

# Wie spreche ich digitale Kunden an?

10 best practice Beispiele





JM SANCHEZ



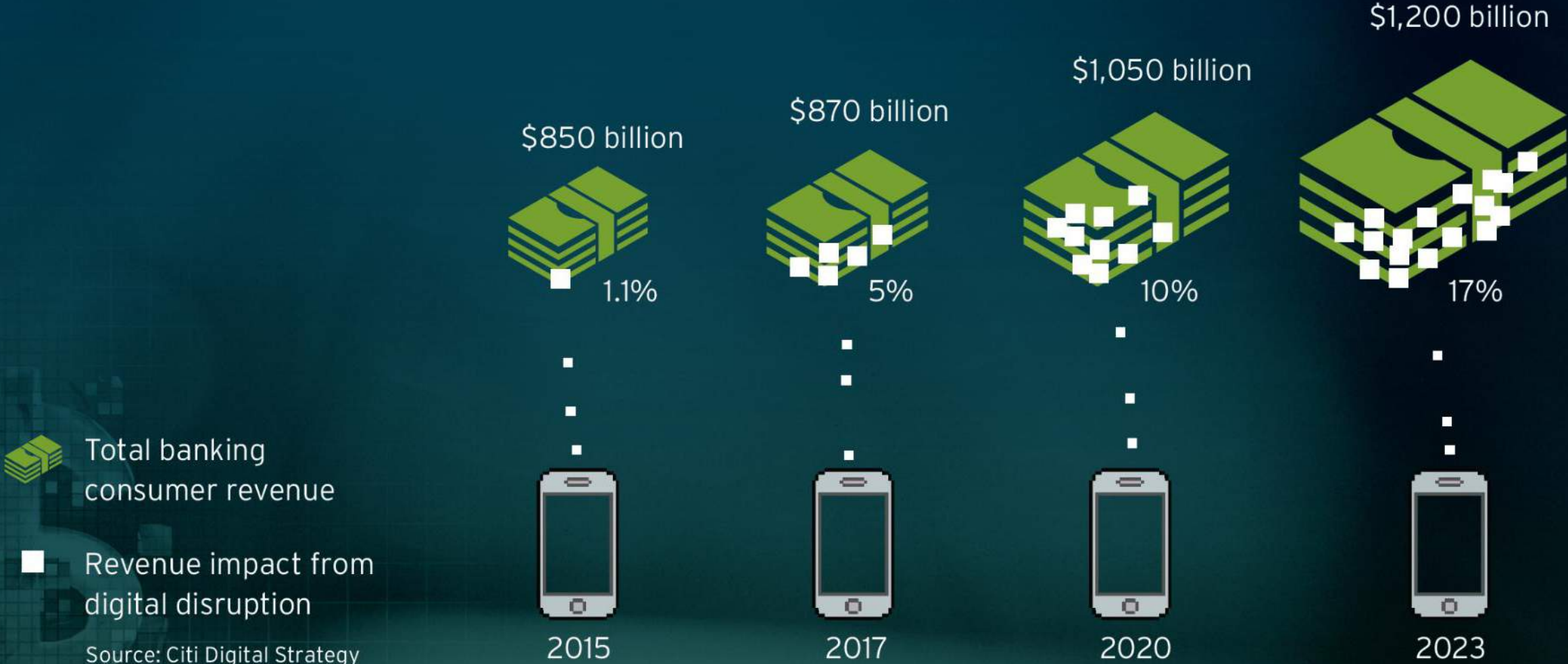
12,000 Companies

RUBBISH!



# THE US AND EUROPE ARE AT THE TIPPING POINT IN TERMS OF FINANCIAL INNOVATION

## Impact of digital disruption on US Consumer Banking Revenue





Weisst Du, was die Fintech's anders machen?

