

CRM Personalization



What are we doing?

Examples of our work

NBA process

What's next?

What are we doing?

Not only Bank



СБЕРМАРКЕТ



ЭВОТОР



RABOTA.RU



RAMBLER&Co

docdoc



@ mail.ru
group

Ситимобил



SBER delivering personalized experience

117 mln adults
in Russia

100 mln active
clients

90 mln with
personalized CX

We are where clients' needs meet objectives of the Bank, the Ecosystem, Partners & the Government



We create platform solutions enabling personalized client experience

KNOW

Profile

ANTICIPATE

RecSys

**LONGTERM
WIN**

CLTV

ACT

NBA

To know our customers better than they know themselves

To anticipate clients needs faster than our competitors

To build long term relationships valuable for both, customers and SBER

To create personalized experience at every stage of customer journey

First of all – we need a lot of data of great quality

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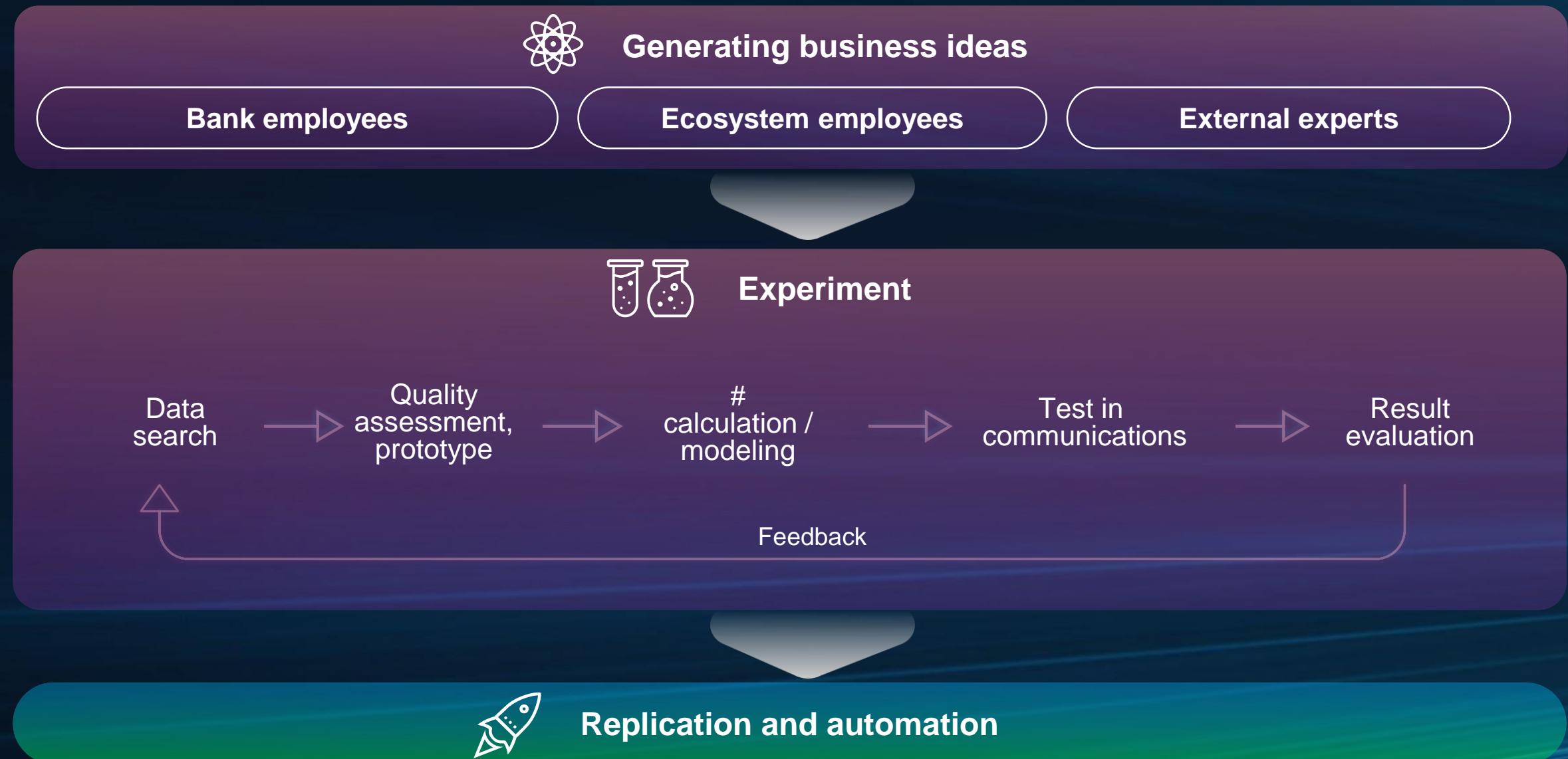
To build long term relationships valuable for both, customers and SBER

To create personalized experience at every stage of customer journey

Profile: we target knowing our client in & out



How are we going to achieve more than 10k #? Scaling



Be fast if you don't want or be last

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Clients find what they want faster*

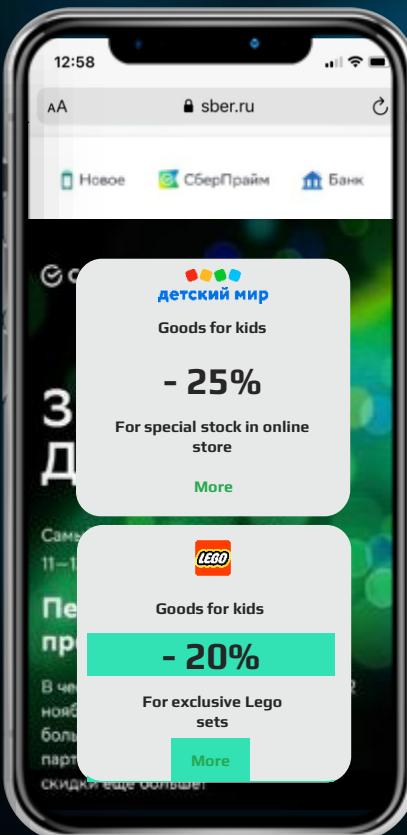
* even if they don't know what they actually want**

** don't know yet

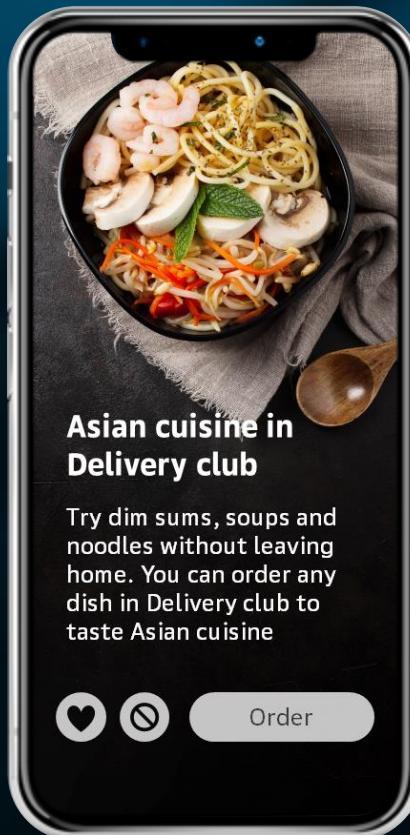
In real-time



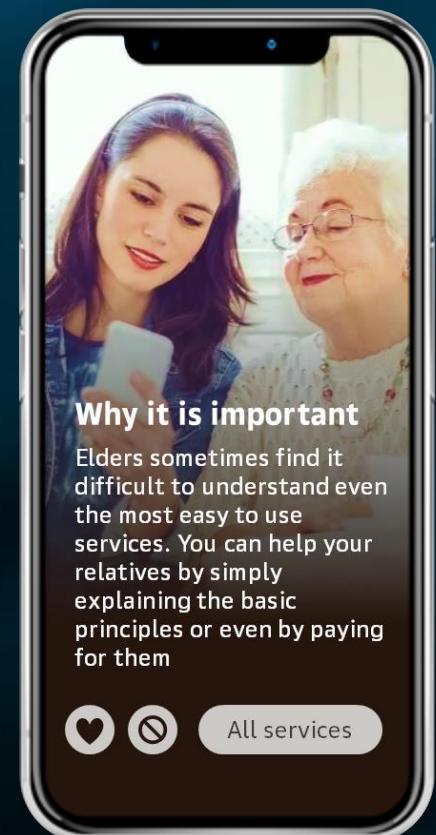
Adapts to customer feedback on-line & proactively



