



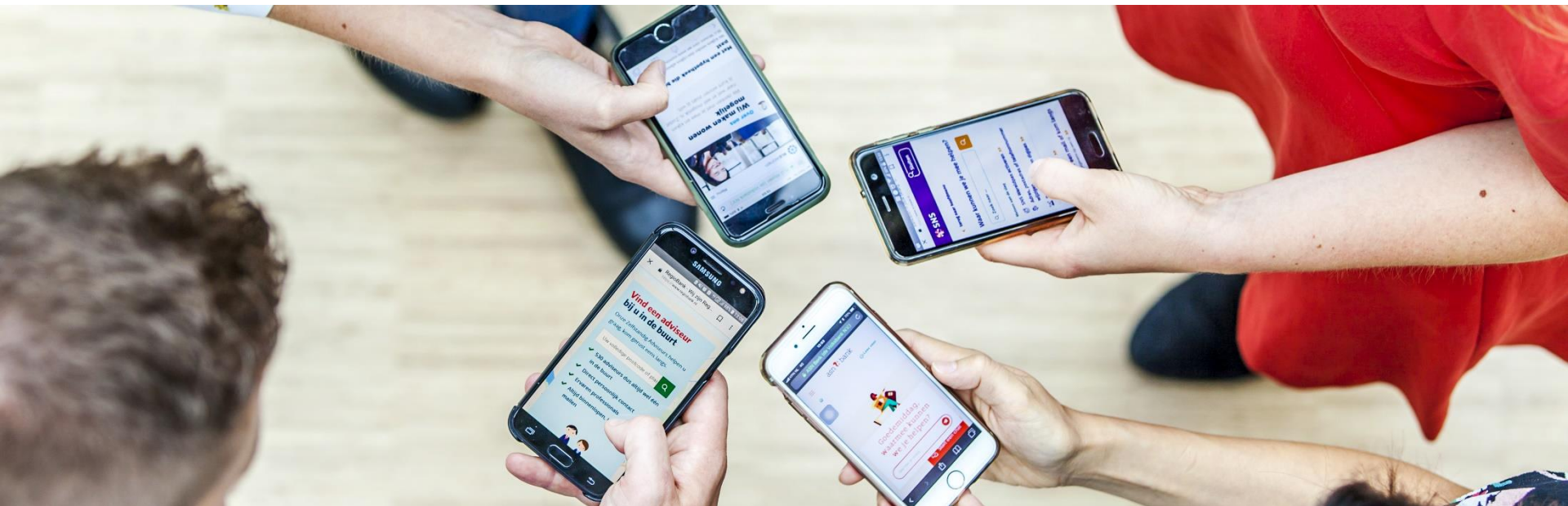
Breakout | 1:1 Customer Engagement

Community Forum

How de Volksbank with multiple brands, focusses on becoming the bank with the strongest customer relationship



Becoming the bank with the strongest customer relationship



Hi!



Eric Derksen

Lead Business Transformation

de volksbank better for each other

Our mission: Banking with a human touch

We want to make society demonstrably better through human solutions to social problems. We do this through our four bank brands and de Volksbank as a driving force.

Most important social KPIs

- Climate-neutral balance sheet by 2030
- Contribute to accessibility to the housing market

De Volksbank contributes to the following SDGs



Financial health

We make a difference for people who can strengthen their financial position thanks to additional financial knowledge. Through a personal approach and by being close to the customer. By supporting more and more people, we are making society financially stronger.

Inclusive society

We are committed to equal opportunities. We make a difference for people by making our services accessible to everyone and like to be a frontrunner in the field of inclusive employment.

Four brands, four themes

asn  bank

Money creates
happiness

Sustainability



We see your
potential

Decent housing for everyone

RegioBank

The socially engaged
community bank

Quality of life



PEOPLE FIRST.
THEN MONEY.

