



# Digital Marketing

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# MARKETING IN A NUTSHELL

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**Bring in quality traffic of customers across product lines**



**Personalize all their digital and/or physical interactions**



**Nudge customers to start evaluation of our financial products**

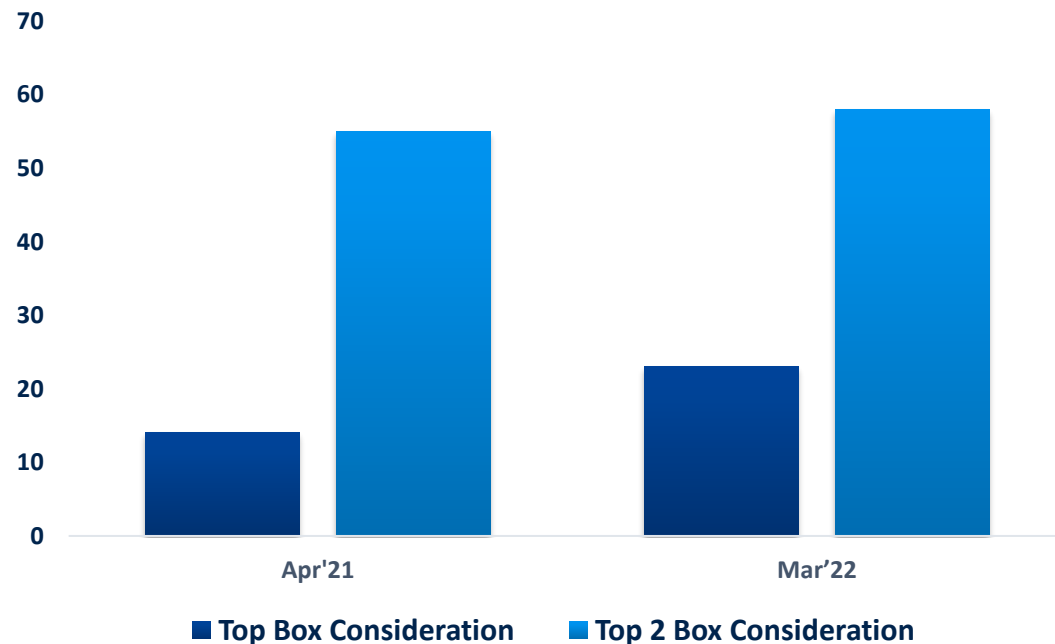


