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Category number: 20

Category name: Best existing customer programme

Programme/initiative name: Idea Bank's Mobile CDM fleet

Agency [if appropriate]:

Brand or client: Idea Bank

URL or microsite [if appropriate]: https://www.ideabank.pl/mobilny-wplatomat

[Summary page]

The Mobile CDM service enables Idea Bank's clients, mostly SME owners, to summon a multi-function mobile CDM via a password-protected smartphone app and conveniently deposit their daily income. Unless one makes an advance booking, the estimated wait time is 30 minutes. All operations are entered into accounts almost immediately. Importantly, the cars are equipped with advanced security mechanisms and driven by trained bank employees so as to ensure the assets' full safety. The service is free of charge, even when used for private purposes.

Research shows that 80% of SME owners deliver their income to the bank (or a stationary CDM) in person, and every third accepts only cash transactions. As a result, some waste over an hour daily on money management. Idea Bank's Mobile CDM fleet was developed to lift that weight off their shoulders. Through this revolutionary solution, the bank wanted to increase both customer loyalty and its brand awareness.

Currently no other financial institution offers similar services.

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[Main submission]

About the client company

Idea Bank is a Polish midsize SME bank incepted in 2010. It provides a wide range of financial services – apart from the banking-based portfolio, the Group also offers accounts, tax, legal and treasury products. At the end of 2014 the bank maintained 61 branches.

Strategy – broader business issues the company is facing

Idea Bank operates in a highly competitive market – its participants are all strong brands with vast experience in servicing entrepreneurs (mBank, Alior Bank, FM Bank). In order to entice potential clients away from its rivals, the company has adapted a sustainable strategy of delivering innovative, SME-targeted tools for business management. Only in the last two years it managed to launch multiple revolutionary projects that largely contributed to its reputational success. Example? Be Proud, an on-going program aimed at providing free marketing services to SME owners; Idea Cloud, Europe's first banking cloud equipped with multiple in-built business management apps; and Idea Hubs – the bank's new experimental branches featuring bookable conference rooms, co-working space equipped with advanced office facilities, free coffee and unlimited Wi-Fi. These are all Idea Bank's most recent innovations.

Objectives of the campaign

The goal was to come up with an original, attention-grabbing marketing solution that would engage the bank's existing clients (Polish SME owners) and increase the company's brand awareness at the same time (using the concept's innovative character and intense communications). The concept was supposed to fit into Idea Bank's strategy of providing SME owners with easily deployable business-oriented tools. In an attempt to identify its clients' most pressuring needs, Idea Bank conducted a research showing that 80% of SME owners deliver their income to the bank personally and waste over an hour daily as a result. The Mobile CDM service is a direct solution to that problem.

The target audience

The target audience are SME owners, Idea Bank's existing and potential clients alike. According to a piece of research carried out by Idea Bank prior to the project's launch, 80% of SME owners deliver their income to the bank (or a stationary CDM) in person, often doing so in the evening hours. Every third accepts only cash transactions (the other two thirds use cash along with other kinds of transactions). As a result, some waste over an hour daily on money management. They tend to find the responsibilities associated with money transport time-consuming, expensive and sometimes hazardous.

Media, channels or techniques used

Idea Bank's clients are now able to summon a multi-function mobile CDM as if it was a cab. The booking system is managed via a dedicated password-protected application (iOS, Android). Entrepreneurs first download the app, and next – geo-fencing applied – call the nearest free vehicle whenever and wherever they wish to deposit cash. Thanks to a real-time tracking system, they can observe the car's current position on a map.

The estimated wait time is 30 minutes, but it is also possible to make an advance booking by indicating the desired time and location of the service delivery. Importantly, all operations are entered into accounts in a few minutes. Moreover, the cars are equipped with advanced security mechanisms and driven by trained bank employees so as to ensure the assets' full safety.

The booking app was created in coop. with iTaxi. Noa Tech delivered the CDM-laden BMW i3 and ATM-laden Ford Couriers.

Timescales of the campaign

The concept, put forward by Idea Bank's board member Dominik Fajbusiewicz, was born in June 2014, and the first CDM vehicle hit the streets of Warsaw in April 2015 (followed closely by two ATM-laden cars). If the solution proves popular, the service will be soon spread to other Polish cities. In the future, once the fleet is more numerous, both the app and routes of ATM cars executing the

pre-made orders will be appropriately optimized.

Budgets

These details are commercially sensitive and therefore confidential.

Results

The Mobile CDM fleet has attracted vast swathes of media attention even before the project's full launch. In April the bank hosted a special event for journalists who were given a chance to test the application. A press conference was held, and Polish leading publicists described the initiative as 'most intriguing', 'simple and with great development potential' and 'bound to hit jackpot'. All vehicles cruising the streets are branded with Idea Bank's logo, so their very functioning helps increase the company's brand awareness. Moreover, the idea responds to current market needs related to the constantly increasing popularity of mobile solutions.

As the service is brand new, the bank has had no chance to measure its efficiency yet. But the project's success is mirrored in its utility. Mobile ATMs are clearly catching on:

- the maximum amount deposited in one order was 53 800 PLN
- the average amount deposited in one order is 4 799 PLN
- the average amount deposited with the use of traditional ATM is 1 778 PLN

Client testimonial

'Despite the expansion of non-cash turnover, Polish entrepreneurs still prefer to use cash for their transactions. Those who personally deliver their income to the bank or a stationary CDM waste both their time and money. We are the first bank to bring cash machines directly to our clients.' – Dominik Fajbusiewicz, Idea Bank Board Member

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Supporting material supplied

- photos - videos

Submission ends