

SYNERISE



Case Study

mBank

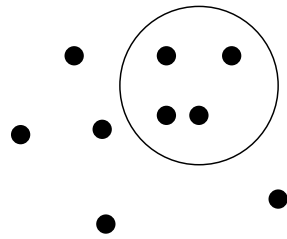
Short ver.

Data-driven customer experience in mBank

Synerise helps mBank gather and analyze data in real time and based on it, create a hyper-personalized customer experience. Combining the mBank data from different touchpoints, Synerise gives the possibility to create integrated and personalized communication.

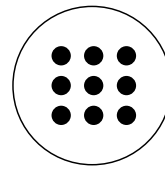
Highlights ↻

Before



mBank was **unable to gain insights into customers' behaviors across all channels** (different analytics tools for different channels)

Now



mBank is able to bring **all of their customer data into one place, and to track customer interactions across all channels**, allowing them to quickly identify and address any customer issues or concerns. It provides a more personalized experience to their customers

Before

Now

3 months



1 week

We **reduced the time to market** for the use cases described (later in this case study) **from an average release of 3 months down to even 1 week!**



Almost

200

employees from 10 departments work on this data-driven solution

Departments responsible for **Marketing, Products, IT, Clients, Omnichannel** and many more.



↗ 60%

~120.000 personalized cash loan offers

Implemented campaigns have been **leading to a 60% increase in the number of leads** sent

The number of personalized cash loan offers sent by mBank in **2022** amounted to **nearly 120k.**





With Synerise

Since 2019

Employment

Approx. 7k employees
(in 2022)

Range

5.6 million retail banking clients (in 2021)

Operates in 3 markets (PL, CZ, SK)

3.1 million users of the mobile app (in 2022)

Number one in the banking sector according to the share of mobile users among total active customers (in 2022)

Client

mBank has been a synonym for innovative banking solutions for years. It is the first fully Internet-based bank in Poland, which set the direction of mobile and online banking development. It is one of the strongest and fastest growing financial brands in Poland, listed on the Warsaw Stock Exchange since 1992.



Sales Automation Hot-lead generation

Country	PL, CZ, SK
Channels	www, IB, mobile app, contact center
Used modules	Analytics, Dynamic content, Automation
Time to market	1 week

With Dynamic Content functionality we have implemented a set of custom events that sent important data to our Business Profile.

Examples

- product calculators
- page scroll
- CTA buttons
- redirect links

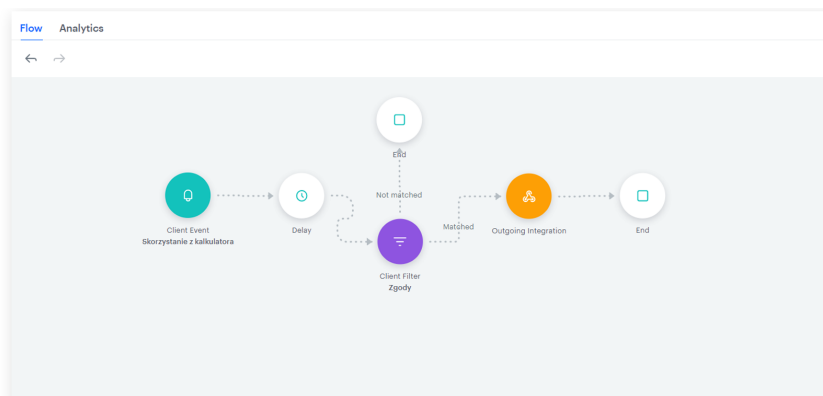
The data that we got from those actions was overwhelming at first. But with time and a few product workshops and training provided by our partners, we became more and more confident.

But the data itself was not enough, we wanted to do more with all this new intel. **After successful integration with www.mbank.pl, we integrated Synerise with our internal system via webhooks.** We began to send all of the generated data touchpoints directly to the tool in order to send more personalized communication and offers to our clients.

The example scenario

In the evening, Anna is searching for a cash loan offer on the net. She hits the www.mbank.pl page and does some quick calculations on the product calculator, then he leaves. On the next day, Anna receives a mobile push with exactly the same values as the money amount that he was search-ing for. In addition to mobile push, the data is sent to the call center and based on it the consultant contacts the lead with a special offer.





Loan Calculator

Z kodem KWIATY prowizja za udzielenie kredytu aż o 50% mniejsza

Jaka kwota?

500 200 000 zł **123 456 zł**

Na jak długo?

3 120 mies. **72 mies.**

- ☒ kod **Poprawny kod**
- ☐ ubezpieczam kredyt
- ☐ jestem klientem Intensive ?
- ☐ jestem klientem aktywnym ?