**Convert customers into meaningful long-term happy relationships**



# SIGNIFICANT GROWTH IN BRAND & CONSIDERATION

## Brand Health Indicators

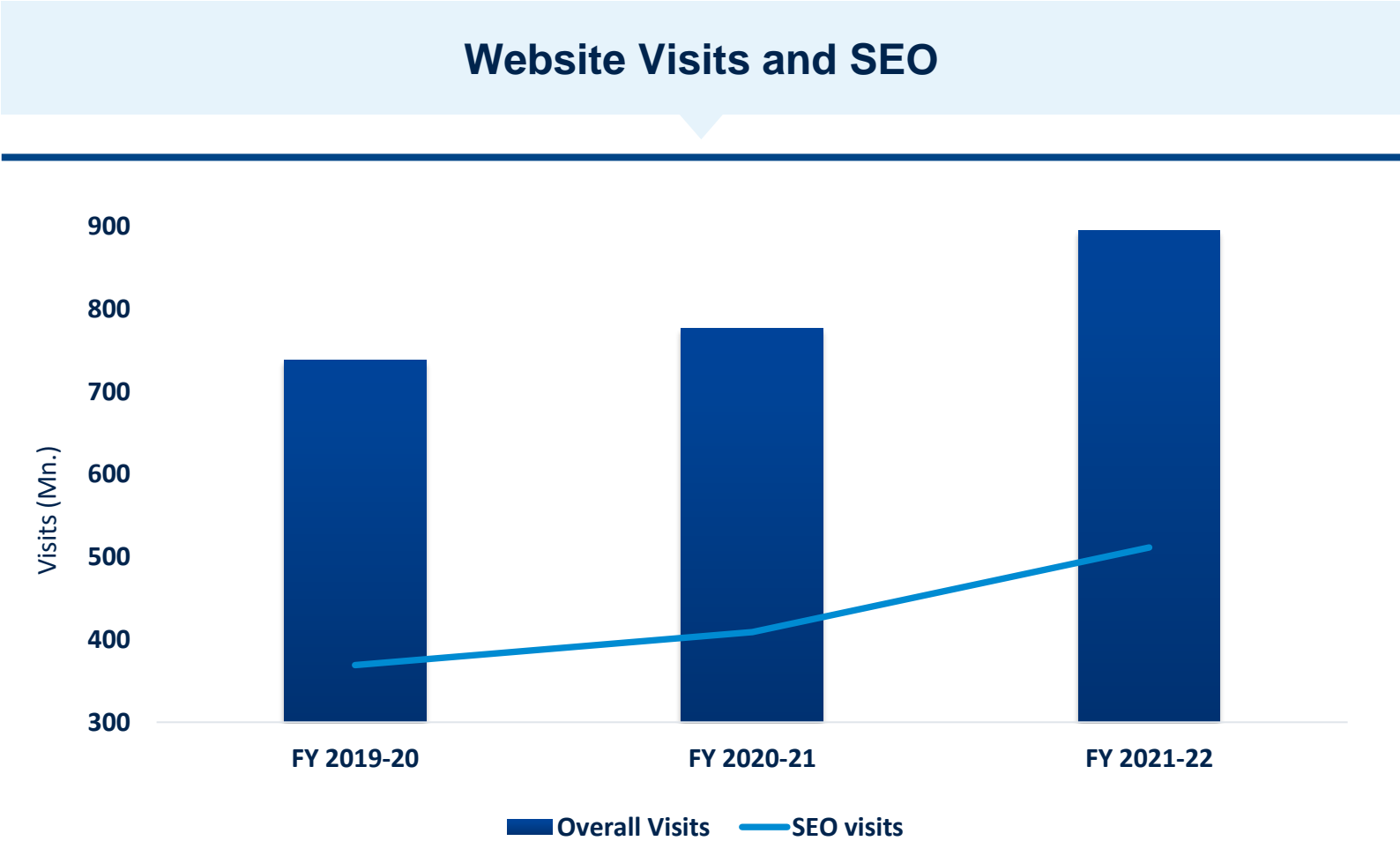


## Strong growth in Brand Preference

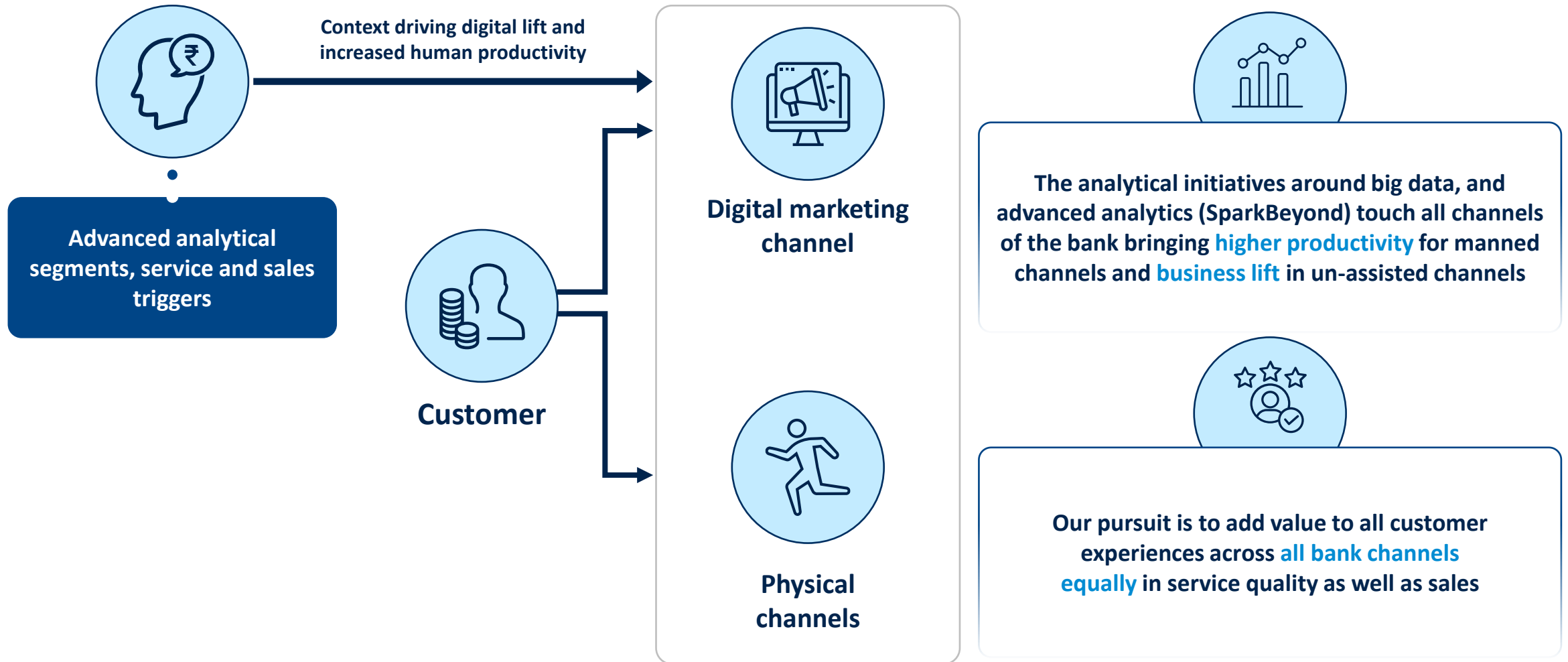
- **Top box consideration = Only brand I will consider when buying a banking product/service**
