

SOCIAL LISTENING REPORT

INDUSTRY REPORT

BANKING SERVICE ANALYSIS
ON XIAOHONGSHU

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ABOUT THIS REPORT

To analyze discussions regarding Hong Kong banks within mainland China on **Xiaohongshu**, and to understand the preferences of mainland Chinese visitors (MCVs) by studying brand discussions and conversations about banking services.



- Brand Posts Share of Voice
- Banking Service Discussions
- By Service Sentiment Analysis*
- Account Opening Discussions

Data Source: Post mentions with keywords of general banking services (e.g. “香港銀行”, “香港開戶”, etc.) and banks’ names.

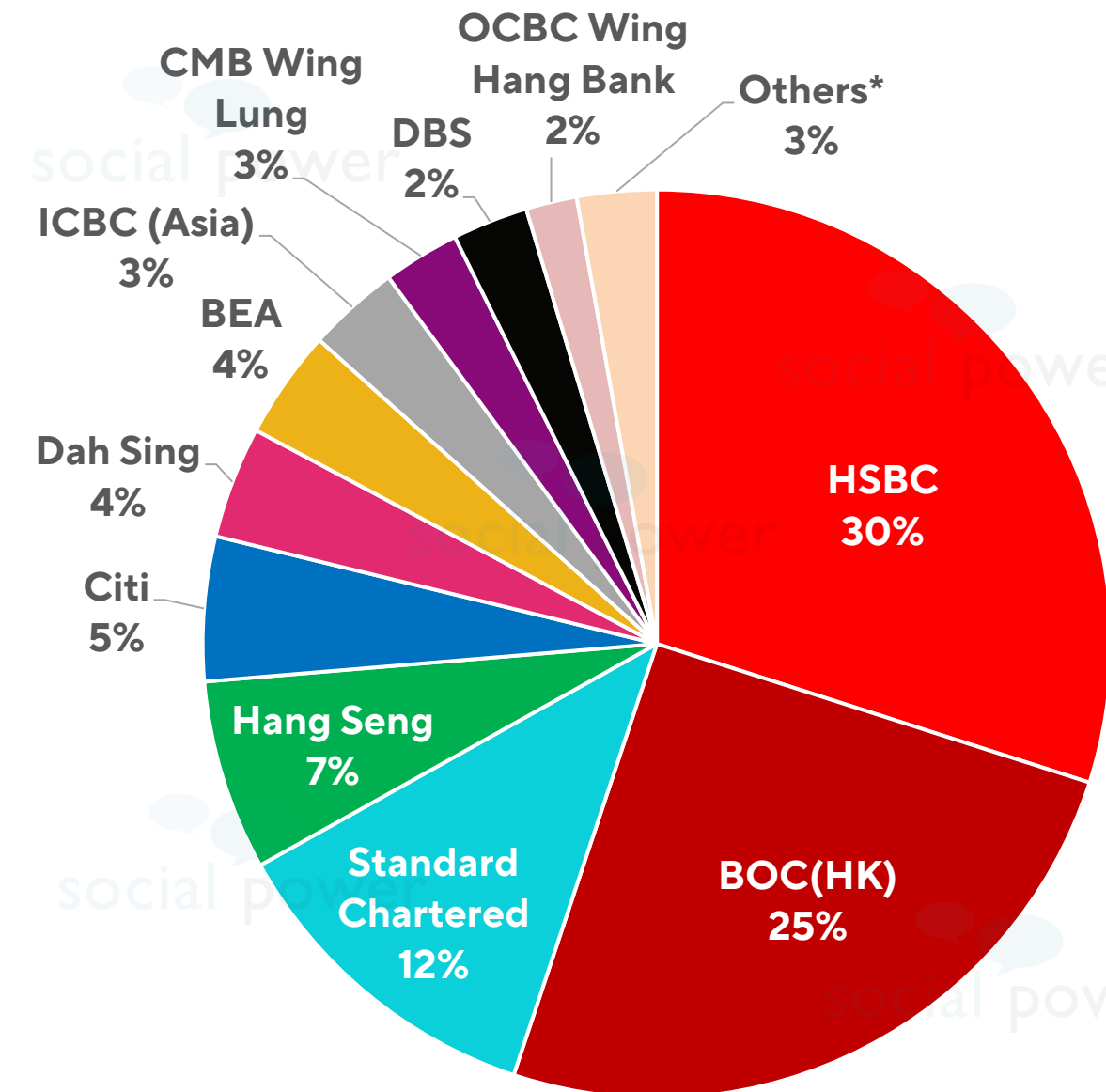
of Posts Studied: 25,069

Research Period: April – July 2024

BRAND POSITIONING

- HSBC was the most popular brand among mainland netizens. Account Opening was the most mentioned service (43%), followed by Deposit (15%) and Transfers (10%).
- BOC(HK) closely followed with 25% of mentions. Standard Chartered ranked third with around half of the mentions of BOC(HK).
- The top three brands by mentions shared 67% of mentions amongst all competitors.

