



TENGERDI LAURA, CCXP
HEAD OF MARKETING AND CX



.....

BUILDING A LOVEABLE BANK

CX MATTERS MORE THAN EVER,
DO IT CONSCIOUSLY!

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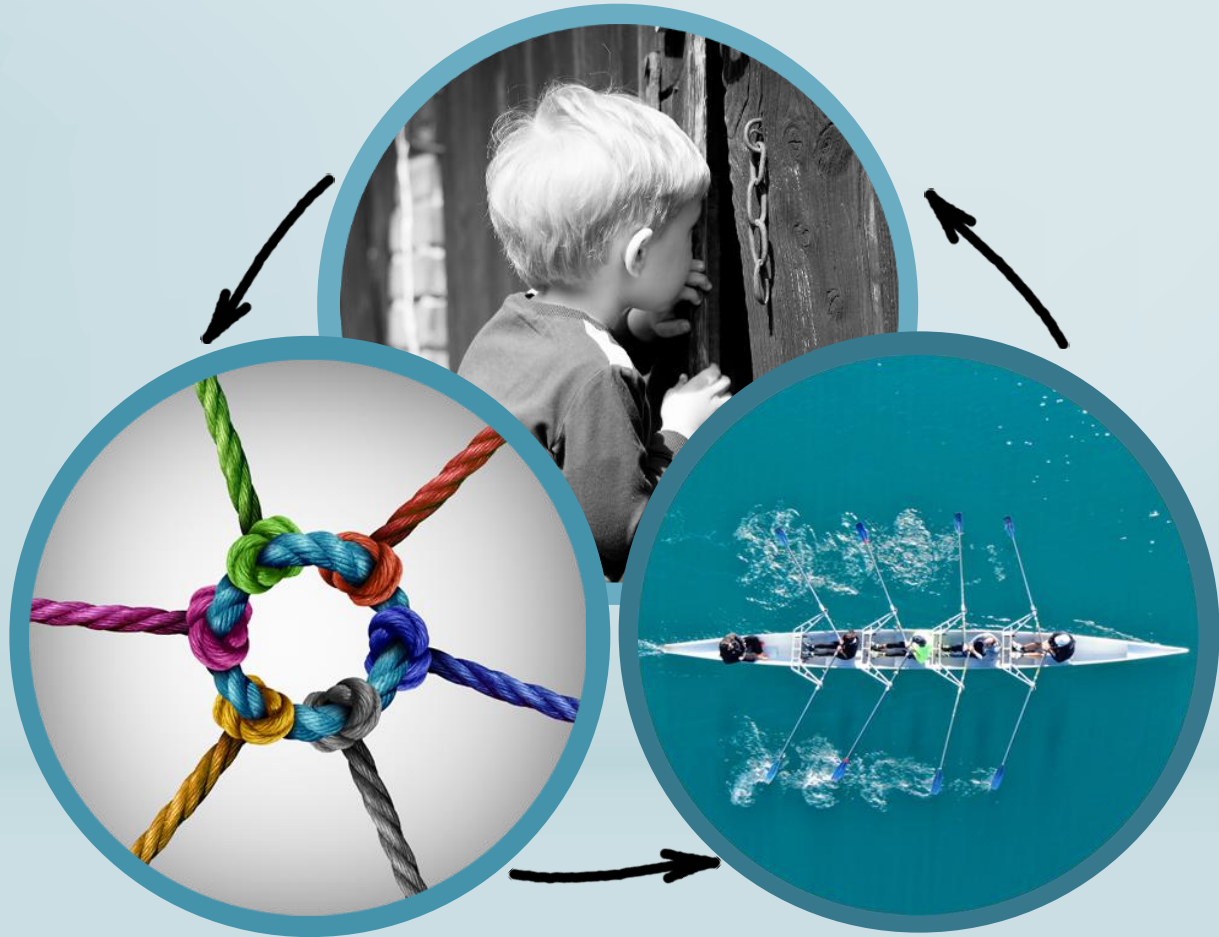
Great CX

