



U.S. Bank

Know it all



U.S. Bank

Minneapolis, Minnesota

www.usbank.com

Results

- Increased lead conversion by more than 100%
- Enhanced customer engagement through personalized marketing
- Created more personalized, targeted customer experiences
- Strengthened engagement by gaining new insights into the impact and activities of customers on mobile and Internet platforms

U.S. Bank is using Adobe Marketing Cloud to integrate online and offline data, optimizing customer engagement and maximizing call center results

Innovation is vital to the success of financial institutions today, as customers demand immediacy and seamless connections to services. One resourceful and cost-effective way U.S. Bank is distinguishing itself in the highly competitive financial services sector is by using Adobe Marketing Cloud at the core of its online analytics ecosystem that identifies business opportunity and captures it.

Founded in 1863, U.S. Bank is the fifth-largest bank in the United States and operates under one of the nation's oldest bank charters. Recognized for its strong financial performance and prudent risk management, U.S. Bank's branch network in 25 states and its workforce of 63,000 provide banking and wealth management services, trust services, and global payments services to more than 17 million customers.

Typically, major banking institutions use online analytics, according to Raj Vridhachalam, senior vice president of platform delivery at U.S. Bank, but with varying levels of sophistication. Adobe Marketing Cloud has enabled the bank to implement highly effective solutions to analyze user behavior, segment audiences at granular levels, and optimize web content. But what sets this architecture apart is that U.S. Bank integrates data from offline as well as online channels, resulting in a truly global understanding of its customers and how they interact with the bank at multiple touchpoints—all while keeping data anonymous to comply with privacy policies.

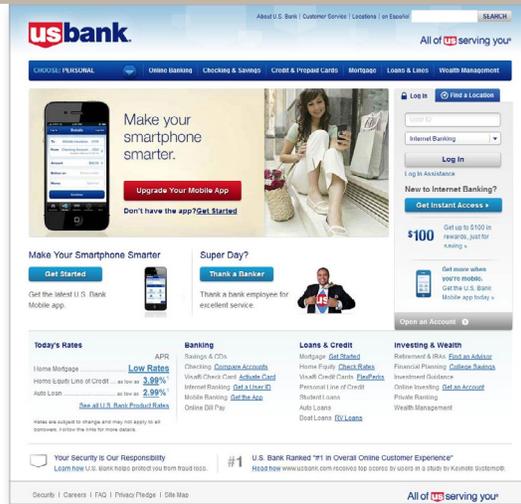
U.S. Bank feeds integrated data from Adobe Marketing Cloud into its customer relationship management (CRM) platform, supplying call center bankers with more targeted leads. "As a technologist, my challenge is to rapidly achieve business results as efficiently as possible," says Vridhachalam. "Adobe Marketing Cloud enables us to operate an elegant, multichannel solution with minimal complexity, low cost of ownership, and fast time to market—the three essential ingredients to a successful implementation of digital analytics in banking."

Previously, the company had to write and maintain enormous amounts of code to accomplish what Adobe solutions achieve natively. For U.S. Bank, Adobe Marketing Cloud is a significant step forward, but what makes it an even more powerful platform is how seamlessly the solution integrates.

Correlating clues

Using Adobe Marketing Cloud, U.S. Bank analysts rapidly integrate data from multiple channels to gain maximum contextual insight into who the bank's customers are, what they seek, and when and where they sought it. They can then piece together complex behaviors across channels, understanding the interrelationships between user actions, and take action on those findings in ways that deepen customer relationships and create more personalized experiences.

Using Adobe Marketing Cloud solutions, U.S. Bank can collect detailed insights into user behaviors and preferences that drive digital strategies and customer engagement.



Challenge

- Gain global view of multichannel customer behavior to drive business strategies, elegantly using technology to solve business problems
- Focus on integrated data across online and offline channels to top-level management
- Maximize lead generation potential for increased conversions

Solution

- Leverage Adobe Marketing Cloud to implement sophisticated web analytics program and integrate insights with customer relationship management platform
- Use business intelligence from data warehouses inside the Adobe Analytics solution within Adobe Marketing Cloud

Systems at a glance

Adobe Marketing Cloud, including the Adobe Analytics and Adobe Target solutions. Capabilities used include:

- Data warehouse
- Marketing reports and analytics
- Multivariate testing
- AB testing

Adobe PhoneGap

Adobe Consulting

U.S. Bank welcomes a million visitors to its website every day, 80% of whom are repeat visitors. Detailed, yet anonymous, information is gathered about every user interaction, whether a customer shops for a checking account online, swipes a debit card at an ATM or a point of sale terminal, or completes a transaction at a branch office. Massive amounts of data are available, but stored in different enterprise data warehouses.

The company wanted to bring together all of its customer data to develop a clearer picture of who its customers are to deliver more relevant products and offers, as well as engage prospective customers with more appealing content. Adobe Marketing Cloud solutions help tie together unique customer ID numbers and detailed data from the bank's data warehouses to guide intelligent marketing strategies.