Equal growth opportunities
for everyone

Pega community forum 2023

“

*Building a digital future:
Strategies and solutions to
stay ahead of times*

”

Building de Volksbank's future

01 **Strengthening our customer relationship**

02 **focus on personalized interactions @  SNS**

03 **Moving forward**

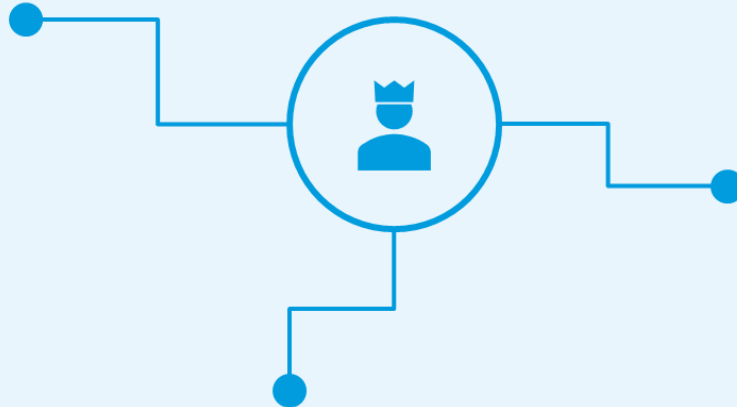
01

Strengthening our customer relationship

A personal approach is crucial

Customer journeys are not linear

and the context is constantly changing. Orchestrating customer activities becomes key.



Customers expect personal and relevant communication and services.

Customers pay less attention to (commercial) messages

so, the focus needs to be on relevance and timing.

Personal, relevant and consistent



Goed verzekerd met de SNS Woonhuisverzekering

Verzeker je huis tegen brand-, storm- en waterschade. Ook zonnepanelen zijn gewoon meeverzekerd. [Meer weten](#)



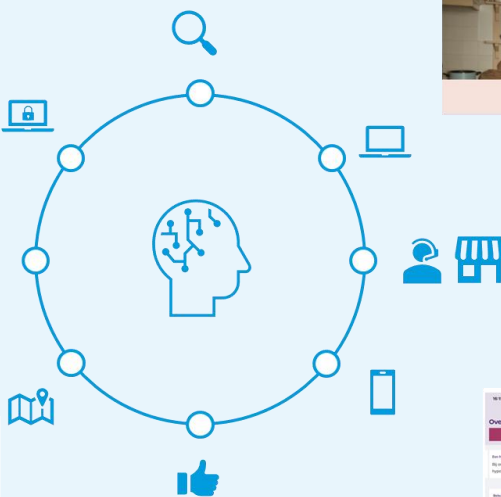
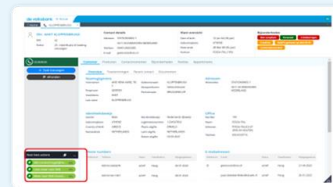
Duurzaam wonen

Bent u er voor dat u uw huis kunt verduurzamen? Slim, want daarvoor kan je energiebesparing ontang en help je het milieu. Check waar je het beste kunt beginnen en hoe je het financiert.

[Meer informatie](#)

Ander huis kopen - doorstromen - SNS Bank - SNSBank.nl

[SNS Bank](#) [www.snsbank.nl](#)
Passend advies, ruime keuze en scherpe hypotheekrente. Kies voor SNS Lage Hypotheekrente. Grote overnamegarantie. SNS Adviseur in de buurt. Typen: Annuleringhypotheek, Lineaire hypotheek, Aflossingsvrije hypotheek.
Hypotheek Garantoren: SNS RentChecker Hypotheeklozen Direct een aanvraag maken
Kinkerbuis 156, Amstelveen - Vrijdag geopend - 09:00-20:00



Deze advertentie is met jou gedeeld.

SNS Bank
Gesponsord (demo)
Ander huis kopen?

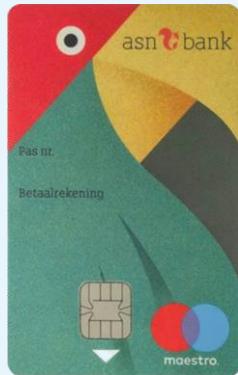
Customer North Star

This is Jane, she lost her debit card during her holiday. Bad luck! She blocks her debit card in the mobile banking app of ASN Bank. Jane feels a bit relieved – her money is secured – but she thinks: ‘What is next?’.



