

SAMSUNG

Russian SME digital bank offers rebranded Samsung smartphones to deepen customer loyalty

VIP customers gain unique customer experience out of the box and every day they use the phones.



Challenge

Tochka Bank wanted to deepen its connection with its online business customers while helping them conduct everyday business. The bank wanted to include high-value rewards in its loyalty program that could also help differentiate its services.

Solution

Tochka rebranded sleek Samsung phones and offered the devices in exchange for points from key customers. Using the cloud-based Knox Configure portal, Tochka easily customized the phones with Tochka wallpaper and apps, and was able to deliver a unique, branded customer experience out of the box.

Benefits

Tochka's branded phones proved more popular than a different phone in a competitive program, which strengthened customer lock-in. Tochka customers now have a tailored digital device that connects them more closely with the bank on a daily basis.



SAMSUNG

Challenge

Building loyalty within a demanding customer base

Tochka's target customers are business owners, who deal in large amounts of money and seek quick and easy online transactions. These customers can be difficult to retain, because the nature of online banking makes it easy for customers to switch banks.

Tochka is the first SME digital bank to launch a loyalty program for business. The program enables clients to earn points they can redeem for desirable items like Samsung technical devices. Clients earn points by making payments, using business cards, and paying wages to employees, for example.

Tochka wanted to differentiate itself and its loyalty program by rewarding high-value business customers with something high-end and technologically sophisticated. Smartphones appeared to be an excellent choice, especially if Tochka could offer a distinctive device.

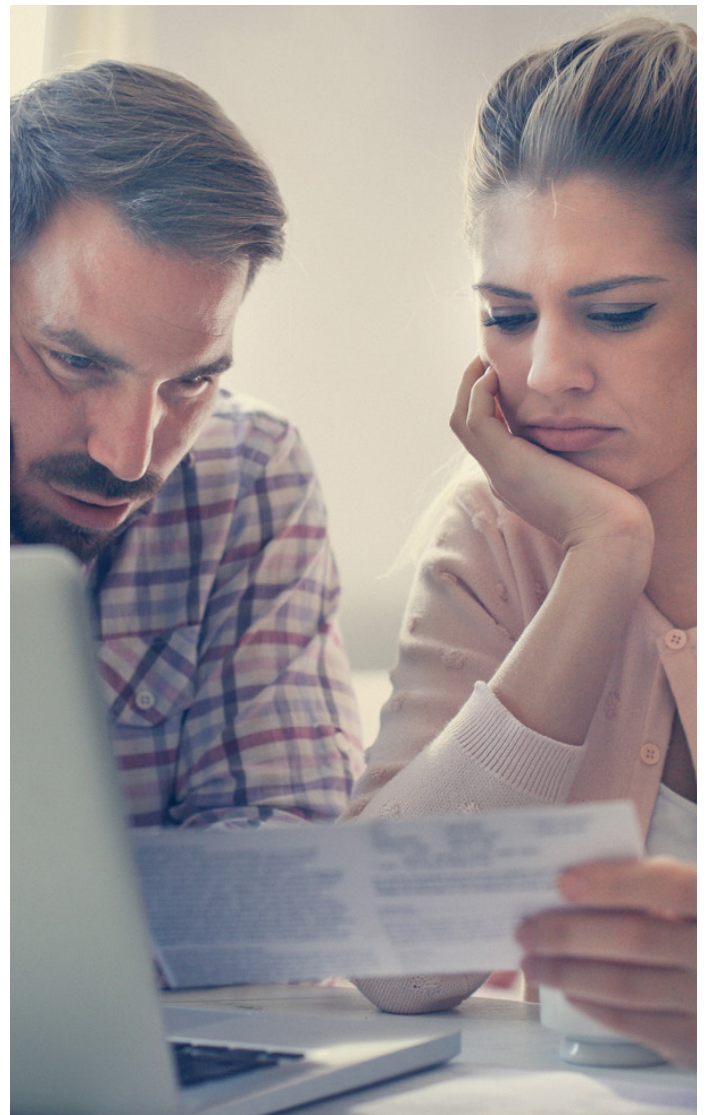
"We needed a way to become closer to our customers," says Vera Poroshina, Loyalty Program Product owner at Tochka, "by rewarding them and giving business benefits for the bank at the same time."

“ We needed a way to become closer to our customers by rewarding them and giving business benefits for the bank at the same time. ”

Vera Poroshina
Loyalty Program Product Owner
Tochka Bank

ТОЧКА

Tochka Bank, based in Russia, specializes in serving the banking needs of entrepreneurs. The bank is part of the Otkrytie Financial Group and a joint project of Open Bank, one of the 10 largest banks in Russia, and QIWI, a leading provider of next-generation payment and financial services. The business-focused nature of the bank's customers tends to make them both demanding and technologically sophisticated. Tochka Bank works to meet its users expectations with innovations such as the world's first Facebook chatbot.



