



Customer Engagement Forum

Amplify your brand





ING  DIRECT

Winning customer loyalty with multi-channel contextual personalisation

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ING DIRECT AUSTRALIA



The Loyalty Equation

You

- Strategy
- Customer Segmentation
- Know Your Customer / MoTs
- Value reciprocity
- Advertising / Communication / Distribution
- Process Ease

Customer

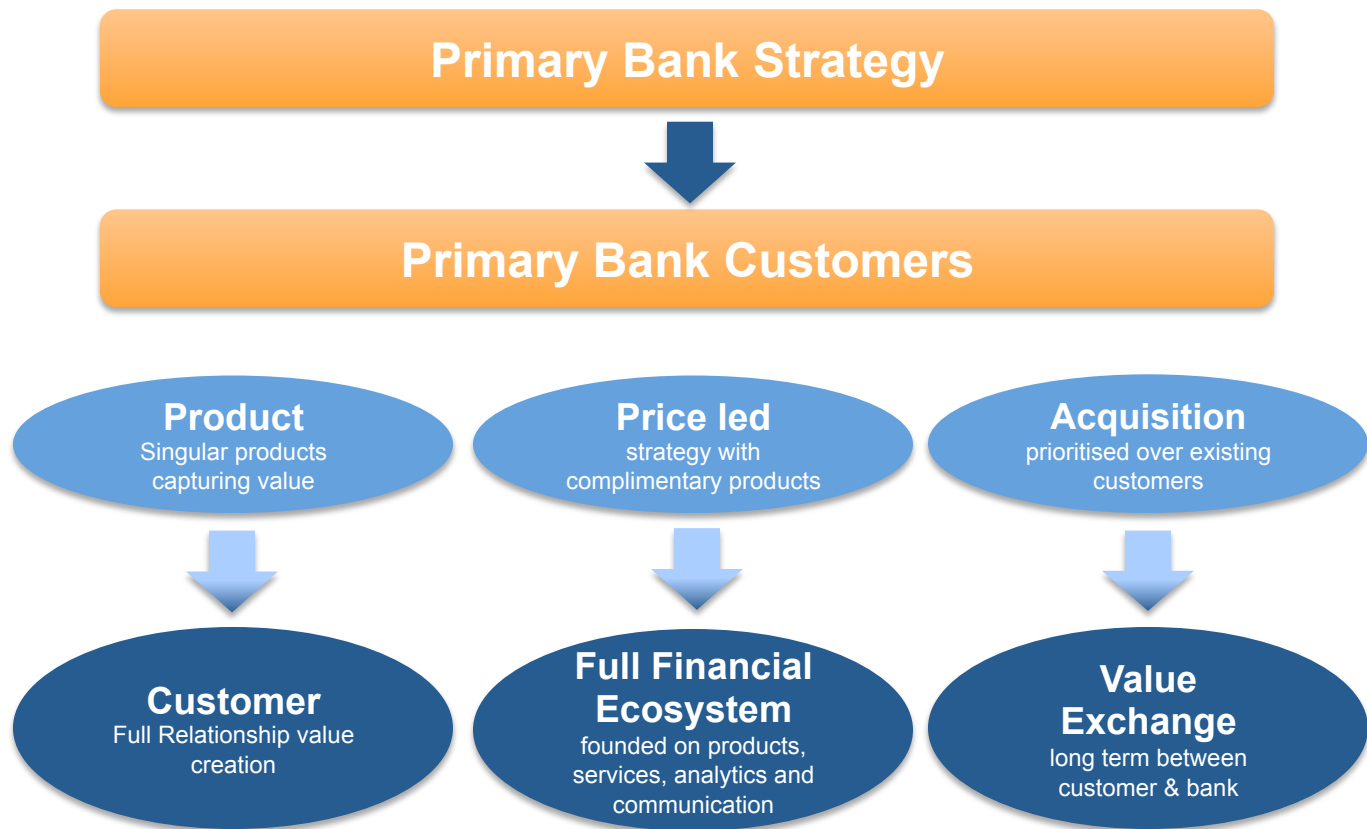
- Advocacy
- Tenure
- Price Insensitivity
- X-Buy

**It starts
with the
strategy**

...

