**Challenge**

Banking is increasingly being done digitally, even when it comes to activities like buying financial products and services. For Sberbank banka d.d., the Slovenian arm of the Russian financial institution, the digital customer journey was a critical part of capitalizing on this growing opportunity.

However, as Sberbank’s site existed, it was more of a static content site—it didn’t deliver the engaging digital experience that modern customers expect, which impacted conversion rates.

**Solution**

Sberbank Slovenia was a long-time Progress® Sitefinity™ customer, originally adopting it in 2010 because it was a .NET CMS that met the bank’s extensive security requirements. With Sberbank considering a complete digital overhaul, the company decided to upgrade its license to the Online Marketing Edition for its additional capabilities.

With Online Marketing Edition, Sberbank was able to integrate its website with marketing and CRM systems more easily. This meant Sberbank could not only create more complete user profiles, but also extend the experience beyond interactions with the website. It facilitated the creation of a self-service customer experience for more operational interactions.

In addition to greater integration with CRM and marketing systems, the Online Marketing Edition gave Sberbank access to personalization capabilities. When used together, Sberbank is able to craft highly engaging customer journeys that can be easily tested and optimized for performance.

“The scalability and connectivity of Sitefinity is a key benefit, we can connect it to other backend applications easily.”

Katja Meršol, CEO, Gooya

Gooya worked with Sberbank banka d.d. to bring this new customer journey to life. This partnership, in combination with Sitefinity’s ease of use, enabled the Sberbank
digital team to be highly agile and flexible. Gooya can quickly create new modules to answer any technical requirements, and once they’re created, the Sberbank digital team can use them to create new content and landing pages as needed, without having to rely on IT.

Results

The first area of the digital journey that Sberbank Slovenia tackled was the process around applying for and ordering financial products like credit cards. The customer journey surrounding this process was very complex—the user has to fill in about 15 fields and upload specific documents.

Sitefinity enabled Sberbank to retool this customer journey, analyzing what worked and what didn’t. With this information, Sberbank could easily reorganize the journey flow and further optimize results with A/B testing. Sberbank was also able to quickly re-engage prospects that didn’t complete the form through email via an integration with Mailchimp. This customer journey optimization led to a 30% increase in conversion rates, which was a critical key performance indicator.

“Sitefinity was very helpful in planning out the journey for ordering new products like credit cards, enabling us to optimize this process and make it better and better over time,” said Barbara Franko, Head of Digital Banking, Sberbank.

With the customer journey playing such a vital role in Sberbank’s digital marketing initiatives, the bank is also implementing Sitefinity Insight. Sitefinity Insight is tailor-made to provide enterprises with a deeper understanding of their customers, giving Sberbank the ability to further identify and capitalize on new marketing opportunities.

About Sberbank Europe

Sberbank Europe belongs to Sberbank Group – one of the largest, fastest growing and most dynamic financial institutions in the world. The network of Sberbank Europe Group comprises 8 markets in Europe, one of them is Slovenia, and has been named the Most Innovative Bank among retail banks of Central and Eastern Europe by Global Finance magazine.

About Gooya

Gooya was established in 2007 by a young group of professionals with experience in various other internet companies in Slovenia. Together, they realized that the market could use a newer, fresh approach to internet and later to mobile technologies. Gooya’s goal is to always find innovative and unique solutions to challenges and approaches every project with enthusiasm.