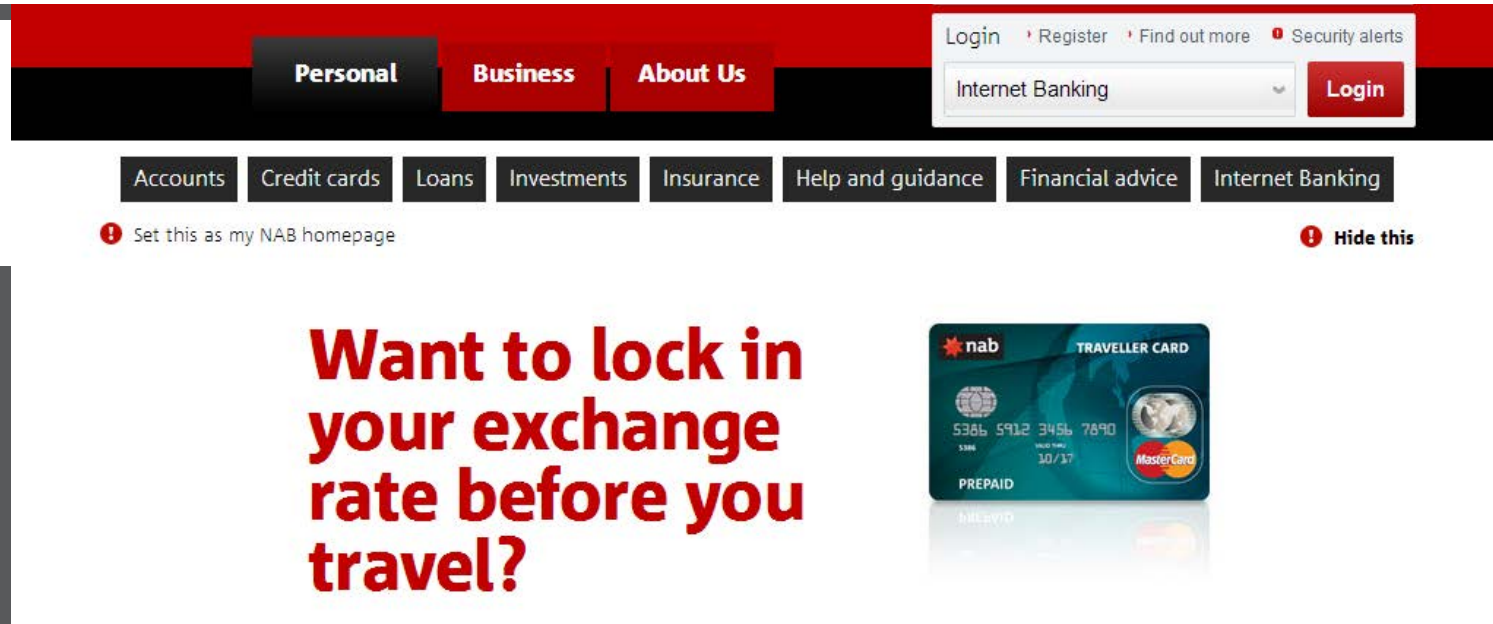




National Australia Bank engages customers worldwide across devices.

Australian financial institution reworks its digital strategy to improve sales and experiences with Adobe Experience Manager.



"Integrated Adobe Marketing Cloud solutions give us the tools we need to transform ordinary customer experiences into more timely, dynamic experiences."

Todd Copeland, general manager of digital, National Australia Bank

SOLUTION

Adobe Experience Manager, Adobe Analytics, and Adobe Target solutions within Adobe Marketing Cloud

RESULTS

400%
INCREASE

DRIVING CHANGE
Empowered content teams to take ownership of the agile environment and manage 400% more changes

AGILE STRATEGY
Transformed the digital strategy to continuously make changes in an agile environment, which results in more time spent on promoting all products

MOBILE SALES
Improved mobile experiences using the agile infrastructure to change mobile applications and boost sales

45%
LIFT

OPTIMUM EXPERIENCES
Analyzed performance and tested page designs to optimize experiences, with one test leading to a 45% lift in conversion rates

