Blazing New Trails

The financial customer journey is always on – connected across every digital channel and device. For banks, insurance companies, and wealth management firms the goal is the same: be the trusted financial partner your customers can count on when and how they need you. Every client relationship forges a unique path to brand loyalty and advocacy. Navigating the ever-evolving landscape of technology, regulations, and customer expectations might feel overwhelming, but with some perspective – and integrated, immersive customer journeys with Salesforce – you'll reach your destination in no time.

Connect your marketing with sales and service, apps, and communities for a singular, seamless brand experience. Touch your customers' lives when it matters, and foster lasting relationships across every stage of their financial journey.

Read on to explore four sample journeys to success – for the brand and the customer.



Banking

ACQUIRE | Embark with a Growing Audience

"The first step is the hardest," as the old adage goes – but it doesn't have to be. Getting potential customers to choose your brand over the competition is a matter of a well-plotted course. The first interaction with your brand sets a precedent for the relationship, so relevancy and timeliness are crucial from the outset. Take a look at this path for a view of how a successful customer acquisition journey can begin.



Acquisition Campfire Story | Chemical Bank

Chemical Bank uses Salesforce to send highly personalized email. Each message includes a CTA to help customers reach the next step of their banking journey, such as downloading the mobile app, signing up for online banking, or applying for a credit card. The unsubscribe rate for these emails is virtually nonexistent.

See the full story at: marketingcloud.com/chemicalbank.

Ad leads to landing page

email, and mobile number.

Account application is

completed with name,

82% of smartphone users say they consult their phones on purchases they're about to make.

box to opt into

Onboarding Campfire Story | Berkshire Hathaway

SMS updates.

Keep Trekking | Learn more about creating the perfect mobile app – for any industry or in any skill level. Get the e-book "Anatomy of a Mobile App" here: sfdc.co/mobileapp.

code to download

the bank's app.

iustomer makes a deposit and pays a bill using app.

an email reminder about automatic bill pay.

Email sent containing product recommendations and an invitation to join a personalized financial

advice newsletter.

Insurance

ONBOARD | Start off New Agents and Advisors on the Right Foot

Delivering amazing, effortless experiences in the financial industry often comes down to the people on the frontlines interacting with your customers. In the insurance industry, these key relationship managers may be direct employee producers or independent agents. As soon as they're hired or recruited to represent your brand, new agents will be at the height of their excitement to do business. Show them you're also excited about building a relationship: Take a moment to get to know their interests and channel preferences. Are they always in the field on mobile devices or working in front of their computers? Educate new agents with all the insights and resources they need to produce great results wherever they are. Here we have one such onboarding journey.

90%

Prospect clicks on

a bank's social ad:

"Open a checking

receive \$250.'

account online and

of multiple-device users switch between screens to complete tasks.



A new agent opens a welcome email from the insurer. "We'd like to get to know you better. Answer a few questions about your typical work day, and we'll update your profile to tailor your learning journey."

Agent clicks through and completes the

Agent does not

complete the survey.

Reminder email sent

with options to get the

Agent Mobile App,

sign up for SMS tips,

and more.

Thank you message sent with a link to "Most Popular New Agent Resources" in he community portal.

Agent completes

profile and signs

up for daily SMS

tip series.

Travel Protection Successful onboarding leads to agent activation and retention. Berkshire Hathaway Travel Protection uses agent data obtained during onboarding and

> experience. BHTP is transforming the travel insurance industry with Salesforce. Watch and learn more in this recorded webinar:

sfdc.co/bhtp-webinar

beyond for a personalized multichannel

invites the agent to rate his or her experience so far

SMS message

Negative agent rating: An SMS message is triggered to resolve. A ervice case opens.

Keep Trekking | Whether you're onboarding employees, exclusive agents, or independents, make sure you're delivering content that's relevant to each individual's experience.

Want to learn more about creating effortless agent and policyholder experiences?

Get the whitepaper now at: http://sfdc.co/insurance-imperatives

Wealth Management

ENGAGE | Forge a Steady Path – Together

Every client has unique needs based on where they are in their financial journey. The best advisors deepen relationships with clients by understanding those needs and keeping in regular contact. Unfortunately, clients get busy and often don't respond. World-class firms provide advisors with marketing approved messages and journeys that advisors initiate when they're not able to effectively communicate with clients 1-on-1. Check out this advisordriven engagement.

A client completes n online review.

After multiple call attempts to set up a portfolio review, the advisor places the client into an engagement journey with an online financial health survey or option to schedule an appointment.

73%

of top marketers say that a customer journey strategy has positively impacted overall customer engagement.

lient does not complete survey and a reminder is sent.

Client responds to 90% of the survey review but closes the browser without completing it.

Social ads display a Complete Your Financial Health Survey Now" call to action.

Complete Your Financial Health Survey Now" email is sent.

the survey.

4-10x more sperit acquiring new customers than

next day, personalized by the advisor with options to meet.

ollowup email arrives the

Positive agent rating:

A thank you SMS

message is sent.

Engagement Campfire Story | Calamos

Calamos is a global investment manager committed to excellence in investment management and client service. They keep advisors and investors engaged with predictive, personalized email journeys.

Learn more at:

Mortgage

RETAIN | Win Back Prospects When They Wander Off the Trail

Just as important as balancing customer engagement is recognizing when members of your audience are at risk of leaving. Just because they aren't engaged with your brand doesn't mean they're not still in the market for your products and services – or won't be in the future. Potential homebuyers or refinancing customers often start the application process, but don't finish when plans change. They may be unable to take action now, but you can keep them engaged with relevant content related to home improvement, interior design, or interest rates in their area. Check out this retention journey for potential refinancing customers.



The unengaged mortgage customer gets a personalized email with analysis of rising home values and interest rates in the area and a link to use an borrowing process. online refinancing calculator.

Retention Campfire Resource | Mortgage Wehinar

an effortless process with your firm throughout the homebuying or refinancing journey. Watch this recorded webinar to learn how you can create personalized journeys that keep every customer engaged throughout the Learn more at: sfdc.co/mortgage-webinar

Mortgage borrowers want

Keep Trekking | The benchmarks of a high-performing service department are shifting. Learn what it takes to deliver a more satisfying experience and enhance customer relationships with a connected community. Get started with your copy of "How to Build Customer Loyalty with a Customer Community" at: sfdc.co/customerloyalty.



alerts via SMS.

SMS alert welcome message includes an option to be contacted by a loan officer. Customer a lead is created

Loan Officer follows up on the lead, recommends a special refinance option, and sends out the link to a responds "Y" for "yes," and secure online application.

After seven days, the customer still hasn't completed the application; a followup reminder email is sent

`ustomer completes the application and is moved into an application review journey to stav updated on the

loan status.

more spent acquiring

retaining existing ones.

Let the customer be your guide.

Ready to start mapping your own customer journey? Get inspired to blaze new trails with Salesforce's customer journey webinar series. Experience an in-depth walkthrough of planning and executing your journeys across the customer lifecycle.

Visit marketingcloud.com/customerjourney-map-examples to learn more or call 1-866-362-4538 to talk to us. about the trails that matter most to you.