# EY Survey – what was the primary reason for opening an account with a Fintech?



Easy to set up an account



More attractive rates/fees



Access to different products and services



Better online experience and functionality



Better quality of service



More innovative products than available from traditional bank



Greater level of trust than the traditional institutions



Total responses: 1,485



Was können Sie also tun?



# 1

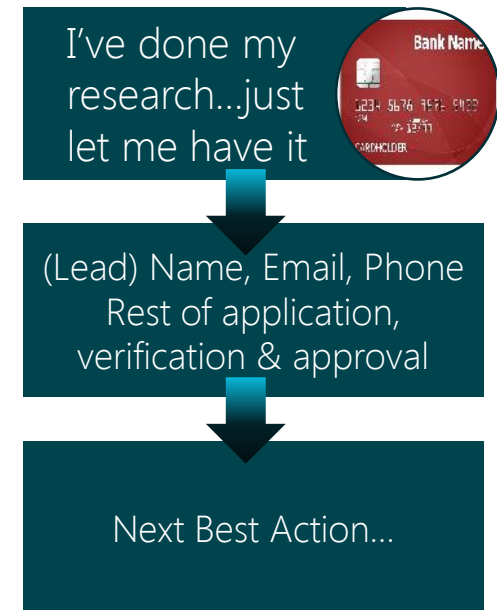
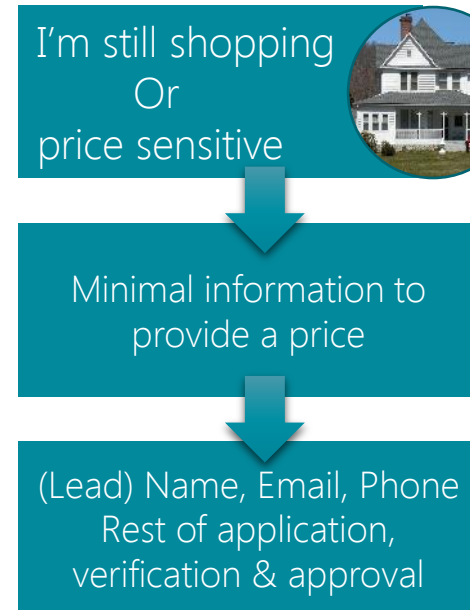
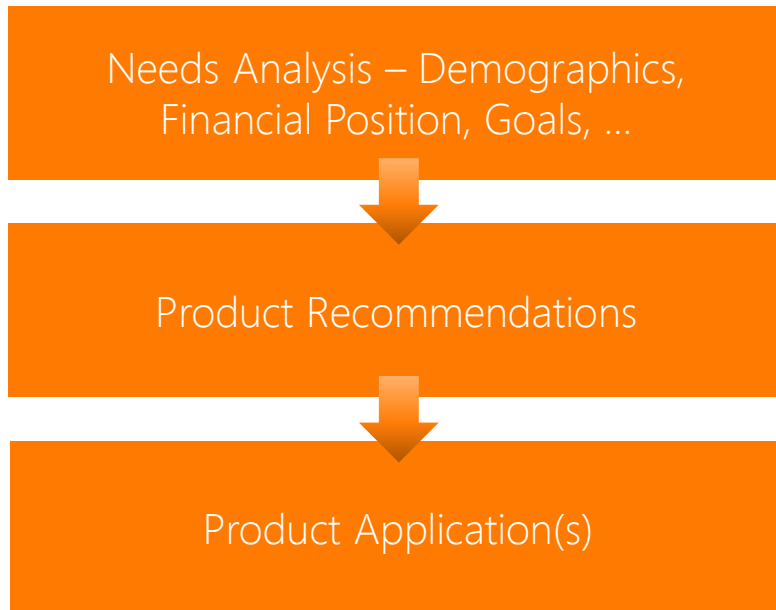
# One-size **does not** fit all. Know your customer and their intentions.



I want a bank...



I want a product...



# 2

Design from the customer  $\Rightarrow$  in  
(You can always transform the data)

Digital experiences are often a web UI on existing systems (that were designed for bank staff to use).

