

**Garanti BBVA achieves  
21% improvement in  
online banking log-in  
rates with Insider's  
segmented onsite  
personalization**





**Working with Insider has been a seamless experience. Account managers at Insider give a lot of value to our feedback and are willing to develop features that are truly relevant to what we seek.”**

Fatih Yesilyurt

– Digital Sales Supervisor @ Garanti BBVA

**“We’ve been able to create and engage our user control groups with high accuracy, improved engagement metrics, and conversion rates across our financial offerings. Running A/B tests to deliver better customer experiences and ensure good business results give us a lot of flexibility and precision.”**

Sezin Gul Tanriverdi

– Digital Sales Manager @ Garanti BBVA

## About Garanti BBVA

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Established in 1946, Garanti BBVA is an integrated financial services group and retail bank that operates in every segment of the banking sector, including corporate, commercial, SME and investment banking.

With over 9.2 million digital and 18.5 million total customers, Garanti BBVA brings the best of cutting-edge technology infrastructure to their customers for a truly innovative banking experience. Shaping their business model to create opportunities for everyone. To that end, it is essential to cover as many banking transactions and services as possible and make them accessible, convenient, and customized according to customer demands and needs. Garanti BBVA’s long-term strategy brings together two fundamental aspects in banking: technology and people, getting the Bank recognized as the “Best Consumer Digital Bank in Turkey” and the “Best Mobile Banking App in Turkey” by World Finance Magazine.



## Unique banking experience for each customer

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Garanti BBVA wanted to deliver highly personalized digital experiences across channels – with more than 8 million customers across retail, commercial and personal banking segments, Garanti wanted to engage each customer in a unique way. They also wanted to utilize untapped customer segments, clean-up static segments and deliver more dynamic and real-time engagement.

They favored Insider's agile technology that supported unique banking requirements and provided an easy-to-implement tool with personalized support and real-time strategic consultation. Insider's robust segmentation capabilities was another feature that aligned with Garanti BBVA's expectations. Insider's platform also allowed for exciting ways to deliver better mobile experiences which improved customer interaction with Garanti BBVA's financial products. During the initial phase, they executed various campaigns targeting 5 key metrics and they were impressed with the results.

Garanti BBVA's decision to go with Insider was backed by Insider's unified-channel approach – which allowed for Garanti BBVA to deliver personalized banking experiences across all touchpoints. Insider further provided a unified customer profile which allowed Garanti BBVA in gathering both web and mobile data in one single screen, in addition to being able to collect behavioral and real-time user data.

## Personalizing user journeys and improved product discovery with image overlays

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Garanti BBVA wanted to engage their customers over 55 and identify the most-used transaction items by this age group with a simple and easy-to-use homepage design for a smooth user experience and to improve conversion metrics. Garanti BBVA also wanted to regularly check the group's engagement metrics and behavioral patterns.

Insider recommended using their Onsite Experimentation Product to help the Bank create a unique landing page for this targeted audience.

This solution was coupled with Insider's event integration to identify **5 unique events** where conversions could be optimized.

- Log-in
- Personal Loan Application
- Credit Card Application
- Overdraft Account Opening
- Search Bar Usage

