



Consumer Expectations & Awareness Taiwan's Experience in Promoting Public Awareness

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October 25, 2012

Outline

- Key Success Factors of PA Programs
- Evaluation and Results
- Challenges and Conclusion



Key Success Factors of PA Programs



- Objectives
- Strategy
- 3 *M*



Key Success Factors—Objectives



- ✓ Help DI fulfill their policy objectives
- ✓ Enhance depositors' confidence
- ✓ Contribute to financial stability



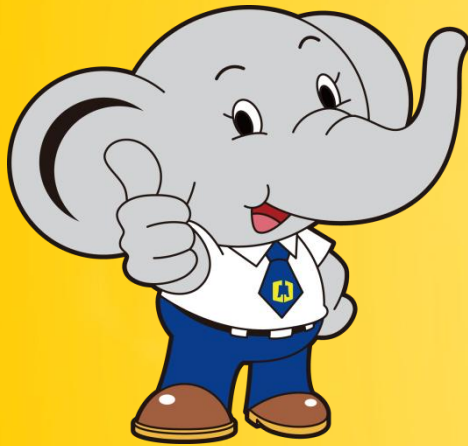
Key Success Factors

STRATEGY

- ✓ Long-term
- ✓ Continuous review



Key Success Factors-3M



- ✓ Message
- ✓ Media
- ✓ Money



3M—Messages

- **Disseminating strategies**

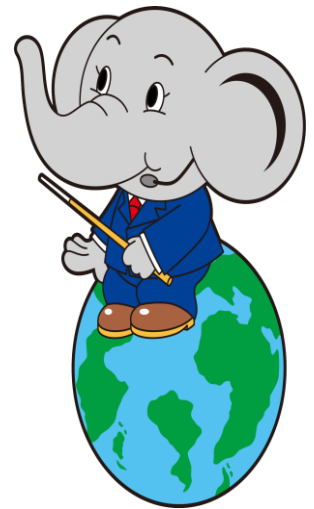
- ✓ Manage public expectation by providing positive news
- ✓ Use simple and easy languages

e.g.

