해외 금융 사례를 통해 본 고객 경험 관리 및 핵심 디지털 마케팅 트렌드

Daniel Jin Woo Lee, Senior Solution Consultant | Adobe Systems
DELIVERING POSITIVE CUSTOMER EXPERIENCE IS THE KEY TO SUCCESS

DATA-DRIVEN MARKETING

CROSS-CHANNEL MARKETING

MOBILE FIRST STRATEGY
DELIVERING POSITIVE CUSTOMER EXPERIENCE IS THE KEY TO SUCCESS

DATA-DRIVEN MARKETING
The General Insurance

Gained insight from online customer preferences. Then, optimized online channels to capture growing audiences.

- Changed main homepage image & increased conversion rate by 2.19%
- Replaced chart with conversational offer & increased returning visitor conversion by 9.28%
- Improved quote page navigation to boost conversion by 4.79%
Self Service Features? or Customer Attributes?

- **Number of borrowers**
  - Just me
  - Two of us

- **Single or Family?**

- **Borrower one**
  - **Annual income before tax**
    - $0
  - **Monthly rental property income**
• Optimized site page calls-to-action increased CTR by 47%
• Targeted messaging on homepage banners increased CTR by 50%
• Quickly identified the most profitable paths and segments
• Able to predict the behavior of campaigns scenarios before implementation and forecast potential returns

Never clicks on travel related item?
⇒ Perhaps no travel & entertainment interests

Bounced back from family related offering?
⇒ This can be a flag for family commitment

Clicks & browse business products?
⇒ This can be a good indicator of customer’s key interest
US Bank

Understand online customer behavior to increase effectiveness of offline channels

- Increased inbound & outbound call conversion by **100%**
Understand the Impact of Every Customer Interaction

- **9 days before conversion**: Paid Search
- **5 days before conversion**: Website - Product Video View
- **8 days before conversion**: Display Impression
- **3 days before conversion**: Display Impression
- **2 days before conversion**: Website - Email Signup
- **1 day before conversion**: Email Click-through
Citibank

Improve the quality of online services while decreasing customer service calls

Determine point of failure online tied to service calls:

- Decreased lost password-related calls to service
- Reduced 30–60 day delinquent payments

ADOBE ANALYTICS (PREMIUM)

Web Self-Service ➔ IVR ➔ Call Rep.
Web Self-Service << IVR << Call Rep.
Royal Bank of Scotland (RBS)

Increased customer engagement by applying customer targeting to personalize the customer journey.
Make sense of multiple channels—web, call center, IVR, mobile, email, and direct mail—that operated independently and with different measurement systems

- Were able to analyze 20 million log entries and 1.5 million page views per day
- Increased conversion rates by 46%
- Click-to-call feature yielded 2X the number of products in the first two months of membership
- Enabled prioritization of technology investments for web pages with low containment levels
Bridging the Data Divide

Online behaviors

Test & targeting results

2nd & 3rd party data source

Enterprise customer database

Lives near our store

Owns a kayak

Propensity to buy: .93

Married

Gold level

Age: 28

Female

Owns a kayak

Propensity to buy: .93

Married

Gold level

Age: 28

Female
Data Driven Marketing

CUSTOMER 360
Understand the entire customer journey across multiple channels

ATTRIBUTION
Measure the true impact of your marketing campaigns and channels

PREDICTIVE INTELLIGENCE
Make forward-looking decisions and enable responses to real-time customer activities

Accelerate customer acquisition & engagement by combining digital analytics, customer data and offline interactions
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CUSTOMER 360
ATRIBUTION
PREDICTIVE INTELLIGENCE

CROSS-CHANNEL MARKETING
Deliver 1-to-1 customer-centric campaigns across channels in context.
The customer journey is highly complex, never linear and rarely through one channel.
Enterprise Customer Database
Manage all email & mobile SMS communications within one system
Develop a consistent and cohesive cross-channel communications effort
Leverage transactional messaging to upsell and cross-sell
- Increased conversion rates by 5–10%
- Increased email open rates by 60–80%
- Achieved ROI in 14 months
Manage cross-channel marketing campaigns, leading to reduced conversion rate

Deliver the right message through the right channel at the right time, leading to reduced customer loyalty and sales

- Improved conversion rate by 40%
- Increased online deposits by 64%
- Created 3 million new sales opportunities managed across channels with personalized messages based on preferences and past transactions

ADOBE CAMPAIGN

ADOBE EXPERIENCE MANAGER

ADOBE ANALYTICS
Accelerate time to market for new online information and services
Deliver more relevant & timely content to prospects & customers

- Increased responsiveness to changing online conditions
- Reduced time spent on campaign management by 15%
- Produced landing page conversion lift of 20%
Investec

Transform a "one-size-fits-all" online experience into localized experiences for 15 distinct regions.

