

Helping people and businesses prosper

Santander Consumer Bank

Managing a New Kind of Customer Dialogue





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Responsive A/S

Who we are

Santander Consumer Bank is a Nordic bank with more than 1,400 colleagues in Sweden, Norway, Denmark and Finland, and with global strength by being a part of Banco Santander.

We are one of the largest Nordic banks providing loans and credits, credit cards, deposits and insurance to private customers.

We work with the best people in an engaged, challenging and passionate organization that provides great opportunities for professional growth.



Auto & Leisure

Loans and financial services provided to private customers and car dealers



Unsecured

Loans, credit cards and sales finance services offered to private customers



Deposits

Saving products with high interest rates provided to private customers



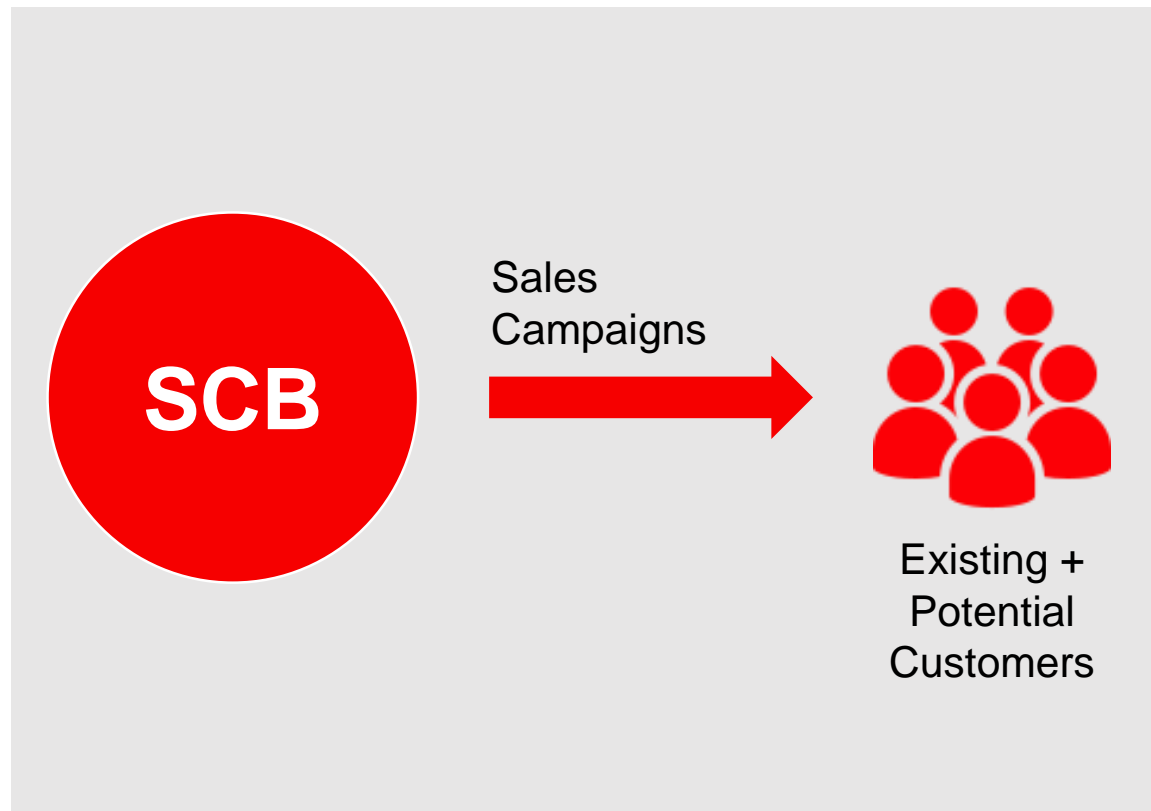
Insurance

Insurance products related to payment protection, auto, health and travel, offered to private customers

A change in
focus



Before: Continuously pushing sales messages to customers in- and out-of-market



Lån nemt og sikkert til en attraktiv rente

Hos Santander Consumer Bank tilbyder vi forskellige produkter, som er tilpasset dine behov.

Vi kan eksempelvis hjælpe dig med finansiering af det du lige står og mangler eller altid har drømt om. Det kan fx være et Privatlån Plus til en attraktiv rente, eller et kreditkort til en forestående rejse eller blot til lidt ekstra i hverdagen. Derudover tilbyder vi opsparing med en af markedets bedste renter.

Der er mange muligheder hos Santander, og det er nemt og sikkert at blive kunde hos os. Som en del af Eurozonens største bank har vi fokus på god service og sikkerhed for dig som kunde.

Velkommen hos Santander!

