



Customer-first digital transactions.

National Bank of Canada uses data-based decisions to boost conversions with Adobe Experience Cloud.



"Using the integrated Adobe Experience Cloud solutions, we can put fresh content on the web, measure it, optimize it, and deliver seamless messaging across marketing channels."

Eboni Boicel, Head of Digital Marketing, National Bank of Canada

SOLUTION

Adobe Experience Cloud, including the Adobe Analytics and Adobe Audience Manager solutions within Adobe Analytics Cloud; the Adobe Experience Manager and Adobe Target solutions within Adobe Marketing Cloud; and Adobe Advertising Cloud

RESULTS



Encouraged **DATA-BASED** decisions across digital

30% Decreased cost per action with **PERSONALIZATION**



LOWERED costs by streamlining marketing processes



Integrations for a **HOLISTIC** view of customers



National Bank of Canada

Established in 1859

Employees: 21,000

Quebec, Canada

www.nbc.ca

CHALLENGES

- Reach customers across Canada, especially in areas with low numbers of brick-and-mortar branches
- Switch from best estimate to a data-based decision-making model
- Optimize digital presence and use personalization to connect with prospects and customers

USE CASES

- Customer Intelligence
- Campaign Orchestration
- Customer Acquisition

Driving a data-based strategy

Digital reach enables businesses to connect with customers anywhere. Developing a strong online presence was essential for National Bank of Canada to engage customers and encourage growth across Canada. National Bank deployed Adobe Experience Cloud to help build a digital foundation for expanding its reach, but as Head of Digital Marketing Eboni Boicel explains, simply having solutions deployed wasn't enough.

"With Adobe's integrated solutions, the bank could achieve greater results by transitioning to a data-centric culture," says Boicel. "Insights about the customer now drive strategic decisions, whether that means changing the messaging on the website or expanding mobile accessibility. We worked closely with Adobe to get the most from the Adobe Experience Cloud."

With Adobe's guidance, National Bank simplified its implementation, relying on integrations that allow marketing teams to take advantage of new features and updates from Adobe. Encouraging greater use of data led to bank staff putting a greater emphasis on enabling customer's personal preferences.

"Working with Adobe was a key aspect of our digital transformation for National Bank," says Boicel. "We've grown the digital marketing team, and insights from Adobe Experience Cloud have resulted in solid conversion gains. Our goal is to continue the digital transformation to bring our knowledge into every area of business and push digital growth to the next level."

Optimizing experiences through customer behavior

Combining Adobe Experience Manager, Adobe Target, and Adobe Analytics, National Bank uses customer behaviors to guide digital optimization. "Previously, we would build our websites according to how we wanted to present our products to the public," says Boicel. "We're now using Adobe Experience Cloud to test and build client-focused websites based on data-centric insights."

National Bank has rebuilt most of its public websites using Adobe Experience Manager Sites. The nimble Experience Manager Sites capability makes it easy to create and update web pages in both French and English. Standardizing on a single content management solution allows digital marketers to quickly create new content for the web or develop variations for testing.



"Using Adobe Experience Manager, Target, and Analytics, we can build tests and measure performance throughout the conversion funnel to pinpoint areas where customers may drop out. By understanding why we're losing customers, we can address issues and improve conversions online."

*Eboni Boicel, Head of Digital Marketing,
National Bank of Canada*

"By changing images and content to personalize the website experience, we can make the customer feel like we understand them and we're talking directly to them," says Boicel. "We've seen a dramatic increase in conversions through our use of personalization."

Digital marketers then use Adobe Target to test these variations, from changing the call to action on a new account page to changing banners advertising new services. Adobe Target pulls in real-time data from Adobe Analytics to determine which option better connects with customers and leads to higher conversions. National Bank performed 50 tests in the first year after starting its new digital strategy, enabling it to optimize numerous experiences.

"One of the most important things about Adobe Experience Cloud is how all the solutions work together to help us improve the digital experience," says Boicel. "Using Adobe Experience Manager, Target, and Analytics, we can build tests and measure performance throughout the conversion funnel to pinpoint areas where customers may drop out. By understanding why we're losing customers, we can address issues and improve conversions online."

Increased conversions through personalization

National Bank also pulls data from Adobe Analytics into Adobe Audience Manager, Adobe's data management platform (DMP), to build unique audience profiles and identify audience segments. The Adobe Marketing Cloud ID (MCID) unifies user behavior across websites and platforms to create a 360-degree, anonymized view of consumers. Activating these high value segments in Adobe Target, National Bank is personalizing content for customers, whether they're a millennial exploring new account options or a startup company trying to find the right services for its growing business.

"Introducing Adobe Audience Manager as our DMP has kicked off such a rapid change in our culture," says Boicel. "Everyone is excited about how we can use audiences and personalization to better reach our customers. We're seeing huge gains and decreasing cost-per-optimization by 30%."

National Bank has expanded its use of personalization to better target customers across Canada. In one example, the bank created a new partner credit card offering, but it was not available in one jurisdiction. The bank used location-based audience segmentation to create a proof of concept that worked perfectly, rendering an additional \$150,000 in development costs unnecessary.

SOLUTION AT A GLANCE

Adobe Experience Cloud, including:

Adobe Analytics Cloud

- Adobe Analytics
 - Marketing Reports and Analytics
- Adobe Audience Manager
 - Identity Management

Adobe Marketing Cloud

- Adobe Experience Manager
 - Sites
- Adobe Target
 - AB Testing
 - Automated Personalization

Adobe Advertising Cloud

- Search

National Bank is also using Adobe Advertising Cloud to bring media buying campaigns in-house.

"Using the integrated Adobe Experience Cloud solutions, we can put fresh content on the web, measure it, optimize it, and deliver seamless messaging across marketing channels," says Boicel. "The way that all Adobe solutions work together and share information is a key advantage for us. We can use each solution's strengths to gain a holistic view of our audiences and how we are performing in digital environments. We can even connect Adobe Experience Cloud to third-party systems with ease. We plan to continue expanding our use of data to drive smart decisions and reach customers across Canada."

For more information

www.adobe.com/experience-cloud.html

www.adobe.com/data-analytics-cloud.html

www.adobe.com/marketing-cloud.html

www.adobe.com/advertising-cloud.html



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