



## Metro Bank

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# Customer experience as competitive differentiator



- Britain's First New Bank in Over 100 years
- 4 years, 27 Stores, 1700 Employees and 300,000 Customers
- Traditional Banking, Modern Technology
- Open 7 Days, Early & Late
- 15 Minute Account Opening, Instant Debit Cards

*“Successful, customer-facing businesses try to see things from the customer’s point of view...Don’t hide behind rules; don’t hide behind policies”*

**Vernon Hill**



**No ‘Stupid’ Rules!**

Magic Friday!

Design Excellence

Surprise and Delight

Dogs Rule! **Fans Not Customers** Kids Rock!

Hope is not a Plan

**Convenience**

**Culture Counts**

**Experience**

Money Zone!

Bump it Up

‘Can Do’ Attitude

**Personalised Connections**

# *Our Ethos*

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- **Customers want a better banking experience**  
– retail and commercial
- **Value is more important than price**
- **Service is more important than rate**
- **Create fans not customers**



# AMAZEING Culture

- A culture that fits the model
  - Clear, Pervasive
- Buy in or opt out
- Reward for service not sales
- Fun



# *Surprise & Delight*

**Magic Money  
Machines**

Prizes, give aways,  
gestures

Kids Rule

School Programmes

Involvement with local  
charities



# 'Customer Platform' Functionality

## Windows 8

- T24 will be faster
- The desktop and applications will look better and be more responsive
- New look Outlook, Word, Excel and PowerPoint
- TCR's and PINPads will work better and be more reliable
- Quicker log on times.

## Lync

**A single communications platform from your PC, Laptop or mobile phone that will deliver:**

- Telephone
- Instant messaging
- Video Calling
- Conference Calling
- Sharing screens / documents during calls
- Managing 'presence'

## CRM

### Customer view

### Workflows

- Bank Account Switching
- ISA Account Switching
- Commercial Lending
- Suspicious activity reporting
- Fraud and Crime reporting
- Payment Disputes
- Payment Queries
- Manage EoDs
- Product Maturity Management
- Arrears Management.
- Safety Deposit Box Management

### Plus

- Refer customers to other Colleagues to follow up
- See your Customer pipeline
- Log actions and tasks for our Customers.

## Intranet

1. **'Windows 8' look and feel**
2. **A completely re-designed Metropedia**
3. **Easy to use 'apps'**
  - Room booking
  - Course & Event booking
  - People Finder.
  - Apply for a job
4. **Plus**
  - 'Connect Support'
  - News (ITK, WIS & Generic)
  - Team / Department sites

## Yammer

### Share Knowledge and good News / Ideas

- Surprise and Delight (Major AMAZE)
- No Stupid Bank rules
- Connect Support
- Metropedia Help

## Social

- Brand Monitoring
- Competitive Analysis
- Customer Service Follow Up

## Marketing

- Service Campaigns
- New Customer Messages
- Event Management
- Marketing Approvals

## Self Service

- Internal and External KB Management
- Plans for Chat...

# Collaboration

MARKETING

SALES

SERVICE

What's in:

- Collaborate with colleagues on sales opportunities, leads, and cases

The screenshot displays the Microsoft Dynamics CRM interface for the 'Microsoft' account. The top navigation bar includes 'Microsoft Dynamics CRM', 'SALES', 'Accounts', and 'Microsoft'. The account details section shows contact information for Isaac Lightner, address in Redmond, WA, and a summary of account information. A Yammer collaboration window is overlaid, showing a post by Francois Ruf and a reply by Reuben Krippner. The right sidebar contains sections for 'Primary Contact' (Isaac Lightner), 'CONTACTS', 'RECENT OPPORTUNITIES', and 'RECENT CASES'. A map of the Microsoft campus in Redmond, WA, is visible at the bottom left.

Full Name ↑	Email
Isaac Lightner	isaac@microsoft.com

Status	Case Title
Resolved	Issue with Pro...
Active	Need help wit...

# Social selling

## What's in:

- Insights about any leads, opportunities, and accounts
- News
- Financials
- People
- Buzz
- Competitors

The screenshot displays the Microsoft Dynamics CRM interface. At the top, the browser address bar shows the URL <https://conv2014.crm.dynamics.com/main.aspx#>. The navigation bar includes 'Microsoft Dynamics CRM', 'SALES', 'Accounts', and 'Microsoft'. The user profile for 'Francois Ruf Cortoso' is visible in the top right.

