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Tarjeta Naranja uses Knox Configure to expand its business beyond credit cards

Credit card company offers customized Naranja phones on its e-commerce platform.



Challenge

Tarjeta Naranja wanted to move beyond traditional credit card operations and expand into new lines of business. The company launched an e-commerce marketplace with lifestyle products and developed a mobile app for its credit card customers. To compete effectively required both strong branding that reflected Naranja's evolving marketplace image and attracting more app users to connect with the expanding offerings.

Solution

To deepen card holder engagement with Naranja's brand and e-commerce marketplace, Naranja promoted special Samsung phones at its online store with 0% financing only for credit card customers. The company used Samsung Knox Configure to rebrand and customize phones without manual IT effort and without opening phone boxes. Customers receive Naranja-branded phones preconfigured to include the company's mobile app.

Results

By offering Naranja-branded Samsung smartphones, enabled for promotion with Knox Configure, Naranja is exceeding its goals for rebranding, business expansion, and sales. Since adding Naranja-branded phones to its site, overall mobile phone sales in Naranja's marketplace have quadrupled and customer satisfaction is also high.



ABOUT TARJETA NARANJA

Tarjeta Naranja S.A. is Argentina's leading credit card company with approximately 4 million customers and is based in Córdoba, Argentina. The company, founded in 1985, also offers loan and insurance products. Tarjeta Naranja S.A. is a subsidiary of Tarjetas Regionales S.A. It has 250 branches and commercial offices. The company also operates Tienda Naranja, an e-commerce marketplace where partners can sell their products, ranging across many consumer categories including fashion, cosmetics, sports, furniture and electronics.

“We are consolidating ourselves as an ecosystem with our own and third party products. This ecosystem offers solutions to daily life, not just credit card products.”

Miguel Peña
Vice President of Naranja

Challenge

Tending to existing customer base while transforming the business

Tarjeta Naranja is the top credit card issuer in the Argentina, with 4 million customers and 250 branches. The company, founded in 1985, also offers loans and insurance, but is expanding beyond financial products with the goal of becoming a lifestyle company. To get there, Naranja developed the Tienda Naranja e-commerce platform, available only for Naranja card holders. The site features various consumer products offered by partners, including fashion, furniture, technology, home appliances, clothes, and on-demand entertainment.

“We are consolidating ourselves as an ecosystem with our own and third party products,” said Miguel Peña, vice president of Naranja in a [published statement](#). “This ecosystem offers solutions to daily life, not just credit card products.”

The company's transformation is a bold one, as Naranja seeks to compete directly with retailers across various consumer industries. One key focus is cutting-edge electronic devices, including smartphones. But the company wanted more than just new products. To compete effectively required the right partners and strong branding for Naranja's evolving marketplace image.

Because Naranja also wanted to strengthen its existing business and retain credit card users, the company developed a new mobile card app to enhance the card holder experience. The app offers an easy way to solve all card-related customer needs, such as checking accounts, paying bills, analyzing recent consumption, applying for loans and requesting new cards.

Naranja's transformation and technology initiatives reflects larger changes in its marketplace: Argentina's mobile e-commerce sector in Argentina is expected to record a CAGR of 21.9% to reach \$10.6 billion USD by 2025. Mobile banking in the country is also booming, expanding by 80% from 2016 to 2018. To help communicate Naranja's ambitious goals for expansion and sales, the company needed an engaging marketing strategy.

Solution

Knox Configure helps Naranja deliver Naranja-customized phones out of the box

Working with Samsung, Naranja took steps to increase card-holder engagement and promote its transformation. The company offered Samsung smartphones on its e-commerce site with exclusive 0% financing options for its credit card customers—an unprecedented deal in Argentina.

Naranja didn't want to simply entice customers with great prices, but also give them more reasons to engage with Naranja's brand and e-commerce marketplace. The goal was to deliver customized Samsung phones, but without manual effort and without opening phone boxes. After learning that Samsung Knox Configure could enable this, Naranja executives were thrilled: "With Knox Configure, we had the means to deliver a unique and new Naranja product line, without overworking our IT team," says Nicolás Alsina, new business and product manager for Naranja.

