

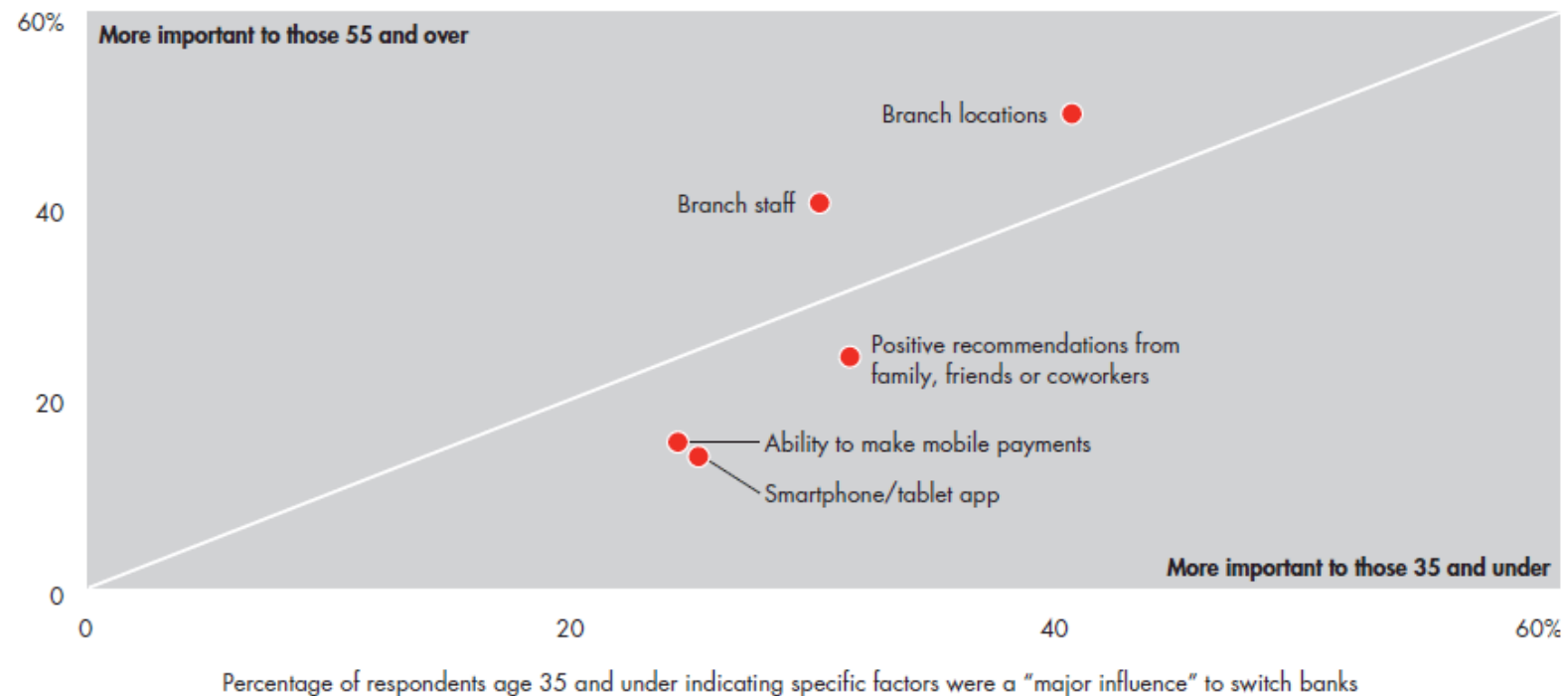
Better Banking with CitiFitz

- CITI HK FINTECH CHALLENGE 2017

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In the US, older customers put relatively more value on branch location, while younger customers care more about mobile applications and recommendations

Percentage of respondents age 55 and over who said specific factors were a "major influence" on their decision to switch banks (US, 2013)



Note: The data was indexed for frequency of "major influence" for both 35 and under and 55 and over segments

Source: Bain/Research Now US NPS survey, 2013

Customer Loyalty in Retail Banking: Global Edition 2013

The younger generation

- The survey above shows, mobile/digital banking is more popular than branch banking;
- They rely heavily on recommendations from their social network, such as family, friends and colleagues;
- Than means, banks increasingly have opportunities to excel at moments of truth in the customer experience.

The Simplicity of Citi API

```
# Get customer accounts

import requests
import json

for key, val in sandbox_users.iteritems():
    headers = {
        'Authorization': sandbox_users[key],
        "uuid": "26eeala2-8e64-494c-bf19-fd31b255831c",
        "Accept": "application/json",
        "client_id": "33e1afee-b172-4266-b3f3-354a865bbbf5"
    }

    r = requests.get('https://sandbox.apihub.citi.com/gcb/api/v1/accounts', headers=headers)
    with open('data/accounts/%s/summary.txt' % key, 'w') as f:
        f.write(r.text)

accounts = json.loads(r.text)

# Get customer transactions
for acct in accounts['accountGroupSummary'][0]['accounts']:
    print(acct)
    print('-----')
    for k, v in acct.iteritems():
        accountId = v['accountId']
        r = requests.get('https://sandbox.apihub.citi.com/gcb/api/v1/accounts/%s/transactions'
                        % (key, accountId), 'w') as f:
            with open('data/accounts/%s/transactions-%s.txt' % (key, accountId), 'w') as f:
                f.write(r.text)
```

* Citi API code sample

The Limitation of Citi API

- The above code shows the simplitiy of calling Citi API to obtain various information given the authorisation from the customers;
- However, even it makes the data accessible much easier;
- It still only have a single view of the customers;
- It is hard to drive better and personalised experience with only those data.

Beyond Banking with Pedometer

The basic ideas:

- Know where your customers are;
- Keep your app running on their mobile devices;
- Then, your app will be much more capable to gather data;
- We can understand our customers with more data;
- Produce proper and more personalised offers;

Beyond Banking with Pedometer

The basic ideas:

- Increasing customer engagement by setting goals for your customers;
- Increasing customer loyalty, attracting new customers, and minimizing competitive pressure;
- Reaching target customers through marketing campaigns ahead of competitors.

Sum up

The unique feature of mobile technology is providing an excellent opportunity to promote banking services and productions to the customers anytime, anywhere and in a personalized way.

Thank You.