

## ANA's Financial Services – Enhancing Loyalty Through Innovation



Source: Unsplash (2018)

### Background

In today's competitive airline industry, it has become increasingly common for airlines to offer financial services tied to their loyalty programs, such as co-branded credit cards. These services provide customers with alternative ways to earn rewards and benefits while strengthening brand engagement. From the customer's perspective, using airline-affiliated financial products enables them to accumulate loyalty points and achieve higher status tiers more efficiently (Mitchell, 2024). Hence, financial services have become an important tool for airlines drive loyalty and repeat business.

As the largest Japanese carrier, All Nippon Airways operates from over 50 airports within Japan and connects to 42 airports worldwide (ANA, n.d.). Like many other airlines, ANA has collaborated with various banks and card issuers offer a broad range of co-branded credit cards designed to meet the needs of different customer segments. For example, in the Hong Kong market, ANA partners with Dah Sing Bank to offer the Dah Sing ANA World Mastercard. Cardholders earn 1 mile per HK\$4 spent, enjoy priority check-in at the business class counter, and receive free breakfast and a 5% room discount at IHG Hotels in Japan (ANA, n.d.).

In Japan, ANA also offers its own credit cards, most of which are directly integrated with the airline's loyalty program, the ANA Mileage Club. One such card, the Standard ANA Visa Card, provides 1 mile and 1 Mileage Club Premium point per JPY¥200 spent, along with international travel insurance coverage of up to JPY¥10 million (ANA, n.d.). Accumulating 30,000 Premium Points earns members Bronze Mileage Club status, unlocking benefits such as lounge access, priority seat selection, bonus miles, seat upgrade points, and many other travel-related privileges and everyday life services (ANA, n.d.).

In efforts to digitalize its business, the airline recently launched ANA Pay, a mobile payment app aimed at increasing convenience and engagement among Mileage Club members (ANA, 2020). The app allows users to register for a digital membership card and make payments

using a virtual debit card, similar to services like Tap & Go (Pipi, 2024). ANA cardholders and Mileage Club members can link their cards to ANA Pay to earn additional miles with every purchase (ANA, 2020).

### **Challenges**

Although ANA has a wide range of well-established financial services to complement its loyalty program, the popularity of the airline's financial services seems to be not quite popular even among the Japanese. Despite offering comparable or even superior to other card issuers, ANA cards and ANA Pay have received limited attention because of inadequate advertising, resulting in low levels of competence compared to card companies with long-standing reputation like American Express or Rakuten.

Another reason of the low recognition could be contributed to the requirements of Japanese residential address and mobile number. These limitations significantly reduce accessibility for international customers. Compounding this challenge, many of the loyalty benefits tied to ANA's financial services are only redeemable in Japan, further diminishing their appeal to foreign travelers and overseas Mileage Club members.

### **Discussion Questions**

1. What strategies could ANA implement to improve the advertising and visibility of their financial services both domestically and internationally?
2. In what ways could ANA enhance the appeal of their financial services to non-Japanese customers, given the current limitations?
3. What role does digitalization, such as the introduction of ANA Pay, play in enhancing customer engagement and loyalty for ANA?
4. How can ANA evolve its financial services to better meet the changing needs and preferences of younger, tech-savvy travelers?

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## **Keywords**

- Airline
- Loyalty program
- Digital payment
- Customer engagement
- International expansion
- Marketing

## **Acknowledgement**

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## 全日空航空的金融服务——通过创新提升忠诚度



Source: Unsplash (2018)

### 背景

在当今竞争激烈的航空业中，航空公司提供与其忠诚度计划绑定的金融服务（例如联名信用卡）已变得越来越普遍。这些服务为客户提供了赚取奖励和福利的替代方式，同时增强了品牌参与度。从客户的角度来看，使用与航空公司相关的金融产品能使他们更有效地累积忠诚度积分并达到更高的会员等级(Mitchell, 2024)。因此，金融服务已成为航空公司推动忠诚度和重复业务的重要工具。

作为日本最大的航空公司，全日空航空在日本境内超过 50 个机场运营，并连接全球 42 个机场(ANA, n.d.)。与许多其他航空公司一样，全日空也与多家银行和信用卡发卡机构合作，提供广泛的联名信用卡，以满足不同客户群体的需求。例如，在香港市场，全日空与星展银行合作提供星展银行全日空世界万事达卡。持卡人每消费 4 港元可赚取 1 里程，享受商务舱柜台优先值机服务，并在日本的洲际酒店集团旗下酒店获得免费早餐和 5%的客房折扣(ANA, n.d.)。

在日本，全日空也提供自己的信用卡，其中大多数都直接与航空公司的忠诚度计划——全日空里程俱乐部——集成。例如，全日空标准维萨卡每消费 200 日元可提供 1 里程和 1 个里程俱乐部高级积分，并附带高达 1000 万日元的国际旅行保险保障(ANA, n.d.)。累积 30,000 个高级积分可使会员获得青铜级里程俱乐部身份，解锁包括贵宾室使用权、优先选座、额外里程、座位升级积分以及许多其他旅行相关特权和日常生活服务等福利(ANA, n.d.)。