Primary Bank Strategy

... Then
with the
customer

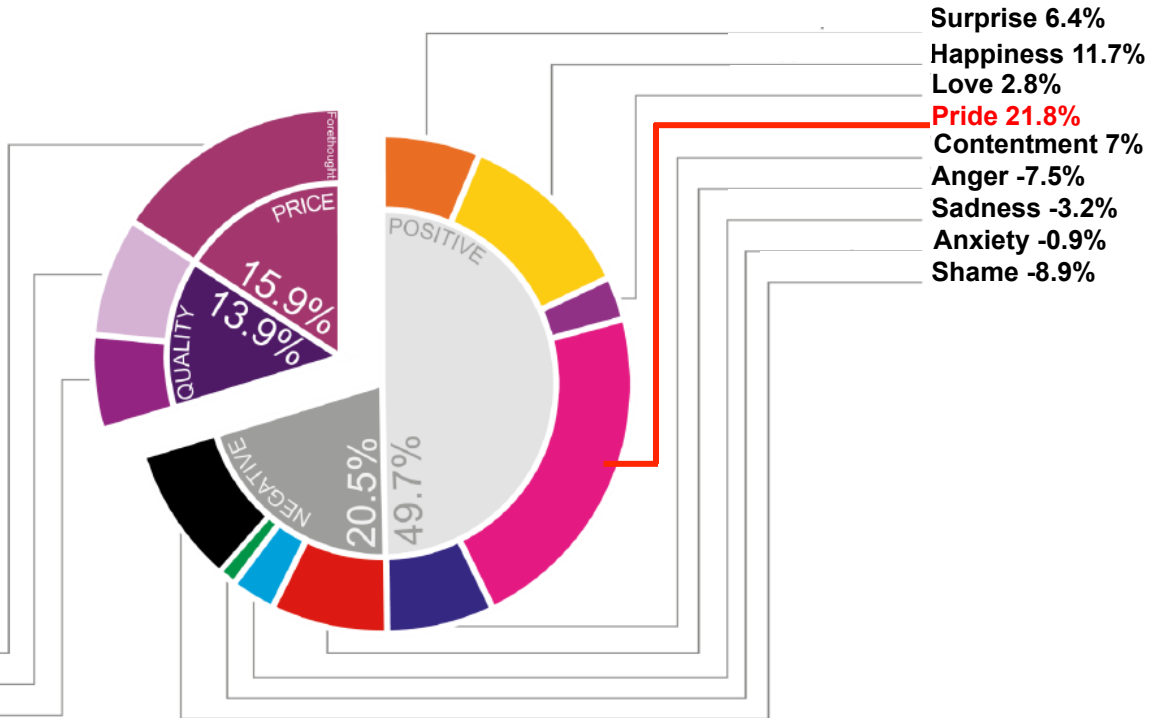


THOUGHTS
29.8%

FEELINGS
70.2%

... And
how well
you know
that
customer

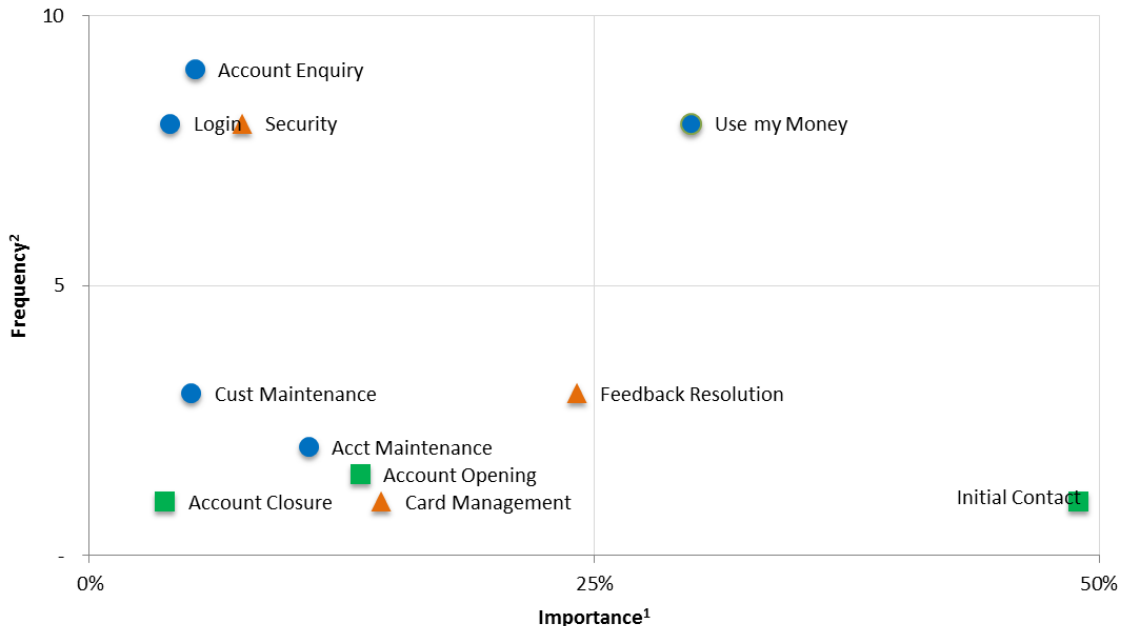
Price 15.9%
Reputation 7.6%
Performance 6.3%