Increase speed of content deployment

- Enabled rapid, localized responses to changing market conditions
- Doubled website traffic & supported enhanced mobile channel
- Increased the volume of both global & local content published

ADOBE EXPERIENCE MANAGER
Cross-Channel Marketing
Conquer complexity to simply deliver improved digital experiences across every touch point of the customer journey

**CENTRALIZED**
Centralize the content creation and management to expedite delivery and speed to market

**UNIFIED & CONSISTENT**
Create unified and consistent customer experiences across digital channels

**AUTOMATED**
Automate personalization and optimize conversion through testing and targeting
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DATA-DRIVEN MARKETING

- CUSTOMER 360
- ATTRIBUTION
- PREDICTIVE INTELLIGENCE

CROSS-CHANNEL MARKETING

- CENTRALIZED
- UNIFIED & CONSISTENT
- AUTOMATED

MOBILE FIRST STRATEGY
How big is this mobile mind shift?

For most people, phones are smartphones

People interact wherever they are

People count on their phones for everything
Hidden truth behind...

For people, smartphones are still phones (yet)

People may only be able to invest very small amount of time

People can be easily disrupted by other factors
mobile moment = opportunity
Gain insight into the mobile banking platform and efficiently expand mobile services that meet customers' needs

- Integrated analysis from mobile and web channels to form a holistic view of digital channels and inform data-driven decisions
- Increased sales up to 30% on digital platforms
- Introducing mobile deposits increased bank-wide sales by 5%
- Real-time reporting and alerts helped identify and solve issues quickly
Better engage users by personalizing the online & mobile experience and improving sales by providing more of what users want

Optimize to improve conversion rates through messaging

- Analyzed demographic/geographic preferences to provide customers with more personalized experiences
- Boosted conversion 2% and profits by almost £1 per sale by personalizing optional offers
- Lifted login rate 6% by segmenting new versus existing customer
- Optimized homepage to improve conversion by 4%

ADOBE ANALYTICS (with Mobile Analytics)

ADOBE TARGET
### Business Metrics are ‘Hard to Measure’ but are ‘Critical to Long-Term Success’

<table>
<thead>
<tr>
<th>Metric</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total revenue generated by the mobile channel</td>
<td>All points of mobile revenue, including app sales, in-app purchase revenue, and revenue generated from ads.</td>
</tr>
<tr>
<td>Average revenue per user (ARPU)</td>
<td>The total revenue divided by the number of app users.</td>
</tr>
<tr>
<td>How customers purchase products inside the app</td>
<td>To assess customer price elasticity.</td>
</tr>
<tr>
<td>Which app stores drive downloads and revenue</td>
<td>Apple App Store, or Google Play? What about Amazon Appstore or Samsung Apps?</td>
</tr>
<tr>
<td>Reduced time or cost per transaction</td>
<td>Typically the cost of serving customers.</td>
</tr>
<tr>
<td>The effectiveness of ads served to customers</td>
<td>Effective cost per mile and click-through rates.</td>
</tr>
</tbody>
</table>
Engagement Metrics Show How Different Customers Use An App

The customer’s initial app experience
*About 10% of consumers that install an app actually use it on a regular basis*

Customer retention
*How long do customers continue to use an app? When does engagement drops off?*

How an average user changes over time
*Daily Active Users or Monthly Active Users*

The length of user sessions
*Do they glance at information and then move on?*

How customers differ from each other
*Understand the differences between user cohorts and predict movement triggers between them*

How and when customers buy
*How often do they look at a product before buying? Does time of day or location affect purchase behaviours?*

App ratings
*Look for patterns of positive and negative feedback to influence decisions or useful for competitive analysis*
Increase offline event attendance through online activities
Increase business agility & enhance customer experiences
• Boosted seminar registrations through geo-targeting
• Optimized locations for new seminars by leveraging data-driven insights
Increase engagement by publishing useful information and perspectives on financial markets on mobile devices.

Streamline asset creation and content management to reduce costs while speeding time to market:

- Accelerated time to market for content publishing by 50%
- Increased information relevance and customer engagement
- Accelerated publishing schedule from quarterly to monthly
- Brought bulk of production in-house for significant savings
- Centralized content management across broader base of content creators
Produce a multimedia marketing resource that takes advantage of mobile technologies
Extend high-quality print publication to a cost-efficient digital platform
Help financial advisors provide useful information to clients in an engaging, digital format

- Created digital edition of popular publication that financial advisors can personally brand
- Implemented restricted distribution to enable advisors to offer personalized content to clients
- Produced less expensive print alternative using the same high-quality content
Mobile Marketing

Mobile development & mobile marketing focused on apps and responsive websites

MAKE & MANAGE
Update content for multiple platforms, app stores, and mobile browsers

MEASURE
Use analytics to improve engagement & unify with web interactions

MONETIZE
Improve app experiences & conversion with A/B testing
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