

digital banking + modern bank marketing

**BRAND, DIGITAL, DATA, EXPERIENCE**

# Agenda



**9:00 am** Welcome!

**9:15 am** Start With Brand

**10:15 am** Break

**10:30 am** Brand Exercise

**11:00 am** Brand Presentations

**Noon** Lunch!

**1:00 pm** Build A (Digital Banking) Product

**1:30 pm** Product Presentations

**2:30 pm** Break

**2:45 pm** Customer Experience

**3:30 pm** Closing Out!

# Setup

Brand - What is it? How do you build it?

Product - What do the people want? Do you have it?

Digital - It's become the default. How do catch up?

Data - The foundation of great CX today.

Customer Experience - Big buzz word, but the key to success.





# Is your instructor qualified?

Past: Former Banker (Marketing, Digital, Lending)

Present: Agency Owner. Dedicated to Financial Services.





start with BRAND



What brands do you most admire?

# Brand Admiration

1940s: Sunbeam, Zippo, Slinky

1950s: Matchbox, Silly Putty

1960s: Western Electric, Barbie

1970s: Polaroid, Texas Instruments, Hot Wheels

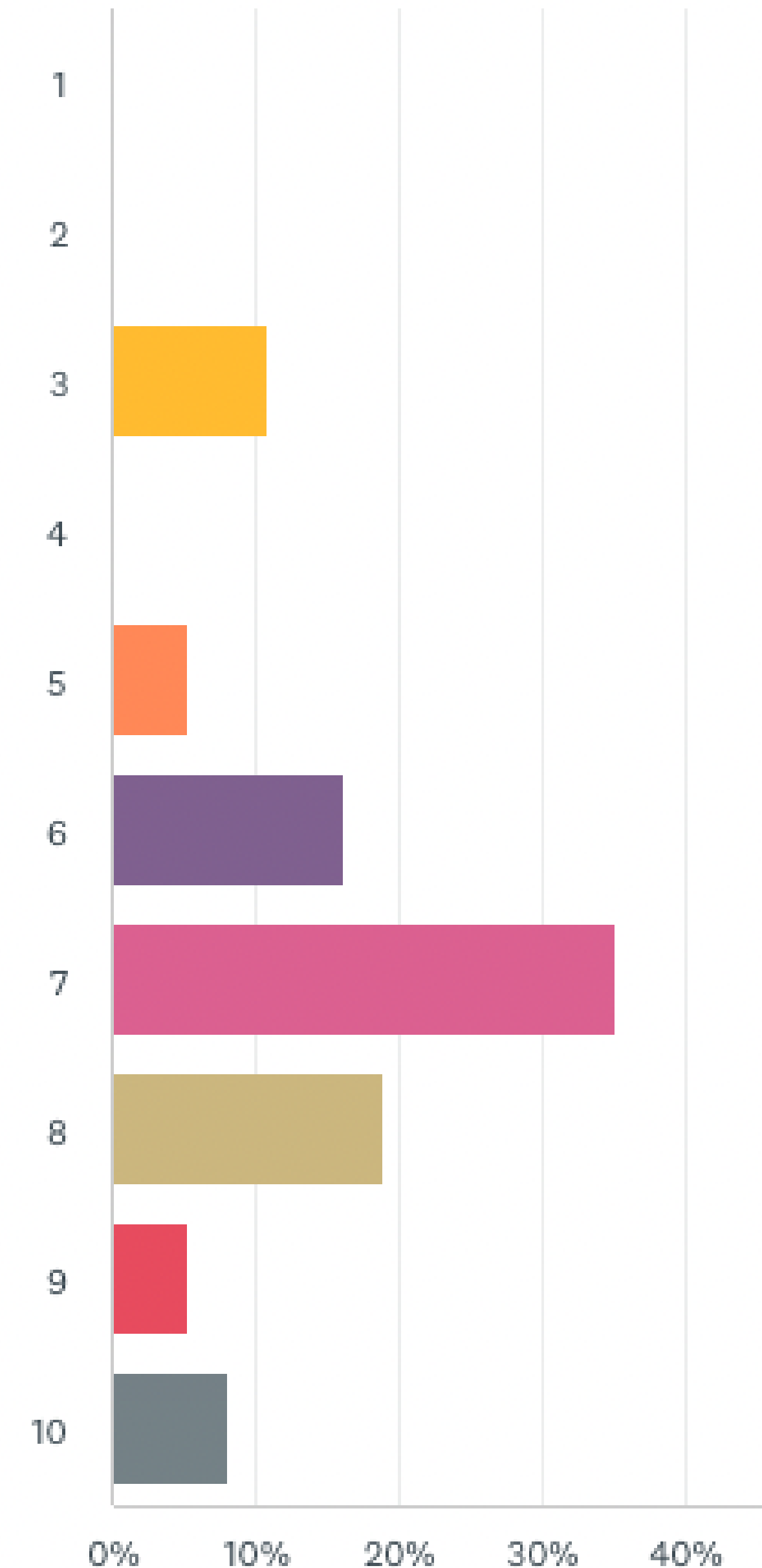
1980s: Sony, Cabbage Patch, Commodore

1990s: Nokia, Motorola, Nintendo



# Survey Says...

On a scale from 1 (terrible) - 10 (as strong as Nike), how would you rate your bank's brand?



# Survey Says...

What one word  
describes what makes  
your bank great?

40% : Community/Local

40% : People and Relationships

10% : Customer Service

10% : Other (Culture, Tech, Product)

# Brand

The marketing practice of creating a name, symbol or design that identifies and differentiates a product from other products.

**The art of aligning what you want people to think about your company with what people actually do think about your company.**

A reason to choose.

**A set of expectations, memories, stories and relationships that, taken together, account for a consumer's decision to choose one product or service over another.**



# Brand

A great brand:

- Has a clear focus
- Knows their target audience
- Has a defined mission
- Knows their competition and USP
- Can identify their key values
- Clearly tells their story
- Has a brand identity reflective of these goals
- Consistently shares this internally and externally

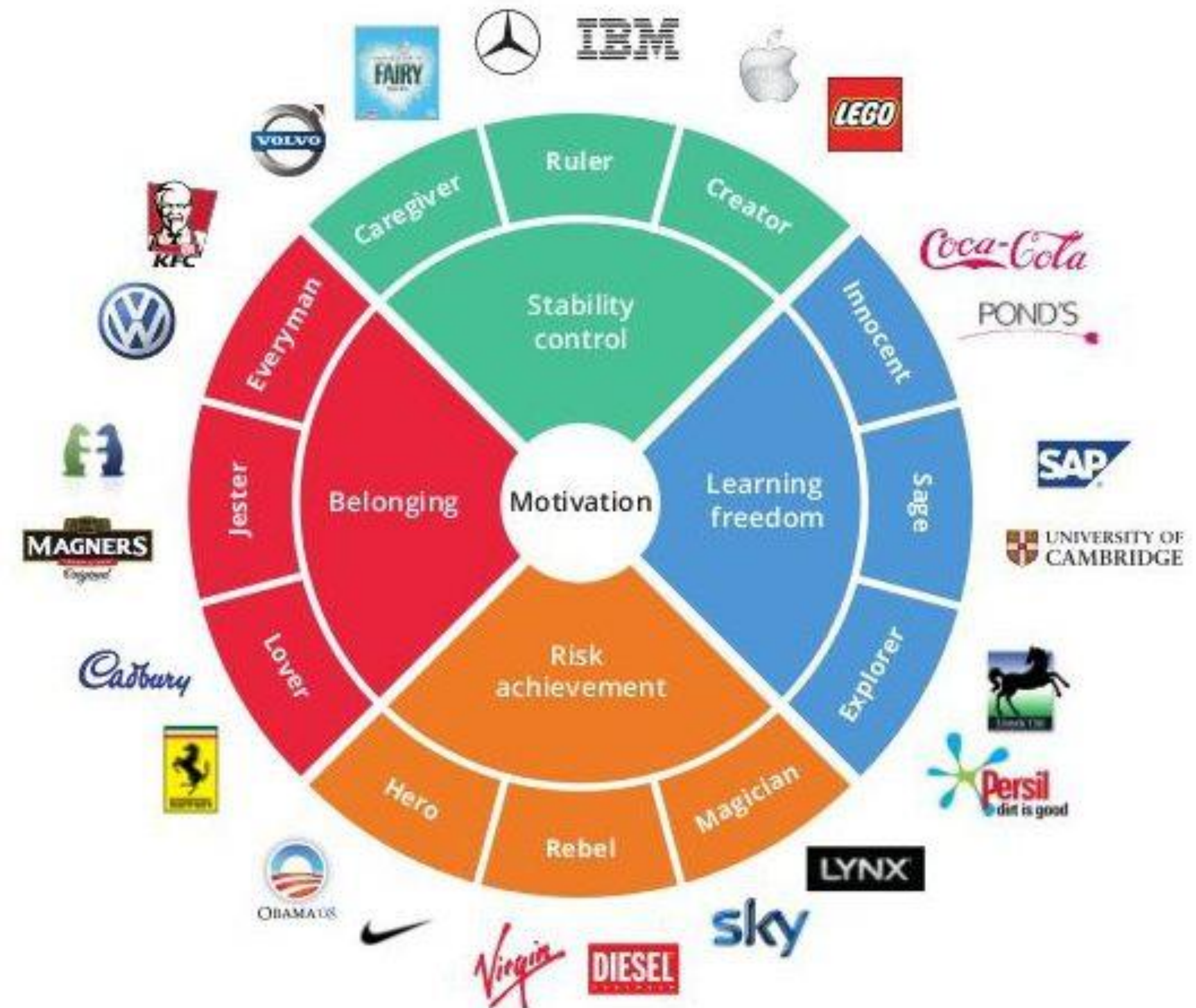
# Brand Archetypes

## Archetypes

1. Caregiver (Order)
2. Ruler (Order)
3. Creator/Artist (Order)
4. Innocent (Freedom)
5. Sage (Freedom)
6. Explorer (Freedom)
7. Magician/Wizard (Ego)
8. Rebel/Outlaw (Ego)
9. Hero (Ego)
10. Lover (Social)
11. Jester (Social)
12. Everyman (Social)

## The 4 cardinal orientations

1. Ego – Leave a Mark on the World
2. Order – Provide Structure to the World
3. Social – Connect to others
4. Freedom – Yearn for Paradise





# So, About Bank Brands...



- ▶ Brand Dilution
- ▶ Reactive, Not Strategic
- ▶ Commoditized Messaging
- ▶ Demographic Delusion





DILUTION

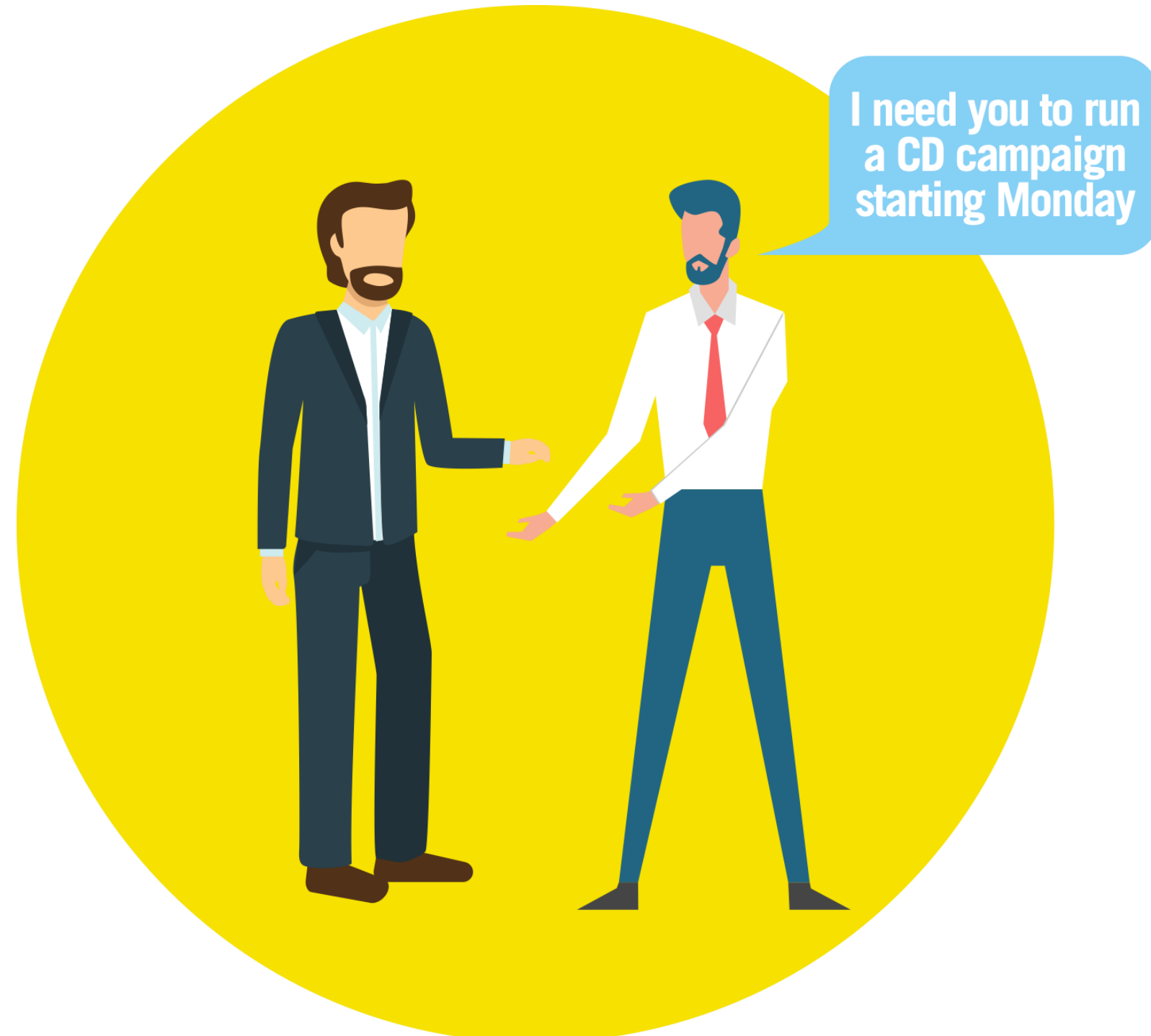
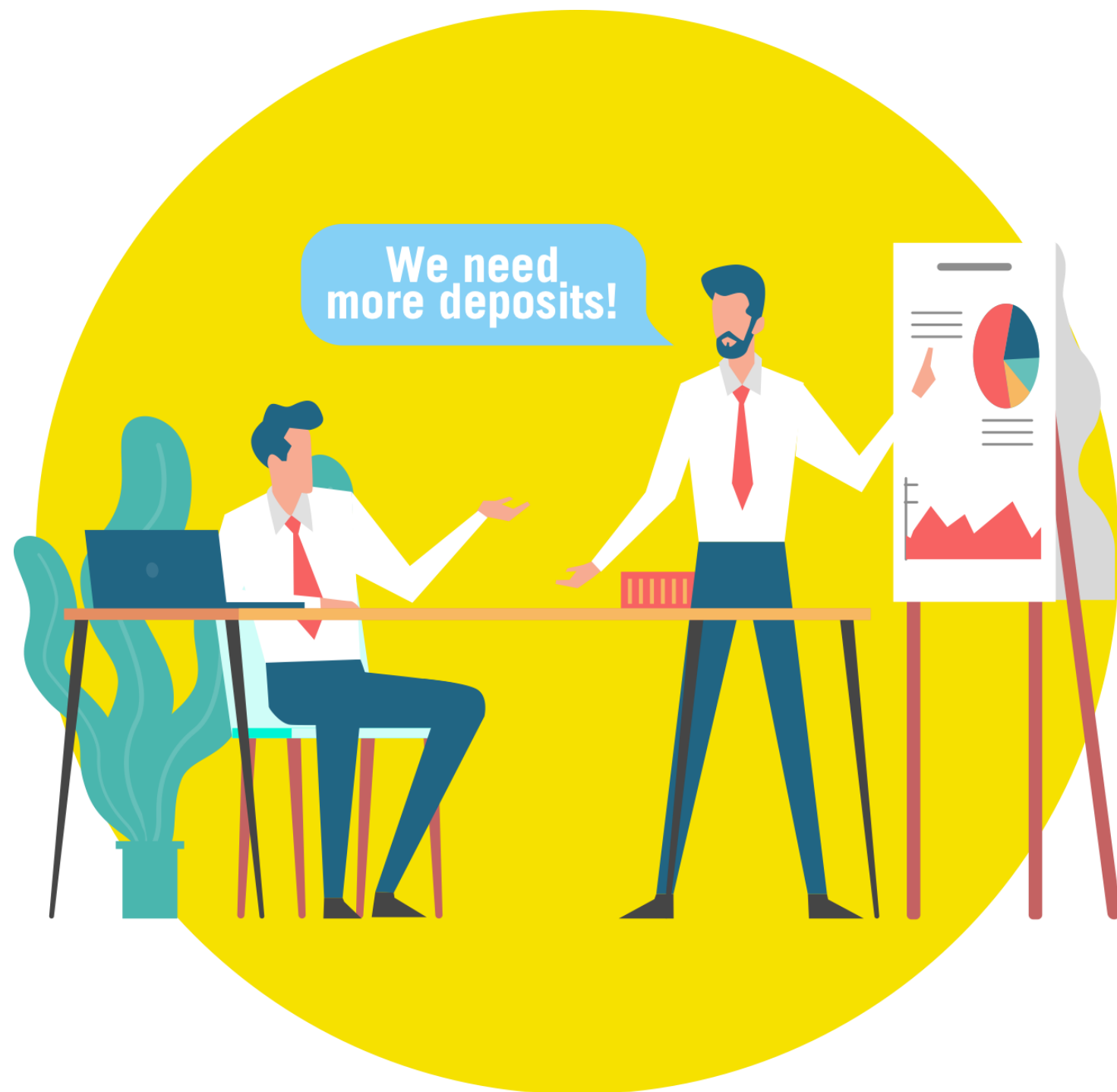


DILUTION

Term	# of Banks	% of Total Banks
STATE	1056	17.63%
FIRST	912	15.23%
NATIONAL	702	11.72%
TRUST	586	9.78%
SAVINGS	566	9.45%

Term	# of Banks	% of Total Banks
COMPANY	377	6%
COMMUNITY	350	6%
FARMERS	229	4%
CITIZENS	214	4%
FEDERAL	204	3%
COUNTY	177	3%
LOAN	139	2%
PEOPLES	130	2%
ASSOCIATION	125	2%
SECURITY	108	2%
AMERICAN	101	2%
MERCHANTS	101	2%
VALLEY	101	2%
CITY	81	1%
UNITED	64	1%

REACTIVE





REACTIVE

ATTRACTIVE  
CD RATES!





MESSAGE



**“WE’VE BEEN HERE FOR 197 YEARS,  
AND WE’LL STILL BE HERE WHEN YOU ARE.”**

At Dollarsville Community Bank, we’ve been here for you every step of the way, and we’ll continue to be here wherever life takes you right here in Dollarsville.



*“Where we care about you!”*

**STOP BY ANY OF OUR BRANCHES**  
1492 S. West St.  
621 12th St. W.

Member F.D.I.C.

# Experience

Amanda Jefferson  
Lead Teller

Phillip Enos  
President, CEO

Guy Prairie  
Branch Manager  
Main St. Branch

Leigh Anne White  
Branch Manager  
S. Phillips St. Branch

With over 238 years of combined lending experience, FSSB is *your* choice for all your banking needs.