The 3 Cs

CURIOSITY

CONNECTIONS

COMMITMENT





**CONSCIOUSNESS
& EMOTIONS**



**CONTEXT &
CHALLENGES**



**WAY TOWARDS
OUR VISION**

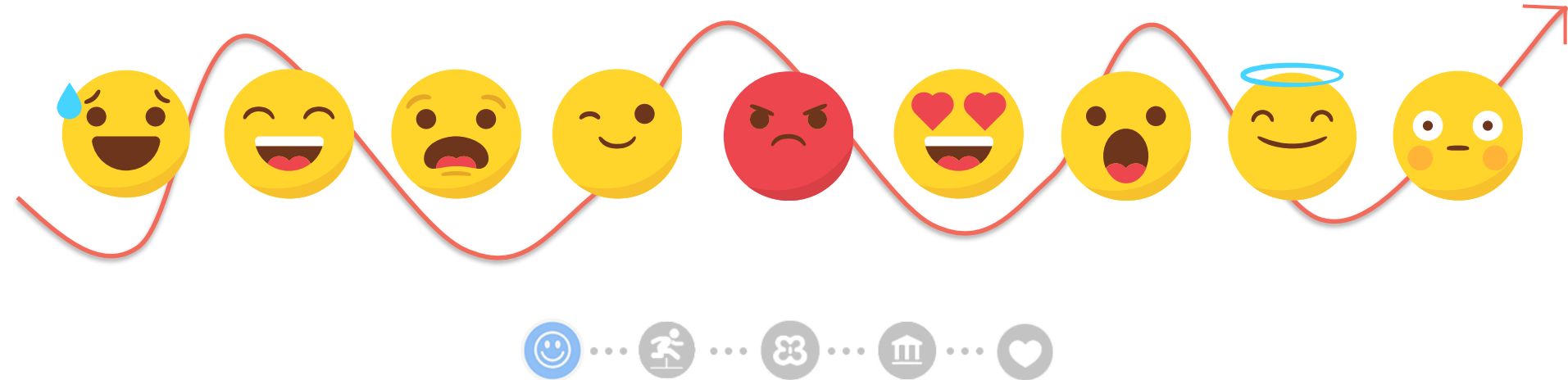


**THE CX
FRAMEWORK**

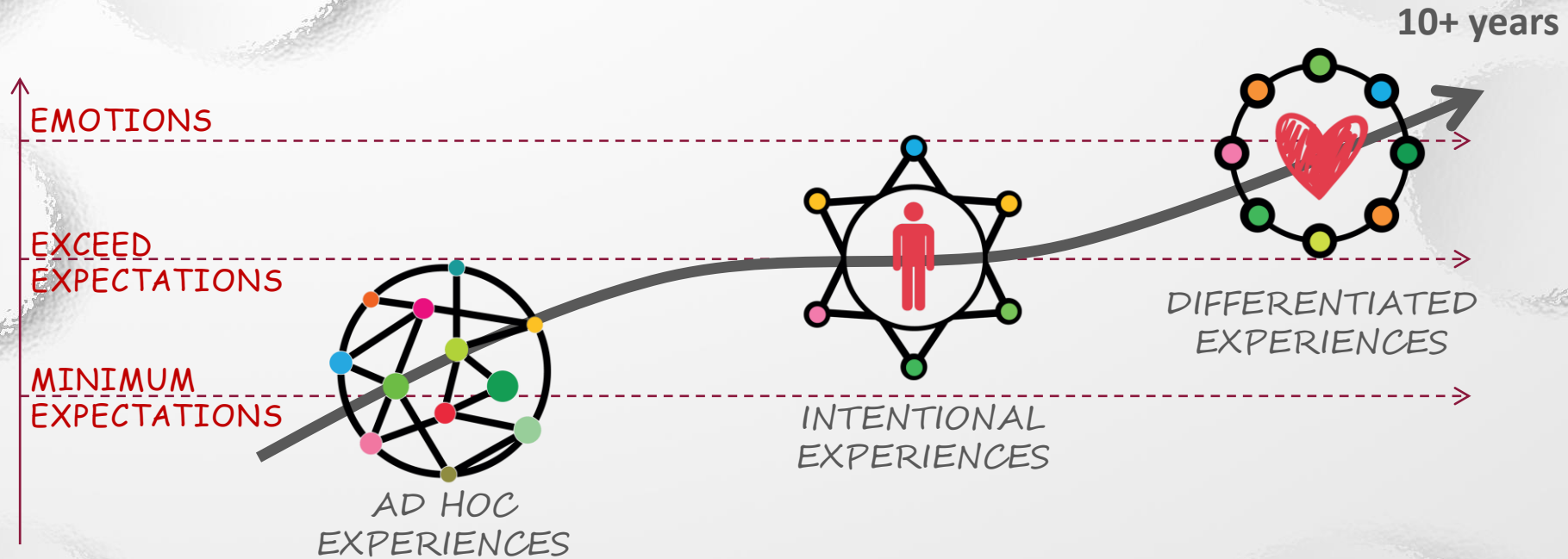


**BUILDING A
LOVEABLE BANK**

OUR EMOTIONS ARE CHANGING



CONSCIOUSNESS = DEEPER CONNECTION



Source: Ian Golding CX Masterclass



Is it possible to love a bank?





CONSCIOUSNESS
& EMOTIONS



CONTEXT &
CHALLENGES



WAY TOWARDS
OUR VISION



THE CX
FRAMEWORK



BUILDING A
LOVEABLE BANK

BUDAPEST BANK INTRO

