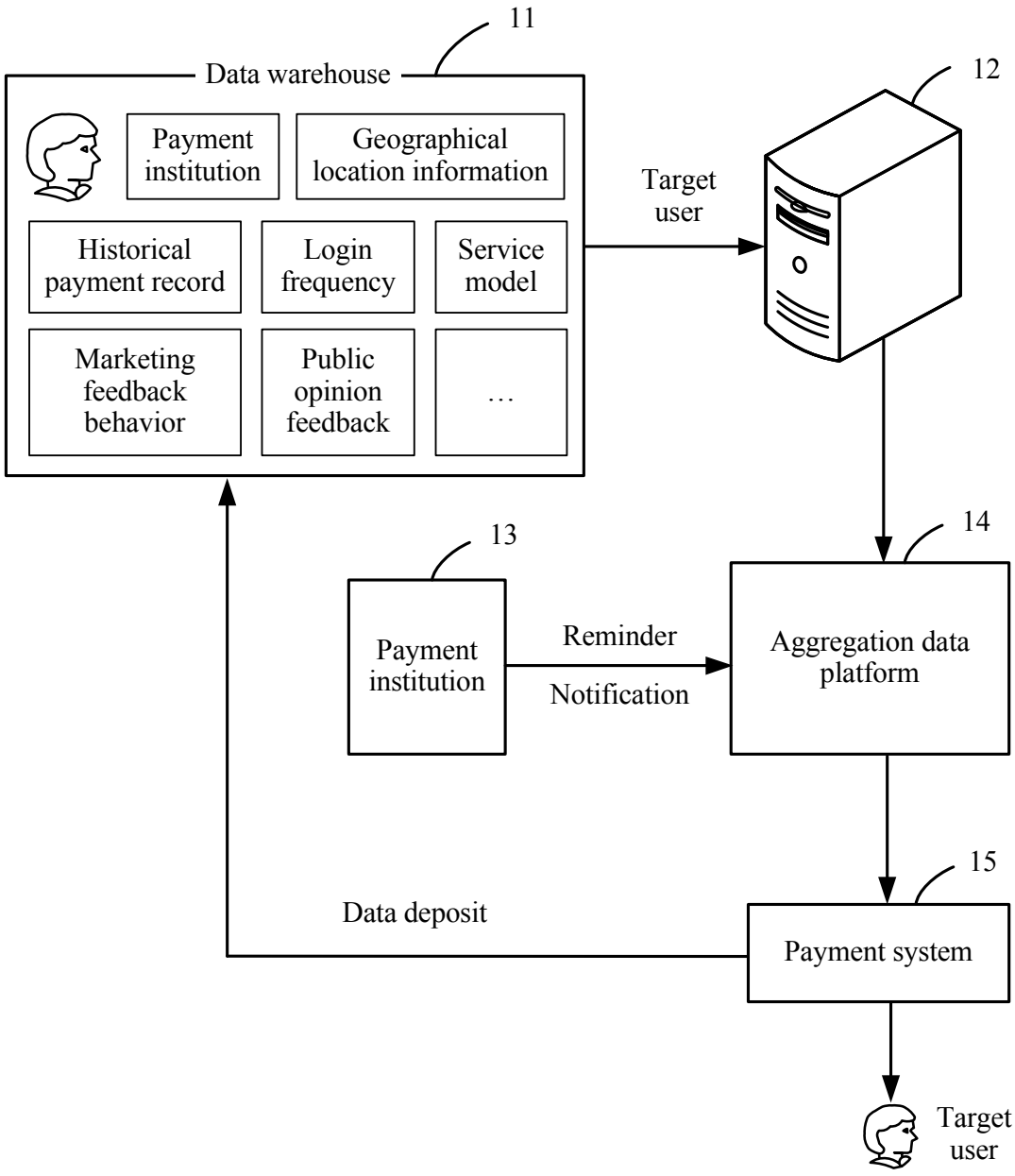

11
Data warehouse
Payment institution
Geographical location information
Historical payment record
Login frequency
Service model
Marketing feedback behavior
Public opinion feedback
…
12
Target user
13
Payment institution
Reminder
Notification
14
Aggregation data platform
15
Data deposit
Payment system
Target user

