METHOD AND APPARATUS FOR GUIDING SERVICE FLOW

TECHNICAL FIELD

[0001] The present disclosure relates to the field of Internet application technologies, and in particular, to a method and an apparatus for guiding a service flow.

BACKGROUND

[0002] Different services have different users. Some services may have more users, and some services may have fewer users. To increase a traffic volume of a certain service, "inter-service cross-guiding" is a method. For example, a user of another service may be led to use a service expected to increase. An online payment service is used as an example. A user can pay a water bill, an electricity bill, a gas bill, a cable television bill, etc. by using an application installed on a mobile device. However, a user does not necessarily use all types of services, and a user who enables an electricity bill payment service may not enable a water bill payment service.

SUMMARY

[0003] In view of this, the present disclosure provides a method and an apparatus for guiding a service flow, to improve guiding accuracy.

[0004] The present disclosure is implemented by using the following technical solutions:

[0005] According to a first aspect, a method for guiding a service flow is provided, and the method includes: obtaining, for a target service, historical behavior data of a user who uses the target service; analyzing the historical behavior data to obtain a user feature used to determine a target user for service flow guiding; selecting, from users who do not use the target service, a user who satisfies the user feature as the target user; and sending service flow guiding information to the target user, to lead the target user to use the target service.

[0006] According to a second aspect, a method for guiding a service flow is

provided, and the method includes: determining, for any target service in an associated service group, a user who uses the target service; obtaining service usage information of the user for the associated service group based on historical behavior data of the user; and if it is determined, based on the service usage information, that the user does not use an associated service, sending 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.

[0007] According to a third aspect, an apparatus for guiding a service flow is provided, and the apparatus includes: a data acquisition module, configured to obtain, for a target service, historical behavior data of a user who uses the target service; a data analysis module, configured to analyze the historical behavior data to obtain a user feature used to determine a target user for service flow guiding; a user selection module, configured to select, from users who do not use the target service, a user who satisfies the user feature as the target user; and an information sending module, configured to send service flow guiding information to the target user, to lead the target user to use the target service.

[0008] According to a fourth aspect, an apparatus for guiding a service flow is provided, and the apparatus includes: a user determining module, configured to determine, for any target service in an associated service group, a user who uses the target service; an information acquisition module, configured to obtain service usage information of the user for the associated service group based on historical behavior data of the user; and a guiding processing module, configured to: 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.

[0009] According to the method and apparatus for guiding a service flow in the present disclosure, when a target user for guiding is selected, a user who can use a target service is predicted through data analysis, and the user is used as the target user. In comparison with a method in the existing technology that a user is not distinguished, guiding is more specific, so that a guiding effect can be improved.

BRIEF DESCRIPTION OF DRAWINGS

[0010] FIG. 1 illustrates an application system of a method for guiding a service flow, according to an implementation of the present disclosure;

[0011] FIG. 2 is a schematic application diagram illustrating an online payment service module, according to an implementation of the present disclosure;

[0012] FIG. 3 is a schematic flowchart illustrating a method for guiding a service flow, according to an implementation of the present disclosure;

[0013] FIG. 4 is a schematic flowchart illustrating another method for guiding a service flow, according to an implementation of the present disclosure;

[0014] FIG. 5 is a schematic flowchart illustrating still another method for guiding a service flow, according to an implementation of the present disclosure;

[0015] FIG. 6 is a schematic flowchart illustrating still another method for guiding a service flow, according to an implementation of the present disclosure;

[0016] FIG. 7 is a schematic flowchart illustrating still another method for guiding a service flow, according to an implementation of the present disclosure;

[0017] FIG. 8 is a schematic structural diagram illustrating an apparatus for guiding a service flow, according to an implementation of the present disclosure; and

[0018] FIG. 9 is a schematic structural diagram illustrating an apparatus for guiding a service flow, according to an implementation of the present disclosure.

DESCRIPTION OF IMPLEMENTATIONS

[0019] "Inter-service cross-guiding" is a method for leading new users to different services, to achieve service growth. For example, in a conventional inter-service cross-guiding method, an access portal for paying a water bill is provided when an electricity bill is being paid, and a user may use a water bill payment service when seeing the access portal, so that traffic of the water bill payment service increases. However, this guiding method of providing access portals of different services to each other is passive guiding. For a user seeing a service access portal, it is unknown whether the user uses the recommended service through the portal. Some users may have no interest in the service provided by using the portal, or it is possible that the user is already using the service. As such, the static guiding method of providing an access portal cannot achieve a good guiding effect and can cause non-specific and

ineffective recommendation, and therefore resource waste is caused. In addition, the static guiding method imposes a high trigger requirement, and can be triggered only when a user uses a service.