- **Consideration has grown significantly by 9% points**
- **Consideration is a sum total impact of all interventions – Festive Treats, Product launches, Personalised Omni-channel Campaigns**

Source: Kantar, 12 cities, 6400 respondents quarterly

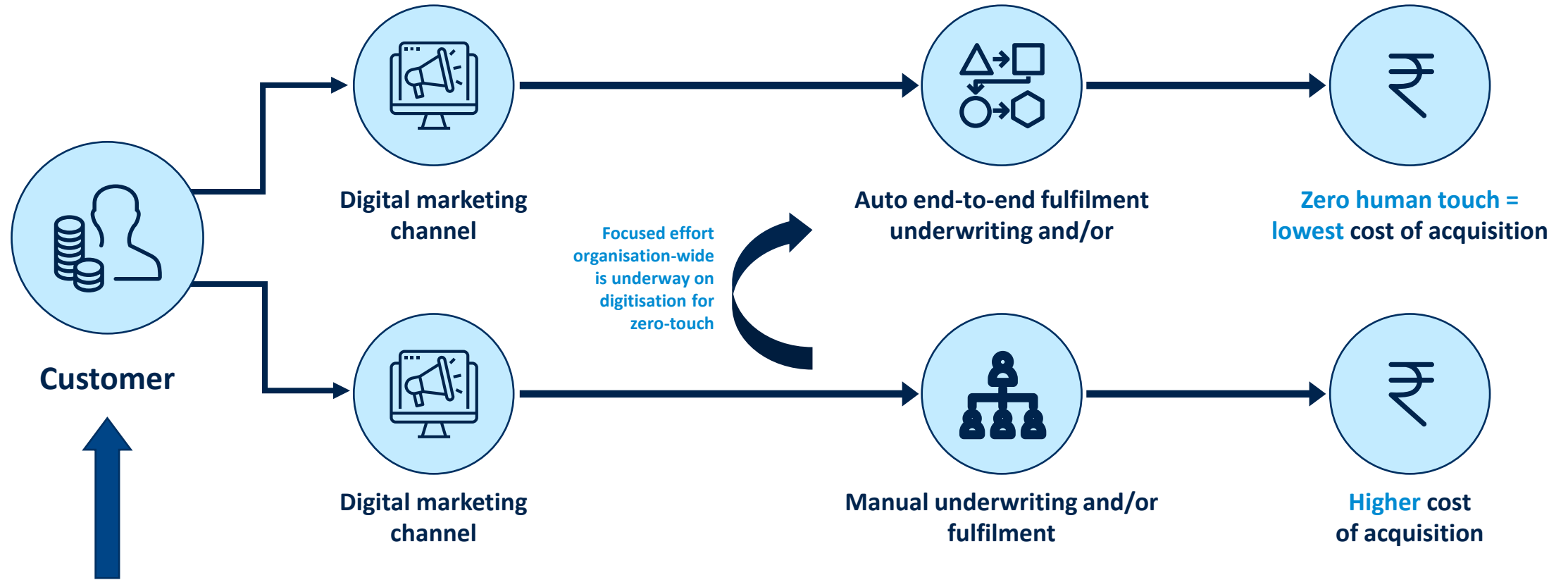
# CONTINUED GROWTH IN DISCOVERY ON THE WEB



