

Social Banking: Leveraging Social Media to Enhance Customer Engagement



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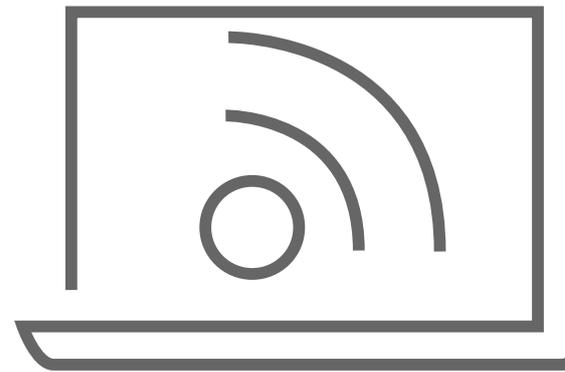
1. Introduction

As more and more people utilize social media, customers increasingly expect banks to offer services via these platforms.

While the banking industry has historically sought to maintain a customer-focused relationship, the needs and wants of today's customers are very different from those of even a decade ago. Change is afoot—customer expectations and their relationship with the bank have been changing rapidly over the past decade, since the onset of social media.

With the advent of social media platforms, such as Facebook and Twitter, the world is witnessing a significant uptick in the number of people using these platforms as part of their daily routine. As more and more people utilize social media, customers increasingly expect banks to offer services via these platforms. If banks are to continue to engage with their customers and deliver a twenty-first century banking experience, it has become necessary that they make efforts to leverage this rapidly-emerging channel.

This paper highlights the opportunities social media can offer banks and explores the multiple ways banks can leverage this medium to enhance customer engagement.



2. Growing Importance of Social Media in Banking

While there is no clear-cut definition of the term *social media*, for the purpose of this paper it will be defined as any online platform where a majority of the content—text, images, multimedia files—is generated by end users and interactive in nature. Based on this definition, social media can be broadly classified in four categories:

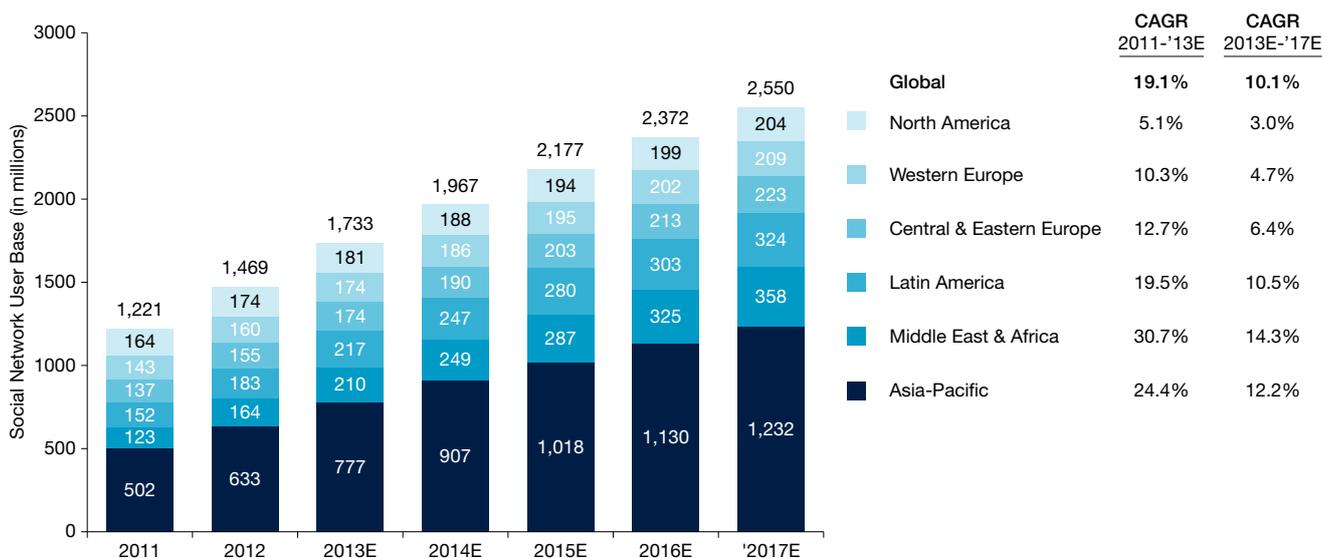
- Social networking sites, such as Facebook and Google+
- Micro-blogging sites, such as Twitter
- Professional networking sites, such as LinkedIn
- Content sharing sites, such as YouTube and Flickr

With the increasing popularity of social media platforms such as Facebook and Twitter and the proliferation of broadband internet, smart phones, and mobile applications, social media usage has increased dramatically. Today, people routinely use social media for everyday interactions and tasks. If banks are to continue to engage meaningfully with their customers they will need to develop innovative ways to leverage today's competitive advantage—social media.