Source: ING DIRECT Brand and Customer Experience Research – Forethought Research

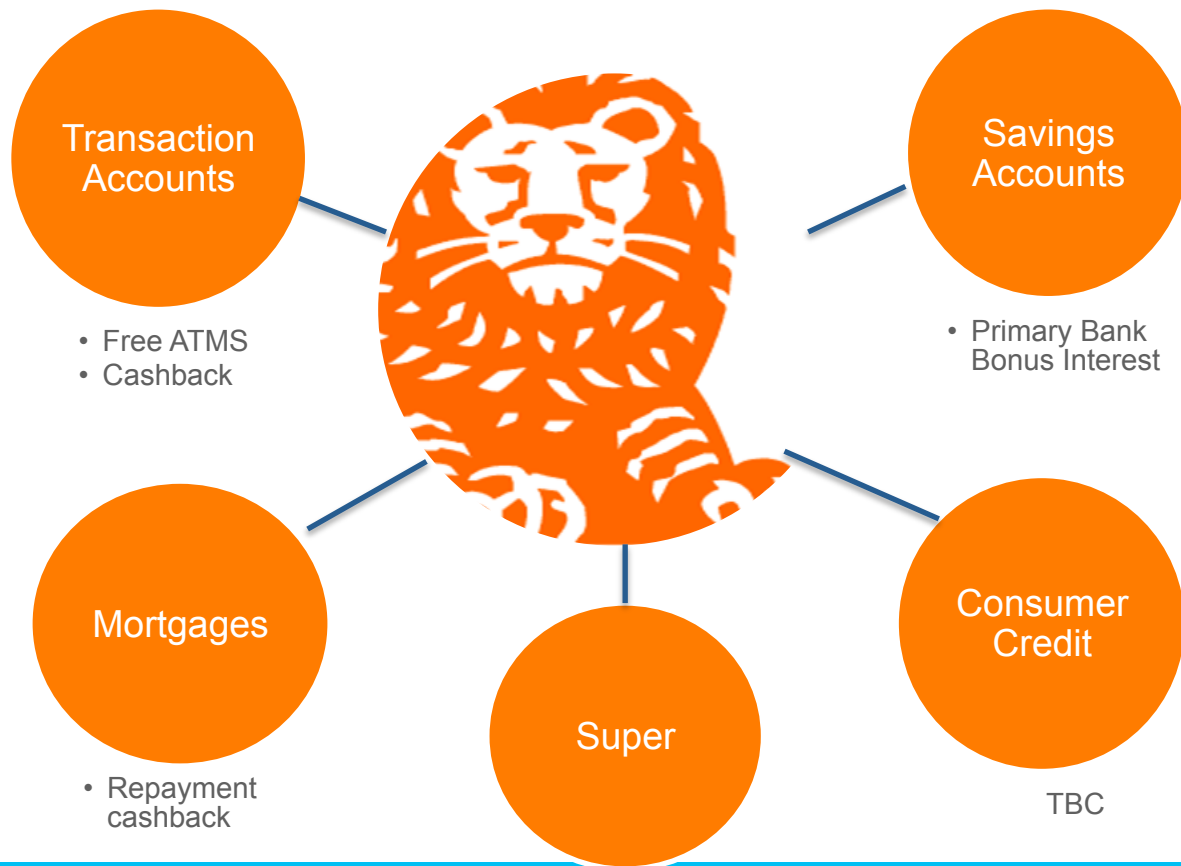
... And
how well
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Moments of Truth - Importance vs Frequency