[0020] Based on this, an implementation of the present application provides an inter-service cross-guiding method. In the method, guiding is implemented by analyzing historical data to obtain a potential user who is more inclined to use a certain service and sending a guiding notification only to the user during guiding instead of statically providing a service access portal. In the method, user selection is more specific, so that a guiding effect can be improved.

[0021] The method in the present application is described below by using inter-service cross-guiding of an online payment service as an example. However, the method may also be applied to another similar application scenario, and is not limited to the online payment service. In the online payment service, there are tens of millions of payment users. Online payment services can include a plurality of types of payment services such as an electricity bill payment service, a water bill payment service, a gas bill payment service, and a cable television bill payment service. Many users may enable only one or two services, and do not use all the services. For example, some users enable the gas bill service, but do not enable the water bill service. Some users enable the electricity bill service, but do not enable the water bill service. According to the guiding method in the present application, a user who uses a type of service can be led to another service, to increase a traffic volume of the another service. For example, a user who uses an electricity bill service can be led to a water bill service. Certainly, a user who enables no service can be led to a certain service provided that the user uses an application that includes the online payment service. For example, a user installs and uses an application on an intelligent device of the user, and there is a service portal of the online payment service on the application, but the user never uses the online payment service. In this case, such a user can also be led by using the method in this example.

[0022] FIG. 1 shows an example of an application system of a method for guiding a service flow. The application system can be used to describe inter-service cross-guiding in an online payment service scenario. For example, an online payment service can be an application module installed in a certain APP of a user. As shown in an example in FIG. 2, the user can tap an "online payment" module in the APP. After entering the online payment module, it can be seen that the online payment service

module can include a plurality of types of payment services such as a water bill payment service and an electricity bill payment service.

[0023] When a user registers an APP, information involved when the user implements various services by using the APP can be obtained and stored in a data warehouse 11 in FIG. 1. Even if the user does not use the online payment service, other services such as online shopping and train ticket purchase on the APP may be used, and information involved in service use can be stored in the data warehouse 11. In an example, the data warehouse 11 can store historical behavior data of a user who uses an electricity bill payment service. For example, the historical behavior data can include a geographical location range (for example, a neighborhood in a city of a province) that the user is located in, a historical payment record (for example, a date of a historical payment), a payment institution (for example, an electricity company that a payment is made to), etc.

[0024] The data warehouse 11 can further include a large amount of other user information. In the method in this example of the present application, data in the data warehouse is used to perform data analysis, and a result of the data analysis is applied to inter-service cross-guiding in the present application, to achieve a better guiding effect. With reference to FIG. 3 and FIG. 1, the following describes how data analysis provides assistance for inter-service cross-guiding. As shown in FIG. 3, the method can include the following steps.

[0025] Step 301: Obtain, for a target service, historical behavior data of a user who uses the target service.

[0026] For example, if data of an electricity bill payment user is analyzed to lead another user who has not used an electricity bill service to use the electricity bill service, the analyzed electricity bill payment user can be referred to as a "seed user", and the electricity bill service can be referred to as a target service in this example.

[0027] An application (APP) can obtain data of a user who uses the electricity bill service on the application. For example, the historical behavior data can include data such as geographical location information of the user, a historical payment record, and an electricity company that a payment is made to. The data can be stored in the data warehouse 11 in FIG. 1. In addition, the target service can have one or more seed users in the present step.

[0028] Step 302: Analyze the historical behavior data to obtain a user feature used to determine a target user for service flow guiding. In this example, data analysis can

be performed based on the data of the electricity bill user in step 301 to predict a user (namely, a user who has not used the electricity bill service) who can use the electricity bill service. The predicted user can be referred to as a target user, and the target user is led to the electricity bill service.

[0029] In a process of determining the target user, a user needs to be selected as the target user, and therefore a basis for user selection is needed. In the present step, the historical behavior data of the seed user in step 301 can be analyzed to obtain a user feature used to match the target user in subsequent steps.

