




EXPERIENCE MAKERS^{LIVE}





Digital Relationship Banking

It's not what you said, it's when you said it...

Fergus McIntosh

What I'll cover today

1

What is a
**banking
relationship?**

2

How we have
**empowered
our people**
to build them

3

What that looks like in
real examples

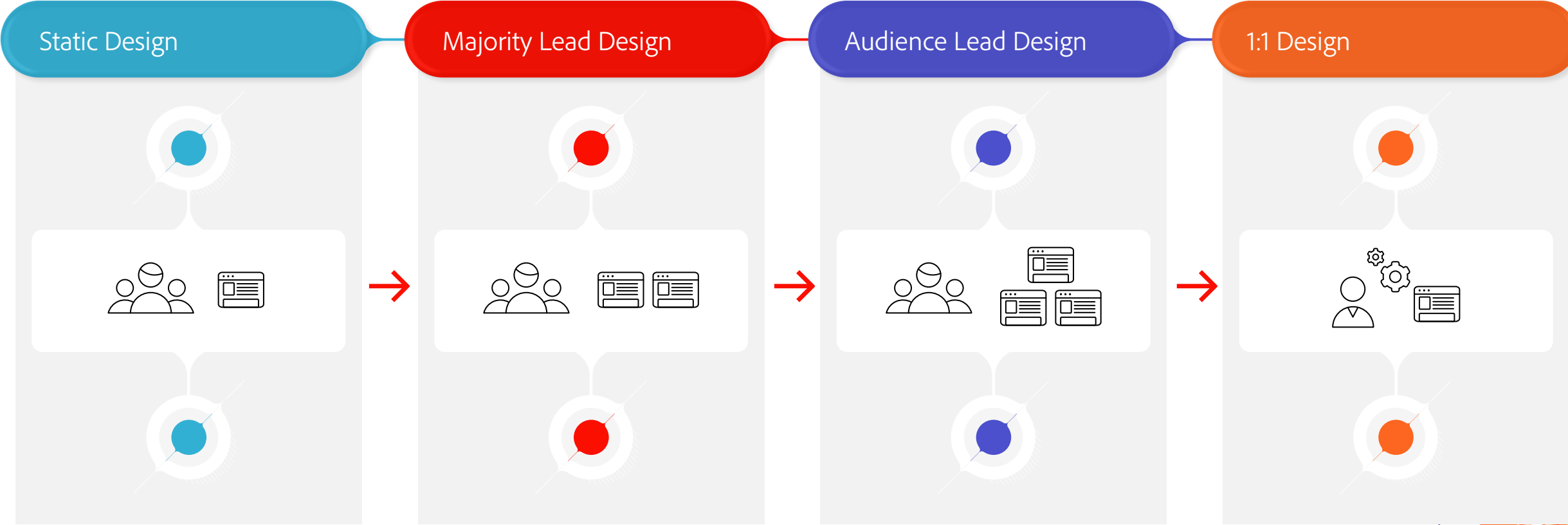
Banking has always been about relationships...