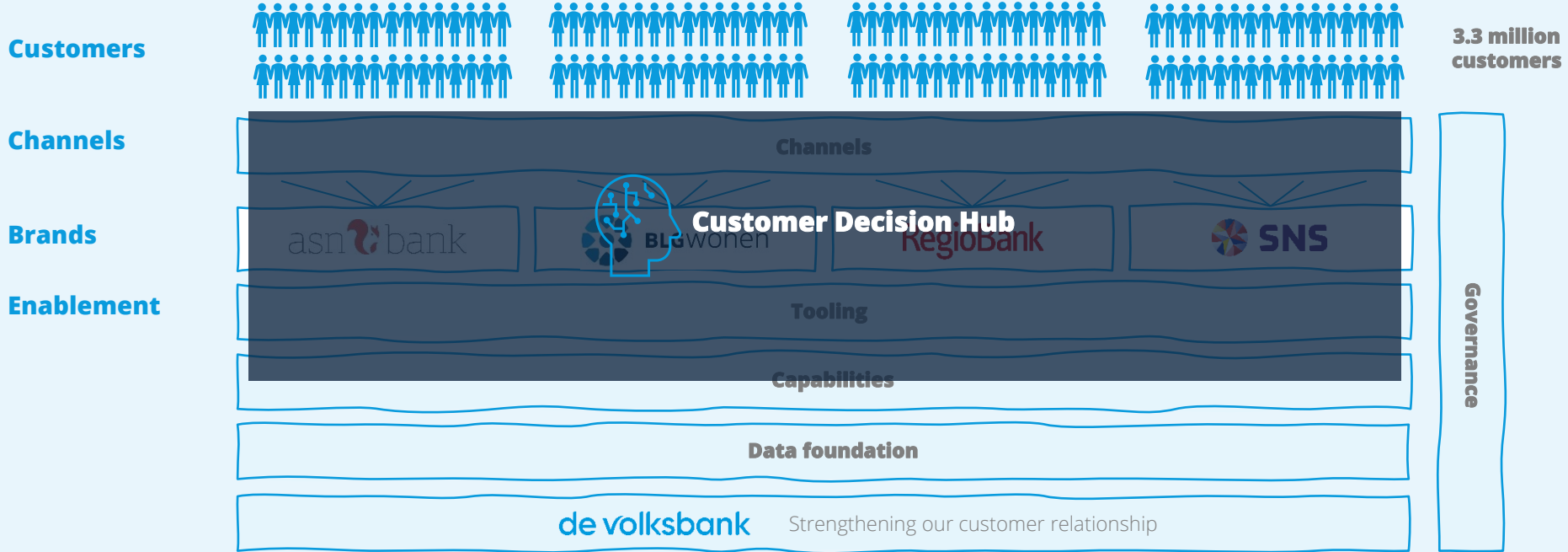
Jane receives a WhatsApp message from ASN Bank with tips on what she could do. She is surprised about the right timing of the message.

Based on the tips, Jane has a video call with an ASN Bank customer service agent about how to arrange Emergency Cash. The customer service agent takes care of this and tells Jane that everything is ready for her at a local bank close to her current location.

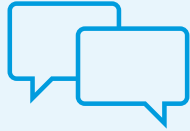


The customer service agent also gets an alert that Jane did not yet apply for a new debit card. He suggests to arrange this as well so that her new debit card will be waiting for her when she gets home.

North Star approach



Making impact



Having a relevant conversation based on customer needs.



Always on, not just with campaigns.