[0030] For example, the user feature can be a geographical location range that a user is located in, and the geographical location range can be, for example, information about a neighborhood that the user is located in. For example, there may be a prominent regional feature for an online payment service. A user in neighborhood A and a user in neighborhood B may pay to different electric power companies. When guiding information is sent, for example, when a bill reminder is sent, it is unsuitable to send a bill reminder of neighborhood A to a user in neighborhood B because a bill of neighborhood A comes from company a, and neighborhood B is not a service coverage area of company a. During the data analysis and prediction in the present step, a user who can use the target service can be selected as the target user based on the regional feature. For example, another user who has not used the electricity bill service in neighborhood A can be selected as the target user based on an analysis result of data of an electricity bill user in neighborhood A. Detailed description is provided below by using an example.

[0031] Step 303: Select, from users who do not use the target service, a user who satisfies the user feature as the target user. For example, a user who is located in the same neighborhood as the seed user can be selected as the target user. Information about the target user that is obtained through analysis in the present step can be stored in a server 12 in FIG. 1.

[0032] Step 304: Send service flow guiding information to the target user, to lead the target user to use the target service. The service flow guiding information in the present step can be information used to lead the target user to use the target service. An online payment service is used as an example. For example, the guiding information in the present step can be a bill reminder of an electricity bill. In an example, a bill reminder of a certain electricity bill service can be sent not only to an electricity bill user in neighborhood A, but also to a user who has not used the

electricity bill service in neighborhood A, to lead the user who has not used the electricity bill service to use the electricity bill service, to increase electricity bill service traffic.

[0033] With reference to FIG. 1, some reminders or notification messages sent by a payment institution 13 can be sent to an aggregation data platform 14. The aggregation data platform 14 can further determine, based on data of the target user on the server 12, a message to be sent by the payment institution 13 as the guiding information, and send the guiding information to the target user by using the payment system 15. If guiding succeeds, for example, the target user who has not used the electricity bill service uses, based on the guiding, the electricity bill service to pay an electricity bill, a payment system 15 can deposit latest data in the data warehouse 11. In this case, the original target user becomes an electricity bill user, and participates in next data analysis and target user selection.

[0034] According to the method for guiding a service flow in this example, when a target user for guiding is selected, a user who can use a target service is predicted through data analysis, and the user is used as the target user. In comparison with a method in the existing technology that a user is not distinguished, guiding is more specific, so that a guiding effect can be improved. In addition, in the method, even if the user does not use the service, service flow guiding information can be received, and it is likely to draw user attention.

[0035] The method for guiding a service flow in the present application is described below by using two examples, but is not limited to these ways in actual implementation.

[0036] FIG. 4 shows an example of a method procedure for guiding a service flow. In this example, a geographical location range that a seed user is located in can be used, and inter-service guiding is performed on another potential user who is located within the same geographical location range. In this example, a user feature used to match a target user can be geographical location range information.

[0037] Step 401: Obtain, based on historical behavior data of a seed user, a geographical location range that the seed user is located in.

[0038] An electricity bill service in online payment services is used as an example. A user who uses an electricity bill payment service on an APP can further use the APP for online shopping, etc., and therefore address information of the user can be obtained. Alternatively, a geographical location of the user can be obtained in a way

such as location-based service (LBS) positioning, to obtain a geographical location range of the user. The geographical location range in this example is described by using a neighborhood that the user is located in as an example. The neighborhood that the user is located in can be referred to as a target neighborhood.

[0039] Step 402: Determine historical behavior data of a user to be selected and is located within the same geographical location range.

[0040] For example, an APP user who is located in the same neighborhood as the user in step 401 can be used as the user to be selected. The user to be selected can be a user who uses an application (APP) but does not use any type of online payment service on the application. Alternatively, the user to be selected can be a user who uses at least one type of online payment service, but the used payment service is not the electricity bill service. For example, the user uses a water bill service or a gas bill service.

[0041] The historical behavior data of the user to be selected in the present step can also include a plurality of types of data that are related to the user and that can be obtained from historical behavior of using the APP by the user, for example, address information, a login frequency, and public opinion feedback of the user. The historical behavior data of the user to be selected is applied to the next step.

[0042] Step 403: Select, based on the historical behavior data, a user who is inclined to use a target service as a target user.