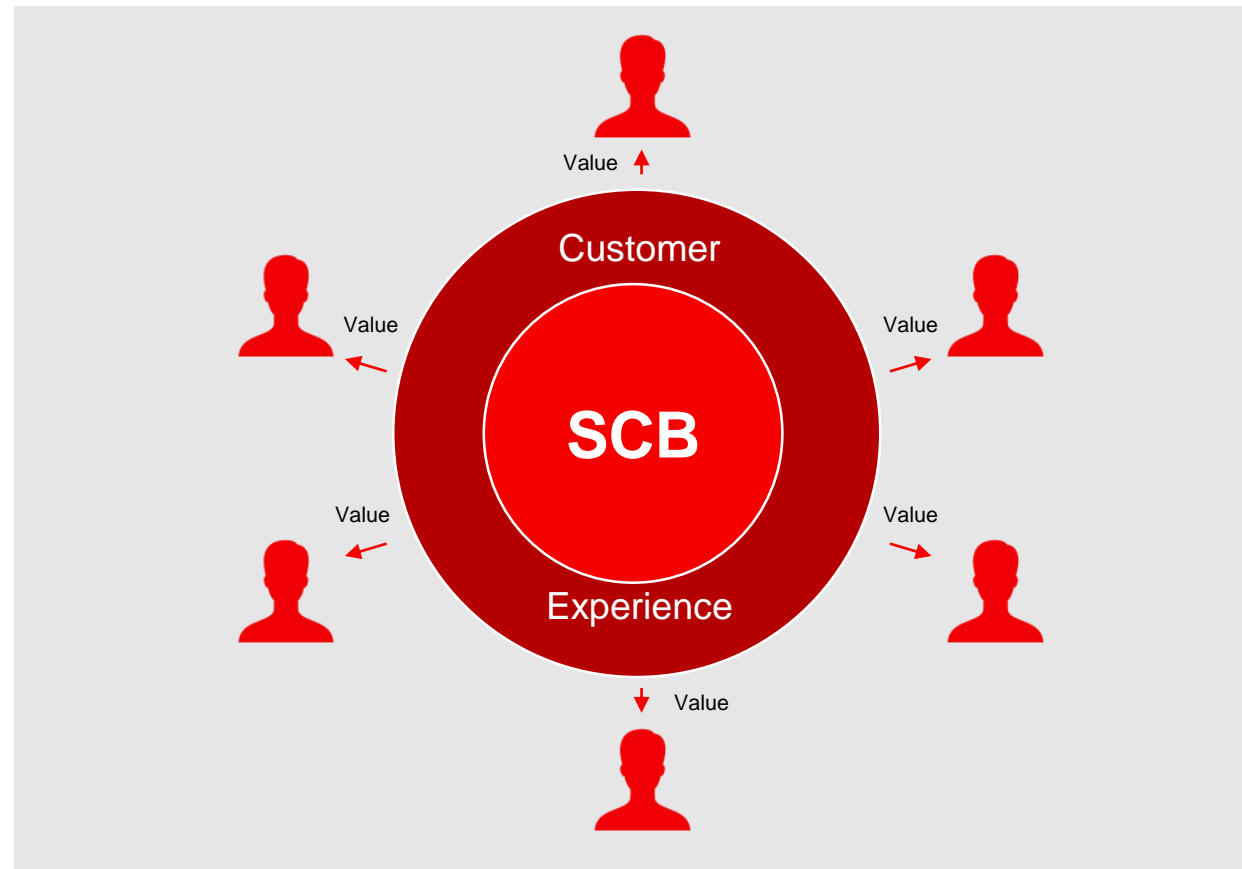
RENTE FRA 3,90%*

SE MERE PÅ [SANTANDER.DK](https://www.santander.dk)

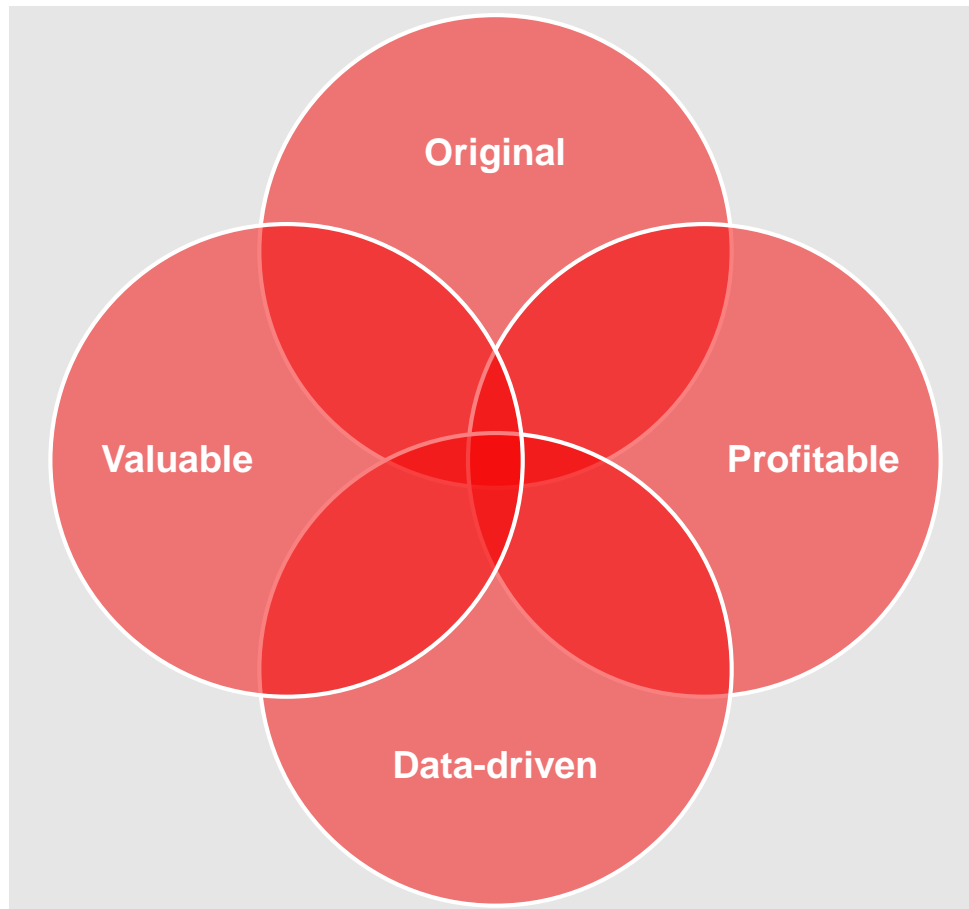
*Ved lån på 140.000 kr. over 6 år med variabel rente: MdL ydelse fra 2.270-2.662 kr., debitorrente fra 3,90%-9,95%, AOP fra 5,35%-11,5%, de samlede kreditomkostninger er fra 23.506-31.812 kr., og det samlede tilbagebetalte beløb bliver fra 163.506-191.812 kr. Etableringsomkostninger er 3%, min. 800 kr. Adm. gebyr pr. md.: 25 kr. Forudsætter betaling med Betalingservice. Fortrydelsesret på 14 dage, fra den dag, du underskriver aftalen.

Santander
CONSUMER BANK

Now: Recognizing that the Customer Experience drives brand perception and effect of our sales



The four building blocks when designing customer experiences



Valuable

Provides value to the customer.

Profitable

Creates business value for the company.

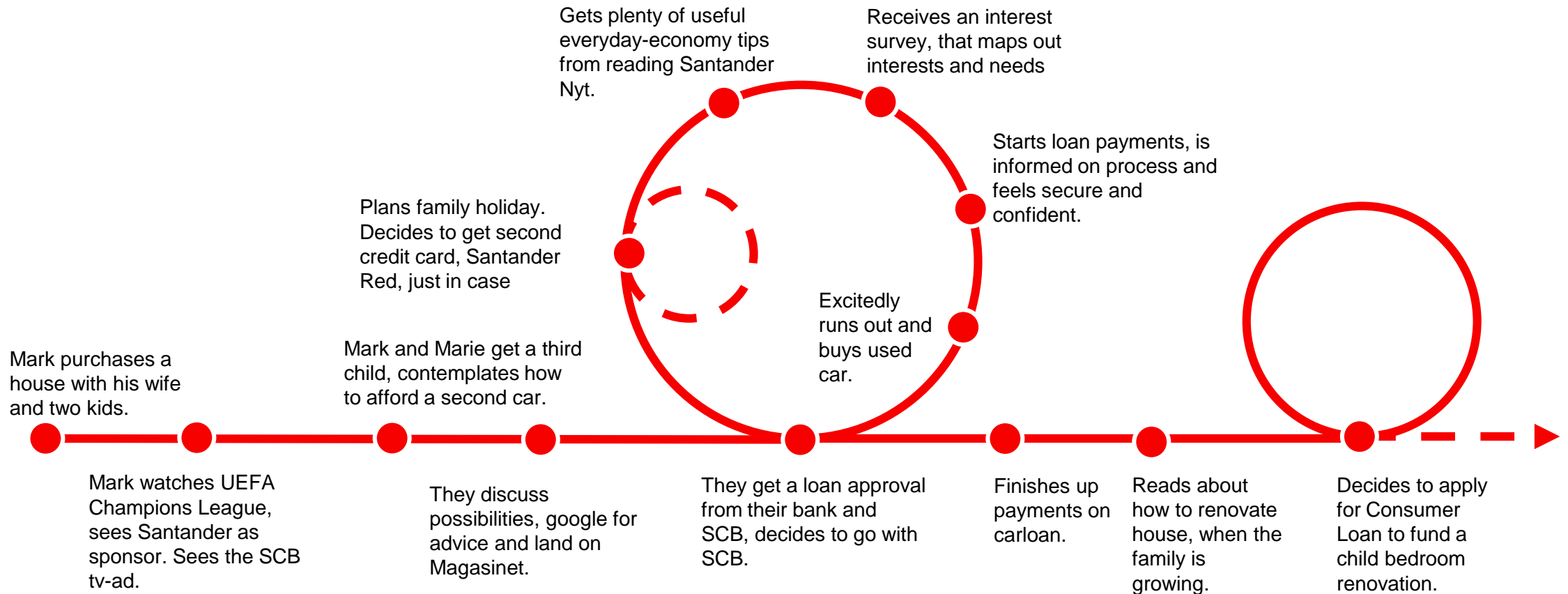
Original

Credible and differentiating for the brand.