Supports any type of content



Accompanies the client throughout his life



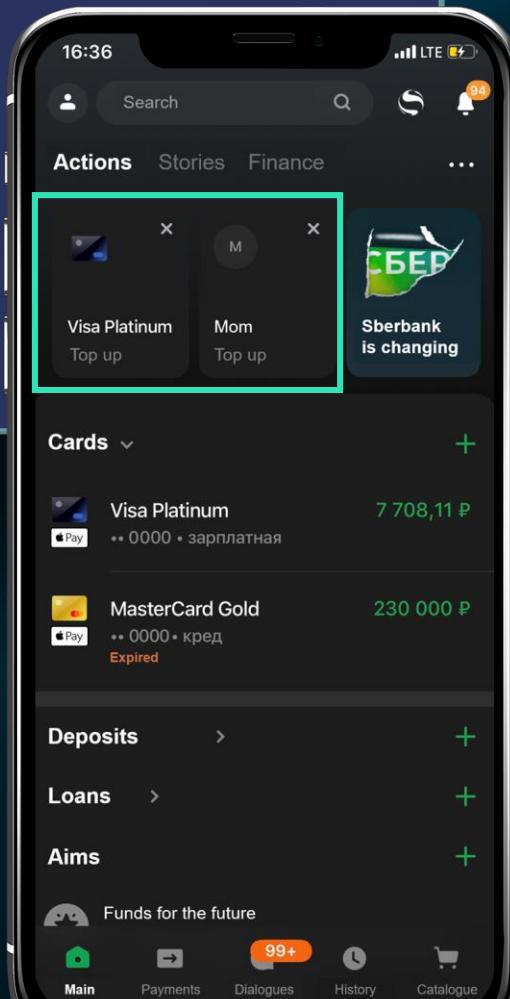
The client understands why the recommendations are made



AI personalization in SberBank Online App

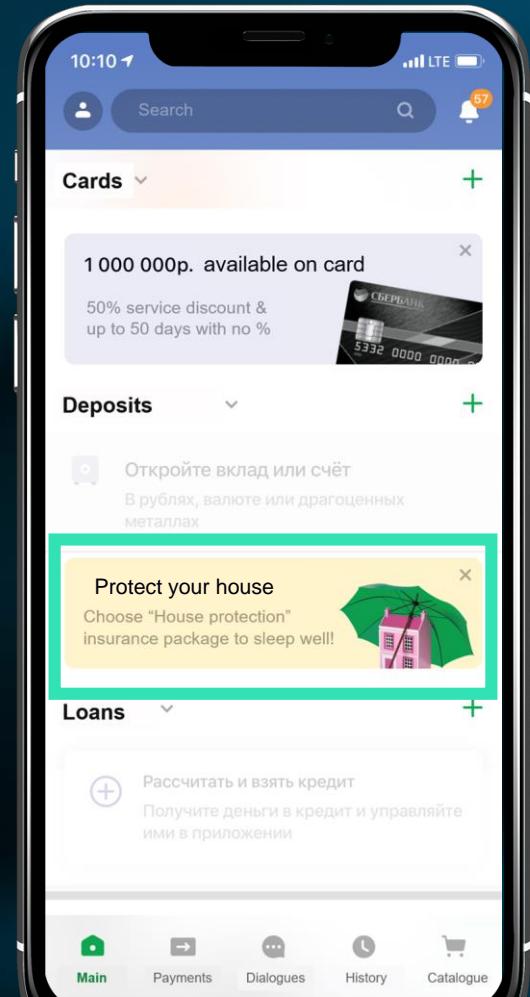
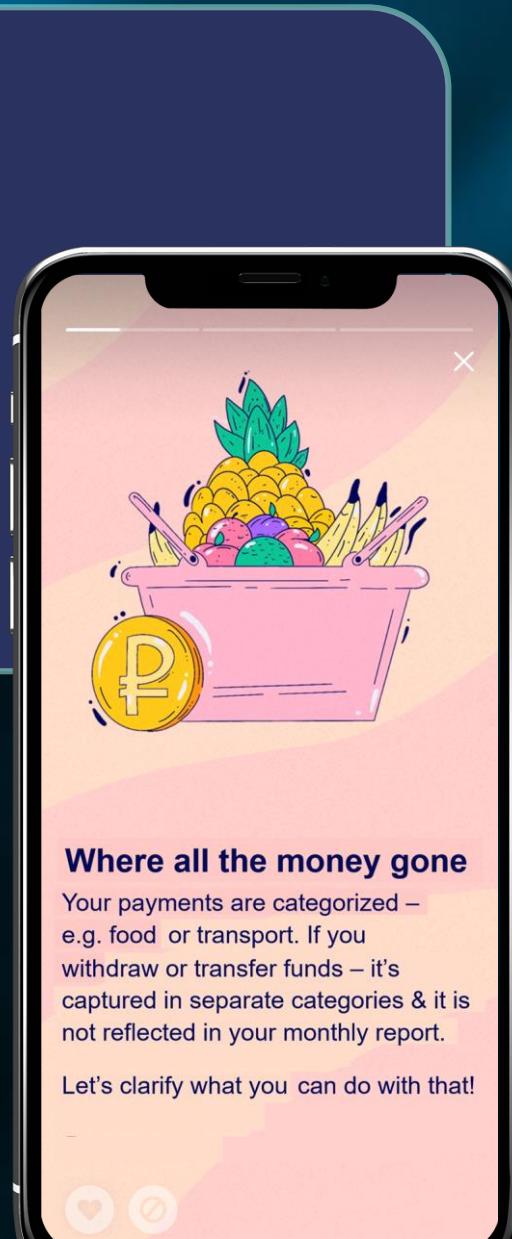
20%

Click
Through
Rate



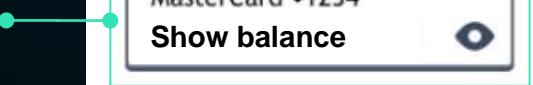
x4

growth of
client interest
to lifestyle
stories
chosen by
RecSys



AI personalized ATM

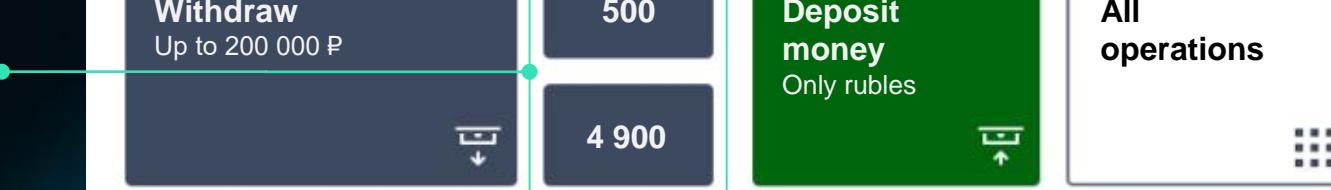
Card balance



Personalized history of actions and payments



Personalized withdrawal amounts



Loan from 12,9%

For new exciting purchases

[Make a request >](#)

Срок рассмотрения кредитной заявки: от 2-х минут и не более 2-х рабочих дней с момента предоставления заявлением в банк полного пакета документов.