## Personal Loan

### Your Details

This is stage 1 of 5. Required fields are indicated with an asterisk. Do not use your browser's 'back' button to move back or you will lose information you have already entered.

Thank you for applying for Personal Loan. Please complete the following details.

Account number for your main current account:

Sort code for that account:

Do you need documents in an alternative format?

Title \*

First Name \*

Middle name (s)

Surname \*

A

Do I have to have a current account to apply? Fields aren't mandatory...?

B

I don't know that information...why ask for it at the start?

# 3

## Don't scare customers off with "Requirements to apply"

### Can I apply online?

Before you start your application, let's confirm you can proceed online.

#### Guidelines for Home Buyers

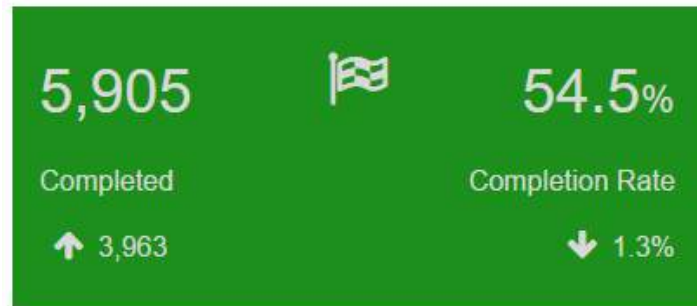
You can apply online, so long as:

- You're not applying via a specialist scheme, like shared ownership, equity share, right to buy, genuine bargain price or restricted re-sale price
- If you have one, you're not planning to transfer or 'port' your existing mortgage deal to the new property
- Your mortgage is for residential purposes only (excluding buy-to-let and commercial)
- You can provide proof of income or – if you're self-employed or a company director – provide two years' of accounts or a valid accountant's certificate
- There are no more than two applicants for this mortgage
- None of the applicants are undischarged bankrupts
- You can provide three years' of UK address history
- The property you're mortgaging isn't outside mainland UK – meaning we cannot lend in the Isle of Man, the Channel Islands, or Scilly Isles. If you're living abroad, you must be a UK resident for tax purposes
- You're not needing to use a foreign currency to support repayment of your mortgage
- You're not applying for our Borrowing in Retirement scheme