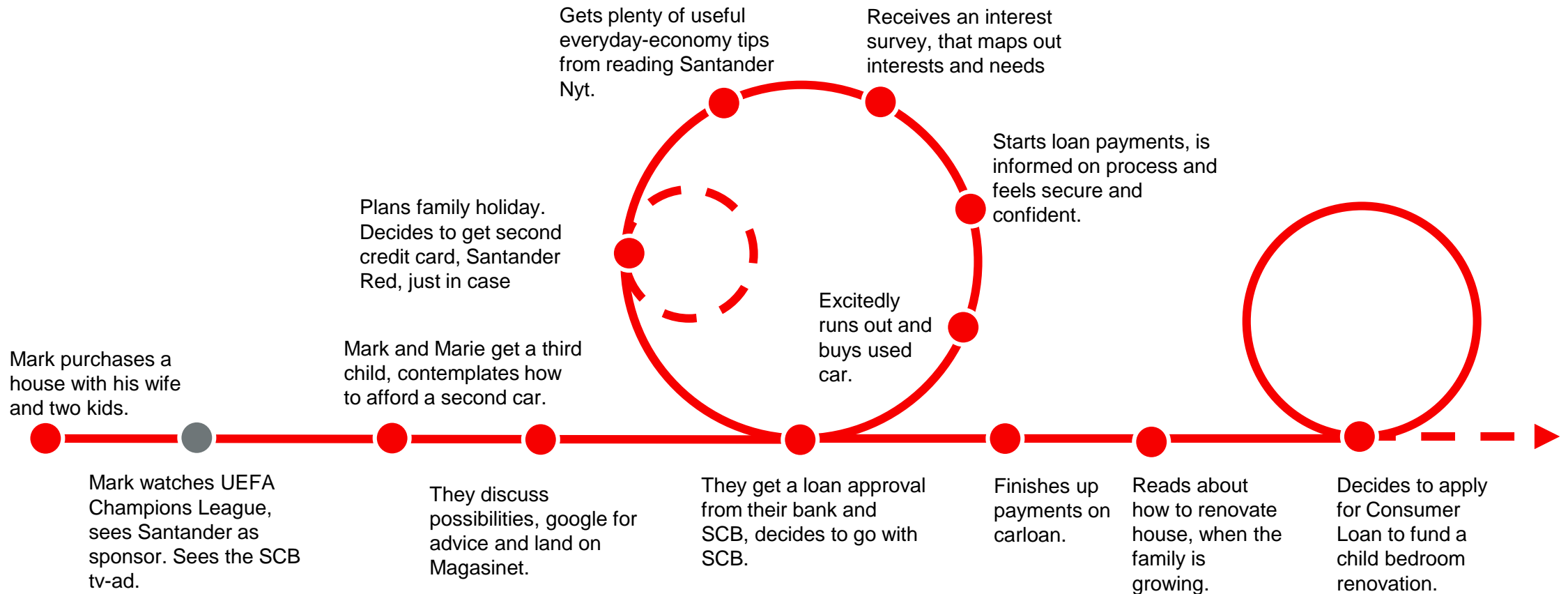
Data-driven

To support the right context, timing and message.

A typical customer journey...



UEFA Champions League Sponsorship & »Middagsselskabet«



UEFA Champions League Sponsorship & »Middagsselskabet«



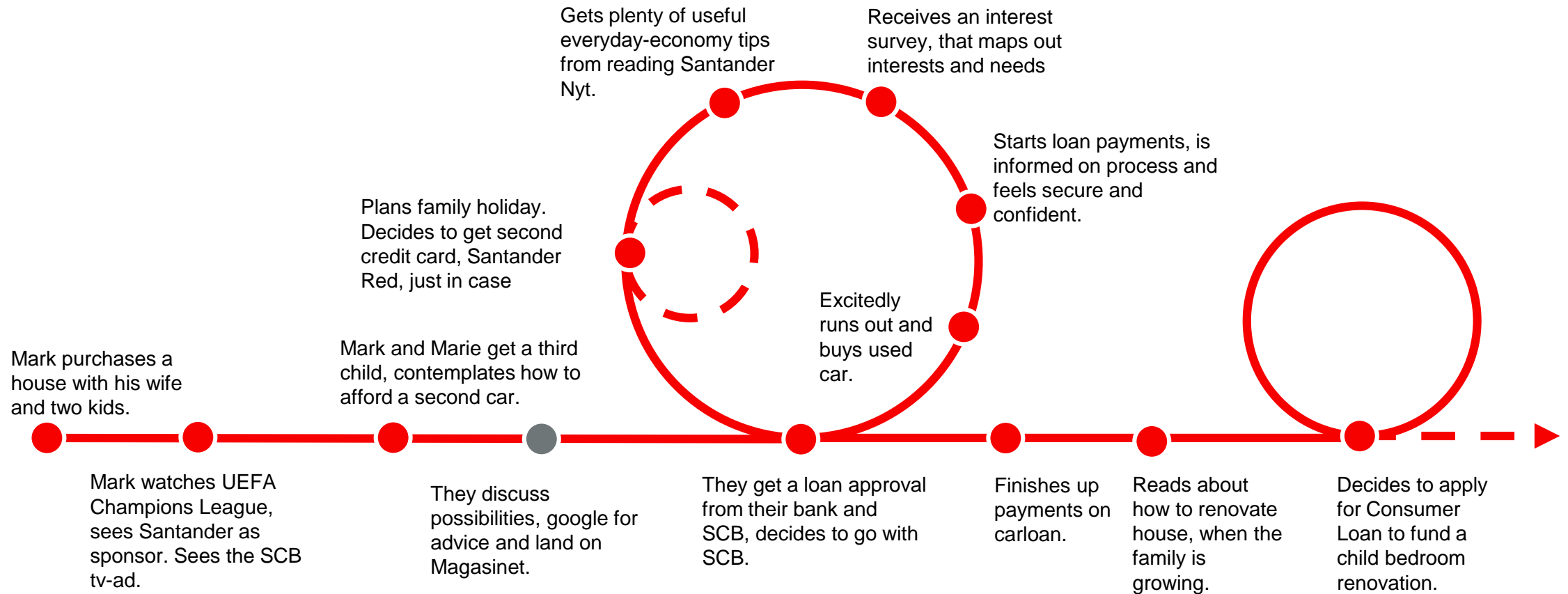
**Banco Santander official sponsor of UEFA
Champions League**
2018-2021

Mange har fordomme om lån – og det er en skam.
Det handler om at vælge det rigtige.

