

## BEA'S INNOVATION DIRECTION DELIVERS GROUNDBREAKING BANKING SERVICES

### 東亞銀行創新領航 開創未來銀行服務

Interviewed by Mr. Gilbert Chan



"We are passionate about technology and strive to delight our customers with groundbreaking features. This vision motivates our continuous improvement and drive for excellence" - **Vincent Hui, General Manager & Head of Personal Banking Division of the Bank of East Asia.**

東亞銀行總經理兼個人銀行處主管許文森：「我們對科技創新充滿熱情，不斷為客戶締造驚喜，這個願景帶領著我們精益求精，不斷進步。」

As the first bank in Hong Kong to launch online banking services, Bank of East Asia (BEA) has been energetically developing new services, products and channels for many years. From its online and mobile banking, to the recently-launched 'digital branch' and a series of high-end smart devices, BEA operates in a different way to its more conservative competitors.

Vincent Hui, General Manager & Head of Personal Banking Division of the Bank of East Asia, explains, "Digitalisation of banking services is an inevitable market trend. At BEA, we work at creating innovative banking services to provide a simpler and faster banking experience. At the same time, we have also enjoyed significant cost reductions and enhanced efficiency."

#### Hong Kong's first bank to go fully online

Since the development of its first-generation online banking service in 1998, BEA has been persistent in pursuing innovative technologies. Mr. Hui recalls that in those early days online banking development was expensive, and the "Millennium bug" issue had to be forestalled, but there were no suitable solutions available in the market. BEA therefore established a dedicated IT research and development team to develop online banking services, and became the first bank in Hong Kong to launch this kind of service successfully.

Mr. Hui emphasises the importance of persevering with the difficult path: "It's always easy to purchase a solution from the market, but then we wouldn't own it and would have no control over patented technologies either. Ultimately, if we have to follow the developer's design concept, the system can end up becoming an obstacle to long-term development."

BEA's first online banking service was launched in 1999, delivering outstanding quality and exceeding customers' expectations. More importantly, the team solved a multitude of technical issues during the development process and succeeded in fully realising BEA's online banking service concept.

作為第一家在港推出全面網上銀行的東亞銀行(BEA)，一直在開拓創新服務、產品及渠道方面十分進取。無論是網上銀行、手機銀行、以至近年推出的智能數碼分行及其一系列高端智能設備，均與傳統保守的同業截然不同。東亞銀行總經理兼個人銀行處主管許文森表示：「銀行服務數碼化是大趨勢，東亞銀行開拓嶄新的銀行服務，不但為客戶提供更簡化更快捷的理財體驗，更在節省成本及提高效率方面十分顯著。」

#### 香港第一家全面網上銀行

東亞銀行對創新科技的追求與執著，源自1998年籌建第一代網上銀行服務。許文森指出，當年開拓網上銀行造價昂貴，又需避免千年蟲（Millennium Bug）的問題，可是坊間卻沒有相關的方案，於是東亞銀行建立專屬的IT研發團隊開發網上銀行，成為香港第一家銀行推出網上銀行服務。

對於捨易取難，許文森強調這種堅持絕對重要。他說：「購買外來解決方案當然省時方便，但擁有權不在自己手裡，失去了技術專利的控制權，也要跟從開發商的設計理念，慢慢會令系統變為日後長足發展的負擔。」東亞銀行第一代網上銀行服務趕在1999年推出，不但服務質量及客戶反應超出預期，更重要的是在開發過程中解決不少技術難題，能將東亞銀行的網上銀行服務概念完全實踐出來。

## Launch of innovative i-Teller services

Technology has disrupted the traditional business model, and banking services have evolved to cater to the ever-changing market demand. The BEA team has in no way slowed its pace of developing technology, and in recent years it has satisfied market demand for extended opening hours by launching the i-Teller, the first such device to complete banking transactions.

Mr. Hui comments, "Extending opening hours would have involved additional human resources and operational costs at all our branches. We had to solve this problem with a new, cost-effective approach." In 2011, this led the team to introduce an integrated customer service centre, video conferencing platform, and interactive control experience called i-Teller.

"The first step is always the hardest," says Mr. Hui. "No matter how innovative and well-prepared one may be, it is the determination to get started that is most important."

He believes the launch of i-Teller, combining hi-tech and innovative services, reduced the limitation of face-to-face sales services during business hours. Eight staff are responsible for over one hundred i-Teller services, using video conferencing to provide personal customer service. These teller services extend branch operating hours from 9 a.m. to 7 p.m., Monday to Saturday.