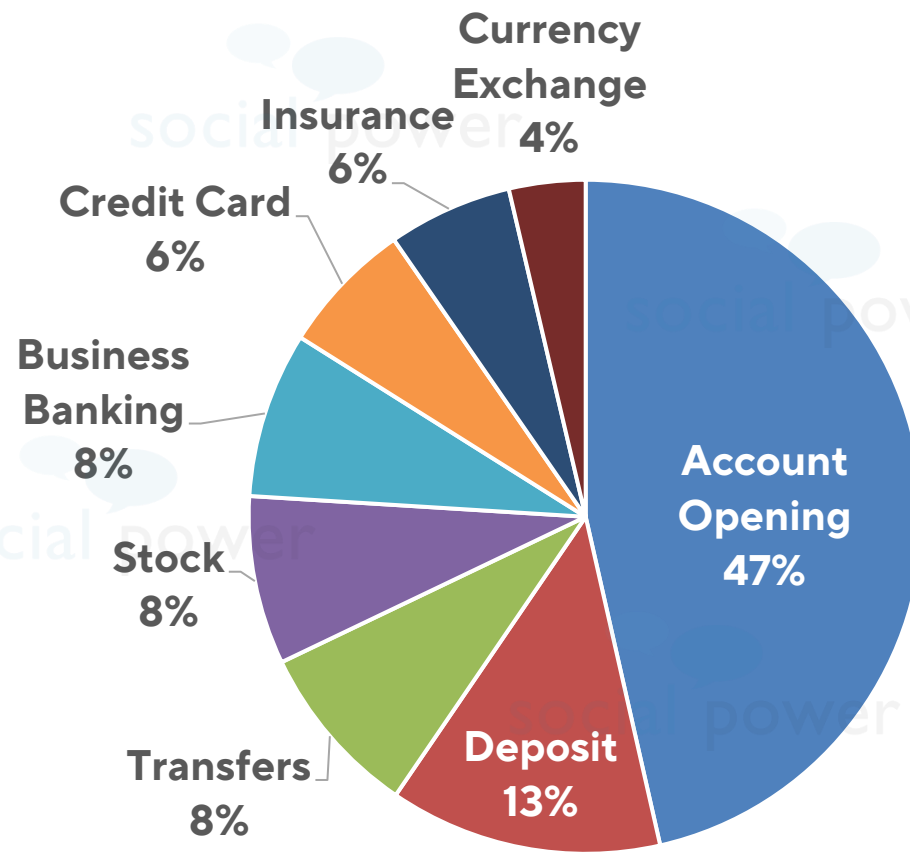
Share of Voice by Brand (Post Level)



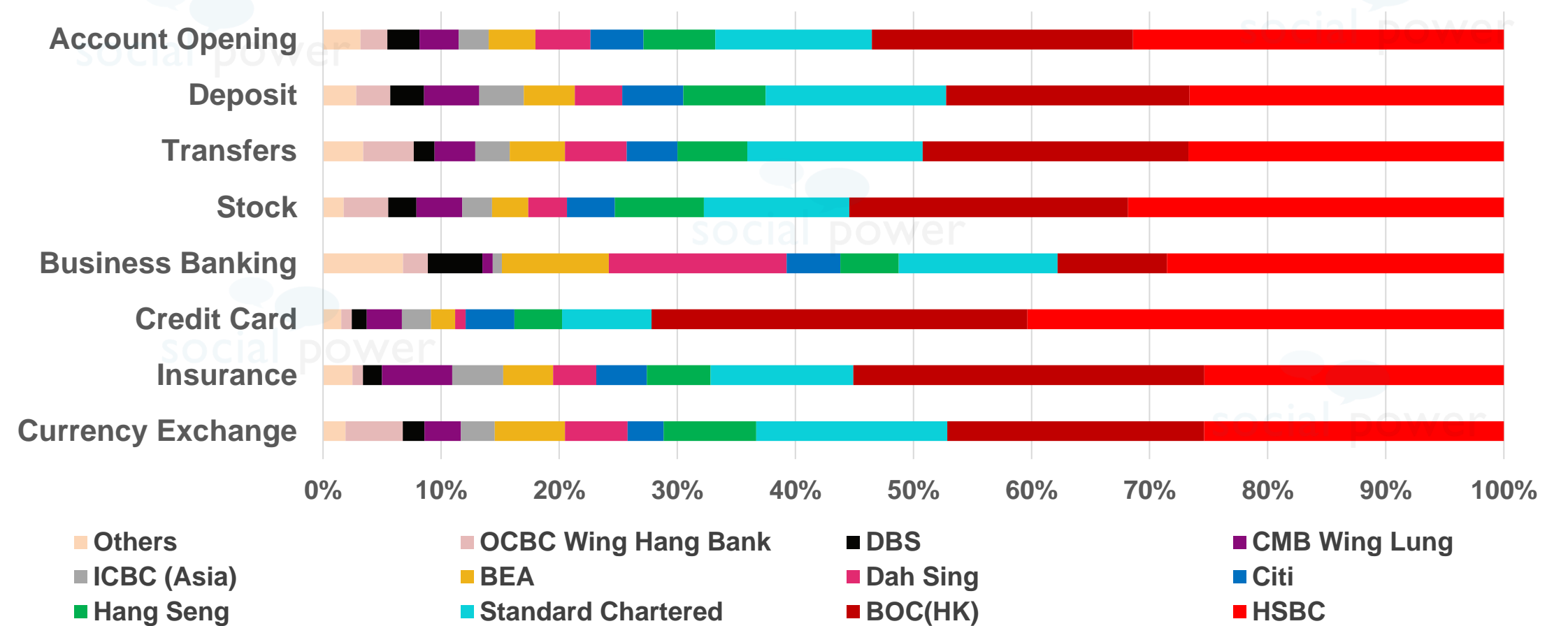
*Remarks: Others included UOB, Bank of Communications, East West Bank, NCB, China Construction Bank, Chong Hing Bank, UBS and Shanghai Commercial Bank

