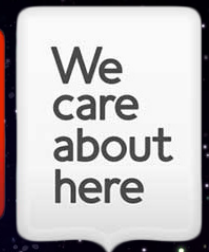




# Revolutionising understanding of the business customer experience *(by really understanding what matters most to business banking customers)*



MRS Financial Services Conference

Kevin Crouch (Gusto Research)

Sarah Thornton (Clydesdale Yorkshire Bank)

Marta Kovacs (Clydesdale Yorkshire Bank)

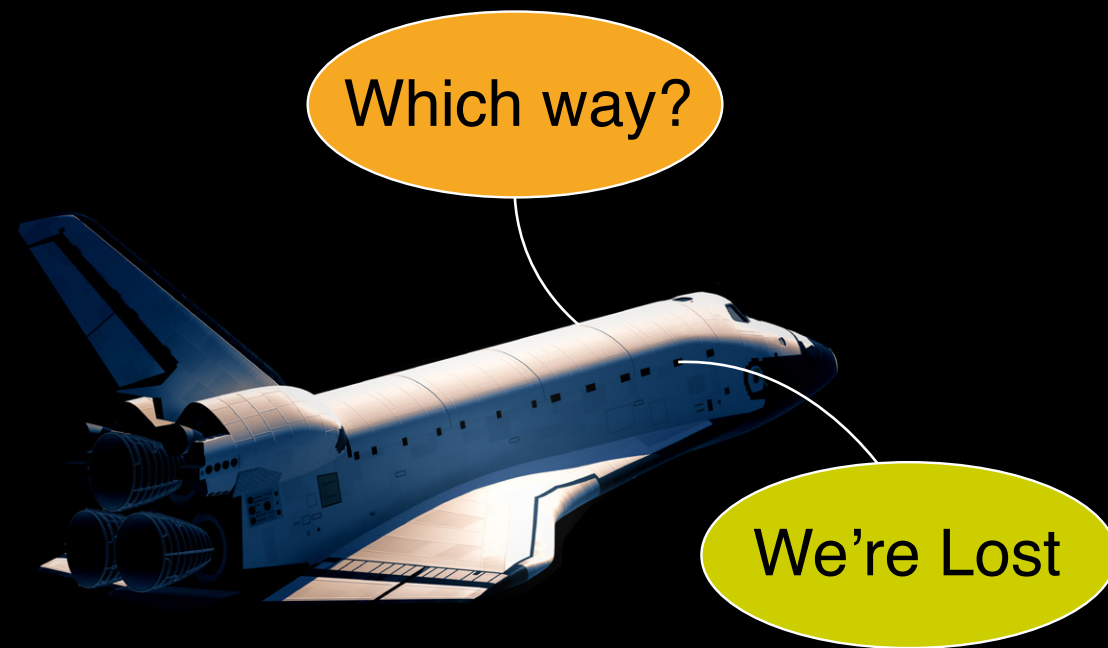
19 November 2015.

# Where we were...



[Before the Big-Bang!]

# An inkling there was a problem...



- Overall customer advocacy stalled
- A black box!

