

DIGITAL SERVICES IN BANKING INDUSTRY

As digitization rapidly redefines and magnifies customer expectations, it is imperative for banking as an industry to enhance its customer interaction channels. However, due to fragmented insights, poor micro-segmentation strategies, lack of targeted marketing, and unavailability of people-based frameworks, the banking sector is unable to reach out effectively to the targeted customers.

Although the right digital strategy can lead to three times higher customer engagement and help organizations outperform competition, only five to seven percent of businesses are able to exploit the whole gamut of digital offerings.

At Nagarro, we help you develop your roadmap from basic to advanced stages of personalization and optimization, deliver with agility by building light, and innovate by scaling the most relevant digital solution for your banking entity.

SERVICE OFFERINGS



Omnichannel digital acquisition

- **Omnichannel digital analytics**
Generate integrated insights across devices and platforms
- **Cross-platform people identity solution**
Formulate universal people identity for better targeting
- **Automated micro-segmentation**
Deploy automated advanced analytics and activate actions across ecosystems

Planning & optimization

- **Digital mix planning & optimization**
Deploy machine intelligence to understand digital ROI and enable multichannel planning and optimization
- **Programmatic buying & execution**
Execute optimized marketing plans programmatically across digital publishers with the highest efficiency
- **Marketing mix analytics**
Deploy sophisticated econometric models to analyze online and offline marketing contributions on conversions

Digitally enabled & connected

- **AI-enabled personalization**
Deploy artificial intelligence on scale to serve relevant dynamic messages and content depending on digital metadata
- **Cross-channel engagement**
Retarget and push messages across devices to engage customers with relevant messages
- **Integrated wallets & connected banking**
Integrate intelligent omnichannel reward/loyalty programmes with new generation products like wallets

PARTNERSHIPS



SUCCESS STORIES

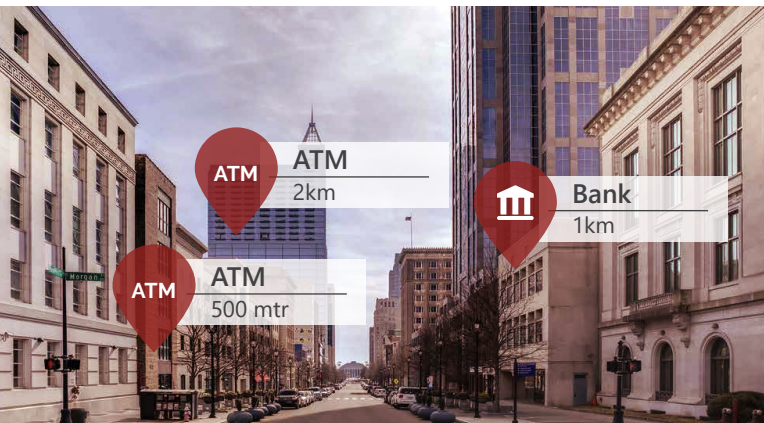
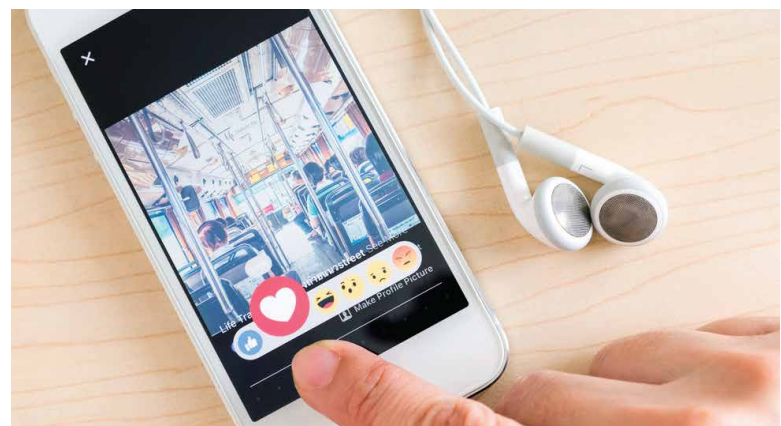


Innovative automotive app for easy digital payments

Nagarro collaborated with a leading automotive pricing and information provider on a new, cutting-edge app to define the future of car sales. This application allowed users to apply for a loan and get approvals, process payments digitally, and choose a car from the app—in real time and in one go. In this purchase journey, the customers were also able to get recommendations for cars within their budget.

Social media analytics for transforming customer experience

Nagarro developed an intuitive social media dashboard for a leading bank in Central and Eastern Europe. This interactive dashboard reported customer sentiments from different social media platforms. The solution provided insights on the client's reach and engagement, enabled prompt redressal system on social media, and helped in measuring and managing social media marketing campaigns effectively.



Augmented reality for locating bank branches and ATMs

For a client in the banking industry, Nagarro created an augmented reality application that helped customers with iPhones locate bank branches and ATMs. The solution integrated augmented reality with existing map-based search features and helped the user visualize the nearest locations, addresses, and distances of banks and ATMs through the GPS.

One-stop mobile banking app

Nagarro developed an end-to-end mobile banking application on iOS and Android platforms for a client in Romania. The app provided a whole gamut of mobile banking functionalities including bill payment, international transaction, forex information, and barcode payments. Along with multi-device and multi-platform support, this solution helped the bank tap the huge market potential in Romania and offered a secure mobile banking platform to end users.