28%
share of withdrawals based on recommendations

15 years

customer time saved with personalized recommendations

And the marathon runner wins

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Customer Lifetime Value – best way to balance Client's needs and group revenue

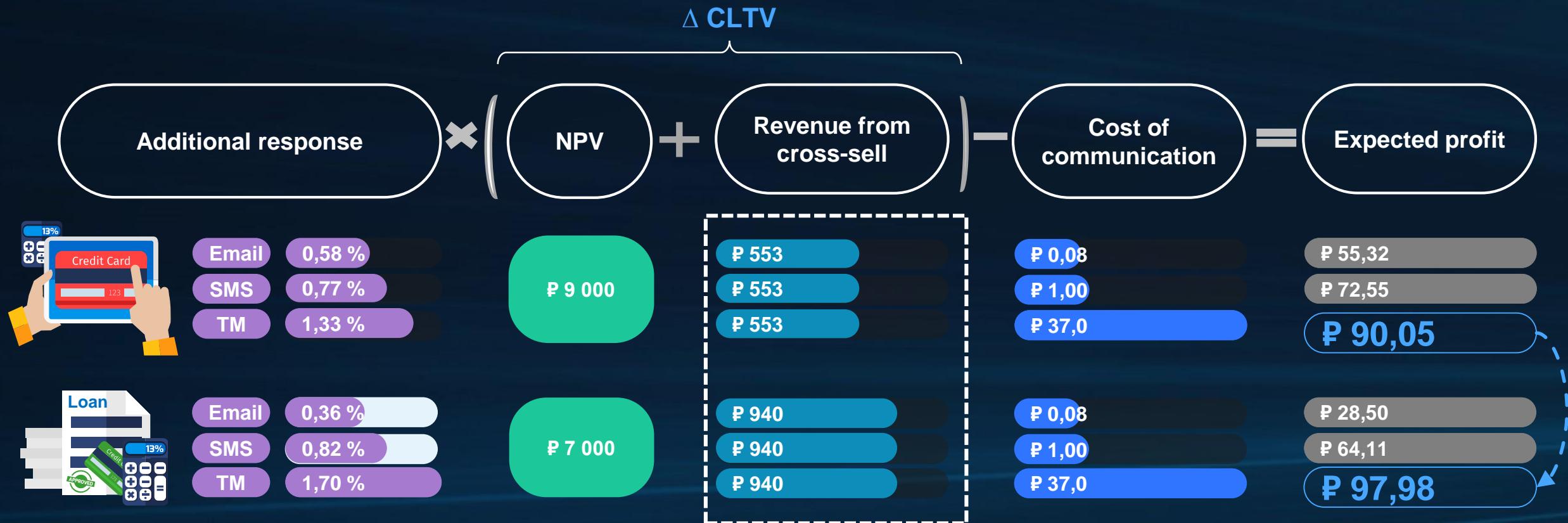
Maximizing every client's lifetime value

$$\text{CLTV}_{\text{client}} = f(\text{NPV}_{\text{product}^*}, \text{add.NPV}_{\text{future sales}}, \text{wallet share}, \text{happiness index})$$

- LTV / CAC
(customer lifetime value to acquisition cost ratio)
- Cross-use ratio
(number of future added. sales at a given time span)
- Time spent on the platform
(time spent on surfaces characterized by engagement and / or buying potential)
- Annual churn rate
(annual customer churn rate)
- Revenue churn
(lost income due to churn)
- Product penetration
(average number of products per customer)

* Credit products example

Focusing on immediate income does not allow us to realize the full potential of interaction with the Client...



... but CLTV does

And finally.. here comes the biggest question

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We need to make a special offer for 100 million Clients on more than 100 products in 35 different channels

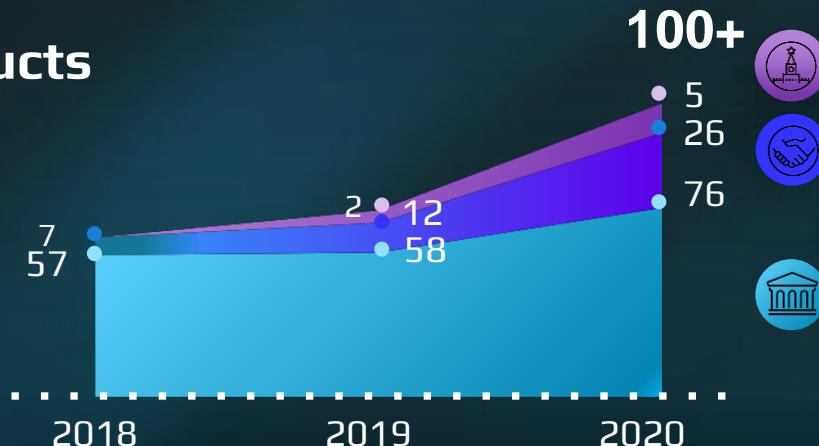
**Personalized offers,
mln per month**



**Digital surfaces and
touchpoints**



Products



And as for 2021 -
these numbers are really not
going to decrease



Bank



Non-financial services



Government

1 message and so many opportunities for personalization



The image shows a smartphone with a black frame and a white background. The screen displays a personalized message. At the top is a photograph of a perfectly cooked, pinkish-red T-bone steak with a dark, crusty exterior, garnished with green onions. Below the image is a text message:

