

Santander UK Anchors the Customer Experience in Social Media

How the 20,000-person financial services company delivers personalized experiences to millions of customers

Santander UK is a London-based bank with one humble goal: To make banking simple, personal, and fair. The challenge? Doing it for 14 million customers.

This is the gauntlet CMO Keith Moor decided to pick up.

challenge

Embracing the fluid nature of digital, while adhering to regulations set for financial services organizations.

solutions

- ✓ Establishing social media as the foundation for customer experience
- ✓ Empowering the social team to drive and orchestrate customer experiences
- ✓ Finding the right technology partner to enable customer-first transformation

results



A unified and holistic view of **14 million** customers across multiple touchpoints



High value content **delivered** to the right customer, at the right time, on the right channel



Cross-silo collaboration between marketing, customer care, compliance, and beyond



An **increased focus** on the customer that spans across the whole company



3,000 customer interactions per month



More than **1.5 million engagements** and **100 million impressions** made on social last year



Let's Start at the Beginning

When Keith joined the company in 2013, he saw the opportunity to improve the customer experience. To provide a level of service that most people didn't expect from banks, he and company leadership placed their bet on social media.

"Our brand is built around a very strong purpose: to help people and businesses prosper. That manifests itself really evidently on social," Keith said.

The reasons for anchoring the customer experience in the social experience were obvious.

There are more than two billion people active on social media worldwide. In the UK, adults spend 15–20% of their time online, and around 60% of them access social networks every week. Santander's customers are also embracing digital—they made 150 million digital transactions just last year.

Using social media as the foundation for delivering better customer experiences made perfect sense on paper. Putting that plan into action, however, would prove to be a massive undertaking.

SANTANDER UK BY THE NUMBERS



20,000 employees



800+ branches



67 corporate centers

An Ambitious Team with an Uphill Battle

“The traditional banks, ourselves included, spent too many decades not being as focused on the customer as we should’ve been,” Keith said. “What social media does is obliterate the traditional barrier between a brand and its customers. If people like something, they’ll talk about it. If they don’t, they’ll certainly talk about it.”

But until recently, Santander didn’t have a way to talk back. Like many financial services companies, Santander didn’t know how to engage with customers on social—or if it should do so at all. The fluid aspect of social increased the opportunities to connect with customers, but it also brought with it increased risk and infamous unpredictability.

“We had numerous challenges when we decided to venture down this path,” Keith said. “There were very few people, particularly at the senior level, who understood the higher purpose of social. So the first thing we had to do was take people on a knowledge journey.”

The second challenge was figuring out which social platforms Santander wanted to own. With 21+ social networks at their disposal, it wasn’t a question of quantity, but quality. They knew that once they committed to a channel, and built out that audience, it was their duty to sustain those relationships.

That led to the third challenge: how to manage it all. Keith and his team had to think critically about tackling the plethora of channels, the influx of customer interactions, and the obstacles unique to Santander.

“There are certain challenges you face when you take on social as a bank, and one of these is to deal with compliance and regulatory issues,” said Keith. “Organizations like ours have grown up developing processes and procedures that deal very well with static mechanisms. Social, however, is a very dynamic and unpredictable mechanism.”

Seeing the arduous journey ahead of them, Keith decided to bring in someone suited to lead the charge. Andy Freeman, previously at BP and Thames Water, joined Santander in 2014 to head up the company’s social media program.

“We recognized that social was important to the success of our bank, but there wasn’t the infrastructure to deliver against that. I joined Santander to build out a strategy and to prove that social could play a meaningful role,” Andy said.

To accomplish that, he put together a team of community managers, content strategists, data analysts, and other digital natives who possessed the required expertise. The other half of the equation was finding the right technology partner.

“We didn’t have one single unified platform when we first started out,” Andy reflected. “We experimented with different point solutions, but they ultimately created inefficiencies, breakdowns in the process, and exposed us to a lot of risk.”

THE CHALLENGES

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1. **Knowledge journey**
Educating senior executives on the higher purpose of social.
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2. **Sustaining customer relationships**
Quality interactions at the right time, on the right channel.
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3. **Compliance at scale**
Managing the influx of customer interactions in a highly-regulated industry.