# PERSONALISING ACROSS ALL CHANNELS

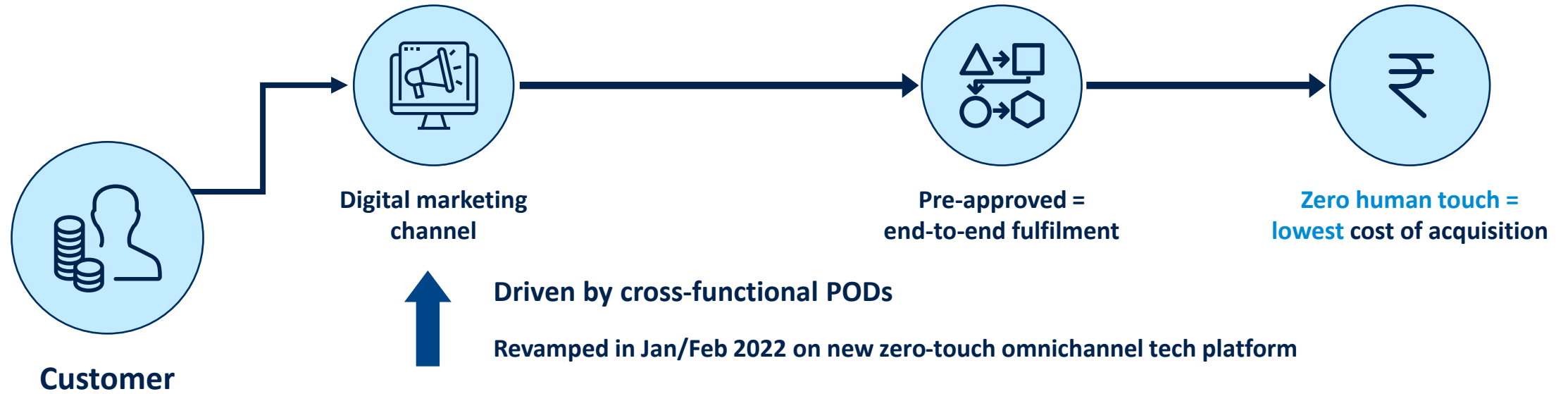


# ORGANISATION IS DRIVING UNASSISTED DIGITAL ACROSS



- Digital marketing provides customer-centricity in digitalisation (data-led design, bench-marking, re-marketing) to **maximise customer experience**
- In parallel, digital marketing brings in unassisted customers to improve digital propositions to **reap ROI**

