

Target Marketing: Activation At The Point Of Excitement

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Who We Are



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Vetter is a strategic growth platform.

Vetter grows the deposit and loan franchises of community financial institutions by leveraging advanced data analytics, sophisticated digital outreach and seamless onboarding and management software.

www.thinkvetter.com

Talking Points



Digitally Acquiring Millennials



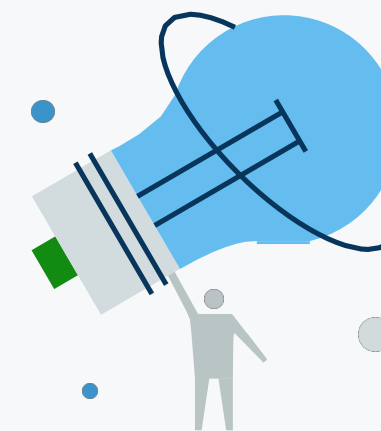
Predicting the Future



The Fundamental Change



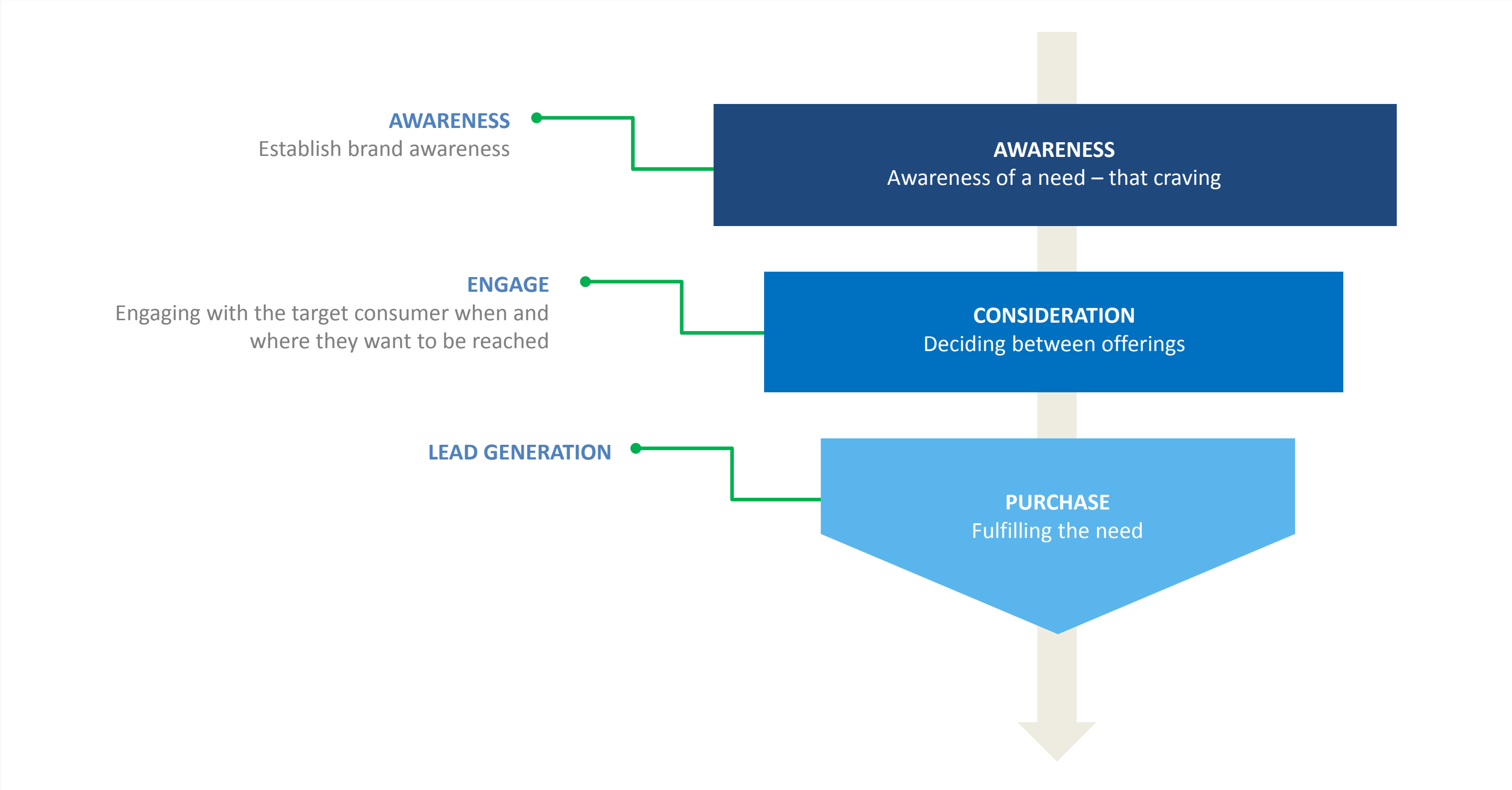
Lets Ask the Data



Q&A

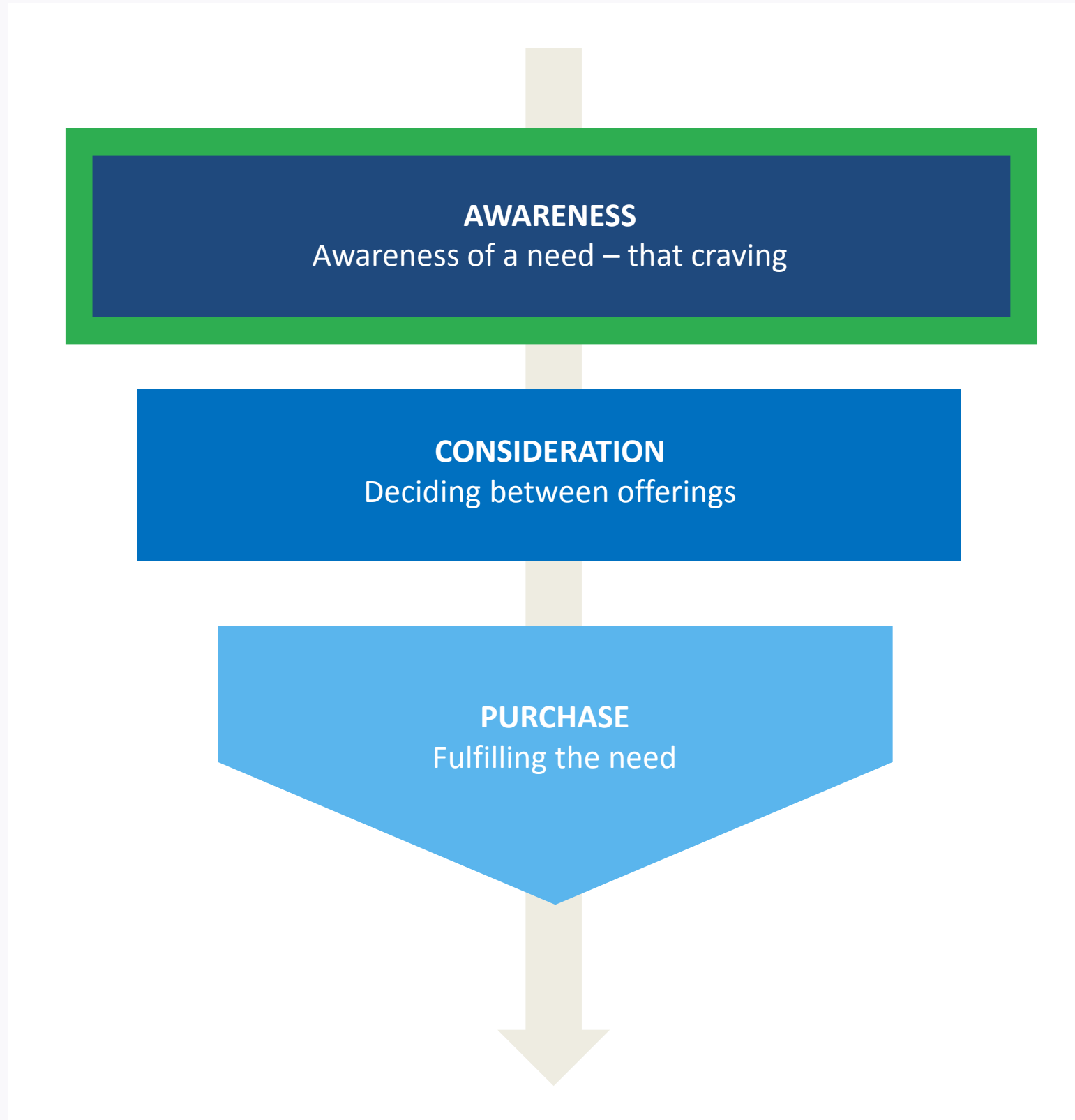


Buyer Journey Funnel





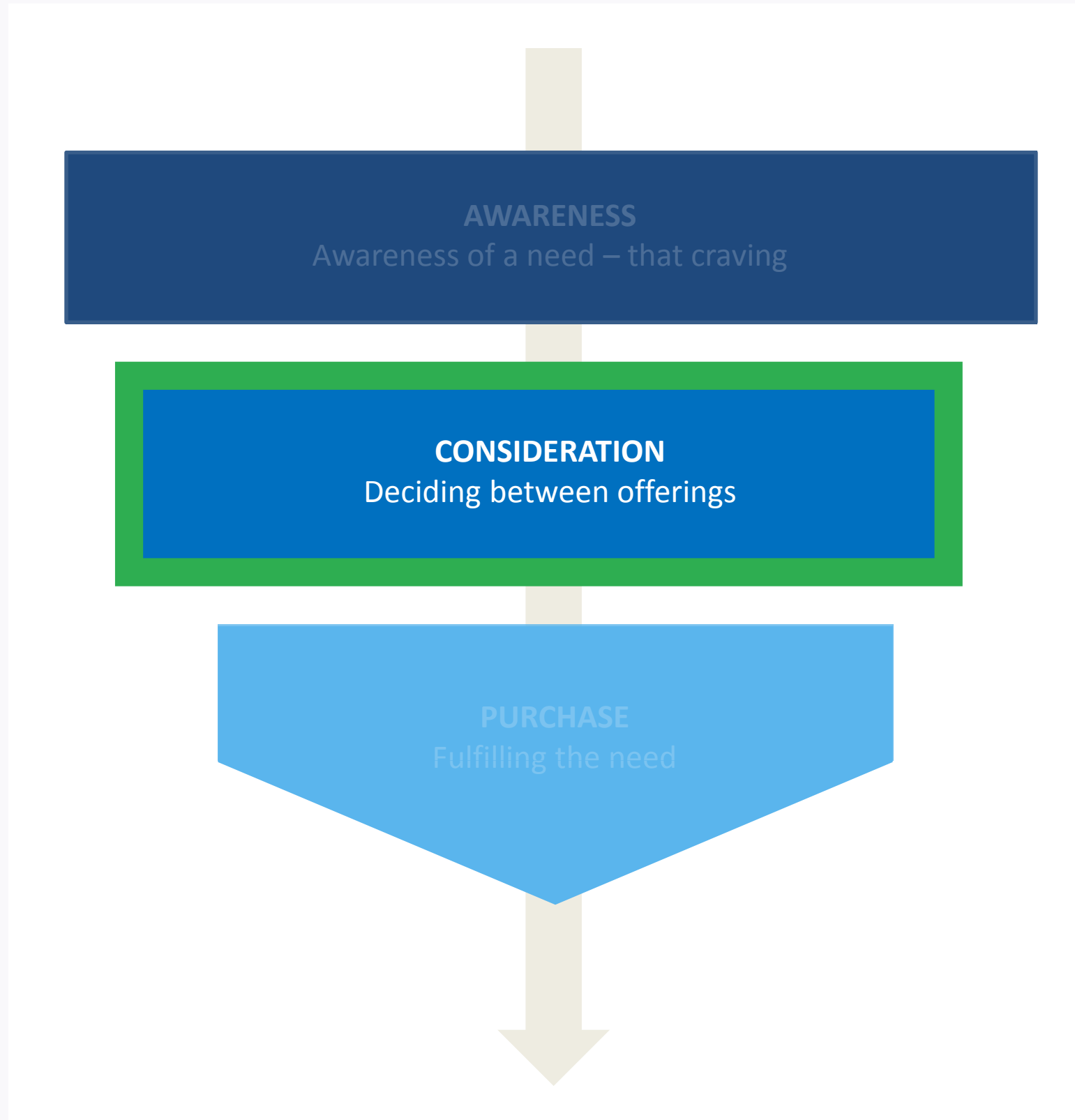
Buyer Journey Funnel - Awareness



- A prospect can not choose you when they do not know you exist
- Complete prospect awareness is difficult and extremely expensive