National Australia Bank

Established in 1858

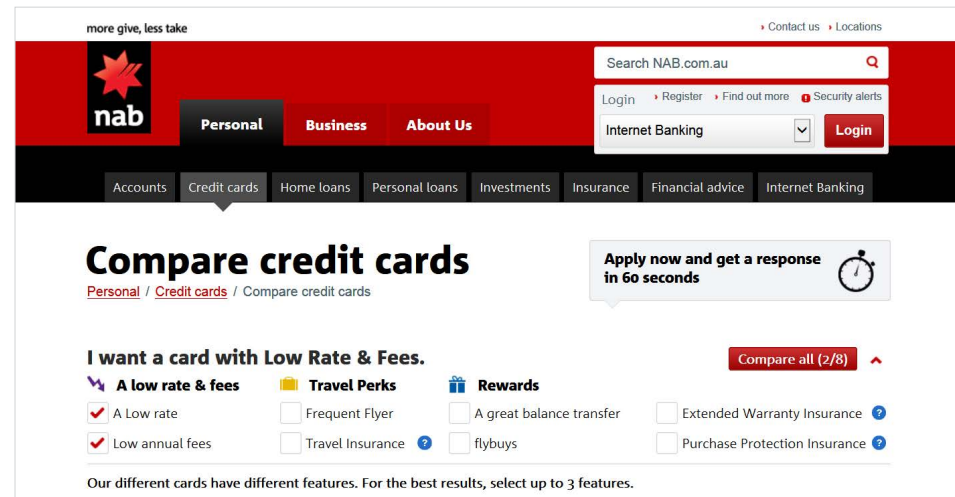
Employees: 42,000

Docklands, Victoria, Australia

www.nab.com.au

CHALLENGES

- Enrich digital channels with features that improve customer experiences and boost sales
- Deliver relevant and personalized customer content
- Establish an agile digital platform to serve as a foundation for integrated customer experiences



Creating opportunities for wealth

As one of Australia's largest financial institutions, National Australia Bank (NAB) serves more than 12.4 million customers globally. With 1,800 branches and service centers operating in 10 countries, NAB prides itself on its variety of offerings and its overall commitment to providing customers with high-quality products and services. By building relationships with customers based on reliable guidance and advice, NAB works to create opportunities for its customers to not only increase their material wealth, but to also fully enrich their lives.

For over a decade, NAB has delivered digital experiences, including online banking, to customers. As mobile usage continues to grow, NAB saw opportunities to expand its digital channels to include more relevant and personalized content.

"We decided that the future for our digital strategy needed to be built on completely integrated customer experiences," says Todd Copeland, general manager of digital at National Australia Bank. "As we reviewed our digital strategy, we realized that our existing content management platform limited our ability to quickly deliver the more compelling digital experiences that customers expect today."

Over a period of several years, NAB deployed two different content management systems, but neither could provide the reliability and functionality that the bank needed to enable superior, multichannel experiences. NAB was already using the Adobe Analytics solution within Adobe Marketing Cloud to quickly access and analyze information about customer interactions on websites; the next logical step for Copeland and his team was to test Adobe Experience Manager, also a solution in Adobe Marketing Cloud.

"Today, we are showing content teams across the organization how to leverage capabilities in Adobe Experience Manager to configure pages on the fly. People are impressed by how fast it is to make changes."

Todd Copeland, general manager of digital, National Australia Bank

"We worked closely with Adobe to make sure that Adobe Experience Manager could meet our key performance indicators in a cloud environment," says Copeland. "Adobe Experience Manager offered excellent performance and agility. We also saw how it integrated seamlessly with other Adobe Marketing Cloud solutions, which convinced us that Adobe Experience Manager was the best solution."

Supporting rapid change

Leveraging web content management capabilities in Adobe Experience Manager, NAB developed a solid foundation to continuously create and publish quality digital content. Intuitive workflows within Experience Manager simplify the website creation process and encourage content teams to make changes without relying upon IT teams to code sites. The result is a highly agile environment where content changes, new products, and marketing campaigns are deployed quickly without reliance on IT development resources.

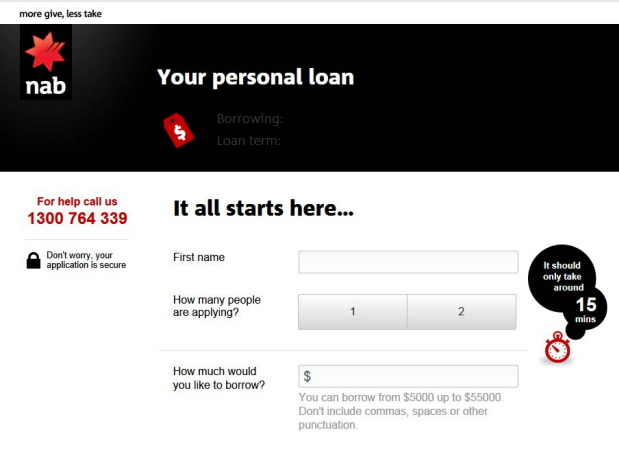
From a cost perspective, Adobe Experience Manager, along with the implementation of an agile development approach, is delivering substantial savings. The team projected a \$5.6 million infrastructure and licensing cost saving over five years by transitioning from its old content management system to Adobe Experience Manager.