One of the 1st Commercial banks (1987)

Owner: Hungarian state since 2015

Number of employees: 3000

Full range financial services to

600K Consumers

65K SME

~100 branches countrywide



THE CHALLENGE 5 YRS AGO...NO TRUST



source: Tarki, social values 2013



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IN HUNGARY THE CONFIDENCE IN BANKS WAS EVEN WORSE...

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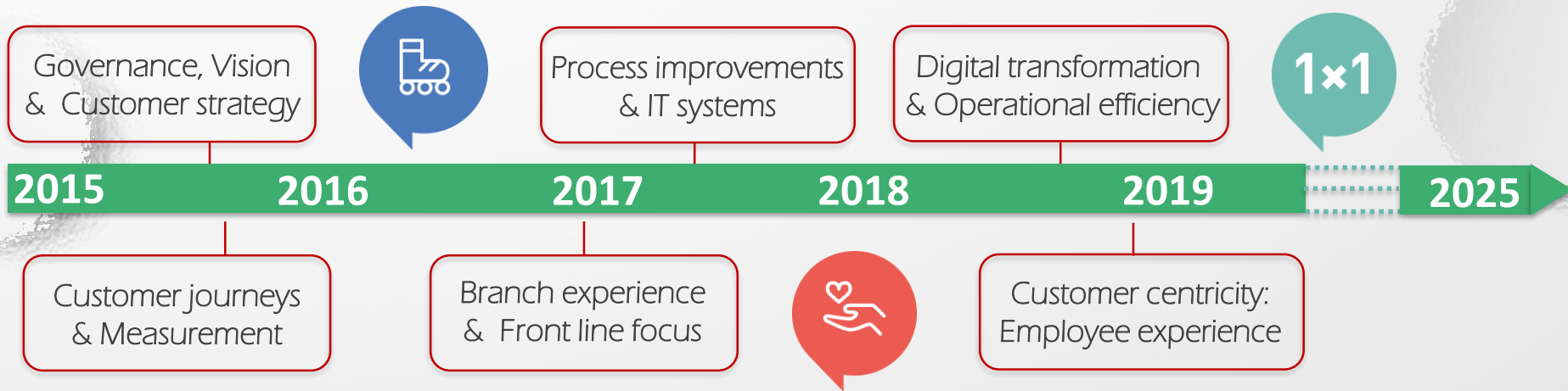
Source: OECD, Government at a glance, 2013
Trust in financial institutions

