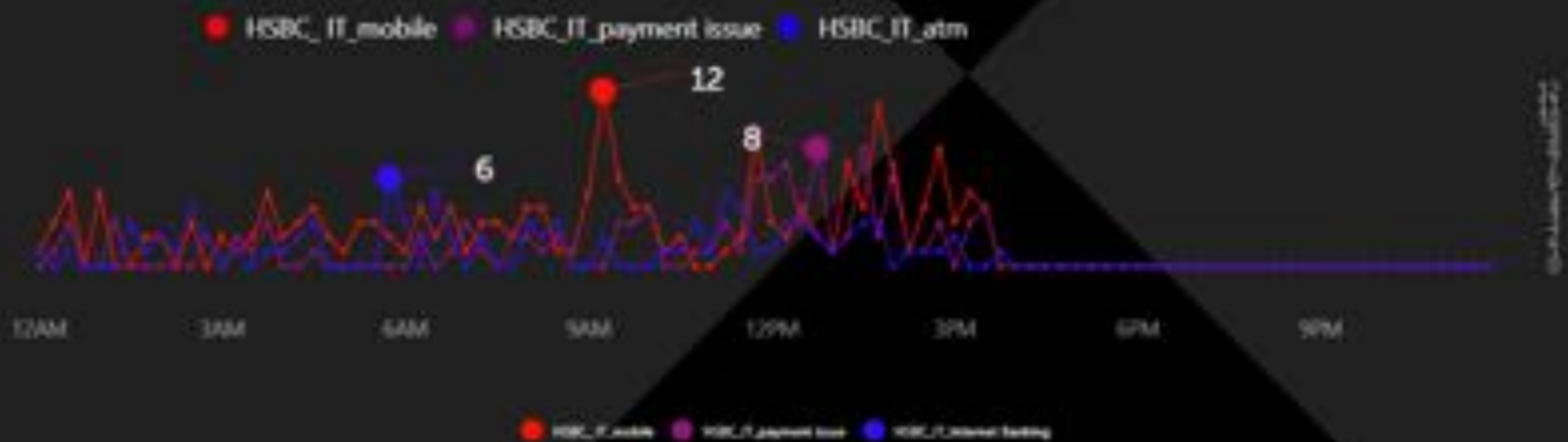
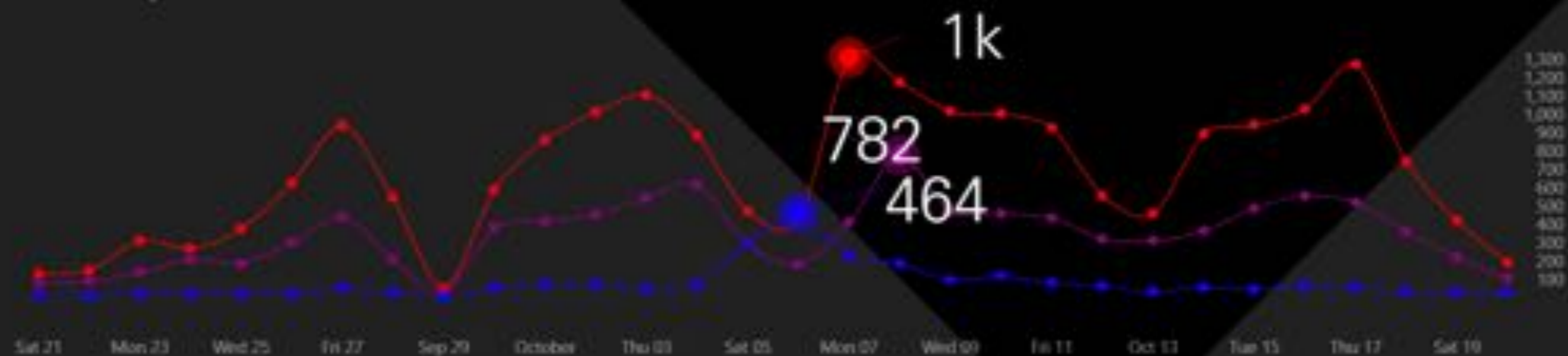
We perform real-time monitoring of our customer facing services

- Instant alerts when keywords are met
- AI analysis of 'usual' verses 'unusual' chatter on specified topics
- Automatically segregate and group topics of conversation for further analysis



