



Bring a human touch to every  
banking experience



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## Consistent retail banking experiences are hard to deliver

### Customer experience is the battle ground of retail banking.

Historically, this has been driven by personal relationships established in the branch. With the growing ubiquity of digital banking options, retail banks are losing their connection with customers, becoming increasingly unable to deliver the same kind of 1:1 personalized service they used to. All this in context presents multiple challenges that make delivering optimal experiences easier said than done.

**Expanded expectations.** Today's banking customers expect a seamless connection anywhere they bank, across their banking lifecycle.

**Increased competition** from non-traditional banks, including branchless banks.

**Disconnected, disloyal.** Without the proper tools, bank employees struggle to provide customers with seamless experiences which frustrates both them and their customers.

**Burdens of bigness.** Compared to digital-native banks and other non-bank competitors, traditional financial institutions can be slowed down by legacy systems and burdensome processes.

**Humanizing digital.** It is hard to deliver seamless digital experiences for simple transactions while simultaneously providing a great in-branch service experience for more complex offerings (like mortgages) where customers prefer face-to-face interaction.

***Forrester research shows that customer experience drives loyalty in banking, and customer service tops the drivers for quality of customer experience.<sup>1</sup>***

<sup>1</sup> Forrester Research Inc., Use Your Contact Center To Deliver Great Banking Customer Experience, Aurelie L'Hostis et al., April 4, 2019

## Experience excellence at scale

Today, hyper-personalized experiences can be delivered only if bank employees have the right insights at hand. As customers spend more time online than in branches, banks must leverage digital data points to create accurate customer profiles which they can reference during human interactions. And now they can.

Avanade's Insight Marketing for Retail Banking solution was built to help by blending the best of Microsoft Dynamics 365 with Adobe's Marketing and Experience solutions, powered by prescriptive artificial intelligence models.

### How can Insight Marketing help?

- Marketing spends less time segmenting and profiling customers, since the solution uses data enrichment and machine learning models to automatically assign persona groups and predict their needs in advance.
- To remove manual guesswork and assignments, the solution auto-fills incomplete CRM customer profiles and auto-enrolls customers into existing campaigns.
- Retail bank customers receive marketing communications with messaging tailored to their specific interests and needs.
- Bank branch managers are provided timely information on each customer's interaction with the marketing campaign so the manager can follow up in a relevant way with the warm leads that marketing generates.
- Marketers can create fast campaigns and let AI create the marketing list for them, based on their propensity to purchase.
- Campaign creation is easy and fast, with templates that connect a digital asset library with the right content coming directly from the CRM system.



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# Don't leave customer experience to chance

