



The National Bank of Abu Dhabi, going digital.

Largest bank by assets in Abu Dhabi transforms digital experiences with best practices and Adobe Marketing Cloud.



"Adobe Marketing Cloud enables us to create integrated experiences across digital touch points and offer customers relevant, modern experiences."

Daniel Sale, Head of Digital Marketing, National Bank of Abu Dhabi




SOLUTION

Adobe Experience Manager, Adobe Analytics, and Adobe Target solutions within Adobe Marketing Cloud


RESULTS




DIGITAL FIRST
Put digital marketing and communication first, with about 73% of the population using smartphones and majority reliant on digital banking channels



GLOBAL ENGAGEMENT
Streamlined translation across multiple languages using Adobe Experience Manager to support global presence



COMPELLING EXPERIENCES
Delivered high-quality, relevant digital experiences to existing and potential customers



TRUE PARTNERS
Tapped into Adobe best practices to guide transition to digital communications and marketing across channels

National Bank of Abu Dhabi

Established in 1968

Employees: 10,849

Abu Dhabi, United Arab Emirates

www.nbad.com

CHALLENGES

- Present a consistent brand experience across countries, languages, and channels
- Lead in digital channels such as social and mobile
- Personalize customer interactions based on intelligence such as location, services accessed, and context
- Validate leadership position in vibrant, culturally rich, multi-language region

Tech-savvy customers

The National Bank of Abu Dhabi (NBAD) is a vast bank with an international presence, spanning continents and countries from the United Arab Emirates (UAE) to the United States and China. It was established in 1968, when Abu Dhabi had a few foreign banks, but no local bank. Recently, NBAD—located in one of the most culturally rich and thriving areas of the world—created an entirely new digital brand experience with more personalized customer experiences across touch points.

“The NBAD executive team is keenly aware that using the latest technology is essential to meeting customer demand and remaining competitive,” says Salah Al Tamimi, Group Head of Marketing & Corporate Communications, National Bank of Abu Dhabi. “From the beginning, we deployed technologies to improve operations and better serve customers. One of our biggest challenges today is the high volume of mobile banking and social media use by our customers, so we need solutions to address that requirement.”

A history of innovation

Unlike many other banks, NBAD was profitable within its first year of operation and now has the largest market capitalization among UAE banks, with 48 separate operations across countries and a ranking as the 27th safest bank in the world. The bank credits much of its success to its commitment to innovation and outstanding customer service. Over the years, NBAD has been among the first banks regionally to introduce ATMs, telephone banking, and Internet banking.

NBAD has been strong in traditional retail and wholesale banking, and more recently wanted to enhance its ability to serve the growing number of digital customers. With a large majority of the global population using mobile phones, the UAE has one of the world's highest adoption rates for mobile devices.

Led by Deputy Group CEO Abdullah Mohammed Saleh Abdul Raheem, the bank and its board decided to make digital interactions and marketing a top priority. There were three avenues that needed to be addressed: providing the right content across all channels, determining what customers want using comprehensive data analytics, and efficiently testing content and delivering more targeted experiences.

Prioritizing cross-channel marketing

NBAD realized that digital marketing with a mobile-first approach was the way forward, and the bank sought the best platform to support its cross-channel strategies. At the same time as digital marketing was becoming a top priority, the bank was developing a new NBAD.com website. After evaluating digital marketing solutions, NBAD chose Adobe Marketing Cloud, including Adobe Experience Manager, Adobe Analytics, and Adobe Target.

“Adobe Experience Manager fit our needs with its scalability and support for responsive design, as well as its support for multiple languages and social communities. With Adobe Marketing Cloud, we have a digital marketing platform to better serve our customers today and in the future.”

Salah Al Tamimi, Group Head of Marketing & Corporate Communications, National Bank of Abu Dhabi

“Our partnership with Adobe and use of Adobe Marketing Cloud enable us to offer more impactful customer experiences across channels.”

Bryan Carroll, Head of Solution Design, National Bank of Abu Dhabi

“We were fortunate to have a largely blank canvas when it came to digital marketing, so we could adopt the gold standard and begin using it immediately,” says Daniel Sale, Head of Digital Marketing at National Bank of Abu Dhabi. “Adobe Marketing Cloud enables us to create integrated experiences across digital touch points and offer customers relevant, modern experiences.”

Adds Al Tamimi, “Adobe Experience Manager fit our needs with its scalability and support for responsive design, as well as its support for multiple languages and social communities. We’re looking to enhance one-to-one personalization based on factors such as context, location, service history, and social interactions. With Adobe Marketing Cloud, we have a digital marketing platform to better serve our customers today and in the future.”

Unifying digital experiences

Using Adobe Experience Manager, the marketing team quickly prototyped how the bank’s digital brand would take shape to demonstrate to executives the power of new digital experiences. Equally important, the digital team showed how Experience Manager would enable more NBAD managers to create and customize digital content without needing IT support, speeding the time to deliver digital content and services to customers.

The first step after selecting Experience Manager and the other Adobe Marketing Cloud solutions was to establish a digital brand. “Our cross-channel interactions varied, with different channels having a different voice and look and feel,” says Bryan Carroll, Head of Solution Design at National Bank of Abu Dhabi.

Adobe Experience Manager sites offered NBAD a proven solution to prioritize mobile, while improving content creation and delivery as the bank set out to present a consistent brand in multiple languages and channels. Adobe Experience Manager assets also provided an enterprise-class system to streamline asset management and help ensure dispersed NBAD teams could always use quality, branded assets in every digital experience.

For NBAD, gaining a clearer picture of customer engagement across channels—ATMs, mobile banking, digital wallets, and Internet banking—was key. Adobe Analytics allows the team to track how customers use digital services, including customer navigation across sites, which services are most popular, and which services are difficult to use or rarely accessed.

As customers move from ATMs to logging into the website to handling transactions on their mobile phones, the bank is taking advantage of Adobe Marketing Cloud to cater to each interaction. “The ability to manage end-to-end customer experiences is important, and we want to personalize customer interactions,” says Carroll. “Our partnership with Adobe and use of Adobe Marketing Cloud enable us to offer more impactful customer experiences across channels.”

SOLUTION AT A GLANCE

- Adobe Marketing Cloud, including the Adobe Experience Manager, Adobe Analytics, and Adobe Target solutions. Capabilities used include:
 - Sites
 - Assets
 - Marketing reports and analytics
 - Ad hoc analysis
 - Tag management
 - Rules-based targeting
 - Geotargeting
 - Automated personalization

In addition to standardizing on Experience Manager and Analytics, NBAD can use Adobe Target to evaluate specific digital content to determine the ideal way to present content on screens. The solution can also be used to deliver more targeted experiences to customers in real time.

Empowering managers, strong returns

Over the past year and a half of using Adobe Marketing Cloud, NBAD has made impressive strides. The bank's extensive digital experiences now present a unified brand across channels and languages. ATMs also align to the Internet banking site, while the online banking site aligns to the main brand website and with mobile experiences.

"We can project a world-class, cohesive brand across digital properties. We no longer appear as many NBADs, and instead our customers experience one NBAD," says Carroll. "Adobe gave us the solutions and best practices to make it happen. It's rare for me to compliment a vendor, but Adobe was incredibly responsive all along the way. I thank them for that."

For more information

www.adobe.com/solutions/customer-experience/web-experience-management

www.adobe.com/marketing-cloud/testing-targeting.html

www.adobe.com/marketing-cloud/web-analytics.html

www.adobe.com/solutions/digital-marketing.html



Adobe Systems Incorporated
345 Park Avenue
San Jose, CA 95110-2704
USA
www.adobe.com