End-to-End Personalization by Customer Intent

Like most industries today, financial institutions must be able to accommodate the needs their customers across multiple channels. Using Evergage, financial services companies can gather insight about a customer's intent on one channel and then promote relevant offers – to the same customer – on a different channel.

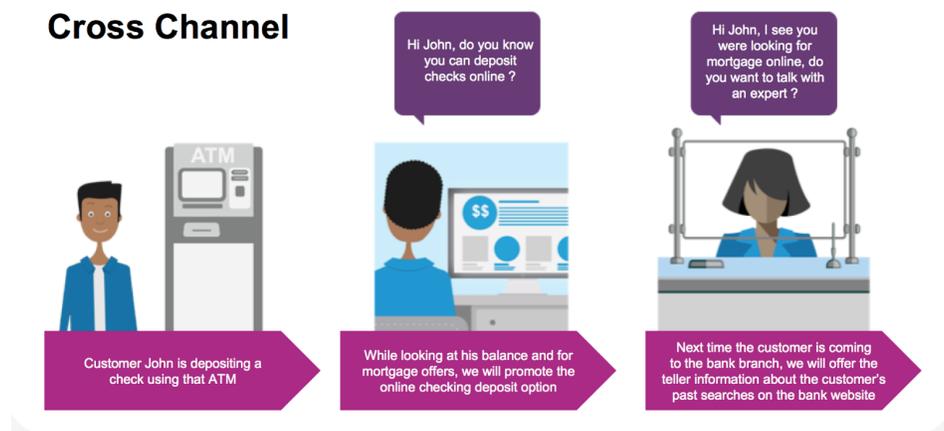| Category	Customer Success	Vertical	Financial, Insurance
Topic	Understand customer intent on one channel, then promote real-time, relevant offers on another	ID #	273

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Example

During the day, a customer used one of your company's ATMs to deposit a check. Later that night, he logs into his online bank account - from his computer - to research mortgage rates. Leveraging the fact that he deposited a check via an ATM machine, you can promote your online checking deposit services next time he logs in from his computer.

Furthermore, you can inform bank tellers that the customer expressed interest in mortgages so they can present information or and offer the next time the customer visits a branch location (and conducts a deposit or withdrawal).

Cross Channel

Hi John, do you know you can deposit checks online ?

Hi John, I see you were looking for mortgage online, do you want to talk with an expert ?

Customer John is depositing a check using that ATM

While looking at his balance and for mortgage offers, we will promote the online checking deposit option

Next time the customer is coming to the bank branch, we will offer the teller information about the customer's past searches on the bank website

> **NOTE**
>
> Completing this multichannel view of customers requires that Evergage be configured to receive information from the financial institution (in the case of a customer depositing a check via an ATM) or pass information to the financial institution (in the case of a customer researching mortgages). Please click CONTACT SUPPORT for more information.

Segment

This campaign requires multiple segments.

Web User (Experience 2): In looking through CRM segments, identify customers that deposit a check via an ATM machine.

Segment Name: Deposit a check in ATM

| Actions | Action Count | did | any of specific actions | ATM_Check Deposit ✕ | at least | 1 | time | in the last | 30 | days |

Teller: Identify customers who were looking at mortgages online.

Segment Name:	Looking for Mortgage	

Actions ▼	Action Count ▼	did ▼	any of specific actions ▼	Looking for Mortgage ✕	at least	1	time	in the last ▼	30	days

Measure

The way to measure Experience 1 is to identify customers that have historically used an ATM to deposit checks, but who have begun to use your online solutions for their deposits. Experience 2 would be measured by the number of customers who researched mortgage rates online, then applied for a mortgage at a branch location after being presented with additional information by the teller.

Setup

Process

Here is a checklist of what you need to do in Evergage to create this play on your own site:

1. Create segments to identify "web users" and "tellers" as outlined above
2. Create a campaign with the following experiences:
    1. Experience 1: Promote a message - about online check depositing - to customers who deposited a check via an ATM
    2. Experience 2: Notify bank tellers that the customer has been looking at mortgage rates
3. Add rules to show the campaign experiences based on the defined segments

Reference Materials

The following articles from the *Evergage Knowledge Base* will provide process steps to help you execute this play:

- Create or Edit a Web Campaign
- Popup Messages
- Add Rules for Campaigns, Messages, and Experiences
- Create a Segment
- Target Users Based on a Segment
- Segment Rules