POLAND	73%
NORWAY	69%
ESTONIA	55%
SWEDEN	53%
CZECH REPUBLIC	50%
SWITZERLAND	47%
AUSTRIA	46%
SLOVAK REPUBLIC	46%
GERMANY	43%
OECD	43%
NETHERLANDS	39%
FRANCE	32%
HUNGARY	27%
ITALY	20%
SPAIN	18%
GREECE	13%





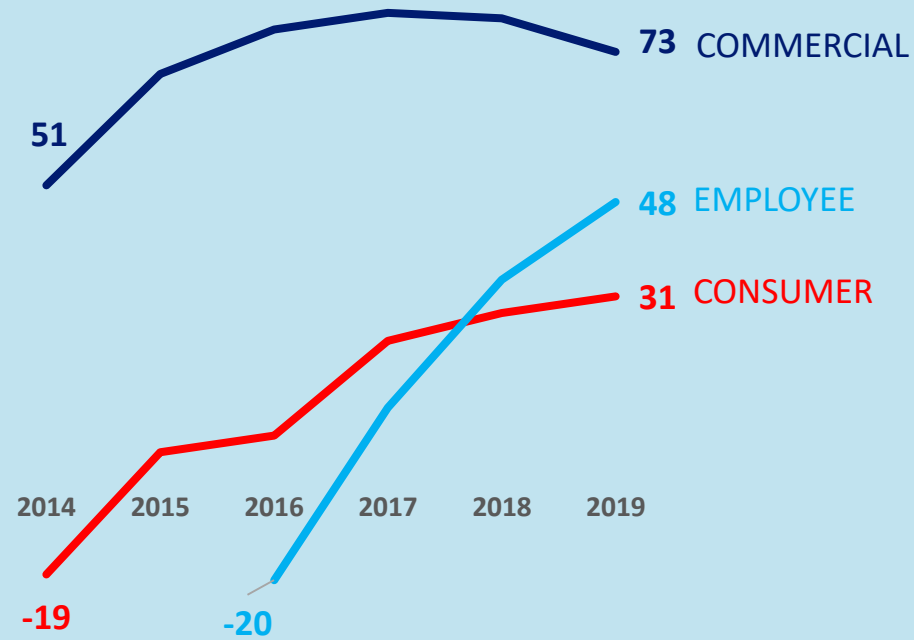
CUSTOMER EXPERIENCE PROGRAM FOR DIFFERENTIATION



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OUR NPS SCORES ARE GROWING 😊

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Source: Scale Research Hungary