The main content area shows the account details for 'Microsoft'. A progress bar at the top of the account view includes steps: 'Review Store (Active)', 'Suggest Order', 'Plan Visit', 'Store Visit', 'Confirm Order', and 'Next Stage'. Below this, a table lists account information:

✓ Main Phone	1-555-555-0135	✓ City	Redmond	Visit Day	click to enter
✓ Store Manager	Isaac Lightner	✓ State	WA	Visit Hours	click to enter
✓ Street	1 Microsoft Way	✓ Zip	98052		

Below the account details is a red 'Insights' section. This section provides a comprehensive overview of 'Microsoft Corporation', including:

- Overview:** Public Company (NASDAQ:MSFT), Computer Software, Redmond, WA 98052-6399, United States. Revenue (ttm): \$83,433.0M, Employees: 99,000.
- Company Insights:** A list of recent news items such as 'Microsoft Canada names new Vice President of Advertising' and 'Former Nokia Boss Stephen Elop Named Head of...'. Each item includes a source and a share button.
- Get Referrals:** A section for adding connections to companies and people.
- BUZZ:** A section for social media buzz, featuring a 'Microsoft survey reveals most common misconceptions of cloud services in Australia'.

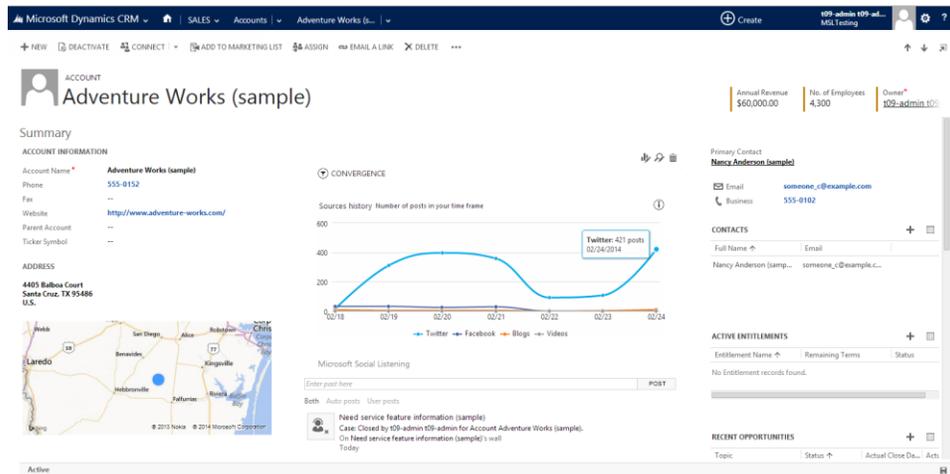
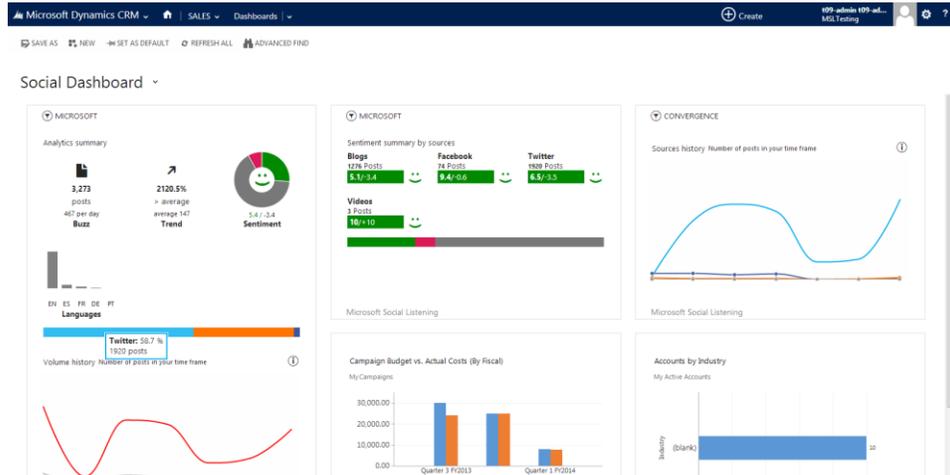
At the bottom of the page, there are three detailed sections:

- Details:** A summary of the account's status, showing it as 'Active'.
- COMPANY PROFILE:** Information such as Industry (Social Services), SIC Code, and Ownership.
- MARKETING:** Fields for Originating Lead, Last Campaign Date, and Marketing Materials (Send).
- BILLING:** Information including Currency (US Dollar), Credit Limit, Credit Hold (No), and Payment Terms.

# Social Listening

MARKETING

SERVICE



Track brands, competitors, campaigns

Track most valuable customers

Early warning on issues

Integrate into CRM dashboards, cases



*Grazie!*

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