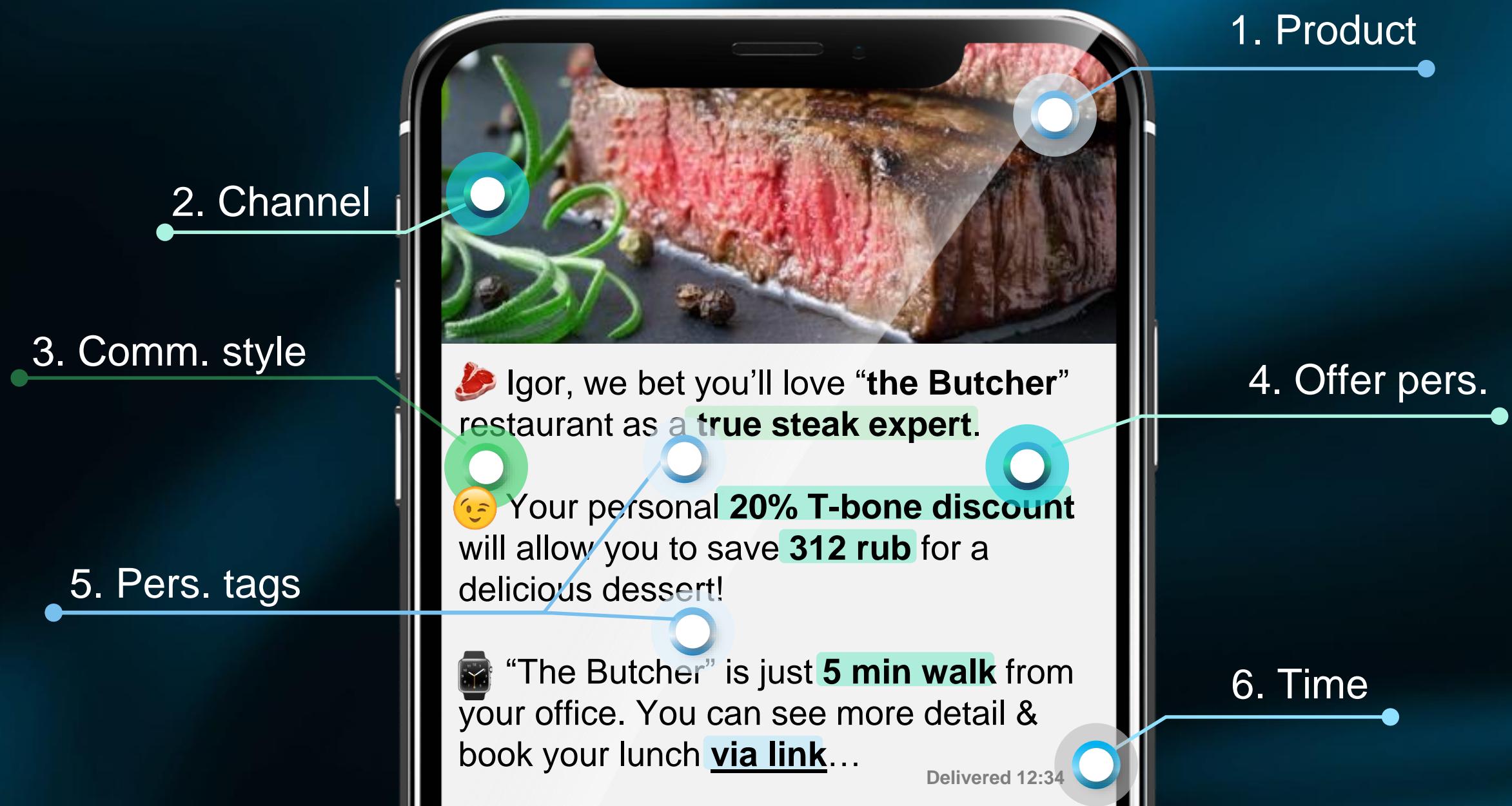
🥩 Igor, we bet you'll love "the Butcher" restaurant as a true steak expert.

😋 Your personal 20% T-bone discount will allow you to save 312 rub for a delicious dessert!

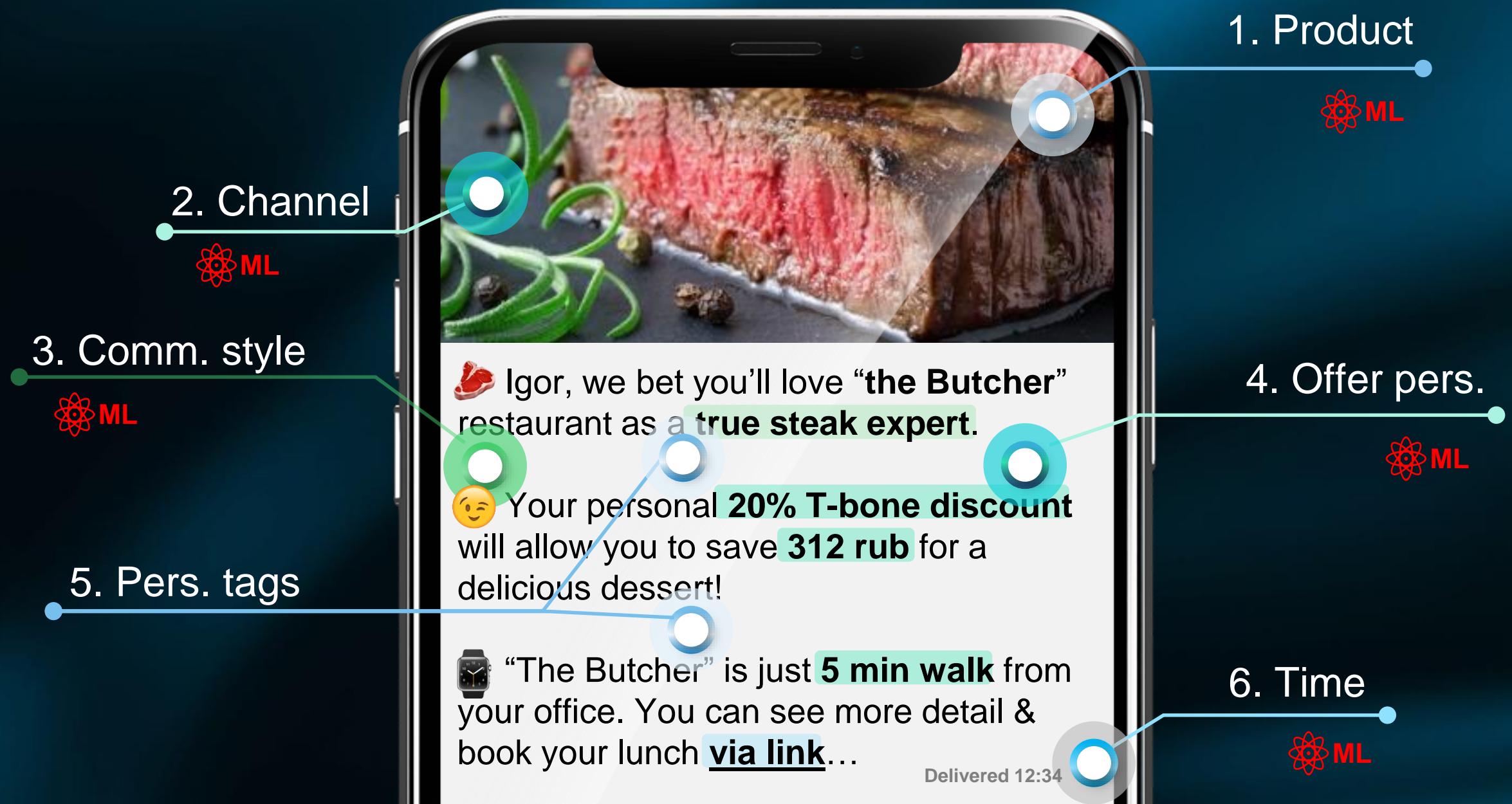
⌚ "The Butcher" is just 5 min walk from your office. You can see more detail & book your lunch via link...

