

Research on Customer Service of Hongtu Finance E-commerce

ZhiLiang Xia

Wenzhou Vocational & Technical College, Wenzhou. 325035

xia441@sina.com

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Abstract: There are thousands of customers of Hongtu Finance E-commerce. How much dose the enterprise know so many customers? It's incapable of distinguishing them without knowing. What measure should be taken to classify the customers? What form of market activity and care should be adopted to continuously improve the customers' degree of satisfaction? These problems are challenges to manage a relationship between Hongtu Finance E-commerce and the customers. A feasible and necessary scheme for customer service management under this new environment shall be researched in the article.

1. Concept of Customer Relationship Management

CRM (Customer Relationship Management)

The concept of CRM (Customer Relationship Management) has been introduced into China for a few years, and it has many deep meanings. The following are abstracts of different CRM definitions given by some foreign CRM experts, enabling us to have a preliminary understanding of CRM.

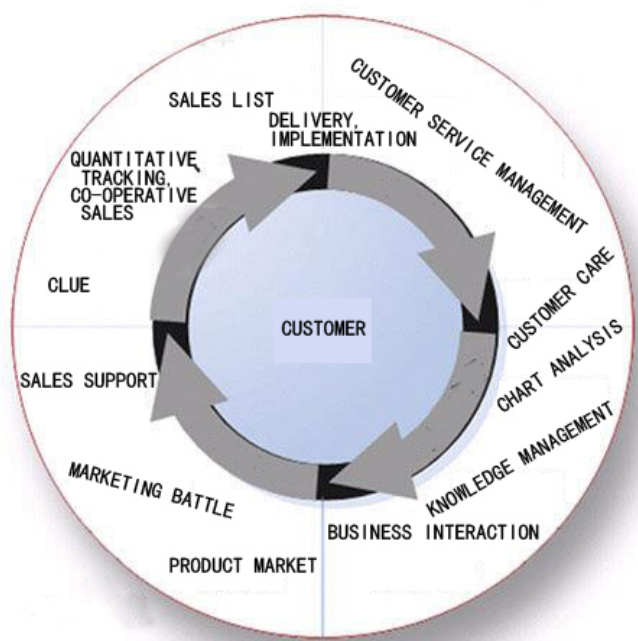


Fig.1 Modular diagram of customer relationship management

Literally, it refers to that an enterprise manages the relationship with the customers through CRM. CRM, a business strategy for selecting and managing valuable customers and the relationship with them, requires that philosophy of business and enterprise culture, focusing on the customers, support effective procedures including marketing, sales and service. If the enterprise is correct in leadership, strategy and enterprise culture, application to CRM will achieve effective customer relationship management for the enterprise.

2. Customer Contents of Hongtu Finance E-commerce

2.1 Analysis of Customer Clusters

2.1.1 Young women as main customer cluster

Female users are far more than male users. According to related investigation, the ratio of female users is 73%, and male users 27% only. It's not difficult to find that relative to the male users, the female users have stronger demand for Hongtu Finance. Moreover, most of the young users are at the ages of 18-39, the ratio of this cluster is 95%, wherein 18-29 years old 59%, and 30-39 years old 36%.

2.1.2 Enterprise and public institution employees and students as main stream

Investigation shows that enterprise and public institution employees and students, accounting for 81% of the customers, are the main customer clusters of Hongtu Finance E-commerce, wherein the enterprise and public institution employees account for 69% (general enterprise employers account for 39%, enterprise managers 12% and government or public institution employees 17%), while the students account for 12%.

2.1.3 Major post-90s customers high in conversion rate of orders online

From the view of age group, owing to a better habit of purchase online, post-90s is E-commerce enterprises' major potential customers. The post-90s do not frequently visit shopping websites, but has a higher order conversion rate; and the post-90s has a high degree of acceptance of mobile purchase, and post-90s' page view can be boosted through that mobile purchase channels take fragmentary time. Therefore, more powerful marketing intensity enables post-90s to be the reserve of age groups visiting the shopping websites, and seizes the opportunity of alternation of age groups.

2.2 Customers' Consultation Contents

2.2.1 Whether or not Taobao Hongtu Finance is safe?

It's true that attached to Taobao Alliance, Hongtu Finance E-commerce shopping is still carried out on Taobao, and Taobao Hongtu Finance E-commerce site only plays a role of shopping guide in the whole process, so that any effect on the quality of commodities will not be caused. But nowadays, more and more Hongtu Finance E-commerce sites have been built, buyers should choose regular Hongtu Finance E-commerce to perform Hongtu Finance shopping.

2.2.2 How to choose Hongtu Finance E-commerce?

Hongtu Finance E-commerce can be widely searched via Baidu, but there is much legerdemain. For the purposes of safe shopping and real Hongtu Finance, the buyers should choose a qualified website, having ICP record and business license which are very important to the buyers. The validity of ICP record and website operation registration date can be inquired on the website of Ministry of Industry and Information Technology of the People's Republic of China, and registered capital and business scope can be inquired on the website of the related administration for industry and commerce.