No — Blanket guarantee is expired

Yes - You will continue enjoying protection

Yes - Your protection will be increased



Key Messages



保障Double 啲～

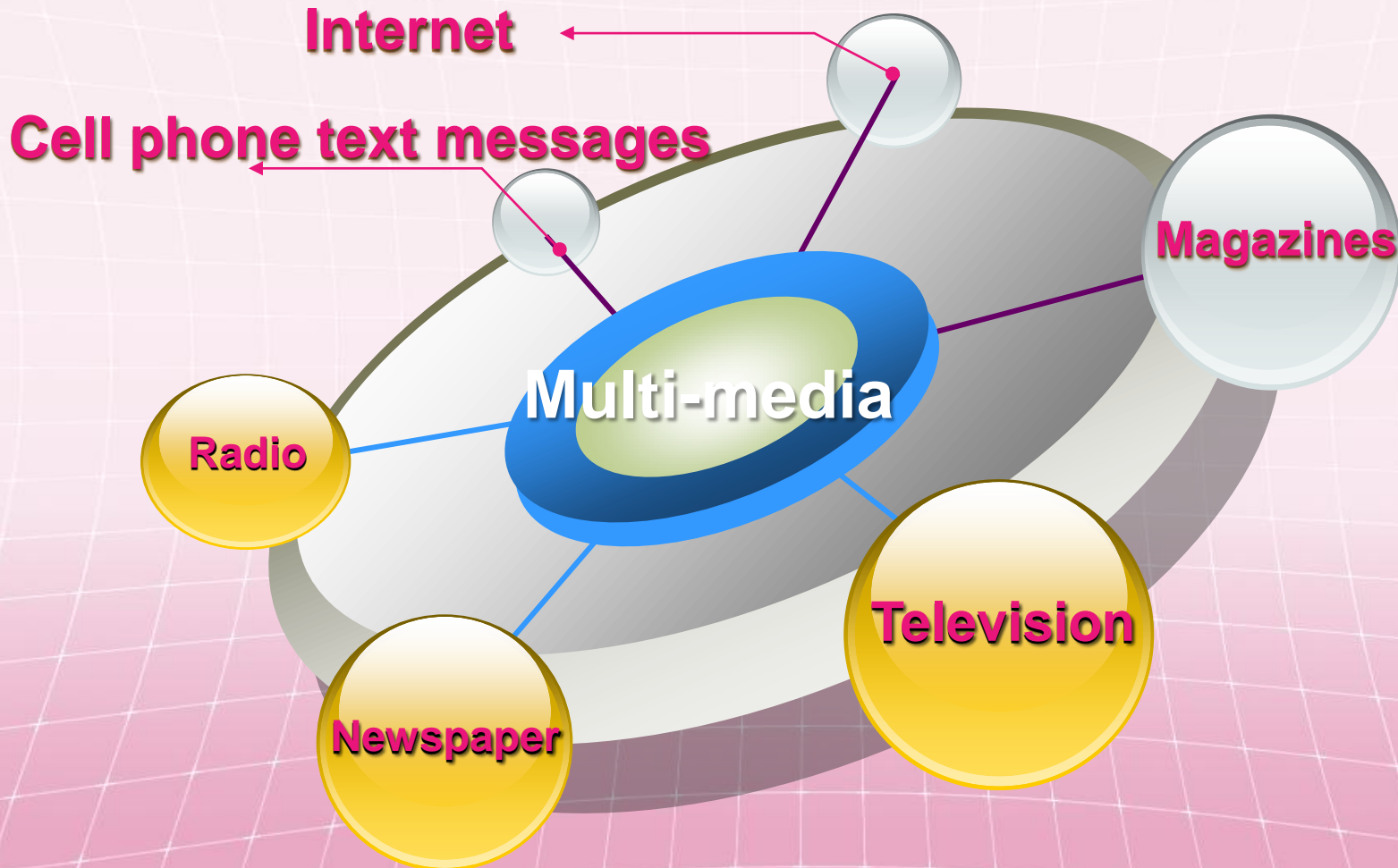
Coverage limit & Scope

Key Messages (cont.)



Corporate image & logo

Media - Multi-media



- *Different target groups - Different media*

Media – TV + Internet



Corporate logo & mascot

Media – Integrated Communication Marketing Strategies

Intensive exposure by various channels at the same time



Media - Other Communication Tools

- ✓ Customer service: trilingual toll-free line, email and mail boxes
- ✓ Bilingual corporate website
- ✓ Fliers, pamphlets, brochures, annual reports & souvenirs



(corporate website)

(trilingual toll free line)



(annual reports)



(quarterly journals)



(brochures)



(souvenirs)

Media – Network of FIs (Free Channels)

- Deposit insurance signs
 - ✓ A large sign (required by law to place in every business unit of insured banks)
 - ✓ A desktop sign (for counters of business units)



(large sign)



(desktop sign)

Media – Network of FIs (cont.)

- Posters (for business units)
- Films and stickers (for ATMs or business units)
- Scrolling banners (standard language provided by CDIC)