[0043] In the present step, data analysis can be performed based on the historical behavior data of the user to be selected that is obtained in step 402, to select the target user. For example, there can be many users who are to be selected and are located in the same neighborhood as the seed user in step 401. If a guiding reminder is sent to all the users who are to be selected, guiding is not precise. In the present step, screening can be further performed on these users who are to be selected, and a user who is inclined to use the target service is selected from the users who are to be selected as the target user. Here, the inclination to use the target service means that there is a high probability that the user uses the electricity bill service in the guiding reminder. A user with the inclination can be obtained based on the data analysis in step 402.

[0044] For example, assume that the historical behavior data of the user to be selected that is obtained in step 402 can include historical publishing information of the user to be selected. The publishing information can be public opinion information. For example, the historical public opinion information can be some public opinions

published by the user, for example, "hope the electricity bill payment service in the neighborhood can be enabled as soon as possible" and "expect to know how to use the electricity bill service". The public opinion information indicates that the user to be selected expects to use the target service, namely, the electricity bill service in this example, and therefore such a user is used as the target user for guiding. As such, accuracy is higher, and guiding is more likely to succeed. Therefore, the user who is reflected by the historical public opinion information and is inclined to use the target service can be used as the target user.

[0045] Certainly, there can be many methods for selecting the target user from the users to be selected, and an implementation is not limited to the previous example of selecting the target user based on the public opinion information. For example, in a subsequent example shown in FIG. 5, a method for selecting the target user is further described, and this method can also be applied to this example. In addition, the procedure in this example is an example that the user who is inclined to use the target service can be selected. In actual implementation, even if it cannot be determined whether a user has the inclination, the user can be used as the target user provided that the user satisfies the user matching feature. For example, a user can be selected as the target user provided that the user is located in the same neighborhood as the seed user.

[0046] Step 404: Send service flow guiding information to the target user, to lead the target user to use the target service.

[0047] For example, in this example, a service message of an institution not only reaches an electricity bill user, but also reaches more users in the same neighborhood. For example, a bill reminder of the institution is not only received by the electricity bill user, but also can be received by a potential non-payment user (for example, a user who uses a service such as a water bill service, a gas bill service, or a cable television bill service or a user who does not use any type of payment service in the same neighborhood) in the neighborhood that the electricity bill user is located in, so that the target non-payment user becomes a payment user. The bill reminder can be sent to a target user group with reference to a service model feature of the institution such as a bill period or a bill record of an electricity bill user.

[0048] FIG. 5 shows an example of another method procedure for guiding a service flow. In this example, a new user in a geographical location range within a service coverage area of a payment institution corresponding to a seed user can be obtained, and the new user is used as a target user, to perform inter-service guiding.

[0049] Step 501: 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.

[0050] For example, the geographical location range is a neighborhood. For a way of determining a target neighborhood, reference can be made to the example in FIG. 4. A service institution can be comprehensively determined based on data of a plurality of seed users. For example, data in a data warehouse includes a neighborhood that many users are located in and a service institution that the users pay electricity bills to, namely, "user is located in neighborhood A and pays the electricity bill to electricity company D1" and "user is located in neighborhood B and also pays the electricity bill to electricity company D1". A payment institution can be obtained from information of using an electricity bill payment service by the users.

[0051] Step 502: Obtain a service coverage area of the service institution based on the geographical location range and the service institution.

[0052] For example, it can be learned by combining the two examples in step 501 that "service coverage areas of the two companies include neighborhood A and neighborhood B". In addition, during data analysis in step 501, some data may be incorrect. For example, a user is incorrectly positioned, and should be located at neighborhood A, but is incorrectly positioned to be located at neighborhood C, and data is "user is located in neighborhood C and also pays the electricity bill to electricity company D1". In this case, because a service institution can be comprehensively determined based on data of a plurality of seed users, if most of users in neighborhood C correspond to electricity company D2, it can be determined that the data is incorrect, and is not used. In other words, a certain quantity of samples can be comprehensively analyzed to accurately determine a service institution.

[0053] Step 503: 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.

[0054] For example, in the present step, historical behavior data of the user to be selected can be obtained. For example, the historical behavior data includes the user activeness information, and a login frequency of the user. If the login frequency is high, it indicates that the user is active. The information about feedback behavior of the user for the historical marketing can be further obtained, to reflect whether the user is interested in a notification or reminder.

[0055] In the present step, the user to be selected can be selected from the service coverage area determined in step 502. For example, in the previous example, a user who uses an application APP but does not use any type of online payment service can be selected from the service coverage area "neighborhood A and neighborhood B" of company D1. Alternatively, the user to be selected can be a user who uses at least one type of online payment service, but the used payment service is not an electricity bill service. For example, the user uses a water bill service or a gas bill service.

