

ComPact Bank



Banking for the future



I want to know **my money is safe**

Founded in 1870, ComPact Bank has a long tradition in providing our clients with a reliable, trustworthy and resilient path to save and invest their wealth.

This will always be at the heart of ComPact Bank, but in a evolving world we are staying one step ahead of the market to provide our customers with the services they need.

ComPact Bank



I want **control & flexibility**

Welcome to the Family!

- We will position ComPact Bank as a bank to have for life, that will see you through from your teens to buying a house, building a family and retiring
- Adapting to new trends to evolve with latest developments in tech to offer frictionless experiences

(Highlighting ComPact Bank's mobile banking app, introducing new features; such as the ability to transfer funds to a phone number, and contactless payment)

- Human brand identity - Stable and reliable while also being digitally savvy.

Our campaign will be centered around the fictional Doe family; Gertrude is retired and lives with her daughter Jane who is a single mother with two adult children. The son Joe has a young family and just bought their first home and her daughter Tracy who just graduated from college and landed her first job.

They are all tech savvy, but traditionally conservative – they feel reassured that they can see their bank in town but do their banking wherever and whenever (at home, on the train, or while waiting to meet a friend for lunch) – **they want traditional security with modern flexibility.**

Below we will cover:

- Relevant customer journeys
- Content strategy
- Use of Video
- Search strategy
- Display formats



A bank for the whole family



A bank you can trust

Content Strategy: Focus on Video *(micro-moments of different stages in life)*

“The family bank that stays and grows with you”



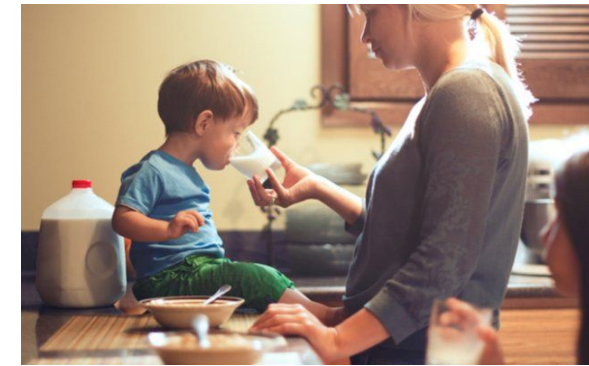
The story begins with Gertrude who is now retired telling the story of her family.



Joe and his wife recently bought their first home and as a young couple starting a family their story goes back to when they first met, highlighting all the financial moments young couples face.



Tracy just graduated from college landed her first job. Her story goes back to when she was 16, applying to colleges of her choice and researching on student loans.



Jane's story is of a single mother who raised her two children juggling life as a mummy and the breadwinner and working hard to make ends meet.

Content Strategy: Aristotle's Grid

Plot	Campaign centered around the fictional family of Gertrude Doe.
Characters	Doe family across 3 generations; Jane (a single mother), Joe (has a young family and just purchased their first home) and his sister Tracy (a fresh grad entering the workforce); and Gertrude (retired).
Theme	Secure banking
Diction	Modern
Rhythm	Slow and relatable
Decor	Real life situations with characters interacting with offline and online digital touch points
Spectacle	Living the life cycle of banking with the Doe family

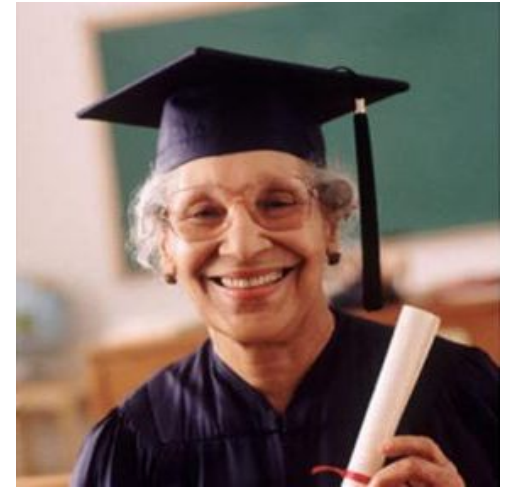
Germany's target audience

- ComPact Bank's target customers are Germany's largest demographics - young professionals and those looking to retire.
- By 2020 the 30-40 demographic will make up 13% of the population and 50-60 year olds will be 17%.
- However to meet the needs of this 30% we appreciate the need to resonate with friends, family and generations of people related to these demographics.
- Additionally every new banking product we are offering we offer in Turkish and Polish to target new citizens of Germany.