- Targeting the most appropriate people to make aware of your solution is pivotal for profitable customer or member relationships



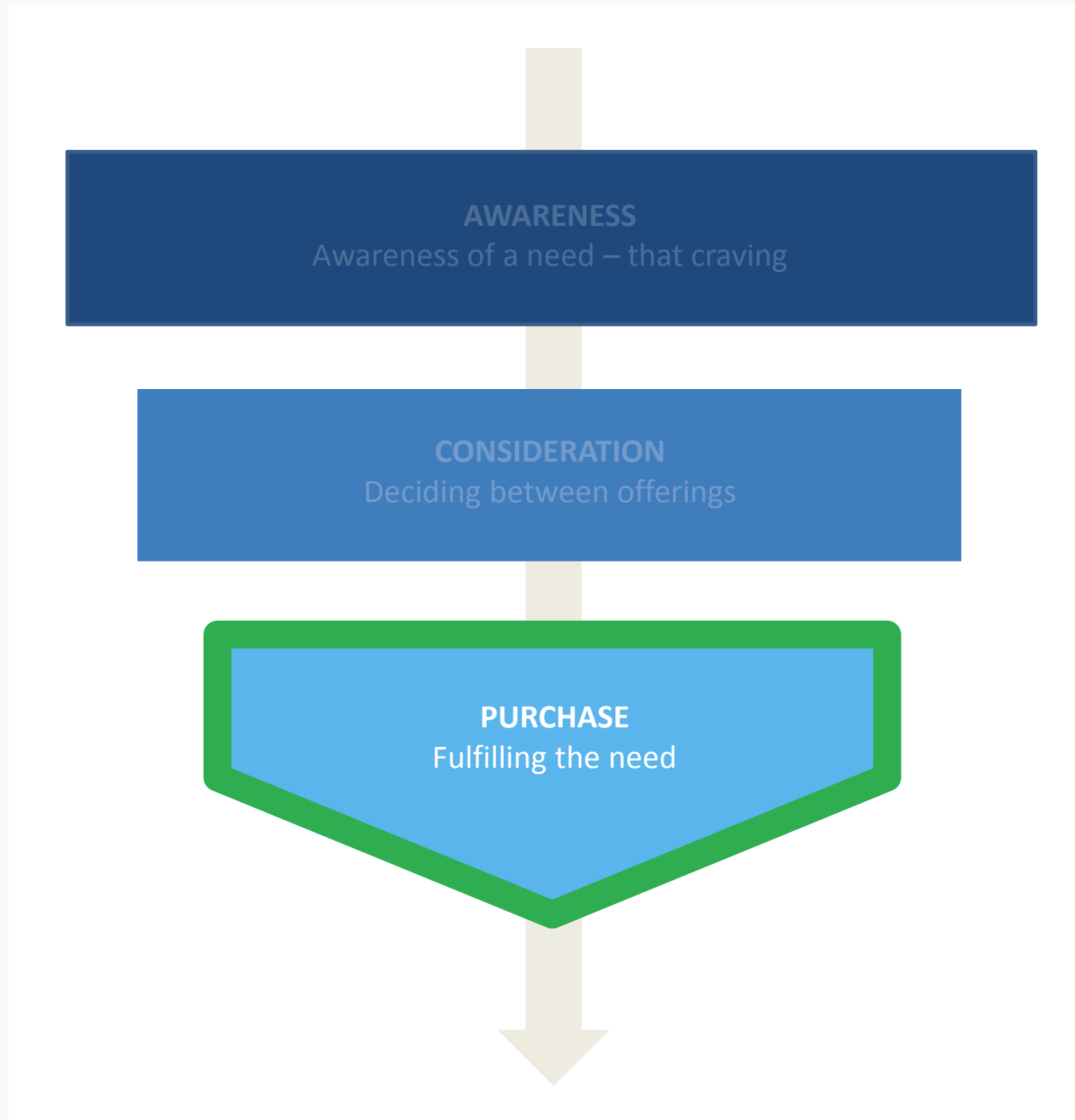
Buyer Journey Funnel - Consideration



- In an age of free information, buyers are typically aware of many solutions to fill their cravings
- “Would a rationale buyer with perfect information choose your solution?”
- Value added benefits differentiate yourself above other available solutions