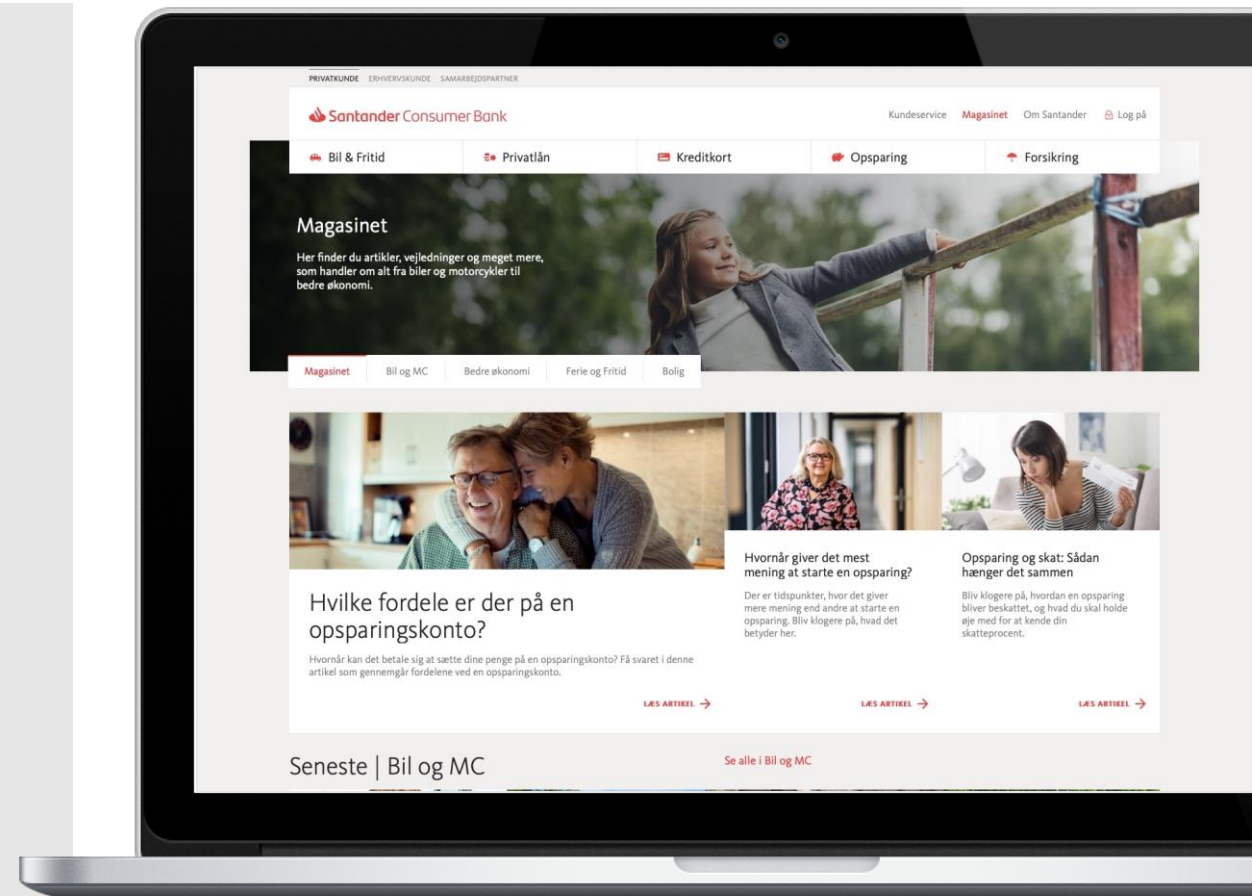




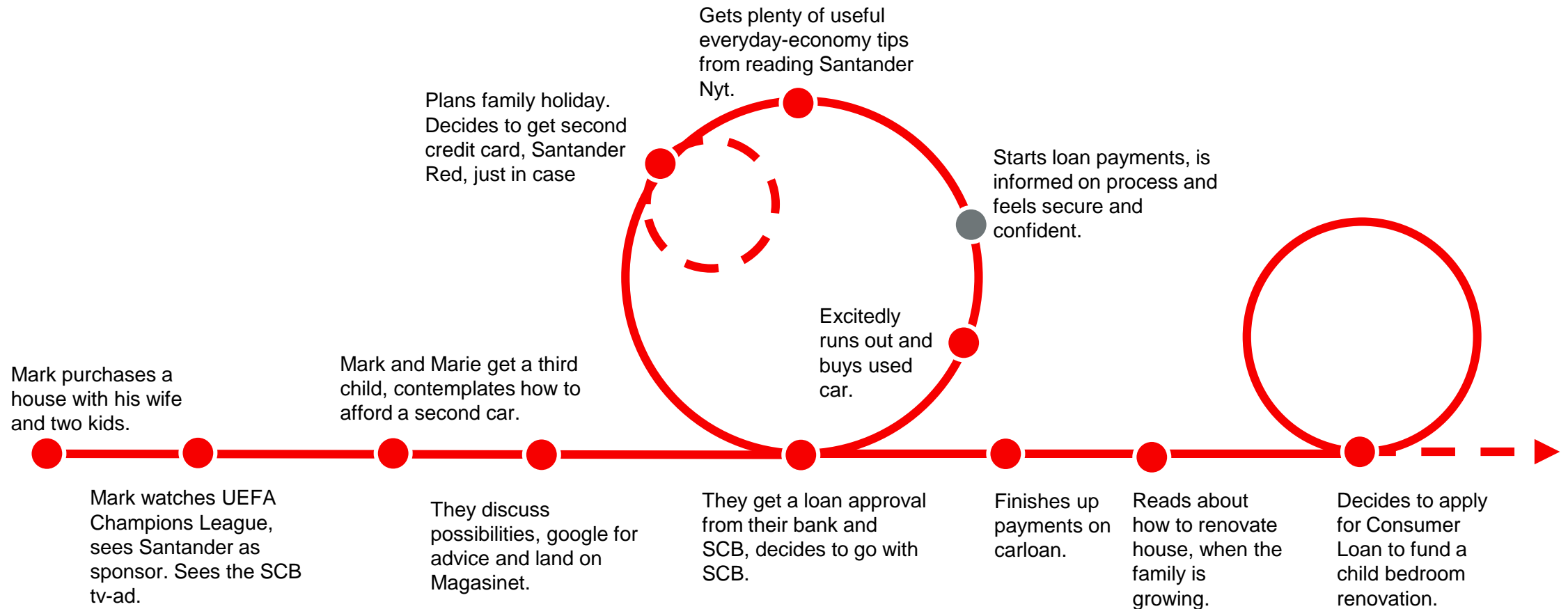
Magasinet



Magasinet



Welcome Programme

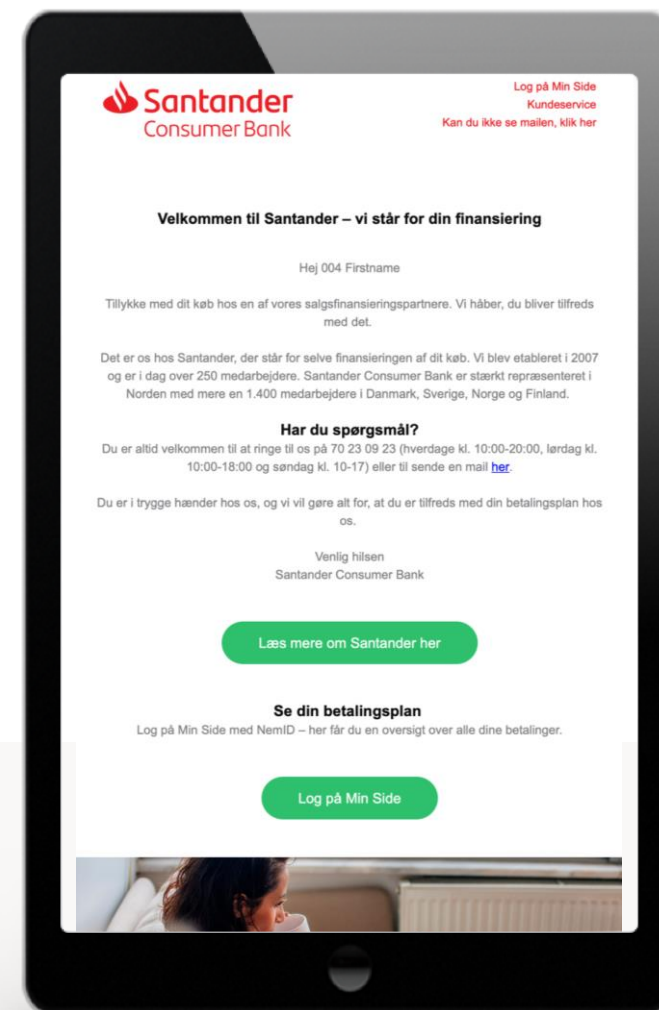
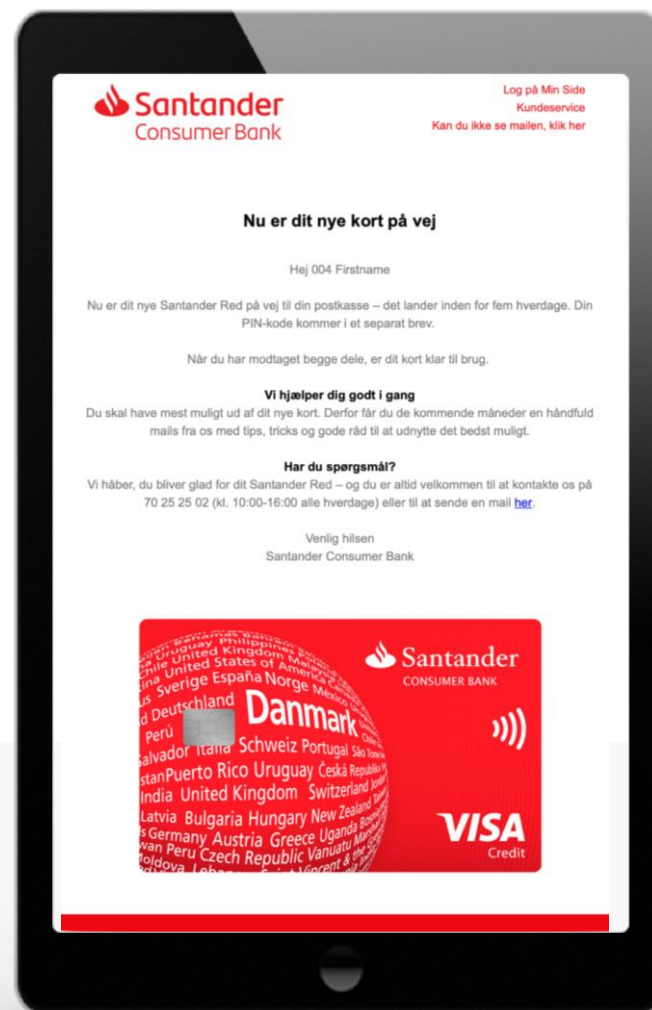


Welcome Programme