1<sup>ST</sup>

FIRST  
STATE  
SAVINGS  
BANK

firststatesavingsbank.com

Member FDIC, Equal Housing Lender

## Banking So Easy... It's FUN!

*Try our new On-Line Banking Web site!*  
Save time and access your account anywhere.

# First County Bank

*.com*

1687B C.R. 189  
Winchester

Member FDIC



# Demographic Delusion



1960-1982



1982-2004



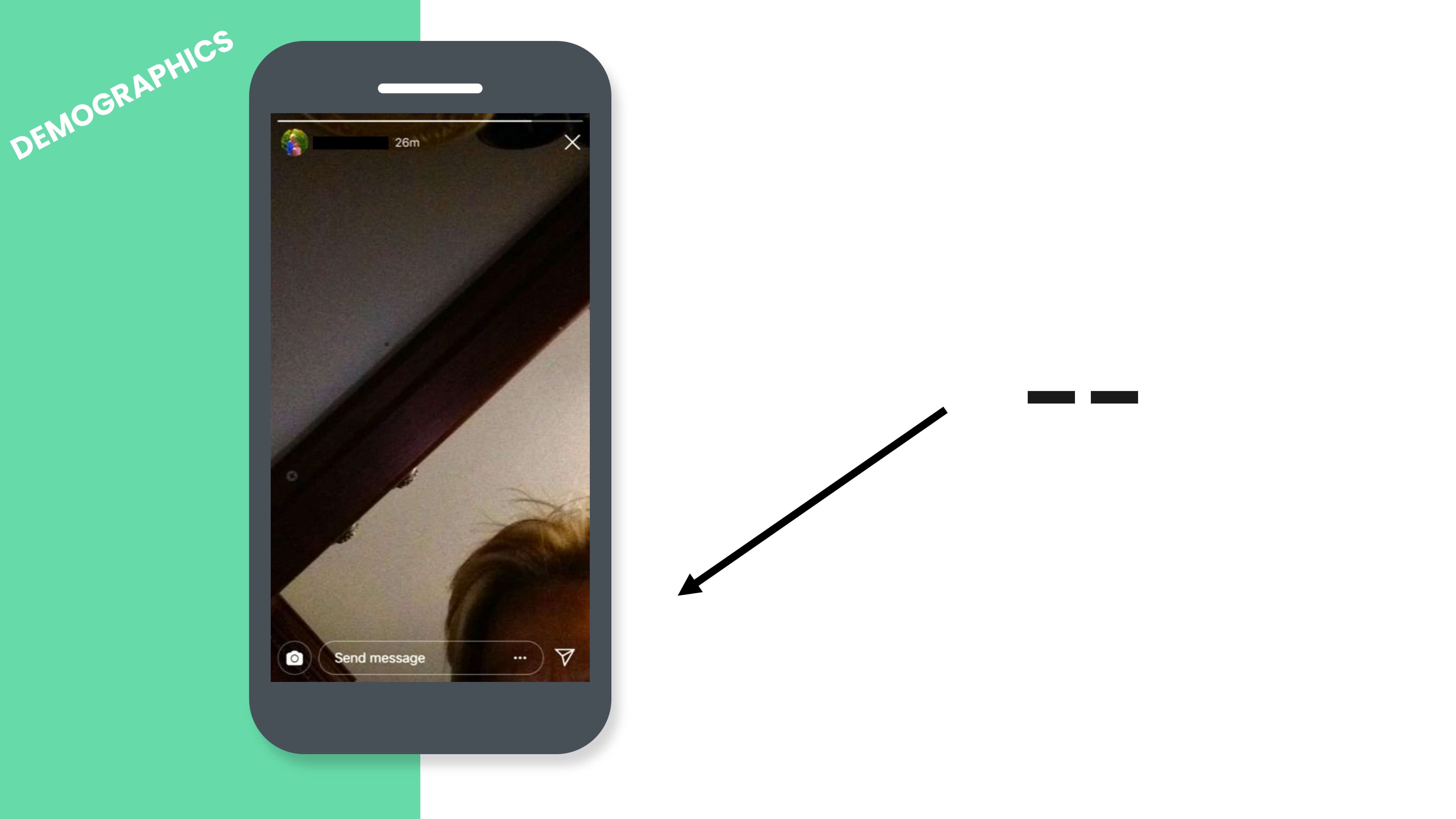
2004+

Analyze People. Not Generations.

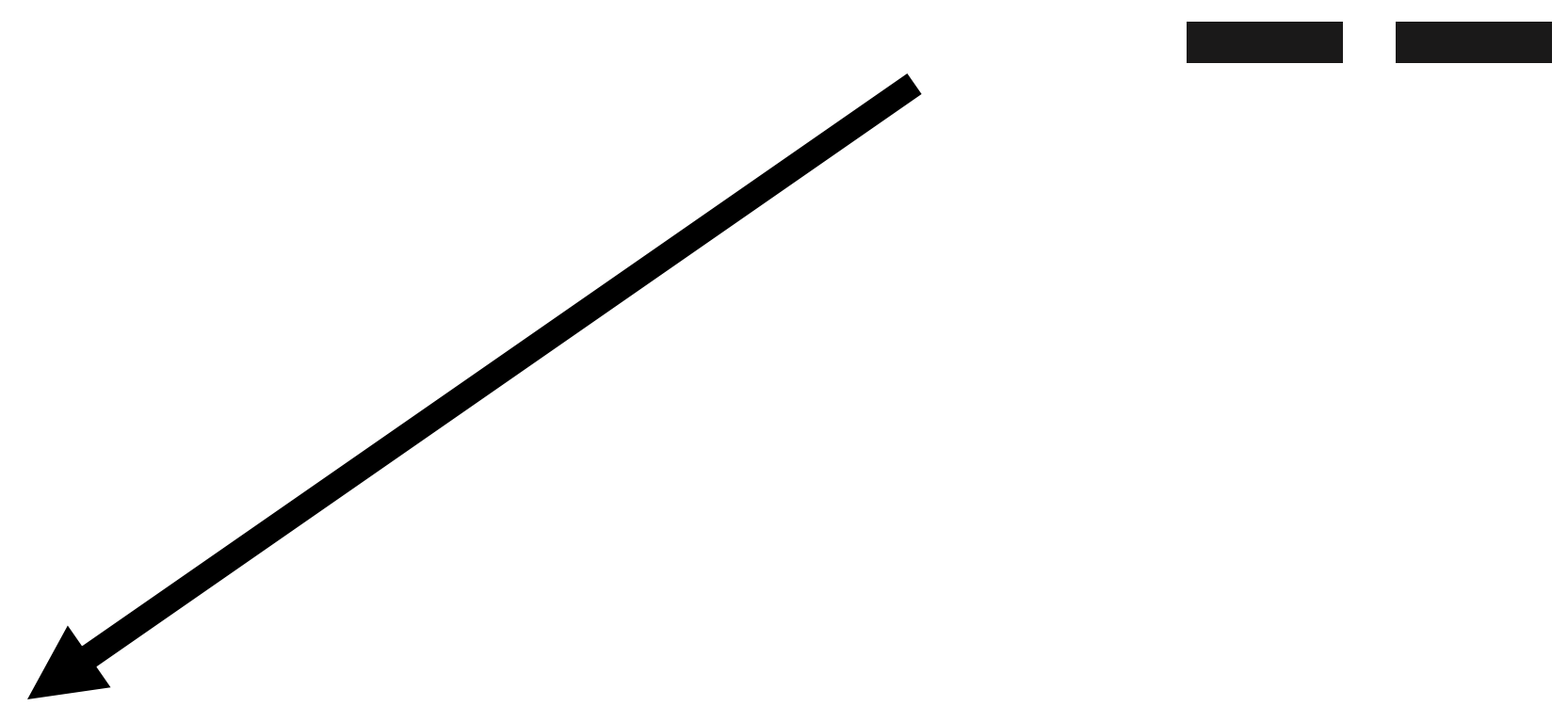
# NETFLIX

*"...it's not who they are in a superficial sense – like gender, age, even geography. It's not even what they tell you. It's what they do."*

TODD YELLIN, VP OF PRODUCT INNOVATION, NETFLIX



DEMOGRAPHICS





# Audience



# Choosing An Audience

A **target audience** is a share of consumers that companies or businesses direct their marketing actions to drive awareness and adoption of their products or services.

- Age
- Gender
- Education background
- Purchasing power
- Job
- Favorite brands
- Location
- Motivations
- Consumption habits

## Example

Women, 20–30 years old, living in Williamsburg, with a bachelor's degree, monthly income of \$4,000 – \$6,000, and passionate about fashion and decor.

## Persona

Mariana, 26, project management and blogger. Lives in Williamsburg, VA. Has a journalism degree. Has a blog and posts makeup tutorials and tips about fashion and decor. She always follows fashion events in the area and participates in meetings with other people in the fashion niche. As a digital influencer, she cares a lot about what people see on her social network profiles. Likes to practice indoor activities and go to the gym in her free time. Favorite brands are Lululemon and Starbucks.



# Brand Positioning

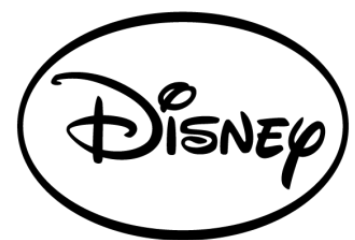
[Your brand] provides [your offering/benefit that makes you better than competitors] for [your customers] who [customer needs] because [the reason why your customers should believe you are better than competitors].

**[Our company]** is targeted toward **[core customers]** who want **[what they want]**. **[Our company]** offers **[how you propose to give the customer what they want]** and makes customers **[how your company makes them feel]**.

# Brand Positioning



Chipotle provides premium, real ingredients for customers looking for delicious food that's **ethically sourced and freshly prepared**. Chipotle's dedication to cultivating a better world by cutting out GMOs and providing responsibly raised food sets them apart in the food industry.



Disney provides unique entertainment for consumers seeking magical **experiences and memories**. Disney leads the competition by providing every aspect of related products and services to the world and appealing to people of all ages.



Slack is the **collaboration hub** that brings the **right** people, information, and tools together to get work done. From Fortune 100 companies to corner markets, millions of people around the world use Slack to connect their teams, unify their systems, and **drive their business forward**.



Starbucks offers the best coffee and espresso drinks for consumers who want **premium ingredients and perfection every time**. Starbucks not only values every interaction, making each one unique, but the brand commits itself to the highest **quality coffee** in the world.



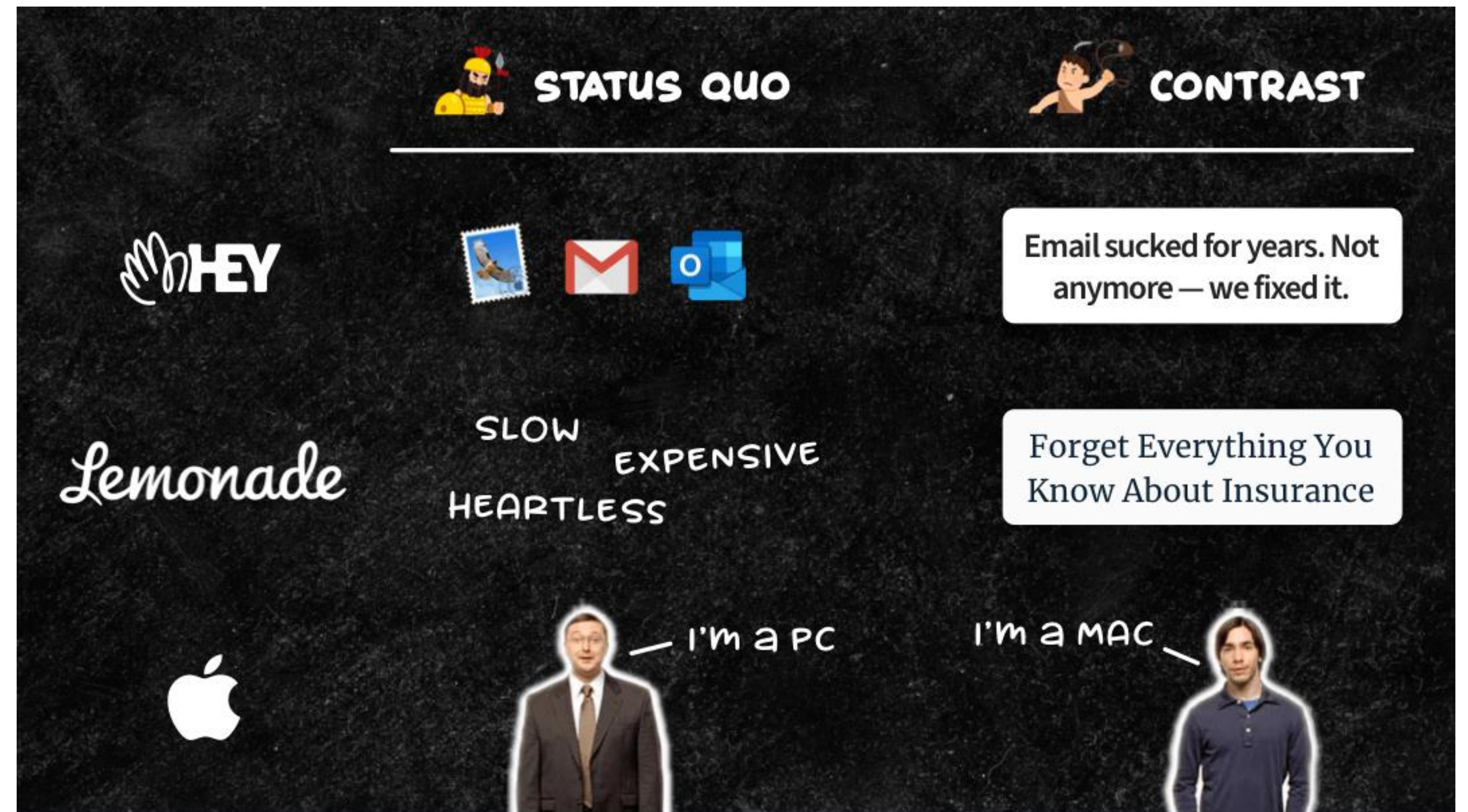
# Brand Positioning





# Brand Positioning

## Contrast





# Brand Positioning

## Values





# Brand Positioning

## Category Creation





# Brand Positioning

## Limitation





# Bank Brand Positioning

We understand our customers because we have great people who provide great service and helpful financial solutions that will make people's lives better, but we do it at a reasonable profit and create shareholder value and great experiences because we're local and we make local decisions and we know our customers better than the rest, because we're the best hometown, community bank....




# Brand Ambassador




1. Be engaged with your bank's products and services.
2. Be a good auditor of your customer experience.
3. Be social and share your bank's good work.

**Engage. Ask. Speak Up. Share.**



let's BREAK





# BRAND Exercise

# BRAND EXERCISE

Target Audience

Brand Archetype

Brand Positioning Statement

Your Name / Logo

A Description of What Makes You Different

2-3 Marketing Ideas to Launch A Product or Service

30 - 40 minutes. Create a single, shared document and choose your presenters!



build a (digital) PRODUCT



What are the top three apps you use  
on your phone today?

**Be honest.**



# Digital

Digital is the default today.

## Digital Products/Service

Online/Mobile Banking

Digital Payments

PFM (Personal Financial Mngt)

Chat Support

## Digital Marketing

Content

Social Media

Email

Websites

# Digital Product

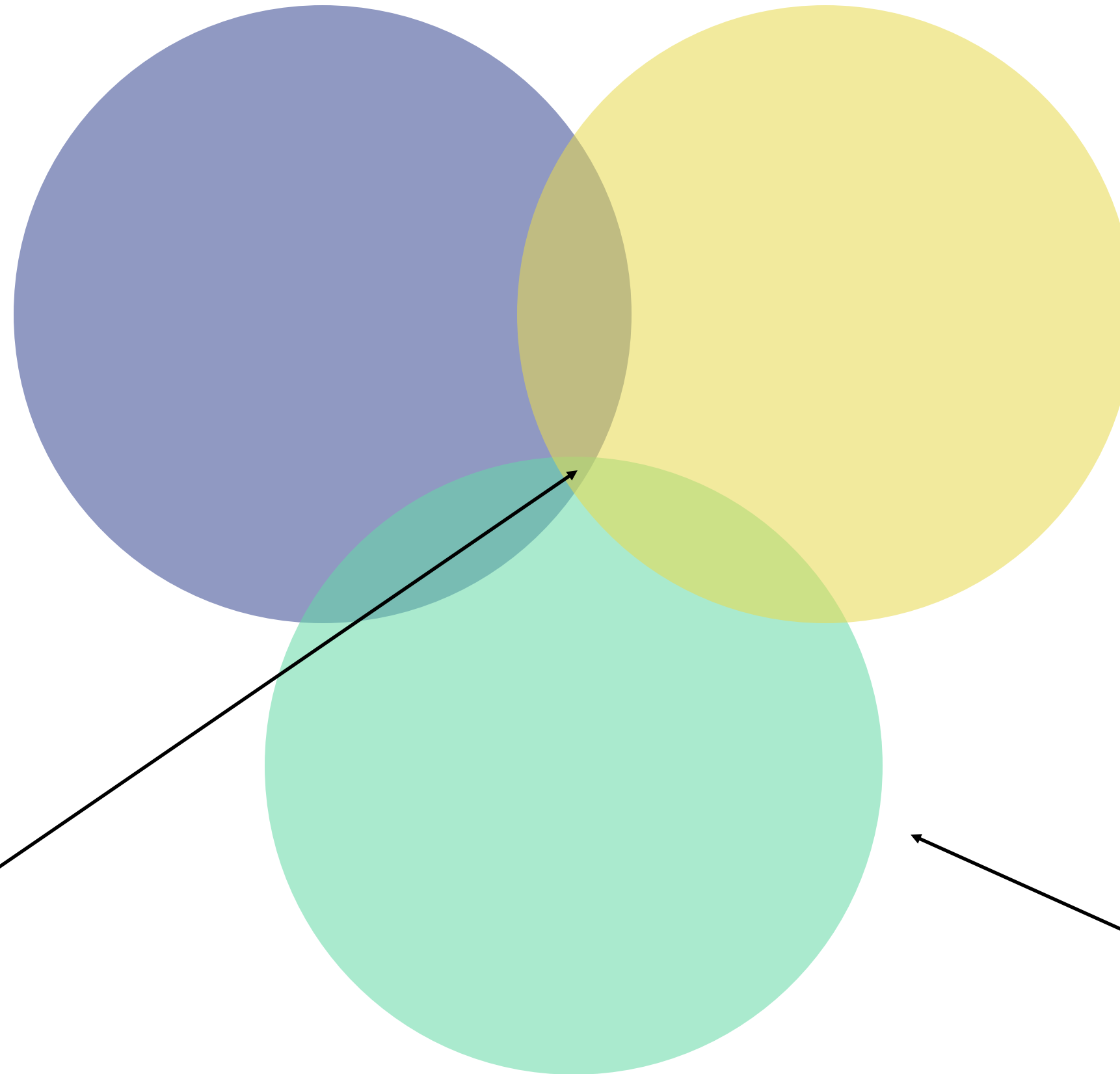
1. **Desirability** – what does the customer want, what is their pain point?
2. **Feasibility** – can you build this internally or with a few key partners?
3. **Viability** – Will and how will this make money?