BANKING SERVICE OVERVIEW

Share of Voice by Banking Service (Post Level)



*Brand Distribution in Banking Service (Post Level)

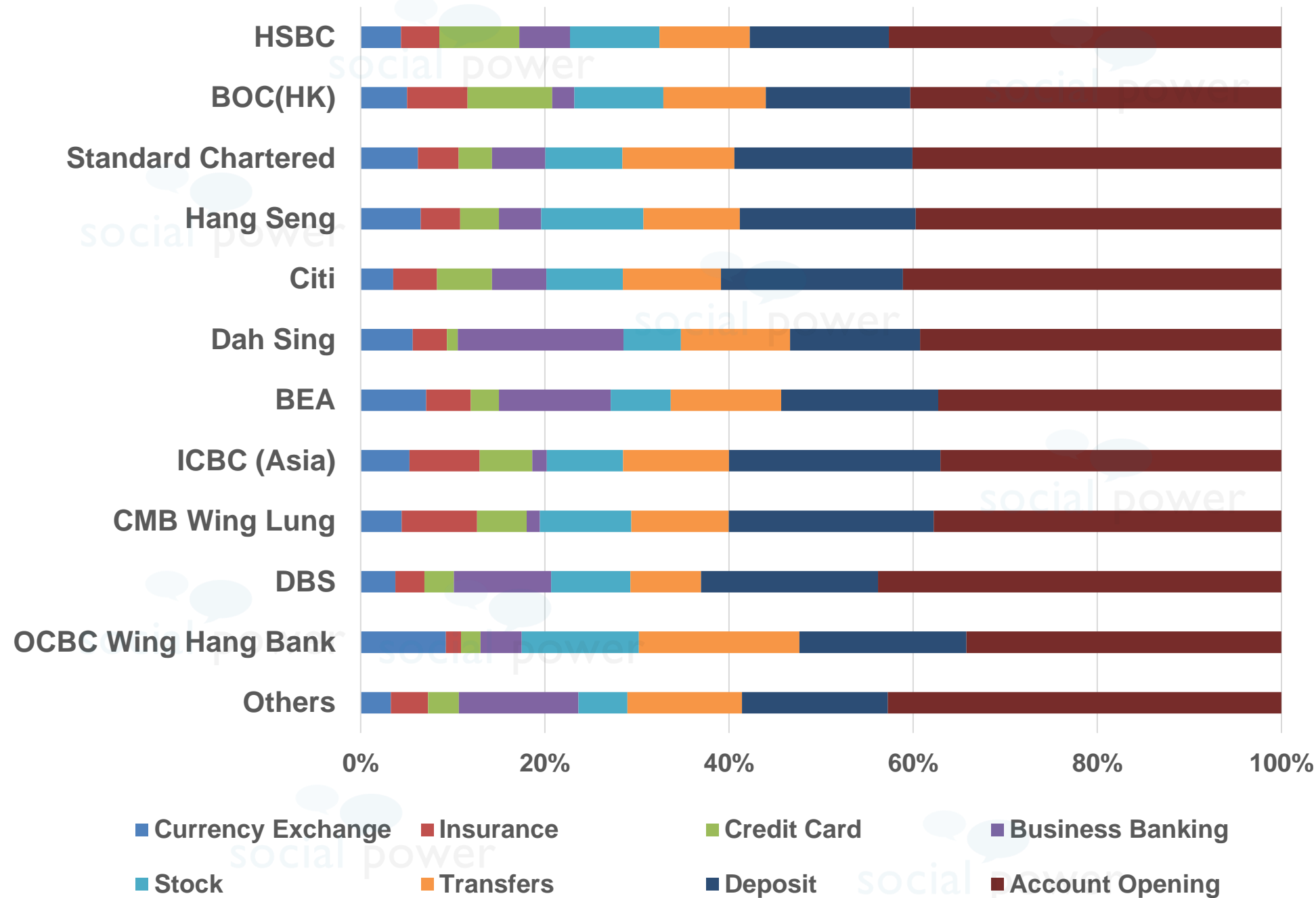


*Remarks: Multi-categorization in banking service was applied if a post mentioned more than one type of service.

