

St.George invests in quality service.

Leading retail and commercial bank uses Adobe Marketing Cloud to enhance mobile customer experiences and improve internal efficiencies.



"Customer behavior and customer expectations are changing. Adobe Analytics provides the tools and software to help us meet and exceed these expectations in the future."

*Dhiren Kulkarni, chief information officer,
St.George Bank*



SOLUTION

Adobe Analytics and Adobe Target solutions within Adobe Marketing Cloud

RESULTS

UP TO **30%**
INCREASE

INCREASED SALES

Introducing mobile deposits increased bank-wide sales by 5%, while other services have increased sales up to 30% on digital platforms



DEEP INSIGHTS

Leveraging data analytics, the bank can identify opportunities to increase sales across mobile and other channels



IMPROVE SERVICE

Real-time reporting and alerts help to identify and solve issues quickly, supporting the best possible mobile experience for customers



INTEGRATED STRATEGY

Analysis from mobile and web channels can easily be integrated to form a holistic view of digital channels and inform data-driven decisions

St.George Bank

Established: 1937

Customers: 2.6 million

Sydney, Australia

www.stgeorge.com.au

CHALLENGES

- Gain insight into the mobile banking platform
- Efficiently expand mobile services that meet customers' needs
- Quickly identify issues to deliver the best possible digital experience

Innovating banking services

St.George Bank is one of Australia's leading retail and business banking brands, serving over 2.6 million consumer, business, and corporate customers in Australia. In 2008, St.George and its South Australian brand, BankSA, became part of the Westpac Group. With more than 5,700 staff and almost 400 St.George Banking Group and BankSA retail branches, St.George is known for exceptional service, innovative, award-winning products, and specialist financial advice for retail and business customers.

As the first bank in Australia to introduce Internet banking, St.George has a heritage of innovation within the financial services industry. To gain better insight into its website activity, St.George deployed Adobe Analytics, part of Adobe Marketing Cloud. The bank quickly gained more insight into the use of online services, enabling executives to make data-driven decisions about changes to the site structure and user journey.

Leveraging analytic data from the website, St.George tracked online forms to discover valuable referral URLs and determine the performance of paid advertising. In addition, by integrating Adobe Target, also a part of Adobe Marketing Cloud, the bank tailored marketing messages and offers to customers throughout its online environment.

With the bank's mobile audience growing, St.George introduced Adobe Analytics to its mobile banking platform to gain insight into customers' mobile needs. Dhiren Kulkarni, chief information officer at St.George, said that Adobe Analytics proved useful to understanding what customers want, how they use the app, and to resolve any issues that might arise.

"Our mantra is 'mobile first'—we were the first to offer credit card origination, personal loan origination, and deposit account opening on a mobile platform, and we continue to develop mobile to meet customer needs," says Kulkarni. "With Adobe Analytics we are able to aggregate our mobile data with the rest of our business and bring that data to life to stay at the forefront of mobile services."

Introducing new services and sales capabilities

According to Travis Tyler, head of mobile at St.George, it was very easy to expand Adobe Analytics to the mobile platform, and equally simple to maintain. One of the biggest benefits St.George has seen from using Analytics on its mobile application is the ability to identify new services that address customers' needs.

"Other banks tend to focus on mobile apps that only offer very basic banking transactions," says Tyler. "By analyzing key usage information from Adobe Analytics—including the user journey, number of times used, completion rate, and dropout rate—we quickly realized that we had the opportunity to build our sales capabilities by offering new services."

5% increase
in bank-wide sales
with mobile deposits



30% increase
in digital channel sales

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Looking at the data from Analytics, St.George saw a need for mobile deposits, and introducing this service increased bank-wide sales by 5%. Other services, such as lost and stolen cards, credit card disputes, and term deposit renewals, have increased sales by 25% to 30% on digital platforms since they were introduced to mobile.

Developing a fail-fast approach

When developing mobile services, St.George values the ability to use the insights from Adobe Analytics to test strategies quickly and alter them as needed. The team uses graphs and data trends from the Analytics dashboard to monitor popularity or pain points from the moment a new service is introduced to mobile.

"Adobe Analytics enables us to trial services with a smaller investment and learn faster," says Tyler. "For example, when we introduced application services on mobile, we tracked purchases during commute times. As it turned out, applications weren't doing well because customers had to restart the process if their connection dropped during the commute. We changed the application to capture customer information throughout the process and deliver better service."

Resolving issues and improving customer service

The Adobe Analytics dashboard and its alerts help St.George report issues such as crash rates across multiple mobile devices and take quick action. "Real-time visitor intelligence through Adobe Analytics quickly alerts us to issues impacting customer experience," says Tyler. "With so many new devices being released all the time, it's important for us to monitor the crash rate on mobile. We pride ourselves on giving the best experience on any device, so this kind of detail becomes incredibly important."

Integrating data into business strategy

More than 25% of St.George's customers are actively using mobile banking, and Adobe Analytics is fully integrated into the business strategy. Mobile accounts for more than 50% of customer interactions, and more than 30% of St.George's digital sales are through the mobile platform.

"Adobe Analytics allows us to balance our instincts with data to make data-driven decisions," says Tyler. "We are more efficient in terms of spend and resources, as well as how we make decisions and present our information to customers."

"Real-time visitor intelligence through Adobe Analytics quickly alerts us to issues impacting customer experience."

Travis Tyler, head of mobile, St.George Bank

SOLUTION AT A GLANCE

- Adobe Marketing Cloud, including the Adobe Analytics and Adobe Target solutions. Capabilities used include:
 - Marketing reports and analytics
 - Rules-based targeting



Rich analytics help St.George Bank enhance customer interactions across mobile experiences

Using data to inform the future

St.George is continuing to utilize data to inform the future of its services. According to Kulkarni, the next phase will utilize analytics to bring together digital and physical experiences, such as using data from wearables to provide a better, contextual in-branch experience.

"I truly believe that unless you measure something, you can't improve it," says Kulkarni. "Customer behavior and customer expectations are changing. Adobe Analytics provides the tools and software to help us meet and exceed these expectations in the future."

For more information

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

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