Delivered 12:34

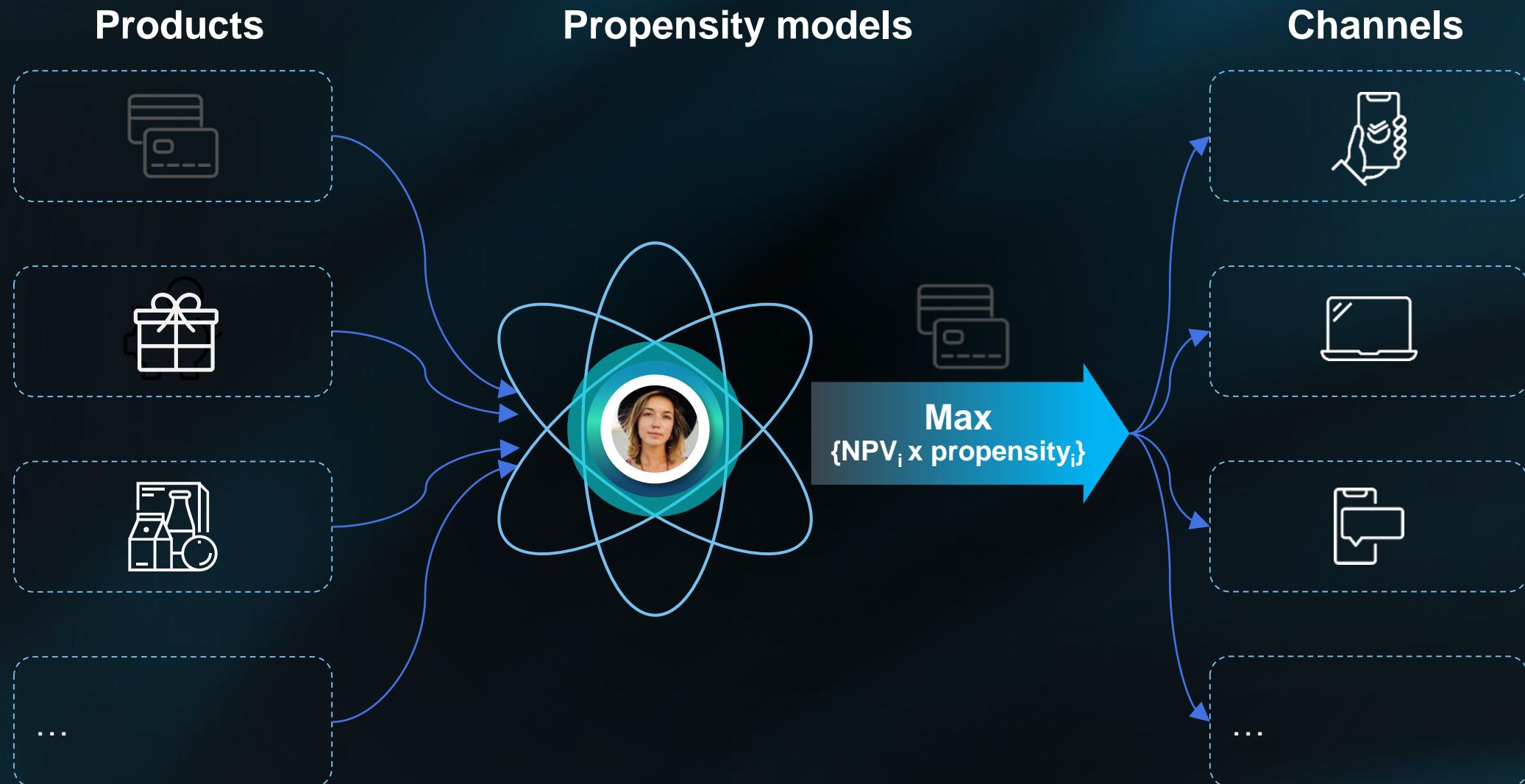
1 message and so many opportunities for personalization



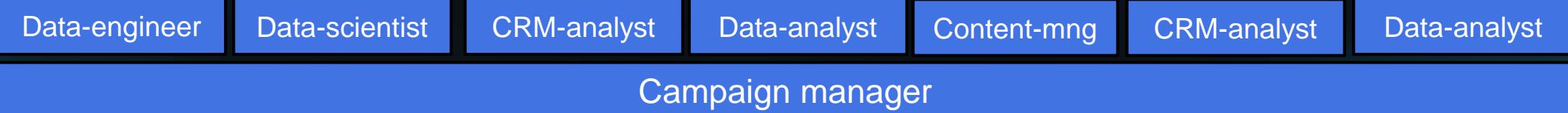
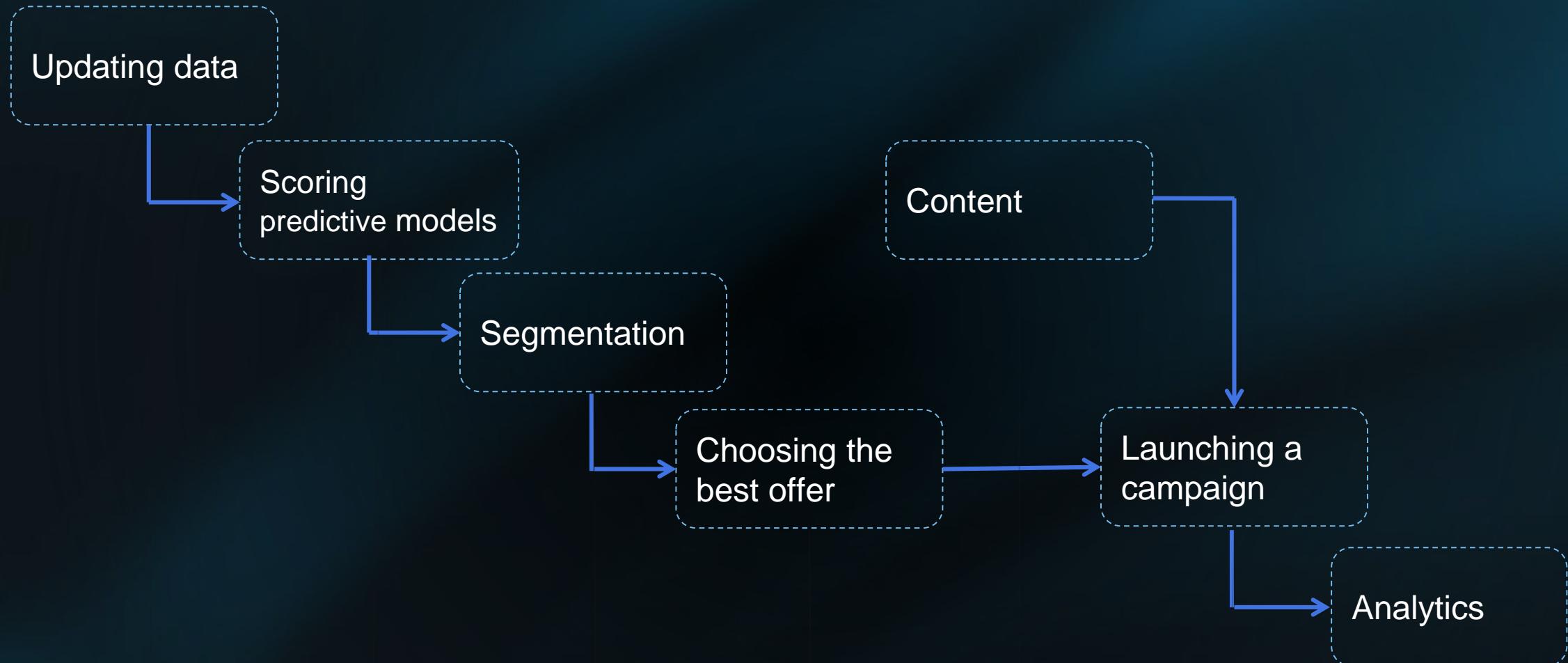
Opportunities, which we are solving by ML



Oversimplification of the process



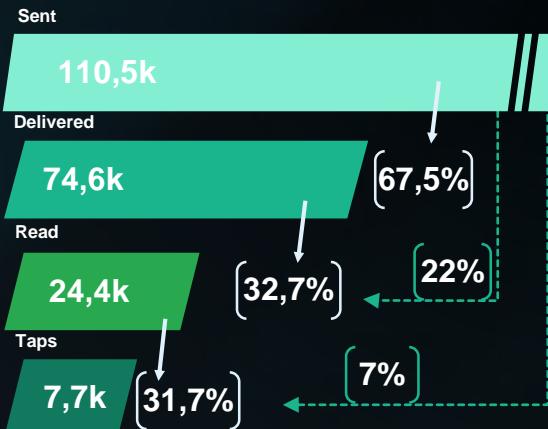
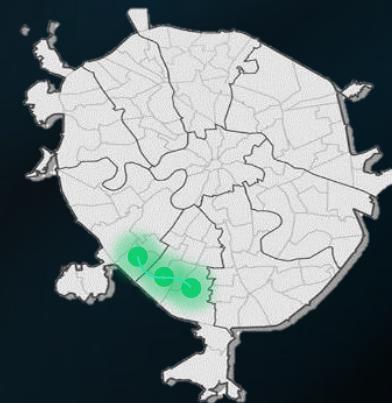
Still to much simplified process