FIG. 1

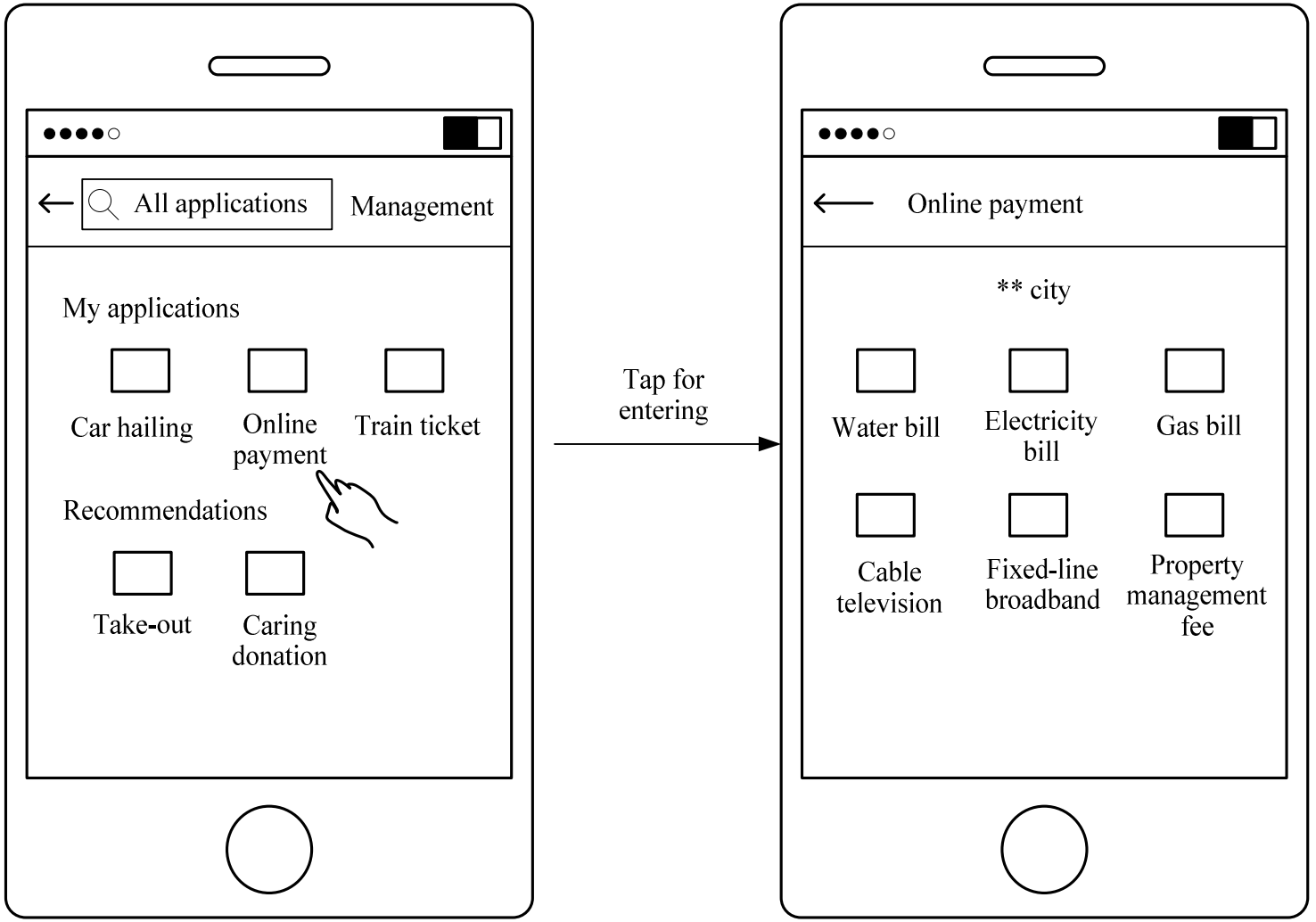

All applications
Management
My applications
Car hailing
Online payment
Train ticket
Recommendations
Take-out
Caring donation
Tap for entering
Online payment
** city
Water bill
Electricity bill
Gas bill
Cable television
Fixed-line broadband
Property management fee

