

# CASE STUDY REPORT



Exemplary Multi-Channel Engagement and Location Capabilities with Strong Focus on Digital



xtremepush

# TBC Bank

TBC Bank is the largest banking group in Georgia with a clear ambition to be the best digital financial services company in the region.

The digital capability of TBC Bank is a key area for growth with a focus on a multi-channel distribution platform, which consists of TBC bank branches, payment terminals, ATMs, call centres, internet and mobile banking. As a result of a long-term focus on alternative channels, 88% of all retail transactions were remote in 2017, while the remaining 12% were conducted in branches.

Named as “Best Bank in Georgia” seven times by Global Finance magazine.



TBC Bank continues to differentiate themselves through their user-friendly interface and the quality of their internet and mobile banking products. Digital has become a key channel for selling, cross-selling & upselling new products.

In order to continue digital growth, TBC Bank were looking for a multi-channel marketing platform which would enable them to

- Streamline digital communications
- Increase engagement with their users
- Improve branch customer services
- Increase digital banking and offering their users incentives to do so
- Maximise outreach of sponsorship activity
- Offer current promotions to users when shopping with their partner merchants

TBC Bank chose Xtremepush to incorporate their multi-channel engagement channels and utilise their unlimited location marketing capabilities into their campaigns which enables TBC Bank to roll-out a number of new campaigns.

## Location technology

With unlimited location capabilities, the Xtremepush platform enables TBC Bank to geofence target areas - stores, branches, stadiums - and deliver location-triggered personalised messaging to their app users. With Xtremepush, TBC Bank can

- Send the right message, at the right time in the right location
- Drive app engagement with contextual location based app notifications
- Instantly engage consumers in key locations, resulting in increased footfall and a personalised brand experience.

### 1. Customer Service Survey

To improve customer experience in branch and to discover what their customers think of their in-branch service, TBC Bank introduced service rating surveys in selected branches. The interactive notification is triggered on exit of the branch, where the customer is then asked to complete a service rating survey. TBC Bank plan to roll-out this campaigns across more of their branches in the next six months.



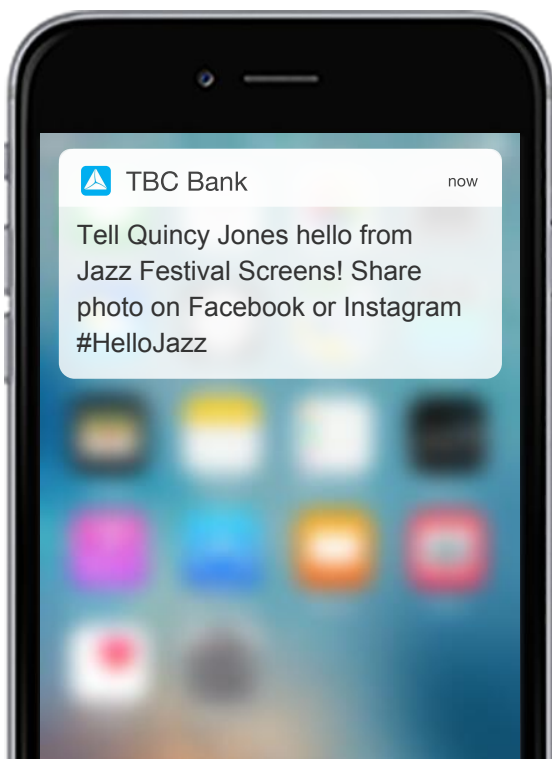
1. Customer Service Survey

## 2. Enhance Customer Experience

TBC Bank are known for their sponsorships which include the Georgian rugby team, a variety of large festivals, music events and club nights.

Xtremepush enable TBC Bank to engage their users at these events with welcome messages, communicate onsite offers for TBC Bank customers or reward loyal customers with unique experiences.

TBC Bank can engage their customers with location-triggered notifications after adding their target area geo-fences to the Xtremepush platform and setting up a campaign to engage their users on entry, exit or dwell time.



2. Enhance Customer Experience

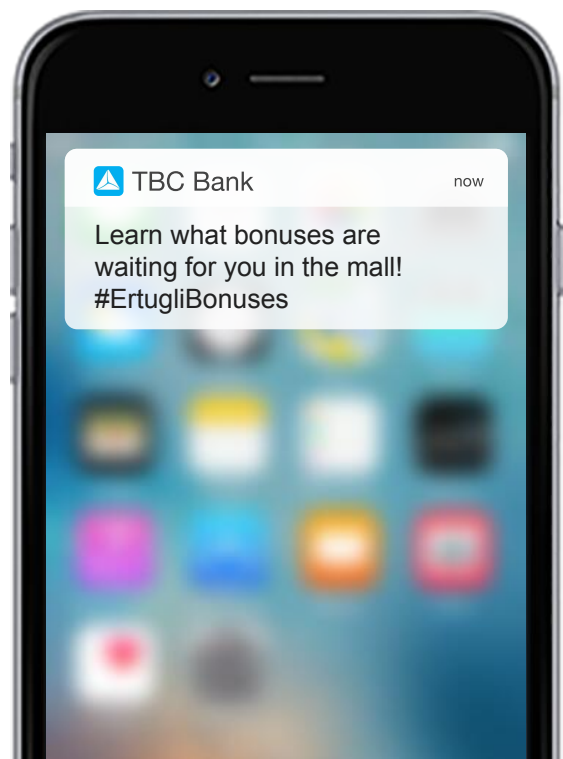
## 3. Ertguli Partner Merchants Offers

*Influence key purchase decisions at the right moment with targeted messaging that creates demand*

With the launch of their Ertguli Card, TBC Bank wanted to communicate the details of Ertguli Bonuses and educate their users on how to shop with up to three-month installments at Ertguli Partner Merchants. The card offers customers, as part of the loyalty programme, the option to buy in installments, accumulate the costs or to receive a discount when paying the full amount in-store.

