Craig Nathan, Product Owner

Craig is currently the Product Owner of Tangerine's Insights channel, where he is responsible for delivering real-time communications to Clients. After nearly 20 years in IT, Craig transitioned to the Marketing team to help align their IBM Campaign and Interact solution with the vision of providing engaging communications to Clients.

Jason Kim, Marketing Customer Relationship Manager

Jason has been a key member of Tangerine's Marketing Customer Relationship Management team for almost 10 years. Jason's deep technical knowledge, coupled with strong business acumen, has made him an asset on most Marketing initiatives at Tangerine. On a daily basis, Jason tackles complex Marketing and technology problems that usually involve data analytics, systems integration, and marketing communications.

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Tangerine

Tangerine is Canada's leading direct Bank.

We offer flexible and accessible banking options, innovative products and award-winning Client service.

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Tangerine

In 2012 Tangerine was acquired by Scotiabank, and operates independently as a wholly-owned subsidiary. Over 2 million Clients and close to **$40** billion CAD in total assets.

Our presence extends beyond our website and Mobile Banking app to our Café locations, Pop-Up locations, Kiosks and 24/7 Contact Centres.

Marketing Technology Chronology

Digital Banner Platform

The architecture developed to support the digital banner solution has evolved from a homegrown solution in 2002 to IBM Interact & Campaign in 2012.

1997
Bank is launched in Canada

2002
First digital banner on website

2012
Deployment of IBM Campaign

2018
Formed dedicated team

1997

1999

2002

2009

2012

2017

2018

1999
Online banking introduced

2009
Mobile banking app launched

2017
Launched 'Insights' platform

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What are Tangerine 'Insights' and why are they important?

The 'Insights' platform was launched in 2017 and has proven to be an engaging feature.

Contextual
Tailored to Clients based on what we know about them today.

Seamless
Provide Clients with insightful information across all channels and experiences.

Well-Timed
We use our resources to help our Clients anticipate future opportunities.

Action-Oriented
Make it easy for Clients to take action.

Fresh
Show Clients something new or a new way to look at their finances.

Insightful
Tell the Client something that they may not already know.

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How well did Insights work in the first year?

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Dedicated Insights Team

Agile Methodology
Helps better anticipate change and allows for overall flexibility.

Rapid Delivery Model
Daily asset delivery is achievable through the structure and access that's been formed.

Continuous Improvement
The system undergoes regular updates based on feedback and other analytics.

Focus!
The team is focused on building and advancing the 'Insights' platform.

Agile Team Structure

Scrum Master

Product Owner

Tester

Marketing Developer

Developer

Database Developer

Front-End Developer

Back-End Developer

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Free access to over 3,500 ABMs on the Scotiabank® network.

![munvo logo]

![Tangerine logo]

"Looks like you're spending around $18 a month on ABM fees. You can avoid that."

