



bpost bank: garnering new customers, deepening relationships.

Leading Belgium bank advances cross-channel marketing capabilities with Adobe Marketing Cloud.



“We can deepen customer relationships with a cross-channel campaign tool that automates every customer communication for maximum impact.”

Julien Lebeau, CRM Expert, bpost bank



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SOLUTION

Adobe Campaign solution within Adobe Marketing Cloud

RESULTS



360-DEGREE VIEW

Bank can capture and centralize online and offline customer interactions for coordinated, relevant marketing campaigns



CROSS SELLING

Enabled full view of customer interactions, allowing agents to offer products based on customers' immediate needs



CROSS CHANNEL

Planning to meet more customer needs by promoting complete financial services portfolio



INTEGRATION

Advanced marketing capabilities by leveraging synergies among multiple systems

bpost bank

Established in 2001

Employees: 200

Brussels, Belgium

www.bpostbank.be

Cronos

www.cronos.be

CHALLENGES

- Automate marketing campaigns across channels
- Integrate with existing systems to build a centralized repository of customer information
- Obtain a 360-degree customer view to make offers relevant to customer needs

“Adobe Campaign is our foundation for orchestrating campaigns and integrating data to provide a single view of each customer and personalize interactions across channels.”

Filip Weyne, Head of Sales Support and Campaign Management, bpost bank

Creating a solid digital marketing foundation

bpost bank, a joint venture of Belgian Post Group (bpost) with BNP Paribas Fortis bank, is Belgium’s fifth largest retail bank with approximately 1.1 million customers. The bank is looking to attract new customers and sell a broader portfolio of products to existing customers. To help achieve its goals, bpost bank chose the Adobe Campaign solution within Adobe Marketing Cloud.

“Adobe Campaign is our foundation for orchestrating campaigns and integrating data to provide a single view of each customer and personalize interactions across channels,” says Filip Weyne, Head of Sales Support and Campaign Management for bpost bank. “We needed a cohesive solution for both campaigns and customer relationship management. Adobe Campaign met or exceeded the capabilities we needed at the right price.”

Expanding customer relationships

bpost bank’s most popular products are savings and checking accounts, as well as ATM services and bill payment. Its goal is to expand customer relationships beyond savings and checking accounts to include investments, credit cards, and—an emerging area for the bank—mortgages.

More advanced, personalized digital marketing across channels is essential for bpost bank, because the company goes head to head with other retail banks, and competition is fierce. With so many choices, customers expect bpost bank to deliver the same high-quality services and targeted communications they would expect from other larger commercial banks.

Building an orchestrated marketing strategy

One challenge for bpost bank was that it had limited systems and information for proactively reaching out to customers to generate more leads. In addition, the bank could find it difficult to offer customers personalized experiences in every online and offline interaction. To power its cross-selling efforts, bpost bank wanted to set up a comprehensive digital marketing strategy to include coordinated communications across email, SMS communications, online banking, and the public website as well as offline interactions.

There were several barriers to achieving this more coordinated cross-channel marketing approach. Unlike most financial institutions, customers interact with bpost bank through postal facilities instead of owned bank branches. Because bpost’s primary function is postal delivery, bpost employees are usually focused on details such as street addresses and often do not ask for information such as customer email addresses that are essential for digital marketing.

“Building new campaigns is easy now because customer information is in a centralized place.”

Julien Lebeau, CRM Expert, bpost bank

Adding to the challenge, customer information within bpost and bpost bank has traditionally been contained within a variety of systems, making it difficult to orchestrate marketing campaigns across channels such as email, desktop, mobile banking, or the public website. For instance, a postal customer might mention interest in a credit card, but the information may not be relayed back to bpost bank for follow-up.

Removing limitations, improving experiences

Without a 360-degree view of customers' offline and online interactions, marketers relied mostly on one-off “push” marketing campaigns that were not personalized to customers' current needs or related to their latest interactions with the bank.

These campaigns were based almost solely on distributing printed direct-mail materials to promote products such as credit cards or investments. bpost bank had disseminated some email marketing campaigns, but these were limited due to the lack of customer email data and incompatibilities between the full customer database containing approximately 60,000 contacts and the previous email marketing system.

In the past, every campaign had to be created from the ground up on a one-off basis by building a target customer segment, assembling the customer information from different systems, creating messaging and content, and then disseminating emails or other communications such as SMS texts. The manual process was time consuming, and it did not allow bpost bank to automate marketing campaigns based on intelligence from past campaigns and previous interactions with customers across channels.

“We wanted to advance our marketing strategy and make customer interactions relevant across every online and offline channel,” says Julien Lebeau, CRM Expert for bpost bank. “We also had to extend our presence and our customer interactions in the digital space to become more competitive. Our goals were to entice prospects to either switch to bpost bank or cross-sell existing customers on a wider variety of products.”

Automating marketing

bpost bank investigated several solutions for cross-channel campaign management and marketing automation before standardizing on Adobe Campaign. Other options were either too expensive or did not integrate well with the company's multiple systems and databases.

Adobe Campaign, implemented by the Adobe Consulting Services team and Comma Group of Cronos, covered everything bpost bank needed, including the ability to automate marketing campaigns across online and offline channels; integrate with existing systems at both bpost and bpost bank; and provide a single repository of customer information to create a 360-degree view of customer interactions. Today, Adobe Campaign is “mid-sourced” at bpost bank, with the Adobe Campaign customer database stored in-house, and email delivery capabilities hosted in the cloud with Adobe.

SOLUTION AT A GLANCE

- Adobe Marketing Cloud, including the Adobe Campaign solution. Capabilities used include:
 - Campaign management
 - Integrated customer profile
 - Cross-channel execution
 - Operational reporting
 - Marketing campaign management

Moving to event-based marketing

The first endeavor using Adobe Campaign was to create a new “Welcome Campaign.” When new customers open a current account, they automatically receive an email delivered through Adobe Campaign welcoming them to the bank and outlining relevant bank services.

“The Welcome Campaign was very successful in setting a foundation for producing new leads by using event-based marketing,” says Weyne. “If a customer opens a checking account, for instance, we can use Adobe Campaign to welcome them via email and proactively market a current investment offer based on many customer variables.”

With Adobe Campaign, bpost bank’s small marketing team can orchestrate campaigns that run automatically based on customer interactions. Email optimization and deep personalization capabilities in Adobe Campaign allow marketers to deliver more relevant email offers and present products that the bank knows customers are interested in based on recent interactions.

“Building new campaigns is easy now because customer information is in a centralized place,” says Lebeau. “We can deepen customer relationships with a cross-channel campaign tool that automates every customer communication for maximum impact.”

Promising returns

The next steps for bpost bank are to interface Adobe Campaign with additional systems. Although bpost bank has only recently implemented Adobe Campaign, the results are already accumulating. “We wanted to gain a single customer view, increase automation and reuse in online campaigns, and correlate with offline interactions,” says Weyne. “We’re accomplishing all of that now and expect to achieve even more returns as our use of Adobe Campaign matures.”

For more information

www.adobe.com/marketing-cloud/campaign-management.html

www.adobe.com/solutions/digital-marketing.html



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