Important to establish a clear commercial goal with the onboarding of new customers

Integrate the commercial messages in the service messaging

"Watering the plant" for the next commercial opportunity

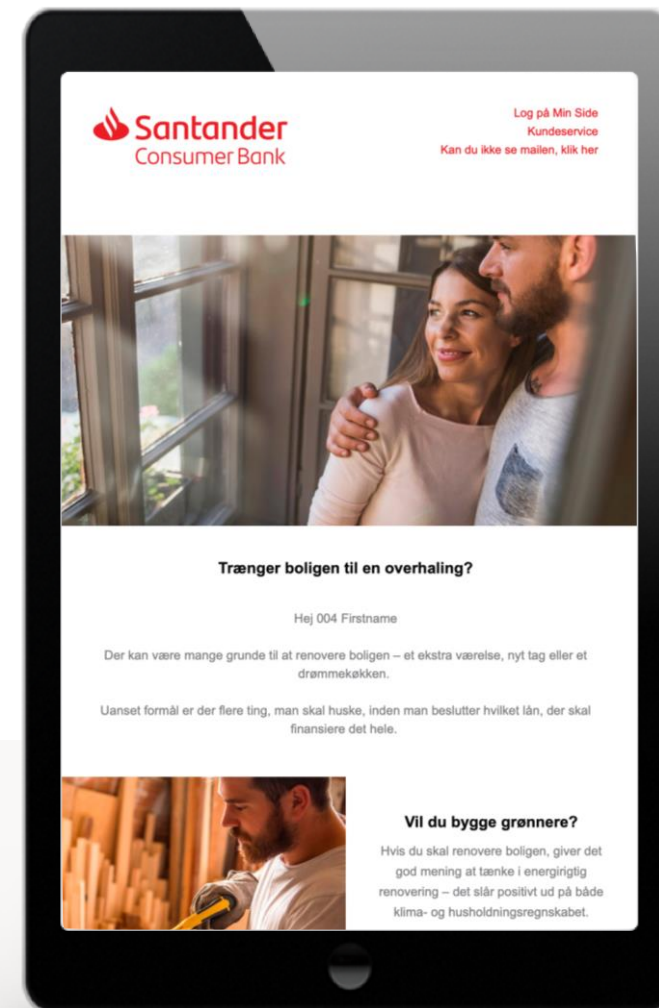
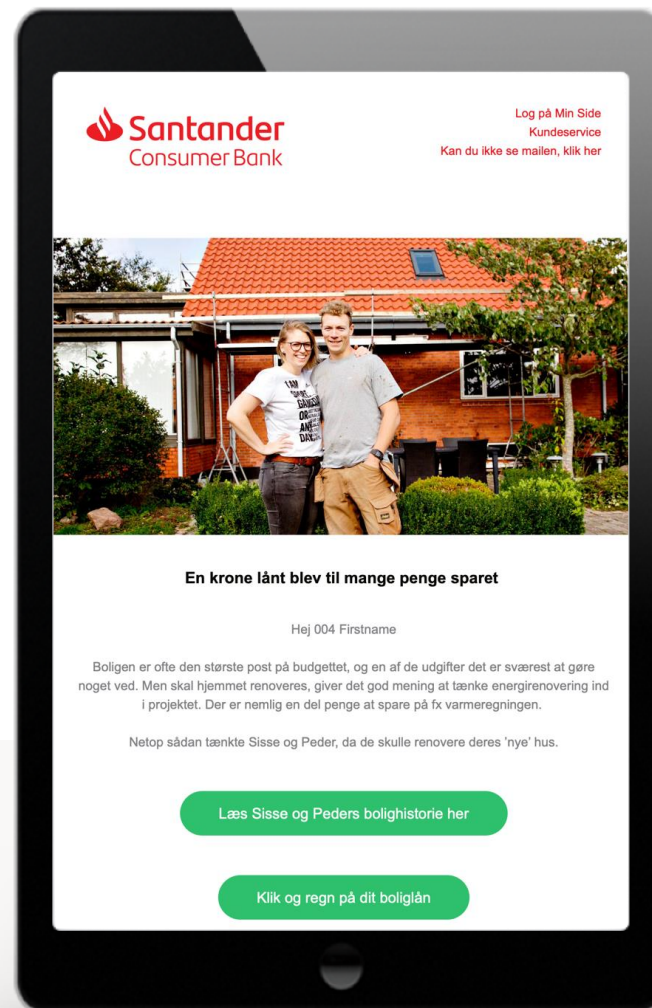