2.1. Growth of Social Media

Worldwide, the social network user base is expected to increase from 1.47 billion in 2012 to 2.55 billion in 2017¹. Developing regions, such as Asia-Pacific, the Middle East & Africa, and Latin America are expected to lead the way. The Middle East & Africa region is anticipated to experience the highest compound annual growth rate (CAGR) of 14.3%, through 2017.

Exhibit 1: Social Network User Base (mn), by Region, 2011-17

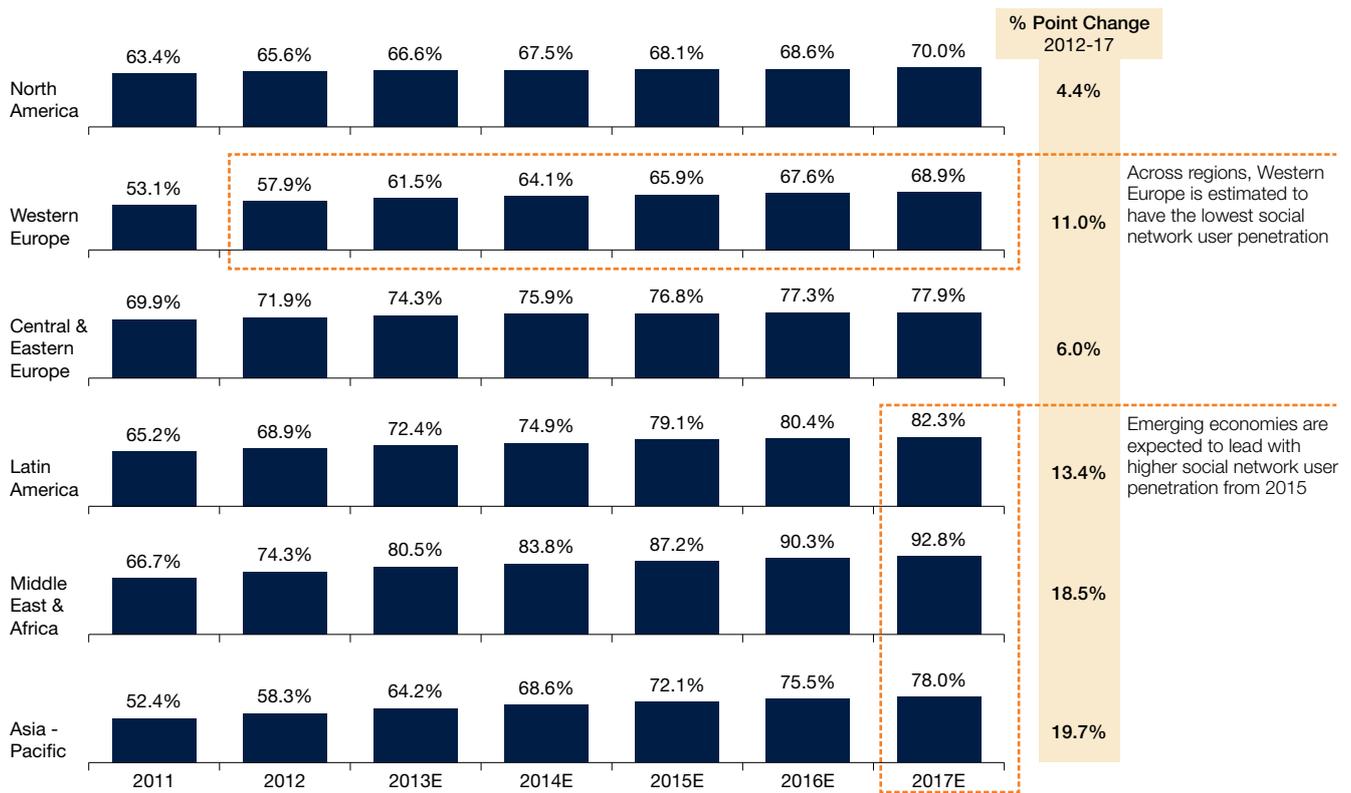


Source: Capgemini Analysis, 2014; "Social Networking Reaches Nearly One in Four around the World," *eMarketer*, June 2013

¹ "Social Networking Reaches Nearly One in Four around the World," *eMarketer*, June 2013

In line with the increase in the social network user base, penetration levels² are also expected to increase. During the period from 2012 to 2017, the Asia-Pacific region is expected to log the highest increase in social network user penetration, with 19.7%, followed by the Middle East & Africa, with 18.5%, and Latin America, 13.4%³.