[0056] Step 504: 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.

[0057] For example, if the user is active, and is active in the marketing feedback, guiding information is sent to such a user, and guiding is more likely to succeed in comparison with an inactive user. As such, such a user can be determined as a user who is inclined to use a seed service, and is used as the target user.

[0058] In addition, in this example, the way of selecting the target user from users to be selected based on the public opinion described in FIG. 4 can also be used in this example.

[0059] Step 505: Send service flow guiding information to the target user, to lead the target user to use a seed service.

[0060] According to the method for guiding a service flow in this example, historical marketing feedback behavior of a user is analyzed to obtain a non-payment user who is interested in a notification or reminder, and finally information is accurately pushed to the potential non-payment user who is interested in a notification or reminder to implement guiding. As such, a guiding effect is improved.

[0061] In another example, FIG. 6 illustrates method for guiding a service flow. This method is different from the previous method that a target user is selected based on a seed user. In this example, a service that a user needs to be led to is determined based on a service used by the user. As shown in FIG. 6, the method includes the following steps.

[0062] Step 601: Determine, for any target service in an associated service group, a user who uses the target service.

[0063] The associated service group in the present step can be a predefined service group. An online payment service is still used as an example. Online payment

services can include a plurality of payment services such as an electricity bill service, a water bill service, and a gas bill service. The plurality of payment services can be referred to as associated services. For example, for the electricity bill service, both the water bill service and the gas bill service can be referred to as associated services of the electricity bill service.

[0064] A user may use only some of the services. For example, the user uses only the electricity bill payment service or the electricity bill service and the water bill service. In this example, a service used by the user can be referred to as a target service. In another example, the associated service group can alternatively be a service type other than the online payment service.

[0065] Step 602: Obtain service usage information of the user for the associated service group based on historical behavior data of the user.

[0066] The historical behavior data in the present step can include many pieces of data of the user. The service usage information can include a service in the associated service group that is used by the user and a service in the associated service group that is not used by the user.

[0067] Step 603: 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.

[0068] In the present step, if it is determined, based on the service usage information, that the user does not use at least one associated service in the associated service group, for example, a user who uses the electricity bill service but does not use the water bill service and the gas bill service, the user can be led to use a service in the associated service group that is not used by the user. For example, the user who uses the electricity bill service can be led to use the water bill service or the gas bill service.

[0069] In the method in this example, during service flow guiding, a user is led to use a service that is not used by the user. As such, service recommendation is performed in a more specific way, so that guiding accuracy can be improved.

[0070] In still another example, FIG. 7 illustrates still another method for guiding a service flow. In this example, when another associated service in an associated service group that is not used by a user is recommended to the user, guiding can be performed based on data of a user who uses the diverted associated service. As shown

in FIG. 7, the method can include the following steps.

[0071] Step 701: Determine a feature matching user of a user, where the feature matching user uses an associated service.

[0072] The user in the present step can be referred to a target user, and the target user needs to be led to a certain service. The feature matching user can be a user who is located in the same neighborhood as the target user. In another example, a service coverage area of the associated service used by the feature matching user includes a neighborhood that the target user is located in, and the associated service is a service that the target user needs to be led to.

[0073] For example, a user uses an electricity bill service, but does not use a water bill service in online payment services. If the user needs to be led to the water bill service, a user who uses the water bill service is used as a feature matching user, and the water bill service is a service that a target user needs to be led to.

[0074] Step 702: Obtain, through analysis based on historical behavior data of the feature matching user, service flow guiding information corresponding to the associated service.

[0075] For example, in the present step, information related to guiding can be obtained through analysis based on the historical behavior data of the feature matching user. For example, in the example in step 701, when analysis is performed based on data of the user who uses the water bill service, a tap water company that controls a neighborhood that the target user is located in can be obtained, and guiding information of a water bill payment service from the tap water company can be subsequently sent.

[0076] Step 703: Send the service flow guiding information to the user.

[0077] In addition, in another example, guiding can be performed based on data of a user who uses a target service instead of based on data of a user who uses the diverted associated service. For example, service information related to the associated service can be determined based on historical behavior data of the user. For example, if the user needs to be led to a water bill service, service information such as a tap water company that a neighborhood of the user needs to pay to and a payment time period of the tap water company can be determined based on information of the neighborhood that is in data of the user, and then service flow guiding information is sent to the user based on the service information. For example, a bill reminder from the tap water company is sent at predetermined time.