FIG. 2

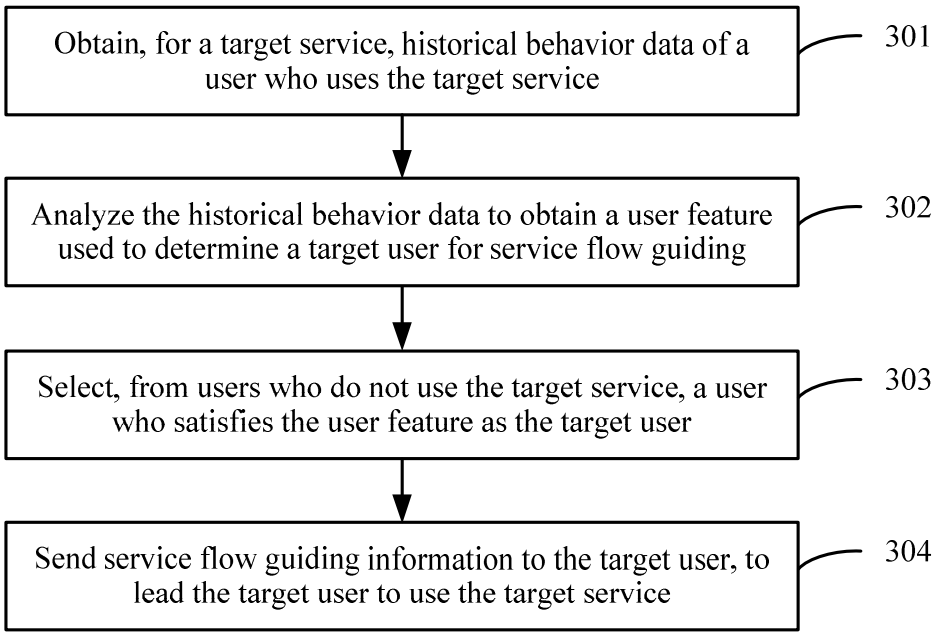

Obtain, for a target service, historical behavior data of a user who uses the target service
301
Analyze the historical behavior data to obtain a user feature used to determine a target user for service flow guiding
302
Select, from users who do not use the target service, a user who satisfies the user feature as the target user
303
Send service flow guiding information to the target user, to lead the target user to use the target service
304