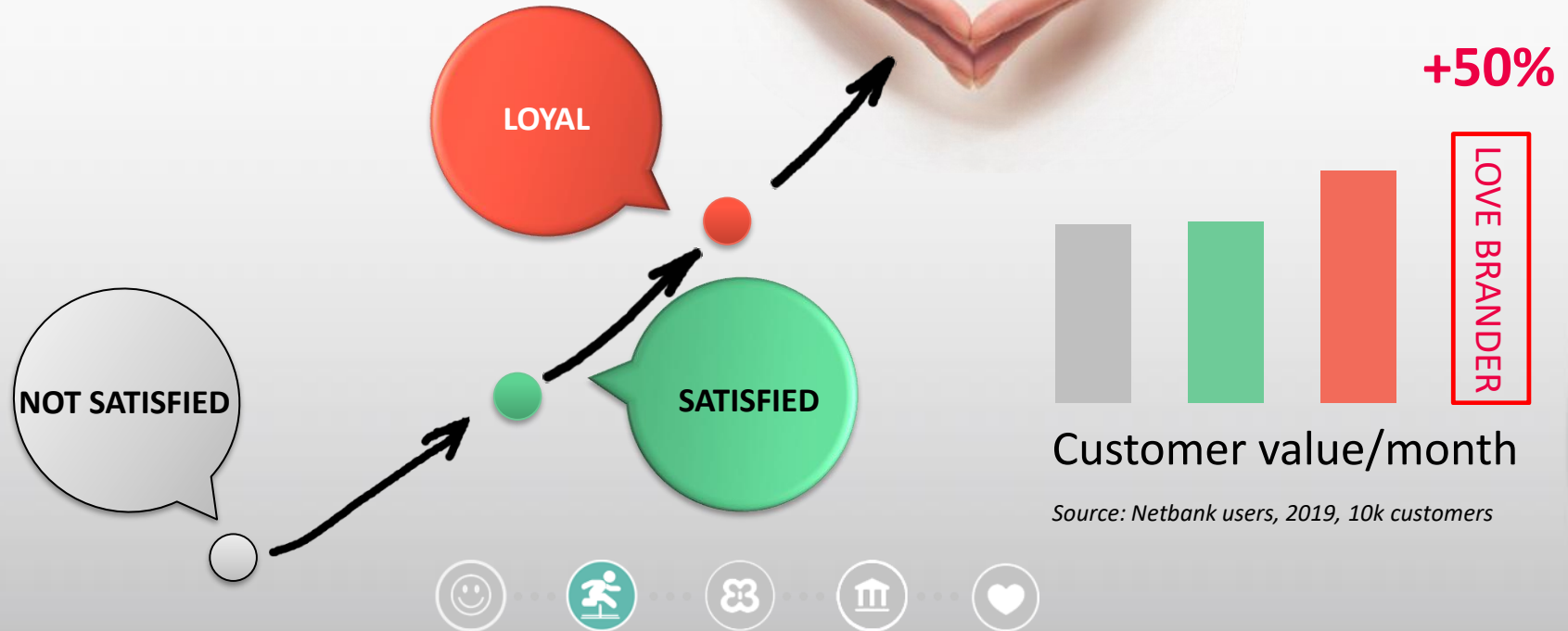
Confidential

1. C.SAT.
2. CUST.EFFORT SCORE
3. REPURCHASE
4. LOYALTY
5. NPS



50 POINT
=
LOVEBRANDERS

LOVE → PROFIT





CONSCIOUSNESS
& EMOTIONS



CONTEXT &
CHALLENGES



WAY TOWARDS
OUR VISION



THE CX
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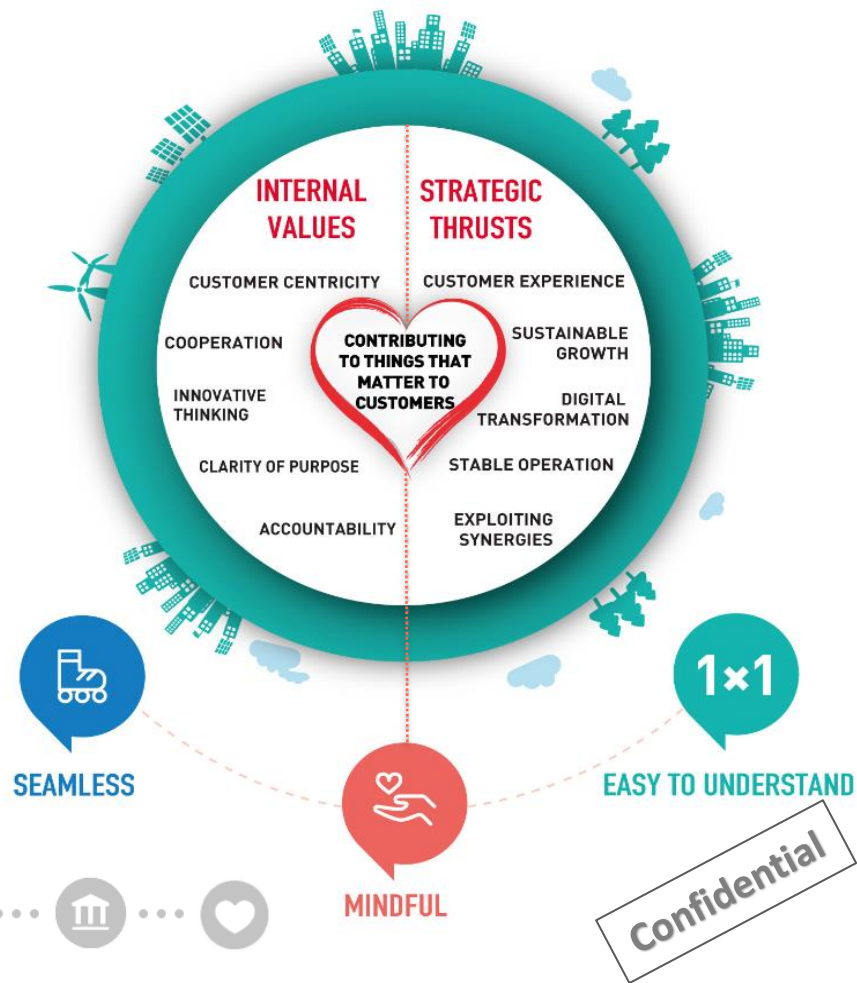