1 - Importance: based attribute driver weightings from Forethought study
 2 - Frequency: the frequency of the MoT for a customer, scale of 1 = once only, to 8 = more than once per day
 Routine events Advisory events Disruptive events

From Product Centricity ...To Customer Centricity



Communicating Value



EVERY LITTLE BIT COUNTS

\$32.05
FEBRUARY TOTAL REBATE

✓
REBATE ACTIVE FOR MARCH

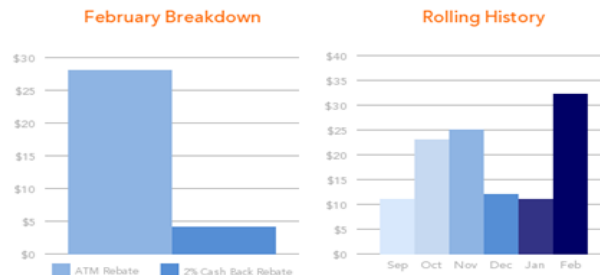
\$195.00
LAST 12 MONTHS
See below for rebate calculations

Hi Jo,

Well done! In February, you made great use of your Orange Everyday and received rebates totalling \$32.05. And, because you deposited that \$1,000 minimum into your Orange Everyday in February, this month you can continue to receive the following benefits:

- Use every ATM in Australia for free
- Get 2% cash back on Visa payWave purchases under \$100 in Australia

REBATE RUNDOWN



Communicating Value

 **ING DIRECT Australia** June 18 · 🌐

AWESOME: I received rebates of \$457.38 over the last 12 months. Simply by using my Orange Everyday account - NO ATM FEES from every ATM in Aussie... plus 2% cash back on all purchases under \$100 when using tap & go - I will NEVER go back to those other "Big Banks" who simply rip you off. Thanks ING

1 Comment

👍 Like 💬 Comment ➦ Share

ING DIRECT Australia was mentioned in a post.



April 24 · 🌐

thank you ING DIRECT Australia

\$26.05

MARCH TOTAL REBATE



REBATE ACTIVE FOR APRIL

\$234.17

LAST 12 MONTHS

See below for rebate calculations

Hi Chris,

Well done! In March, you made great use of your Orange Everyday and received rebates totalling \$26.05. And, because you deposited that \$1,000 minimum into your Orange Everyday in March, this month you can continue to receive the following benefits:

-  Use every ATM in Australia for free
-  Get 2% cash back on Visa payWave purchases under \$100 in Australia

REBATE RUNDOWN

March Breakdown



Category	Amount
ATM Rebate	\$10.00
2% Cash Back Rebate	\$16.05

Rolling History




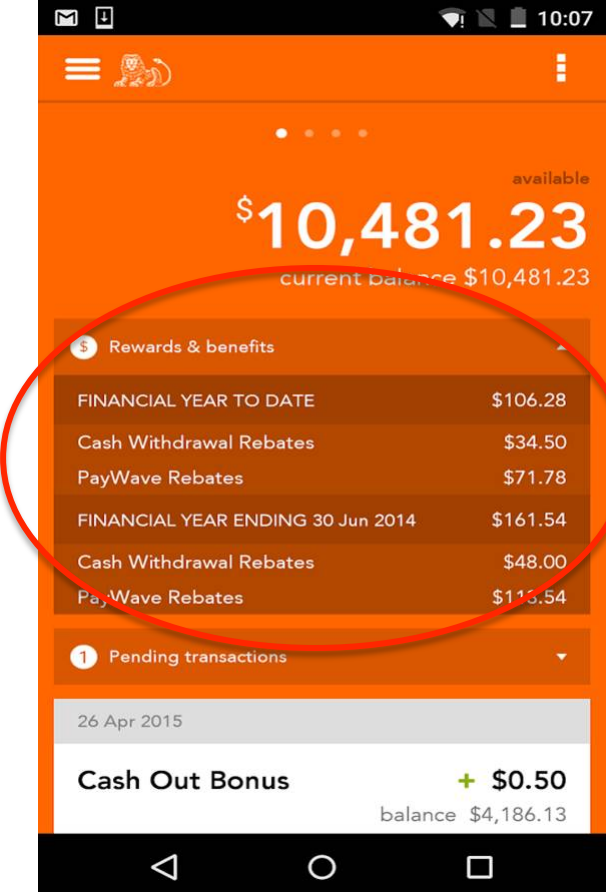
Month	Amount
Feb	\$23.00
Mar	\$26.05
Apr	\$23.00
Feb	\$23.00
Mar	\$26.05

Communicating Value...

