Bridging the Gap Between Marketing + Technology

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Executive Vice President | Chief Marketing Officer
Texas Bank and Trust
Be Different.
Who We Are

Texas Bank and Trust

- Established in March 1958 | Longview, Texas
- $2.4 billion assets
- 20 full-service banking centers throughout the East Texas Region into the Dallas/Fort Worth Metroplex
- **Niche Markets**: commercial deposit and lending services, residential mortgage lending services, trust and investment services
- **Service Network** also includes full line of bank on demand e-services
- **Marketing Division** comprised of **THREE** departments: Marketing | Advertising | Community Relations **NINE** member team
2011 – How We Were Structured

- Accounting & Risk Management Division
- Customer Sales & Service Division
- Executive Division
- Operations & Technology Division
- Public Relations Division
- Lending Division
- Personnel Division
- Retail Services Division
Is it possible to redefine who you are?
Is it possible to change what you know about banking?

We think so.

Find out why July 2011.
www.texasbankandtrust.com

TEXAS BANK AND TRUST
2011 - Where It All Started

- 2011 Website Redesign

- **Goal:** To create an online financial resource center – with **TBTonline**

- **Public Relations** approaches **IT** with an “idea”
  > **In-House** Tech Support Team (modeled after Best Buy’s “Geek Squad”)
  > **Brand** a group of staff members already serving in that role
  > **TBT** establishes Tech Support Team as **T3**
  > in the summer of 2011
  > Countdown to **T3’s** arrival begins with a teaser campaign in May 2011
2011 - Our Journey Begins

- What’s in a name? - “Tier Three Level Support”
- **T3 Tech Team** puts a “face” to online banking tech support, solidifies personal services
- Promotion of **T3** services establishes differentiation for TBT in the market
- **IT** recognizes **Public Relations**’ value in telling “their” story
- **Channel:** Print | Lobby Displays | Web | Online Banking
2012 – Success for T3

- Personalized support for online banking resonates with customers
- First year customer call volume increased 25-30%
- Promoted specialized expertise of younger staff members
- Increased team members from 4 to 8+ staff
- Discussions of establishing a formal E-Banking Department begin in IT
2013 – E-Banking Department Established

- A year-and-a-half in development
- Hand-picked staff to ensure expertise levels
- Created roles and positions 4-5x as talent was identified
- Team members served as “testers” for new online and mobile products/services
- Original T3 team member named E-Banking Manager
2013 – Public Relations Division Approved for Restructure

Chief Marketing Officer
- Strategic Marketing Planning
- Lead Creative Design
- Corporate Communications Oversight
- Media Spokesperson
- TBT Spirit of Giving Officer

Marketing
- [Establishing the “value” of TBT]
  - Market Research/Analysis
  - Campaign Development
  - Digital Marketing/Social Media
  - Product Development Support
  - Business Development Support
  - Customer Surveying

Advertising
- [Creating the “look” of TBT]
  - Brand Messaging
  - Ad Design
  - Media Placement
  - Advertising Compliance
  - Sales Promotion

Community Relations
- [Fostering the “image” of TBT]
  - Public Relations
  - Special Interest Customer Groups
  - Branch Marketing
  - Social Responsibility
  - Financial Literacy
  - Special Events

Renamed Marketing Division
2014 – T3 “Unleashed”

- Marketing + E-Banking teams break out of the box on marketing collaboration
- Year-long Branch Tour to promote e-banking products/services
- 20 branches | 13 unique communities
- Traveling “Learning Labs” staffed by Marketing + E-Banking personnel
- Launched “Chat” service with tour
- Channel: Print | Lobby Displays | Specialty Advertising
The Return on Our Investment

- **40% increase** in online banking usage
- **42% increase** in mobile users
- **56% increase** in eSTATEMENT users
- **16% increase** in SMARTDeposit customers
- **7,240+** Live Chat Sessions in 11 months
2014 – A Product Launch Strains then Strengthens Partnership