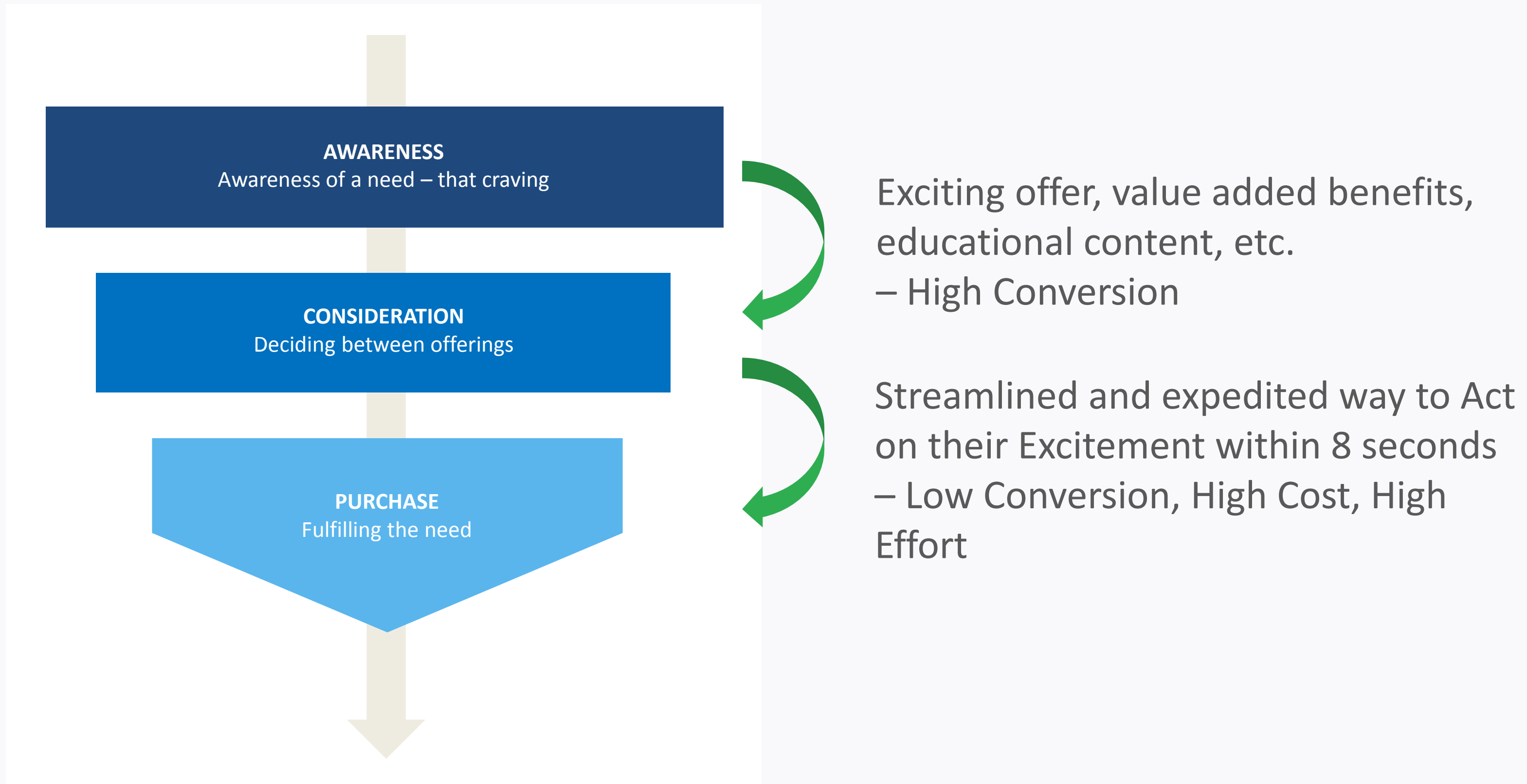
Buyer Journey Funnel - Purchase



- A buyer is educated on your solution and is excited about it – we have a new customer.... right?