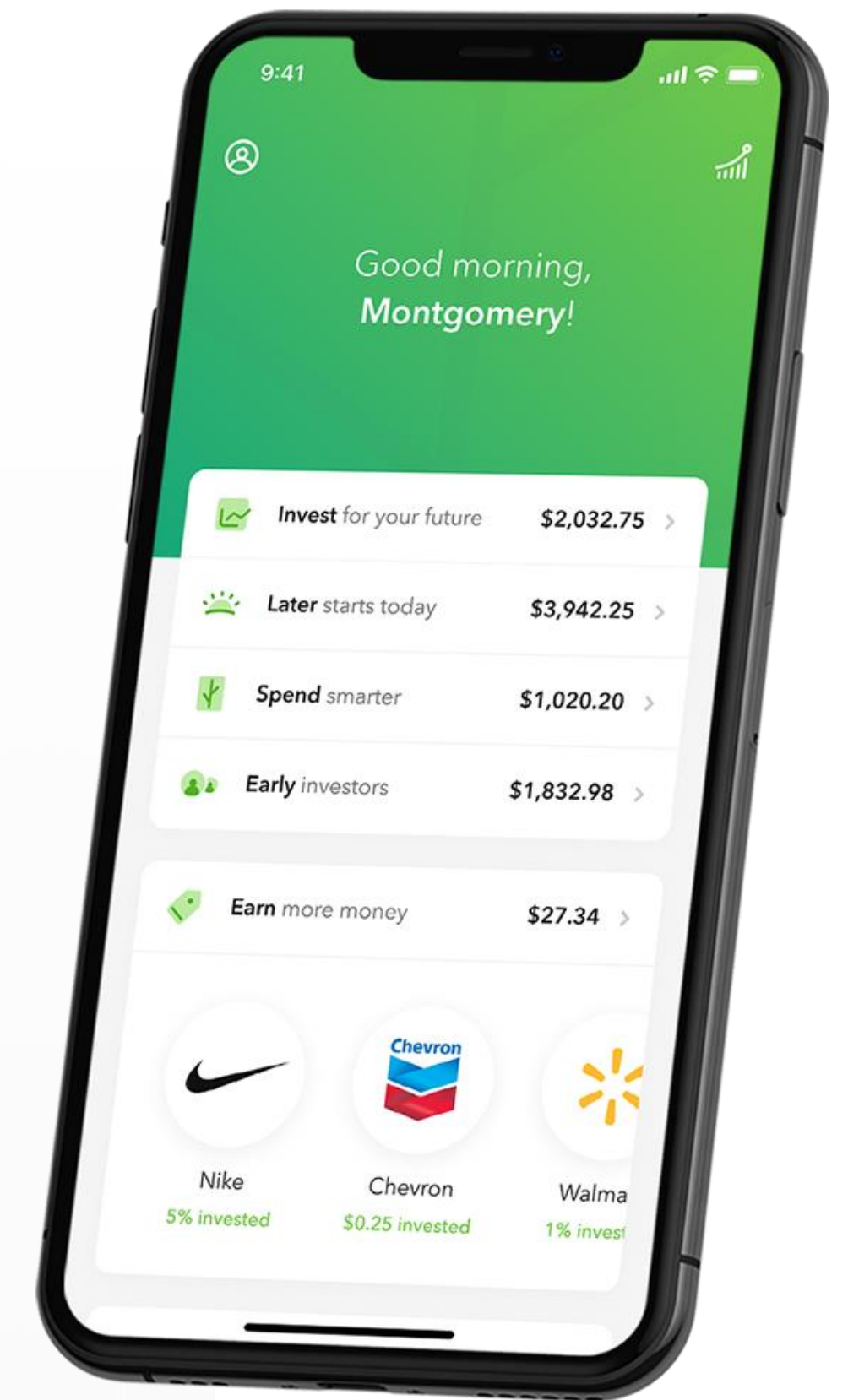
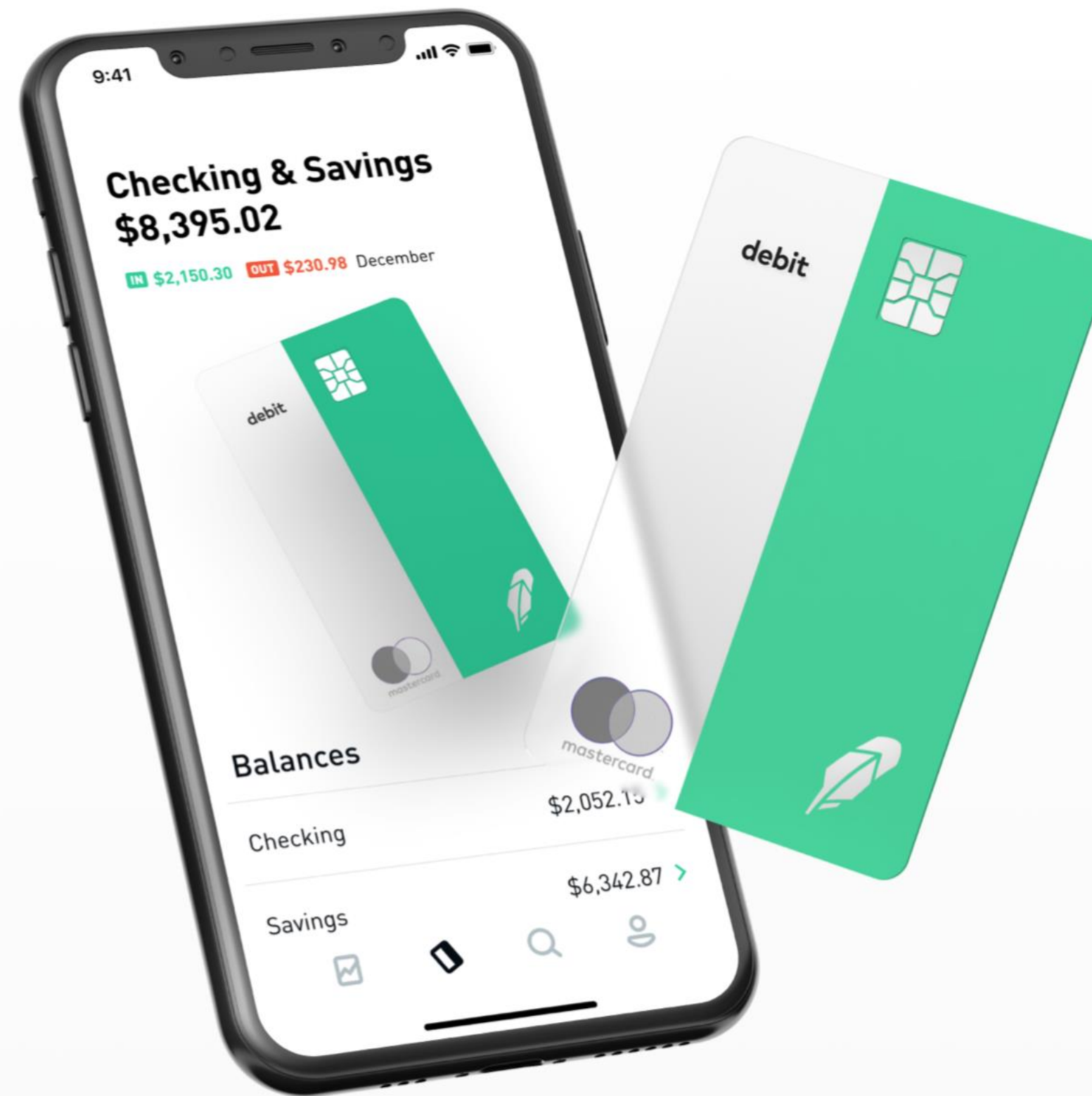
**BRAND**

**CULTURE**

**NEED**

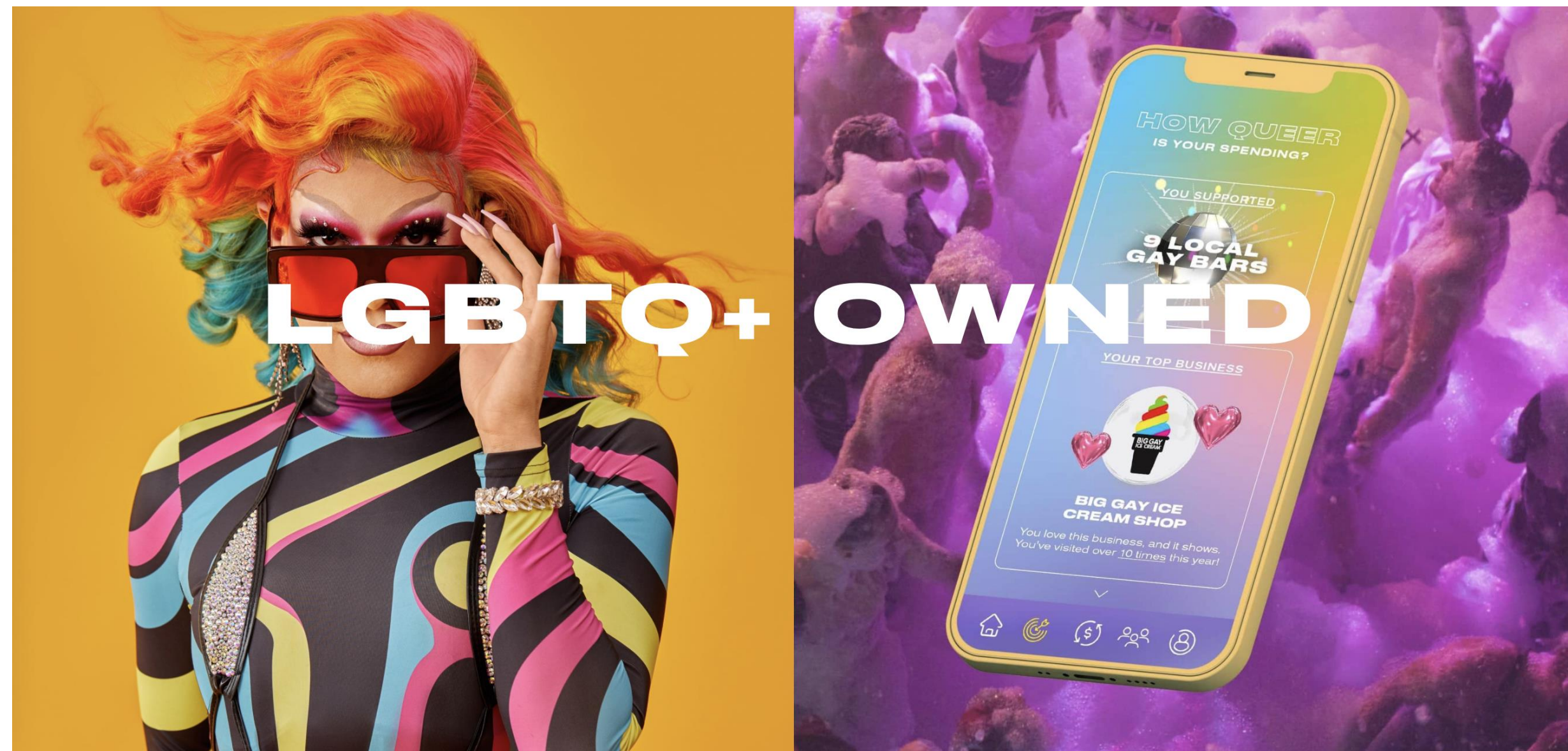


# Digital Product





# Digital Product



## Modern Banking for the Culture.<sup>1</sup>

A digital mobile banking experience made for Black and Latino customers.

Join 500,000+ in the financial movement.






# No fees. None. Ever.

STEP

You spent \$16.43 at Chipotle  
Your available balance is \$98.65

STEP

You spent \$42.36 at Amazon.com  
Your available balance is \$115.08



step

# Banking for Teens

ASHLEY MACDONALD  
5412 7512 3412 3456  
12/21 459

VISA

Ashley

\$187.13  
My Account

Request Send

Greg H requested \$10.00  
Approve request

Chipotle  
8:59 am \$9.99

Dad  
7:58 pm \$20.00

Member FDIC

Forbes VentureBeat TechCrunch COMPLEX

# Get an allowance with recurring payments

Add Allowance  
Card \*\*\*\* 4567

Done

\$20

Jeremiah's Account

Weekly allowance

Status  
Active

Schedule  
Weekly, Wednesday

Next Payment  
Oct 14, 2020

# Earn money by inviting friends

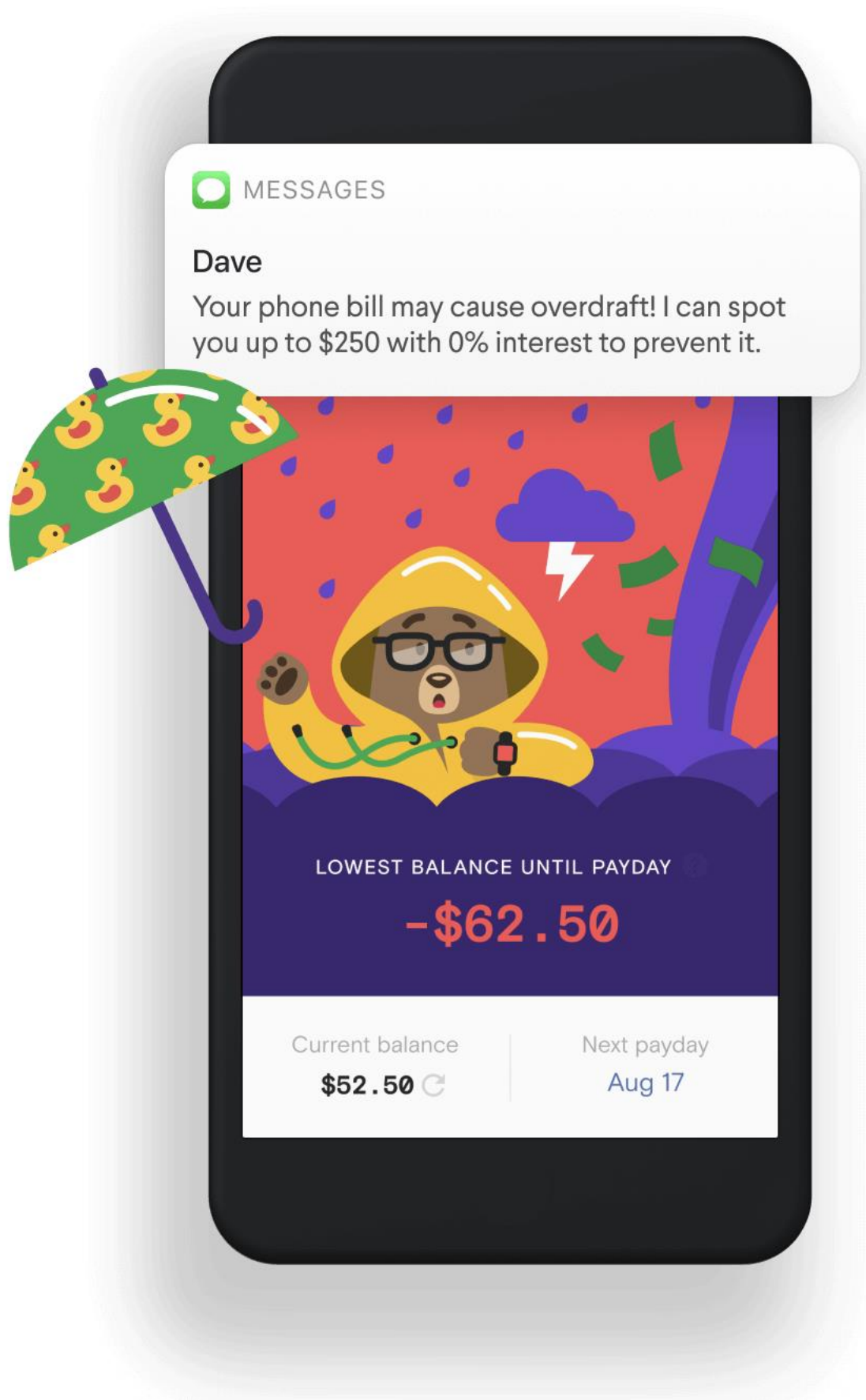
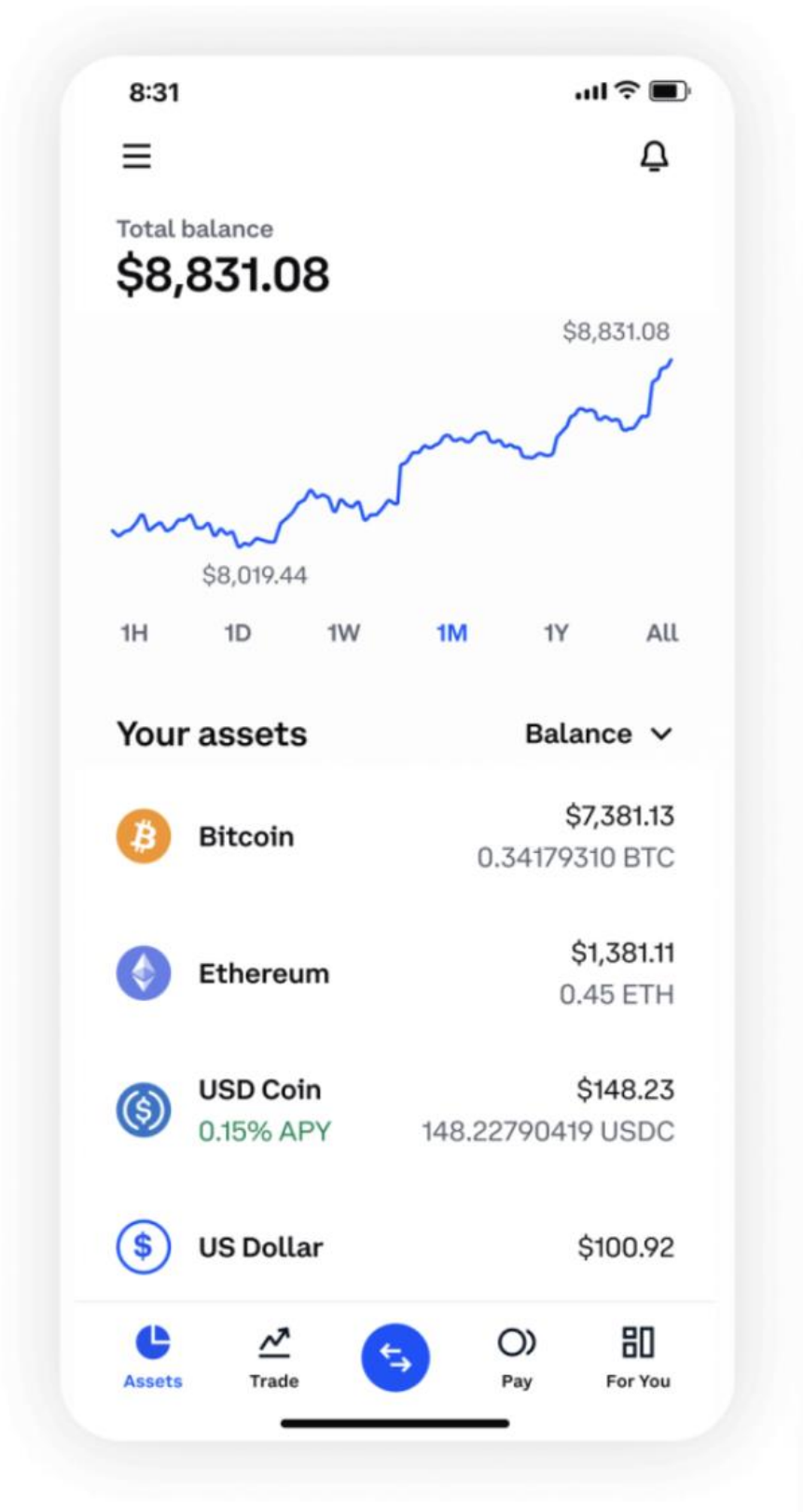
STEP

You've just earned \$3! 🎉  
Zoe signed up for Step using your code.