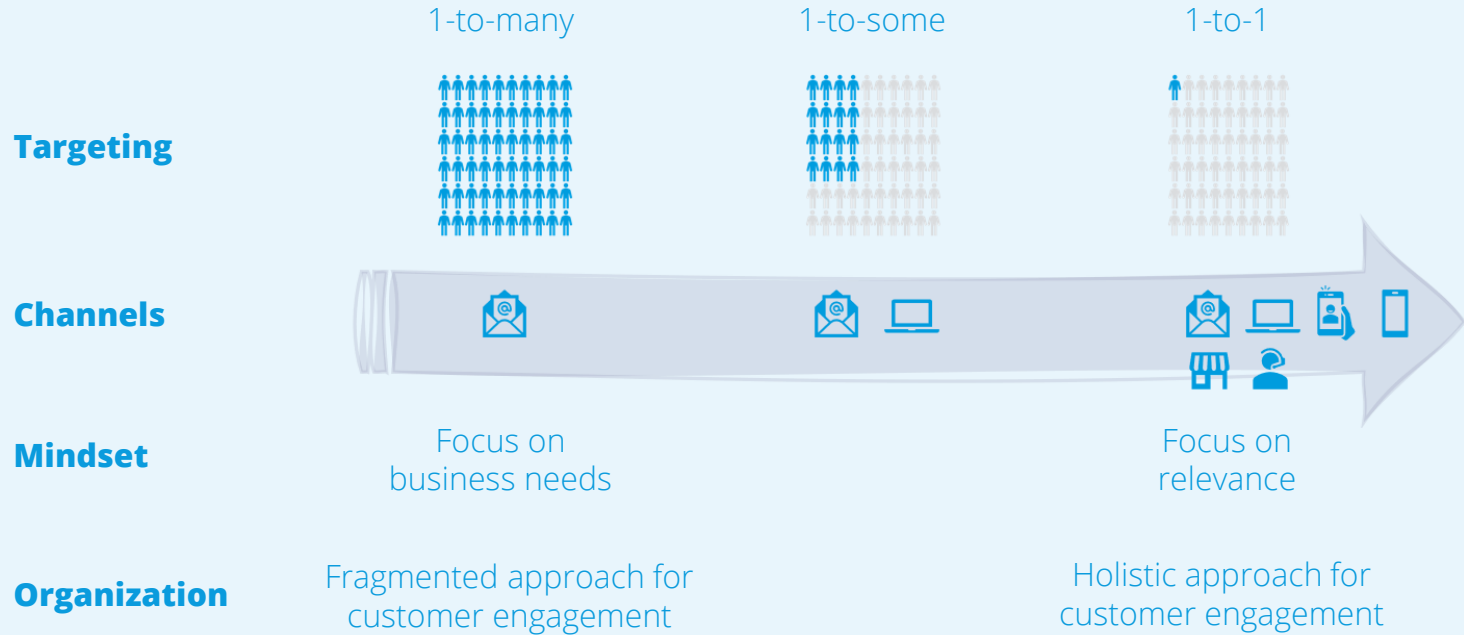


Across all financial services and propositions.



Balancing service and commercial offerings.