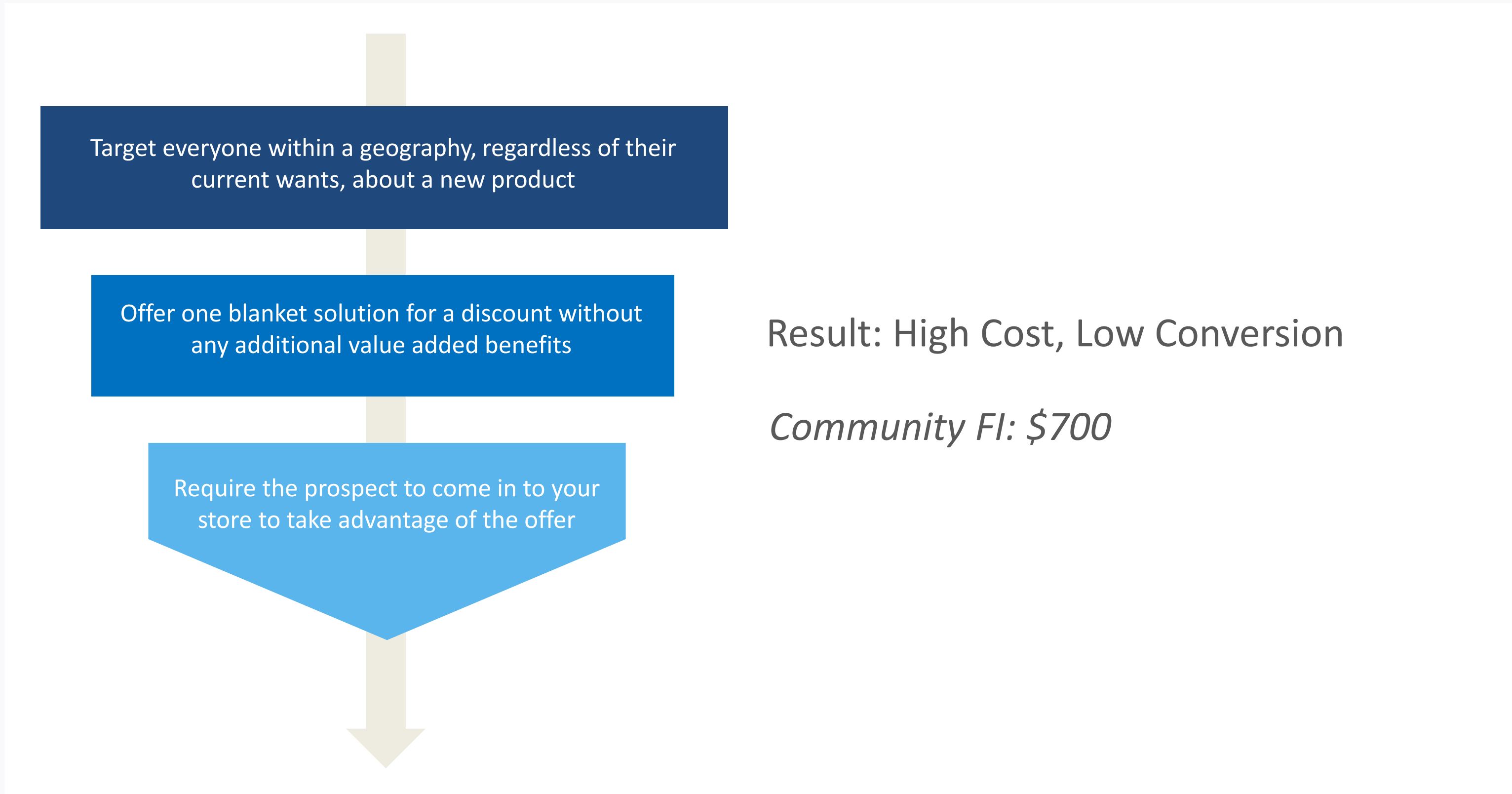


Buyer Journey Funnel - Progression



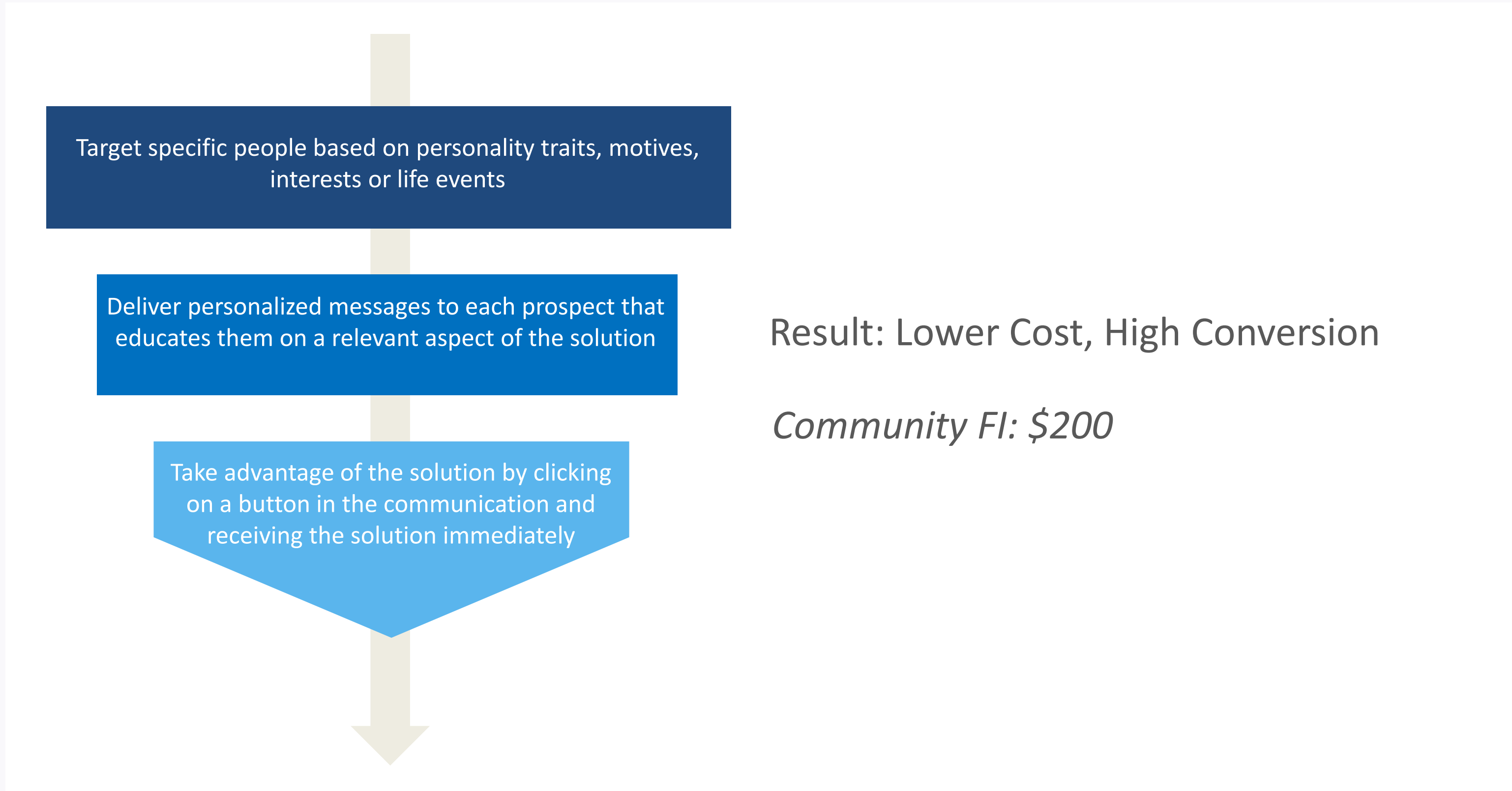


Buyer Journey Funnel - Passive Example





Buyer Journey Funnel - Proactive Example



Predicting the Future



The misinterpretation of the word
'relationships' will be a major driver to
the reduced growth experienced by
Community financial institutions