Exhibit 2: Social Network User Penetration (%), by Region, 2011-2017
(% of internet users)



Source: Capgemini Analysis, 2014; "Social Networking Reaches Nearly One in Four around the World," eMarketer, June 2013

Beginning in 2014, emerging economies are expected to surpass the developed economies of North America and Western Europe in terms of social network user penetration. This increase can be attributed to the overall improvements in these regions' economies and infrastructure, such as availability of internet bandwidth and access to broadband networks. The differences in the growth in social network user penetration levels can also be attributed to demographics, as emerging economies anticipate a higher percentage of younger people in the near future compared to developed economies.

With the exception of North America and Europe, it is expected that by 2017⁴, nearly three of four internet users will be using social networking sites. This statistic offers a significant opportunity for banks to leverage social media, as they strive to meet customer banking needs.

² Penetration levels indicate social network user base as a percentage of internet users

³ "Social Networking Reaches Nearly One in Four around the World," eMarketer, June 2013

⁴ Ibid

2.2. Importance of Social Media for Banks

With the advent of internet and mobile channels, banks have been making efforts to streamline silo-based channels to deliver a consistent multi-channel experience. However, due to the presence of legacy systems and the traditional approach of working in silos, these efforts to update have been somewhat thwarted.

As banks attempt to integrate the new channels, there has also been a gradual shift in informational and transactional touchpoints between banks and their customers. For example, if a customer transfers funds using the internet, he is not interacting with banking staff. This becomes a lost opportunity for the bank to learn more about that customer through conversational interaction, build customer rapport, and understand the reason behind that transaction.

This gradual shift in informational and transactional touchpoints, coupled with increasing social media usage, is making the process of channel integration and customer insight generation more complex. On one hand, it seems as though electronic transactions may decrease the opportunity for banks to generate a 360-degree view of their customers by obtaining data from personal interaction during transactions in the traditional way. A closer look at what electronic transactions can yield, however, presents a more positive image of the vast opportunities social media offers banks. Because social media yields such a wealth of customer data—including behavioral data—banks can harness this data to better understand customer needs and wants, thus fine-tuning and enhancing products and services. While this is a significant step forward for banks, they must be diligent in remaining compliant with data privacy regulations regarding social media; for example, obtaining prior customer consent to use information mined from social media platforms.

The following section illustrates opportunities banks can reap from social media and provides examples of how these opportunities might play out to enhance the overall customer experience.

Customer Awareness/Marketing

Using social media, banks can run targeted marketing campaigns while reducing their overall marketing costs. Due to the larger reach of social media compared to traditional channels, customer awareness of new features and products can be increased considerably.

Scenario:

A customer regularly visits a local restaurant. His bank can use this information to offer dining- or meal-related deals such as discounts or rebates, cash back offers, and loyalty points.

Customer Insights

Banks can capitalize on their ability to derive customer insights by leveraging customer data on social media, while complying with data privacy regulations. Also, banks can enhance their ability to derive a holistic view of their customers by interlinking and leveraging both internal and external data (i.e., the core banking system and social media and other platforms).

Scenario:

A customer uses social media to inform friends and family about the recent birth of her child. Her bank can use this information as a pointer toward possible changes in her life-stage needs, and suggest suitable products.

Product/Process Development

As more and more customers rely on social media, banks can leverage it to gather customer feedback about banking products and services. Social media engagement also allows for crowd-sourcing of ideas, which can lead to customer-segmented tailoring of products and services that cater to customers' varying needs.

Scenario:

A customer posts on social media about the cumbersome nature of the bank's Contact Center system. The bank sees that many customers are making the same comment and uses this input to streamline the interactive voice response (IVR) process to enhance customer experience.

Lead Generation and Sales

Based on customer behavior on social media, such as posts and likes, banks can use analytics to generate leads from this data, which can be used to perform next best analysis and develop next best actions.