TBC Bank have active beacons in their partner merchants stores, and notify their customers of the Ertguli Bonuses upon entering the store. A pre-approved customer will receive a notification in all merchant stores. According to Giorgi Vakhtangishvili, Mobile Team Leader, the Ertguli Bonuses are very popular during special events or at certain times of the year, for example, new year, seasonal sales, and large events.

Through personalised location-triggered notifications, TBC Bank are building the awareness of their card offers, increasing the usage of their card while driving revenue for their partner merchants. In return, TBC Bank customers are building loyalty points, receiving in-store discounts and can now pay in installments.



3. Ertguli Partner Merchants Offers

## Benefits of Xtremepush platform

As part of improving communication with their customers, TBC Bank currently have a number of campaigns live which aim to improve engagement, increase revenue and deliver a high standard of customer service.

## Product Launch

Through the Xtremepush platform, TBC Bank can now promote new products directly to their digital customers. They can inform their users of new products, educate them on the benefits of new products and let them know where they can get the new product - online, offline or in-branch.

## Segment Targeting

TBC Bank wanted the ability to target specific users, who are pre-approved for loans and credit cards, directly.

With Xtremepush, TBC Bank can target different campaigns to specific segments. Segments are built based on individual user profiles which allows TBC Bank to engage with a specific group of users who would be the right fit for this new product. Also enables TBC Bank to educate their segment group on how to apply for the new product, ensure a frictionless completion of sign-up and encourage the use of new products through highly intelligent, personalised messaging.

## Increase use of digital banking

TBC Bank are actively encouraging their users to register for digital banking and to become active users of their digital banking services. Through Xtremepush engagement channels, TBC Bank are incentivising their users to increase their digital banking activity by giving away a free 1GB of data to their customers on the completion of a digital transaction.

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*Working with Xtremepush has enabled us to improve communication with our customers through good engagement channels for our systems. Currently we are only using a small percentage of Xtremepush capabilities but there is a plan in place to increase the use of Xtremepush engagement channels over the next 12 months.”*

Giorgi Vakhtangishvili - Mobile Team Leader

## Digipass Application

TBC Bank Digipass is a tool for all users who are registered for TBC Banks Internet Banking. It allows users to complete unlimited transfers with internet, mobile and iPad banking. TBC Bank want to increase the number of users registered for Digipass. With Xtremepush engagement channels, TBC Bank can educate their users on how to use the service which requires a pin code and continually re-engage users at key drop-off points. This is an added value service for TBC Banks as it allows their customers to complete transfers in Georgia or anywhere in the world without the need to use roaming service - all you need is an internet connection.

## Customer Service Messaging

TBC Bank can now notify their digital customers with service messages detailing upcoming maintenance work or when the service will be unavailable. They inform their users what services, if not all, will be affected. This allows their users to prepare for when the services will be unavailable to them.

Customers receive automated reminders which notifies them of payments due, unpaid fees or outstanding tickets. Customers benefit from these messages as it reduces the risk of incurring any



additional fees or missing any payments set-up on direct debit. Other service messages include identifying users on an old app version to recommend updating their app and actively engage users who need to update their personal information.

TBC Bank regularly send customer services messages to educate and inform their user on how best to use mobile banking. This ensures all their customers are aware of their features for digital banking.

## Analytics

Analytics provided on the Xtremepush platform identify which engagement channels and what campaigns have the highest engagement rates.

This allows TBC Bank to modify their campaigns and implement data driven analytics into their marketing campaigns. They can then deliver improved communications to their user and increase their engagement.

## Results

TBC Bank is continually monitoring the results of their engagement campaigns through the Xtremepush platform. They are currently focusing on open rates, engagement value, and activity.

## Working with Xtremepush

TBC Bank had no problems integrating with Xtremepush and completed a comprehensive testing phase before going live. As Giorgi Vakhtangishvili, Mobile Team Leader simply puts it *"Working with the Xtremepush platform has been an easy transition for TBC Bank"*.

"Xtremepush are very active in contacting the TBC Bank team, offering services and checking if we need help with any problems we may have had or when rolling-out new campaigns. If we ever have a problem, we find the Xtremepush team are very quick to react and find a solution.

We like working with Xtremepush very much! And we know we can do much more with Xtremepush. We are currently working on business use cases to increase our use of the platform functionalities in the future."

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*"Working with the Xtremepush platform has been an easy transition for TBC Bank and the team who work on it every day. The Xtremepush platform functionality is very easy to understand and use. The users of the Xtremepush platform on a day-to-day basis find it very easy to use and a useful tool. It enables our teams to automate campaigns and set-up templates. They also find it very straight-forward to educate and train new users."*

Giorgi Vakhtangishvili - Mobile Team Leader

## Get a live demo

Want to see the full power of the Xtremepush platform live?

Click the button below and schedule a demo

**REQUEST A DEMO NOW**

or contact us at [info@xtremepush.com](mailto:info@xtremepush.com)