在推动业务数字化的努力中，该航空公司近期推出了 ANA Pay，一款旨在提升里程俱乐部会员便利性和参与度的移动支付应用(ANA, 2020)。该应用允许用户注册数字会员卡并使用虚拟借记卡进行支付，类似于 Tap & Go 等服务(Pipi, 2024)。全日空信用卡持卡人和里程俱乐部会员可以将其卡片与 ANA Pay 关联，以便每次消费赚取额外里程 (ANA, 2020)。

## **挑战**

尽管全日空拥有广泛且成熟的金融服务来补充其忠诚度计划，但其金融服务的受欢迎程度即使在日本人中似乎也不太高。尽管提供的福利与其他发卡机构相当甚至更优，但由于广告宣传不足，全日空的信用卡和 ANA Pay 受到的关注有限，导致其竞争力与具有长期声誉的信用卡公司（如美国运通或乐天）相比处于较低水平。

认知度低的另一个原因可能在于对日本居住地址和手机号码的要求。这些限制显著降低了国际客户的可及性。加剧这一挑战的是，许多与全日空金融服务绑定的忠诚度福利仅在日本境内可兑换，进一步削弱了对外国旅行者和海外里程俱乐部会员的吸引力。

## **讨论问题**

1. 全日空可以采取哪些策略来提升其金融服务在国内外的广告宣传和知名度？
2. 鉴于当前的限制，全日空可以通过哪些方式增强其金融服务对非日本客户的吸引力？
3. 数字化（例如推出 ANA Pay）在提升全日空的客户参与度和忠诚度方面扮演了什么角色？
4. 全日空应如何改进其金融服务，以更好地满足年轻、精通科技的旅行者不断变化的需求和偏好？

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## 关键词

- 航空公司
- 忠诚度计划
- 数字支付
- 客户参与
- 国际扩张
- 市场营销

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## 全日空航空的金融服務——透過創新提升忠誠度



Source: Unsplash (2018)

### 背景

在當今競爭激烈的航空業中，航空公司提供與其忠誠度計劃綁定的金融服務（例如聯名信用卡）已變得越來越普遍。這些服務為客戶提供了賺取獎勵和福利的替代方式，同時增強了品牌參與度。從客戶的角度來看，使用與航空公司相關的金融產品能使他們更有效地累積忠誠度積分並達到更高的會員等級 (Mitchell, 2024)。因此，金融服務已成為航空公司推動忠誠度和重複業務的重要工具。

作為日本最大的航空公司，全日空航空在日本境內超過 50 個機場運營，並連接全球 42 個機場 (ANA, n.d.)。與許多其他航空公司一樣，全日空也與多家銀行和信用卡發卡機構合作，提供廣泛的聯名信用卡，以滿足不同客戶群體的需求。例如，在香港市場，全日空與星展銀行合作提供星展銀行全日空世界萬事達卡。持卡人每消費 4 港元可賺取 1 里程，享受商務艙櫃檯優先值機服務，並在日本的洲際酒店集團旗下酒店獲得免費早餐和 5% 的客房折扣 (ANA, n.d.)。

在日本，全日空也提供自己的信用卡，其中大多數都直接與航空公司的忠誠度計劃——全日空里程俱樂部——集成。例如，全日空標準維薩卡每消費 200 日元可提供 1 里程和 1 個里程俱樂部高級積分，並附帶高達 1000 萬日元的國際旅行保險保障 (ANA, n.d.)。累積 30,000 個高級積分可使會員獲得青銅級里程俱樂部身份，解鎖包括貴賓室使用權、優先選座、額外里程、座位升級積分以及許多其他旅行相關特權和日常生活服務等福利 (ANA, n.d.)。

在推動業務數位化的努力中，該航空公司近期推出了 ANA Pay，一款旨在提升里程俱樂部會員便利性和參與度的流動支付應用 (ANA, 2020)。該應用允許用戶註冊數位會員卡並使用虛擬借記卡進行支付，類似於 Tap & Go 等服務 (Pipi, 2024)。全日空信用卡持卡人和里程俱樂部會員可以將其卡片與 ANA Pay 關聯，以便每次消費賺取額外里程 (ANA, 2020)。

## **挑戰**

儘管全日空擁有廣泛且成熟的金融服務來補充其忠誠度計劃，但其金融服務的受歡迎程度即使在日本人中似乎也不太高。儘管提供的福利與其他發卡機構相當甚至更優，但由於廣告宣傳不足，全日空的信用卡和 ANA Pay 受到的關注有限，導致其競爭力與具有長期聲譽的信用卡公司（如美國運通或樂天）相比處於較低水平。

認知度低的另一個原因可能在於對日本居住地址和手機號碼的要求。這些限制顯著降低了國際客戶的可及性。加劇這一挑戰的是，許多與全日空金融服務綁定的忠誠度福利僅在日本境內可兌換，進一步削弱了對外國旅行者和海外里程俱樂部會員的吸引力。

## **討論問題**

1. 全日空可以採取哪些策略來提升其金融服務在國內外的廣告宣傳和知名度？
2. 鑑於當前的限制，全日空可以透過哪些方式增強其金融服務對非日本客戶的吸引力？
3. 數位化（例如推出 ANA Pay）在提升全日空的客戶參與度和忠誠度方面扮演了什麼角色？
4. 全日空應如何改進其金融服務，以更好地滿足年輕、精通科技的旅行者不斷變化的需求和偏好？

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## **關鍵詞**

- 航空公司
- 忠誠度計劃
- 數位支付
- 客戶參與
- 國際擴張
- 市場營銷

## **致謝**

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