Scenario:

A customer posts information about an upcoming trip abroad. His bank can use this information to offer foreign-exchange-related products, travel insurance, and cash cards. This targeted approach can help banks increase the sales closure ratio.

Customer Service

Because social media allows real-time interaction, it enhances a bank's ability to respond to customers in a timely, intuitive, and personalized manner—thus enhancing the overall customer experience.

Scenario:

A customer has trouble using her credit card and complains about it on Twitter. Her bank can respond proactively by reaching out and resolving the issue, effectively turning a negative into a positive.

Brand Development

Because social media is broad-reaching and region-neutral, banks can leverage this platform to expand the reach of their branding efforts. They can also utilize social media to set up a feedback loop between the marketing department and customer responses, and even tweak campaigns to become more interactive and responsive, helping to keep the bank on that customer's radar.

Scenario:

A customer who uses Facebook to like a bank's campaign message or re-tweets a bank message on Twitter helps promote the bank's brand.

Reputation Management

Because social media is inherently open and dynamic in nature, this medium can threaten a bank's reputation, if there is enough negative chatter on social platforms. By proactively leveraging social media, and hiring and training social-media-savvy staff, banks can address negativity in a timely manner to a larger audience. On the other hand, banks can use positive messaging, such as highlighting bank-related social and community activities, to enhance their image.

Scenario:

Through social analytics, a bank notices a trend of negative sentiment about its products, services, or activities. The bank can proactively take corrective measures by engaging with customers to mitigate potential reputation damage.

Customer Advocacy and Loyalty

Social media offers a platform to increase customer loyalty by engaging with customers via interactive campaigns, positive messaging, and simply being responsive to customer pain points. This can also help increase positive word-of-mouth communications leading to increased customer advocacy.

Scenario:

A customer who finds his queries are addressed regularly in a timely manner will increase his affinity towards the bank brand leading to greater customer loyalty. The customer could become a brand advocate for the bank on social networks.

Internal Collaboration

Social media affords banks a relatively narrow window of response time to address customer queries and concerns. As banks holistically embrace social media, they will need to strengthen internal collaboration to facilitate seamless information flow. In this context, leveraging social media offers banks an opportunity to dispense with traditional silos that can impede internal collaboration. Internal organizational crowd sourcing is an important social media tool that can help drive innovation and develop rapid solutions to ad hoc situations.

Scenario:

A customer posts a concern about the misuse of her credit card. The bank can take immediate action across multiple departments: customer service, credit cards, and legal, working in unison to quickly address the problem.

While social media—as well as marketing and operational efficiencies—offer considerable opportunities for banks to enhance their overall customer experience, its open and unmoderated nature also presents significant risks, including data security, privacy, reputation, and legal risks, for starters.

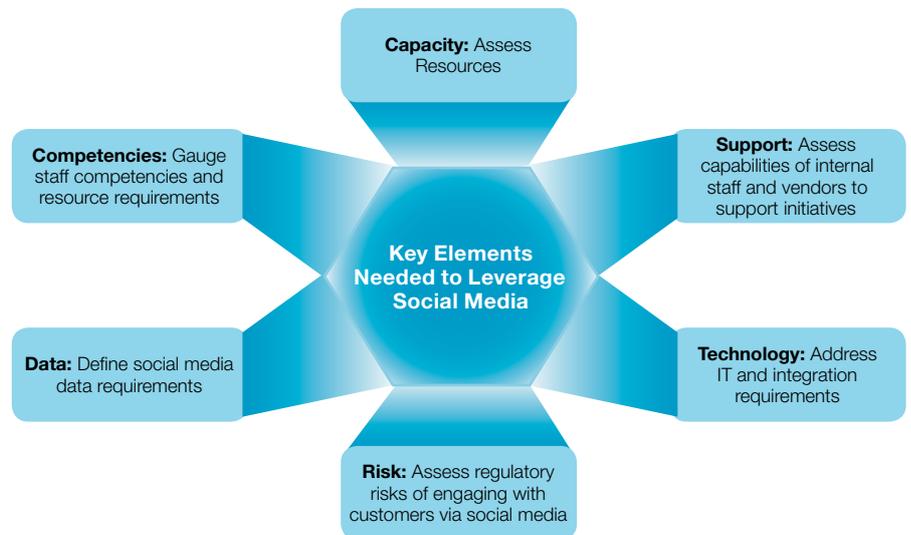
To that end, banks need to develop an optimal social media strategy by taking a measured approach toward mining, governing, and mitigating risk emanating from using social media data. Additionally, in order to derive and sustain benefits from social media initiatives, banks need to obtain a strong buy-in from all internal stakeholders and embed social media as part of their organization's culture.