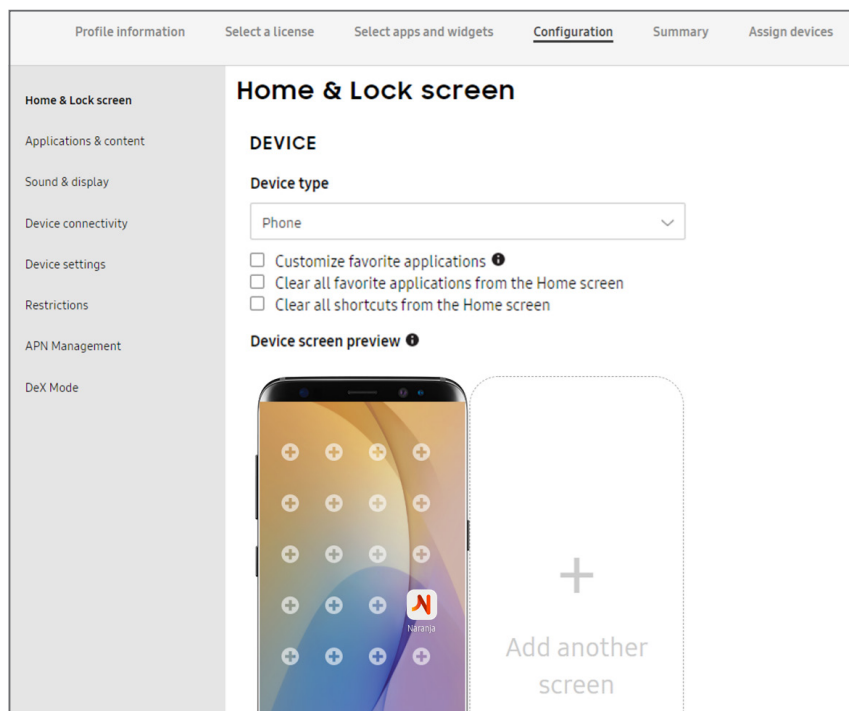
Knox Configure makes it painless to create and deliver the customizations. Naranja creates a profile in the web-based Knox Configure console to easily design a Naranja experience across tens of thousands of devices. When customers connect their new device to the network for the

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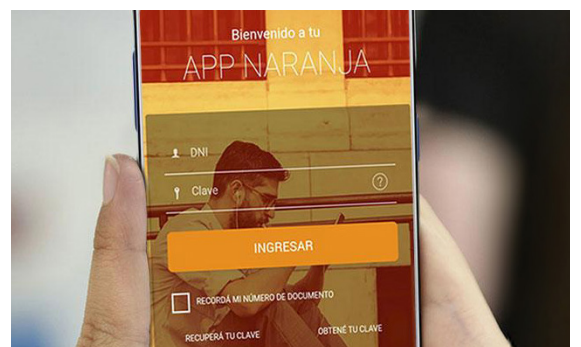
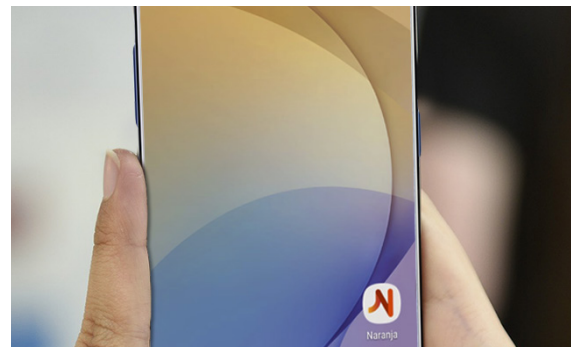
Nicolás Alsina
New business and product manager
Naranja

first time, the Knox Configure server recognizes the phone and automatically downloads the custom configurations

What customers see first is the Naranja logo, enabled through Knox Configure as boot-up animation each time they restart their device. The automatic branding helps Naranja easily and cost-effectively promote Naranja's offerings. Phones also automatically install the Naranja credit card app, displayed at a precise place on each phone, which encourages Naranja customers to get started with the new card app.



Using the Samsung Knox Configure console, Tarjeta Naranja builds a profile to customize its phones. The company also adds its app and designates where it wants the app icon to display on the home screen. This can be locked into place, preventing removal of the app.



Naranja preloads its new card holder application on Samsung smartphones.

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Results

The ability to offer a Naranja-branded Samsung smartphone to customers at extremely competitive financing terms has delivered a host of benefits from a rebranding, business expansion and sales perspective:

- Overall mobile phone sales on Naranja's e-commerce site have grown by 400 percent since its partnership with Samsung, with already-strong Samsung sales growing by 30 percent.
- Customer satisfaction and loyalty is up. In customer surveys, the Net Promoter Score was 71, which is nearly double the market average. Customers satisfaction was also high, with a customer effort score of 96 out of 100.

“We would not have met our goals without Samsung and Knox Configure.”

Nicolás Alsina
New business and product manager
Naranja

“We're excited about the progress of our business transformation, seeing the surge in customers wanting to purchase consumer products like phones from us and as well, the demand in mobile transactions,” says Alsina. “We would not have met our goals without Samsung and Knox Configure.”



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For more information

For more information about Samsung Knox Configure, visit:
www.samsungknox.com/kc.

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