Miesięczna rata: ~~2 897 zł~~ **2 753 zł**

RRSO: **18,50%**

Oprocentowanie: **14,99%**

Prowizja: ~~10,99%~~ **5,49%**

złóż wniosek

[zobacz koszt kredytu](#)

Jeśli pożyczysz **123 456 zł** na **72 mies.** Twoja miesięczna rata wyniesie tylko **2 753 zł**

John Doe: form.submit

Properties Raw data

Mac OS X Chrome Jan 17, 2023 11:00:00 AM

clientID	78288743
deviceType	Desktop
creditAmount	123456
timeMonths	72

mBank

Every 2 minutes at mBank one customer gets a loan online.

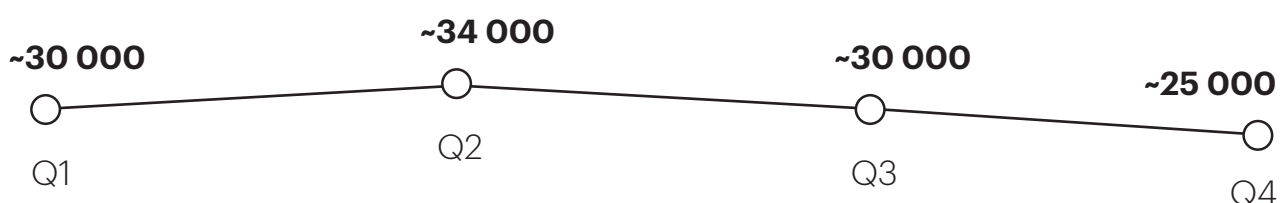
Log in to your account and see your personalized offer.

Results

The following results present the number of generated offers in specific quarters. This number is the result of **cooperation with Synerise which enabled automation and personalization of the entire process, allowing mBank to generate offers well-tailored to their customers.** The offers were generated with the help of Synerise and could only be implemented through this platform. Prior to Synerise, access to the necessary information on the information page was unavailable, rendering implementation impossible.

Those offers were based on leads coming from Synerise and were sent in real time. **The increase in these values indicates the discovery of new customer touchpoints with our offer.** The more leads, the more offers and the higher the sales are.

A constant large number of offers throughout the year 2022



NPS Surveys

www.mbank.pl

Country	PL
Channels	Website
Used modules	Dynamic content, Documents
Time to market	1 week

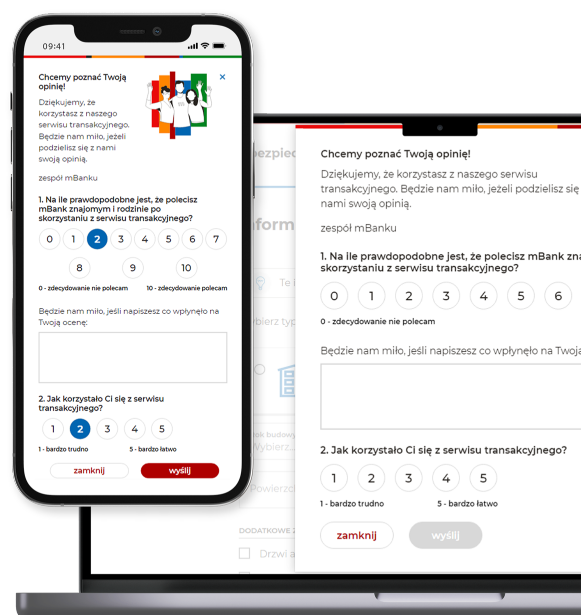
At mBank, we believe in the voice of our customers. One of the most important indicators that we monitor is NPS. Before Synerise, the NPS score was measured only in the mobile application for both Internet Banking users and application users. We sent the survey two days after the user's last login on the channel.

The problem was that the clients sometimes did not remember the exact experience they had on a page after two days, or they did not understand which channel we were asking about.

With Synerise, we came up with a new real-time way of sending the NPS surveys directly to clients who log out from the IB.

Results

The results that we got from the test group were very promising. **The response rate went from 0,7% to 2,43%.** The clients that got the Synerise NPS version were also more likely to give us comments about their last visit to the IB channel.



2,43%

0,7%

We hope you enjoyed this short version of our case study.

If you want to learn more, you can go ahead and download the full version with more inspiring use cases. You will gain a deeper understanding of the project at hand and get a comprehensive breakdown of the process and solution.

Don't miss out on this great opportunity! Follow this link and fill out the form to get your hands on the full version of our case study!

Download the full version:

<https://synerise.com/case-studies/mbank>

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