BUILDING A
LOVEABLE BANK



WILL BE THE
MOST LIKED BANK

VISION & PURPOSE
COMMUNICATED TO ALL
EMPLOYEES





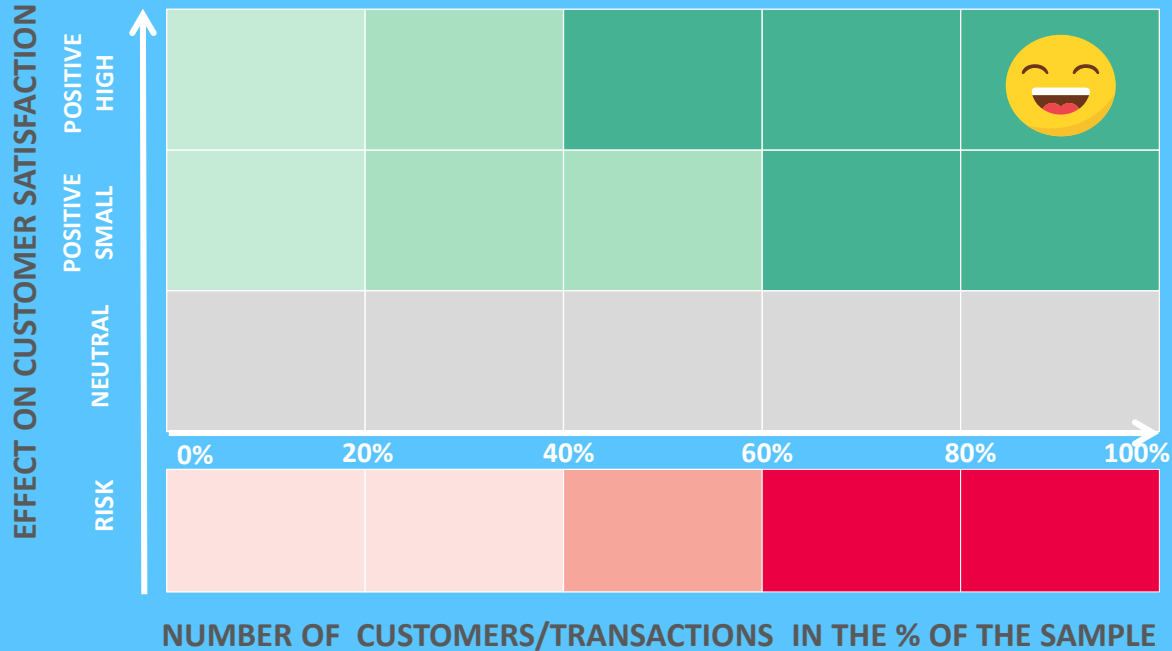
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PERSONAL RELATIONSHIP AS THE MOST IMPORTANT FACTOR IN GROWING SATISFACTION

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EFFECT ON CUSTOMERS = BUSINESS IMPACT





EMPLOYEE



CUSTOMER

“THE BUTTERFLY EFFECT”



FIRST STEP: THE FRONTLINE TRAINING

IN FOCUS

- ✓ waiting time
- ✓ complaint resolution
- ✓ customer-centric behaviour
- ✓ comforting services: wifi, gifts





LEADERSHIP EXPERIENCE DAYS

- ✓ focus on improving customer oriented thinking & behaviour
- ✓ by using the CX Maturity Model
- ✓ ...and inviting customers



COMMUNICATE, COMMUNICATE, COMMUNICATE...