"The i-Teller has been a great entry point for our transformation of traditional banking services," Mr. Hui explains, "not only in saving human resources costs, but also by enhancing the customer experience."

## 視像櫃員 i-Teller 破革誕生

科技改變傳統營商環境，銀行服務也要迎合市場所需求變。東亞銀行團隊不斷推陳出新，當中第一台能進行銀行交易的視像櫃員（i-Teller）便啟始於市民對延長銀行服務時間的要求。他表示：「延長銀行服務時間涉及人力資源及營運成本，考慮到全部分行額外增加的開支，必須採用新方法，提升成本效益。」於是團隊便構思如何將客戶服務中心、視像會議及互動操作體驗整合成為 i-Teller，並於2011年率先推出市場。



許文森說：「萬事起頭難，無論構思有多創新準備有多充份，最重要是要有開始的決心。」他認為i-Teller推出，結合高科技及創新服務，解決了在營業時間才做到面對面銷售的問題。現有超過100個i-Teller背後由8名員工負責，利用視像會議與客戶真人對話，提供服務。i-Teller能有效延長銀行營運時間，提供星期一至六早上9時至晚上7時的櫃員服務。他強調：「i-Teller是很好的切入點改革傳統銀行服務，不但節省人力成本，更提升客戶服務。」



BEA is actively rolling out its digital branch plan, and aims to implement paperless operation in around 80 branches by the end of 2017, signifying a redefinition of the banking industry. 東亞銀行全面推行「智能數碼分行」計劃，目標於2017年底前實現旗下全港約80間分行無紙化運作，為創新銀行服務寫下新定義。

## Digital branches deliver new approach to banking services

The digital branch is a simplified but highly effective solution, equipped with a series of digital devices and integrated online and physical operations. Not only does it enhance the customer experience, its operations are also paperless, thus helping to protect the environment. In 2014, BEA launched its first digital branch in ifc Mall in Central. The digital branch is equipped with i-devices developed in-house, including:

## 智能數碼分行 展現理財新路向

「智能數碼分行」是一個精簡高效的方案，配備一系列數碼裝置，全面結合網上與實體兩種營運模式，不但提升客戶體驗，其無紙化運作大大減低對環保的傷害。東亞銀行於2014年於中環ifc商場開設首間「智能數碼分行」。現時「智能數碼分行」配備以下自行研發的先進科技：



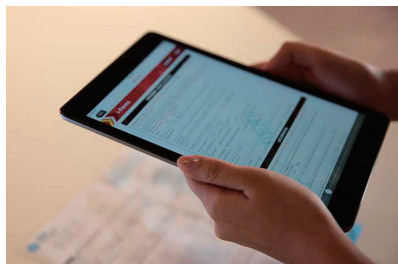
**i-Counter** - Interactive touchscreen that can be converted to i-Teller mode, enabling customers to talk to customer service officers directly by video conference.

互動輕觸屏幕可轉換為視像櫃員（i-Teller）模式，客戶可透過視像電話直接與客戶服務員對話。



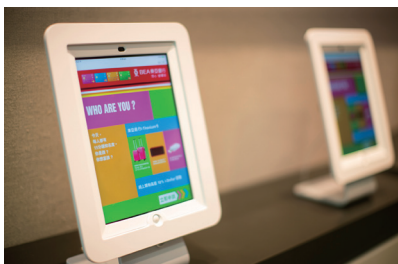
**i-Window** - An interactive touchscreen with movable panel that provides detailed information about investment products, and also allows customers to apply using electronic signatures and real-time audio/screen recording.

可轉動的互動輕觸屏幕裝置提供投資產品詳情，讓客戶透過電子簽名、即時音頻及影像記錄以電子形式申請投資產品。



**i-Kit** - Optical character recognition and electronic signature technology enable fast electronic applications for regular banking products.

光學字元辨認及數碼簽署技術能讓日常銀行服務的電子申請程序更快捷。



**i-Zone** - Self-service kiosk for credit card applications

可以自助形式快速申請信用卡。



**i-Panel** - Customers can use near-field communication (NFC) or QR codes to download leaflets, application forms, and other documents straight to their smartphones.

利用手機近距離無線通訊（NFC）或QR碼，下載單張、申請表及常用表格。

Mr. Hui points out that the digital branch operates in a flexible manner. The manpower and back office space required for a digital branch is much less than for a traditional branch, making it is perfectly fitted for Hong Kong's high-rental business environment.