Predicting the Future

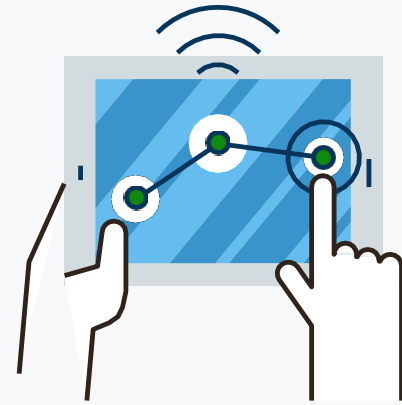


According to Webster dictionary:
a connection, association and involvement

Defining Relationships



The Fundamental Change



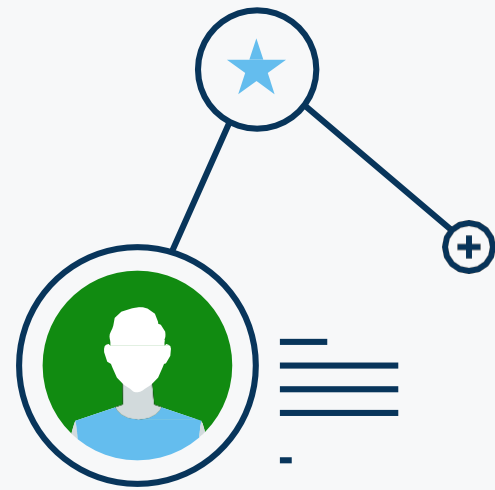
According to today's generation:
know what we want, educate us on the
option via our preferred digital channels
and make it easy for us to obtain our desires