3. Leveraging Social Media

3.1. Basic Elements

As analyzed in the previous section, social media offers considerable opportunities to enhance the overall customer experience. However, before making a foray into social media, banks need to understand the basic elements to leverage it effectively.

Exhibit 3: Basic Elements Needed to Leverage Social Media



Source: Capgemini Analysis, 2014; "Bankers, It's Time for a Strategic Social Media Tune-up," sundoginteractive.com, March 2013

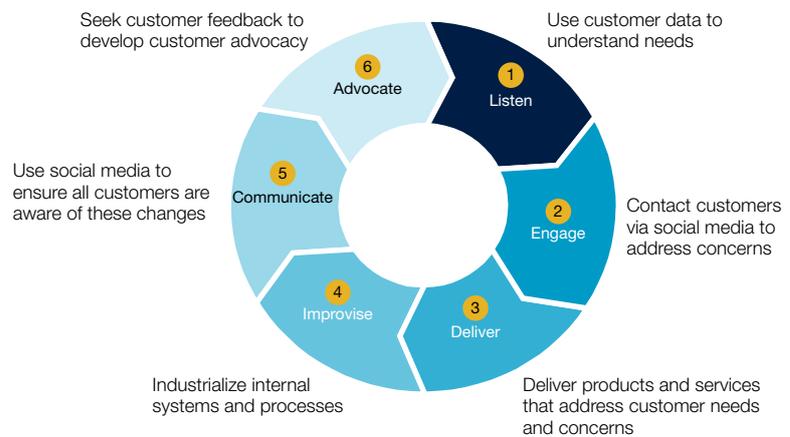
As banks begin to leverage social media, a capability assessment is paramount and should include assessing:

- **Capacity:** Banks need to make a clear assessment of staff and other resources required to perform and monitor their social media activities. This will help define a clear allocation of resources needed to run initiatives smoothly.
- **Technology:** An assessment of technological requirements needs to be undertaken. This will help complete the bank's initiatives and integrate existing systems and data with the new systems to ensure seamless operation.
- **Support:** As usage of social media by financial institutions is at a nascent stage, and some banks may lack the know-how to successfully carry out initiatives, banks need to assess external expertise that needs to be brought on board to successfully execute and expand its initiatives.
- **Risk:** Given the open and unregulated nature of social media and the sensitive nature of customer information, a detailed risk assessment of social media banking initiatives should ensue. This would help build robust monitoring and control mechanisms.
- **Data:** Given the extensive and sensitive nature of data at their disposal (i.e., personal information from internal systems and social media platforms), banks need to clearly define requirements to effectively leverage that data and derive insights that will help improve products, services, and delivery.
- **Competencies:** Given the relative novelty of social media for financial institutions, banks need to assess the current skill levels of their staff and institute training requirements to help them understand and work with this new medium.

3.2. Roadmap

Banks need to develop a clear roadmap to put a social media vision on the correct path and enhance the overall customer experience. Capgemini recommends banks pursue the following six-step process, keeping in mind that modification may be necessary from one bank to another.

Exhibit 4: Leveraging Social Media to Enhance Customer Experience



Source: Capgemini Analysis, 2014

Strategy 1: Listen

The first, and among the most critical elements of successfully leveraging social media, is to clearly understand customer needs and concerns by analyzing customer data from social media platforms. To illustrate the six strategies, we will use a fictional customer John.

Scenario:

John has posted on social media that he is planning to vacation abroad. His bank uses this information to understand John's travel needs and offer relevant products and services.

Strategy 2: Engage

Following customers on social media enables the bank to uncover their needs and concerns. In an effort to help address customer needs and concerns, banks can utilize social media to further engage after learning of their concerns.

Scenario:

Once the bank establishes John as a lead, it can engage with him to understand the details of his trip abroad; for example, his preference for traveler's checks, prepaid cards, or other foreign exchange-related products and services.

Strategy 3: Deliver

Based on the requirements and input from the customer, banks need to deliver products and services to meet customer expectations. Also, this stage allows an opportunity for banks to exceed customer expectations by providing value-added services or increasing the up-sell/cross-sell potential.