- Account Opening was the most discussed service in Xiaohongshu, with HSBC being the most popular brand.
- HSBC, BOC(HK) and Standard Chartered ranked among top three in nearly all services.
- About Business Banking, Dah Sing ranked second in share of voice.
- Hang Seng ranked fourth in five types of service - Account Opening, Deposit, Transfers, Stock and Currency Exchange.

BANKING SERVICE OVERVIEW

*Types of Service by Brand (Post Level)



Account Opening and Deposit were the top two services for brands except Dah Sing, in which Business Banking ranked second.

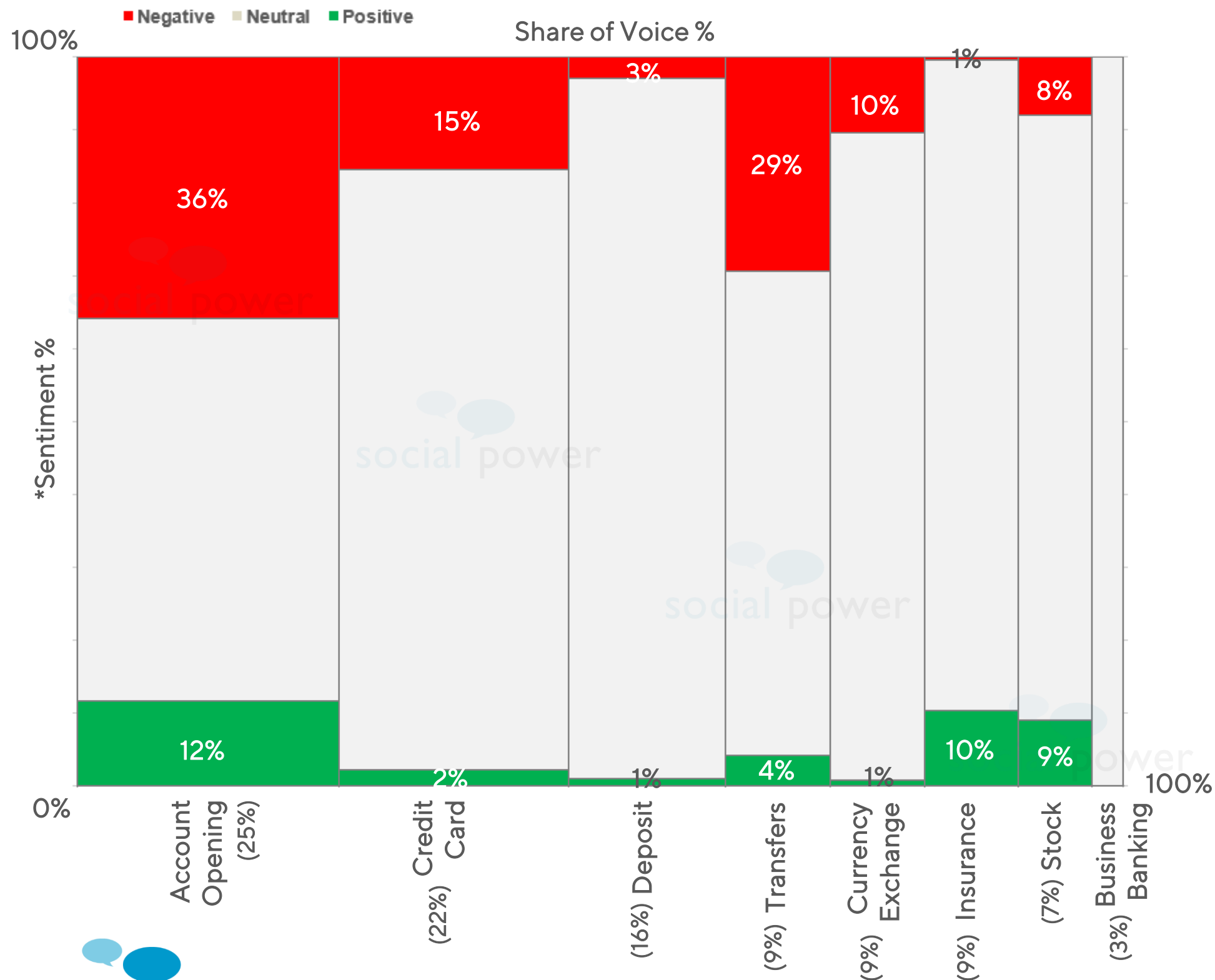
Netizens commonly discussed the procedures of account opening and offers of time deposits for Hong Kong banks.