FIG. 3

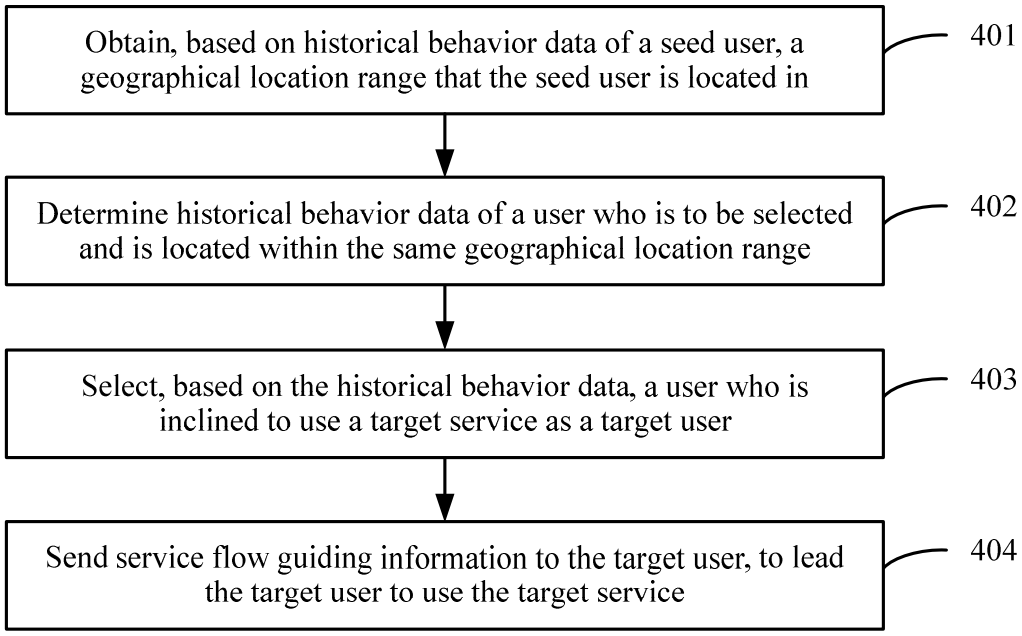

Obtain, based on historical behavior data of a seed user, a geographical location range that the seed user is located in
401
Determine historical behavior data of a user who is to be selected and is located within the same geographical location range
402
Select, based on the historical behavior data, a user who is inclined to use a target service as a target user
403
Send service flow guiding information to the target user, to lead the target user to use the target service
404

