

# ADOBE SUMMIT EMEA – NATWEST

## VIDEO TRANSCRIPT

Matthew Harwood [00:00:06] Customers want personalized experiences. It's just simply not true. They just want to be understood and listened to. Personalization is an overarching tool to achieve this outcome for customers. At NatWest, we've been on a journey focused around creating better experiences. In order to do this, we think about it across three core pillars. Firstly, and most importantly, the customer. What they receive. Where's it come from. Does it make sense to them and feel genuine. Can they act appropriately off the back of it, has to be number one. Second, colleagues. Do they understand how as an organization we communicate. Can our frontline staff see what customers receive and help support them in that journey if needed. And thirdly, experience design. How do we leverage tools to support our journey developers to create, understand and optimize experiences, no matter of the channels or journeys that they intersect. To achieve this, we've had to unpick 20 years in our own legacy tech but data and processes. There is no one way to achieve a messaging outcome, so we created hundreds, all with their own quirks.

Stephen Hammond [00:01:14] The discovery phase was very challenging, with engagement acquired with all the business units across the bank, literally thousands of end users and automations. How did the bank use this platform? And are these scenarios still fit for purpose in the changing digital landscape and customer experience the bank is actually striving for? It was clear a number of these changes to the technical solution and indeed how the business uses technology was needed. We underwent a large transformation not just to the

technical stack, but revamping the business end user experience from the interface to the training and certification process. At the heart of this transformation is the bank's in-house learning solution and the integration with Adobe Stack, the seamless omnichannel experience management.

Amit Umbarkar [00:01:57] Accelerated environment setup to integrate Adobe tools with banks heterogeneous upstream and downstream systems help to take complex business challenges head on early. Adobe's industry leading capability and Accenture's deep experience implementing them with execution excellence has become a cornerstone for smooth transition from legacy platforms.

Alice Woodhead [00:02:21] Building this new capability has a lot of wide ranging benefits for our customers, whilst benefiting the bank too. We're now able to deliver customer centric messaging at volume pace and with optimized content. This translates into sending billions of messages in a matter of seconds, allowing us to serve our growing customer base and reach them when they need us. By modernizing how we speak to our customers and by using real time decisioning, we're able to reach our customers at the right time via their channel of choice. And this isn't purely dictated by preference but by real time demand too. By optimizing our content and making our targeting more effective, we've seen a really strong improvement in engagement rates, which we're really delighted about. It means with serving our customers when they need us supporting financial capability for all. With financial crime



posing such a key issue across financial services at the moment, we're proud that the capability has allowed us to tackle this issue head on. Firstly, by providing consistent on brand messaging via modern channels, we were able to reduce concern from our customers around authenticity, helping to build greater trust in us as a bank. And with our timely messaging capability, we're now delivering real time payments alerting which has seen a great reduction in card not present frauds since implementation.

Amit Umbarkar [00:03:41] While overcoming technical challenges, we have also focused on completely revamping processes for Experience Managers and Journey Developers to utilize AEM and Adobe campaigns capabilities to translate their ideas into reality in just a matter of hours as opposed to months, which it was taking earlier.

Matthew Harwood [00:04:02] And we're not done yet. We've had to build solid foundations for which we must continue to evolve, iterate and learn from. Whilst we have the tech and dates sorted, the process and people surrounding us still need to adapt with us. We need to focus on our content supply chain, ensuring our all of our messages continue to evolve and be optimized as our marketing campaigns and activity do.