In Transfers, except DBS, BEA, Dah Sing and Hang Seng, other brands recorded its discussion within top three.

Apart from top two services, DBS, BEA, Dah Sing outperformed in purpose of Business Banking, while Hang Seng stood out in Stock Investment.

*Remarks: Multi-categorization in banking service was applied if a post mentioned more than one type of service.

BANKING SERVICE SENTIMENT ANALYSIS



- Account Opening, Stock and Transfers were the top three banking services with the highest shares on negative mentions.
- Netizens commonly complained on the difficulties in account opening with mainland Chinese identity, as well as high transaction fees.
- For positive mentions, account opening and insurance ranked top two by shares. Some netizens shared their success in account openings, while Hang Seng insurance attained most positive comments.

*Remarks: Sentiment analysis examined discussions under top 5 commented posts within each type of banking service. A total of 2,578 comments were studied.

BANKING SERVICE SENTIMENT ANALYSIS

我在旺角开的，很顺利。人确实不少。hsbc大放水，快去。啥都没看通行证+小白票就下卡了

给你推个渣打客户经理，丝滑开卡

刚刚去了香港。开了恒生和中银的实体卡。只能说你不会玩啊

现在中银可以线上开户，连香港公共wifi就行

中国银行app 吃饭的联网申请了一下，一次成功

我就在这办的，半小时搞定

恒生保险貌似很有名气

我春节去汇丰就是现场下卡的，预约也就等了一个小时不到，服务挺好的

5.2号中银美元转永隆两边都不收手续费，三小时到账

美元最无损

我在汇丰银行尖沙咀分行，20分钟就开好了，都没预约，预约的排队排太久就走了，然后逛街的时候路过这家进去问了下直接就开了

两个小时就能搞定，确实很棒

在香港投保还有这么高的收益，心动了

汇丰去大浦广场那一家，不用预约，当场下卡。

不得不说，恒生保险的服务真的很赞！一如既往

不会呀，我一个小时就开好汇丰的卡了

上个月去，空档期跑恒生跟中银去排队，开卡就十几分钟，两家都顺利开了，运气也很重要，我前面有个说买保险的，直接被拒了

别被招商永隆的线上开户给骗了

这篇笔记要表达的意思很明确，就是不要被招商永隆宣传的线上开户的简易性给蒙蔽了，说的好像是个人都能开一样，即使短信通知你开户成功了，已经有了账号，过去面签的时候仍然可能会被拒。如果想保证万无一失，招行卡里面的钱要越多越好。

我先去屯门激活永隆，被要求存一万港币。我认为他们这么做没有依据，反手就投诉，去另一家网点激活。最近打电话过来致歉，要加强员工培训和工作优化。

招行香港以前简单，现在门槛高了，要800万资产证明才可以开。

我今天去的上水分行和屯门分行，不给开户，除非买保险或者10w美元的理财。。。垃圾渣打

同意你的观点，太渣了，转账失败照样收手续费，软件特难用

我的汇丰卡平邮两个月了，确认丢了，已挂失了，我也不想他们再寄过来了，直接约了下周去汇丰拿卡。

汇丰这个平邮实在离谱

外资行的理财都很差，买基金手续费又很高，不划算

Trip.com 买火车票要收10%手续费？那不是被反撸

trip买高铁票要手续费。刚试了

香港汇丰卓越电汇本地银行也收了手续费啊

招商永隆银行真的巨难用!

卖掉股票后证券的钱(港币)完全不知道怎么直接换成美金，要提到活期储蓄也完全提不了，真的要命了! #银行卡 #招商永隆

政策会变的，只能说以前的确是很好开，啥都不用看。现在开个垃圾华侨银行都要20万资产证明了

[Captures of verbatim were from Xiaohongshu.]