IT Service Mentions

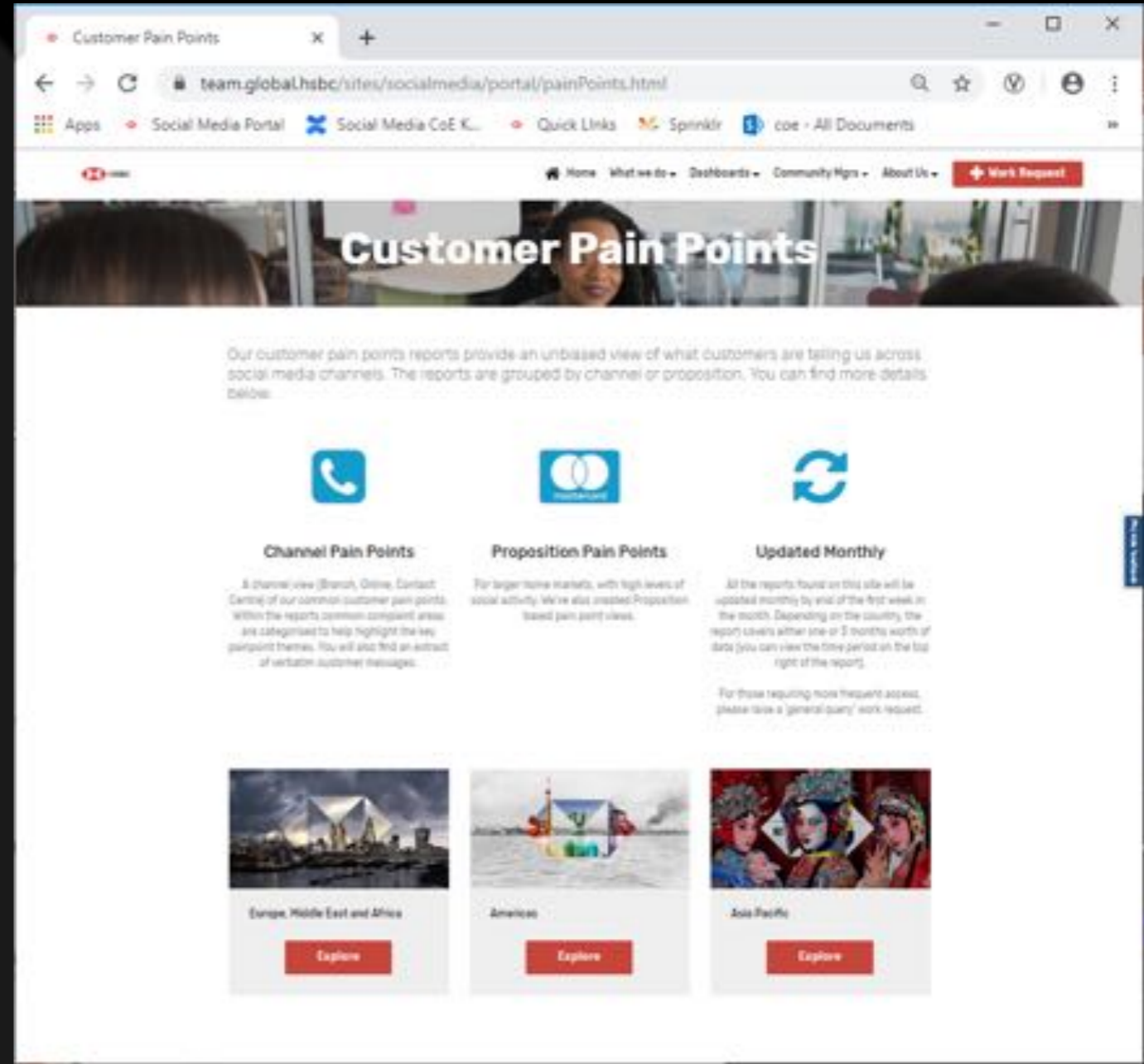
Last 30 Days



Then we got creative...