- ✓ CX newsletters & posters
- ✓ video interviews
- ✓ executive presentations
- ✓ visiting staff meetings
- ✓ intranet games

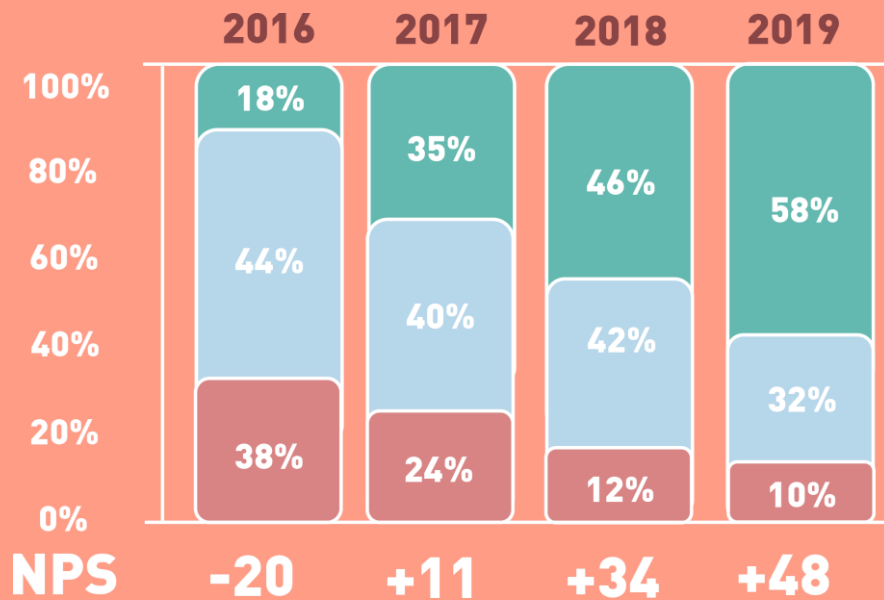


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WE REWARD EMPLOYEES FOR CUSTOMER SUCCESS STORIES

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3X
PROMOTERS
AMONG
EMPLOYEES



Confidential



CONSCIOUSNESS
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WAY TOWARDS
OUR VISION