BANKING SERVICE ACCOUNT OPENING



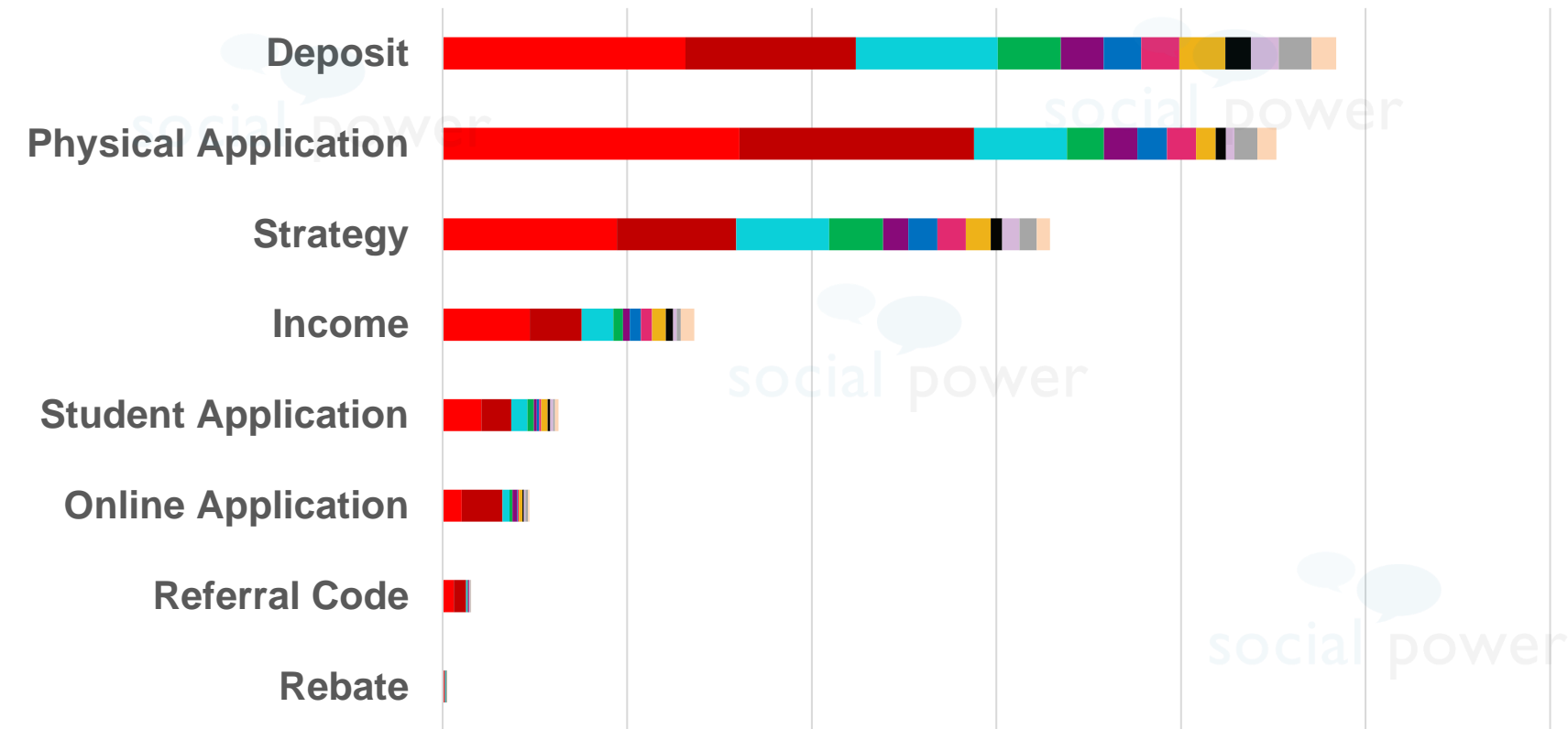
- Deep-dive into mentions of Account Opening, over 60% focused on Deposit and Physical Application.

- For Deposit, netizens were keen sharing banks with high interest rate for new account holders; For Physical Application, registration procedure was notably highlighted, i.e. queuing time, documentation, customer service, etc.

- Netizens also actively shared account opening strategies, with some users offering tips for a smooth application process. The tips included bringing along all necessary documents, the deposit amount for waiving the management fee, and a valid address proof, etc.

- Regarding the form of application, though online application earned lower discussions, BOC(HK) was the most mentioned as the mobile account opening service was introduced this year.

Account Opening Discussion Topic by Brand



- HSBC
- BOC(HK)
- Standard Chartered
- Hang Seng
- CMB Wing Lung
- Dah Sing
- BEA
- Citi
- DBS
- OCBC Wing Hang Bank
- ICBC (Asia)
- Others

*Remarks: Multi-categorization in banking service was applied if a post mentioned more than one type of service.

KEY OBSERVATION

Experience in Account Opening

Banking experience in account opening was deemed to affect the most on banks' sentiment, with complaints generally related to:

- Stringent Requirements
- Lengthy Waiting Time and Approval Processes
- Poor Customer Service and Limited Support
- Documentation Issues
- Inconsistent and Conflicting Information
- Verification Delays



To enhance the bank account opening experience, banks should focus on streamlining processes while maintaining efficiency. By balancing stringent requirements with a user-friendly approach, banks can create a more accessible and satisfying account opening experience for customers.

Negative Verbatim Reference

我今天去的上水分行和屯门分行，不给开户，除非买保险或者10w美金的理财。。。垃圾渣打

5000美元+2w人民币啊，带是能带🤔汇损有点难受而已

主要是存5w港，出境只能带2wrmmb 这5w港怎么带得够🤔🤔🤔

招商香港现在要求800万以上资产才能有机会开🤔

尽量选择内地开卡 外地开 用起来非常不方便 且基本没有客服解决问题

跟我的情况一样！不知道是歧视俺没钱还是歧视俺是游客！

政策会变的，只能说以前的确是很好开，啥都不用看。现在开个垃圾华侨银行都要20万资产证明了

[Captures of verbatim were from Xiaohongshu.]

