



Building a “personal bank in a digital age” with a 360-degree customer view



Challenge

To boost its customer engagement, ABN AMRO needed to offer more personalised, relevant content to customers during their online banking journey



Solution

The Dutch bank deployed Tealium to understand its customers better, improve targeted content, and work towards a more impactful dialogue with its clients



Results

By assessing browsing behaviour to create more effective personalised banners, ABN AMRO reached uplifts in click through of up to 280% on owned channels with e-commerce propositions – without the need for complex data science models

As one of the Netherlands' largest banks, ABN AMRO provides financial services and advice to millions of individuals and businesses. Digital services underpin its strategy to be "a personal bank in the digital age", enhancing customer understanding and engagement.

In our increasingly digital world, bank branches are rapidly reducing in number. The banking industry faces a new challenge: how can it provide the high-quality, personal experiences often associated with contact, in-branch, while moving to support customers online?

ABN AMRO started this journey in 2018, when it deployed Tealium's tag management solution to better understand customers and improve their online experience.

Fully migrating to the Tealium AudienceStream Customer Data Platform (CDP) in November 2021 was the next step. With the inevitable loss of third-party cookies, a sophisticated CDP is key to bringing personalised experiences online. The deployment enabled ABN AMRO to bring its first-party customer data together so it can offer real-time, relevant engagement to clients.



Yassine Mountassir, Product Owner at ABN AMRO commented:

Building a single view of the customer with a CDP is an absolute necessity in today's digital age. Clients expect easy-to-use digital services, a seamless online banking experience and personal, relevant content – whether they're logging in online or via an app. We can't rely on personal conversations in branch to know our customers and what they want, so a CDP is a vital piece of the puzzle as we look to build long-term value for our clients.

ABN AMRO uses the 360-degree customer view provided by the CDP to improve its dialogue with clients through personalised, timely content on its online and mobile banking services.

Stitched together by the CDP, ABN AMRO applies first-party data to drive engagement, while upholding its strict privacy and consent principles. For example, when a customer's card is set to expire, they will receive a pop-up to confirm their address details are accurate before a new card is posted. This minimises hassle, while reducing the chances of fraud.

In addition to interactive communications, ABN AMRO uses Tealium to personalise the content it produces. It can tailor banners that showcase the most relevant content for clients, based on products they already own or product pages that have caught their interest.

ABN AMRO applies A/B testing to measure the business impact of this personalisation, monitoring click-through rates from banners and optimising content accordingly. By using Tealium to better understand browsing behaviour and categorise clients' interest areas, the bank achieved an uplift in click through rates as high as 280% on owned channels with e-commerce propositions – without the need for complex data science models.



Bobby van Groningen, IT Engineering Lead at ABN AMRO commented:

With Tealium, we can make the most of the data our clients share with us. By using first-party data with our customers' consent to build a 360-view, we can improve engagement by delivering more useful, personalised content while prioritising their data privacy. This allows us to be there for them during the moments that matter most, whether they're reporting a lost card or planning to buy a house.

Our work with Tealium is helping us on our mission to make banking better, for generations to come. It's an ongoing journey, and one that will see us continue to proactively adapt our services to meet our customers' needs and improve the relevance of the digital content we serve them. Fully integrating customer data into our decision-making and maintaining high privacy standards are key components of our strategy to be the personal bank for this digital age.

About Tealium

At Tealium, customer data is in our DNA. We have been at the forefront of delivering trusted customer data orchestration solutions to enterprises for over a decade.

The journey started when our founders were working as members of the team that invented the web tracking pixel. Knowing the challenges of managing customer data through tags, Tealium was started in 2008 with the promise to provide a better way for companies to collect, unify and leverage their customer data. Our products have pioneered new categories for Tag Management Systems and Customer Data Platforms.

Since that time our obsession with helping companies leverage data to innovate and fuel customer experiences has only grown. Our Customer Data Hub now encompasses tag management, an API hub, a customer data platform, and data management solutions that enable organisations to leverage real-time data for creating insight and building personalised digital experiences across every organisational team, technology, and customer touchpoint.

To service our customers and provide unmatched data governance and performance capabilities, a global footprint is required both operationally and technologically. Tealium has a global presence with strategically located offices, personnel, and technology infrastructure, allowing us to offer our customers capabilities for managing data based on geographic considerations.

More than 850 companies trust Tealium to orchestrate their customer data including Domino's, Gap Inc., IBM, Molekule, Epson America, Cambia Health, Orange, TUI, Rakuten, Sportsbet, Network 10, and more.