step



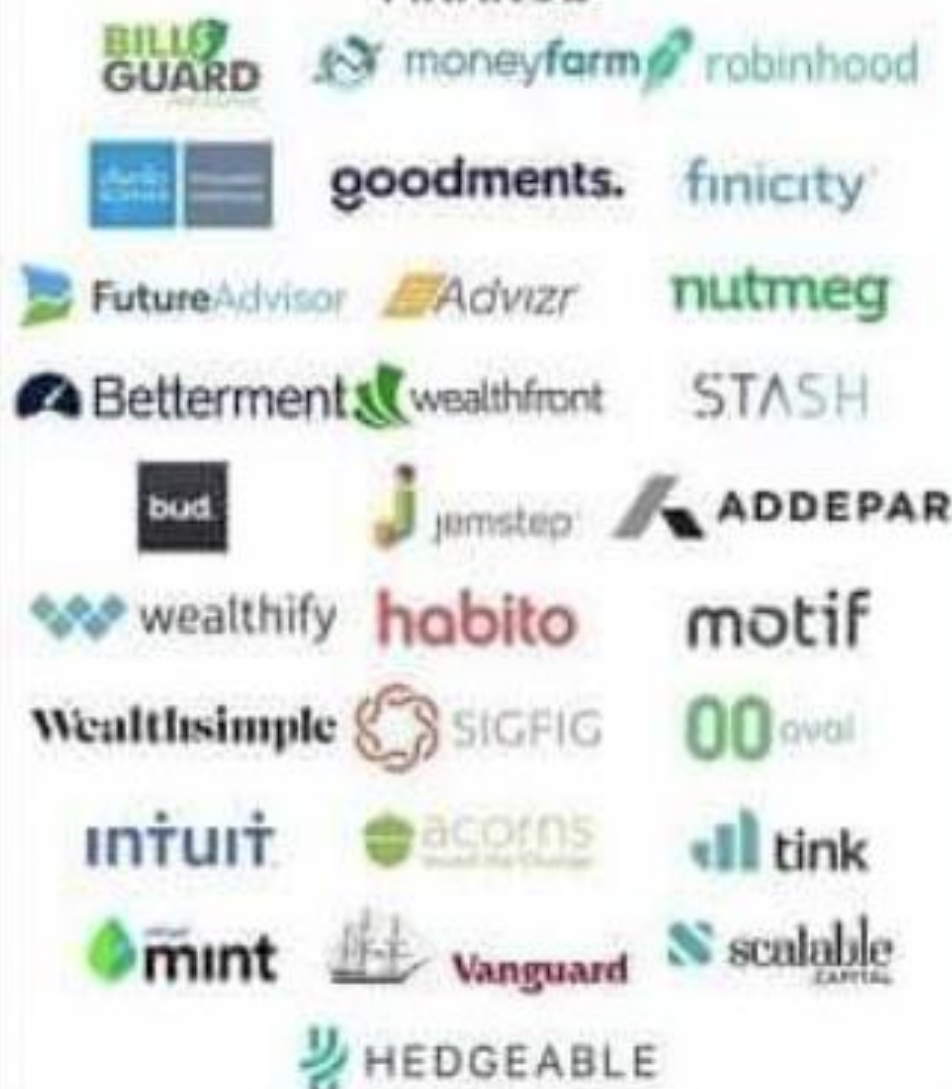
# Digital Product





# THE FINTECH ECOSYSTEM

## ROBO ADVISORS & PERSONAL FINANCE



## REGTECHS



## DIGITAL BANKS & BANKING SOFTWARE PROVIDERS



## PAYMENTS & REMITTANCES



## BLOCKCHAIN/DLT & BITCOIN



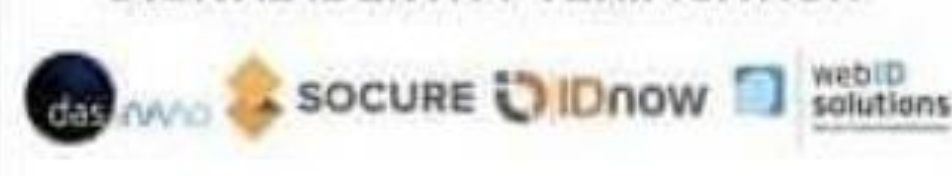
## INSURTECHS



## ALTERNATIVE FINANCE



## DIGITAL IDENTITY VERIFICATION





# Digital Product History

2003 : What's a fintech? We're trying to install online banking.

2009 : Banks are terrible. We need something new.

2012 : These new fintechs are going to kill banking as we know it.

2016 : Fintechs really need banks to scale.

2020 : Banks are the backbone of our country. Fintechs and banks need to work together for the customer.



# Digital Product

How do you create a great digital product?

**Define The Audience and Their Pain // Be specific.**

**Understand What's Required // How easy or hard is to build and scale.**

**Analyze the Market and Competition // Is anyone else doing this?**

**Define the Flow and Features // How will the MVP work?**

**Test and Learn // Don't be afraid to go beyond friends and family.**





# 60 / 70 somethings

- The “new hustle”
- **Re-parenting in grandkids’ lives**
- Retirement and travel
- Fraud protection for me, Mom and Dad





# 40/50 somethings

- Short-term savings, transaction saving
- Empty nests
- **“Change your mind” multi-card management**
- Tax refund reward bonuses with practical gift cards





# 20/30 somethings

- Text banking
- **Student loan reduction rewards**
- Pet charity
- Travel rewards
- Home affordability coaching





# Teens / 20 somethings

- Voice and text banking
- Influencer connections
- Privacy
- **Altruism and social impact**
- Is it still a “checking” account?



# 2020 *This Is What Happens In An Internet Minute*

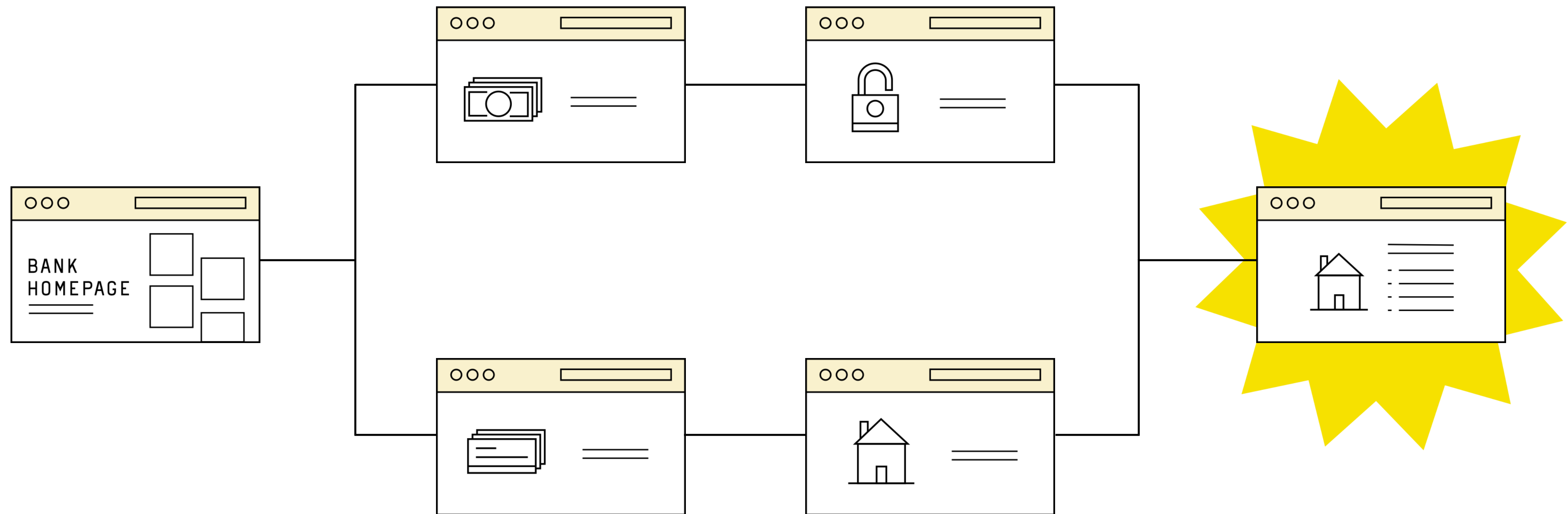




# Digital Marketing



# Your Digital Storefront





# Your Digital Storefront



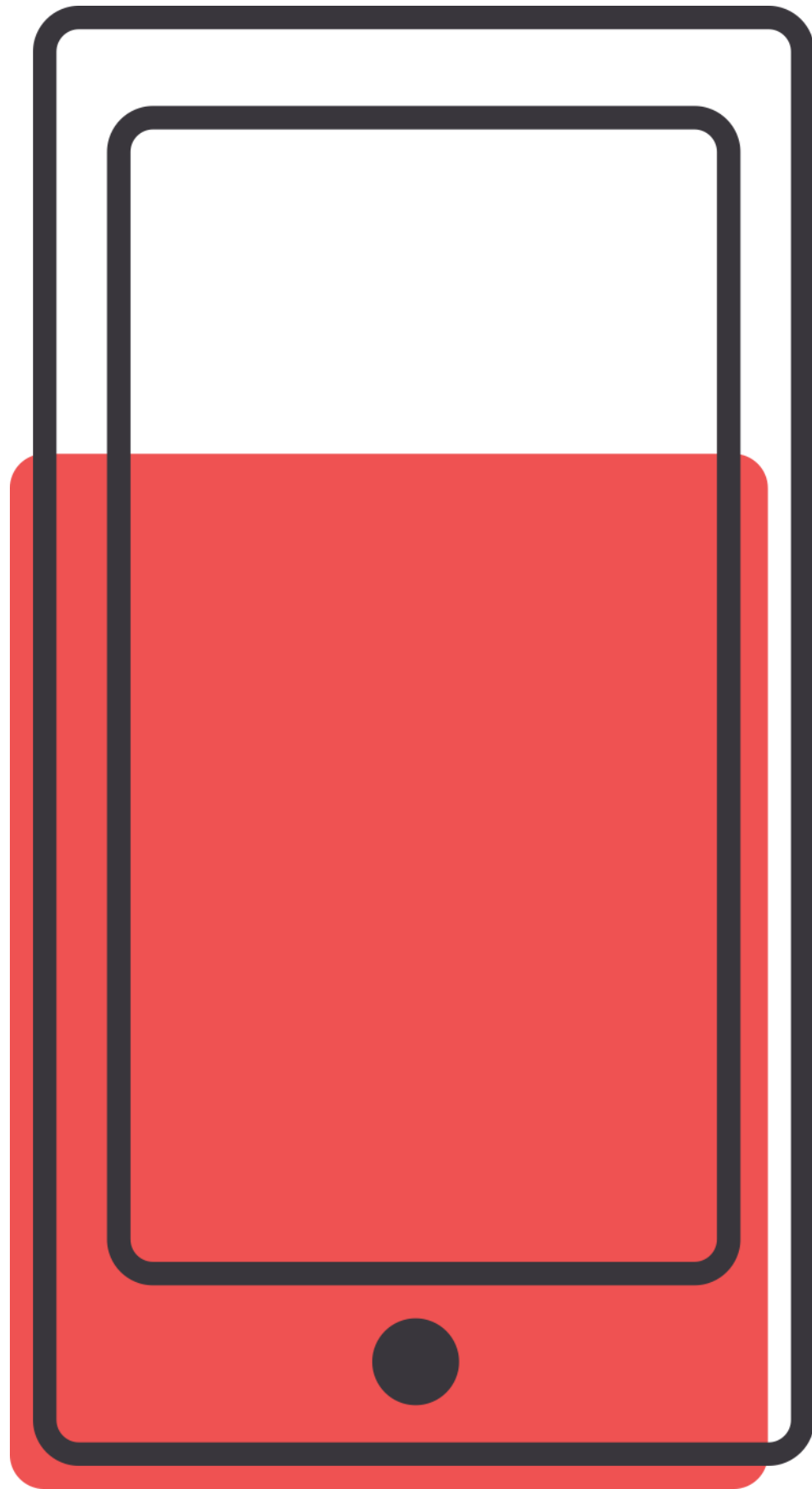
**\$32,174**

THE AVERAGE AMOUNT INVESTED TO BUILD A  
NEW FINANCIAL INSTITUTION WEBSITE





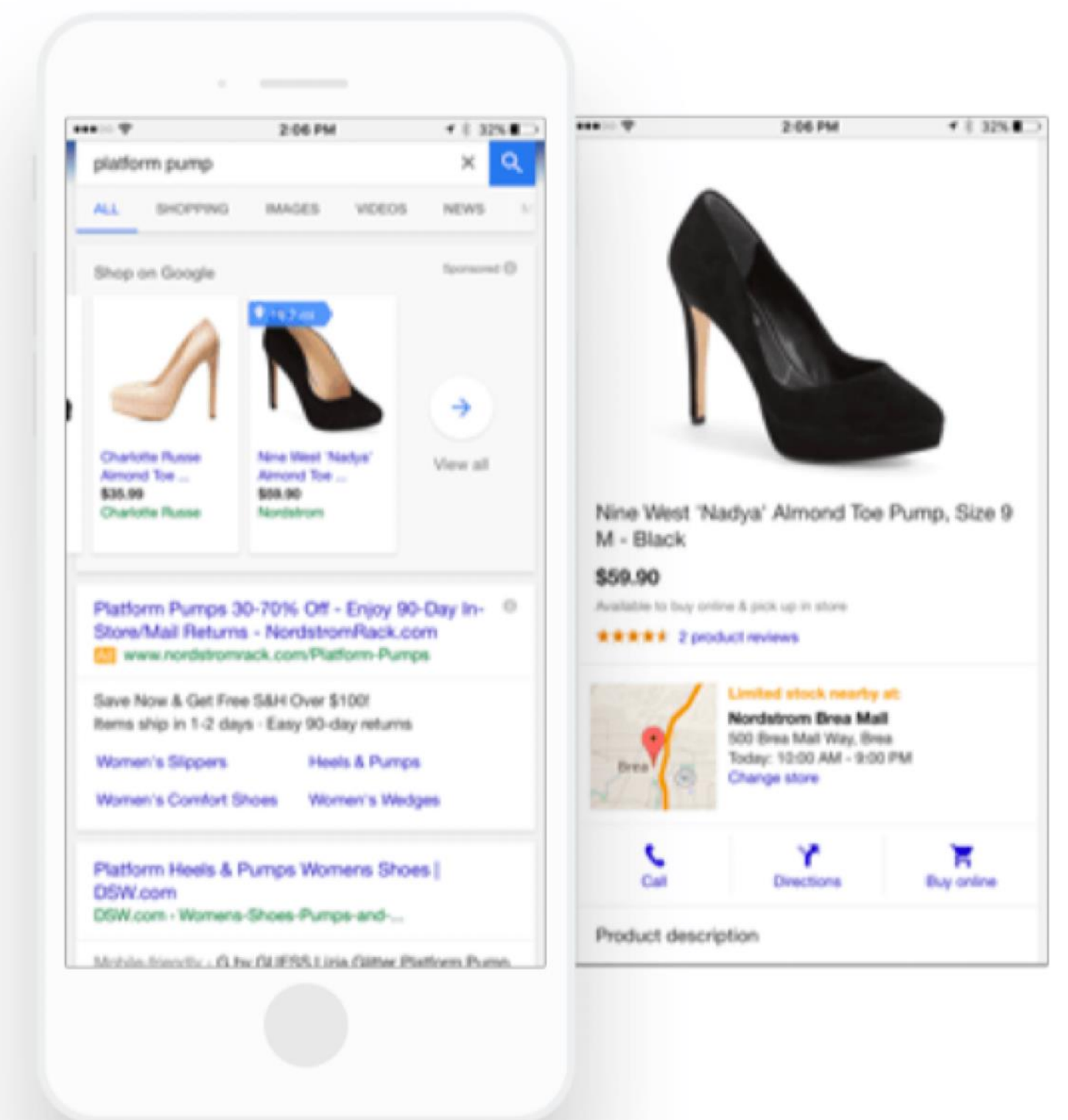
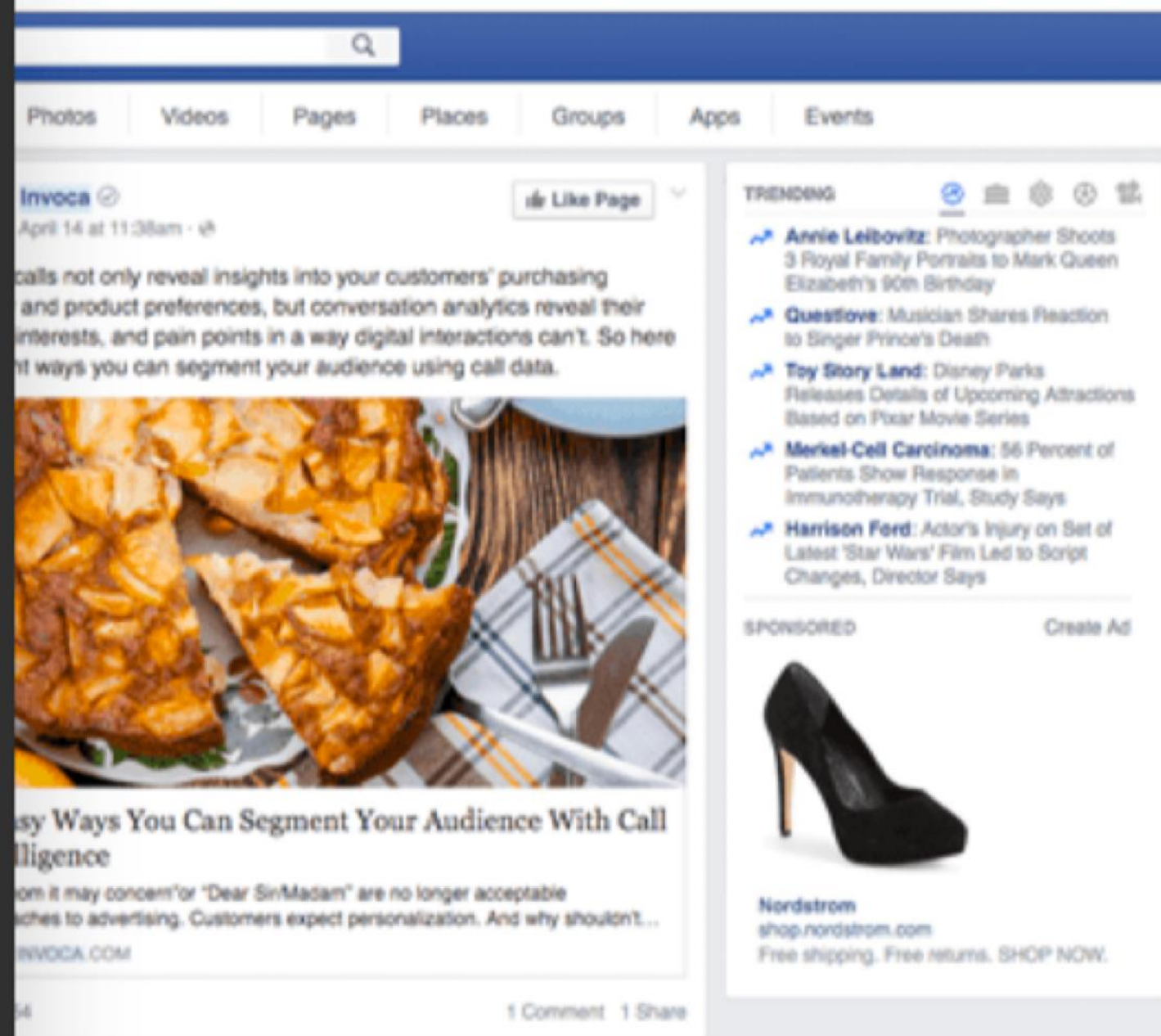
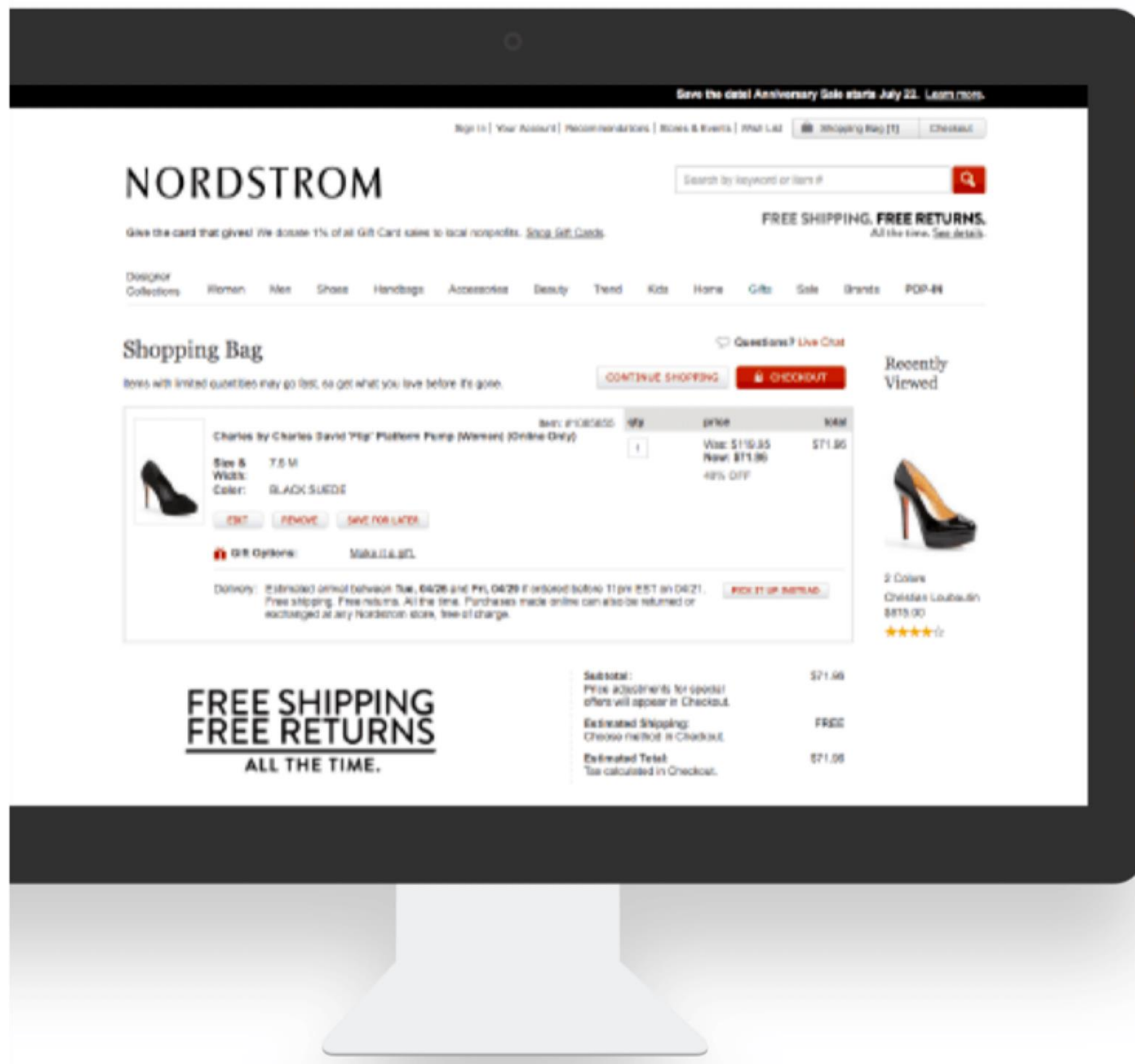
# Digital Advertising