KEY OBSERVATION

Card Face Matters

➤ Aesthetic Appeal of Card Design

Netizens posted images of their credit cards, praising their attractive appearance. This could be a point of pride for users to influence their decisions to apply for the cards.

➤ Status Symbol of Wealth

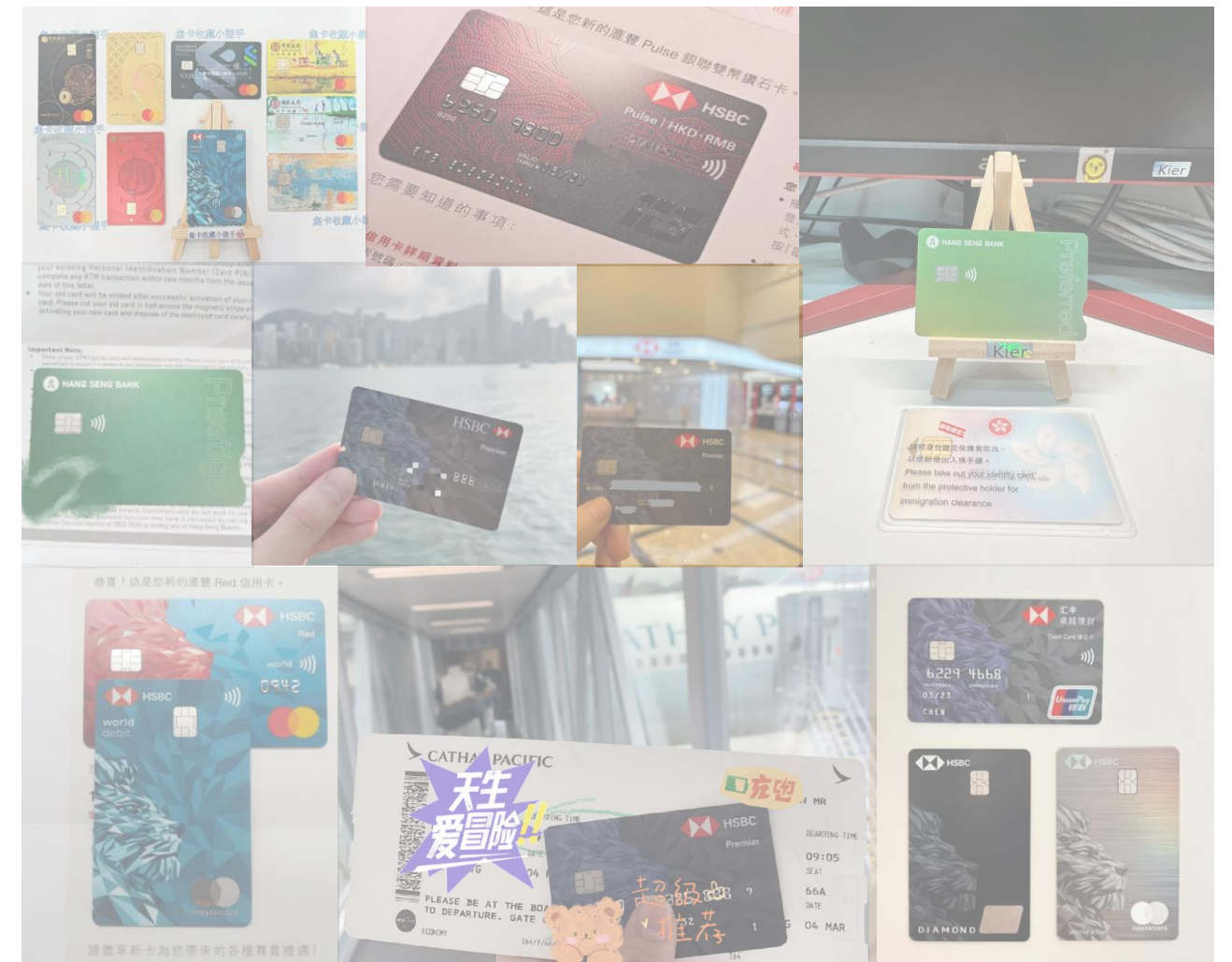
Knowing the specific criteria for card applications, consumers perceived these cards as a status symbol that implicitly communicated their wealth on social media.

蓝狮子拿下!!!

哈哈哈哈哈，都说开这个汇丰蓝狮子需要做50W定存啥都不用，轻轻松松就开下来了!!!而且经理说，后期想进行降级也可以好方便啊，爱了爱了

香港汇丰银卓越理财下户

这次去香港，在中环德辅道开了汇丰银行的卓越理财，客户经理很nice，聊的也很开心，努力工作争取早日成为尚玉客户。



[Captures of image were from Xiaohongshu.]