The execution of content, *is* your customer relationship

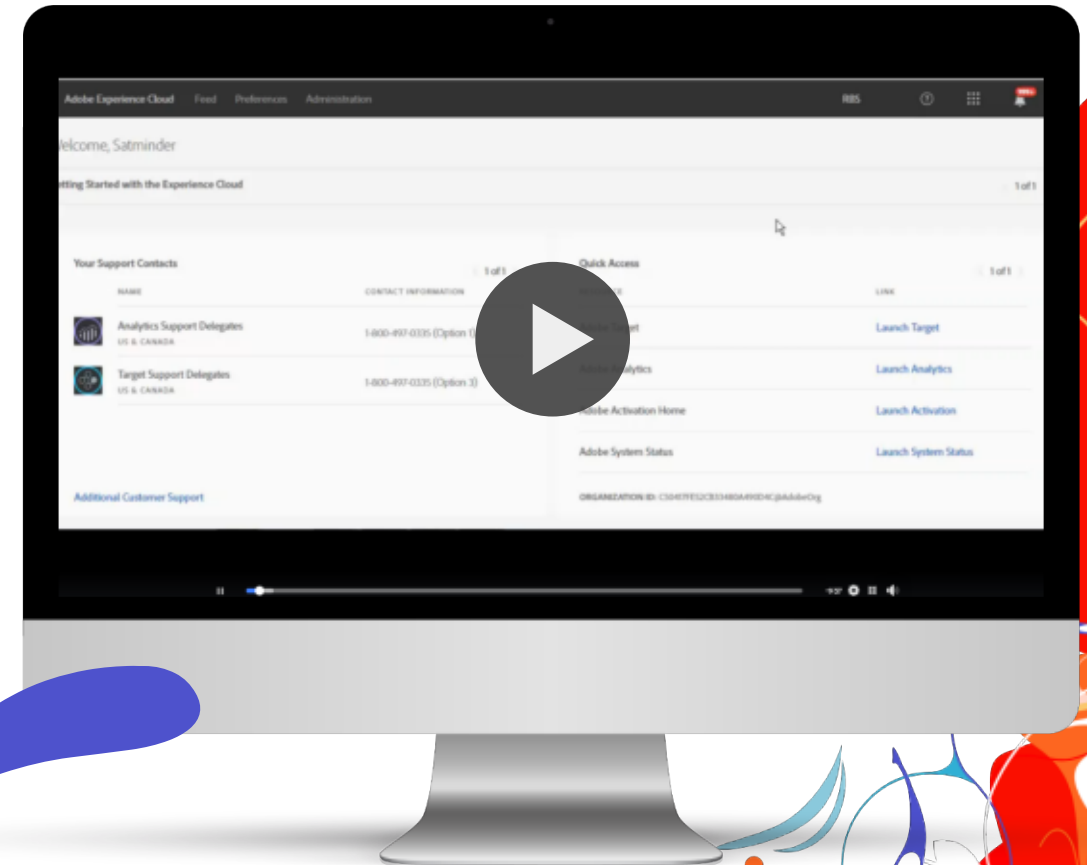
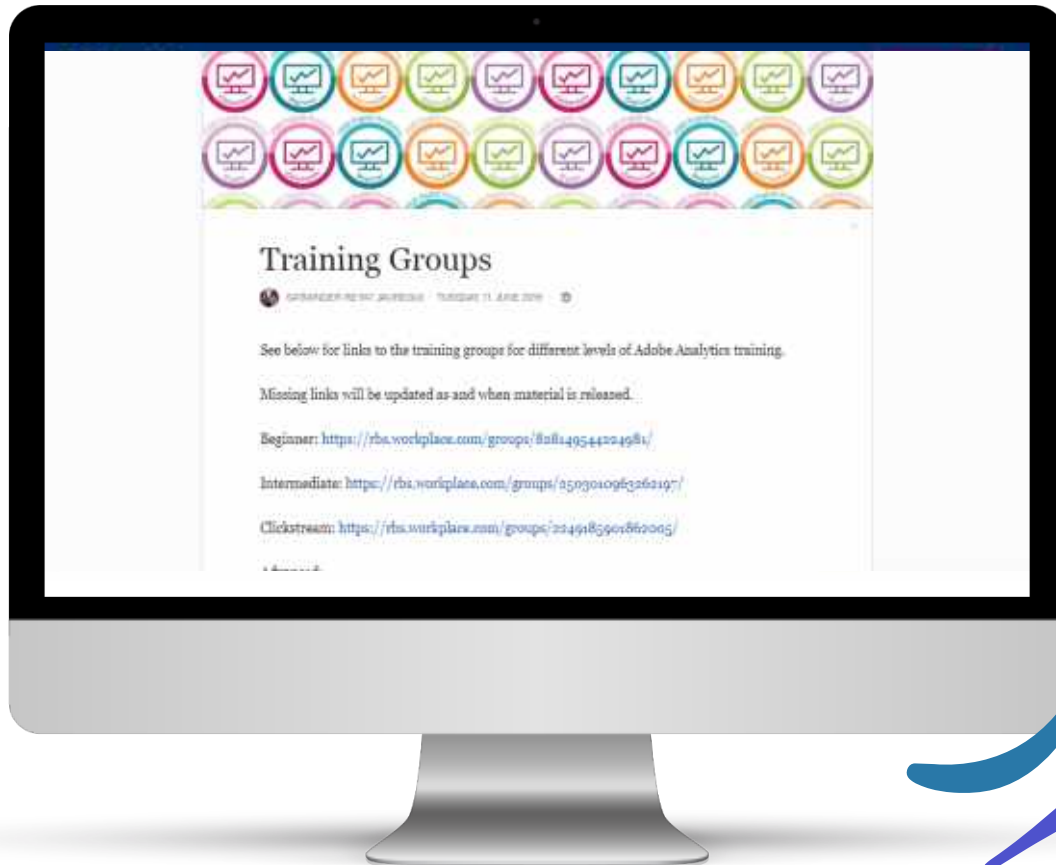