Scenario:

John is interested in using traveler's checks during his trip abroad so the bank will provide them. Additionally, the bank can enhance this interaction by providing helpful information for John's trip such as branch and ATM locations, reliable merchants that redeem traveler's checks, or foreign-exchange information.

Strategy 4: Improve

Internal to the bank, this process of industrialization addresses future needs and concerns of the customer, thus improving the ability of existing systems to predict customer needs.

Scenario:

Based on the bank's experience with John, the existing systems, algorithms, and business rules can be improvised to adapt to similar situations to address future needs of other customers by developing next best analysis.

Strategy 5: Communicate

After delivery of a product or service to the customer, and the industrialization of internal systems and processes, the bank must communicate to a broader audience that these modifications have been made within the bank's system. This can further enhance its brand perception and reputation.

Scenario:

When the bank adds a list of branches, offices, and ATMs to the website along with driving directions, that information can be communicated to all customers.

Social media can help banks improve customer insight, increase customer engagement, enhance customer experience, and reinforce brand equity, by transforming customers into brand advocates.

Strategy 6: Advocate

Word of mouth is among the strongest marketing tools at the disposal of any company in improving overall brand perception and image. In an effort to transform the customer into a brand advocate for the bank, the bank must gather customer feedback regarding any given experience.

Scenario:

When John returns from his trip, the bank can reach out to obtain his feedback on the overall banking experience. This proactive communication, coupled with a positive feedback, can be a strong collective catalyst in transforming John from a customer to a brand advocate.

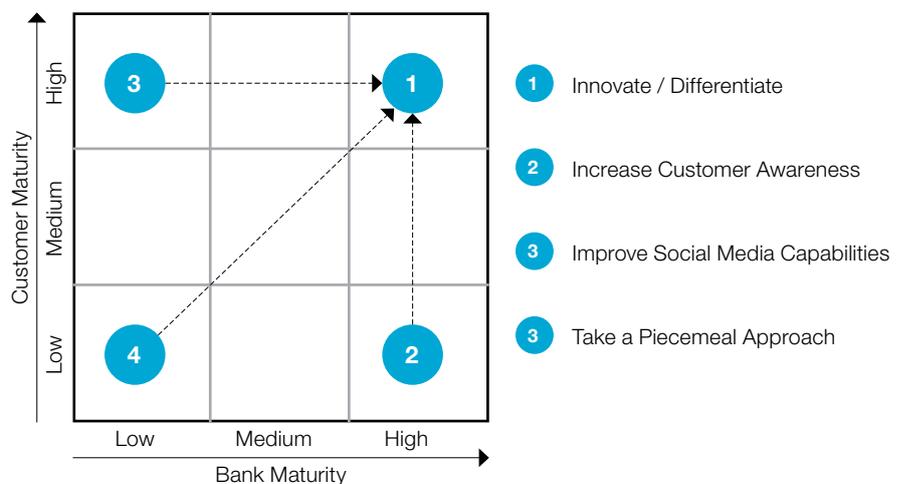
Clearly defining and following a roadmap for leveraging social media can offer significant benefits. It can help banks improve customer insights, increase customer engagement, enhance customer experience along the journey, and reinforce overall brand equity by transforming customers into brand advocates.

While this roadmap affords banks an opportunity to leverage social media to enhance the overall customer experience, banks also need to maintain a human face-to-face element with customers to reinforce social media's benefits.

3.3. Impact of Bank and Customer Maturity on Social Media Strategies

For the purposes of this paper, bank and customer maturity is defined as the awareness (both benefits and concerns) and usage of social media platforms by banks and their customers. As the key elements to effectively leverage social media, as well as develop a roadmap, are essential for any social media initiative, it is paramount that banks institutionalize them into their culture to achieve optimal results.

Exhibit 5: Bank and Customer Maturity Impact on Social Media Strategy⁵



Source: Capgemini Analysis, 2014

⁵ Customer maturity refers to the customer's understanding and awareness of social media. Bank maturity refers to a bank's capabilities (competencies and capacity) and its technological sophistication

Given the differences in the social media maturity of banks and customers across regions, countries, or geographies and demographics, there is a need for banks to fine-tune their overall social media strategies to align with the bank/customer maturity level.