Welcome Programme

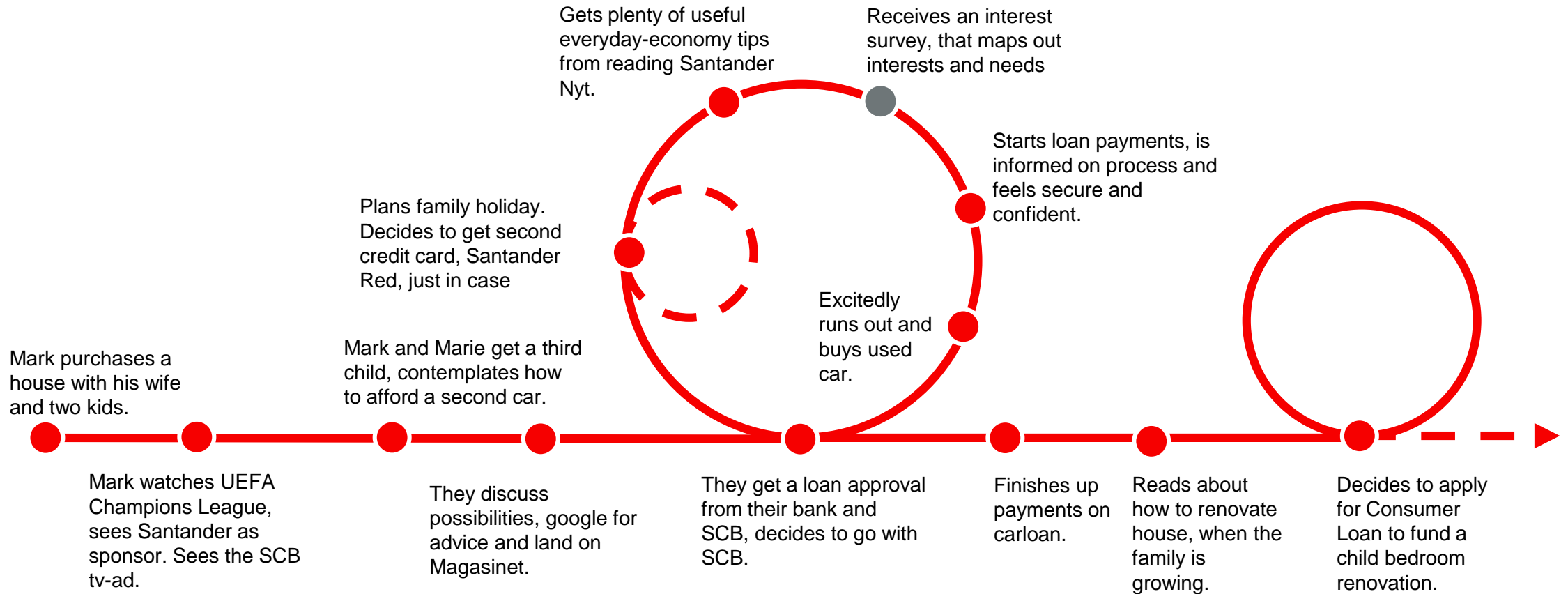
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Interest Survey

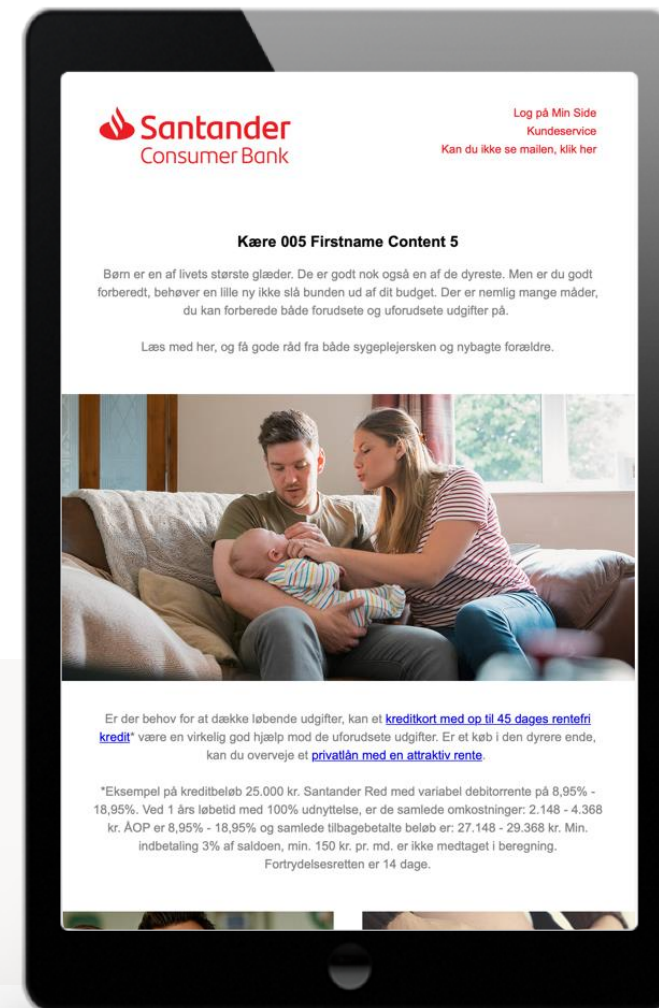
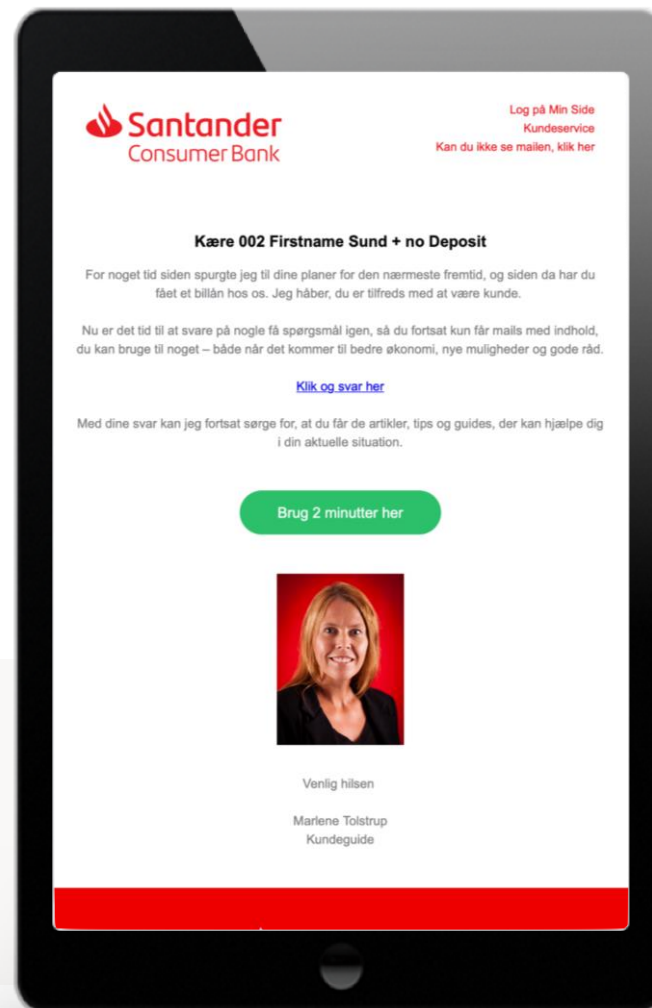