We are on a journey to 1-1 nirvana...



Your technology is only as good as the people using it...

The extensive hub houses beginner, intermediate and advanced accreditations for Analytics and Target, together with forums for help and support



Case Studies

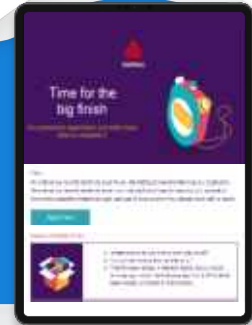
Using AI, behavioural data & dynamic content to support customers on our route to 1-1 Digital relationships



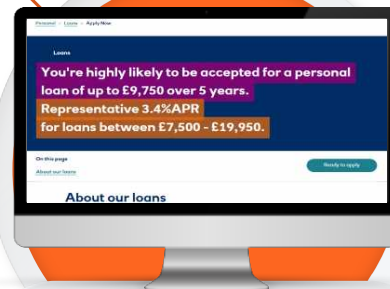
Adobe collects data relating to a digital customer journey



Personalised Homepages



Application communication using Adobe Campaign



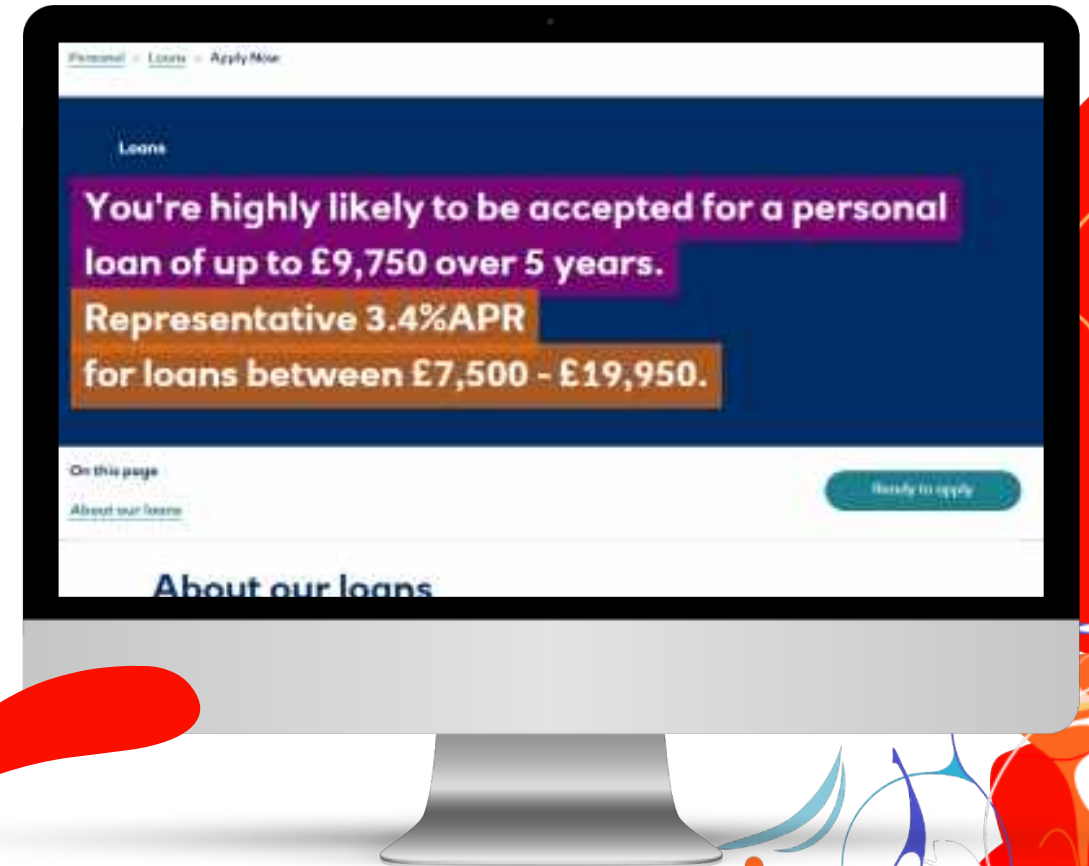
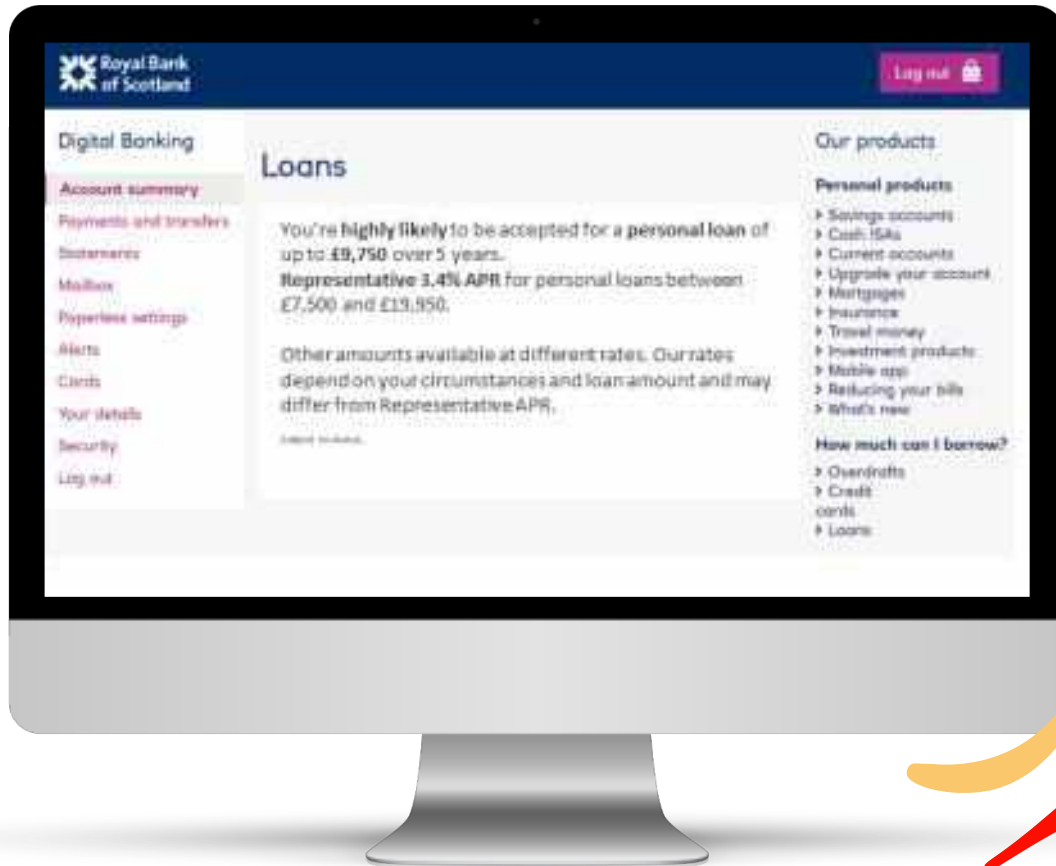
Dynamic landing pages, with hyper-personalised lending rates and amounts