3. Problems of Customer Management

3.1 Undefined Customer Demand

Customers' demand is always extensive and undefined, and needs to be analyzed and guided. It refers to a process that after a long term of communication between buyers and sellers, the buyers' desire for products as well as purposes, function and styles of the products are gradually explored, and the buyers' undefined mental recognition is precisely described and showed.

3.2 Employees' Incomprehensive Business Knowledge

Generally, the business scope of Hongtu Finance is wider, and customers' problems are similar but wide in business scope. Operators are required to know business of every department or section of Hongtu Finance, such as Hongtu Finance Management, Hongtu Finance Treasure Usurpation, Super Hongtu Finance, and Super Discount, so as to answer the customers' problems. Due to training or group header's propaganda and guide, etc., the employees cannot know comprehensive business consulted by the customers, after that, much consultation is generated, accordingly, customer's call become more. Salesmen play a great role herein. The salesmen's work directly affects the relationships among suppliers, sellers and consumers.

4. Improvement Countermeasures

4.1 Define Customers' Demand

4.1.1 Understand customers' demand in a questioning method

Questioning is the most direct, simple and effective method for understanding the customers' demand. The customers' demand can be accurately and effectively understood via questioning, in this way, service required can be offered to the customers. In practice, the following questioning methods can be flexibly selected and applied:

(1) Questioning questions: Direct and defined questions enable the customers to give you unknown particulars, for example, you can ask a question "Xiaozhu, what's happening when you operate an APP?" This is always the first question in service, aiming at obtaining more particulars.

(2) Closed questions: The customers give an answer "Yes" or "No" to the closed questions, for the purpose of affirmation of facts. Problems of the customers' viewpoints, desire or feedback can be quickly found through this kind of questions, and the causes of these problems can be found. For example, the customers give an answer "Yes" or "No" to the problem that "Xiaozhu, when the APP is in failure, whether or not you are operating other APPs". If no answer is given, other problems should be asked continuously, in this way, problems are affirmed.

(3) Problem of knowing the other side's identity: when beginning to talk with the customers, you can ask some questions about the customers' identity, such as name, account number, contact number, employer, position, etc., for the purpose of acquiring information for solving problem.

(4) Descriptive problems: Making the customers to describe condition and show their viewpoints facilitate understanding the customers' interests and problems.

(5) Questions clarified: Making inquiries in due time and clarifying problems mentioned by the customers also facilitate understanding the customers' demand.

Asking questions in due time, listening attentively and observing the customers' words and behaviors can understand their demand and ideas, so that better service will be offered to them.

4.2 Perfect Contents of Services to Customers

4.2.1 Improve customer service perception

Customer service perception can make changes along with contents and quality of products and service offered by an enterprise, therefore, customers' perception will be within a controllable range through enhancing management of customer service perception and building a closed-loop mechanism of service perception analysis and comment, service perception promise, service perception achievement and service perception guarantee.

4.2.2 Optimize co-operative enterprises' products

Since quality is the life, after understanding the customers' demand, improving the co-operative enterprises' products or developing new products will greatly improve the customers' degree of attention and satisfaction of the enterprise. Moreover, employees are trained to know products, and required to clearly describe product problems received, including uses, maintenance, etc. of products, respond to the customers' demand in time, and report problems not solved by themselves

to leaders in time. Subsequently, the leaders make arrangements for timely settlement of customers' demand.

4.3 Entries for Timely Feedback of Customers' Problems

Aiming at the quality problem of commodities sold by Hongtu Finance or on a co-operative platform, and a problem of participating in activities, not be solved by Hongtu Finance as soon as possible, multiple entries for contacting businesses or customer service of Hongtu Finance should be opened.

First of all, in particulars of products on Hongtu Finance APP or website, "Xiao Neng" responsible for contacting businesses or Hongtu Finance is established, aiming at the problem that "Xiao Neng" cannot feed messages at the first time, automatic dialogue technology is offered to guide the customers to service themselves. If not solving problems by themselves, the customers can be guided to leave a contact, which is submitted to Hongtu Finance specialist to solve.

Secondly, a message or mail window is arranged on the official website of Hongtu Finance. When users check business or stores' activities, information can be transferred to Hongtu Finance via the newly arranged port at the first time, Hongtu Finance's staff can check information with the businesses at the first time, and then transfer it to online service for the purpose of offering solution for subsequent user consultation.

Lastly, as for the distribution of customer flows at the telephone end, WeChat end and website end, the users are guided to consultate in different manners, in this way, the problem that the users queue at the same port for a long time and cannot get answers from Hongtu Finance customer service in time is solved well.

5. Summary

The analysis of the customer relationship management of Hongtu Finance E-commerce has very great significance to Hongtu Finance E-commerce itself, but in the process of research, the greatest beneficiary is Hongtu Finance. No matter from the point of principles of customer relationship or the current work, it always has good educational significance.

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