Hi Alby! You last logged in at 12:00pm Sydney Time on Monday 1 January 2015

My finances

Interest and rewards this financial year		\$450.00	
BSB	ACC	Current balance	Available balance
	Everyday Banking	\$1,700.00	\$1,800.00



available
\$10,481.23
 current balance \$10,481.23

Rewards & benefits

FINANCIAL YEAR TO DATE	\$106.28
Cash Withdrawal Rebates	\$34.50
PayWave Rebates	\$71.78
FINANCIAL YEAR ENDING 30 Jun 2014	\$161.54
Cash Withdrawal Rebates	\$48.00
PayWave Rebates	\$113.54

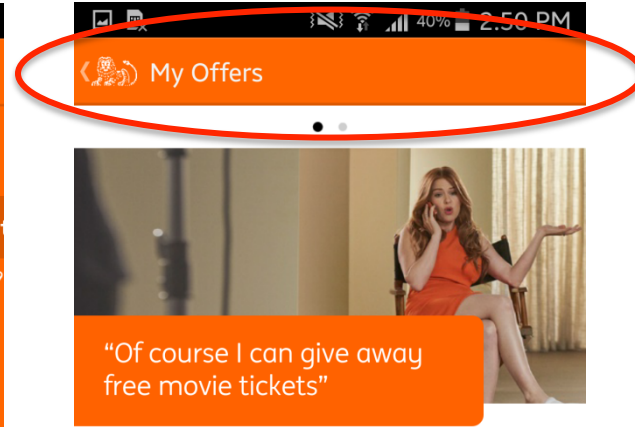
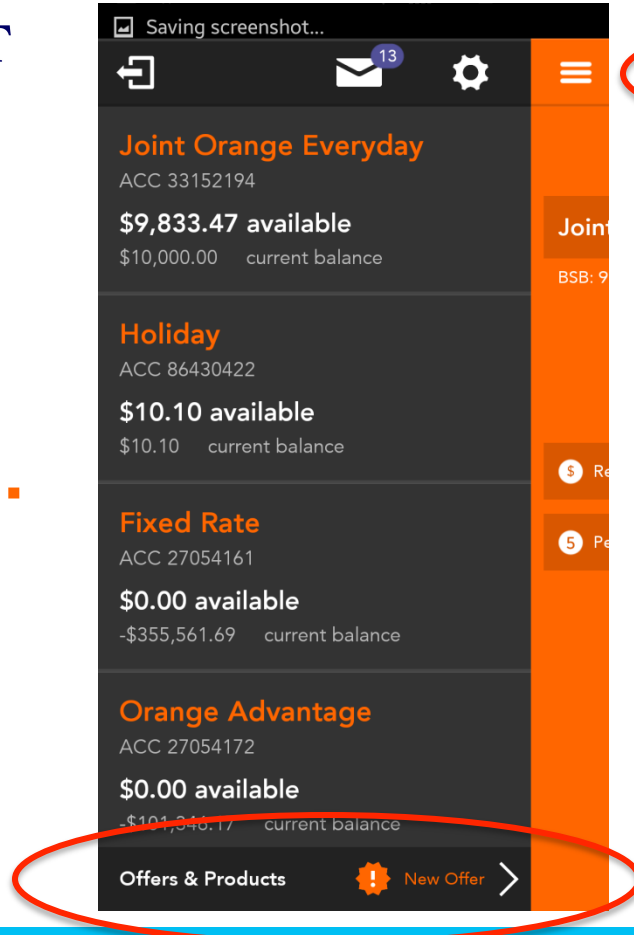
Pending transactions

26 Apr 2015

Cash Out Bonus + \$0.50
 balance \$4,186.13

Then realising value in return...

Leveraging partnerships to capitalise most effectively on the opportunity...
.... Thanks IBM 😊



Banking should be about more than just deposits and withdrawals. Orange Everyday is all about making your life better - from great banking benefits to rewarding you with the things you love.