The importance of a business transformation



02

focus on personalized interactions



People's need first, business will follow

de volksbank

Be the bank with the strongest customer relationship

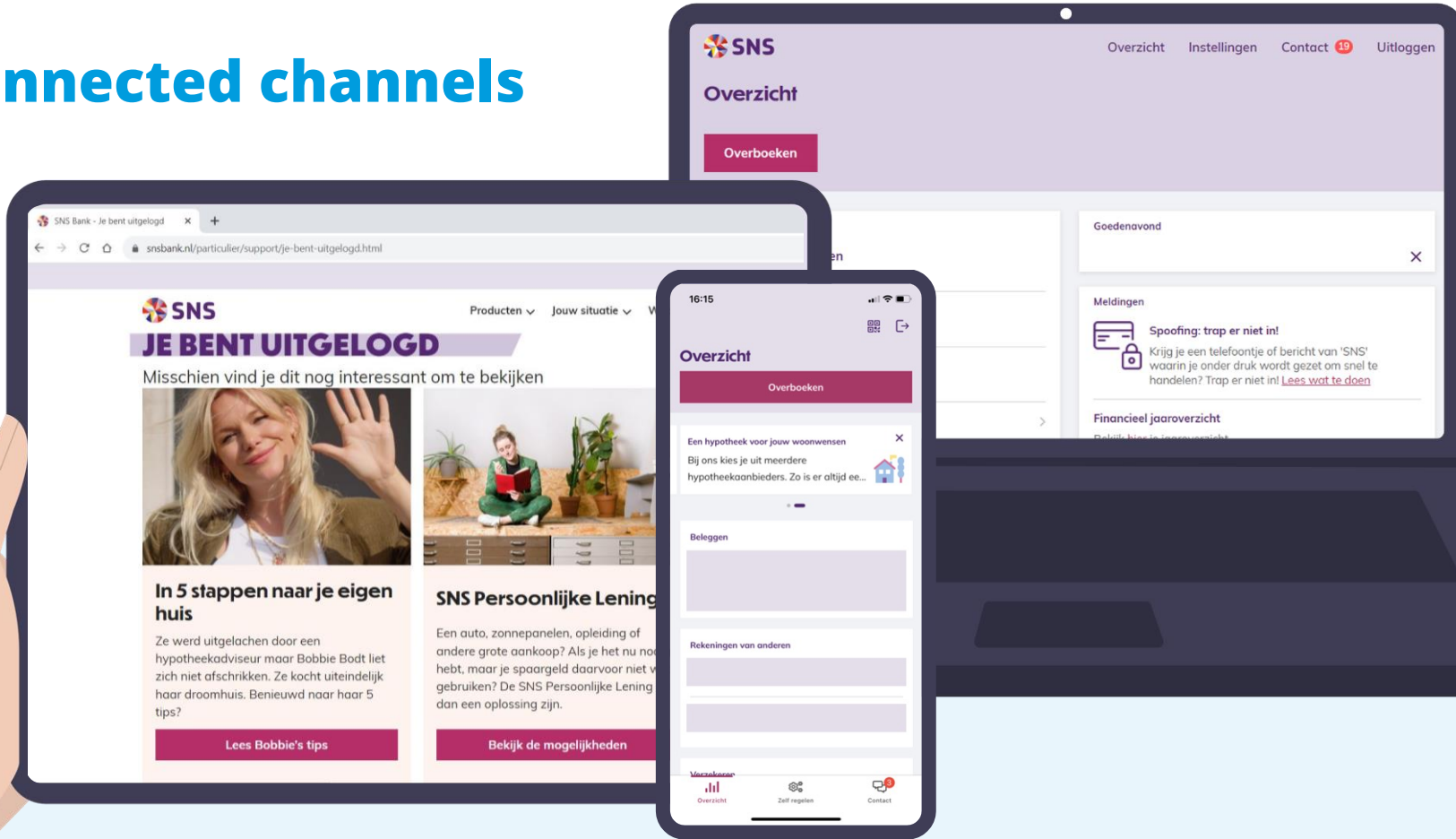


A personal relationship,
that is our strength



“ We pay sincere attention to the growth of every person. .. Being a bank where employees and customers can be proud of. ”