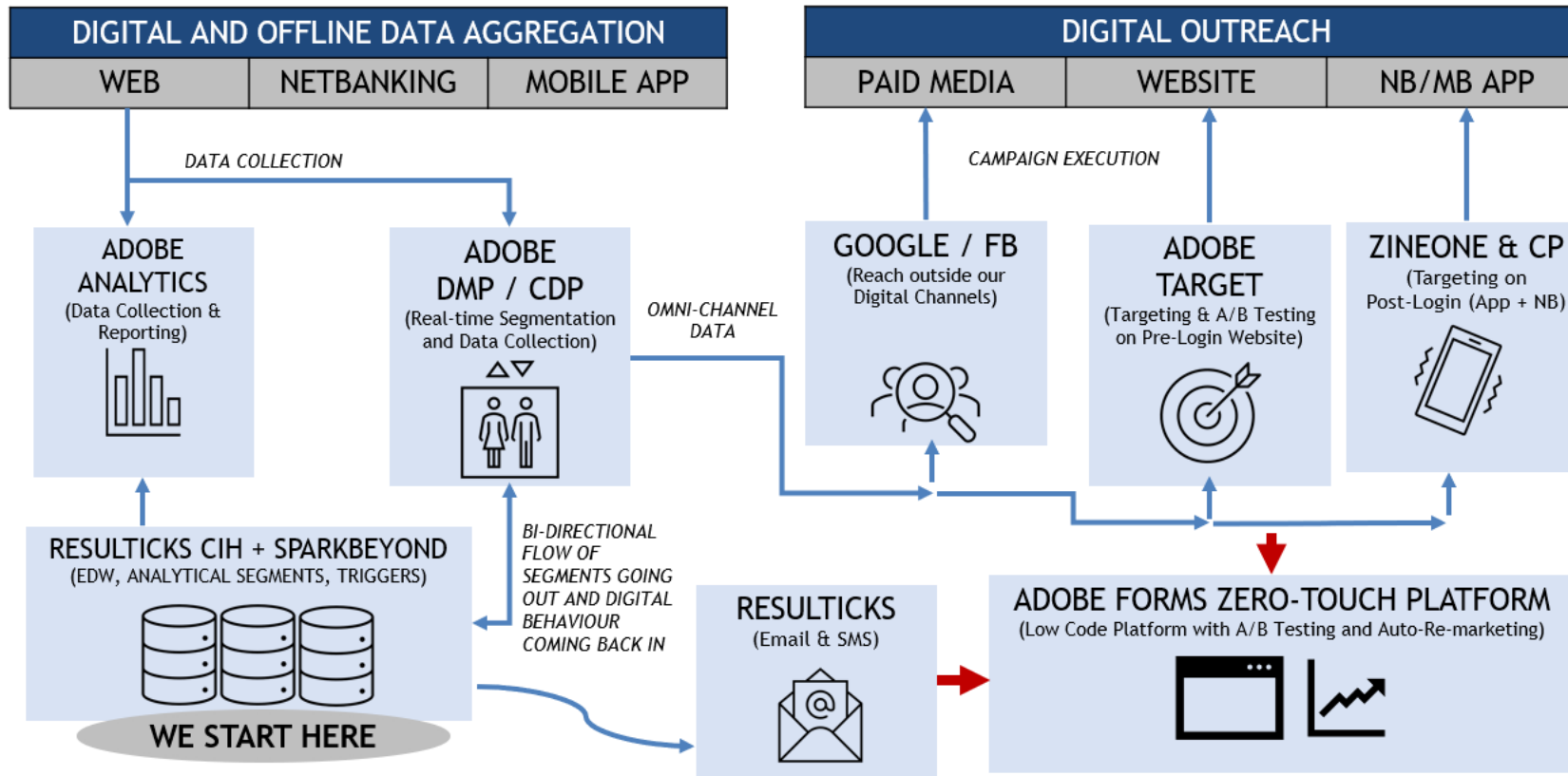
# HOW DO WE KNOW THIS CONSTRUCT WORKS?