Which is why you get 8 free movie tickets, eligible at Event Cinemas around Australia, when you open a new Orange Everyday account. And that's just the beginning!

[More info](#)

Register now

Advertising: Leveraging Advocacy



Got something to add?

Tell Isla what you think about ING DIRECT. Your feedback helps us improve and together we can show Australia how banking can be.

Tell Isla

ING DIRECT
www.ingdirect.com.au

tell isla customer stories > visit ingdirect.com.au

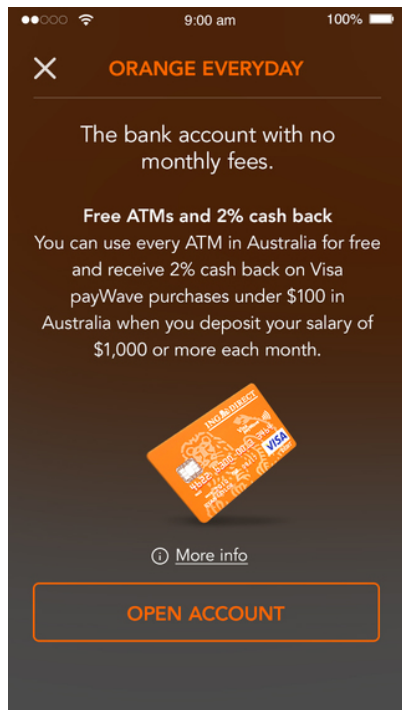
What our customers are saying

John D, NSW ★★★★★
"I like the ease of just about everything.
The only thing lacking is the ability to have some face to face contact. It's only very occasionally, but with my other institutions I might pop in to a branch 2-3 times per year. For stuff I need in a hurry. Or whatever."

ING DIRECT says ▾

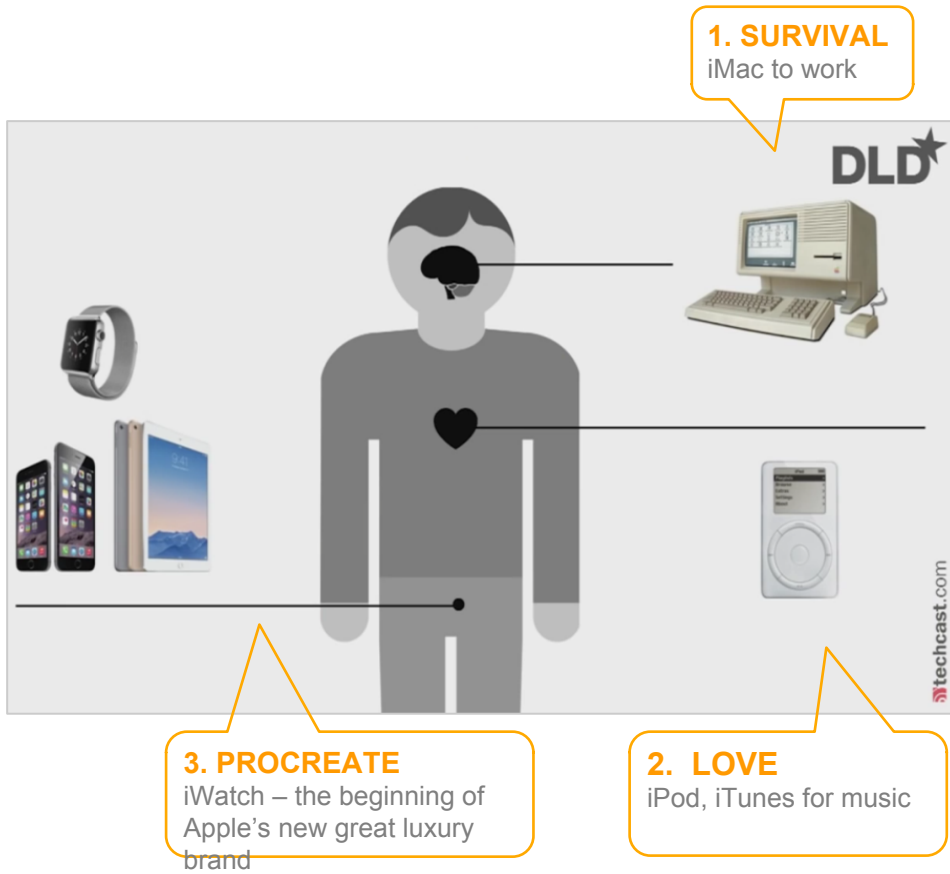
tru , VIC ★★★★★
"easy linking of mortgage account to everyday accounts, good overseas transactions fees (basically none), important to get the ATM fee back (cos they have no atm's themselves so that'd be a deal breaker), we like the 2% cashback of course."