A modern Bank is not only about selling loans



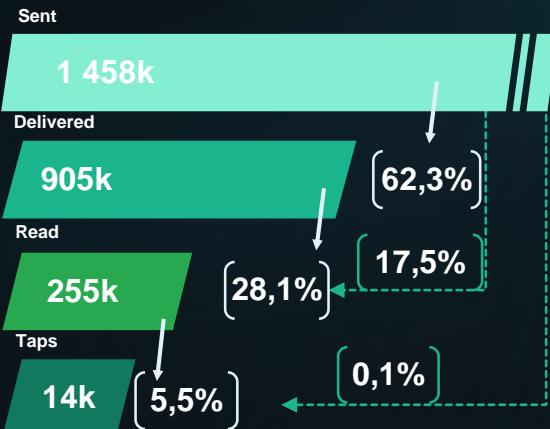
Closure of the metro line Kakhovskaya



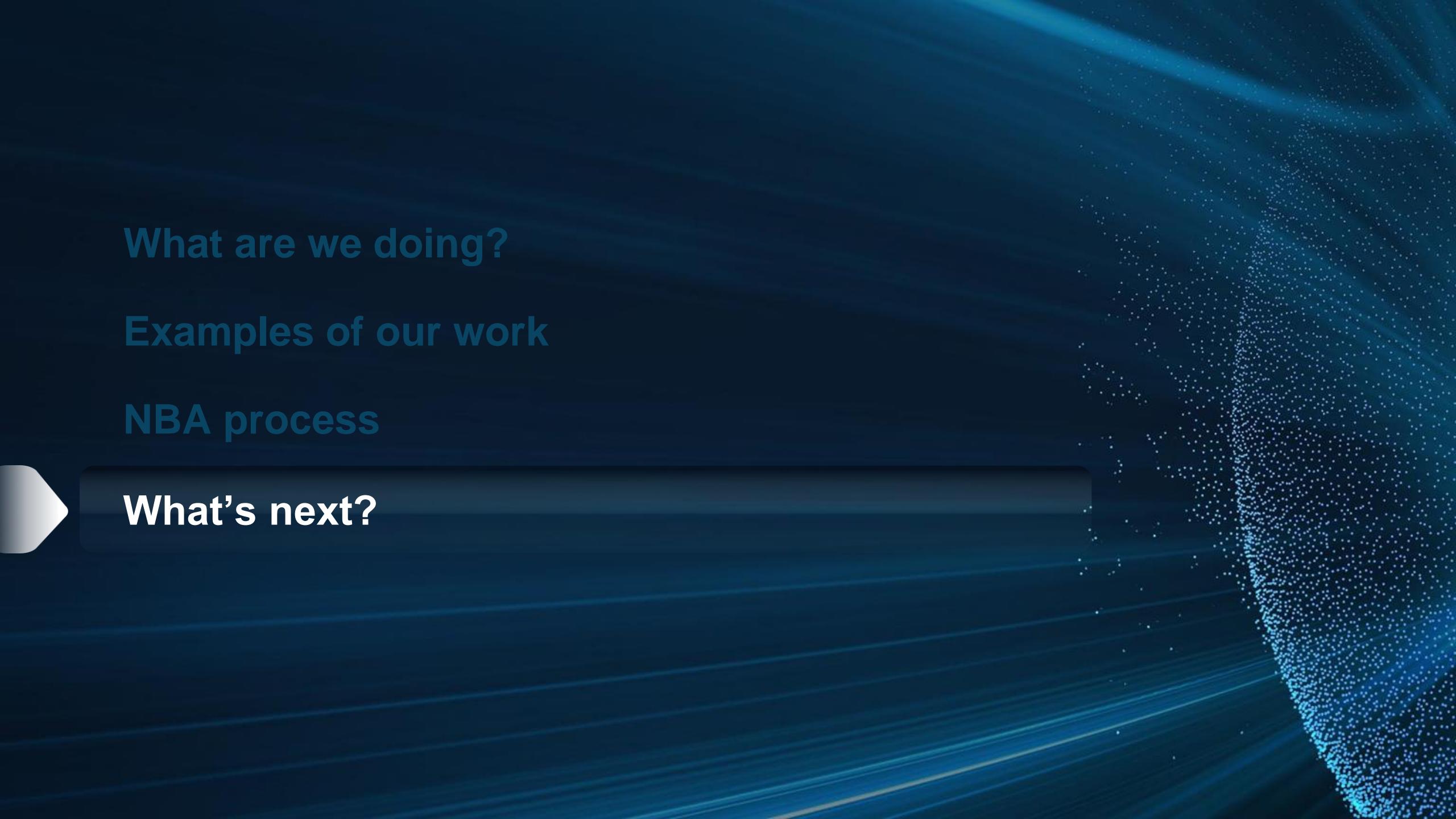
92% customers who left a review rated the information as useful



Events on the National Unity Day



4,5 тыс. customers were given Like



What are we doing?

Examples of our work

NBA process



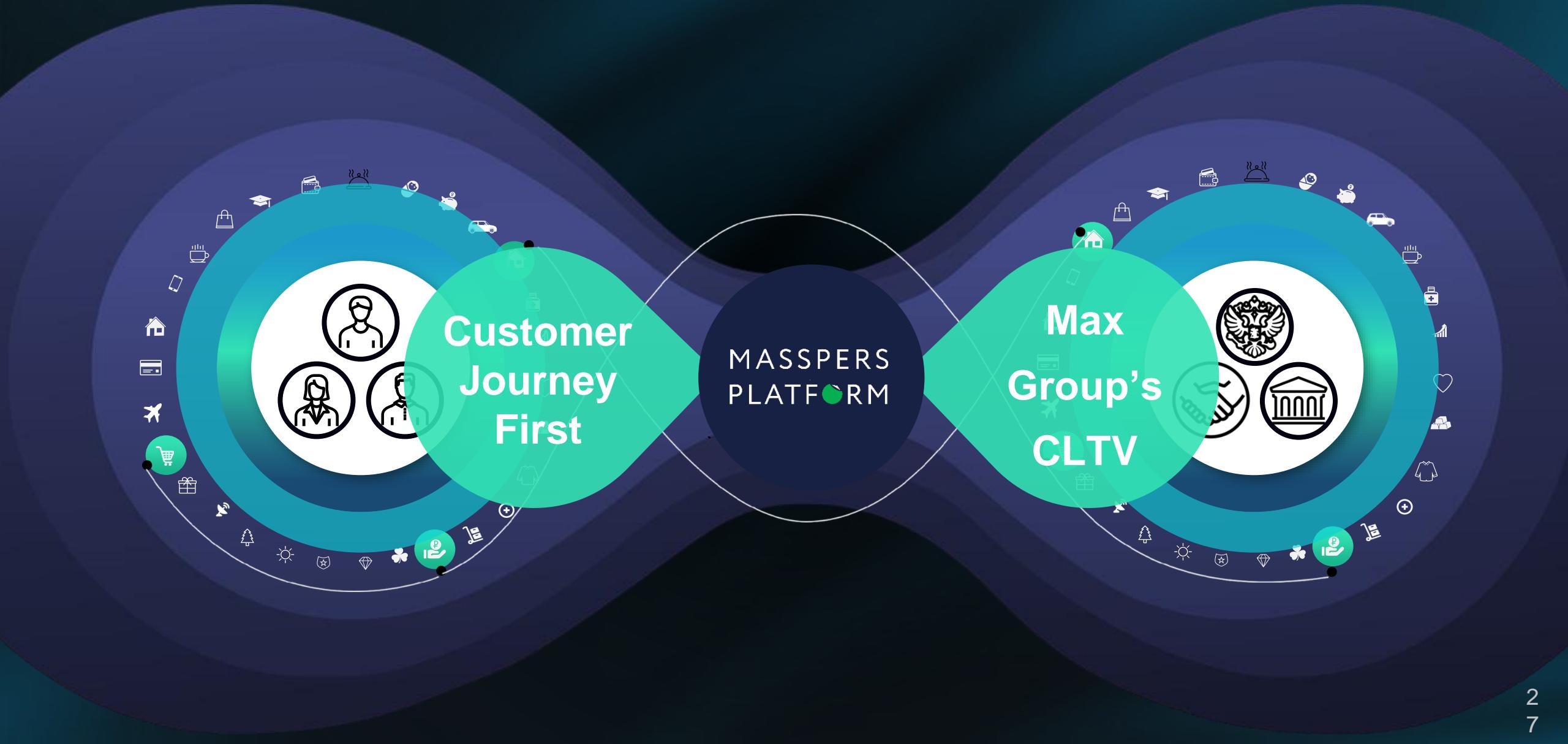
What's next?