Connected channels



Results



Banking environment

Avg. CTR **0.7%**

- After-sales NBA's: Avg. CTR **1.8%**
- Sales NBA's: Avg. CTR **1.5%**



App

Avg. CTR **2.7%**

- Orientation NBA's: Avg. CTR **5.7%**
- Service NBA's: Avg. CTR **4.1%**

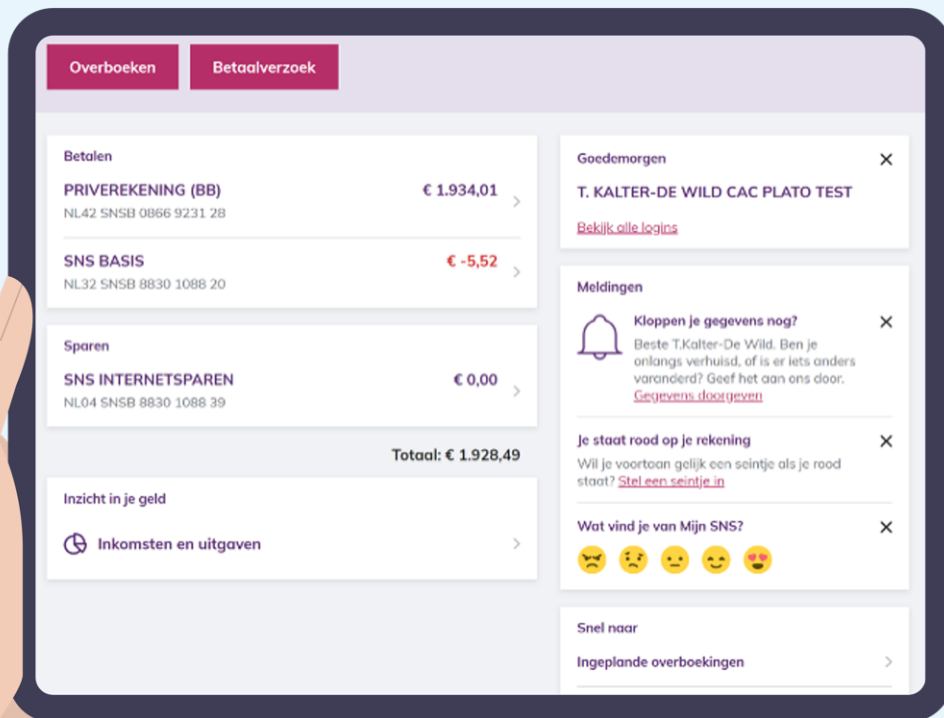


Website

Avg. CTR **0.3%**

- Sales NBA's: Avg. CTR **1.4%**
- Service NBA's: Avg. CTR **0.6%**

↪ **Uplift of 30%!**



Know Your Customer



App

Avg. CTR **8.4%**

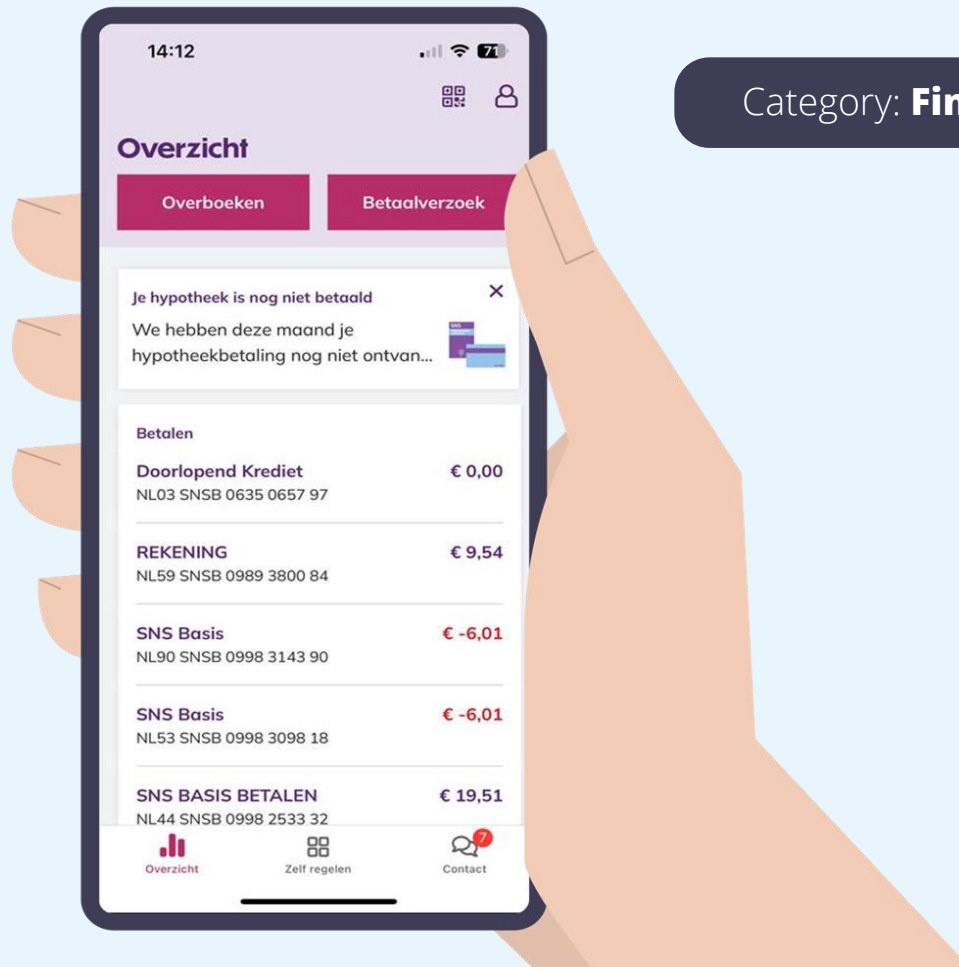


Banking environment

Avg. CTR **1.3%**

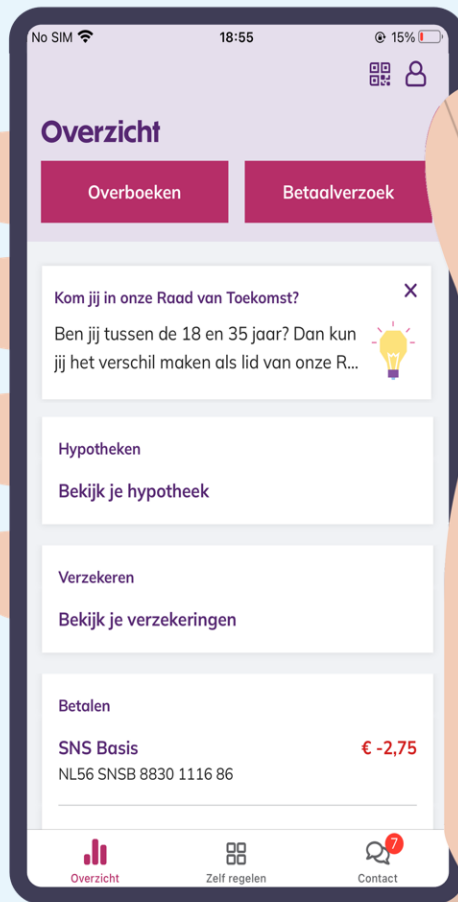
Collections

Category: **Financial Care**



Future advisory committee

10 open positions
250 customers applied



Category: **Content**

Testing propositions

Category: **Service**