Interest Survey

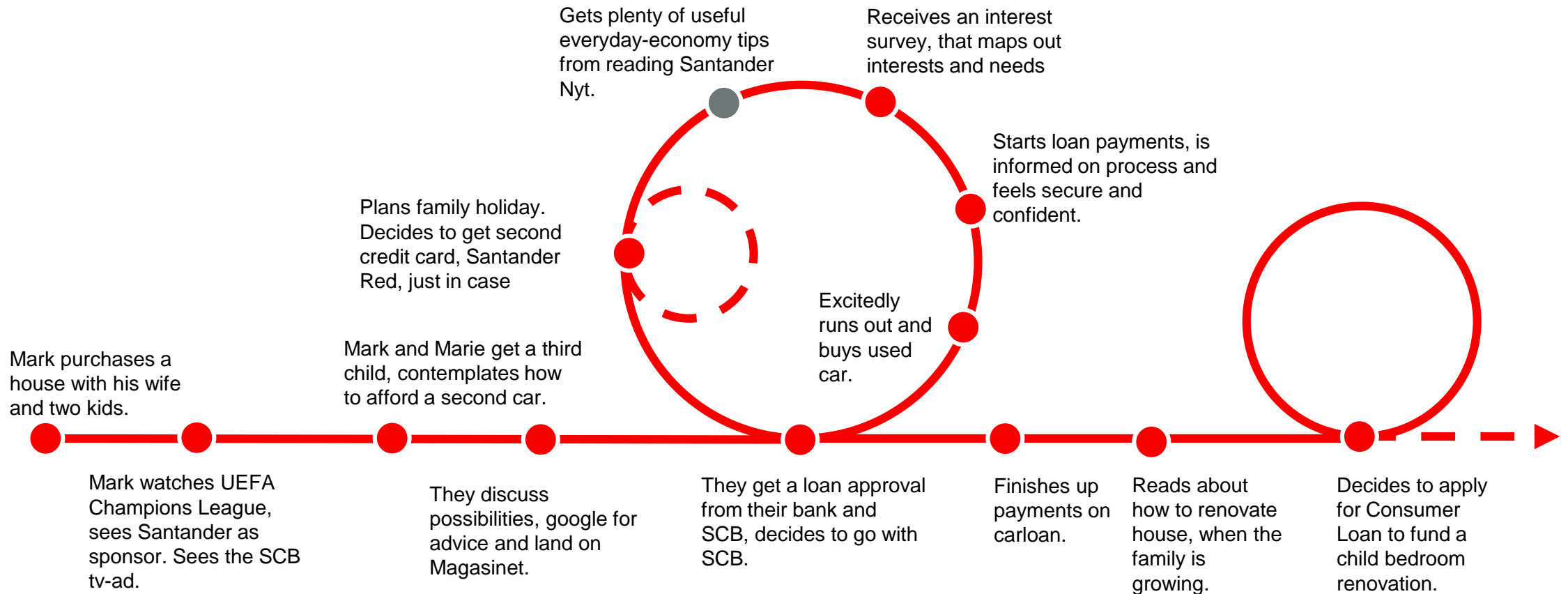
When you have very little customer data, you create your own