First use of AI on our public website

Dynamic landing pages, with hyper-personalised lending rates and amounts

Auto-personalisation can quickly consume data and deliver a real time decision about what content to show our logged in customers from CMS to Pega and onwards to personalised public webpages in AEM with personal credit decisions



Case Studies

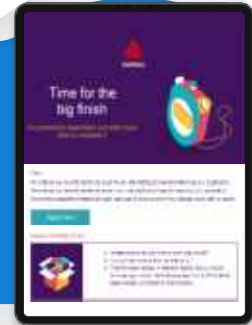
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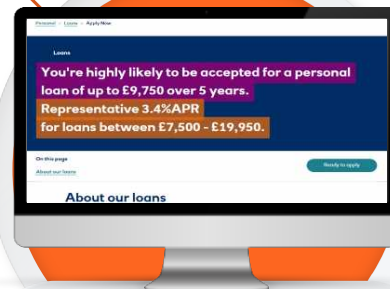
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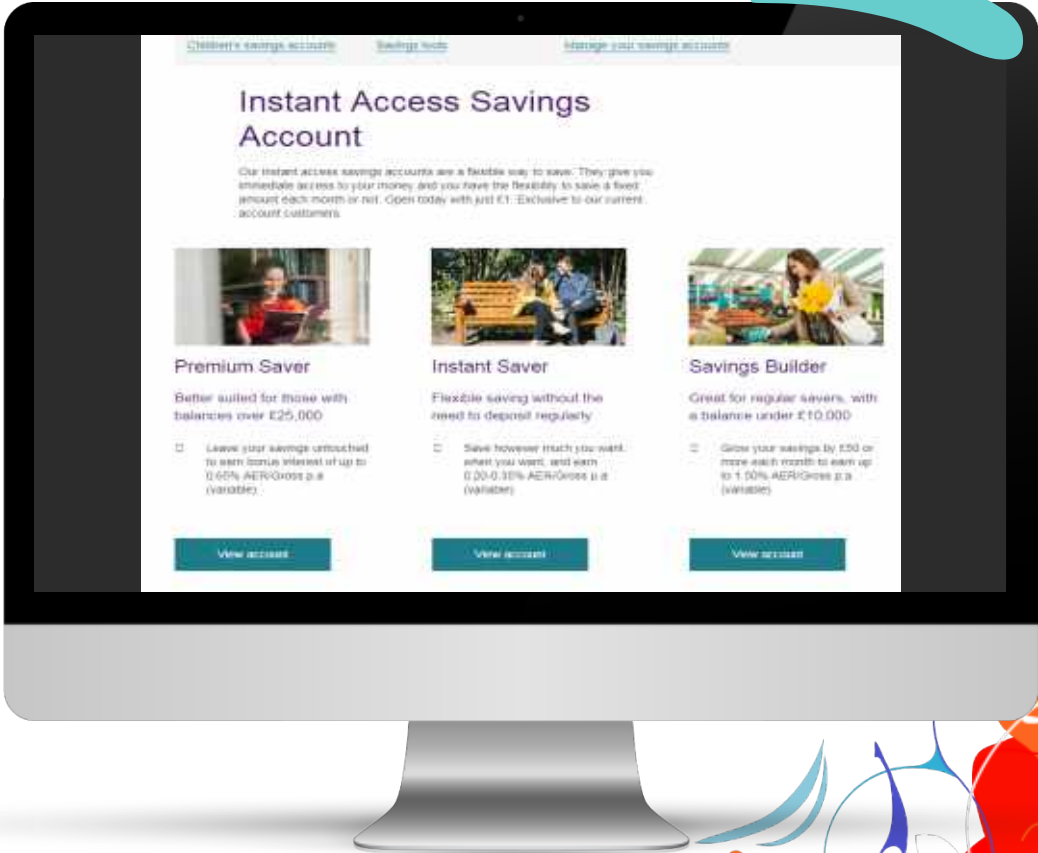
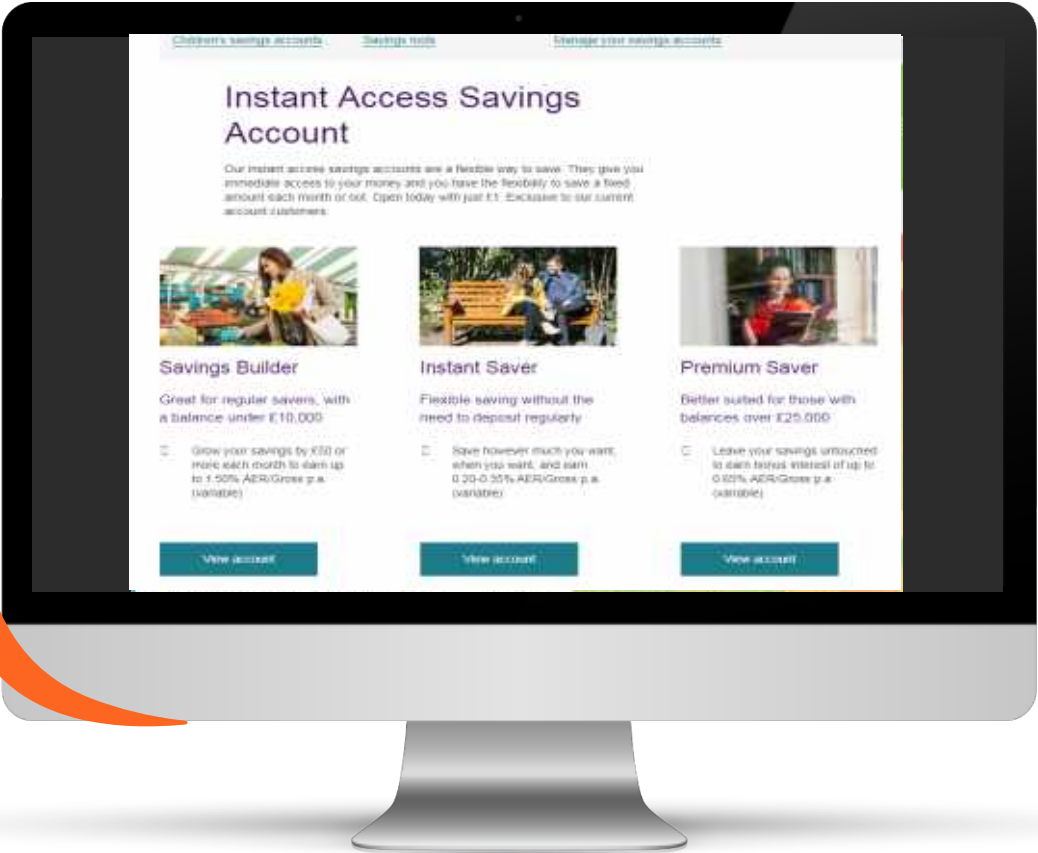


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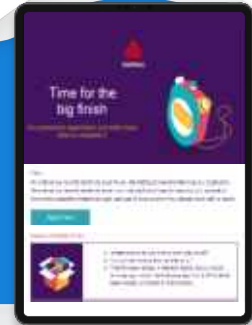
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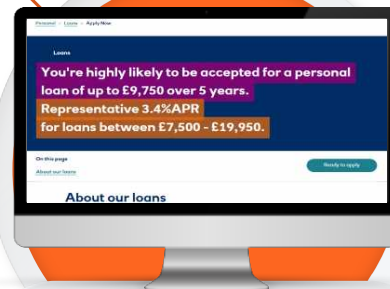
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Deepen existing customer relationships



Help customers manage money

Spending insights to help customers save money

Additional support for customers at risk of fraud and scams



Speak to customers in an ongoing conversation

Respond to what a customer has recently done across channels

Use customer's name where appropriate, wish them happy birthday



Ensure customers see the right message at the time

Work with Data & Analytics to ensure the most relevant message is shown

Have a clear hypothesis and test and learn strategy

To genuinely create relationships at scale, you need a single view of your customer behaviour