Solution

Samsung phones and Knox Configure offer a winning combination

Tochka found a successful loyalty offering when it decided to give its premier account holders customized Samsung smartphones. With Samsung Knox Configure, Tochka was able to easily transform premium Samsung smartphones into a Tochka-branded device, preloaded with the Tochka banking app, Tochka logos, and wallpaper.

Setup was a breeze. The IT team would access the cloud-based Knox Configure console, which displayed a mocked-up image of the Samsung smartphone screen, and easily design the home screen they wanted customers to see. Using the console, IT could choose the phone's booting logo, background image, and even specify the precise location to display the bank app.

Deployment was simple as well. Using Knox Configure, Tochka Bank was able to deploy the devices in bulk—all without touching them. Tochka would purchase devices from a reseller participating in the Knox Deployment Program (KDP), and automatically see the list of purchased phones when logged in to the Knox Configure console. The IT staff would then confirm the devices as eligible for the Tochka configuration with the Tochka apps.

Today, each customer who earns enough points can claim a sleek new device at the Tochka store, open the box, turn it on, and immediately see a high-quality phone with the Tochka branding and apps. This enables Tochka Bank to deliver a premium customer experience that reflects well on the institution.



SAMSUNG

Benefits

Successful customer lock-in and greater app use

Loyalty programs must offer something valuable and also special to succeed. On that score, Tochka Bank found a combination that strongly appealed to its customers. More than 1,000 customers rushed to choose the branded phones during the first six months of the program, creating a strong incentive for them to accumulate points in the Tochka loyalty program.

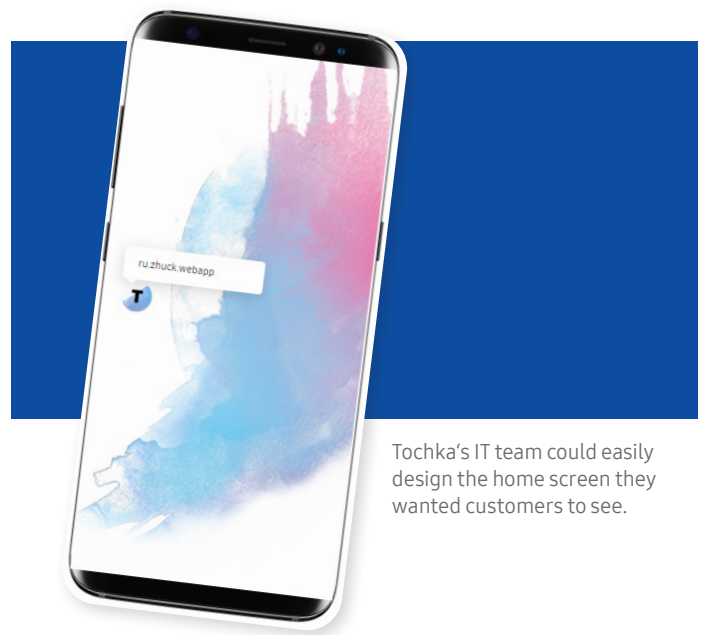
Winning combination for customer appeal. Tochka phones proved five times more popular than a competitive smartphone offering available from a different loyalty program. Samsung phones and Tochka branding guaranteed a VIP touch that business owners have come to expect in a high-tier reward.

Broader distribution of banking app. By using the customized Samsung devices, Tochka positioned itself to increase adoption and use of its banking app. By automatically deploying the app to customers using the branded phones, Tochka also carves out another strategic communications channel.

Potential for deeper customer relationships. Tochka customers now enjoy a modern digital device that connects them more closely with the bank. They can easily access their bank accounts, apply for loans, and perform other tasks. And of course, they have a best-in-class phone for everyday calls, web-browsing, and staying in touch with their own customers.

“The Samsung phones have been a big success for us,” says Vera Poroshina, Loyalty Program Product owner at Tochka. “Customers continue to choose the branded phones. They’re also helping drive use of our banking app, which is a key part of our business going forward.”

Tochka’s new phones are helping build customer loyalty and drive new business. Customers have a great out-of-box experience and enjoy easy access to their banking needs. Tochka Bank plans to increase offerings in store to include wearables and accessories.



Tochka’s IT team could easily design the home screen they wanted customers to see.

About Samsung Electronics Co., Ltd.

Samsung Electronics inspires the world and shapes the future with transformative ideas and technologies that give people the power to discover new experiences. With a constant focus on innovation and discovery, we keep redefining the worlds of TVs, smartphones, wearable devices, tablets, digital appliances, network systems, and memory, system LSI, foundry and LED solutions.

For more information

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

Copyright © 2020 Samsung Electronics Co. Ltd. All rights reserved. Samsung and Samsung Knox are either trademarks or registered trademark of Samsung Electronics Co. Ltd. Samsung is not liable for errors or omissions. All brand, product, service names and logos are trademarks and/or registered trademarks of their respective owners and are hereby recognized and acknowledged.