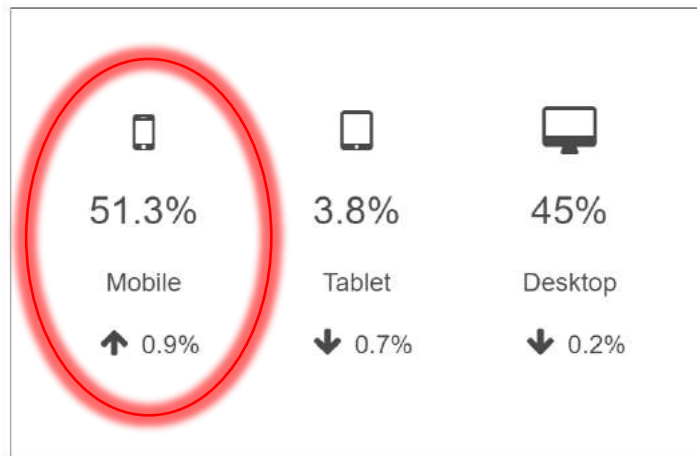
# 4

# Make the experience mobile friendly (Responsive & touch-friendly)

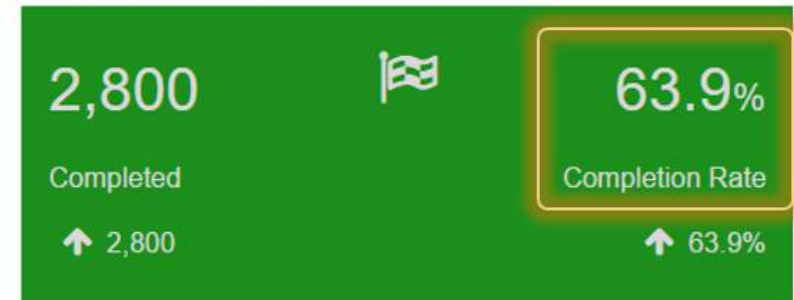
## Completion Statistics



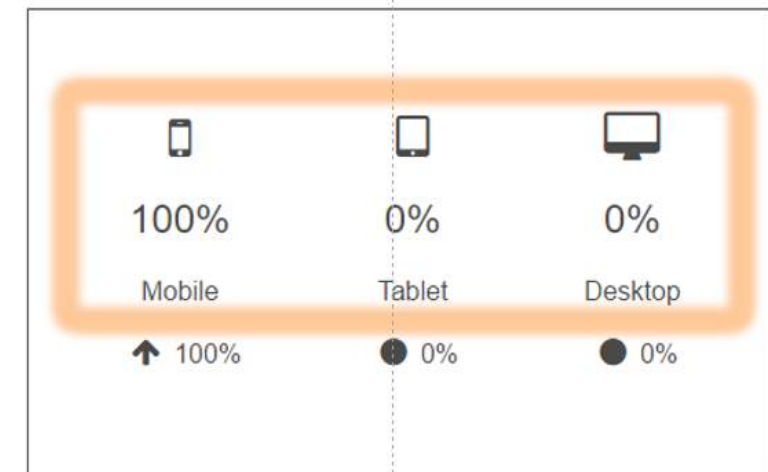
## Device Distribution



## Completion Statistics



## Device Distribution



# 5

## Support channel & device cross-over



I don't have that information with me

That's OK – just go home, get it and come back in

Can't I just finish this application at home?

What do you think this is ... 2017?  
Eh..."no"

# 6

## Balance design and usability

Which of these is easier to read?

**A** MY BANK IS THE BEST IN THE WORLD

**B** My Bank Is The Best In The World

**C** My bank is the best in the world

# 7

Ask tough questions last.  
And only ask for what you need

3 Types of information...



Know it



Get it



Find it



# 8

## Generate and follow-up leads (because life gets in the way).

40%

Conversion rate following up Loan applications by phone

9%

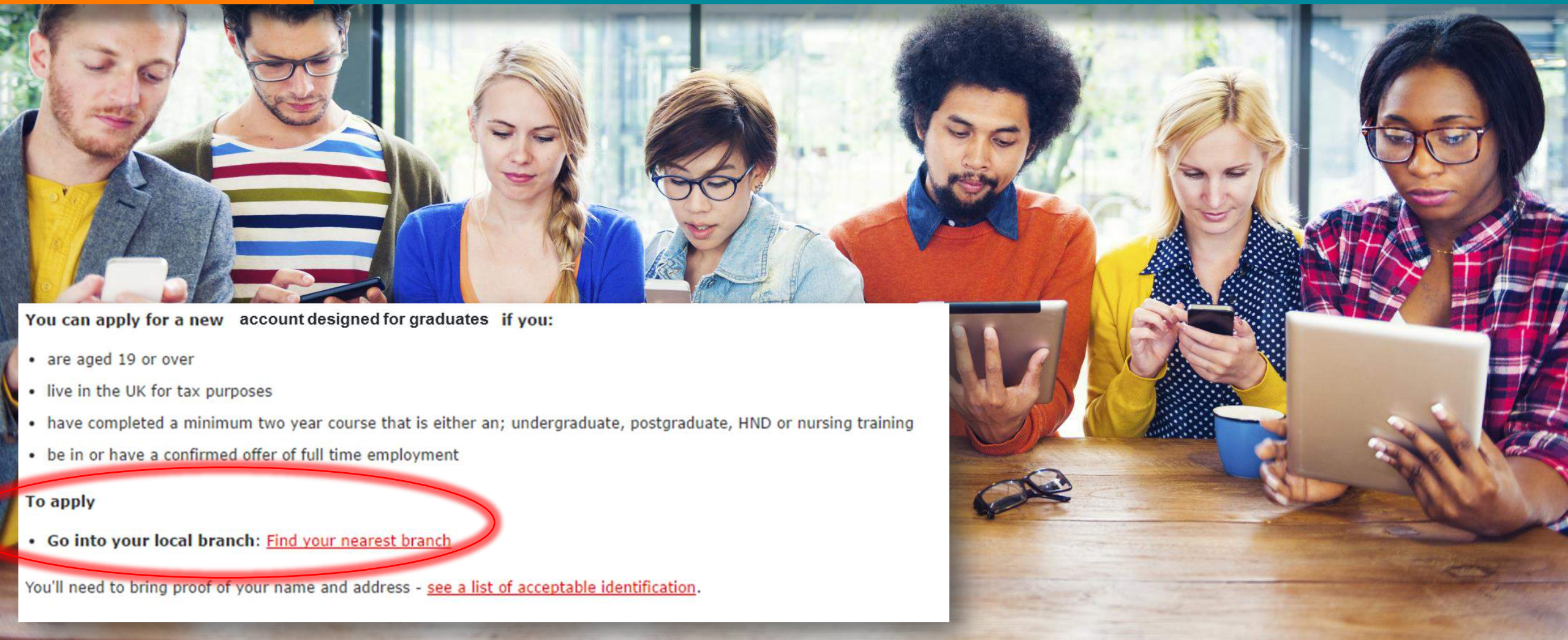
Of saved applications completed within 12 hours after 1 email reminder