The digital team at NAB worked closely with content teams after implementation to reinforce the idea of continuous content updating. "Previously, changes could take six months due to system limitations and coding requirements," says Copeland. "Today, we are showing content teams across the organization how to leverage capabilities in Adobe Experience Manager to configure pages on the fly. People are impressed by how easy and fast it is to make changes."

The confidence gained throughout the Adobe Experience Manager rollout has inspired increased adoption of the solution. The digital content creation team now drives 400% more changes compared to before implementing Experience Manager. The swift changes are not only a result of fast technology, but also a shift in strategic direction at NAB.

"People were wary about using a new web content management system after our experiences with other solutions," says Copeland. "Adobe Experience Manager changed our outlook about how efficiently we can operate in digital spaces." NAB is running Experience Manager in the cloud using Amazon Web Services and Akamai to further accelerate content delivery, improving the response time by 100% in many cases and enabling NAB to efficiently create and deliver impactful content.

With greater agility, content teams have more time to focus on promoting the more than 100 products and services on NAB's primary website. The bank can also better integrate the digital channels for acquired brands. In the past, digital properties for acquired companies were often left independent due to lack of IT resources and time. However, with more streamlined website updating enabled by Adobe Experience Manager, NAB can promote cross-selling opportunities across established and new brands to increase website traffic and sales.



“Adobe Experience Manager gives us the tools we need to adjust applications quickly to meet changing business requirements.”

Todd Copeland, general manager of digital, National Australia Bank

For example, when the new site was implemented using Adobe Experience Manager, the content team leveraged its new, faster content publishing capabilities to produce over 300 sales related content changes in one quarter. This resulted in 30% uplift in applications for a particular banking product year-over-year, with no discernable difference in marketing activities.

Additionally, when the team launched its newly designed personal loan form in just nine weeks, versus six months with its old solution, it saw a 45% improvement in application conversion rate. The team’s newly designed and optimized Credit Card pages resulted in an additional 3,000 applications per annum.

A mobile customer experience

Although NAB has over a decade of experience designing websites for traditional computer users, widespread adoption of mobile devices is more recent. Today, close to 60% of digital access to NAB online properties comes from mobile devices. As new technologies and devices continue to enter the market, NAB expanded its focus on integrating all customer experiences.

Traditionally, customers tended to prefer one channel—visiting a branch in-person, using their laptop, or perhaps using a mobile device—as their primary interaction with the bank. But that is changing with more and more customers opting to engage via a combination of channels. Using mobile capabilities within Adobe Experience Manager, NAB is enhancing multichannel experiences to improve customer access to services and help grow sales. Features commonly available on desktop sites, such as applying for services or redrawing on home loans, are quickly being added to the mobile experience.

For NAB, the results have been impressive. For instance, when the company added a single-click application to its mobile application, product application submissions increased by 430% in the first week of implementation.

“It could have taken weeks previously to recode, test, and release the changes needed to either build or even turn off a new application,” says Copeland. “Adobe Experience Manager gives us the tools we need to adjust applications quickly to meet changing business requirements.”

Analyzing customer experiences

In addition to Adobe Experience Manager, NAB uses the Adobe Analytics and Adobe Target solutions in Adobe Marketing Cloud to analyze and optimize customer experiences. “As a part of a broader platform, Adobe Marketing Cloud solutions integrate seamlessly to provide us with the data and insights we need to make effective decisions and grow our digital business,” says Copeland.

SOLUTION AT A GLANCE

- Adobe Marketing Cloud, including the Adobe Experience Manager, Adobe Analytics, and Adobe Target solutions.

Capabilities used include:

- Web content management
- Digital asset management
- Mobile
- Marketing reports and analytics
- A/B testing
- Multivariate testing
- Adobe Consulting

Daily sales reports from Adobe Analytics highlight sales performance across products and channels. NAB uses this insight to shape the digital strategy and deliver content that resonates with customers. Using multivariate testing capabilities within Adobe Target, NAB can optimize page design and make changes to content to better reach customers.

NAB is currently looking at ways to further leverage segments and behavior analysis in Adobe Marketing Cloud to offer more personalized digital experiences. "The integrated Adobe Marketing Cloud solutions give us the tools we need to transform ordinary customer experiences into more timely, dynamic experiences," says Copeland. "By continuing to deliver more personalized digital experiences, we're improving our ability to engage customers and improve sales."

For more information

www.adobe.com/solutions/customer-experience/web-experience-management

www.adobe.com/solutions/digital-marketing.html



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