

## Bank to the future:

### Customer-centricity as a key differentiator and growth fuel in 2022 and beyond

#### The first step to customer centricity is always hard.

Digital transformation might seem like an insurmountable endeavor, but it is entirely possible if banks do it step by step. RESUL offers a roadmap of the quick victories banks can achieve first before tackling other areas. This this approach allows banks to go above and beyond their banking obligations and differentiate themselves from competitors.

#### We make any data work.

The road to customer-centricity begins in data. RESUL integrates and activates data for every bank with any systems, data sources, or budgets. We are able to take as few as two data attributes and expand into sixteen attributes in a year to make sense of your customers and create tailored journeys that count.

## Four use cases for four challenges

### 1 Low customer acquisition

Inability to target audiences with relevant messaging due to siloed interactions.

#### Solutions

##### Define diverse personas

Deliver targeted customer experiences with different persona types such as unknown audiences, high net worth individuals, young professionals, digital natives, and more.

### 2 Inactive customers

Inactive customers in database leads to higher costs of data storage.

#### Solutions

##### Send timely reminders

Deliver reminders to reactivate customers. Nudge audiences towards conversion across web, mobile, ATMs, QR codes, and almost all relevant channels.

# RESUL

## 3 Low frequency of responses

Customers are not performing an action at the pace or frequency the bank wants.

### Solutions

#### Create personalized, gamified experiences

Leverage gamification to incentivize your customers. Create and govern loyalty programs to inculcate habits conducive to continuous engagement.

## 4 Inefficient processes

Time-consuming manual processes and reliance on other departments.

### Solutions

#### Activate contextual triggers

Automatically activate and trigger contextual communications. This streamlines marketing processes and gives banks more time to design and finetune customer journeys rather than execute irrelevant ones.

## Success metrics

RESUL delivers just-in-time analytics on marketing campaigns, channel-level performances, and individual customers.

Here are just metrics that you can utilize to measure your marketing performance.



Conversion rates at the channel and campaign level



Retention rates



Cost of acquisition



Activation and frequency of use



Lifetime value



Digitally influenced sales



Total referrals



Frequency, recency and value of purchase



Enrolment, earn, and burn on loyalty programs

## Client results in 5 months

**31M**

Average target segment size

**200**

Average trigger campaigns per day

**200M**

transactions facilitated per month

**218M**

Average SMS delivered per month

**35K**

incremental acquisitions within 6 months