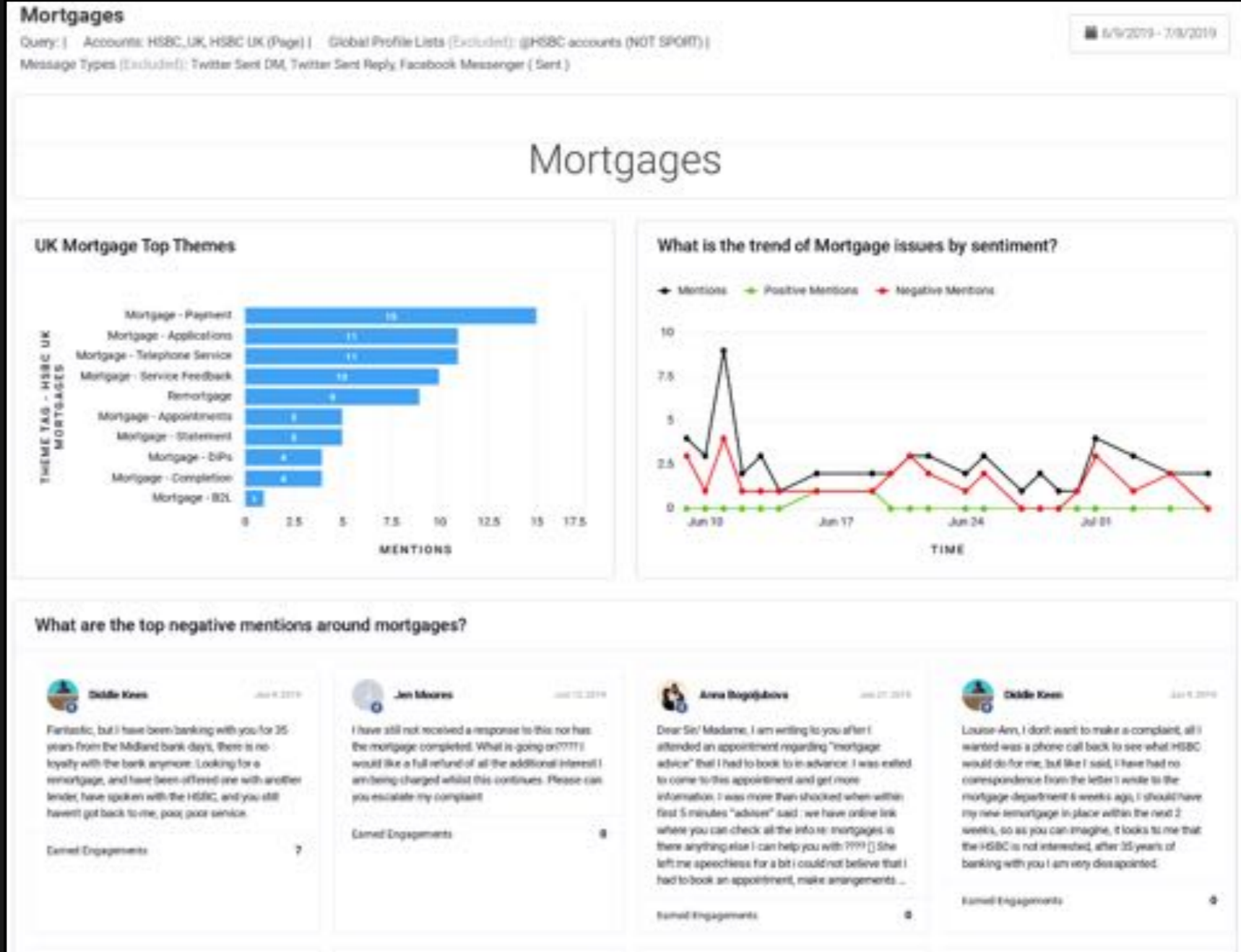
Customer Pain Points

- Unbiased customer perspective
- “Where is it difficult doing business with HSBC”
- Accessible to anyone within the organisation
- Real-time and drill-down dashboards



Mortgage Example

- Sub-topics of conversation
- Emotion and Sentiment analysis
- Ability to benchmark and track changes over time
- Identify consistent pain points to address through internal change programmes
- Look for quick tactical changes to communications and guidance to reduce customer frustration



Can we bring the customer “into the room”?

UK Mobile Banking - Customer Feedback

Last 30 Days



All Mentions 465 ^{14%}



Wish List 61 ^{20%}



Pain Points 26 ^{63%}



Dane Chaffin



@HSBCUKBusiness Your mobile app has refused my Touch ID and manual login details all day. Same thing last week. Please sort out your app. If it continues to interfere with my ability to make payments when travelling I will move my account.



Oliver Morris



@HSBC_UK hey HSBC. When will you be updating your mobile app to show pending transaction coming out of current account. Other major banks - Lloyd's, Barclays etc already have this feature to help manager money. Also what about automatic rounding up and moving to savings feature?



Danny



@HSBC_UK How do I check the remaining allowance on my ISA? I can't see it on the app (which other banks display), I can't see on the website when logged in or on my statement?

