

Claims

CLAIMS

1.- ~~___A sales support apparatus in a financial institution, characterized in that~~system, the sales support apparatus ~~includes~~system including:

~~_____an acquisition part configured to acquire~~a database storing transaction data of a customer in the financial institution; plurality of customers;

~~_____a relevance determination part~~sales terminal; and
a management server with a memory including a set of computer-executable instructions and a processor communicable to the memory, wherein the processor of the management server is configured to~~determine a relationship between first:~~

access the transaction data of the customers from the database;

calculate a first feature vector from a first pattern distribution of first transaction data of each customer at the time of purchasing ~~at least one~~ financial product of a plurality of financial products in the past and a second feature vector from a second pattern distribution of second transaction data of the ~~corresponding~~ customer at the present time;

~~_____an extraction part configured to extract the customer whose first transaction data and second transaction data are determined by the relevance determination part to be relevant; and~~

~~_____an output part configured to the customer extracted by the extraction part.~~

~~_____2. A sales support apparatus in a financial institution, characterized in that the sales support apparatus include:~~

~~_____an acquisition configured to acquire~~determine, for each customer, a distance score between the first feature vector and the second feature vector;

extract the customers whose distance score exceeds a distance threshold for ~~at least two different types~~ one of transaction data ~~the financial products;~~

determine a likelihood score of a customer in each of the extracted customers to purchase at least one the financial products based on the first pattern distribution of the first feature vector and the second pattern distribution of the second feature vector;

create a sales destination list information for output to the sales terminal, wherein the sales destination list is sorted by at least one of:

the extracted customers, in decreasing degrees of the likelihood score of each
of the extracted customers; and
 the financial institution;

~~————— a relevance determination part configured to determine a
 relationship between a pattern of first transaction data of the customer at the time of
 purchasing a products, in decreasing degrees of the likelihood score of each
 extracted customer for each of the financial product in the past and a pattern of
 second transaction data of the corresponding customer at the present time; products;
 and~~

~~————— an extraction part configured to extract the customer whose pattern of the first
 transaction data and pattern of the second transaction data are determined by the relevance
 determination part to be relevant; and~~

~~————— an output part configured to the customer extracted by the extraction part.~~

~~————— 3. output the sales destination list information to the sales terminal.~~

~~2. The sales support apparatus according to system of claim 1, characterized in that, when a
 plurality of customers are extracted by the extraction part, the output part outputs the customers
 in the order of increasing degree of relevance determined by the relevance determination part.~~

~~————— 4. The sales support apparatus according to claim 1, characterized in that wherein at least
one of the financial product products is an investment trust product.~~

~~————— 5. The sales support apparatus according to claim 1, characterized in that~~

~~————— the relevance determination part configured to determine the relationship
 between first transaction data of other customer at the time of purchasing a financial product in
 the past and the second transaction data of the customer, if the customer have not purchased the
 financial product.~~

————— 6. The sales support apparatus according to claim 5, characterized in that the other customer is a customer whose customer information is related to customer information of the first customer.

————— 7. A sales support apparatus in a financial institution, characterized in that the sales support apparatus include:

————— an acquisition part configured to acquire transaction data of a customer in the financial institution;

————— a relevance determination part configured to determine, on a financial product type basis, a relationship between first transaction data of a customer at the time of purchasing a financial product in the past and second transaction data of the corresponding customer at the present time;

————— an extraction part configured to extract a type of the financial product for which the first transaction data and the second transaction data are determined by the relevance determination part to be relevant; and

————— an output part configured to the type of the financial product extracted by the extraction part.