- Pivotal Time for our **Marketing** + **E-Banking** partnership
- **E-Banking** begins expanding services, looks at new banking technology
- **Marketing** asked to join in researching platforms for a comprehensive online financial management product
2014 - TBTmyWay

- TBT merges **E-Banking + Call Center** to create the **TBTmyWay** Service Center
- Expands to 20 team members
- **Three Levels of Service:**
  Call Center | T3 Support | Cash Management

- **Marketing + TBTmyWay** teams establish formal collaboration to begin building bank’s digital strategy with a redesign of TBT’s online banking services, now known as “**TBTmyWay**”

- **CHANNEL:** Lobby Display | Direct Mail | Web | Online Banking | Mobile

**A BANKING REVOLUTION HAS BEGUN**

Texas Bank and Trust
Online Banking is NOW known as

**TBTmyWay**
E-Banking Service Enhancements continue with System Update of

**myPay**
(Bill Pay Renewal)

**AUGUST 27, 2014**

Bill Pay System Limitations Dates
August 25-26, 2014

Giving YOU the power to bank the way you want.
PRESENTING

THE ADVENTURES OF

MY FRIEND

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2015 – T3 Animation Studios!

- Specialized design talents discovered among the T3 members
- In-house animation studio established to produce e-banking product + service demos
- All animation | script-writing | soundtrack work produced on site at TBT
- Animated web series – “The Adventures of myFriend FIN” – debuts on bank’s YouTube channel to promote e-services
- TBTmyWay team joins Marketing in promoting financial literacy through animation with the Student Board of Directors program
2016 – Marketing + TBTmyWay
Solidify Partnership

- Joint effort to redesign mobile + web services in a planned strategy to improve customer experience + user adoption
- **Mobile | web | online** banking design contracted together
- Three-year development begins with streamlined mobile app redesign
- CX becomes foundation for design
2017 – Our Journey Comes Full Circle

- 2017 Website Redesign
- **Marketing + TBTmyWay** teams collaborate on responsive site design
- Streamlined. Simplified. Eliminated 65% of previous site content
- Site was designed to complement the redesigned mobile app for a consistent look, feel, and experience
- **Channel:** Web | Social | Mobile
2017 – T3 Studios Moves to Marketing

- Former T3 team members join Marketing team
- In-house production work expands in the division
- Full suite of Animation | Live | Photography | Digital Design | Audio services now available
2017 – Marketing + IT now partnering on training

- **Marketing** partners with **Business Development** team to promote our **IT** team’s expertise in:
  - Cyber Security
  - Fraud
  - Identity Theft
Why It Worked

- The People
- Utilized existing staff and resources to begin
- Eliminated the barrier of technology in our communication
- Teams found a way to communicate, to appreciate each others’ roles
Moving Forward - Steps to Success

❖ Step 1. Appreciate
> Identify talent within your organization to bring awareness to your differentiation
> Bring the appropriate team members and their expertise together to help understand how their unique roles fit together

❖ Step 2. Collaborate
> Find a COMMON road – look for opportunities to promote and highlight the work of your IT partners

❖ Step 3. Differentiate
> How are you different? Step outside of banking to tell your story. Find your “different” and promote it. Show your IT partners how they play a key role in the narrative.
Lessons Learned

- There’s “No Overnight Success” in building strong partnerships - takes time
- Someone has to start the conversation – why NOT Marketing?
- Do NOT fear failure – you are not going to get it right the first time; there will be readjustments along the way
- LET GO of “us vs. them” – you are on the SAME team
- Place value in the people, NOT the process

TBT Earns Independent Bankers Association of Texas Gold Eagle for “Excellence in Marketing” for T3 Unleashed Tour, September 2015.
“Digital is where marketing and technology come together. We changed the customer experience with this partnership.”

- Chris Davis
  Founding T3 Member
Questions?

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