NBA was in production for **310 minutes**, reached **14.000 unique visitors**



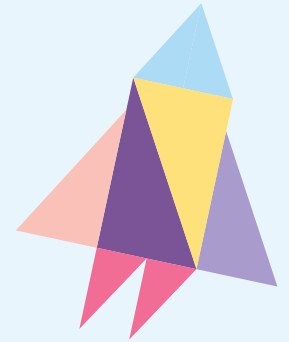
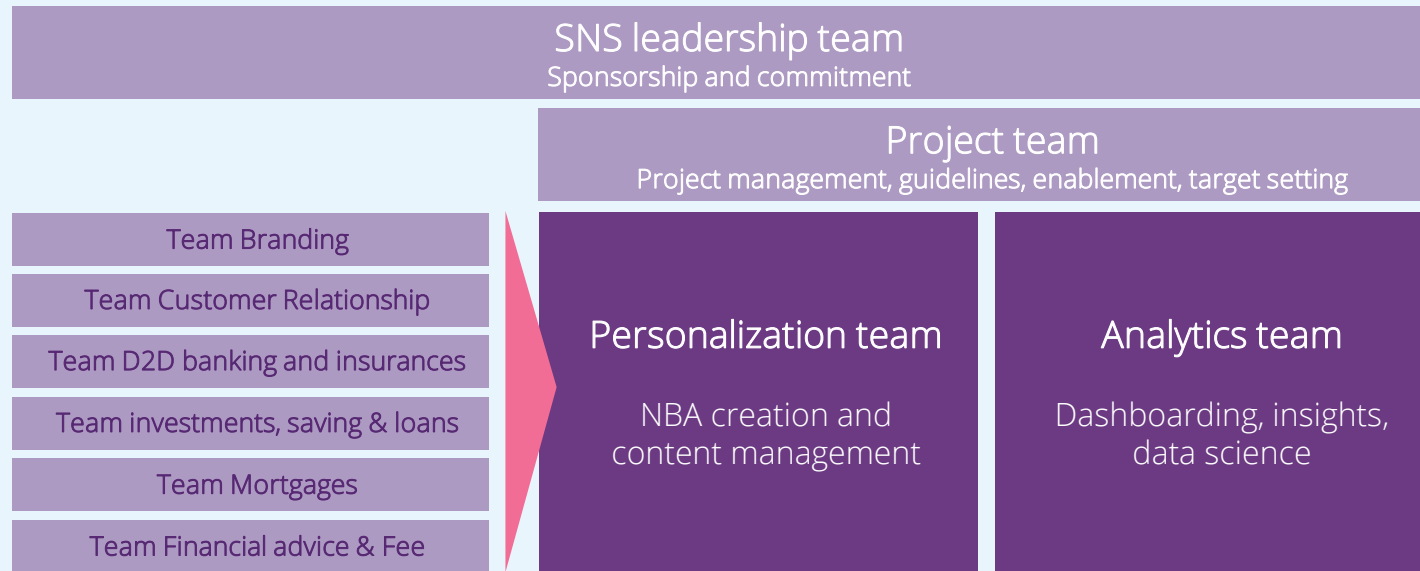
Conversion from the product page: **15%**

Total conversion based on impressions: **0,66%**

Total conversion based on unique visitors: **1,01%**

Business transformation and focus

What does SNS need to do, to realise a bigger impact with customer engagement?

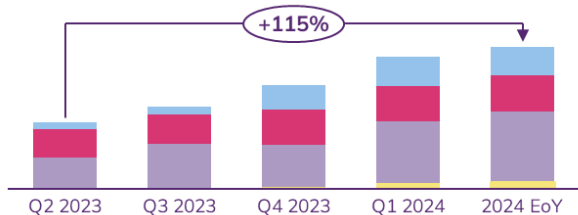


Target setting

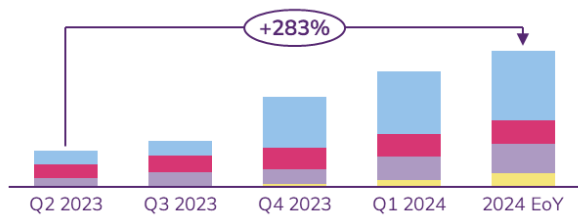
Focus for Q4 2023 and Q1 2024

- Available NBA's from 110 to **250**
- Avg. # impressions per month from 3 million to **4 million**
- Avg. CTR % per month from 0.6 to **1.2%**
- Start with **50 outbound email interactions**