[0078] In another example, before the service flow guiding information is sent to the user in the present step, whether the user is inclined to use the associated service can be alternatively predetermined. In other words, whether the user demands to use the associated service can be determined. If the user demands to use the associated service, recommendation can continue to be performed. If the user does not demand to use the associated service, even if the user does not use the associated service in the associated service group, the associated service may be not recommended to the user for guiding. The inclination can be determined based on the historical behavior data of the user.

[0079] For example, it can be determined that the user demands to use the associated service if historical publishing information of the user indicates that the user expects to use the associated service, or if user activeness information of the user indicates that service activeness of the user is high, and information about feedback behavior of the user for historical marketing indicates that the user is active in marketing feedback.

[0080] In the method in this example, during service flow guiding, a user is led to use a service that is not used by the user. As such, service recommendation is performed in a more specific way, so that guiding accuracy can be improved. In addition, guiding accuracy can be further improved by determining whether the user demands to use the associated service. Furthermore, more accurate guiding information can be obtained by analyzing the historical behavior data of the feature matching user.

[0081] To implement the previous method for guiding a service flow, the present application further provides an apparatus for guiding a service flow. As shown in FIG. 8, the apparatus can include a data acquisition module 81, a data analysis module 82, a user selection module 83, and an information sending module 84.

[0082] The data acquisition module 81 is configured to obtain, for a target service, historical behavior data of a user who uses the target service.

[0083] The data analysis module 82 is configured to analyze the historical behavior data to obtain a user feature used to determine a target user for service flow guiding.

[0084] The user selection module 83 is configured to select, from users who do not use the target service, a user who satisfies the user feature as the target user.

[0085] The information sending module 84 is configured to send service flow

guiding information to the target user, to lead the target user to use the target service.

[0086] In an example, the user selection module 83 is configured to select a user who does not use the target service and satisfies the user feature as a user to be selected, and obtain historical behavior data of the user to be selected; and select, based on the historical behavior data, a user who is inclined to use the target service as the target user.

[0087] In an example, when selecting the user who is inclined to use the target service as the target user, the user selection module 83 is configured to determine that the user to be selected is the target user if historical publishing information of the user to be selected indicates that the user to be selected expects to use the target service; or determine that the user to be selected is the target user if user activeness information of the user to be selected indicates that service activeness of the user to be selected is high, and information about feedback behavior of the user to be selected for historical marketing indicates that the user to be selected is active in marketing feedback.

[0088] FIG. 9 shows a structure illustrating another apparatus for guiding a service flow. As shown in FIG. 9, the apparatus can include a user determining module 91, an information acquisition module 92, and a guiding processing module 93.

[0089] The user determining module 91 is configured to determine, for any target service in an associated service group, a user who uses the target service.

[0090] The information acquisition module 92 is configured to obtain service usage information of the user for the associated service group based on historical behavior data of the user.

[0091] The guiding processing module 93 is configured to: 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.

[0092] In an example, when sending the service flow guiding information to the user, the guiding processing module 93 is configured to determine a feature matching user of the user, where the feature matching user uses the associated service; and obtain, through analysis based on historical behavior data of the feature matching user, service flow guiding information corresponding to the associated service, and send the service flow guiding information to the user.

[0093] In an example, the information acquisition module 92 is further configured to determine, based on the historical behavior data of the user, that the user is inclined to use the associated service.

[0094] The apparatuses or modules described in the previous implementations can be implemented by a computer chip or an entity, or can be implemented by a product with a certain function. A typical implementation device is a computer, and the computer can be a personal computer, a laptop computer, a cellular phone, a camera phone, an intelligent phone, a personal digital assistant, a media player, a navigation device, an email receiving and sending device, a game console, a tablet computer, a wearable device, or any combination of some of these devices.

[0095] For ease of description, the previous apparatus is described by dividing the functions into various modules. Certainly, when the present disclosure is implemented, the functions of each module can be implemented in one or more pieces of software and/or hardware.

[0096] The previous descriptions are merely example implementations of the present disclosure, but are not intended to limit the present disclosure. Any modification, equivalent replacement, or improvement made without departing from the spirit and principle of the present disclosure should fall within the protection scope of the present disclosure.

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.