Online and Offline modern banking solutions



Partnering with leading German universities to offer flexible loan solutions and Open Access E-learning to every demographic



Do more with Mobile banking

ComPact Bank builds brand awareness via family-friendly large scale cultural events



Additionally we offer regular home finance tutorials (via MOOC) for family planning via our Youtube channel and podcast 'Through the year'

Our search strategy



See

Display Ads

Paid Search

S.E.O

Redirection

Redirection

RLSA

S.E.O

Paid Search

Display Ads

Think

Do

S.E.O

RLSA

Redirection

Display Ads

Redirection

Display Ads

Care



Objectives throughout the Customer Journey

See: Search tactics employed to build brand awareness & attract audiences with affinity towards products offered within our brand

Think: Our aim is to differentiate our products versus rival providers, redirecting customers who have previously visited sites to relevant pages based on search history, and employ relevant and compelling advertisements

Do: To facilitate a smooth transaction process, with full knowledge of our target audiences intentions by ensuring our search metrics align with their previous recorded behaviours




Care: Upsell current clientele with relevant financial packages based on their traffic behaviour and purchase history, whilst promoting brand loyalty through the life lessons of Jane Doe

Key Strategies

HTML5: Allows for the seamless creation of campaigns across many models, and allows the tracking of reporting metrics

Google Adwords / Search Console will track the performance of our search ads, allowing us to optimize effective strategies

Display formats relevant to target audience

Video Ads	Rich Media Ads	Paid for Text Ads
<p>See Stage</p> <p><u>Prospecting</u>: Sponsored video ads targeting based on age and interest. To utilize un-skippable video ads on YouTube. Micro-moments videos will be pushed via social media channels including Spotify.</p> <p>Think Stage</p> <p><u>Retargeting</u>: Product-specific ad formats for visitors who have viewed our website or video content before and showed interest in our products</p>	<p>Think Stage</p> <p><u>Retargeting</u> the visitors that viewed our websites or video content before</p> <p><u>Retargeting</u> visitors who did not complete their transaction i.e. leaving an application halfway & reinforce their purchasing behaviour & driving conversion e.g. “Do you need help with your application?”, users clicking “yes” will be directed to the page again. Or “No”, same ad won't be shown again for avoiding dissatisfaction</p>	<p>See / Think / Do / Care Stages</p> <p>Employment of programmatic advertising, ensuring ads are seen by prospective customers based on keyword search.</p> <p>Formats will depend on the parameters set, allowing feature specific ads based on the consumer behaviour</p> <p>e.g. “Compact Bank offers the best {mortgage}” / “Compact Bank offers the best {Credit Card Rewards}</p>
		



Slide 1

Welcome to our presentation on how we plan to reposition ComPact bank a bank of the future – building on heritage and traditions that have seen them weather every storm over the past 150 years and showing them as the guiding light to all age groups in these time of digital revolution.



Slide 2

ComPact Bank remains true to its culture of being trustworthy, reliable and every present yet still it is adaptable to change. Constantly evaluating the market, economy and digital landscape to remain ahead of the curve. With this foresight ComPact Bank build on its 150 years history with the aim to insure that it will still be a trusted partner over the next 150 years as well. ComPact Bank is not just the bank that you can reassuringly see on the High Street but also the bank in your pocket – where you have the control and flexibility to through ComPaact Bank’s new suite of digitally innovative banking features such as contactless payment, phone-to-phone transfers and social media integration.

ComPact Bank is 'Banking for the future'



Slide 3

Our campaign welcomes you to the ComPact Bank family, following the lives of four members of the fictional Doe family. We will follow these characters – Gertrude (the grandmother), Jane (Gertrude’s daughter) and Joe and Tracy (Jane’s children) – showing how ComPact Bank is a bank for all ages, that will be your trusted partner at every major milestone of your life. This family will allow us to explore the customer journeys each takes at points in their lives and how ComPact Bank can meet their needs, both through banking services and ease of use of their new digitally innovative banking features. Through these family stories there is a running theme of ComPact Bank’s reliability – a brand built over years of stability, and honest, trustworthy partnership – as well as their adaptability – growing position as industry leaders in Fintech through continued investment and growth of their digital platform.

Whatever you need ComPact Bank will be there to support, whether you come into a branch or seek help from your sofa.