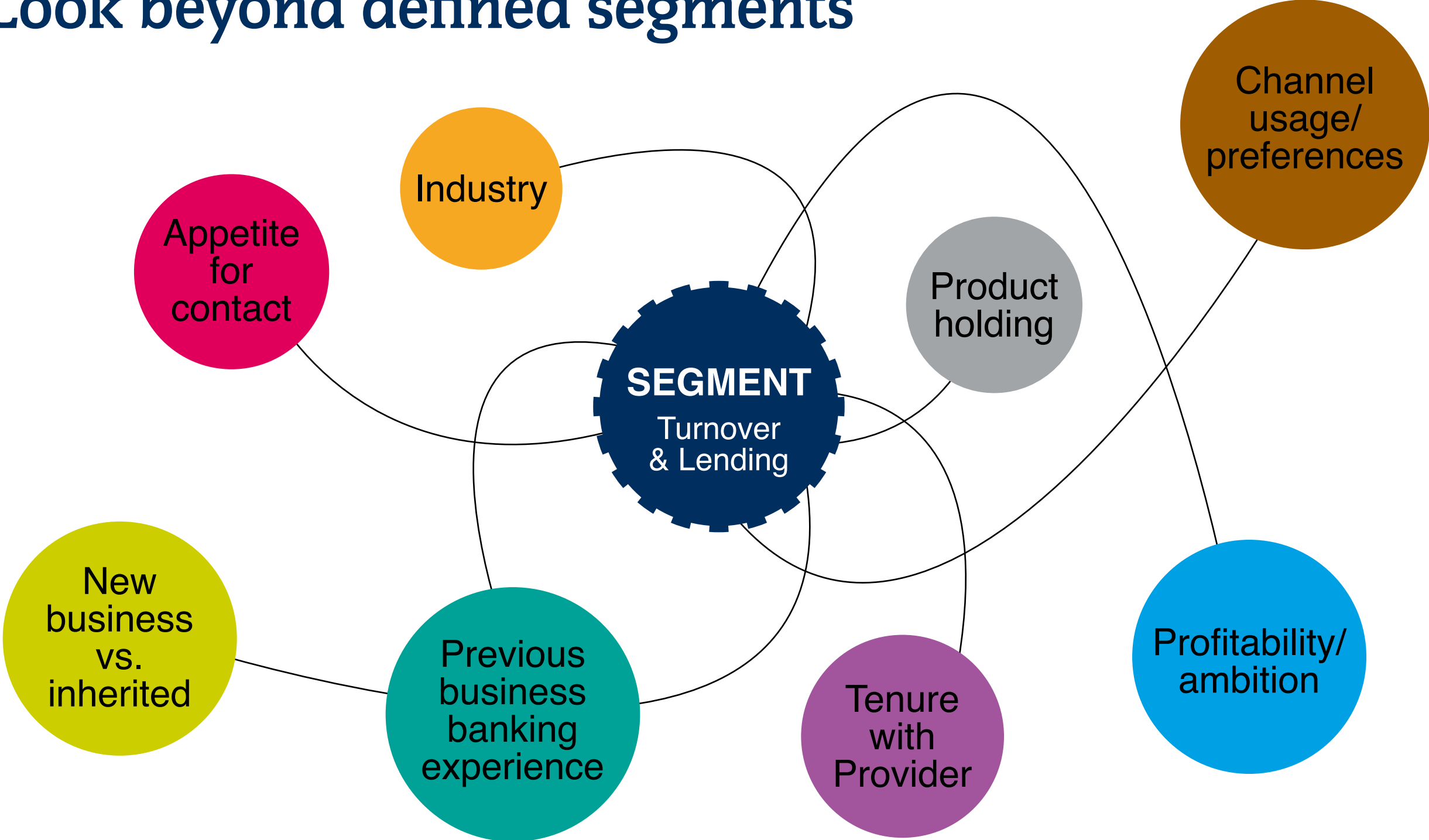
# The Research