

# ING Direct (Italy)

Leading European retail bank uses Adobe® Digital Marketing Suite to boost online conversion by up to 45% and enhance customer experiences

[ING DIRECT](http://www.ingdirect.it)

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### Industry

Financial services

### Challenges

- Gaining deeper insights into online customer behaviors
- Improving website conversion
- Adopting data-driven web optimization strategies

### Solution

- Online analytics
- Conversion
- Data integration

ING Direct (Italy) uses Adobe Digital Marketing Suite to collect and measure meaningful insights into customer behaviors, visitor engagement, and campaign effectiveness to optimize its online channel.

### Results

- Improved banner ad conversion by as much as 45%
- Increased prospect landing page conversion by 25%
- Helped reduce call volumes to service centers by 30% for specific user segments
- Boosted overall customer engagement
- Adopted flexible multichannel analytics platform to support current and future business optimizations

### Systems at a glance

- Adobe Digital Marketing Suite. Components used include:
  - Adobe SiteCatalyst®
  - Adobe Discover™
  - Adobe Genesis™
  - Adobe Test&Target™
  - Adobe Survey
  - Adobe Consulting

## Creating new opportunities

In 2001, ING Direct introduced its savings accounts to the Italian economy, which at the time was still a relatively new concept for many Italians. Quickly, the idea caught on with consumers and Italian financial institutions, creating a new space and a more competitive banking environment.

"Over the last decade, we've successfully introduced a steady stream of retail banking products—mutual funds, mortgages, and more—to out-compete other institutions," says Paolo Giambertone, head of web channel at ING Direct. "We found ourselves in the position where we couldn't just rely on new products to keep our customers engaged. We needed to find new ways to extract greater value from our existing products and provide the best customer service possible to stand out."

With 96% of its customers having Internet access, ING Direct saw its online channel as its greatest opportunity to differentiate itself from the crowded financial services market, as well as capitalize on a growing mobile banking community. The company wanted to see exactly what customers were doing online and how they interacted with content, as well as find out what type of content resonated best with potential customers.

## Data-driven insights

Rather than relying purely on qualitative information gathered from its customer service center, the company turned to Adobe Digital Marketing Suite to deliver rich insights into its online customer behaviors. "We can collect good information from our call center representatives, but we wanted to do more to provide a premium customer experience," says Giambertone. "Adobe Digital Marketing Suite offered us the opportunity to gather more granular data, faster, and make more meaningful changes online."

ING Direct marketers have a flexible solution set to test and optimize online site experiences, from initial landing pages to opening a new account to ongoing account services. Additionally, the company used Adobe Digital Marketing Suite and worked alongside Adobe Consulting to help transform ING Direct marketing into a data-driven enterprise.

ING Direct began to dive deeply into visitor path analysis to begin to understand how customers and prospects were engaging with content—and where they were abandoning the website. "Previous solutions only gave us a count of how many times individual pages were being visited," says Giambertone. "With Adobe solutions, we can follow visitors from page to page in real time and gain clearer, more meaningful insights into customer interactions."

For example, the integrated suite of Adobe solutions also enables ING Direct marketers to define user segments and test content, layout, and creative to continually refine online experiences. For example, with banner placement and display frequency tests, the company determined the optimal way to deliver banner ads to customers and generated a 20% to 45% lift in conversion for existing customers—depending on which products were being offered. ING Direct also saw a 25% lift in conversion in prospect landing page clicks.

With Adobe Digital Marketing Suite, ING Direct marketers have a robust analytics and optimization platform to continually enhance site navigation and refine its multichannel strategies and campaigns.



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Paolo Giambertone  
Head of web channel, ING Direct (Italy)

### After the first impression

Advanced integration in Adobe Digital Marketing Suite is providing valuable insights into customer engagement and the entire customer relationship. In turn, the organization can enhance its website design and content presentation for more intuitive navigation and improved customer experiences.

Adobe Digital Marketing Suite has enabled ING Direct to build in rules, based on customer engagement and previously served content, to help ensure each customer receives the most relevant experiences. “One unique way we have leveraged Adobe solutions is to see who has viewed specific content and then monitor their responses,” says Giambertone. “If a customer sees specific content more than ten times with limited interactions, we can now automatically serve new, alternative content to reengage the customer and help lead them toward conversion.”

Website optimization has also helped the company to reduce its overall reliance on its customer call center. Previously, the company noted that more than half of all customers logging into their online accounts had called the service center with questions. By creating a more intuitive site experience and optimizing site navigation, ING Direct reduced the number of customer calls by 30% for specific customer segments, as well as call reiteration by 10%. In turn, the company reduced call center expenses and improved overall customer satisfaction.

“Many of our optimization efforts were focused on making our online information more intuitive to find and accessible,” says Giambertone. “Adobe Digital Marketing Suite enables us to continually refine those activities and keep our customers and our business moving in the right direction.”

Adobe Digital Marketing Suite solutions used by ING Direct (Italy)	
Solution name	Solution type
Adobe SiteCatalyst	Provides actionable, real-time data across all online platforms
Adobe Discover	Delivers deep insights and unlimited defined segments based on real-time data about website visitors
Adobe Genesis	Integrates data from multiple sources into a single user interface
Adobe Test&Target	Improves content relevance through dynamic A/B and multivariate tests and content targeting
Adobe Survey	Engages customers with targeted and branded survey experiences
Adobe Consulting	Delivers critical insights into online marketing strategies and solution implementation

*"Our online channel has always been the core of our business. At the center of that is Adobe Digital Marketing Suite. It's ingrained in our DNA, because it provides critical insights that help us continually refine and enhance our business."*

Paolo Giambertone  
Head of web channel, ING Direct (Italy)

## **Wave of the future**

The success of using Adobe solutions at ING Direct has encouraged the company to further integrate its advanced analytics capabilities into the business' online strategies. For instance, ING Direct is planning to integrate survey capabilities within Adobe Digital Marketing Suite to engage customers more directly with branded, targeted questionnaires online. This will deliver critical insights to help shape its future website enhancements, product offerings, and campaigns.

Additionally, as the company begins opening more brick-and-mortar bank branches in Italy and continues to expand into the mobile space, ING Direct will further leverage Adobe solutions to build out its multichannel strategies. With the superior integration between Adobe solutions, the company can gain more robust insights into how online, mobile, and offline interactions impact overall customer experience, as well as provide data to shape the business' future growth.

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**For more information**  
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