60%

**of clicks on mobile  
are mistakes.**

# Digital Advertising

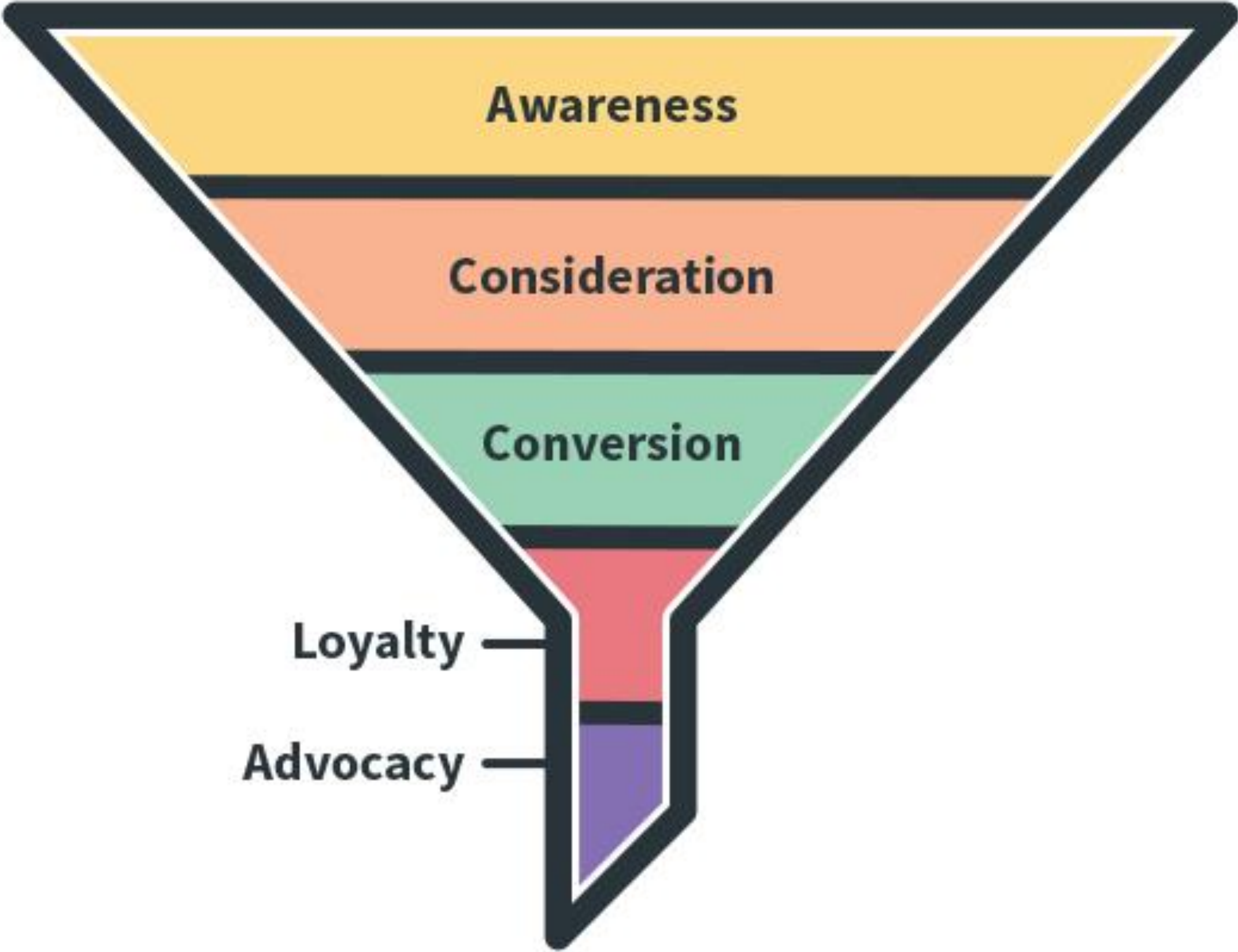
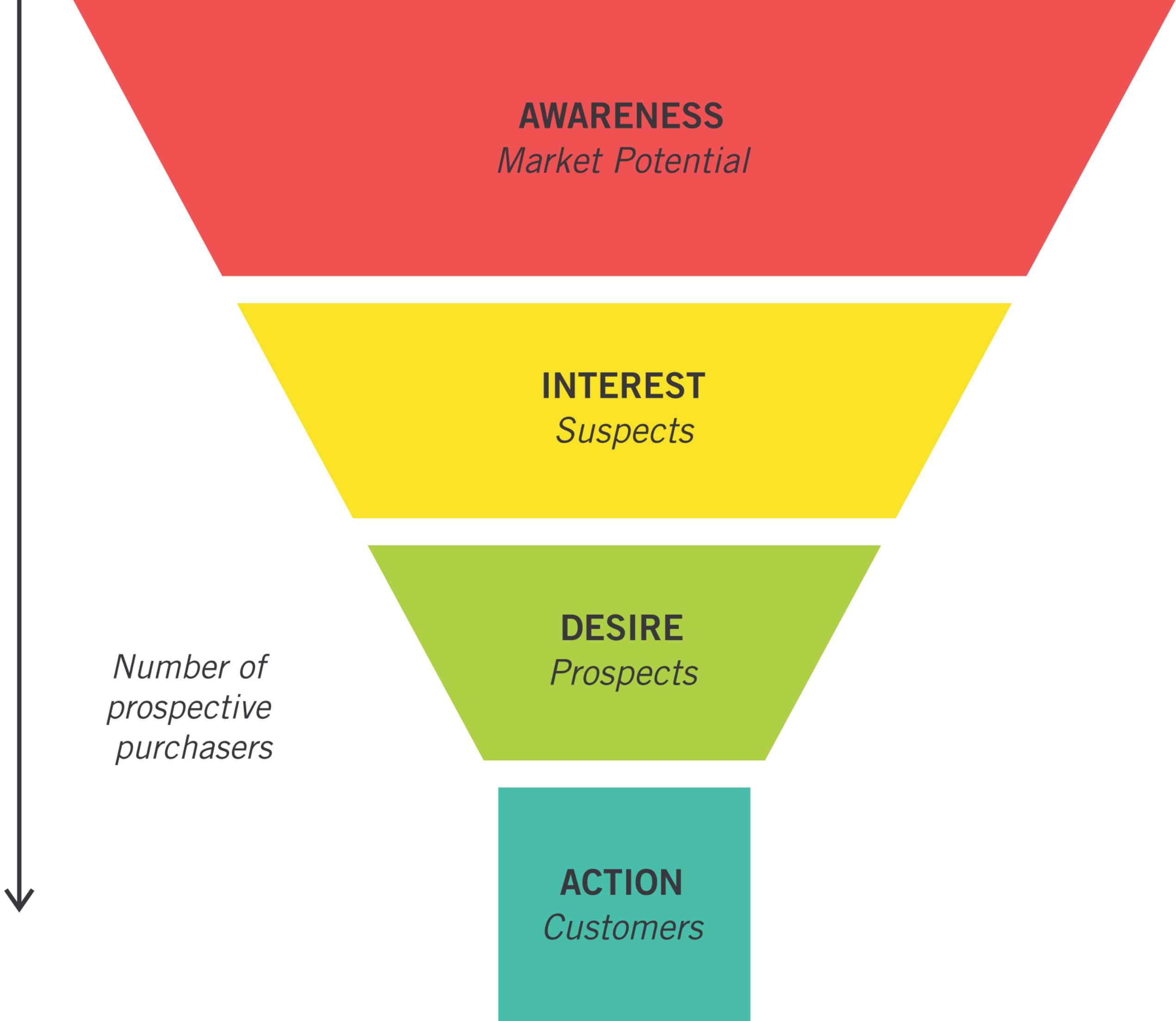




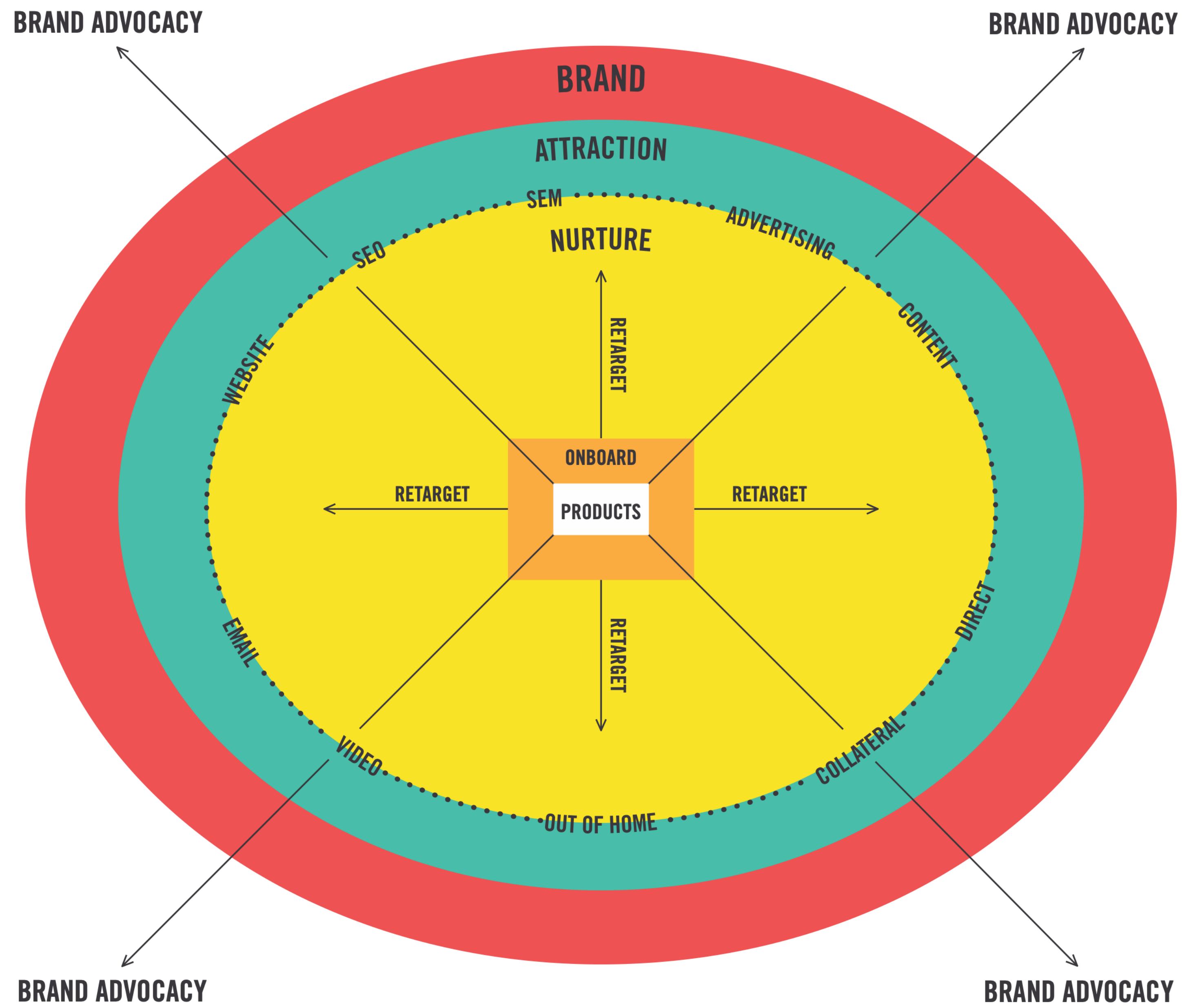


Leads who interact with both an ad and then email are “22% more likely to purchase” than the ones who only got an email but not the ad.

# THE PURCHASE FUNNEL







# How to Market Today

The average global advertising blocking rate in early 2018 was estimated at 27%. (Statista, 2018)

Podcasts now reach over 100 million Americans every month. (Edison Research, 2020)

80% of video marketers claim that video has directly increased sales. (Wyzowl, 2020)

LinkedIn is the second-most popular social media platform used by B2B marketers, ranking only behind Facebook. (Statista, 2019)

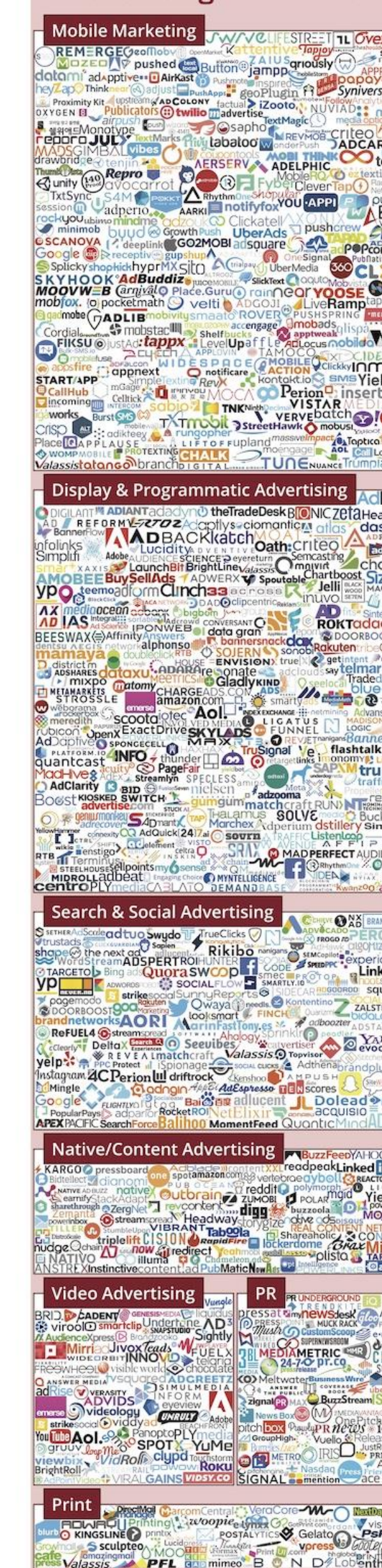
Instagram is the social channel with the second-highest ROI among marketers.

As of Q1 2020, Snapchat had 229 million daily active users globally, up from 190 million in Q1 2019.