In order to get banks and customers to the same page with regard to maturity levels, banks can utilize four strategic trajectories to achieve desired results as they leverage social media strategies:

Innovate/Differentiate

If the maturity level of both the bank and the customer is high, the bank needs to focus on innovation to develop new offerings in an effort to differentiate themselves and gain a competitive advantage. Continued innovation will help the bank address the growing expectations of the more mature customer.

Increase Customer Awareness

Leveraging social media offers significant benefits for banks and their customers. If bank maturity is high and customer maturity is low, banks should increase customer awareness by highlighting social media's advantages—a win-win situation.

Improve Social Media Capabilities

In cases where the maturity of the customer is higher, the bank needs to focus on improving its own social media awareness, understanding, and consequently, its offerings, if it is to remain on par with higher expectations of mature customers. This situation is critical for a bank in a highly competitive market. Not meeting higher customer expectations can quickly lead to a decrease in customer stickiness toward the bank, which may manifest in lower customer retention rates.

Take a Piecemeal Approach

If the social media maturity level of both the bank and the customer is low, banks need to gradually scale up their social media capabilities and simultaneously increase customer awareness, by following a piecemeal approach to their social media initiatives. A piecemeal approach allows banks to balance their efforts in building social media capabilities with increasing customer awareness, thus ensuring a smooth transition toward developing a market leadership position—from position 4 to position 1 as shown in the previous exhibit.

4. Looking Ahead

As more and more people engage on social media, there is a strong need for banks to embrace this rapidly emerging channel. It is a necessary part of their overall digital strategy as they augment efforts to increase customer engagement.

With that being said, the process of leveraging social media is at a nascent stage in the banking industry. Because social media can significantly impact a bank's reputation and brand, there is a need to implement proper systems and processes for real-time monitoring of activities on social media, while ensuring compliance with company policies, regulations, legislation, and general norms of ethical conduct.

4.1. Rules of Thumb

In view of the above, four rules of thumb—content, clarity, consistency, and compliance—will help banks successfully leverage social media.

Exhibit 6: Rules of Thumb for Leveraging Social Media



Source: Capgemini Analysis, 2014

Content

Social media is dynamic by nature. Banks need to ensure that the information they dispense on social media is routine. In other words, banks must maintain an active presence. It should also be timely without inordinate delays in responding to issues arising on social media. It should be relevant to products and services that customers and potential customers might use.

Clarity

Communication should be clear, unambiguous, and help foster the bank's brand and image. Banks should be clear about the objectives of their communication or social media initiatives to generate the desired results.

Consistency

As banks operate multiple channels, leveraging social media would involve multiple engagements with customers across multiple platforms. Banks need to maintain consistency in their messaging across channels, social media platforms, and customers. This will help communicate their message clearly, effectively, and unambiguously.