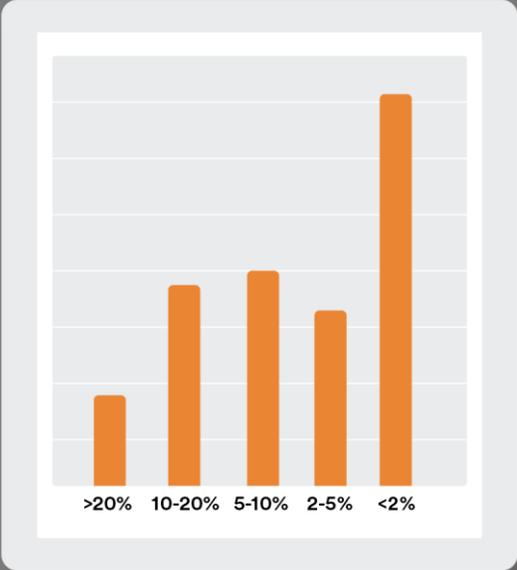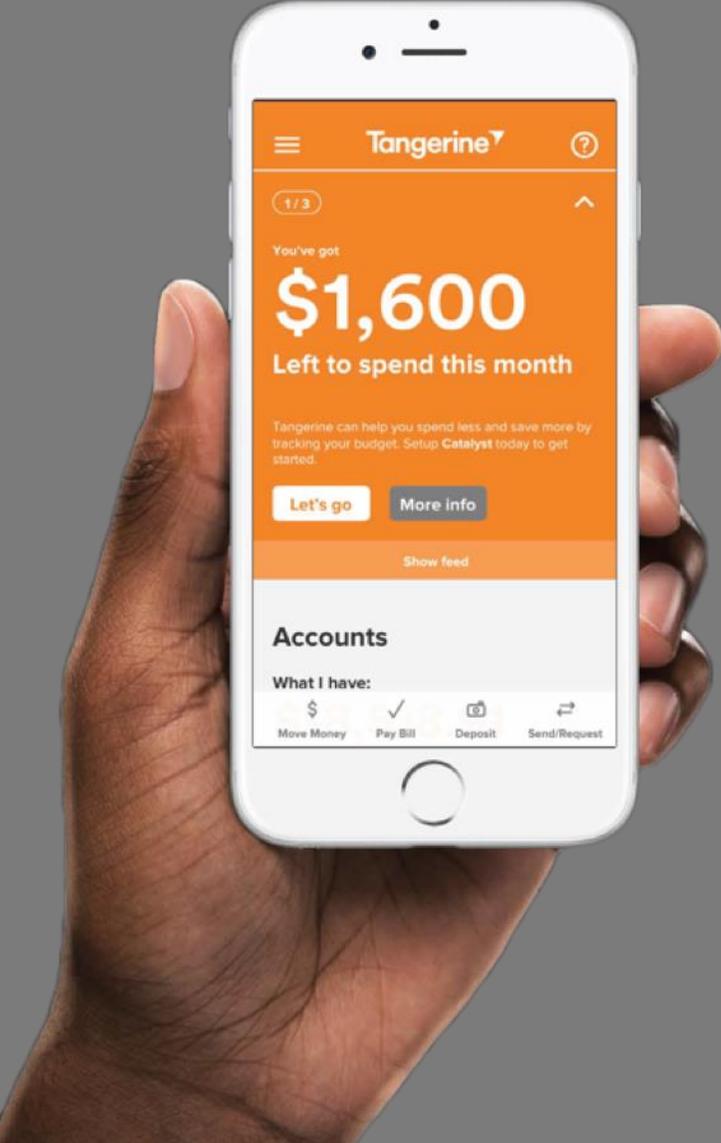# Client Engagement

Interaction
Average number of Clients interacting with 'Insights' has doubled since forming the team.

Impressions
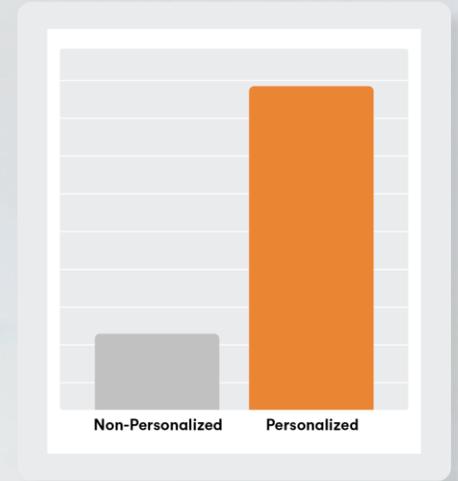Impressions continue to increase by 10% month over month.

Mortgage Comms
On average, click-through rates for mortgage communications have increased by 5-10x.

Personalizing Content

Our Findings

- The nature of personalized content has changed over the decades

- Personalizing content is as important as appropriate targeting

- Personalize where it makes sense

How Did We Achieve This?

Enhanced Targeting

- Web browsing behaviour
- Financial transactions
- Use real-time data, where sensible
- Show it at the right time

Continuous Innovation

- Constant brainstorming
- Internal collaboration
- Use external partners and experts
- Experiment with technology

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How Did We Achieve This?

Robust Personalization

- Include relevant information
- Demographics to adapt message
- Consider behavioural economics
- Small differences = big impact

Analytics

- Assessment of weekly reporting
- Use results to drive decisions
- Test concepts and theories
- Establish test and pilot groups

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