Roughly 80% of marketers have reported an increase in email engagement over the past 12 months. (HubSpot, 2020)



## Advertising & Promotion



## Content & Experience



## Social & Relationships



## Commerce & Sales



## Data



## Management





2011



2012



2014



2015



2016



2017



2018



2019



~150

~350

~1,000

~2,000

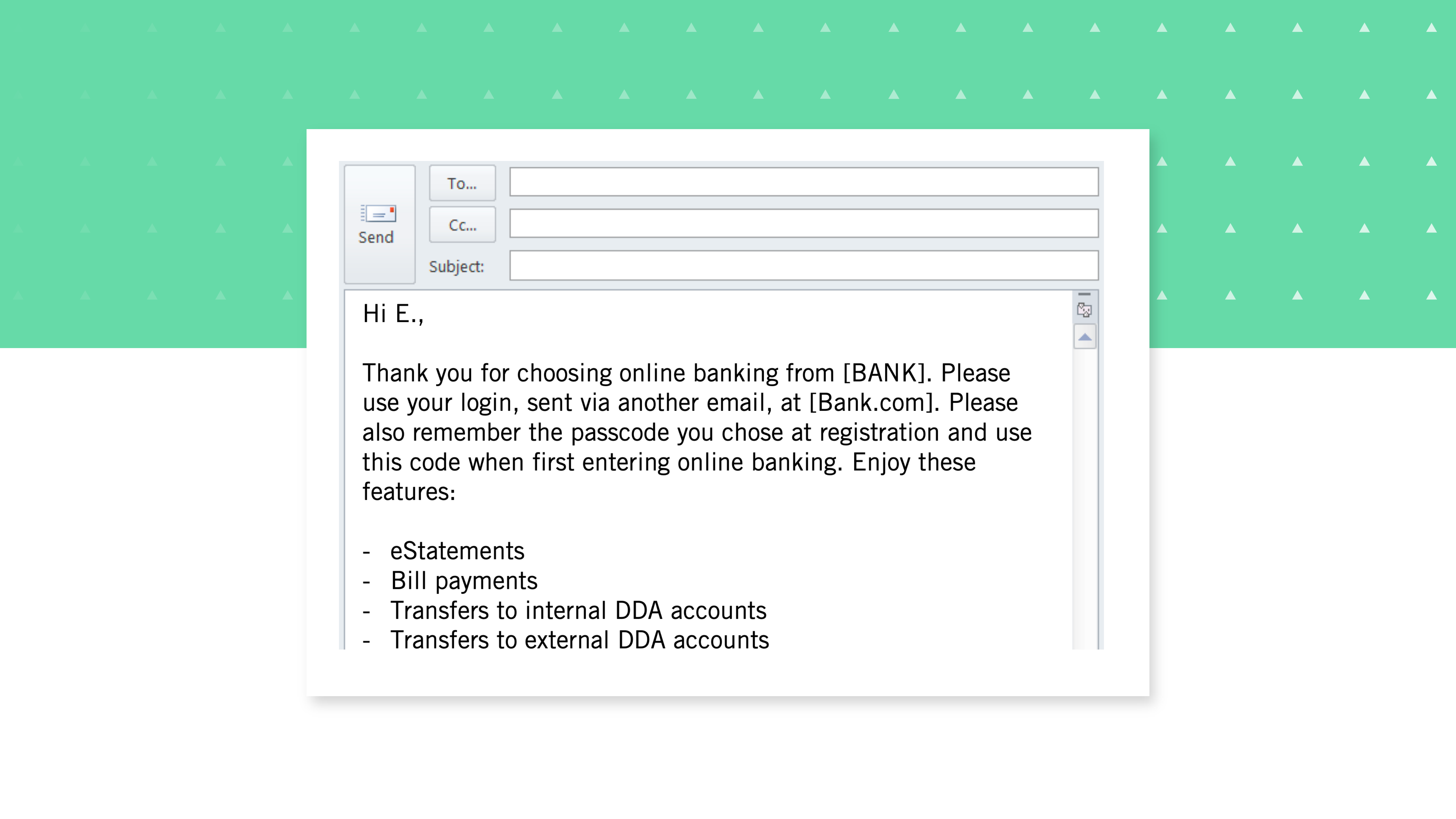
~3,500

~5,000

~6,800

**7,040**



The image shows a screenshot of an email client window. The background is a solid green color with a repeating pattern of small, light green triangles. The email client window is white with a light gray border. It features a 'Send' button with an envelope icon, and three input fields for 'To...', 'Cc...', and 'Subject:'. The main body of the email contains a greeting 'Hi E.,', a paragraph of text, and a bulleted list of features.

Send

To...

Cc...

Subject:

Hi E.,

Thank you for choosing online banking from [BANK]. Please use your login, sent via another email, at [Bank.com]. Please also remember the passcode you chose at registration and use this code when first entering online banking. Enjoy these features:

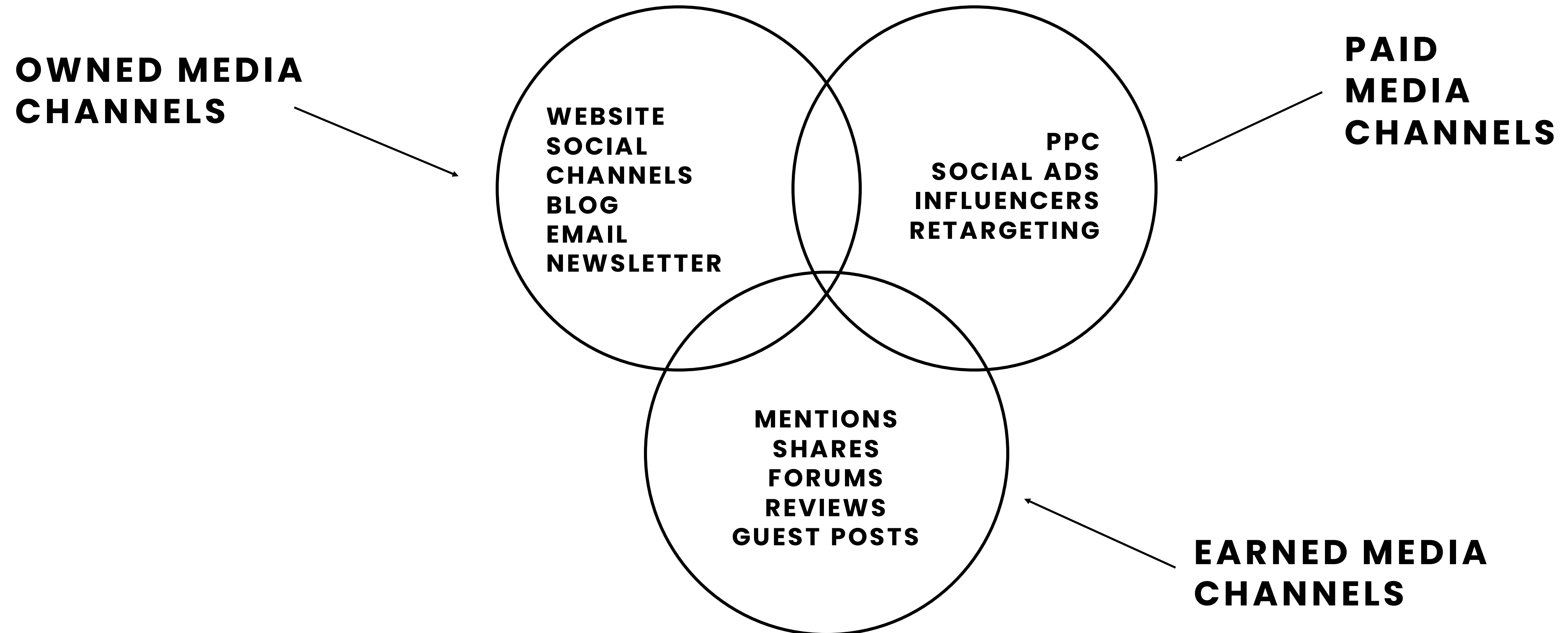
- eStatements
- Bill payments
- Transfers to internal DDA accounts
- Transfers to external DDA accounts

# Content





# Content Channels



# Types of Content

Landing Pages

Blogs

Videos

Infographics

Lists

Flyers

Magazines

eBooks





***“Oh boy, my bank has a blog!”***

**– No One**

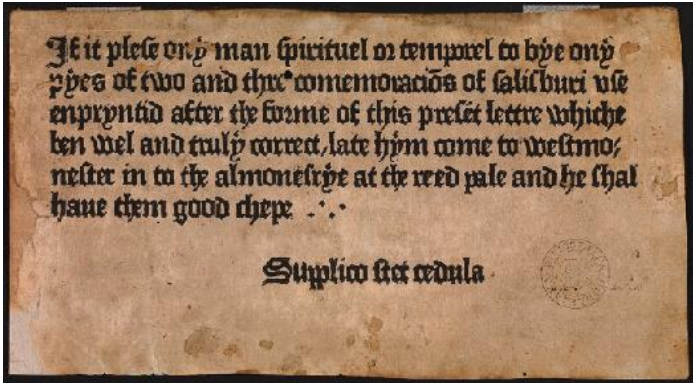
# A Brief History

~1476



## Caxton's Book Ad

First English retailer of books promotes his manual for priests.

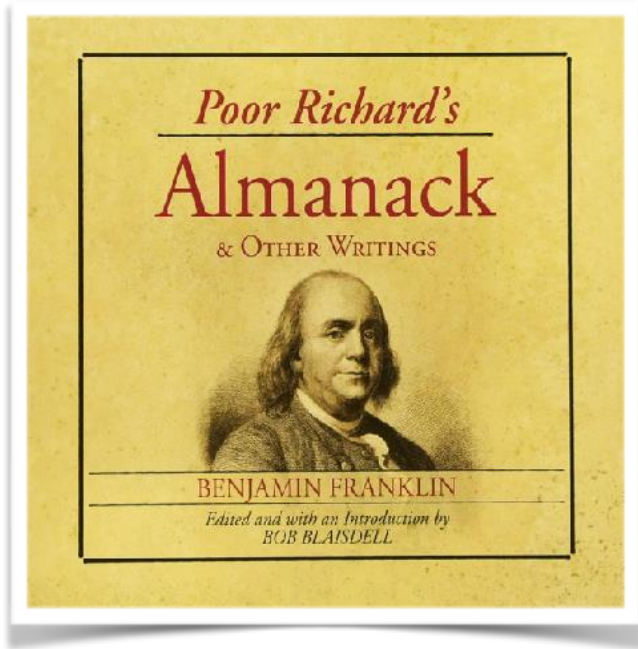


1732



## Poor Richard's Almanack

Used to promote Ben Franklin's printing business, offering a mix of weather, household hints, puzzles, and amusements.



1895



## The Furrow

John Deere's publication, providing farmers with tips on how to be more efficient.



1920s



## Jello-O's Recipes

Jell-O produced a cookbook and focused ads around how Jell-O can be used in various recipes.





# A Brief History

1920s – 30s

## Sears Thought Leaders

WLS (World's largest Store) radio, with content provided by the Sears-Roebuck Agricultural Foundation, went live in 1924, featuring musical and comedic artists, farm and civic programming, and more.



1930s – 1950s

## Oxydol's Ma Perkins

The serial drama, named a "soap opera" after its sponsor, ran from 1933 – 1960. Plot lines revolved around small town life of a family raising three children.



1950s – 1980s

## Advertising + Multi-Channel

Content took a backseat during the golden era of advertising, but new channels signaled the coming return of content.



1990s – present

## Rise of Content

Online, social, and mobile eras emerges and content steadily gains traction as the tactic *de jour*.



Source: <https://www.digitaltrends.com/cool-tech/old-dial-up-a-relic-of-the-past/>



PURPOSE & PLANNING

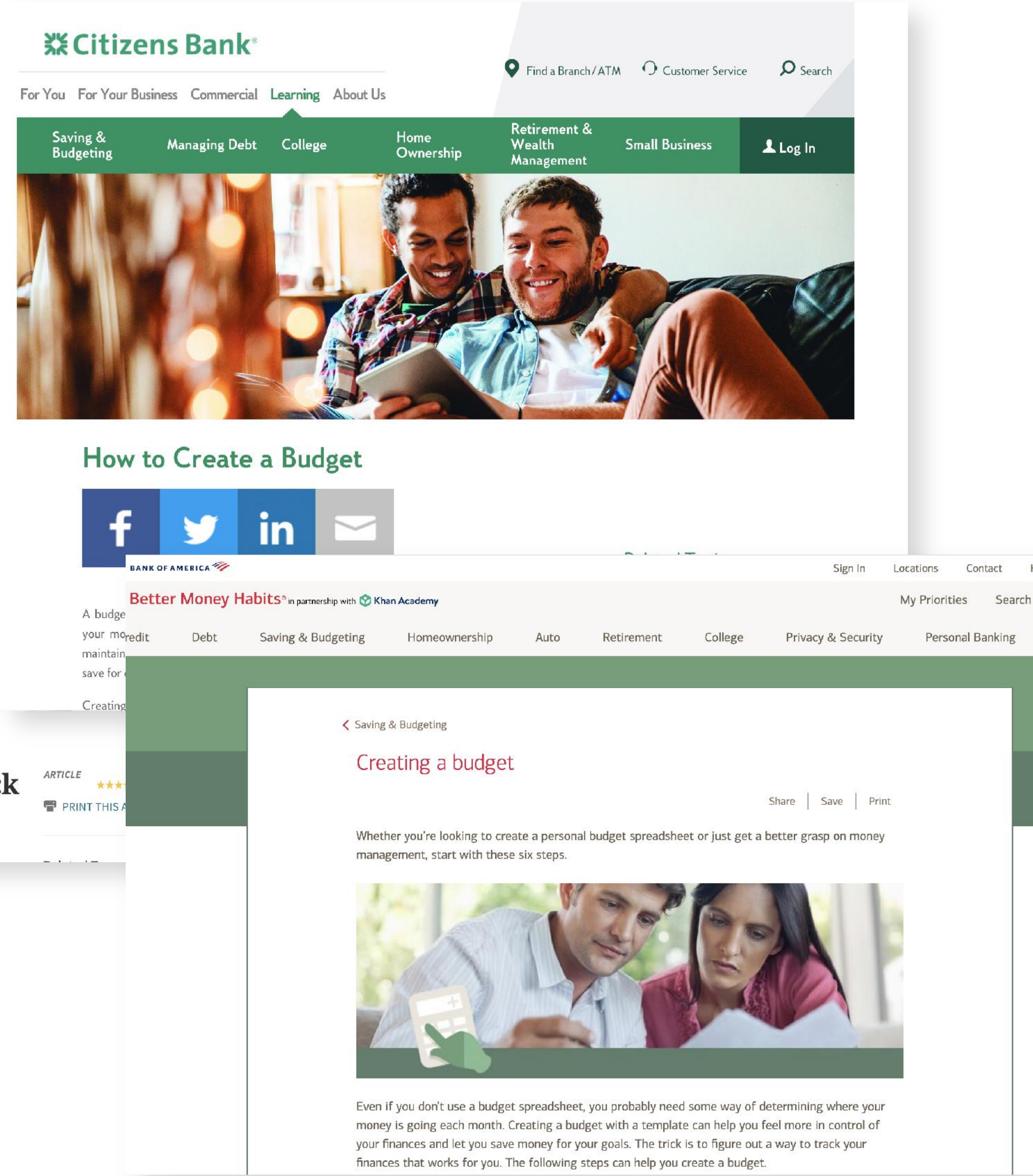
# Nothing is New...



## How to Create a Monthly Budget

**If you want to stop living paycheck to paycheck, you can start by setting limits on your spending.**

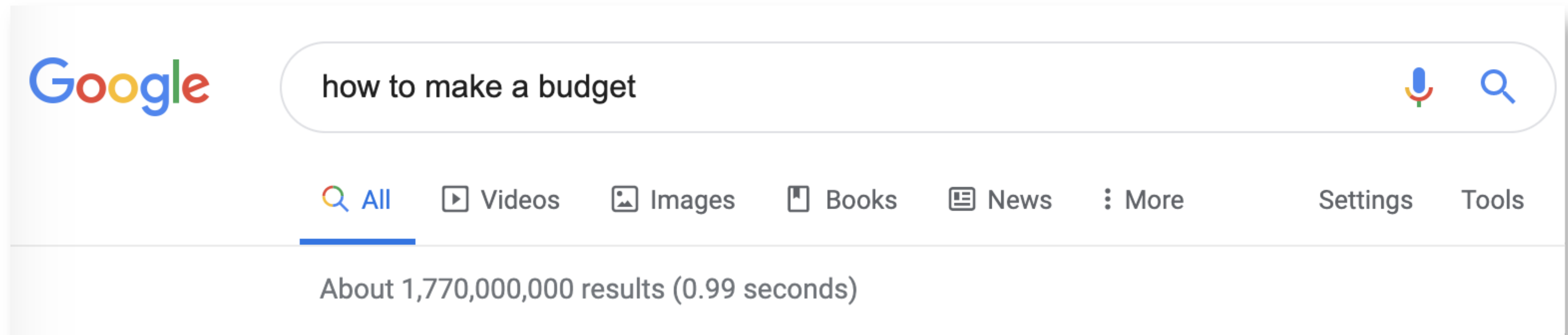
ARTICLE  
★★★★★  
PRINT THIS ARTICLE





PURPOSE & PLANNING

# ...And Not Everything Is Worth Curating.



# FAQs

Your FAQs are  
content.

Not just a place to  
pile...





Bank: We want a new brand for our website but we don't want to change anything.





# PRODUCT Exercise



# PRODUCT EXERCISE

Describe your product in less than 30 seconds.

Write out features and benefits of your product.

Write which audience your product best serves.

Connect your product to your brand.

Describes what makes your product different.

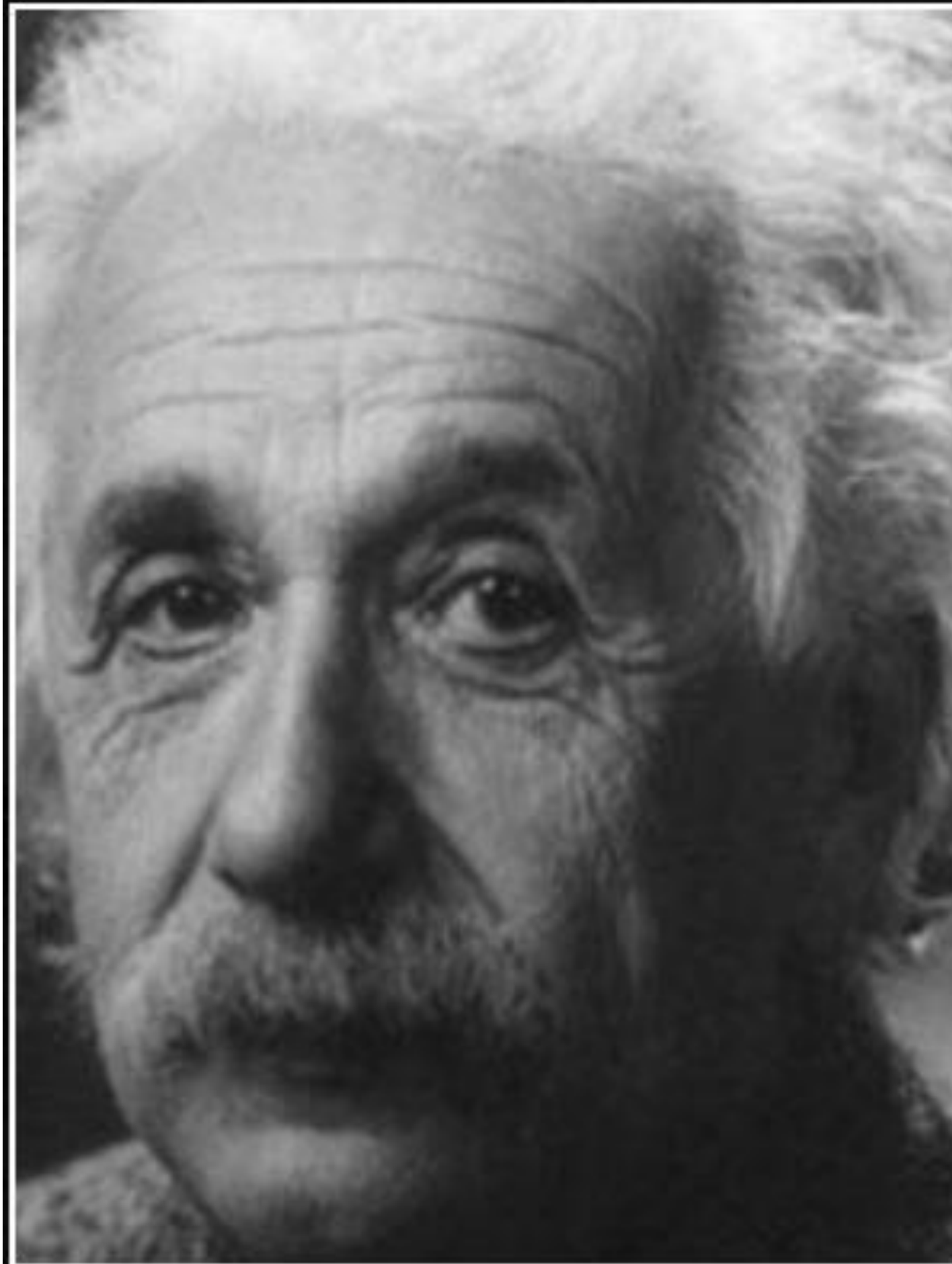
Provide 2-3 ideas for how you will market your product.