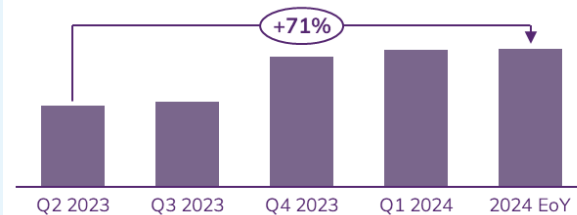
Avg. # impressions per month



Avg. # clicks per month



Avg. CTR % per month

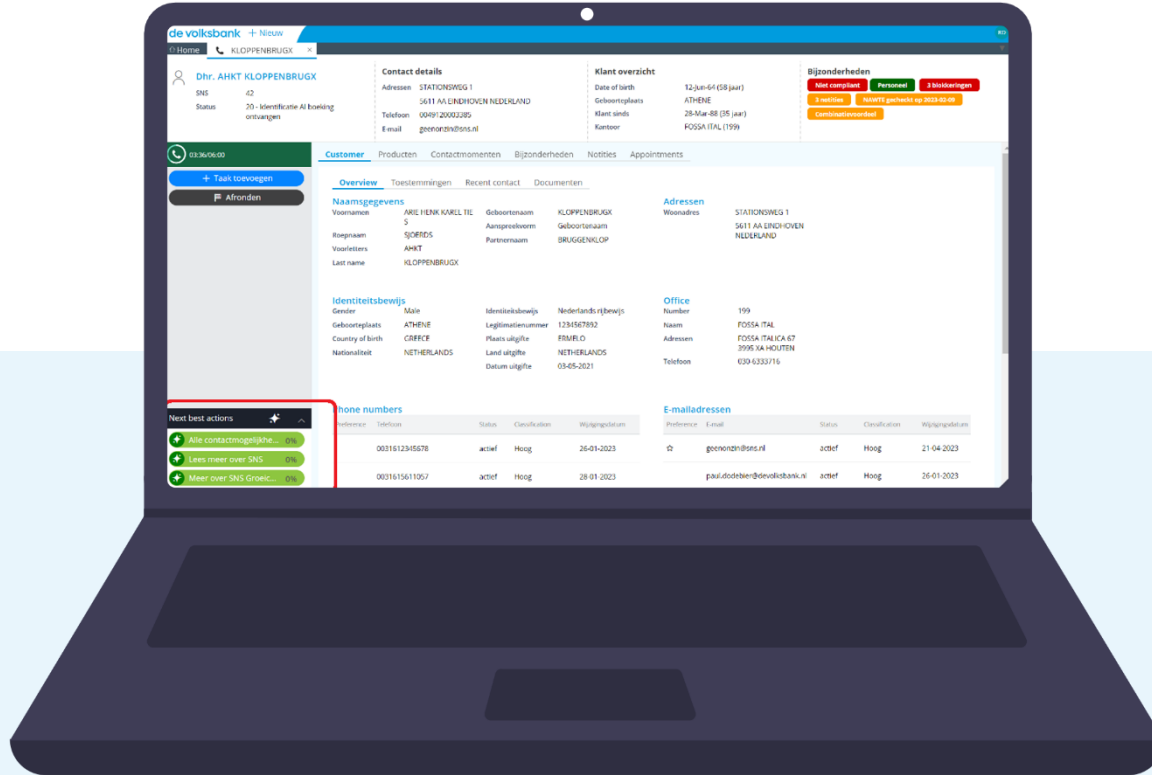


Website Secured banking environment Mobile app Email

03

Moving forward

Proof of Concept: Pega CS



Looking at 2024

Apply learnings from SNS
to other brands



Explore

- Pega CDH multi-application feature
- Customer journey functionality
- Multi brand AI models and GenAI

Expanding possibilities

- Outbound channels
- New positions on website
- Customer assisted channels using Pega CS

de volksbank

beter voor elkaar

Thank you

for your attention!