# 9

# Do something as opposed to nothing.



You can apply for a new account designed for graduates if you:

- are aged 19 or over
- live in the UK for tax purposes
- have completed a minimum two year course that is either an; undergraduate, postgraduate, HND or nursing training
- be in or have a confirmed offer of full time employment

To apply

- **Go into your local branch:** [Find your nearest branch](#)

You'll need to bring proof of your name and address - [see a list of acceptable identification.](#)

# 10

Don't declare victory too soon.  
Use data to continuously improve.

Application  
Experience

V1



V2



V3



V4



# 11

# Put the "Apply" button on your home page



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## See your money in a new way

A UK mobile only bank app, built from scratch.

[Sign up](#)



```
language_attributes(); ?>>
<?php bloginfo( 'charset' ); ?>
<?php wp_title( '|', true, 'right' ); ?>
<?php fruitful_get_favicon(); ?>
<?php wp_head(); ?>
<?php body_class();?>
<div id="page-header" class="hfeed site">
  $theme_options = fruitful_get_theme_options();
  $logo_pos = $menu_pos = "";
  if (isset($theme_options['logo_pos']))
    $logo_pos = esc_attr($theme_options['logo_pos']);
  if (isset($theme_options['menu_pos']))
    $menu_pos = esc_attr($theme_options['menu_pos']);
  $logo_pos_class = fruitful_get_theme_options('logo_pos');
  $menu_pos_class = fruitful_get_theme_options('menu_pos');
  responsive_menu_type = fruitful_get_theme_options('responsive_menu_type');
```

Period: Last 8 Weeks

	Financial Summary	Employment Details	Confirmation	
Commenced	23,367 (45.4%)	11,182 (21.7%)	8,849 (17.2%)	79.1%
Completed	11,182 (47.9%)	8,849 (79.1%)	8,783 (99.3%)	85.5%

VS

Do nothing different to what  
you're doing today...

Have a chat with Avoka





**Markus Alfringhaus**  
Senior Pre Sales Consultant

p: +49 6196 7700015  
e: malfringhaus@avoka.com  
w: www.avoka.com

Fragen?



**Christian Brüseke**  
General Manager

p: +49 6196 770 0015  
m: +49 172 798 6071  
e: cbrueseke@avoka.com  
w: www.avoka.com