Defining Relationships

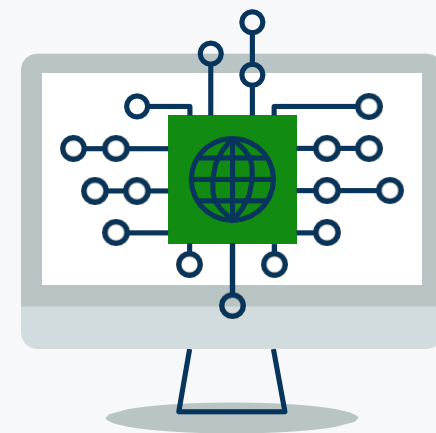


The Fundamental Change

Case Study: The Amazon Playbook



1) Target customer based on behavioral and life events data



2) Conduct strategic outreach via digital channels



3) Enable customer to seamlessly act on their excitement of the offer

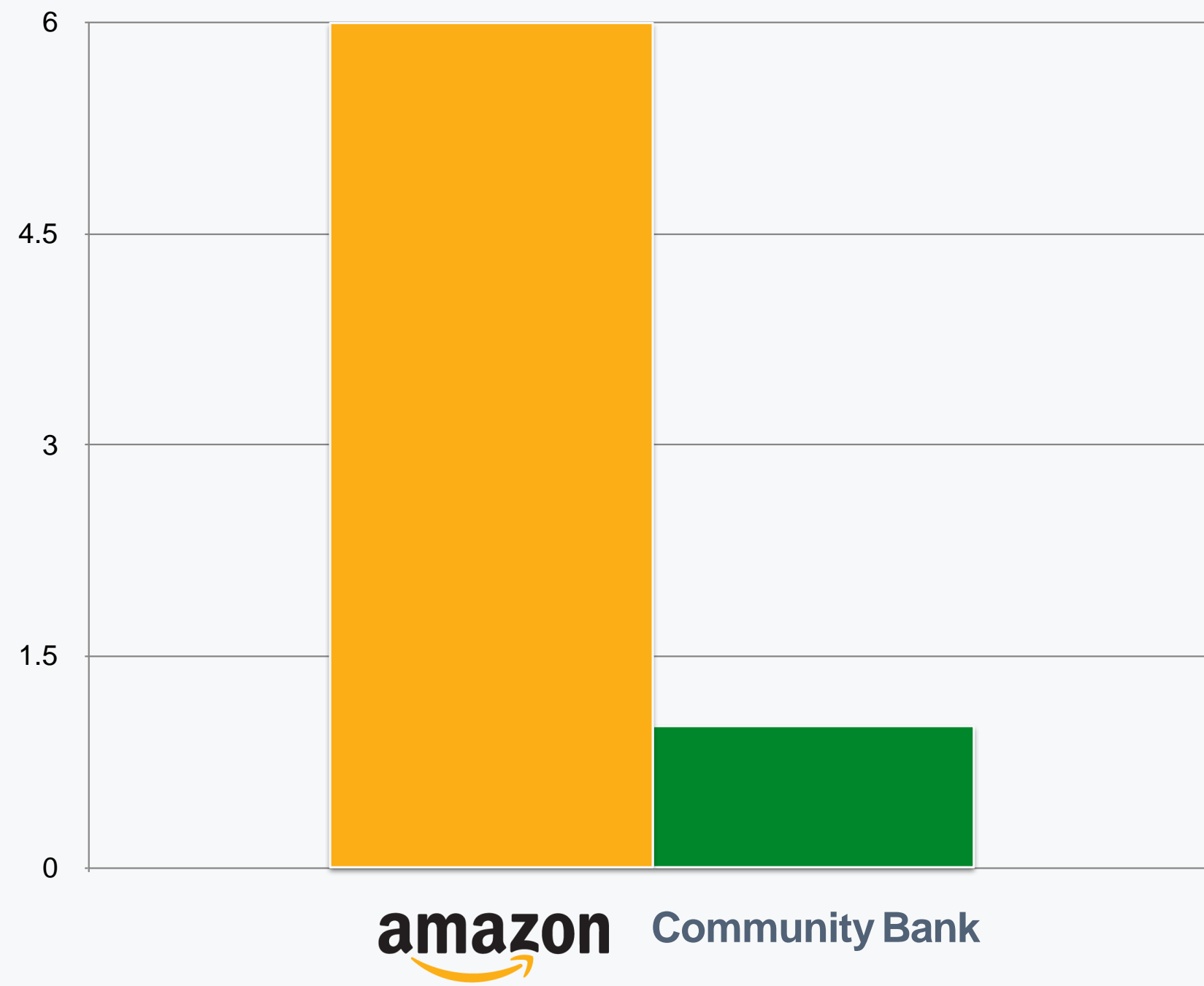


4) Provide a convenient delivery channel to the customer

Lets Ask the Data

Customer Satisfaction

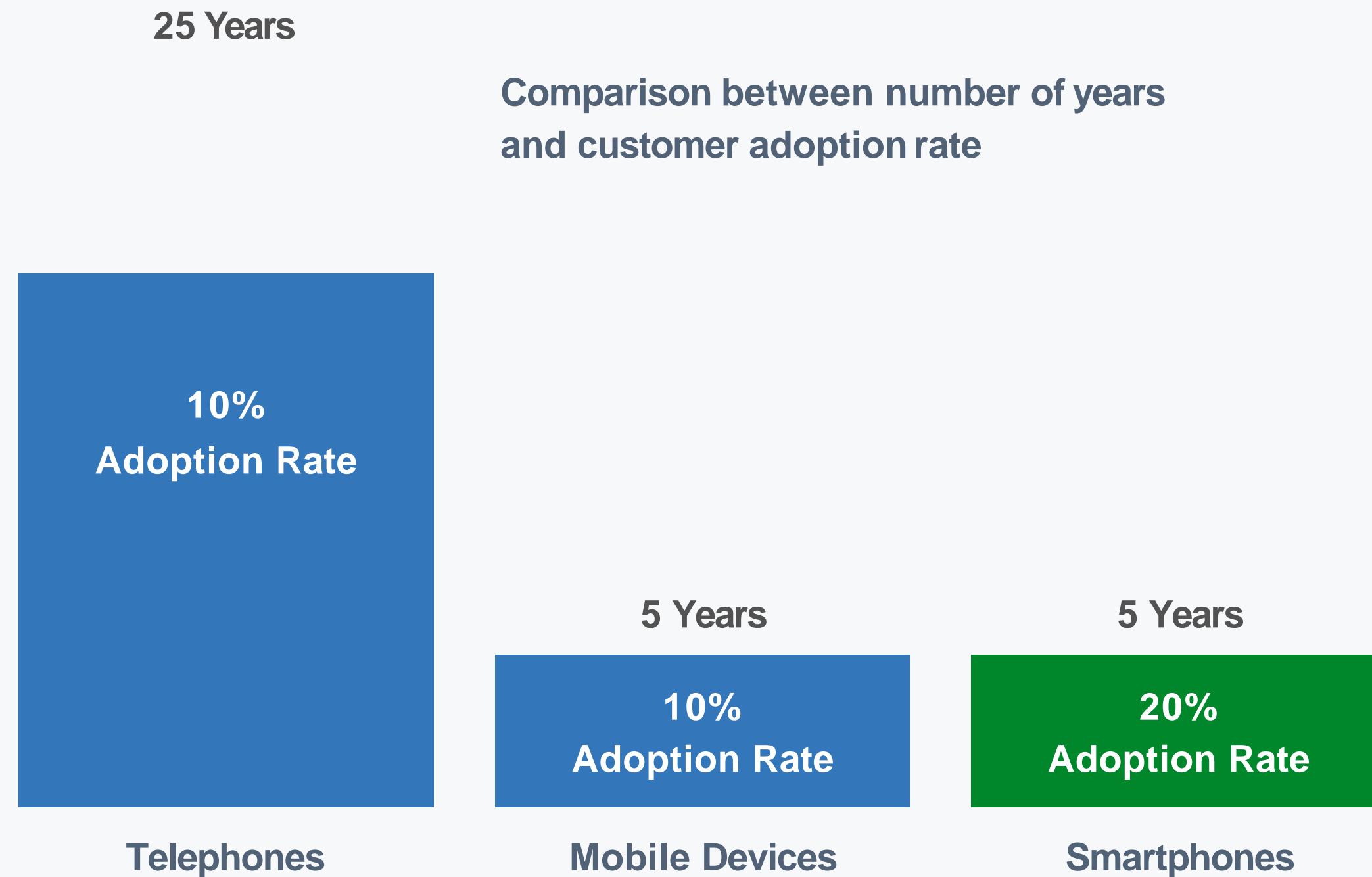
Rate of NPS of Amazon vs. average community bank