UK Mobile Banking - Competitor General Mentions

Last 30 Days



Barclays

841

+246%



Santander

119

+14%



Monzo

884

+2%



fish



@BarclaysUKHelp
@BarclaysUK Is the app
working yet? Still getting
error code 000002



shanny



@santanderuk I'm getting
session timeout in my
app, it's not loading. Any
suggestions? I've cleared
cache and deleted data
and uninstalled it. Still
same problem.



flar



@monzo hi, can you view
accounts you have from
other banking providers on
your app?



HSBC UK Mobile Banking App - GooglePlay Reviews

Last 7 days

7 Day Rating
Average

4.3%

1 day ago



easy to use and well made

Stephen Collins

2 days ago



In the past this app has been very awful but now I can say it deserves the 5 stars as it is very easy to use to move cash and to see all of your statements. Do recommend it!

Mohamed Barakat

1 days ago



quick and easy

Joseph O'Sullivan

1 days ago



Amazing

Barry Thomas

1 days ago



The app should logout itself after you leave you can forget to logout.

Muhammad You

2 days ago



great app

Jawad Sharif

Average Daily Rating



4
Product Rating

Integrating OSINT into our VoC stack

Building the full picture of our customers' voice



- Consistent pain points expressed across all social, contact centre, branch and complaints
- OSINT data can be used as a reliable indicator of service issues that we need to resolve
- Availability of data and the strength of OSINT tools make analysing this data easier than ever before.

Using the customers' voice as our success measures

- ✔ Customer Pain Points
- ✔ Customer Behaviours & Values
- ✔ Customer Needs & Wants