Competition for user's attention takes place in all spheres of life.

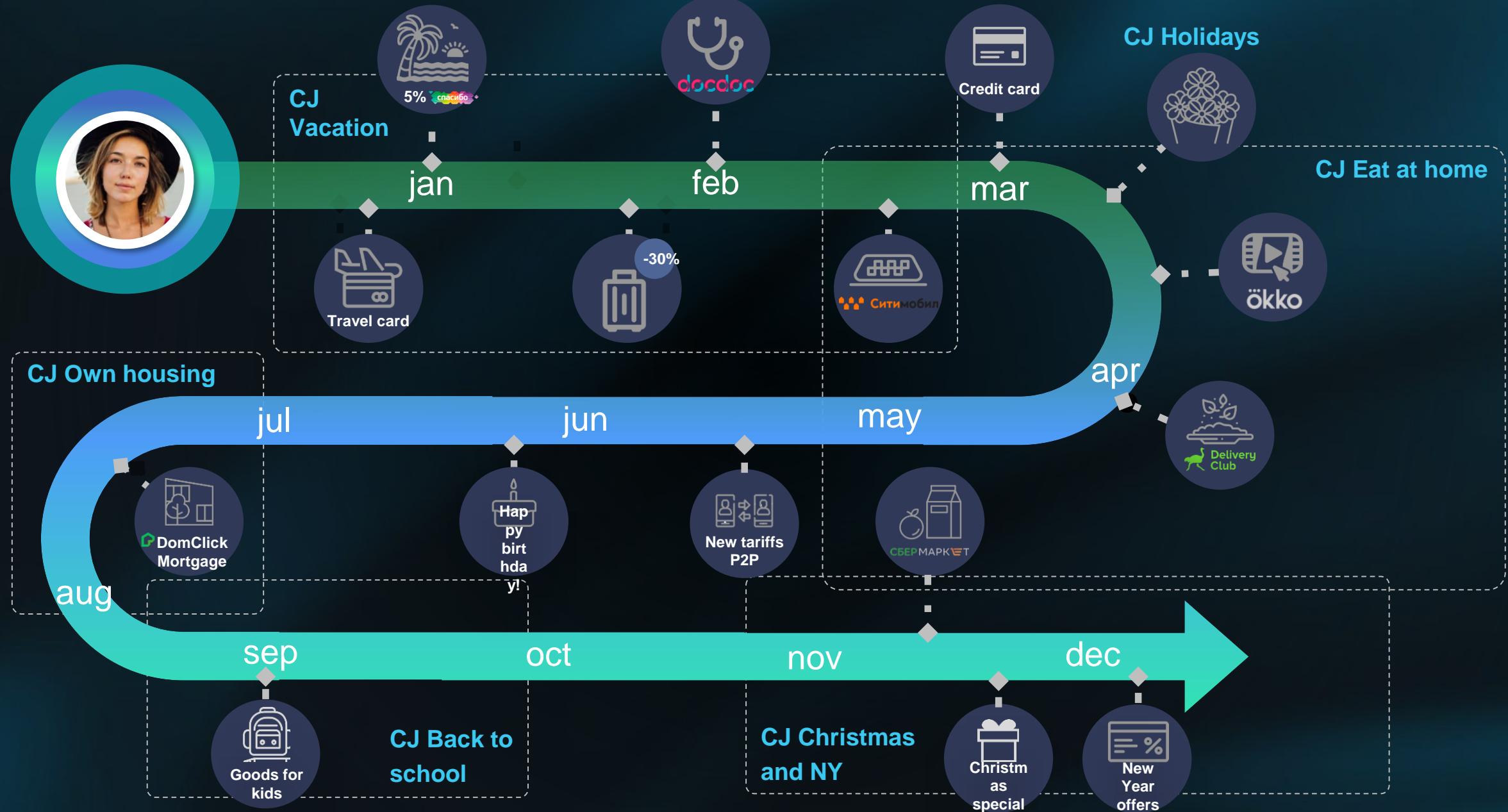
What makes a winner?

							...	
	Food	Entertainment	Transport	Cloud	Devices	Payments	...	Subscription
							*	

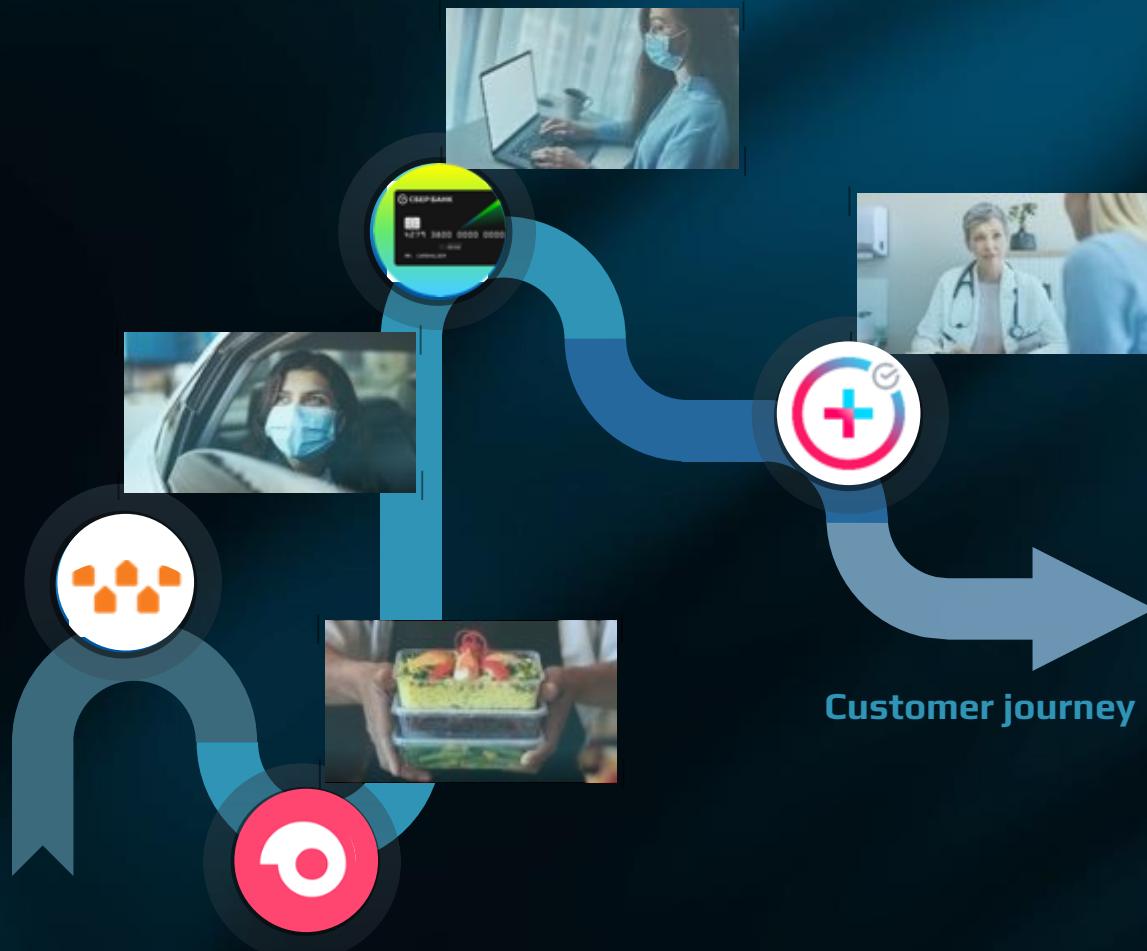
Transforming key operation principles to fit hyper-personalized world