Solution



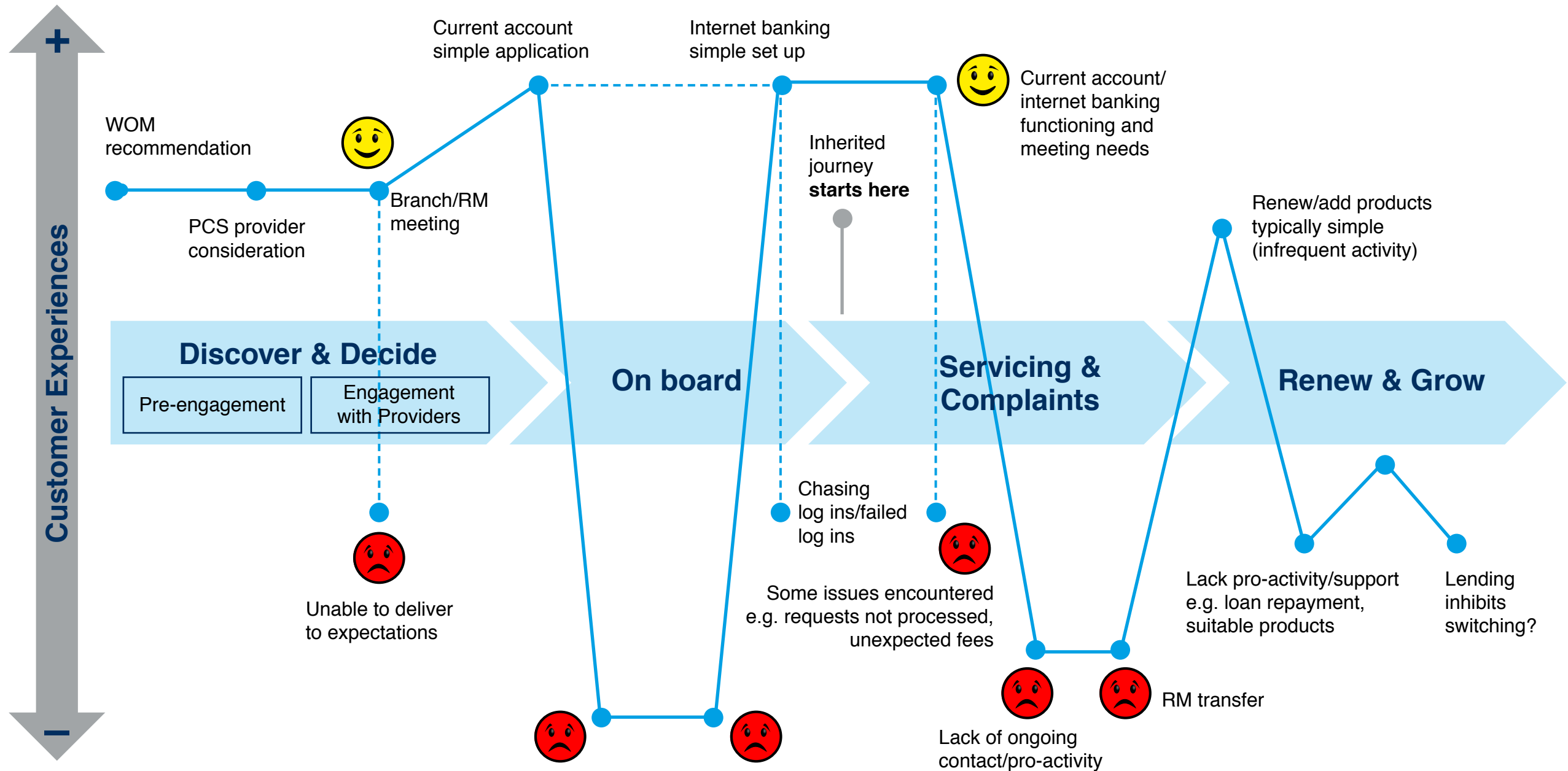
This meant...