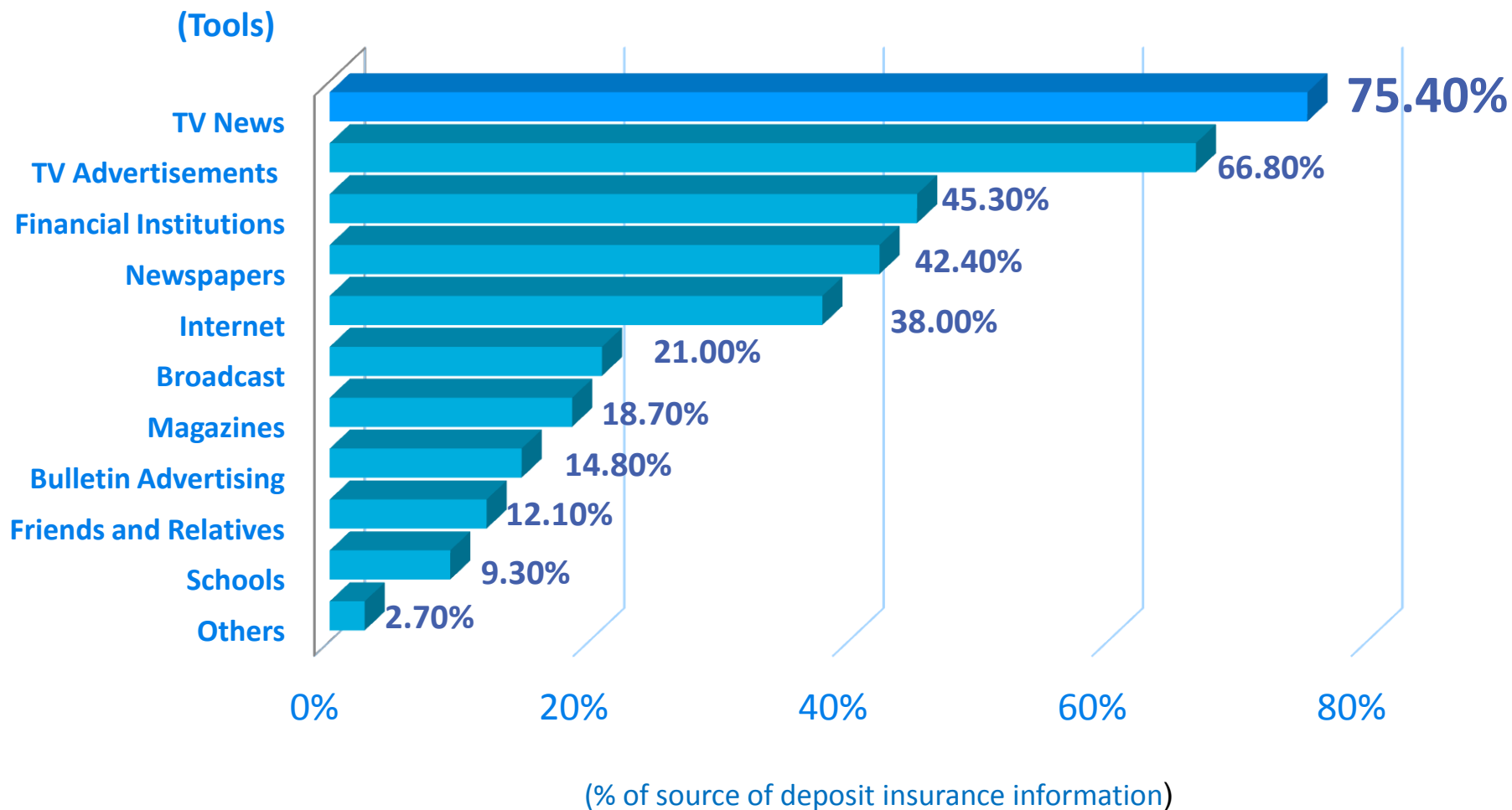
(Stickers)



(posters)