For instance, if a visitor navigates to a U.S. Bank checking microsite, the system determines exactly how deep that level of engagement is and what time it took place—including how many pages deep into the site the visitor saw, what tools were used during that visit, and where the drop-off point was. When the session expires, this information is captured in real time through sensor technology and fed into Adobe solutions to help refine the targeting of future content and offers based on a customer's unique needs. The same data is used to personalize the customer experience and cross-sell products across multiple platforms.

The company's home page has gone through three major site redesigns in the last year and a half, each time deliberately optimized through a series of content tests. U.S. Bank has evaluated which of the most profitable products to display, which banners to rotate within six prioritized areas of the home page, and what services are presented to distinct audience segments based on data-driven insights.

"Our team has been able to build upon Adobe Marketing Cloud solutions' flexible infrastructure to engineer an elegant system that transfers and translates data from multiple datasets and data capture methodologies. Because the solutions easily integrate with each other, we are able to create extremely sophisticated and accurate customer profiles to personalize the online experience, without compromising on customer privacy," explains Boris Grinshpun, vice president, Internet Platform Management at U.S. Bank.

Responsible for 10 different U.S. Bank platform teams, Vridhachalam helps to ensure that every web metric initiative in every channel contributes to the greater good. "All our efforts help connect the dots to gain a greater understanding of our customer," he says. "Our Adobe Marketing Cloud solutions enable all of our channel teams to meet that directive to best segment our audiences and optimize content."

“Adobe Marketing Cloud enables us to operate an elegant, multichannel solution with minimal complexity, low cost of ownership, and fast time to market—the three essential ingredients to a successful implementation of digital analytics in banking.”

Raj Vridhachalam

Senior vice president of platform delivery, U.S. Bank

Superior lead management

U.S. Bank applies the same analysis principles to its *Salesforce.com* CRM platform as it does to inform all of its outreach strategies. Through a simple and seamless integration, Adobe Marketing Cloud feeds the same cross-channel data into the company's *Salesforce.com* platform as it does to its email, mobile, and web marketing platforms. As a result, U.S. Bank is seeing a 100% better conversion rate from its inbound and outbound call center operations enhanced by more personalized, targeted experiences over traditional lead management programs.

Once leads are captured, they are enhanced according to customer profiles, scrubbed per privacy policy, and then prioritized via a scoring model for follow up. Scoring models are built on criteria including the level of customer engagement, the quality and temperature of the lead, and the product and customer value to the bank.

For example, if a web visitor shops for a checking account at 8 p.m. and the call center opens the next morning, that lead has cooled off. However, if the session took place at 8 a.m., it is ranked much higher and is given priority for follow up and further customer engagement.

Higher prioritized leads are then assigned to outbound call center bankers. Leads are available to inbound call center teams as well, with all data about that lead fully visible in the CRM system. “Setting up intelligent business rules and seamlessly integrating lead generation into *Salesforce.com* using Adobe Marketing Cloud is infinitely better than having to write code behind the scenes,” says Vridhachalam. “There’s no comparison.” Vridhachalam also notes how integration between Adobe solutions and third-party tools magnify the value of Adobe Marketing Cloud to U.S. Bank as an organization by enabling stakeholders to view and interact with data from multiple sources through a single pane of glass.

Adobe Consulting also plays a strategic role as online and offline analytics become increasingly important to help U.S. Bank maintain its longstanding reputation for excellence. Adobe Consulting is helping U.S. Bank teams unlock the full potential that Adobe Marketing Cloud can offer—as a powerful way to solve business challenges, help customers better leverage its financial tools, and create enhanced customer experiences that encourage lasting business relationships.

“Setting up intelligent business rules and seamlessly integrating lead generation into Salesforce.com using Adobe Marketing Cloud is infinitely better than having to write code behind the scenes. There’s no comparison.”

Raj Vridhachalam

Senior vice president of platform delivery, U.S. Bank

Mobile momentum

For millions of U.S. Bank customers, mobile banking represents maximum convenience. Recognizing the intersection between the online and mobile banking channels, U.S. Bank has made great strides to integrate the two. Using Adobe PhoneGap, the leading open source development tool for building fast, easy, cross-platform mobile apps with HTML and JavaScript that take advantage of core features across mobile platforms and devices, U.S. Bank customers can use mobile devices to deposit checks and monitor credit card activity, make person-to-person payments, access account information, transfer funds, and pay bills.

Data derived from user activity on the mobile channel is integrated into the bank’s digital marketing platform, where it is used to drive revenue and help inform business strategies as mobile banking and other wireless delivery systems continue to gain momentum.

For more information

[www.adobe.com/solutions/
digital-marketing.html](http://www.adobe.com/solutions/digital-marketing.html)



Adobe

Adobe Systems Incorporated
345 Park Avenue
San Jose, CA 95110-2704
USA
www.adobe.com

© 2014 Adobe Systems Incorporated. All rights reserved. Printed in the USA.

Adobe, the Adobe logo, and PhoneGap are either registered trademarks or trademarks of Adobe Systems Incorporated in the United States and/or other countries. All other trademarks are the property of their respective owners.

95021195 7/14