Credit card limit enhancement and upgrade fy22	Un-assisted digital penetration
Q1 (Revamp Complete)	28%
Q2	35%
Q3	42%
Q4	48%

	Growth in penetration % of Digital Unassisted ZeroTouch Business in March FY22	Comparison Period
Credit Card Acquisition	84%	3-Month Avg before Revamp
Personal Loan and Business Loan Acquisition	71%	6-month Avg before Revamp

# TECHNOLOGY POWERING OMNI-CHANNEL AND ZERO-TOUCH

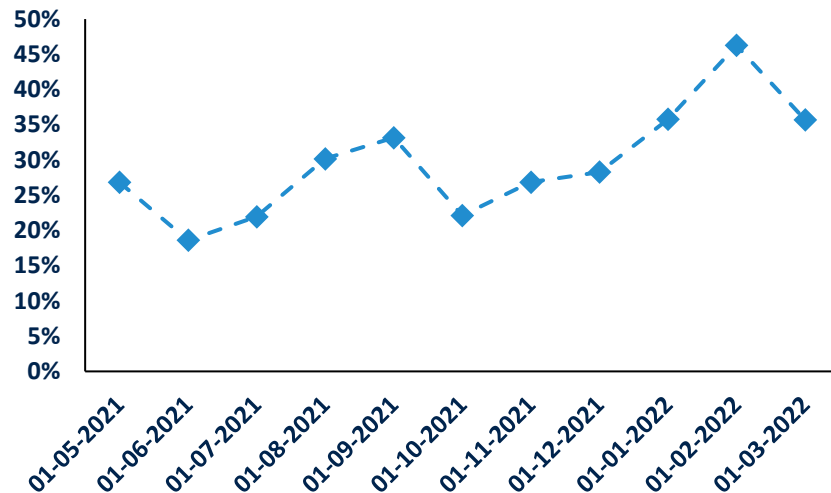


- In the background, this data and technology architecture empowers our people to sharpen their focus on customers' needs and in turn powers our growth
- Everything starts with Advanced Analytics and is the source of growth
- This architecture been built over 5 years with a clear vision of un-assisted business in mind
- We will invest further in this architecture powering our digitalisation and subsequent growth