FIG. 4

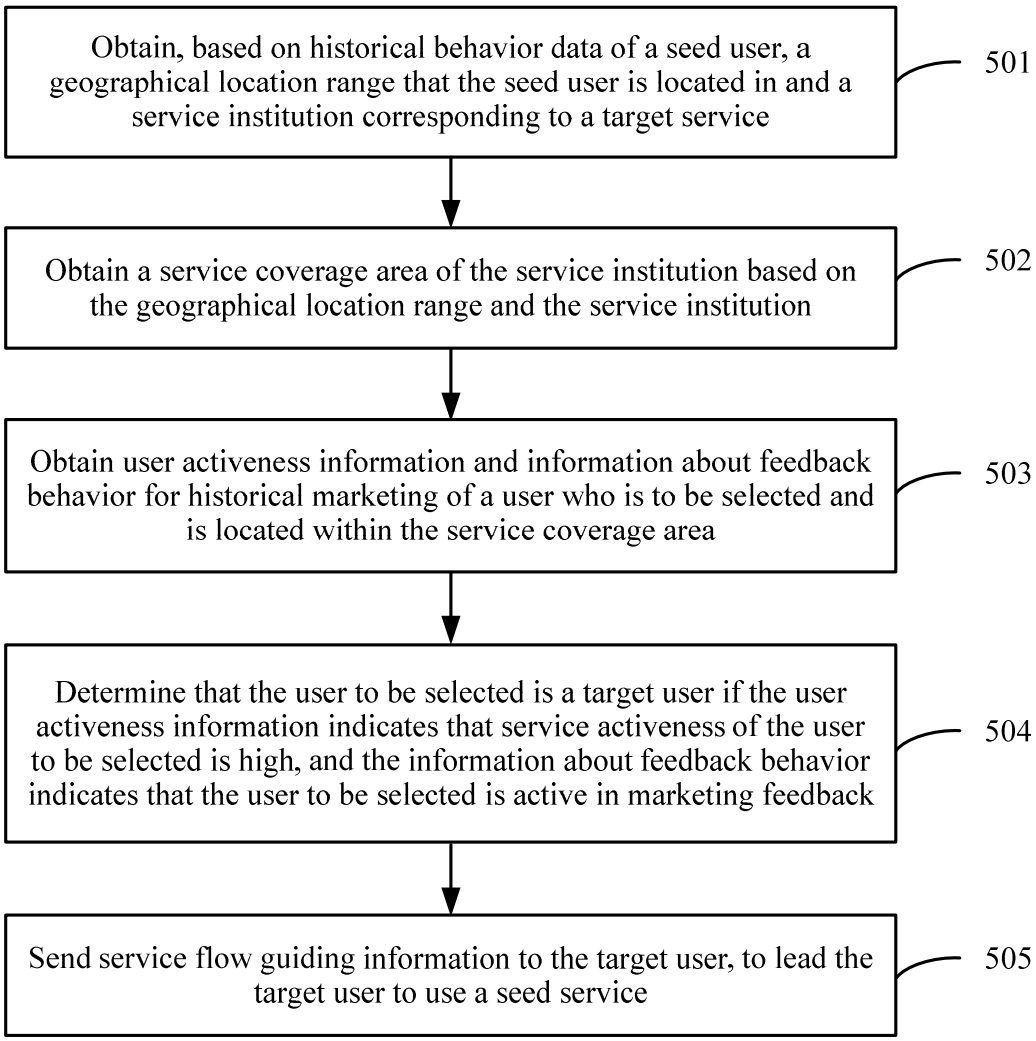

Obtain, based on historical behavior data of a seed user, a geographical location range that the seed user is located in and a service institution corresponding to a target service
501
Obtain a service coverage area of the service institution based on the geographical location range and the service institution
502
Obtain user activeness information and information about feedback behavior for historical marketing of a user who is to be selected and is located within the service coverage area
503
Determine that the user to be selected is a target user if the user activeness information indicates that service activeness of the user to be selected is high, and the information about feedback behavior indicates that the user to be selected is active in marketing feedback
504
Send service flow guiding information to the target user, to lead the target user to use a seed service
505

FIG. 5

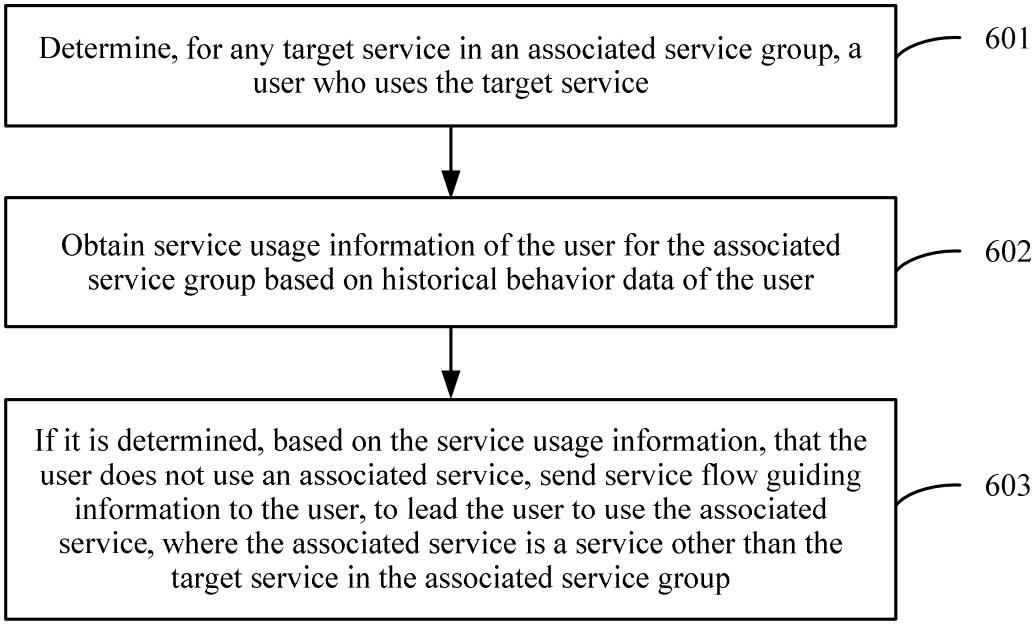

Determine, for any target service in an associated service group, a user who uses the target service
601
Obtain service usage information of the user for the associated service group based on historical behavior data of the user
602
If it is determined, based on the service usage information, that the user does not use an associated service, send service flow guiding information to the user, to lead the user to use the associated service, where the associated service is a service other than the target service in the associated service group
603

