CLAIMS

1. A method for guiding a service flow, the method comprising:

registering, by an application system, a plurality of users, wherein the plurality of registered users of the application system include one or more first users who use a target service of the application system and one or more second users who do not use the target service of the application system, the target service being an online payment service including at least one of a water bill payment service, an electricity bill payment service, a gas bill payment service, and a cable television bill payment service, wherein each registered user of the plurality of registered users has an application of the application system installed on an electronic device associated with the registered user, and wherein the installed application includes a service portal of the target service, and a first user uses the target service to pay a bill through a service portal on an application installed on an electronic device associated with the first user;

obtaining, by the application system and for the target service, historical behavior data of the one or more first users who use the target service;

analyzing, by the application system, the historical behavior data to obtain one or more user features, wherein the one or more user features include a geographical range that the one or more first users who use the target service are located within;

identifying, by the application system and from the plurality of registered users, the one or more second users who do not use the target service based on stored data associated with the plurality of registered users, wherein the one or more first users who use the target service and the one or more second users who do not use the target service are located in the same geographical range;

selecting, by the application system and from the one or more second users who do not use the target service, one or more target users based on the one or more user features, wherein each target user has at least one of the one or more user features;

sending, by the application system and to the one or more first users who use the target service, one or more bill reminders associated with the target service;

sending, by the application system, service flow guiding information to each target user, to

lead the target user to use the target service through a service portal on an application installed on an electronic device associated with the target user; and

in response to at least one target user using the target service based on the service flow guiding information, updating, by the application system, the one or more first users who use the target service to include the at least one target user.

2. The method according to claim 1, wherein analyzing the historical behavior data to obtain the one or more user features comprises:

obtaining, based on the historical behavior data, a geographical location range that the one or more first users who uses the target service are located within and a service institution corresponding to the target service; and

obtaining, based on the geographical location range and the service institution, a geographical range in a service coverage area of the service institution.

3. The method according to claim 2, wherein selecting the one or more target users comprises selecting one or more users located within the geographical range in the service coverage area as the one or more target users.

4. The method according to any one of claims 1 to 3, wherein selecting the one or more target users comprises:

selecting, from the one or more second users who do not use the target service, one or more potential users based on the one or more user features, wherein each potential user has at least one of the one or more user features;

obtaining historical behavior data of the one or more potential users; and

selecting, from the one or more potential users and based on the historical behavior data of the one or more potential users, one or more users who are inclined to use the target service as the one or more target users.

5. The method according to claim 4, wherein the historical behavior data of the one or more potential users comprises historical publishing information of the one or more potential users.

6. The method according to claim 5, wherein selecting the one or more users who are inclined to use the target service as the one or more target users comprises:

determining that a first potential user is a target user in response to determining that the historical publishing information of the first potential user indicates that the first potential user expects to use the target service.

7. The method according to claim 4, wherein the historical behavior data of the one or more potential users comprises user activeness information and information about feedback behavior for historical marketing.

8. The method according to claim 7, wherein selecting the one or more users who are inclined to use the target service as the one or more target users comprises:

determining that a second potential user is a target user in response to determining that the user activeness information of the second potential user indicates that the second potential user is active in service activeness, and the information about feedback behavior for historical marketing indicates that the second potential user is active in marketing feedback.

9. The method according to claim 1, further comprising:

determining, an associated service group of the first user who uses the target service;

obtaining a service usage information of the first user for the associated service group based on historical behavior data of the first user;

determining, based on the historical behavior data of the first user, that the first user is inclined to use an associated service; and

in response to determining, based on the service usage information, that the first user does not use the associated service, sending service flow guiding information to the first user, to lead the first user who uses the target service to use the associated service, wherein the associated service is a service other than the target service in the associated service group.

10. The method according to claim 9, wherein sending the service flow guiding information to the first user comprises:

determining a feature matching user of the first user, wherein the feature matching user uses

the associated service; and

obtaining, through an analysis based on historical behavior data of the feature matching user, service flow guiding information corresponding to the associated service, and sending the service flow guiding information to the first user.

11. The method according to claim 9, wherein sending the service flow guiding information to the first user comprises:

determining, based on the historical behavior data of the first user, service information related to the associated service; and

sending the service flow guiding information to the first user based on the service information.

12. The method according to claim 1, wherein sending the service flow guiding information to each target user comprises:

sending the service flow guiding information to each target user at a predetermined time.

13. An apparatus for guiding a service flow, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 12.