

For Immediate Release

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### **Implementation of a Chatbot Marketing Tool Using Conversation Tech**

- Realize the best customer service for each customer using conversation data with customers -

Tokyo (Thursday, December 6, 2018) --- Shinsei Bank will implement SYNALIO\*<sup>1</sup>, a chatbot marketing tool using “Conversation Tech”<sup>2</sup> in the Bank’s website in December 2018 in order to respond to questions and inquiries from customers using a chat service. Conversation Tech will be provided by Givery, Inc. (Shibuya-ku, Tokyo; Representative and CEO: Takashi Ide; hereinafter, “Givery”).

Recently the financial business world has been implementing chatbot as a tool for serving customers, but most of the services are being provided by a free-input-type chatbot through natural language processing\*<sup>3</sup>. The Free-input-type chatbot troubles customers to verbalize their concerns and what they are looking for, because financial transactions have many difficult terms. Shinsei Bank has therefore decided to adopt a conversation selection-type chatbot where chatbot proposes customers in which type of conversation they may wish to engage.

Traditionally, Shinsei Bank has been providing the same information and contents to a large number of anonymous customers visiting its website. However, by using SYNALIO, Shinsei Bank will be able to develop conversations and provide web content in line with our customers’ needs based on the conversation histories with them. Shinsei Bank will also be able to enhance its service level and marketing power for anonymous customers by interpreting their purposes of visiting the Bank’s website, their needs and their level of interest. Furthermore, SYNALIO is easy to implement and improve, and its conversation choice-type service does not require a lengthy learning process as do general AI chatbots. SYNALIO can also provide customers with a comfortable conversation environment by responding to them in natural language from the start of the service.

Retail Banking business has been building and strengthening its new service structure by combining multiple channels. This chatbot service will be utilized not only as a customer service channel but also as one of the important marketing channels for better understanding of our customers’ needs. Shinsei Bank is supportive of the initiatives for contributing to society in the Conversation Tech area including Givery’s proactive initiatives in the AI area and the Society 5.0\*<sup>4</sup> era proposed by the Cabinet Office, and will collaborate with Givery in order to become a leading Conversation Tech player in the finance area. Shinsei Bank will continue to promote initiatives allowing its customers to select and enjoy various financial products and services that meet their needs and lifestyles through the most appropriate channels.

\*1 SYNALIO

A chatbot-type marketing tool for increasing the conversion rate. For details, see SYNALIO’s official website.  
<https://synal.io/>

\*2 Conversation Tech:

A technology which proposes appropriate information and better experience for each customer by using conversation data based on digital communication histories

\*3 Free input-type through natural language processing

A chatbot service in which customers enter conversations freely, unlike the selection-type chatbot service where chatbot predicts the next conversation based on the current conversation with the customer.

\*4 Society 5.0

A concept for society which connects all people and goods through IoT (Internet of Things) to solve the challenges in Society 4.0 by sharing various knowledge and information and creating novel values. The society will also provide necessary information when needed through AI and will solve the challenges through technologies such as robotics and automatic driving. By breaking the traditional sense of getting nowhere through innovation, the society will give hope to people, allow people to respect each other across generations, and enable each citizen to demonstrate his/her ability comfortably.

Source: Cabinet Office's website [http://www8.cao.go.jp/cstp/society5\\_0/index.html](http://www8.cao.go.jp/cstp/society5_0/index.html)

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*Shinsei Bank is a leading diversified Japanese financial institution providing a various range of financial products and services to both institutional and individual customers. The Bank has a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its customers, staff and shareholders. The Bank is committed to delivering long-term profit growth and increasing value for all its stakeholders. News and other information about Shinsei Bank is available at <https://www.shinseibank.com/corporate/en/index.html>*