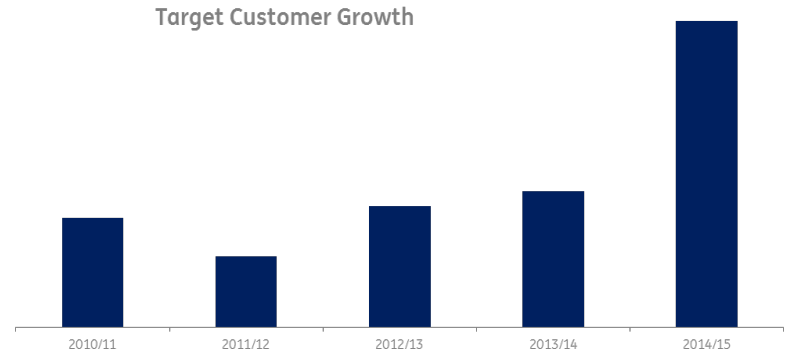
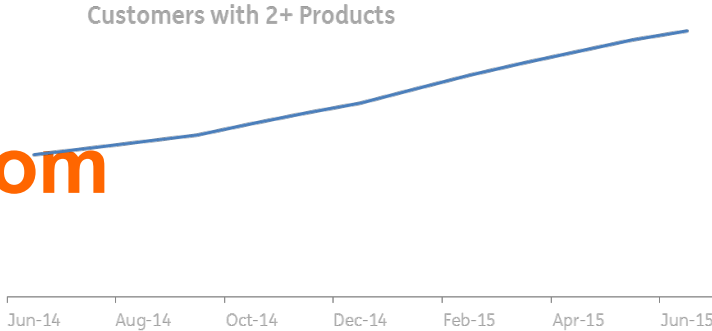
Process - Maintaining Loyalty during the customer life cycle



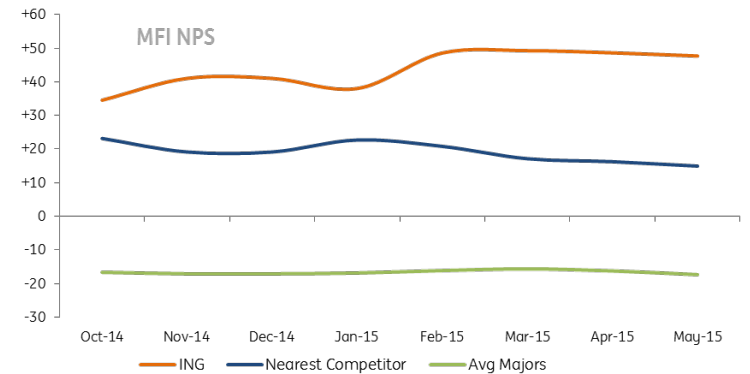
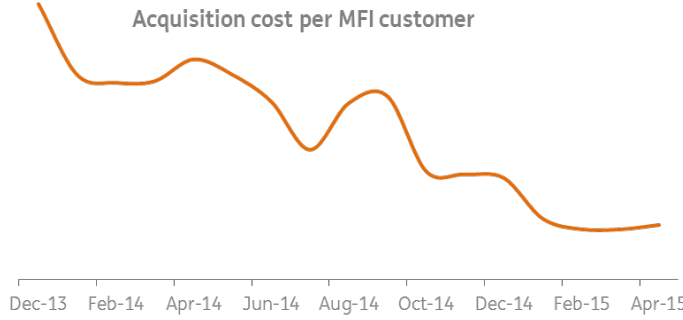
Making mortgages easy. Applying for a transaction account or mortgage on your mobile!

From Loyalty to Royalty





The Bottom Line: ING DIRECT





Customer Engagement Forum

Amplify your brand

Thank You

#IBMEngageAU