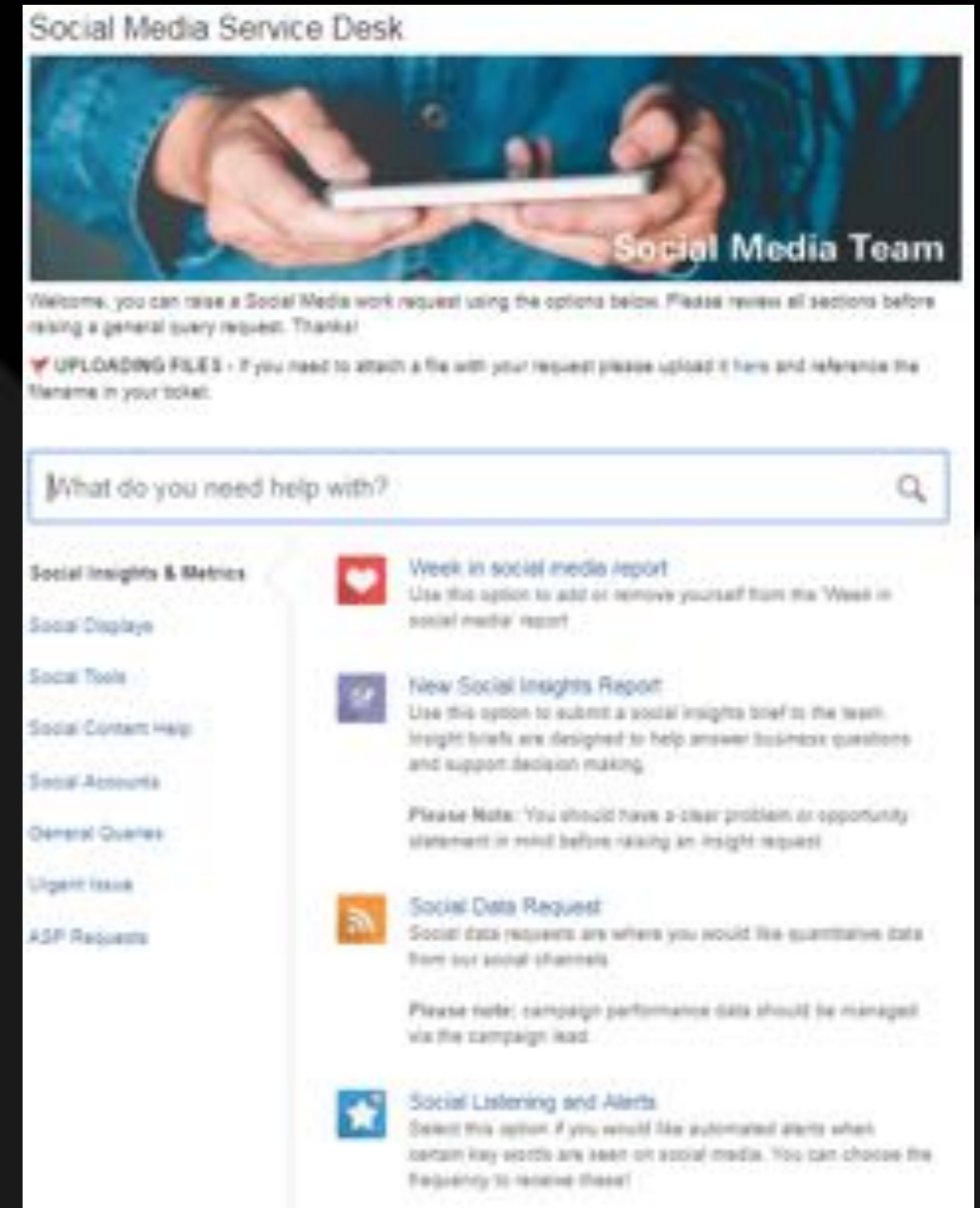


- ✔ Incremental Feedback
- ✔ Success Measures
- ✔ Sentiment Uplift

Making OSINT accessible to colleagues

Making customer insight accessible

- Remove the burden on accessing insight
- Give projects teams a 'win'

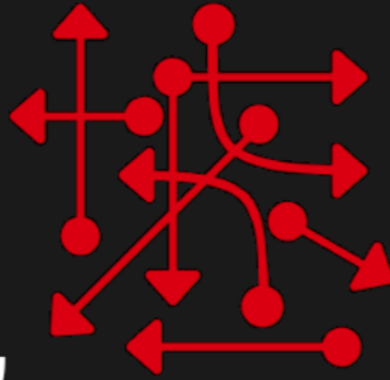
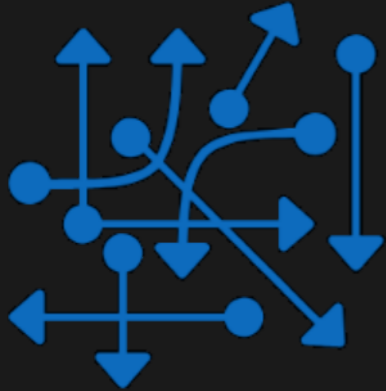


What's on the horizon?

AI Linguistic Analysis

App mentions 2017

App mentions 2019



Topics

Words

Phrases

Grammar



How customers talk about our services now compared to then.



Understand what your customers are more interested in now verses then.



Identify topic trends in discussions over time

Re-cap



OSINT data is vast and growing



Unbiased



Freely Accessible



Automate analysis with AI



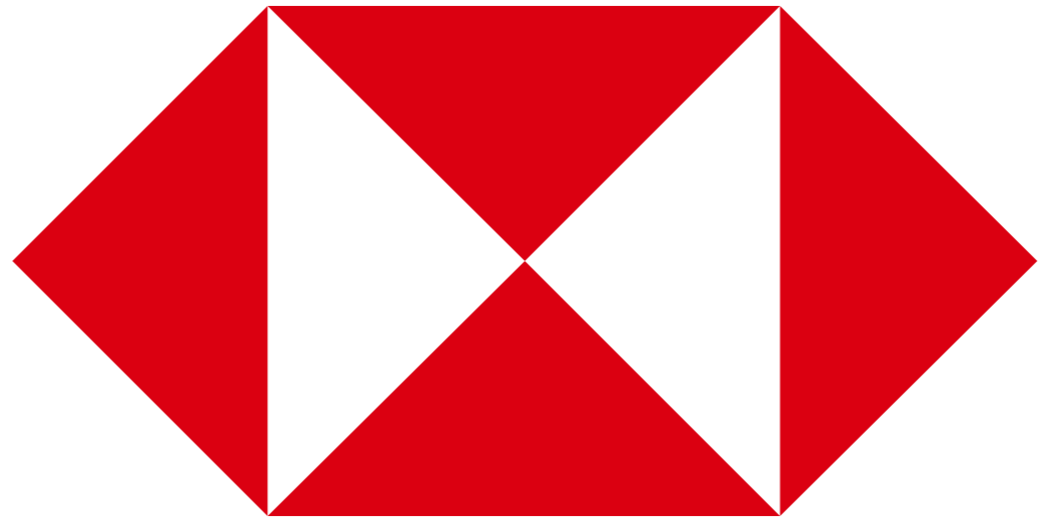
Fix customer pain points



Support Change Management & Embedding



Keep the customer "in the room"



Thank You