A traditional branch requires at least 2,000 square feet for the back office operations, tellers, and customer queuing area. By contrast, the digital branch in Times Square, Causeway Bay takes up only 200 square feet, saving a great deal of space and rental cost. At the same time, the digital branch promotes an energetic and modern image for BEA and helps to attract young customers. Approximately 30% of new customers at the digital branches are young people and professionals of under 30 years old. The average digital branch account balance per customer is 35% greater than that of traditional branch customers, while the average mortgage amount is 65% greater.

BEA is actively rolling out its digital branch plan and aims to implement a fully paperless operation in around 80 branches by the time of the bank's 100<sup>th</sup> anniversary at the end of 2017.

### Lightning-speed renovation in just 36 hours

The digital branch is a key milestone for BEA. Its great challenge is to roll out this overhaul without disrupting existing banking services. Mr. Hui explains that when they upgrade any traditional branch to a digital branch, they have to fully utilise the non-opening period, the golden 36 hours between Saturday and Sunday.

In order to achieve this goal, BEA set up a dedicated team and spent three months studying the correct approach to rapidly upgrade a traditional branch to a digital branch, even establishing

許文森指出，「智能數碼分行」營運模式極具彈性，人手需求和後勤人員辦公面積均較傳統分行低，尤其適合香港租金昂貴的營商環境。傳統分行由櫃員、後勤營運地方及客戶輪候位置，佔地至少需2,000呎，但銅鑼灣時代廣場「智能數碼分行」只佔地200呎，大大節省地方及租金。同時，「智能數碼分行」打造年輕、富現代感之形象，更容易吸納年青客戶。「智能數碼分行」有近3成新客戶為30歲以下年輕及專業人士，以每客戶計之存款結餘增加35%，而按揭貸款的平均提取額亦增加65%。

東亞銀行正全面推行「智能數碼分行」計劃，目標於100週年紀念（即2017年底前）於全線約80間分行推行無紙化數碼運作。

### 黃金36小時極速變身

「智能數碼分行」是東亞銀行的重要里程碑，不過要落實推出市場，又不影響現有銀行服務，實在極具挑戰。許文森解釋，每一家傳統分行轉變「智能數碼分行」，需要有效運用銀行服務的休息時間，即是星期六至日的「黃金36小時」。為此，東亞銀行成立了專項團隊，花了3個月時間研究如何為傳統分行迅速變身為「智能數碼分行」，更建立了一個模擬數碼分行進行培訓及壓力測試，準備充足才落實推出市場。現時東亞銀行平均每星期將一家傳統分行轉變為「智能數碼分行」，截至6月底已有合共33間「智能數碼分行」。

a mock digital branch for training and stress testing. Only after this thorough preparation was the digital branch finally introduced.

At the moment, BEA renovates one traditional branch into a digital branch on average every week. As of the end of June this year, BEA had 33 digital branches in operation.

### BEA App's integrated experience for banking and daily life

With regard to mobile banking services, Mr. Hui explains that the BEA App not only provides a variety of banking services, but now also hosts an array of innovative functions that address the daily needs of customers, including i-P2P – a person-to-person money transfer service, Shop Smart – an online shopping platform, and i-Coupon – an electronic coupon function.

With i-P2P, customers are able to make instant payments to friends by entering their mobile phone numbers (the recipients can be non-BEA customers). In order to further enhance the functionality of i-P2P, BEA has introduced i-Wishes – a money-transfer system with elegant greetings cards, and i-Laisee during the Chinese New Year, allowing customers to send their greetings and give red pockets in a convenient and environmentally-friendly way.

The Shop Smart online shopping platform provides a wide range of selected products at discounted prices. Customers can order their favourite items through several simple steps and choose self-collection or free delivery. Credit card bonus points can be easily redeemed for an array of i-Coupons.



BEA has established a 3,500 square-foot Innovation Centre in Kwun Tong as a hub for developing and showcasing the bank's next-generation smart technologies. 東亞銀行在觀塘設立佔地逾3500尺的Innovation Centre（創新中心），作為研發及展示新一代智能科技的基地。

### BEA Innovation Centre

BEA values creativity and strives to develop innovative banking services. To drive sustainable innovation, BEA has established a 3,500 square-foot Innovation Centre in Kwun Tong, aiming to gather staff from different departments to develop a wide range of innovative solutions and realise creative concepts. The Innovation Centre is divided into 3 key areas – the iCentre, iHub, and iLab – each of which plays a key role in showcasing next-generation smart technologies, and in developing, testing and evaluating creative concepts.