Slide 4

The Family Bank That Stays and Grows With You

Gertrude is a retiree who lives with her daughter Jane, a single mother who raised her two children John and Tracy. She tells the story of her family going back to each significant moment in their lives which ComPact Bank has been a part of; such as home mortgage, students loans and credit card applications. The videos will align each character with the financial products relevant to their market segment (e.g. no interest student credit cards with low annual fees and fast approval first time home mortgage programs). The key characters in the story will be Jane, John and Tracy.

Jane - a single mother who raised her two children juggling the life of a mummy and the breadwinner of the family, working hard to make ends meet. With the help of ComPact Bank she was able to put aside savings every month with their personal investment program.

Joe - Jane's son who is now grown up with a family of his own. He and his wife just bought their first family home with the help of ComPact Bank taking full advantage of their first time home owners buyers program.

Tracy - a recent college graduate who just landed her first job. ComPact Bank assisted her throughout her college years with their low interest student loan and their student credit card program that offered 0% interest throughout college and later low interest rates during the first year of employment after college.



Slide 5

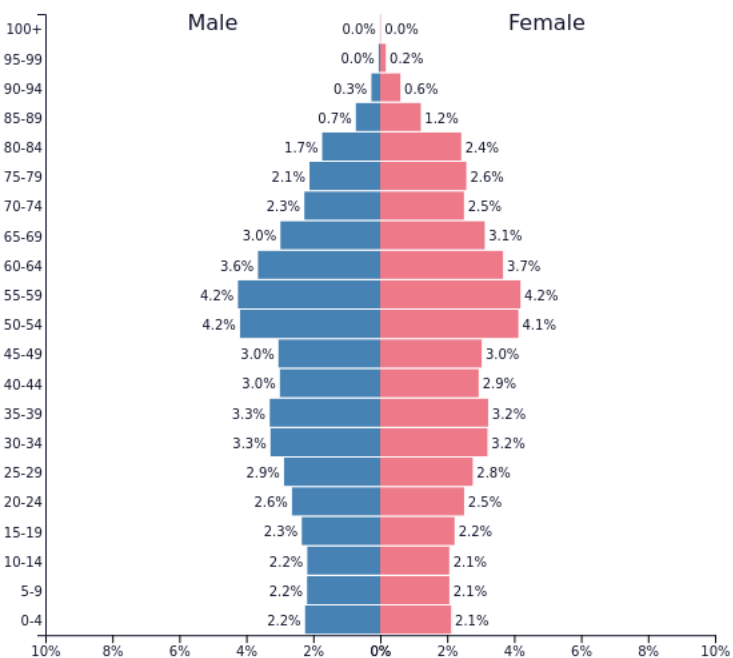
Aristotle's Grid

Our content strategy is focused on using video to demonstrate ComPact bank as being secure, relatable banking through the generations.

Germany's target audience

Although we appreciate a digital first approach we don't want to distance ourselves from a key future client base which is ages 30-40 (young professionals) and 50-60 (those looking to retire), which by 2020 will make up 30% of the German population.

We appreciate however that in order to target this demographic we also need to be approachable to generations related to these key demographics. Young professionals often are married and have children; the 50-60 year olds often have nieces and nephews. Hence our generational approach.



Germany - 2020
Population: 80,392,215
PopulationPyramid.net

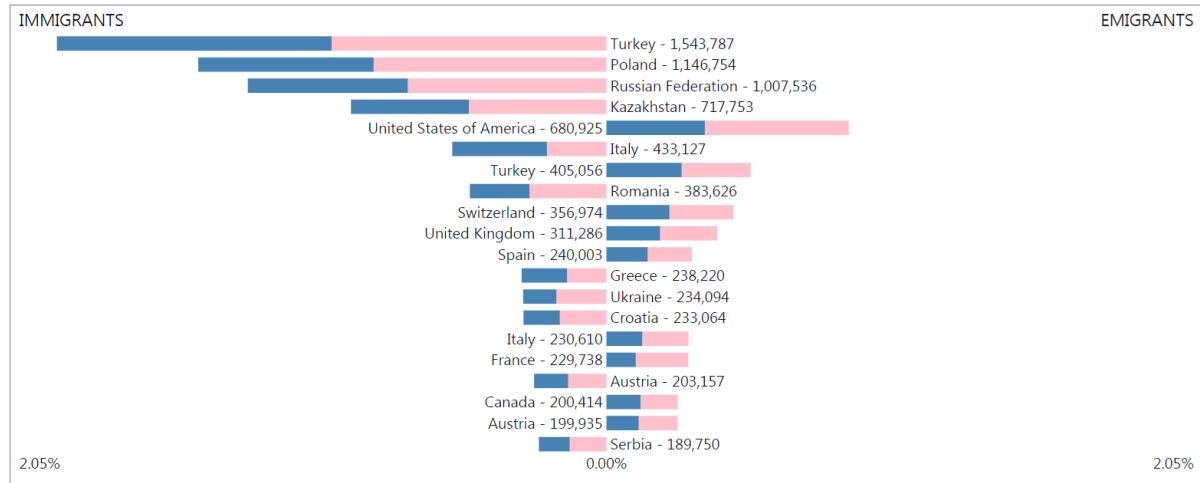
<https://www.populationpyramid.net/germany/2020/>

