

# **What Should Financial Companies Know Before Implementing Customer-Oriented Personalization**

Student: Chia-Yu (Michelle) Lin

Advisor: Eugenia Huang

Department of Management Information Systems  
National Cheng-chi University

## **Abstract**

Personalization is gaining increasing popularity among enterprises that strive to win a competitive edge by knowing and serving their customers better. This paper begins with an examination of the interdependency and inseparability between personalization and customization. An overview of personalization applications, technologies, and design techniques is then presented.

As ‘customer’ is the theme of personalization, criteria that affect customers’ acceptance and evaluation of personalization initiatives are then explored using a 3-stage Delphi method. Differed from many researches that examine personalization through the corporate / implementer’s lenses, this study looks at personalization practices in Taiwan’s financial industry – from a customer perspective. For such purpose, a financial personalization model is constructed from a customer standpoint. Two main questions to explore are: (1) how well do customers think personalization is being implemented in Taiwan’s financial industry, and (2) which areas are in desperate need for improvements.

Research results reveal that customers evaluate personalization efforts from a cost-benefit viewpoint. Potential costs include concession in privacy and concerns of possible promotion annoyance. On the other end of the scale, the main source of benefits is good and accurate personalization. In the case of financial industry, good personalization means precisely tailored information delivered at the right time and place.

Unfortunately, the research also shows that currently the costs outweigh the benefits. Three suggestions are proposed: (1) give customers more control in the personalization process, (2) respect customers’ privacy, and (3) offer customers truly tailored information instead of an excuse to annoy customers with unwanted promotions.

# 金融業在設計顧客導向個人化前應有之認知

研究生：林嘉宇

指導教授：管郁君 博士

國立政治大學 資訊管理研究所

## 中文摘要

在目前競爭激烈的商業環境中，個人化服務逐漸受到重視，並被公司視為增加競爭力的利器。此篇論文首先釐清個人化與客製化之間的關係，再將個人化相關的應用、技術及設計方法做一個基礎性的探討。

由於“顧客”是個人化的重心，此研究以三階段的 Delphi 研究方法探究哪些因素會影響顧客對於個人化服務的評價。許多個人化相關的研究是以公司的角度為出發點，但此研究則是以顧客的觀點來看台灣金融業的個人化服務。研究的兩個重點為：(1) 顧客對於台灣金融業目前的個人化服務評價為何？(2) 台灣金融業在個人化服務方面最需要改進的部份為何？

研究結果顯示，顧客是以一個 cost-benefit viewpoint 來評量企業所提供的個人化服務。對顧客而言，costs 包括隱私上的損失及推銷和廣告所可能帶來的困擾。而 benefits 的主要來源則是好又準確的個人化服務。針對金融業來說，好又準確的個人化服務便是對個人需求經過精確的量身訂做後的資訊，在最適當的時間、地點以適當的管道提供給顧客。

研究結果也顯示，目前台灣金融業的個人化服務仍需要很大的努力與改進。此研究也整理出三個建議：(1) 在個人化的過程中給顧客更多的掌控權；(2) 尊重顧客的隱私權；(3) 提供真正量身訂做的個人化服務，而不是把個人化當作推銷的藉口。