Finding the lifestages our customers are in

Staging the relevancy of our products in relation to customer lifedecisions



Santander Nyt

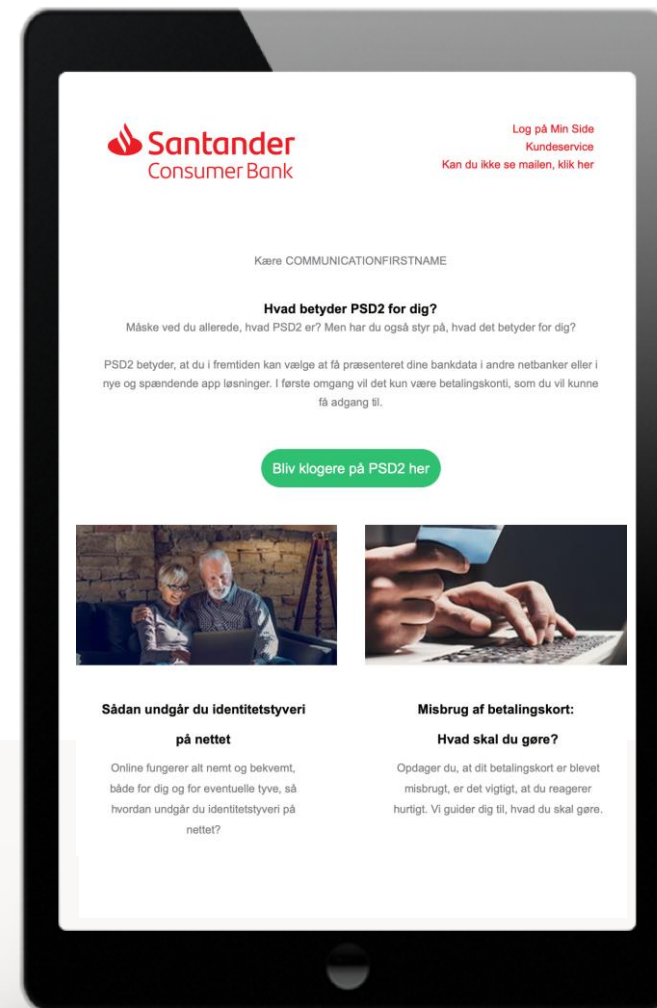
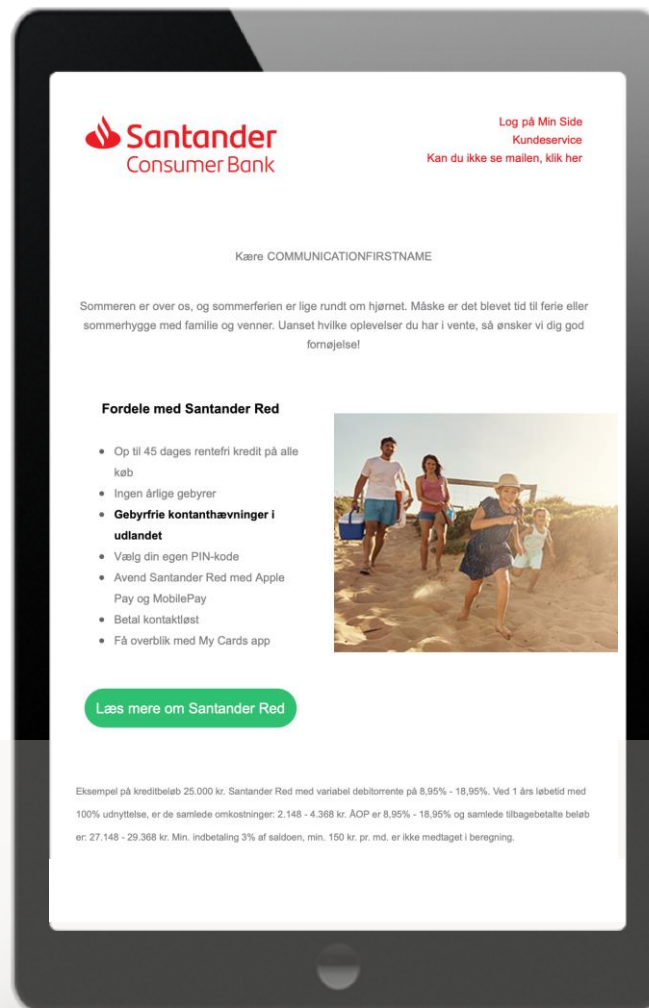


Santander Nyt

The orchestration of our ongoing
presence in our customers lives

Showcase our differentiation:
SCB helps your prosper

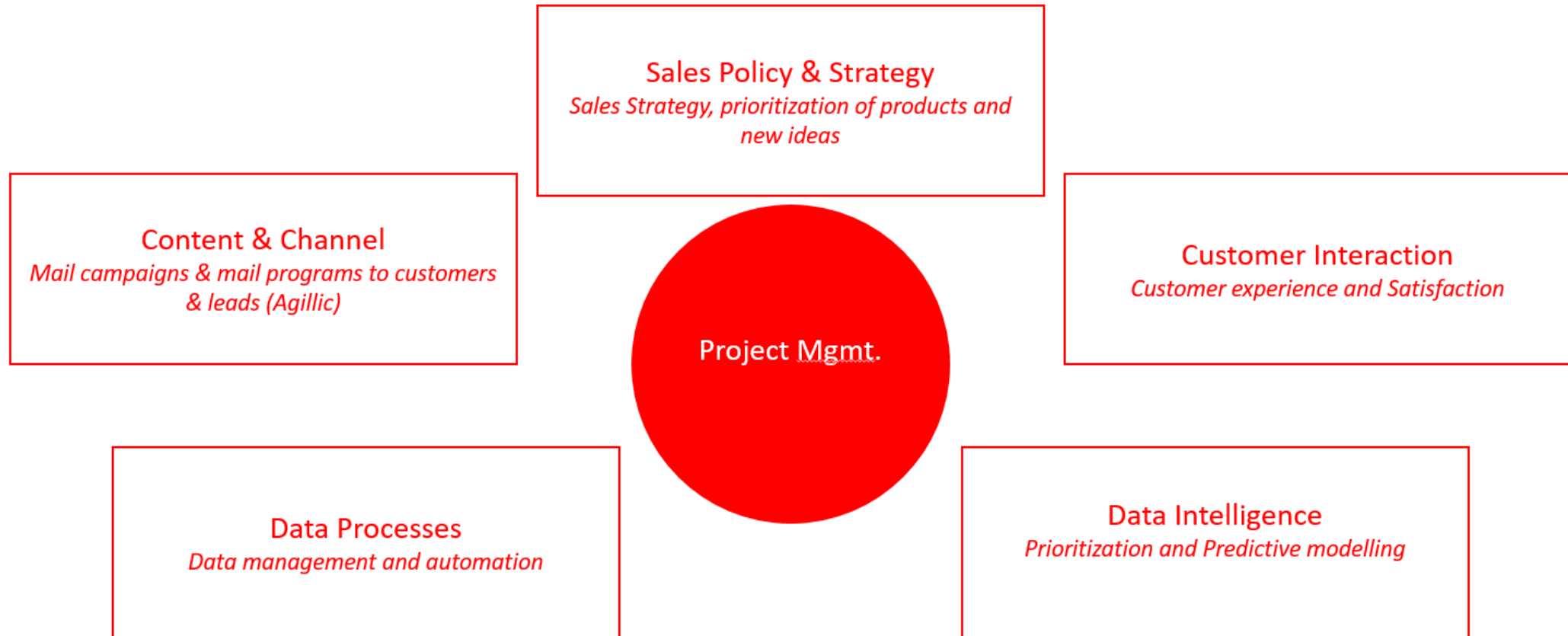
A place to utilize data-driven
tactics



Behind the
scenes



How to organise for working with Customer Experience: CRM Group



Getting to hyper-speed on the Agillic platform

Before: Our beginnings

Lack of knowledge → Lots of manuel work-processes



Lack of time/ressources. Only few at SCB could use the platform.



Now: Collaborating with a partner.

Letting the agency do all the "hard" stuff.



Finding ways to co-create, so we don't lose knowledge.



Documentation of all implementations, flows, programs, etc.



Going forward



Sales triggers

Going from Ad Hoc Sales campaigns to triggerbased

Using predictive modelling, based on preference of individual customer

Using all our available data, including data gathered through interest surveys



Kundepanel



The strategic proces of continuously gathering insights and intelligence from customers

Trying to become more customers aware across organisation

Using the Agillic platform as the technical infrastructure

NPS

Knowing what NPS can and cannot do

Project: Implementing NPS-surveys at strategically important points in the customer journey

Getting insights on customer, building analytical models and providing great followup and service.



The three key lessons for you to take away

1

**It's important to work together
in your team and across
departments within your
organisation.**

**You cannot succeed without
the help of others.**

2

**You need a partner to help
you with your transformation.**

**They can challenge and help
you, and take the Agillic
platform to the next level.**

3

**Though you have a partner,
you should always be directly
involved in the whole process.**

**You make sure that the
solutions are integrated and
you know operations.**

Thank you!

Simple Personal Fair