Secondly we are targeting new citizens of Germany. Namely the large Turkish and Polish community that are making their homes here. This is a large, growing and youthful population that are underserved by traditional German financial institutions.

Migrants: Germany ▼ in 2013

Population: 80,565,000

1990 - 2000 - 2010 - 2013



<https://www.populationpyramid.net/migrants/en/germany/2013/>



Slide 6

Online and offline modern banking solutions

Despite the technology era we live in, personal touch still plays a crucial point in banking. This is due to the fact that customers would like to be reassured that their decision in making a purchase or taking out a loan is the best decision they could make and that large of an investment is protected by someone they could trust.

Also, given our generational approach we appreciate the need for offline and digital consumer touchpoints for the family.

For offline solutions, we would support sponsorship of free cultural events. Another avenue would be to collaborate with German universities to offer flexible loan solutions to all ages.

Touching on online solutions, adult learning and MOOCs (Massively Open Online Courses) has seen a huge growth in Germany. We would offer regular home finance tutorials via our YouTube channel, as well as podcasts.



Slide 7

See

Search tactics to build brand awareness and attract audiences with an affinity towards products offered within our brand

Paid Search with Broad Keywords Targeting. Retargeting audiences with fitting demographics and an interest in finance. In Search Engine Optimization (SEO) perspective, optimizing generic keywords (e.g. what is a mortgage). Redirection will be used for linking to specific pages relating to targeted keywords. e.g. young adults searching for student loans directed to student loan pages.

Think

Our aim is to differentiate our products versus rival providers.

SEO - Optimizing search ranking for the brand itself. RLSA - For people who visited our website via Display Ads, Paid Ads in the “See” stage. Relevant and compelling advertisements that highlight the competitive advantage of our products.

Do

To facilitate a smooth transaction process, with full knowledge of our target audiences intentions ensuring our search metrics align with their previous recorded behaviours.

Retargeting (RLSA) customers who have previously visited sites and direct them to the relevant pages based on search history. To improve SEO, a well-structured website will be designed which allows users to surf easily. Redirection to application pages (e.g. Talk to our Agent and call-to action button).

Care

Upsell current clientele with relevant financial packages based on their traffic behaviour and purchase history, whilst promoting brand loyalty through the life lessons of Jane Doe.

RLSA - retargeting users who have logged in or frequently visit our website.

Redirection - upselling existing customers with other offerings that might interest them.



Slide 8

Video Ads	<p>See Stage Reaching out to prospective customers via several channels.</p> <p>With YouTube, we would be buying 20 second unskippable ad slots, followed by 300x60-pixel ad units. Micro-moment videos shared on social media channels, Facebook, Instagram, Twitter and LinkedIn allowing more targeting based on age and interest. Spotify would also be used to reach out to millennials.</p> <p>To increase conversion, we would prospect similar audiences (comparing to our existing customer base) through similar affinity when bidding the display outlets via Adwords.</p> <p>Think Stage Product-specific ad format for potential customers who have visited our website, viewed our video or shown interest in our banking products.</p>
Rich Media Ads	<p>Think Stage Retargeting potential customers that have visited our websites or viewed our video content. Retargeting customers who did not complete their transactions such as filling up for a loan application to reinforce their purchase behavior and driving conversation.</p> <p>E.g. “Do you need help with your application?”. Users can then click either “Yes” or “No” where they will be redirected according to their answer choice.</p>
Paid for Text Ads	<p>See/Think/Do/Care Stages Targeting potential customers based on keyword search through programmatic advertising targeting prospective customers. Dynamic keywords will be used in paid ads and displays according to users’ search queries.</p> <p>E.g. When a user is searching for a mortgage plan “ComPact Bank offers the best {mortgage}” vs When user is searching for best credit card rewards “ComPact Bank offers the best {Credit Card Rewards}</p>