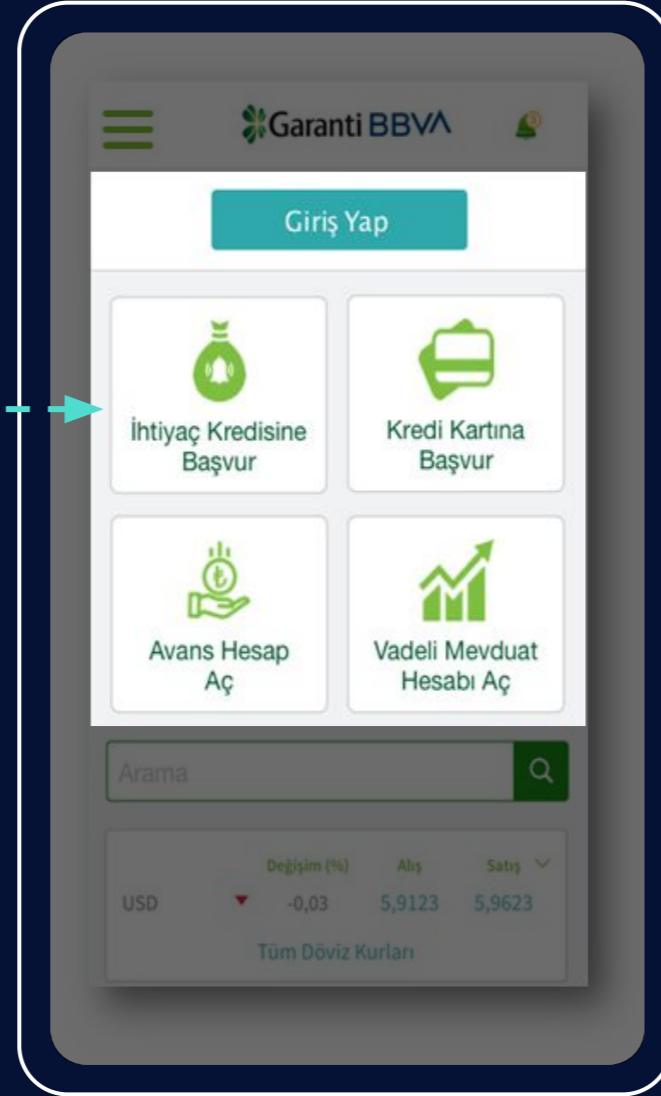
A control group was created for the five events. Using a combination of personalized home page and event triggers, Garanti BBVA achieved an **increase in conversion rates** across all KPIs.

- Log-in: 21%
- Personal Loan Application: 502%
- Credit Card Application: 192%
- Overdraft Account Opening: 20%
- Search Bar Usage: %51



**Default Design**  
Control Group 50%

**Basic Design**  
Test Group 50%



**Smooth design was applied to make the homepage more comprehensive for 55+ users.**

**Most-used financial products for 55+ users were prioritized on the homepage.**

## Looking Ahead

Garanti BBVA's vision has always been to deliver convenient and highly personalized digital banking experiences to users across all touchpoints. Garanti BBVA has been working with Insider for nearly four years. The partnership has supported Garanti BBVA in delivering better customer experiences and business results on desktop and mobile web channels. On average, 4.5 million monthly visitors engage with the Bank's personalized experiences. Garanti BBVA was named a "Top Personalization Leader" at Insider's 2019 LIFT Awards.

Garanti BBVA will soon seek fresh and innovative ways to deliver better customer experiences focusing on increasing customer engagement and interaction with their financial products. Garanti BBVA will also look at widening its customer age group brackets to bring them the same set of personalized options, such as individualized landing pages and relevant financial products.



# About Insider

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Insider Growth Management Platform (GMP) helps digital marketers drive growth across the funnel, from Acquisition to Activation, Retention, and Revenue. Leveraging real-time predictive segmentation powered by artificial intelligence, the Growth Management Platform empowers marketers to deliver personalized journeys across the web, mobile web, mobile apps, and ad channels. Built on a unified data layer, GMP is easy to implement and simple to use, avoiding the need for complex integrations and dependency on IT teams. Insider simplifies the life of digital marketers and helps them drive growth for their brands, with zero marketing waste.

Insider is a technology company with offices in London, Paris, Singapore, Tokyo, Hong Kong, Seoul, Sydney, Helsinki, Barcelona, Dubai, Moscow, Warsaw, Taipei, Jakarta, Manila, Wellington, Istanbul, Kiev, Ho Chi Minh City, Bangkok, Brussels, Amsterdam, Luxembourg, Ankara, and Kuala Lumpur. Insider has been recognized as a Leader in the G2 Grid® for Mobile Marketing for 16 consecutive quarters. Insider Growth Management Platform is firmly positioned in Gartner's Magic Quadrant for Multichannel Marketing Hubs 2020.

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