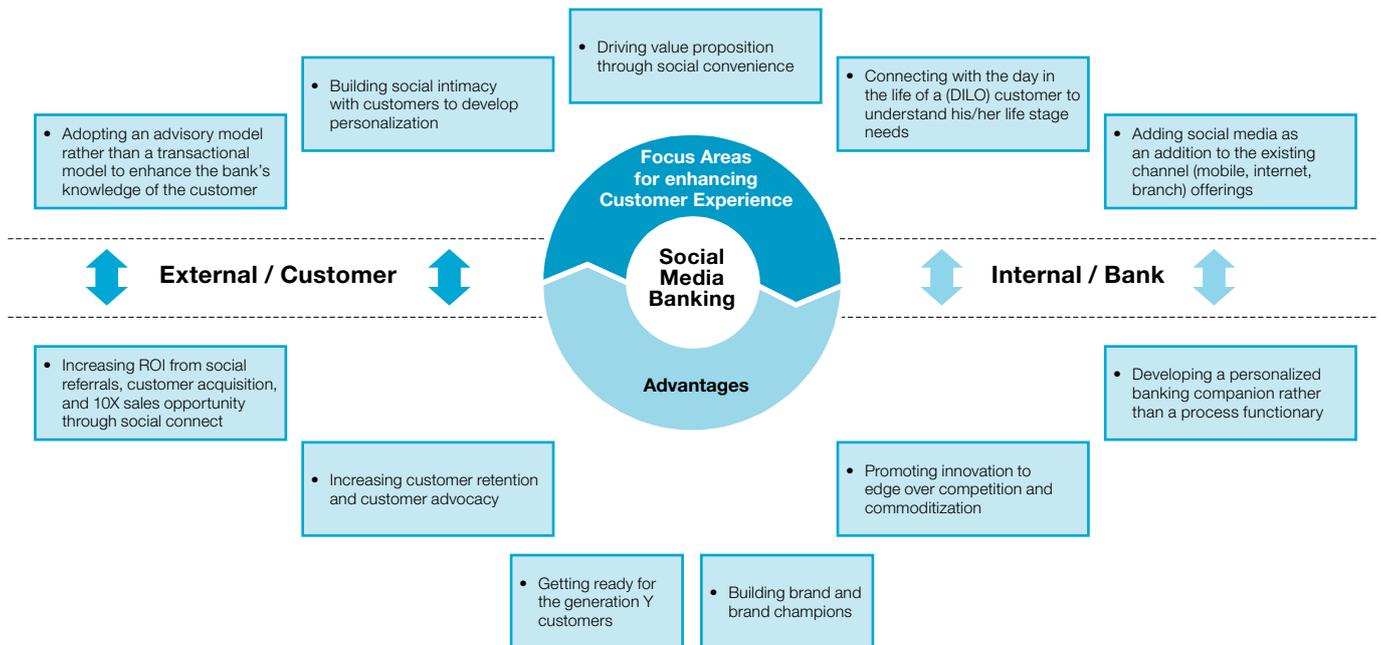
Compliance

Compliance is the bedrock of a successful social media endeavor. Because the nature of social media is open, unmoderated, and dynamic, banks need to ensure their social media content remains in compliance with extant regulations—both banking and geographic. This will help decrease vulnerability to any possible legal proceeding, which could negatively influence customer trust. Moreover, proper systems and processes need to be established to ensure all activities adhere to banking policy. Because customer privacy is paramount, appropriate controls should be enacted to distinguish between public and private content and to govern and protect customers' social media data from misuse.

4.2. Focus Areas and Advantages

While banks adopt social media roadmaps, develop strategies, and remain mindful of the above rules of thumb, they need to focus on specific areas to ensure their planned initiatives deliver intended benefits.

Exhibit 7: Looking Ahead to Social Lifestyle Banking



Source: Capgemini Analysis, 2014

Focus Areas to Enhance Customer Experience

- Adopt an advisory, rather than transactional, model to enhance customer knowledge. Rather than making sales pitches, banks need to engage with customers by helping them make informed decisions. This approach can help banks build long-term relationships and increase customer loyalty.
- Develop social intimacy with customers to build personalization.
- Drive value through social convenience. To enhance customer engagement, banks need to emphasize the benefits to the customer of banking via social media.
- Connect with a day-in-the-life-of (DILo) a customer to gain a better understanding of that customer's life stage needs. Banks need to focus on building relationships with customers by assisting them across different interactions and touchpoints to increase customer knowledge.
- Add social media to existing channels—mobile, internet, and branch.

Advantages of Leveraging Social Media

- Increased ROI from social referrals, customer acquisition, and sales opportunities
- Increased customer retention and customer advocacy
- Readiness for Generation Y
- Fortified brand image and new brand champions
- Innovation, which can help edge out competition and commoditization
- Development of personalized banking companions, rather than process functionaries

5. Conclusion

As customer service expectations and an affinity for digital channels magnify, banks need to focus their efforts on leveraging social media to improve customer knowledge and customer service.

With the increasing global usage of social media, particularly in emerging markets, banks are making efforts to leverage this medium to reinforce and strengthen customer engagement.

While leveraging social media offers significant benefits to banks and bank customers, the current banking focus has been restricted simply to creating a social media presence. However, as customer service expectations and an affinity for digital channels increase, banks need to focus their efforts on leveraging social media to magnify customer knowledge and customer service.

In order to leverage social media in the real sense, banks need to develop a clear understanding of the key elements involved in leveraging social media, such as developing roadmaps for smooth execution of initiatives, and adopting an appropriate social media strategy.

Banks need to keep in mind that, given the open and unmoderated nature of social media and the possible risk associated with unfettered personal data usage, there is a need to follow basic rules of thumb and implement compliance policies and monitoring mechanisms to help mitigate risks.

Technical and business aspects aside, the three most critical elements for a successful social media presence are to:

- Obtain a strong buy-in at an organizational level, including management and staff
- Embrace the cultural change resulting from social media—internally moving toward a social-centric organization
- Retain the human element in all banking interactions—transitioning from a process-centric organization to a customer-centric organization

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