### BEA App創新功能 生活、理財二合一

至於手機銀行服務方面，許文森指出東亞銀行的BEA App除了提供多元化銀行服務外，還推出多項圍繞客戶平日生活所需的創新服務，包括「i-P2P」個人對個人轉賬服務、「Shop醒」購物平台及「i-Coupon」優惠券。透過「i-P2P」客戶只須以收款人的流動電話號碼，可即時轉賬現金予親友，收款人更不限於東亞銀行客戶，為提升「i-P2P」功能，推出了附設多款精美賀卡之「i-Wishes」及新年期間限定之「i-利是」，令客戶可用更方便、更環保的方法送禮及派利是；「Shop醒」購物平台提供多款



The i-P2P/i-Wishes functions of the BEA App provide highly secure person-to-person payment services: to receive the money transfer, a recipient is only required to enter an authentication code set by the sender. i-Wishes allows customers to make a money transfer together with an elegant greeting card.

BEA App內之i-P2P/i-Wishes提供高度安全的個人對個人支付服務，收款人只須以付款人自設的驗證碼接收款項；而透過i-Wishes送禮更可連同精美賀卡一起發送，別具心思。

精選優惠產品，客戶可選擇自取或免費送貨，只須輸入簡單資料，即可完成交易。客戶亦可隨時以信用卡獎分兌換及使用各款「i-Coupon」，方便又環保。

### Innovation Centre創新中心

東亞銀行著重創意，銳意革新銀行服務。為了持續推動創新，東亞銀行在觀塘設立佔地逾3500尺的Innovation Centre，讓不同部門的員工聚集一起研究不同的創新方案，實踐理念。Innovation Centre劃分為3個區域包括iCentre、iHub及iLab，展示新一代智能科技，也是作為研發、測試及評估創新理念的基地。

許文森認為以大數據分析客戶的生活形態及使用銀行服務習慣是發展金融科技（FinTech）不可逆轉之趨勢，亦幫助銀行提供更個人化的服務。團隊於Innovation Centre分析客戶喜好與消費習慣，讓銀行可針對不同客戶群而提供更個人化的理財服務。

Innovation Centre提供源源不絕的創新成果，力求在科技、產品設計、客戶體驗方面不斷推出嶄新方案。

Mr. Hui believes that another irreversible trend of FinTech development is the use of big data to analyse customer lifestyles and behaviours in using banking services, which can also help the bank to provide more personalised services. The team at Innovation Centre has also started using big data to analyse customer preferences and purchasing behaviours, which enables it to provide specialised banking services to different kinds of customers.

The Centre has already provided numerous innovations in technology, product design, and customer experience which the bank is continuing to develop.

### **BEA cares about people and user experience**

Mr. Hui emphasises that, whether in online banking, mobile banking, or the digital branch, personalisation is the cornerstone of the design concept, and the bank makes user experience its top priority. He goes on to say, "We have to understand how our customers and staff feel. Using the latest technology, we provide personalised services to our customers with a wide range of benefits and conveniences to attract them to shift from traditional practices to digital services."

One example of this is the i-Window, which BEA launched to the market after five internally-revised versions. The final version focused on the customer experience and interaction between customers and relationship managers, thus streamlining the selling process for investment plans. The bank also has an "i-Team" at digital branches, who introduce and assist customers in using the digital devices.

BEA is committed to driving the development of the banking industry by launching and transforming new products and services which can improve upon traditional banking services.



### **以人為本 用戶體驗至上**

許文森認為，無論是網上銀行、流動銀行及智能數碼分行，背後的设计理念著重人性化，講求用戶體驗至上。他說：「我們要明白客戶與職員的貼身感受，透過科技將服務人性化，客人自然會捨棄傳統模式而採用數碼服務。」

例如i-Window，經歷了5個版本修正才推出市場，最後版本更著重客戶體驗及與客戶經理之間的互動，讓投資計劃的銷售過程更流暢。又例如「智能數碼分行」專設i-Team以介紹及協助客戶使用不同的數碼設備，照顧不同客戶的需要。

東亞銀行決意為傳統銀行服務推陳出新，帶領銀行業不斷向前。