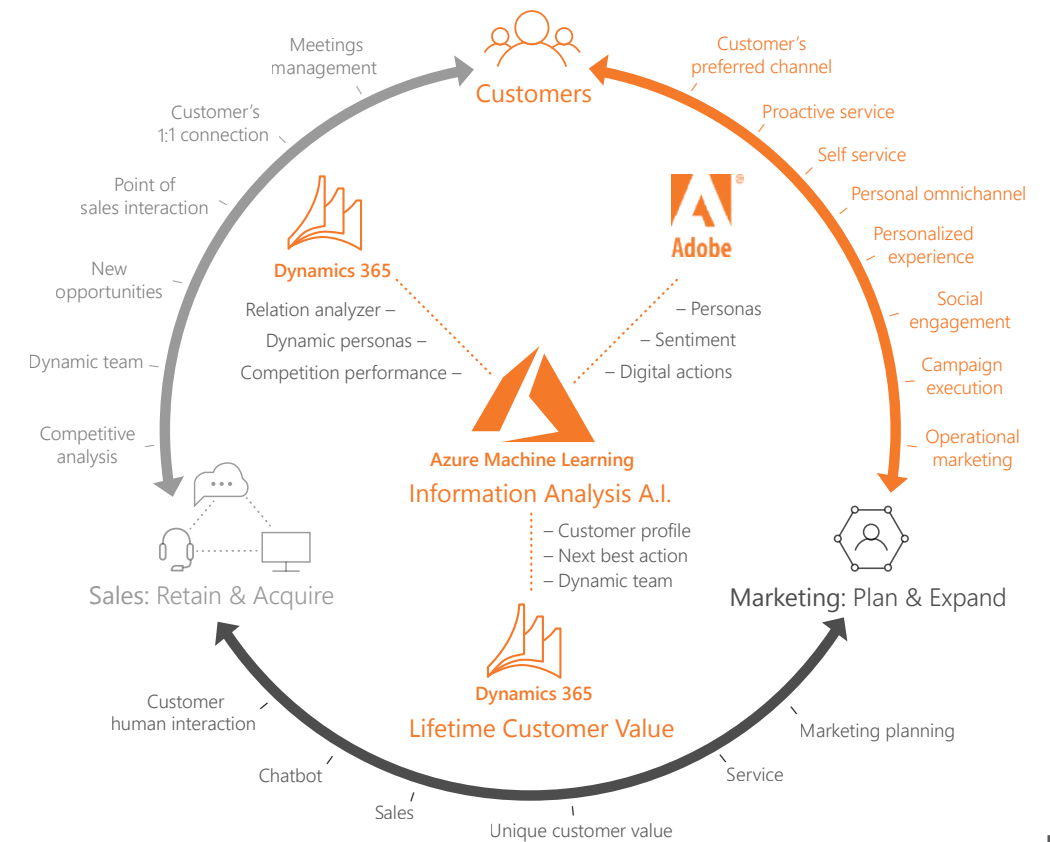
You can't leave customer experience to chance, so partner with the industry leaders: Avanade's global footprint and award-winning bank technology implementation skill, Accenture's banking industry knowledge, Microsoft's enterprise-grade integrated solutions and Adobe's best-in-class marketing and customer experience software.



## Connected, customer-centric sales and marketing

Insight Marketing for Retail Banking is a ready-to-go solution that links Microsoft Dynamics and Adobe solutions and leverages the Microsoft Common Data Service to funnel intelligence throughout a bank's customer experience. Avanade's solution allows a bank's marketers to:

- **Achieve mass custom messaging:** Deliver personalization at scale
- **Accelerate the time to market:** for campaigns, launching up to 80% faster
- **Improve profiling to increase uptake:** Segment and predict intent for prospects and existing customers with Microsoft Azure Machine Learning enriched with data from third party data sources like LinkedIn
- **Connect data silos to create a 360-degree customer view:** Orchestrate campaigns with Adobe Campaign that connect data directly with Microsoft Dynamics 365 for Sales to give marketing and sales teams a shared view of the customer across channels
- **Increase cross-sell and upsell opportunities:** Deliver contextually relevant content just in time with Adobe Experience Manager to drive sales
- **Assess performance:** Understand customers and identify trends through easily understood data visualizations in Microsoft Power BI so marketing can make decisions, faster





Bring to digital the intimacy of the branch

## Why Avanade

As a joint venture between Accenture and Microsoft, Avanade provides vast banking industry experience, deep end-to-end expertise and the world's most advanced technology – all to help your bank thrive. We help banks create an innovation mindset, build operational efficiency and transform EX and CX. And through our parent companies and partnership with Adobe we leverage the **Open Data Initiative** to break down data silos and imbed intelligence across your organization.



### Awards and recognition

Named as a leader in The Forrester Wave™: Microsoft Dynamics 365 Services, Q2 2019

Avanade is recognized by HFS as a leader for Microsoft Dynamics 365

IDC named Avanade and Accenture as market leaders for work in implementing Microsoft solutions

Named as Microsoft's 2019 Digital Transformation Partner of the Year with Accenture

Won 21 Experience awards, in partnership with clients, in the past five years



### End-to-end solutions: strategy, design, technology and managed services

Avanade works with 7 out of the top 10 global banks

300 financial services clients and 3,000 industry professionals

1,800 sales and service specialists

750 UX Designers and a global, full-service experience design practice

3,500 analytics professionals and 4,200 business excellence and automation experts

## Experience Insight Marketing for Retail Banking

Schedule a demo to see the easiest way to build the best banking experience.