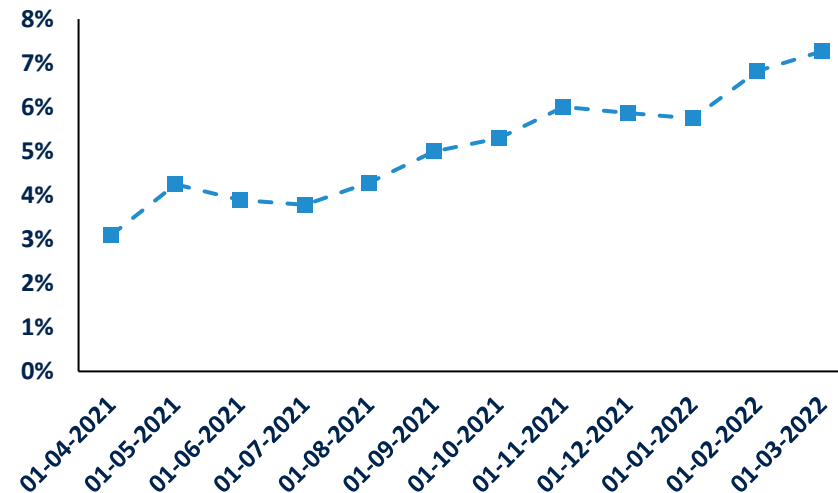


# WHAT HAPPENES WHEN WE GROWTH HACK USING TECH

Limit Enhancement Conversion Rate



Loan On Card Conversion Rate



Journeys LIVE

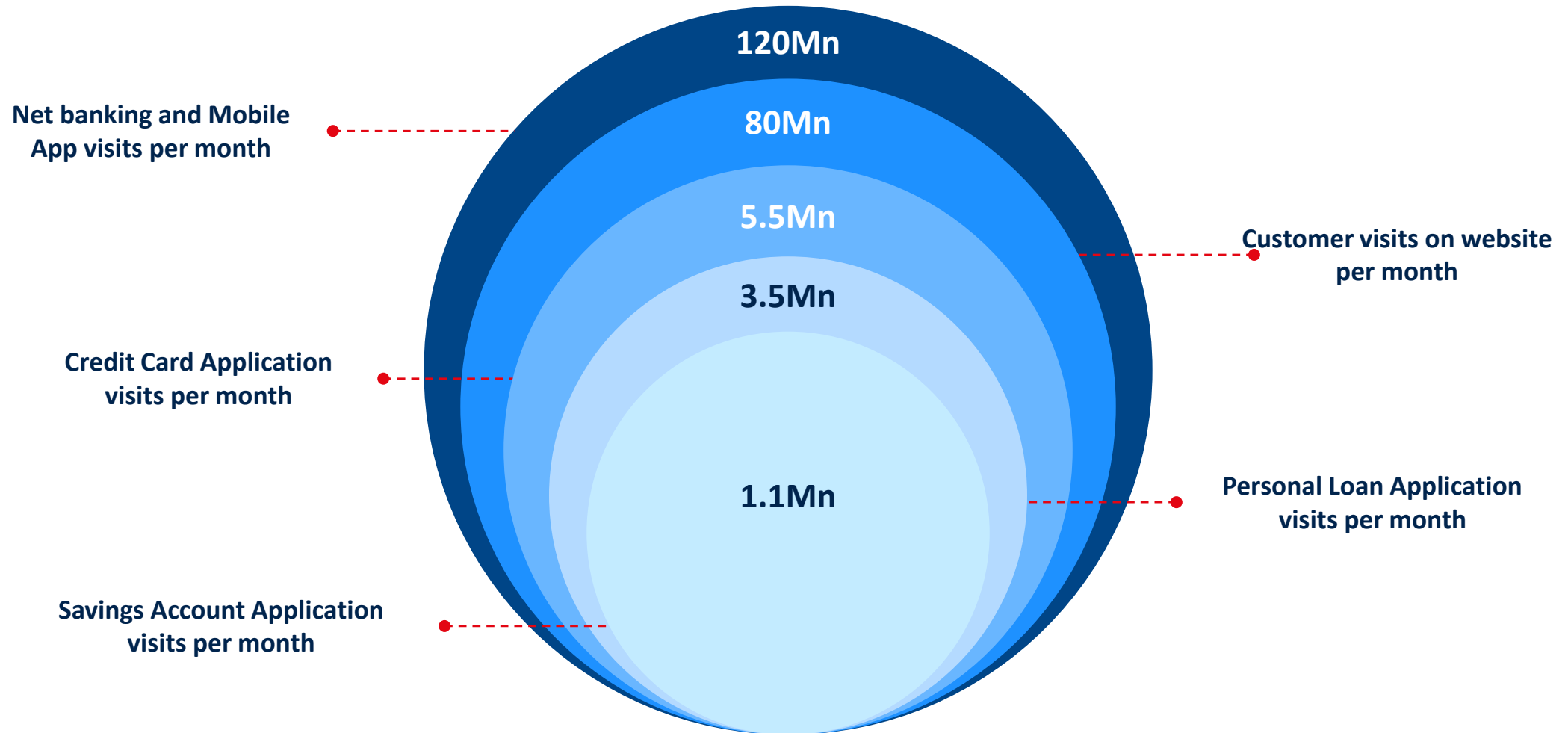
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New Journeys in  
FY23 incl. NTB

17

- PODs work on optimisation of digital journeys by Analytics-led targeting, A/B testing, Personalisation, Re-marketing and rapid enhancements powered by the integrated low-code platform
- All decisions are data-driven. Detailed analytics integrations fuel funnel and feature optimisation at a fast pace and at scale

# THE OPPORTUNITY AT HAND RIPE FOR GROWTH HACKING



# FY23 – DIGITAL MARKETING AS FULL FLEDGED SALES CHANNEL

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**Continue Building Digital  
End-to-end Fulfilment**



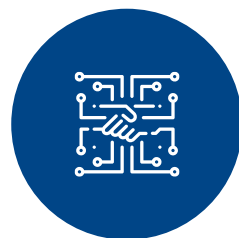
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**Growth Hack With Zero-touch  
Platform And Pods**



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**Grow Our  
Iconic Brand**



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**Grow Digital  
Discoverability**



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**Enhance Bedrock Of  
Advanced Analytics**

**Thank You**