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加倍保障 加倍安心**  **中央存款保險公司**

Most Effective Media in Taiwan



Source : 2011 public awareness on CDIC and deposit insurance survey

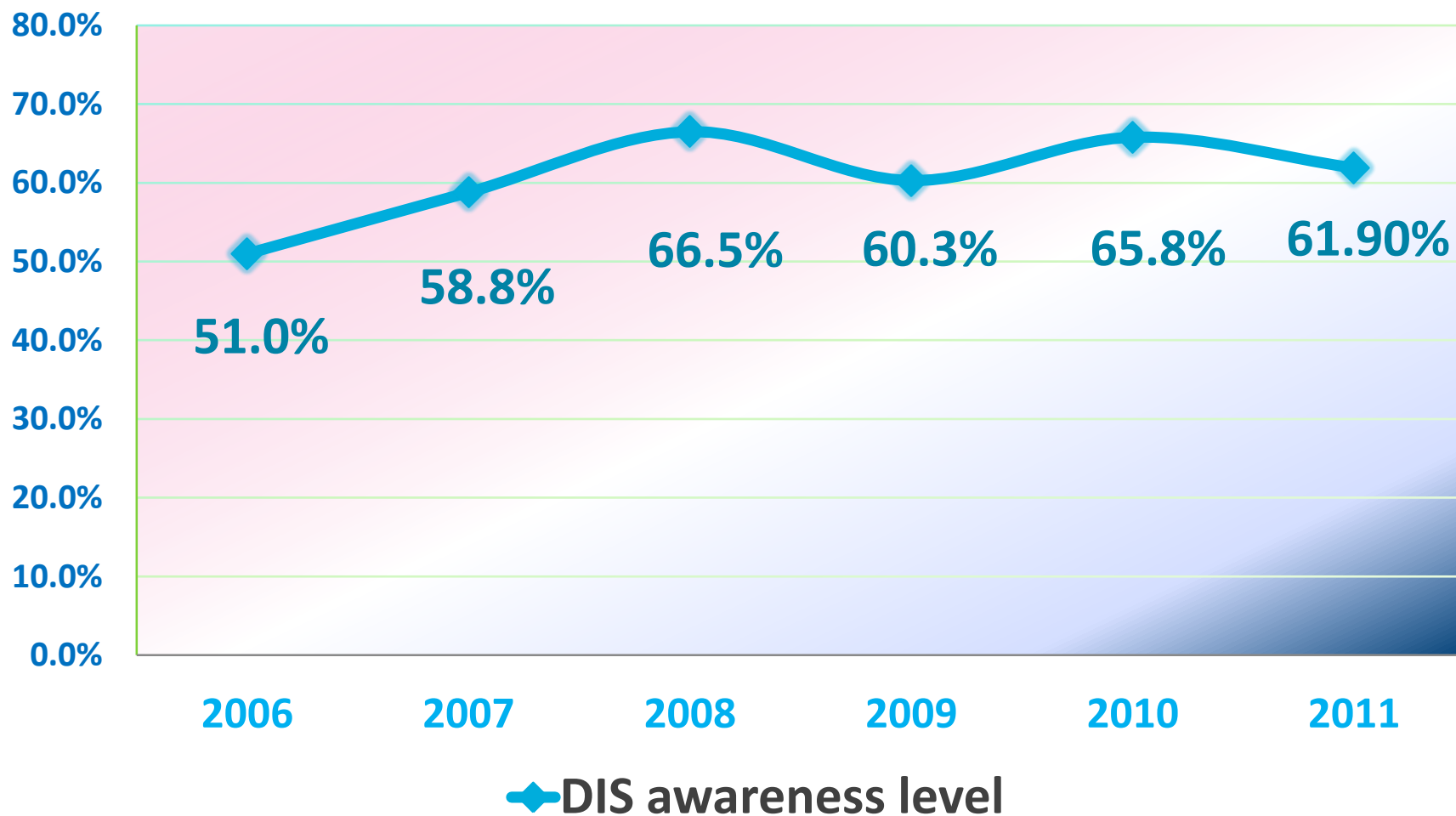
Money- Budget & Resources

- Budget prepared by CDIC and approved by the Parliament
- About 5% of annual business expenses (about US\$ 1 M)
- Fully utilize free service channels provided by government or insured institutions





Evaluation & Results



Challenges & Conclusion

Challenge I-

Maintaining high awareness level

Keep on Doing !

Keep on Watching!!



Challenges & Conclusion

Challenge II-
Maintaining strong brand

Keep DIS Effective!





Thank You
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