FIG. 6

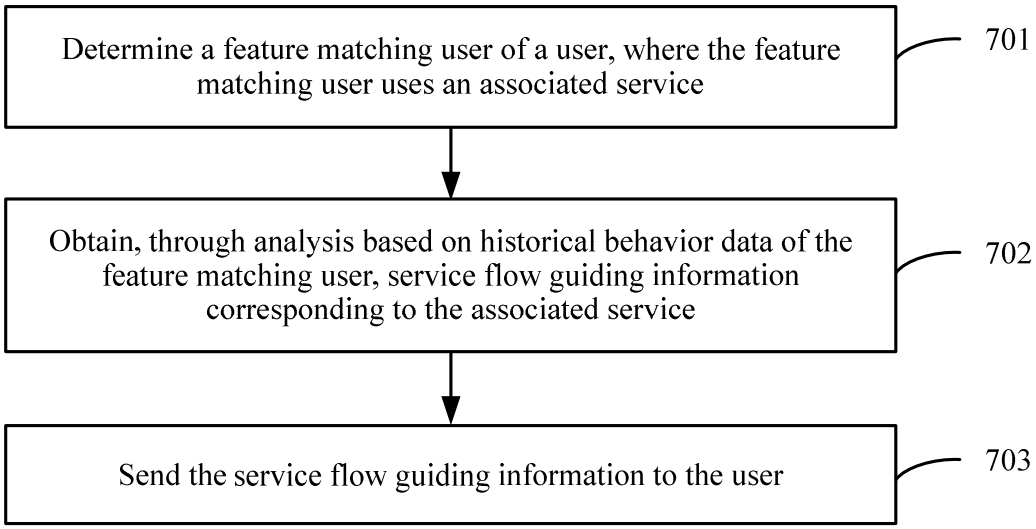

Determine a feature matching user of a user, where the feature matching user uses an associated service
701
Obtain, through analysis based on historical behavior data of the feature matching user, service flow guiding information corresponding to the associated service
702
Send the service flow guiding information to the user
703

FIG. 7

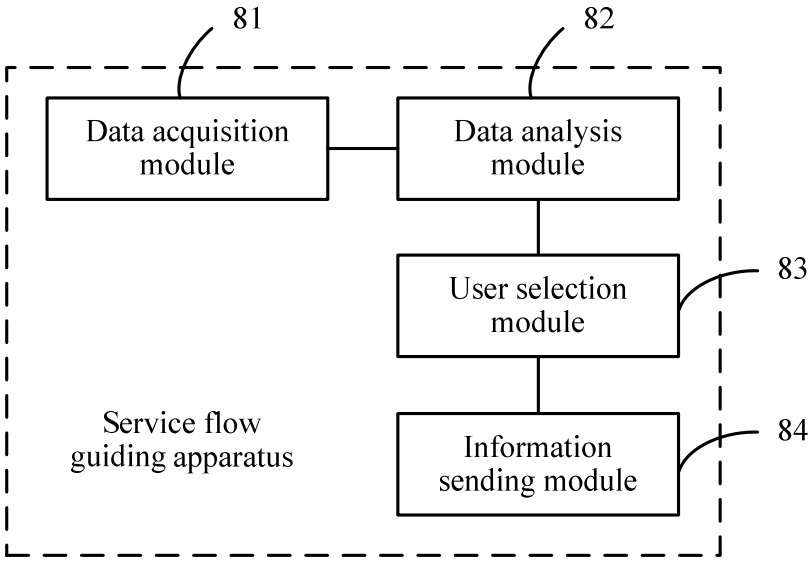

81
82
Data acquisition module
Data analysis module
User selection module
83
Service flow guiding apparatus
Information sending module
84

FIG. 8

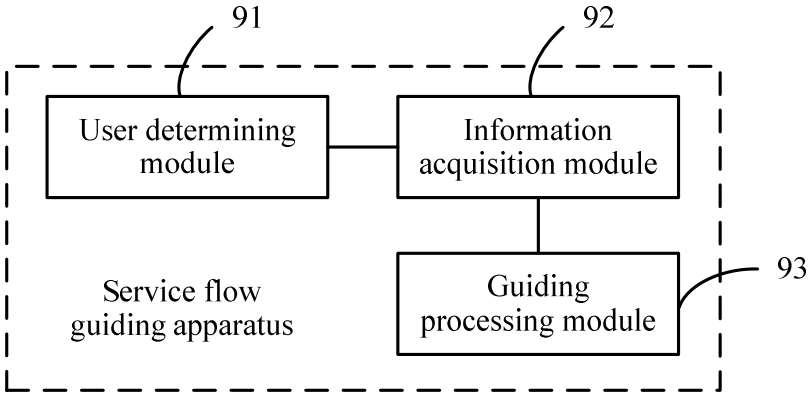

91
92
User determining module
Information acquisition module
Service flow guiding apparatus
Guiding processing module
93

FIG. 9