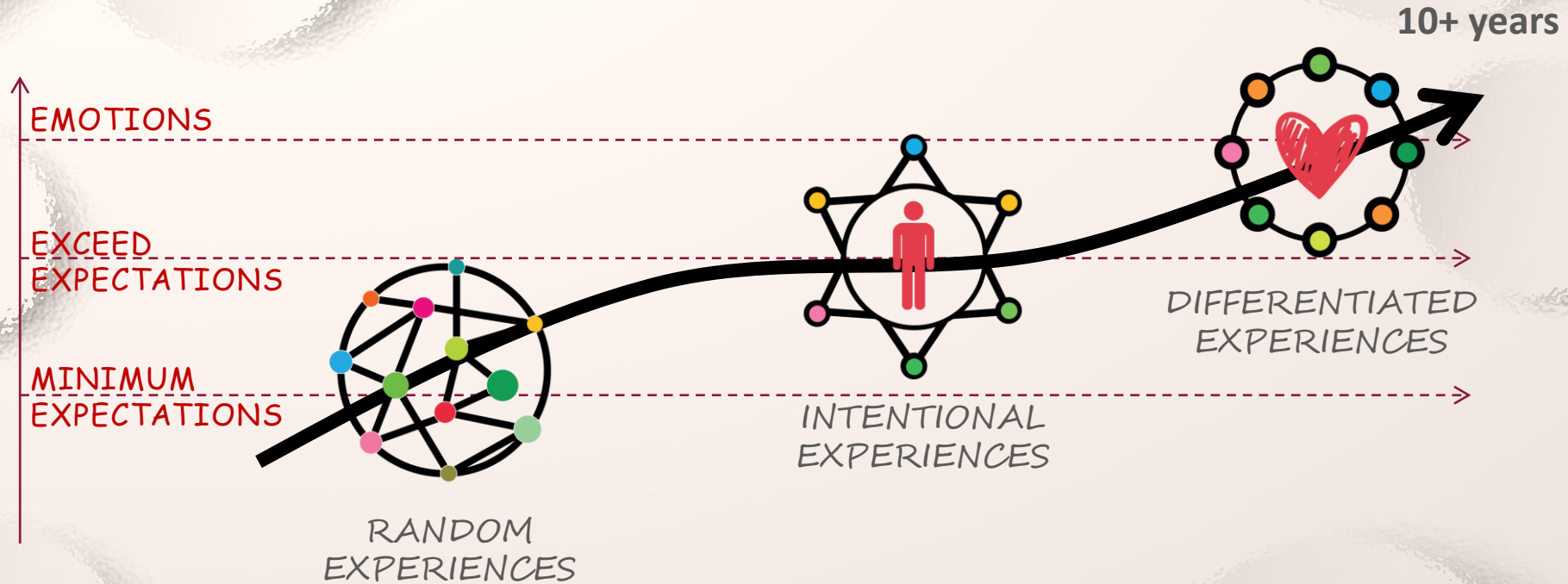


THE CX
FRAMEWORK



BUILDING A
LOVEABLE BANK

PRIMARY FOCUS: INTENTIONAL EXPERIENCES



THE CX MATURITY MODEL



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**FOCUS ON THINGS
THAT MATTER TO
OUR CUSTOMERS**

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CONSCIOUSNESS
& EMOTIONS



CONTEXT &
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WAY TOWARDS
OUR VISION



THE CX
FRAMEWORK



BUILDING A
LOVEABLE BANK

MANY REASONS TO LOVE YOUR BANK



LOVELY
ADVERTISING

COMPETENT

EFFORTLESS,
NO WAITING
TIME

HELPFUL
ADVISORS

KEEPS YOUR
MONEY SAFE

BRILLIANT
MOBILE APP

YOU GET
YOUR LOAN

„BLACK’ CREDIT
CARD

RESPONSIBLE

THE WAY TOWARDS OUR VISION



BUDAPEST BANK

40% ,loveable bank' as per
our customers

57% ,helps to make my
dreams come true'

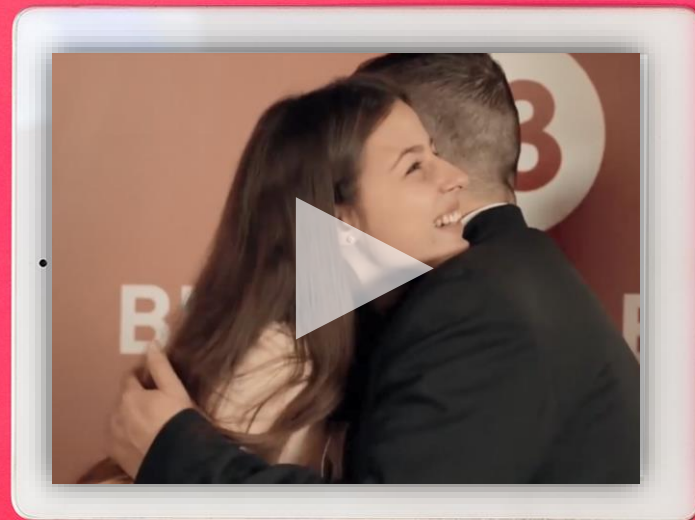
58% our promoter
employees

48% our promoter
customers

Source: Scale Research Hungary



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"CUSTOMERS GIVE
THEIR MONEY, FANS
GIVE THEIR HEARTS"
.....



VIDEO



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3Cs: Curiosity, Connections & Commitment

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To Do List

- ✓ Get the CEO's buy-in
- ✓ Use CX Maturity Model
- ✓ Listen to the People
- ✓ Get Everyone involved
- ✓ Deliver quick wins
- ✓ Communicate & Celebrate
- ✓ Do it with full heart 😊



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