**THE BIG BANG!**

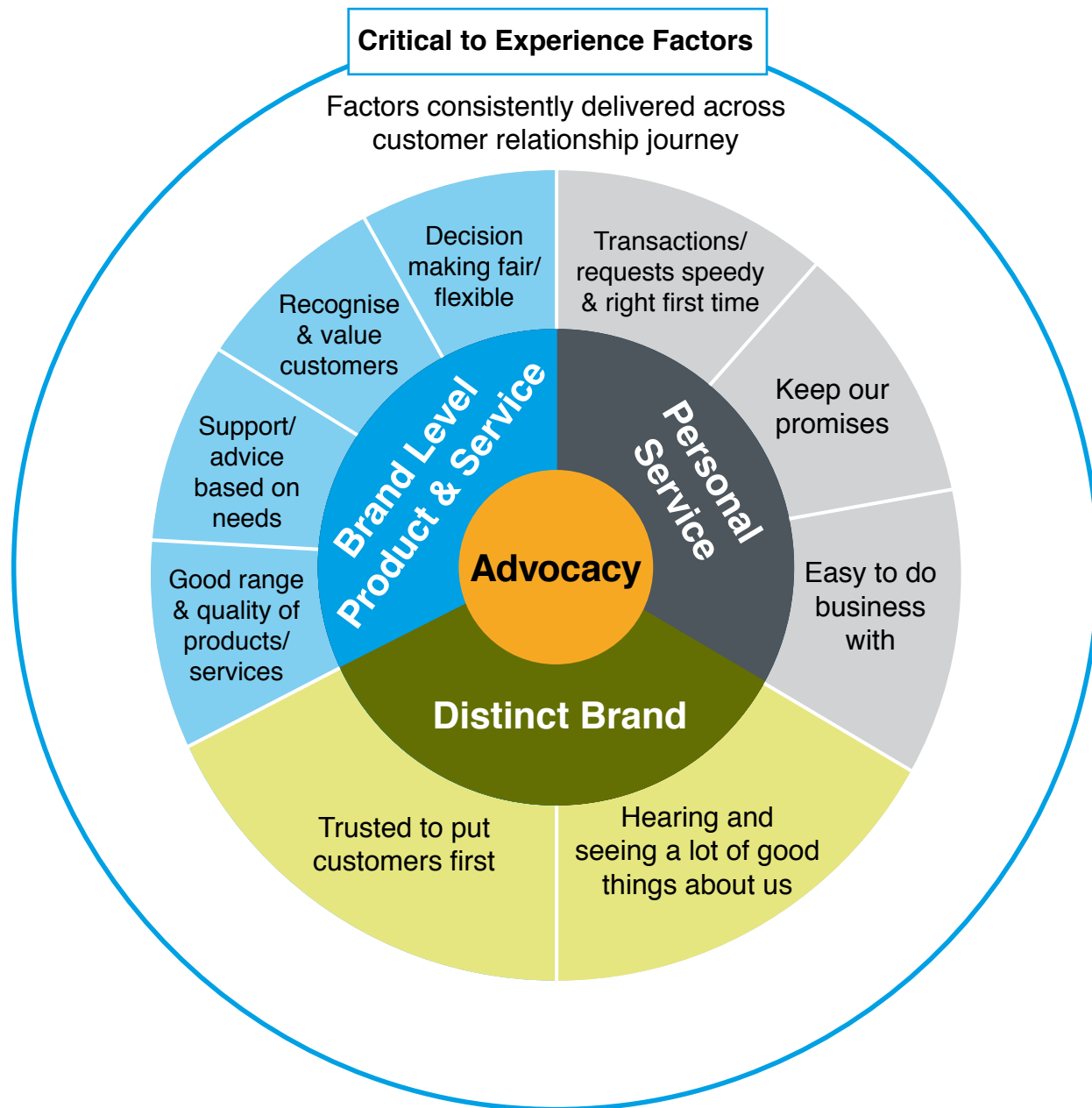
# Look beyond defined segments



# Identifying what is important from a customers point of view



# Understanding what makes up customer advocacy

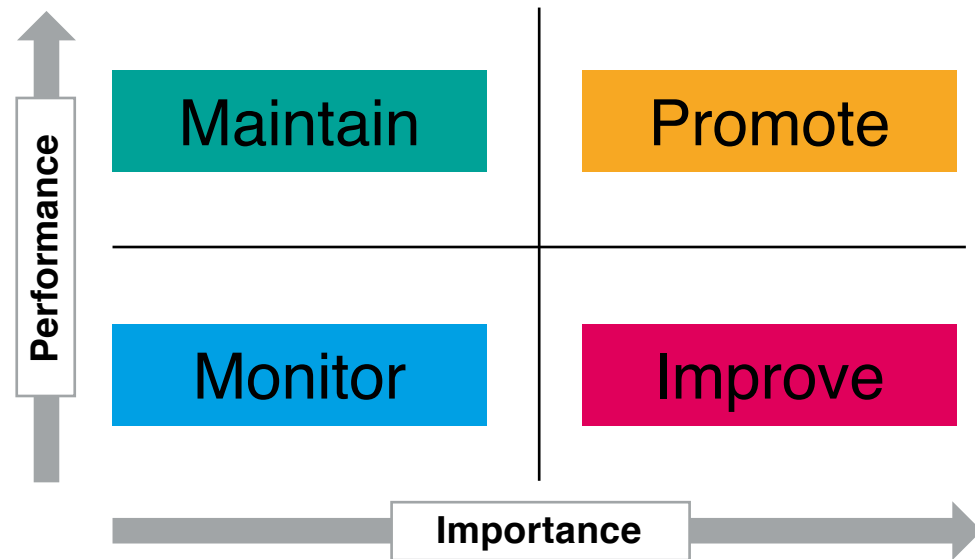


- Transactional and non-transactional aspects, as well as perceptions of the brand influence advocacy
- Importance varies overall and depending on the stage in the journey
- Drivers cut across customer groups

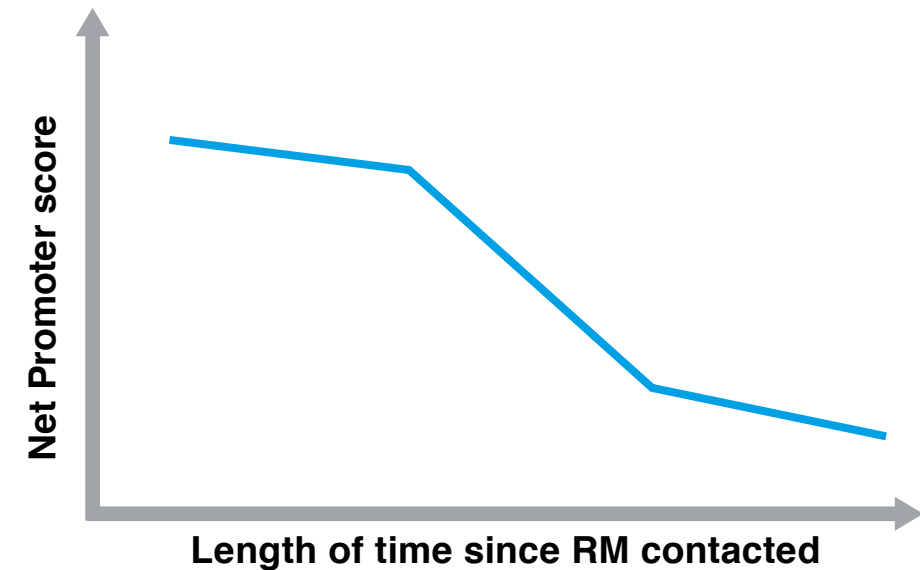
However... challenging unless action taken to improve engagement with RM



# Prioritising the areas of focus and identifying the specific tipping points



Focusing on the factors critical to experience where the business is not performing as well



Identifying the specific tipping points where advocacy is most influenced

# The *new norm*...

We know how to improve  
customer advocacy



What to target first



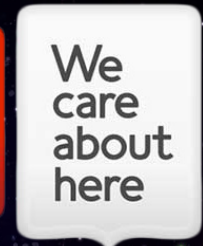
More meaningful discussions with  
Business Banking stakeholders




Straightforward approach • Clear commercial thinking



# Thank you!



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