30 - 40 minutes. Create a single, shared document and choose your presenters!



create CX





If I had an hour to solve a problem  
I'd spend 55 minutes thinking about  
the problem and 5 minutes thinking  
about solutions.

— *Albert Einstein* —

AZ QUOTES

# Survey Says...

What is the **best**  
customer experience  
in your bank?

**50%** : Customer Service

**35%** : Branch Staff

**15%** : Product



# Survey Says...

What is the **worst** customer experience in your bank?

**30%** : Technology

**25%** : Ops / Process

**20%** : Lack of Speed

**20%** : Product Knowledge

**5%** : Other (Etiquette, Service)

# Survey Says...

What is your **best**  
product or service?

**30%** : Customer Service

**30%** : Loans

**13%** : Niche Accounts

**13%** : Technology (ITMs, Security)

**7%** : Other (Private Banking, HELOC, Rewards)



# Data + People = Great CX

- Core bank data
- Digital banking behavioral data
- MCIF data
- Survey / Voice Of The Customer
- Marketing analytics



- ▶ **Overstudied:**  
*how people transact*
- ▶ **Understudied:**  
*why people transact*



# Data

## Customer Profile

- How long they've been with the bank
- Where they opened an account
- Age, Geography
- Relationships

## Product Profile

- Product and Service Mix
- Account Balances
- Transactional Insights (Debits/ Credits/ Payments)
- Interactions (Branch visits, online banking, POS, ATM)

# Data

Branch\_57\_Checking\_Giveaway\_Jim\_  
Edited\_v2.2\_revised\_10.20.2015\_FINAL\_  
NEVERMIND\_ACTUAL\_FINAL\_Edited  
again\_on\_10.31\_with\_my\_comments\_  
COMPLIANCE REVIEWED copy\_USE THIS  
COPY\_DO NOT USE

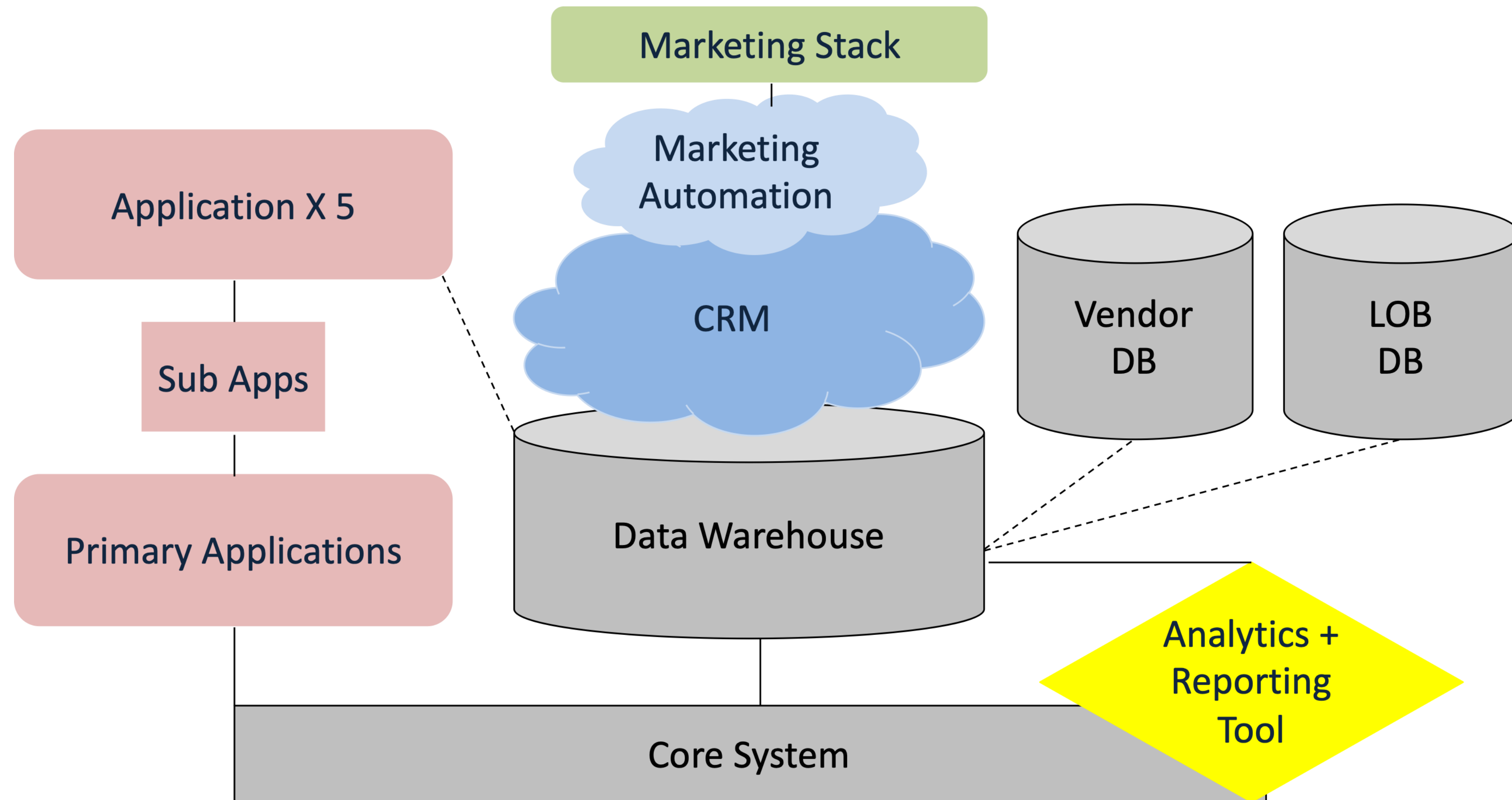


**Put some  
duct tape**

**on it and send it  
down the road!**

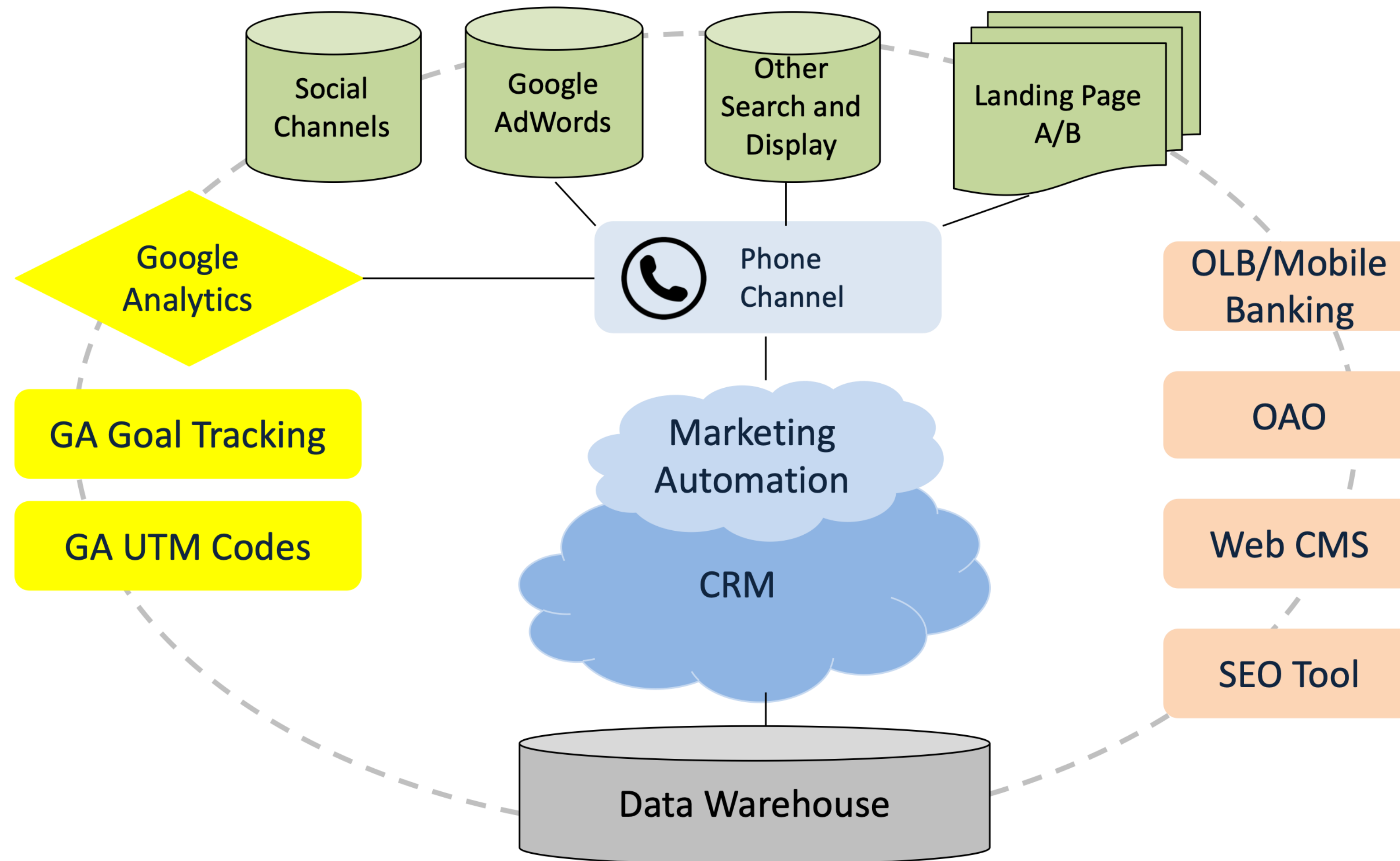


# Tech Stack





# Marketing Stack

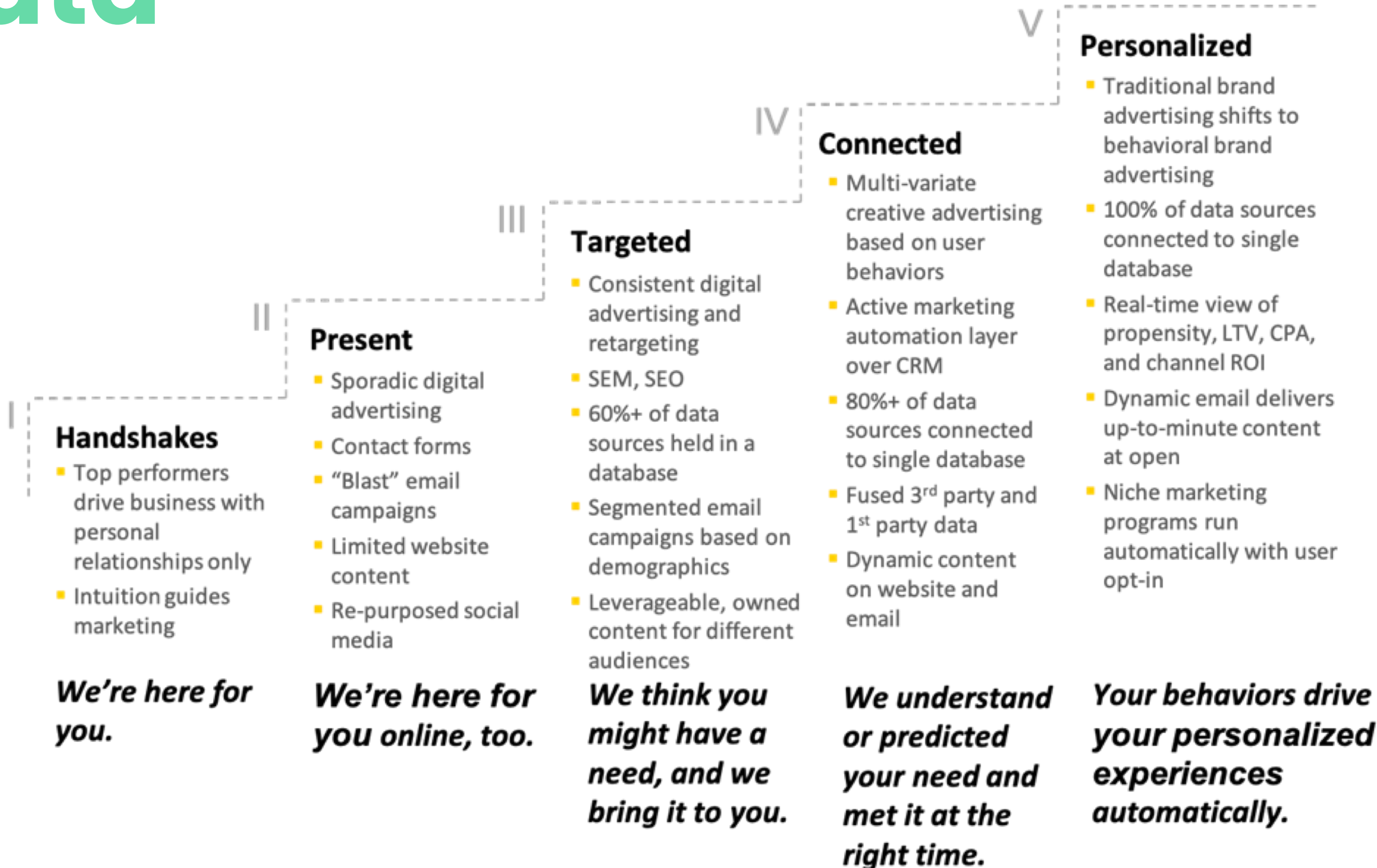


# Data

Main Areas	Examples	Where You Find It
Demographics	Age, Race, Ethnicity, Gender, Marital Status, Income, Education Level, Employment Status Gender	Core systems, CRM, email databases, data warehouse, wealth management systems, credit or debit card rewards systems
Relationship/Product	Relationship start date, account open date, length of relationship with a particular product, account balance, type of product/service, products per HH	Core system, CRM systems
Behavioral	Number of transactions by channel, mobile banking login in last 30 days, # of external transfers, HH income trajectory, click on an ad, length of time on a landing page, email content click	Google analytics, email solutions, marketing automation solutions, ad tracking tools



# Data



# Data

- Marketing is in a unique position to contribute valuable decision-making information that impact loan-to-deposit ratio and rate setting.
- Marketing decisions that affect rate must be made only through good financial data and collaboration, typically through the Asset and Liability Committee (ALCO) at the bank.
- Marketing must prepared for:
  - A rising rate environment
  - A declining rate environment
  - When the bank needs loan volume
  - When the bank needs deposit volume



# Customer Experience

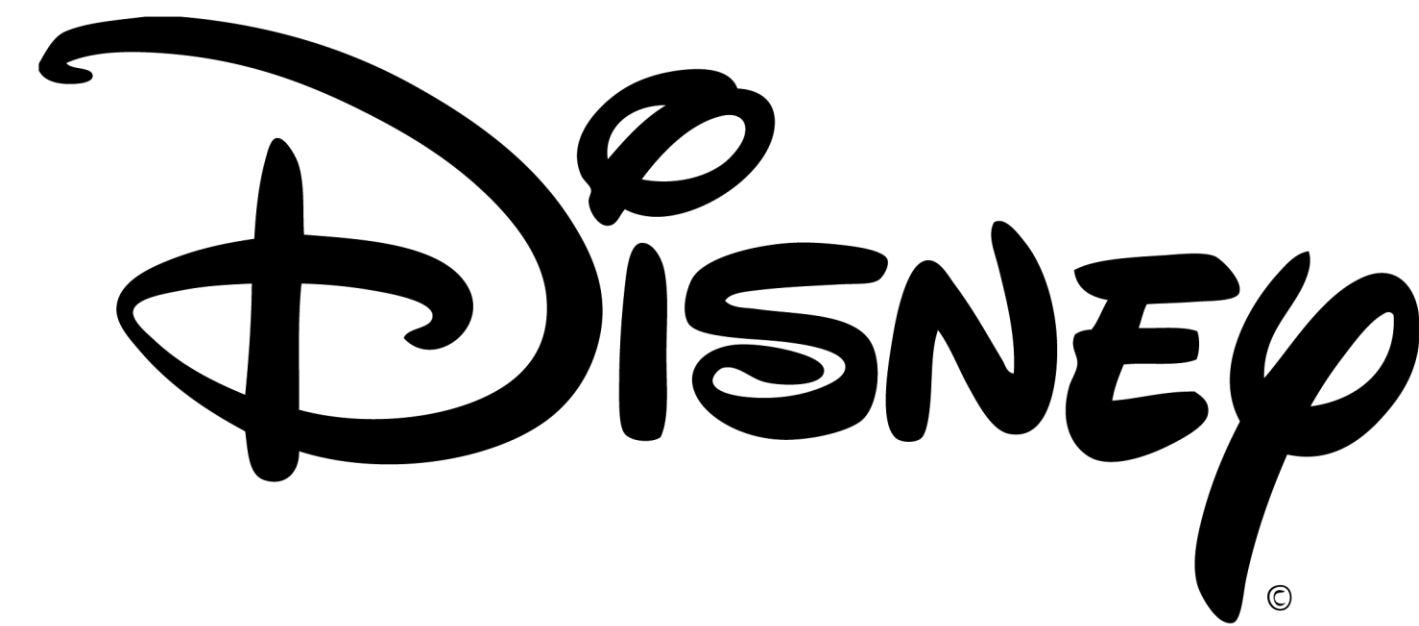
**Customer service** = one piece of the puzzle — focused on human interaction and directly supporting customers.

**Customer experience** = the sum of the entire customer journey with your business.

# The CX Leaders



THE RITZ-CARLTON





# The Zappos Model

Easy-to-find contact info : We want you to call us!

Unlimited call times: we'll sit here with you as long as you'd like.

No phone tree, no scripts: giving employees the outline and letting their personalities shine.

Authority : giving employees the means to make a difference.