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Keith Moor
CMO, SANTANDER

Selecting the Right Partner

The Santander team made the decision to invest in Sprinklr, the most complete social media management platform for the enterprise. "It was important for us to find a partner that could help deliver against the vision we outlined for social," Andy said.

Sprinklr gave Santander the safety and compliance it needed as a bank. It had the robust workflows to facilitate seamless cross-team collaboration. But most importantly, Sprinklr gave Santander a holistic view of its 14 million customers.

"Sprinklr gives us a single view of our customers. It helps us understand what our customers are saying, not only on social but across the web," Andy said. "These insights reveal where we need to focus our resources, to make sure we can be there for our customers when they need help."

But it was more than just the platform itself, Keith added. "We chose to work with Sprinklr because their company vision mirrors our own, and we're on the same page when it comes to making everything about the customer. With Sprinklr, it wasn't technology focused—it was customer focused, and that's the key to the whole thing."

A Few Years and Many Milestones Later

The Santander social team has come in early, stayed late, burned the midnight oil, and demonstrated in more ways than one what it means to "go above and beyond." That hard work is beginning to pay off.

Santander has broadened, sharpened, and humanized the way it engages with customers.

Over the past year, the brand has reached more than 100 million people, resulting in more than 1.5 million engagements. But it's more than just Twitter conversations, posts on Facebook, and engagements on LinkedIn. Santander has been able to leverage social to deliver a new level of service to its customers.

"We deliver valuable tools to help people understand everything from what it's like to be a first-time customer, to helpful products and services someone might want, to larger issues around fraud and theft protection," said Chris Parker, Senior Social Media Manager. "We're using social to reach our customers on the channels of their choice, to engage with them more deeply, and to help our customers more intuitively."



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HEAD OF SOCIAL MEDIA AND
DIGITAL, SANTANDER

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CMO, SANTANDER

BUILDING A BRIDGE BETWEEN CUSTOMER CARE AND MARKETING

In most organizations, there's a clear line separating marketing and customer care. In one corner of the office, marketers try to draw in new customers. In the other corner, customer care works to expeditiously get people off the phone. Neither function is able to see when they're engaging with the same person.

Santander, however, has broken down the silos between these two functions. Marketing works with customer care to develop response strategies, maneuver tricky situations, and turn insights into action. "We have a great relationship with our customer care team," Andy said. "They are responsible for the day-to-day queries that come through on social media, dealing with up to 3,000 inbound messages per week. We're with them every step of the way."

EXTENDING THAT BRIDGE TO OTHER PARTS OF THE BUSINESS (AND BEYOND)

Even teams that are not typically customer-facing have been brought into the fold. "We invite many teams from across the business to collaborate with us," Andy explained. "For example, our compliance teams will come in for sessions on our social strategy, collaborate with us, and come away feeling comfortable with the work we're doing."

The social team also extends this collaboration to schools and other groups outside the company. "This brings Santander closer to the communities we serve, and helps us understand our customers better," Andy continued.

BECOMING A BUSINESS THAT PUTS THE CUSTOMER-FIRST ACROSS EVERY TOUCHPOINT, EVERY TIME

Using Sprinklr's unified platform, Santander is able to reach, engage, and listen to its customers, while elevating the importance of social across the business. The company now hears its customers with greater clarity, provides content that's more relevant than ever, and has the power to reach customers on their preferred channels.

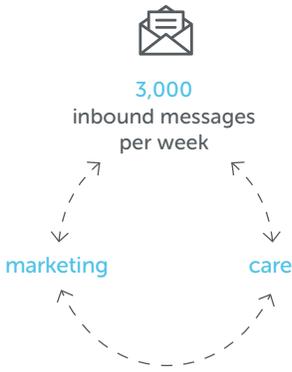
In short, Santander is proof that a large, bank can indeed be simple, personal, fair—and human.

"We listen to the customers and that's how we really differentiate," Keith said. "It is our attitude as much as our actual product offering. It's the way we want to go about doing things. It's about making the organization maniacally focused on the customer."

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Chris Parker
SENIOR SOCIAL MEDIA
MANAGER, SANTANDER



REACH



ENGAGE



LISTEN