KEY OBSERVATION

Card Aliases and Distinctive Features

📍 汇丰红蓝狮子大对比，平时可不要用错了

🔴 红狮子是一张提款卡，也是一张银联卡。

🔵 蓝狮子是一张借记卡，也是一张万事达卡。

🔴 红狮子作为银联卡，可绑定🍏 Apple Pay，在国内消费畅通无阻！

👉 只需简单几步：手动添加卡片信息，扫描卡片，接收并输入短信验证码，即可轻松搞定。

🌐 而蓝狮子作为万事达卡，更适合在国外刷卡、消费这些，支持亚马逊/虾皮等跨境平台进行购物。

汇丰红蓝狮子卡到底有什么区别？

香港汇丰的红蓝狮子卡有什么区别到底开哪张更适合自己？今天给大家科普一下汇丰红狮子（one）和蓝狮子（卓越理C卡）的区别#香港银行开户 #香港汇丰银行 #香港银行卡

别办错了!!香港汇丰one和汇丰卓越大有不同
很多内地的朋友都想办一张香港汇丰银行卡，但是要小心不要办错了!!

👉 今天给大家科普一下常见的两种卡
第一种是汇丰红狮子（ONE）
第二种蓝狮子（卓越理C卡）的区别。



Netizens created aliases for credit cards, like “藍獅子” representing the HSBC Mastercard® Debit Card, highlighting their unique features and specific use cases. The trend also indicated a growing consumer engagement with credit products, reflecting a desire for personalisation and clarity.



终于！搞清楚汇丰这几个卡组织了!!



汇丰红蓝狮子大对比，平时可不要用错了



汇丰红蓝狮子卡到底有什么区别？



HK港卡：汇丰one线下体系开户拿卡



汇丰蓝狮子EMS已收到



汇丰蓝狮子申请步骤+激活攻略



汇丰红狮子、蓝狮子哪个留着呢？



为什么说香港汇丰红蓝狮子卡是港卡王炸组合



实测汇丰蓝狮子澳门ATM机取现0手续费



HSBC汇丰卓越卡到手和想刷



HSBC汇丰三件套终于毕业了



红狮子vs蓝狮子，大有不同，你办对了吗？

[Captures of image were from Xiaohongshu.]

KEY OBSERVATION

Offers-savvy Segments

- > A group of netizens who are keen on exploring and taking advantage of promotions, discounts, or benefits offered by companies to maximize personal gain are often referred to as "薅羊毛".
- > These individuals, who could be deemed as "羊毛党", actively share the latest offers and best deals from banks and other businesses online, helping others discover opportunities to save and benefit from various promotions.
- 💡 Banks shall consider targeting this group of enthusiasts who actively seek promotions and discounts. By offering tailored deals and loyalty programs, it could be an opportunity to enhance customer engagement and foster loyalty. Leveraging social media for word-of-mouth marketing will help attract this savvy group, driving customer acquisition and boosting profitability.

存款货币		人民币
存款期	2 星期 定期	
本金金额	人民币	
利率(年息)	8% 年利息	
存款日期	09-05-2024	
到期日期	05-2024	
合约利息金额	人民币	
到期净得金额	人民币	

汇款明细		中转/汇入进程查询
转账金额 (港币 现汇)	中国银行转中银香港到账 (附羊毛)	
手续费	人民币元 0.00	
电讯费	人民币元 0.00	
钞转汇差价	人民币元 0.00	
业务编号	TT17827240000593	
收款人信息		
收款银行所在国家 (地区)	中国香港	
收款银行 SWIFT代码	BKCHHKHHXXX	
收款银行全称	BANK OF CHINA (HONG KONG) LIMITED	

交學費2.4% +FUN Dollars 回贈優惠

即日起至2024年4月30日，由成功登記月份起計憑大學/大專聯營信用卡繳交自己本人學費/雜費/宿舍費/餐費等，即可獲贈4% +FUN Dollars回贈優惠！請即登記！

更多詳情請瀏覽 hangseng.com/aupromo

**香港信用卡繳學費
手把手教你薅羊毛**

繼續 重新輸入

申請恒生信用卡

大學/大專聯營信用卡 - 「交學費2.4% +FUN Dollars回贈優惠」之條款及細則： ▾

[Captures of image were from Xiaohongshu.]

END OF REPORT THANK YOU!

The insights in this sample report aim to understand the consumer behaviors of mainland Chinese on Xiaohongshu. For a more comprehensive analysis, including in-depth data, strategic recommendations, and future trend projections based on your listening objectives, please contact our sales team or visit our website for more details. We specialize in social media analysis for Hong Kong and China, dedicated to helping clients tackle business challenges through netizens' opinions.

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