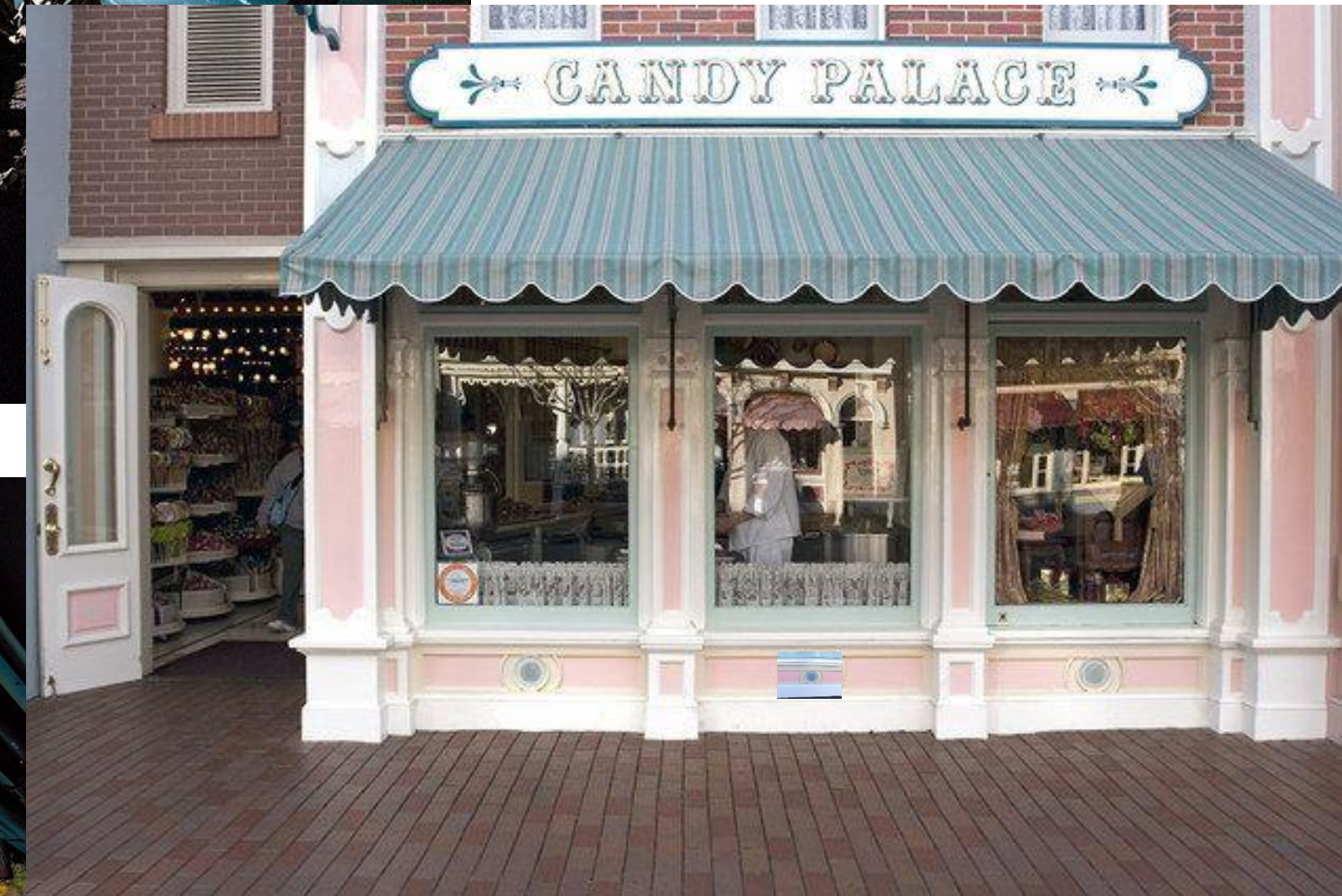


# Did You Smell That?

Dirty boats



Baked goods and popcorn on Main Street



Orange groves and ocean mist





# How Does Your Bank Smell?



# The Bank Experience

**4 out of 5 customers  
are not confident their  
banking provider  
understands them.**

- Webtrends Stratecast whitepaper





00/01/2015 07:51





09/21/2015 07:51



# The Bank Experience



Channels and Distribution

Training & Internal Communication

Content

CRM & Marketing Automation System

Customer & Business Intelligence

# The Bank Experience

Welcome Automation  
Retail Banking

Touchpoint 1



Welcome  
Email 1

Upload of  
New Account  
Data

Touchpoint 2



Welcome  
Email 2

Seven-Day  
Pause

Touchpoint 3



Welcome  
Email 3

Seven-Day  
Pause

Stage 2  
Begin Segmenting

Touchpoint 4



Welcome  
Email 4

Three-Month  
Pause



# The Bank Experience

78%

of all consumers say  
text is the fastest  
way to reach them.

90%

of all text messages  
are read within three  
minutes.

**FIRST NATIONAL:**  
Heading back to  
school? We put  
some savings tips  
for the semester on  
our blog.  
[tp7.us/college](http://tp7.us/college)



**FIRST NATIONAL**

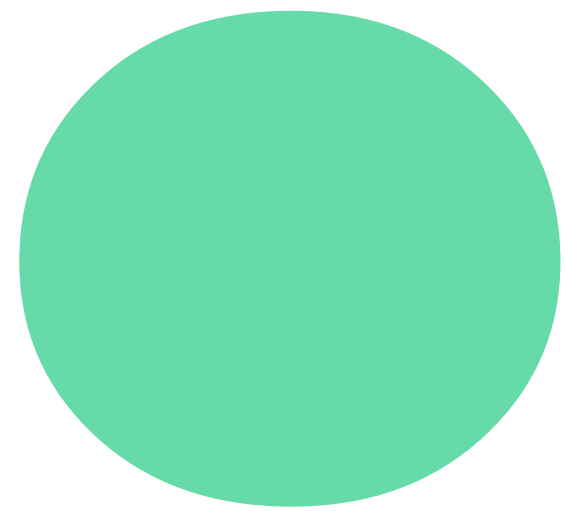
**Employees:**

**Mention this article  
to customers who  
have kids headed  
to college.**

**[tp7.us/college](https://tp7.us/college)**



How many banking relationships do you have?

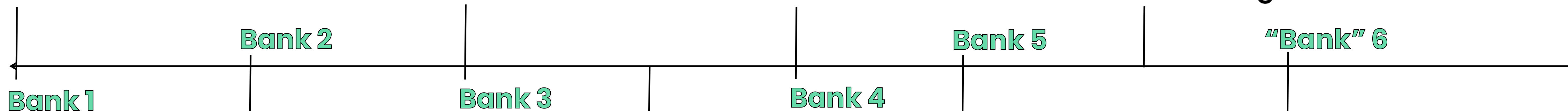


**Consider auto loans, mortgages, 401ks, investments, insurance, etc.**



## Age 14:

Got a student checking account at age 14 at Bank of America because...Dad



## Age 23:

Got a credit card because of a mailer.

## Age 25:

Got another credit card. And made a budget this time.

## Age 27:

I became a dad. Time for a new budget.

## Age 20:

Waiter at Outback Steakhouse. Open a savings at a local bank. No rules. Just right.

## Age 24:

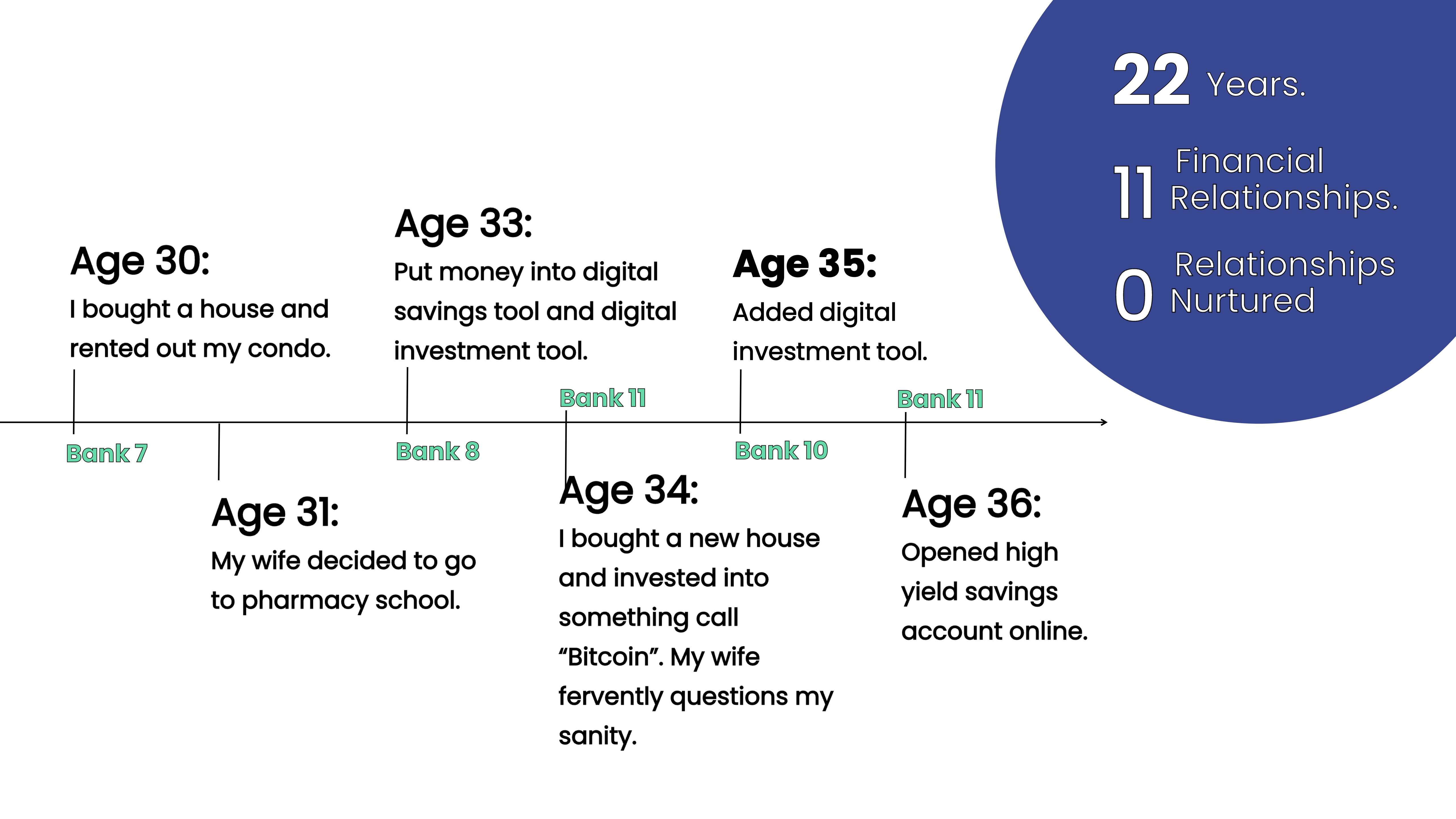
Should not have a credit card.

## Age 26:

Bought a condo and got married.

## Age 29:

Used "fintech" tool to aggregate my accounts



**Age 30:**

I bought a house and rented out my condo.

Bank 7

**Age 31:**

My wife decided to go to pharmacy school.

**Age 33:**

Put money into digital savings tool and digital investment tool.

Bank 8

Bank 11

**Age 34:**

I bought a new house and invested into something call "Bitcoin". My wife fervently questions my sanity.

**Age 35:**

Added digital investment tool.

Bank 10

Bank 11

**Age 36:**

Opened high yield savings account online.

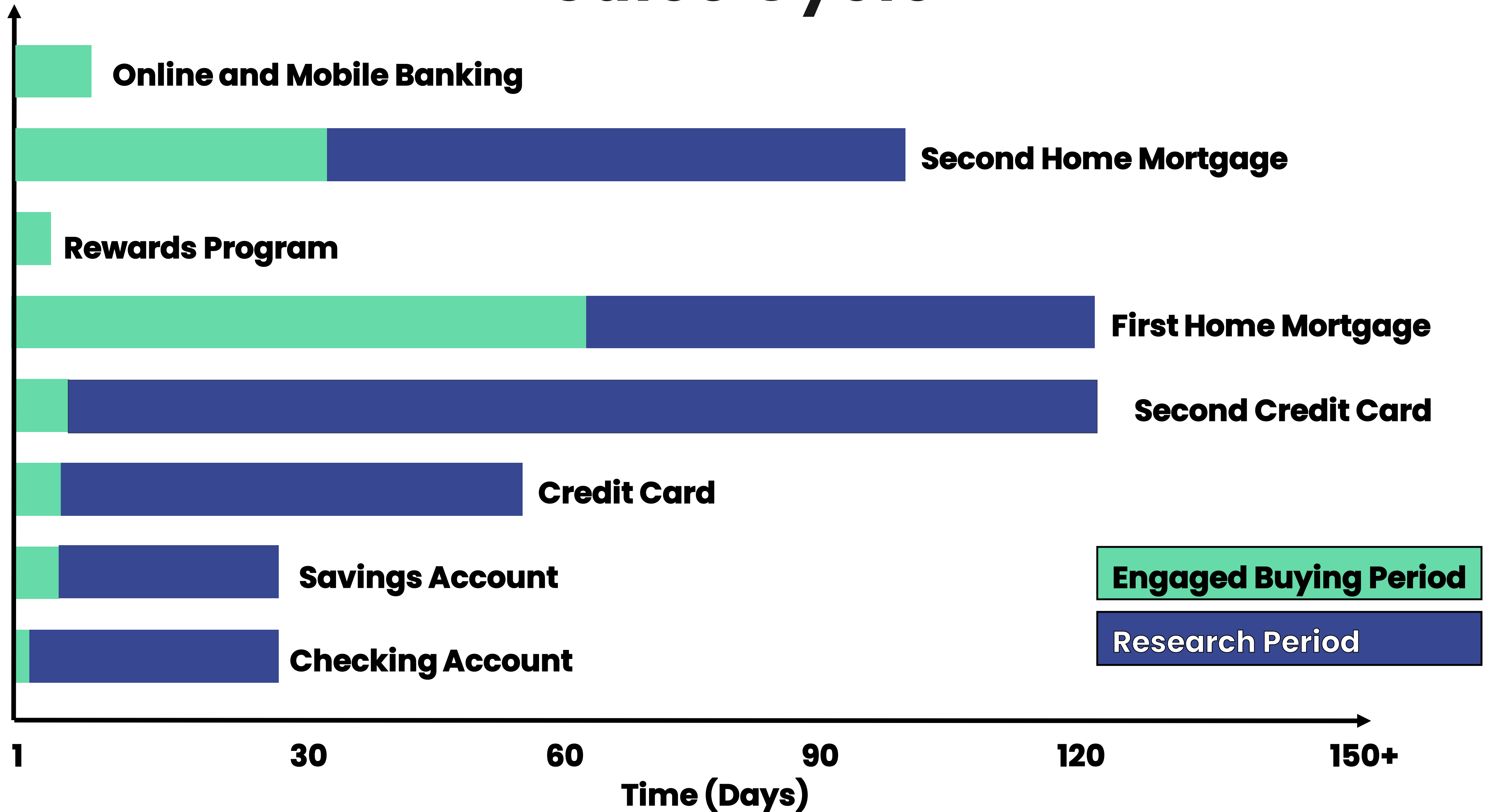
**22** Years.

**11** Financial Relationships.

**0** Relationships Nurtured



# Sales Cycle





# Meet Jessica

She's a 35-year-old HR Professional  
and she just landed a new job in a new city

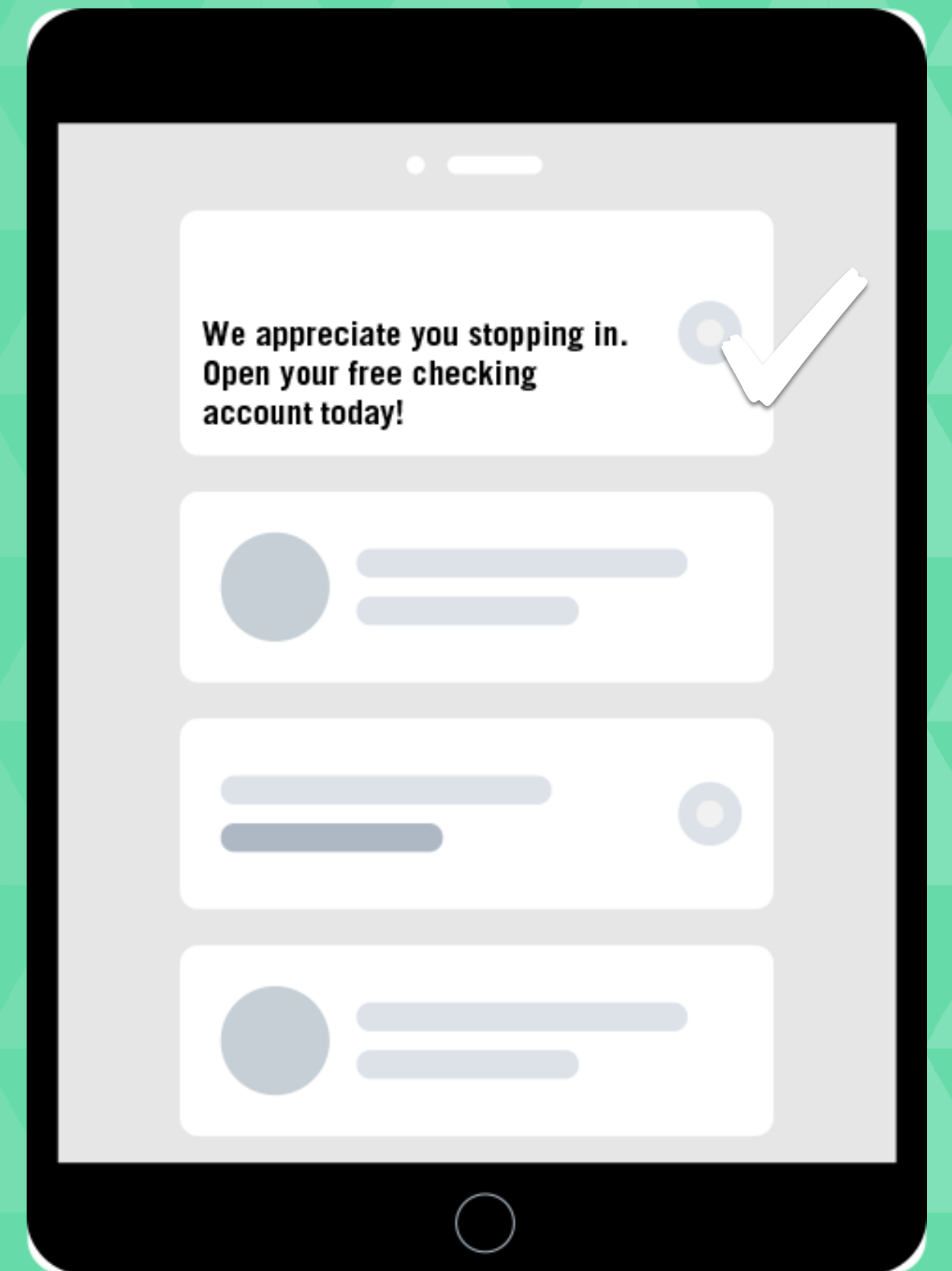




Thanks for stopping in!  
I'll just enter your  
information so when  
you're ready to discuss,  
we won't waste your  
time.



*Later that day....*





Oh, they offer  
account benefits for  
employers! I need to  
discuss this with my  
company.



## Customer Information

- ▶ 29 Years Old
- ▶ \$1,234 Monthly Average Balance
- ▶ Has Online Banking
- ▶ \$50–\$100 annual revenue customer?

## Customer Behavior

- ▶ Visits SBA lending page
- ▶ Sends \$810 payment to Lightstream Auto
- ▶ Has not logged into OLB in 120 days
- ▶ \$10,000 annual revenue client?



## Old Data

- ▶ Gender
- ▶ City
- ▶ Email
- ▶ Employer
- ▶ HH income
- ▶ Contact info

## New Data

- ▶ Twitter Handle
- ▶ Location “Buzz”
- ▶ Engaged Email
- ▶ Channel Scores
- ▶ Industry
- ▶ HH Income Trajectory
- ▶ Preferred contact window / method

# Excuses

- 1. I hate our Core.**
- 2. That's not my job.**
- 3. My compliance officer gives me night terrors.**
- 4. We don't have time.**
- 5. We don't have the resources.**
- 6. I have a sharp pain in my lower abdomen.**



# Just Remember This...

- Your bank brand is much more than its service and its people.
- Your products need to mean something to someone.
- Engage your bank so you can better engage your customer.
- Customer service is one piece of the puzzle. Pay attention to the pieces that make up the entire customer experience.
- You'll notice something before the person in charge of making the decision to change it will notice it. **Speak up!**
- The future is **people + technology**. Finding the right balance will be a winning formula.





# Get In Touch

- ▶ **Email** // [hunter@hifiagency.com](mailto:hunter@hifiagency.com)
- ▶ **LinkedIn** // [hunteryoung](#)
- ▶ **Twitter** // [ehunteryoung](#)
- ▶ **Agency** // [hifiagency.com](http://hifiagency.com)
- ▶ **Podcast** // [financialexperiencepodcast.com](http://financialexperiencepodcast.com)



digital banking + modern bank marketing

**BRAND, DIGITAL, DATA, EXPERIENCE**