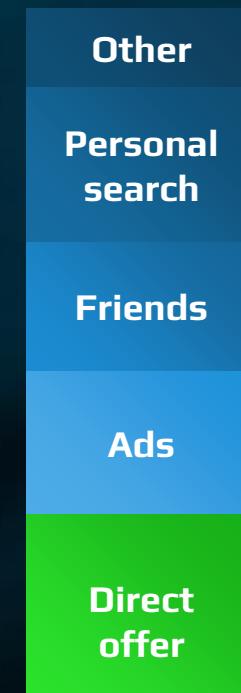
New Principle: CJ First – sequence of steps to satisfy client needs



The winner will be the one that builds customer journeys with the help of ecosystem services and provides the best offer at every stage



How did you find out about competitor's offer?



Would you stay with your company if it made a **personalized offer**?



Non-financial ecosystem services will play bigger role in customers' spendings

The share of non-financial ecosystem services in customers' spendings



2%

2020



30%

2025

We are building new SberNBA platform to support $\sim 10^{16}$ customer journeys

10⁸
 Customers

\times **10²**
 Basic needs

\times **10⁴**
 Context
for 1 need

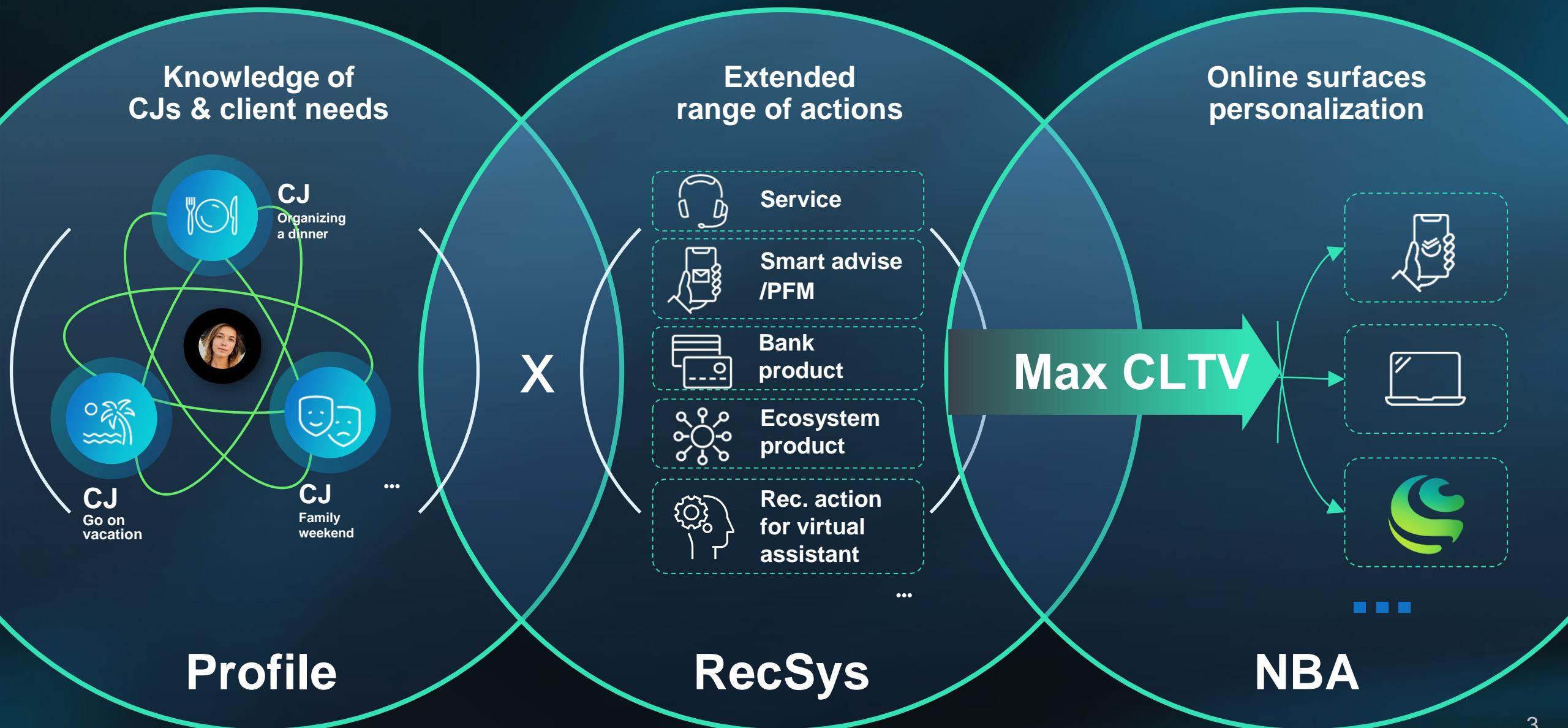
\times **10²**
 Ecosystem
products
for 1 need

10¹⁶
10 quadrillion
of customer journeys



$\sim 10^{14}$ number
of letters in all of
the printed books

Four components of success



RecSys: balancing relevant content from multiple sources

Finance



2020+

Taking a taxi

Food top-up



Movies



Theatre



Eating outside



Food delivery



Cinema



NBA: orchestrating the offers & channels

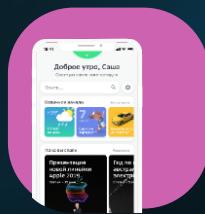
75+

in 2023

35 digital surfaces



2020



Super App
My bank



Super App
Messenger



Super App
Calendar



sber.ru
MicroApps
Partners



sber.ru
Messenger



Sber Devices
BA SberBox



Sber Devices
BA Stargate



Sber Devices
BA SuperApp



Delivery Club



Business
Environment



OKKO



SberMarket
(delivery of products)



SberFood



Rambler
Ticket-office



DocDoc



SberAvto



Rabota.ru
(job search website)



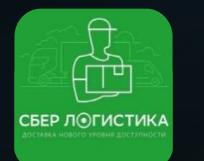
SberMobile



Citimobil taxi



Personal
lawyer



SberLogistics



Samocat
(groceries delivery)



Q&A