Amazon has
6x higher NPS than the
average community
financial institution

Lets Ask the Data

Technology Adoption

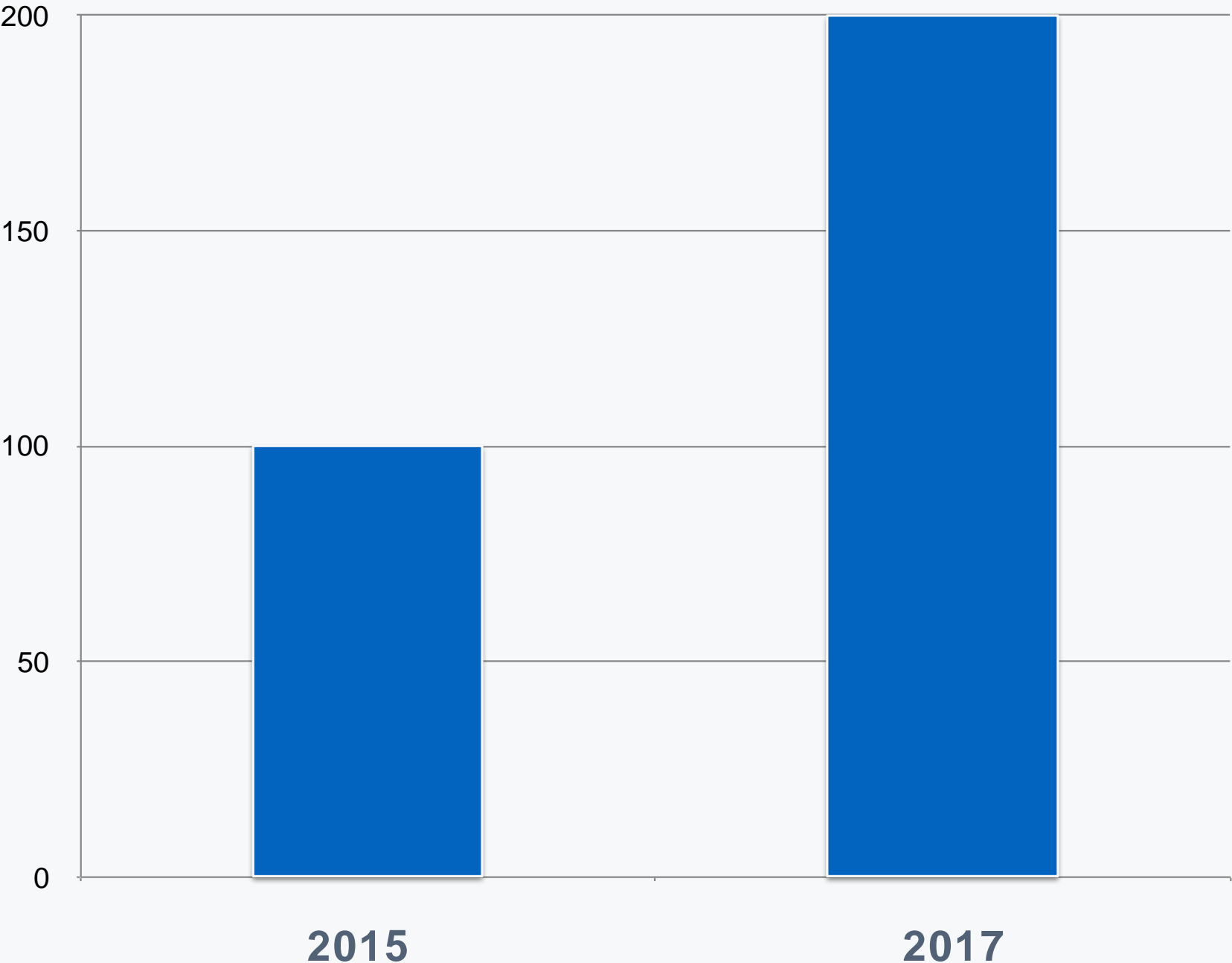


Technology adoption is becoming **much faster**

Lets Ask the Data

Customer Behavior

Percentage increase in number of people who made decisions for new deposit accounts online



People are making buying decisions **without human interactions**

Conclusion

- Relationships will continue to be a cornerstone of the growth prospects of community financial institutions
- The definition of ‘relationships’ are changing
- Community financial institutions possess the most important asset to succeed in this evolving digital world—**trust**



Q&A



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