

Banking  
Case study:

## Bank of Ireland

# Transforming customer experience through intelligent visual communication



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**James Munnelly**  
Head of Marketing, Bank of Ireland



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# Student Benefits

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Bank of Ireland showcase branch  
at Dublin City University

## Solution

In a revitalised banking sector, where competition is rife and the need to differentiate greater than ever, Bank of Ireland was looking to improve the customer experience at the point where people first interact with the bank. To showcase new ideas and technologies, it focused on upgrading its branch in Dublin City University (DCU), targeting a student population that has always been a key customer demographic.

James Munnely, Head of Marketing at Bank of Ireland, was keen to come up with a model that could be rolled out across other branches. "We needed a solution that would work for Dublin City University but also provide the potential to scale," he said. "We wanted to create a retail environment that reached into the community on the campus. This is important for all of our retail branches."

BT Ireland was chosen to implement a digital signage solution with its partner RMG Networks, an intelligent visual communications specialist. "The Bank of Ireland project is yet another great example of the fantastic partnership that we have with RMG, working closely together to deliver revolutionary and innovative solutions to a portfolio of high-profile brands in the retail banking sector," said Graham Fagan, Head of Innovation & Development BT Ireland.

The three-way partnership set out to combine a rich multimedia mix of up-to-the-minute signage at the same time as reinforcing the Bank's marketing campaigns

with interactive digital services that encouraged instant customer engagement.

Working with the bank's marketing department and RMG, BT devised and implemented a fully networkable solution, supporting real-time content delivered out of the Bank's data centre. At the front-end, cutting-edge digital signage relays key marketing messages while touchscreen displays allow for self-service interaction.

Underpinning this solution is resilient connectivity and the kind of robust network technology that BT is famous for, which ensures the multimedia services are always optimised. Using Class of Service tools, BT guarantees the content is prioritised on the network and its performance never compromised.

"It's always been part of BT's business remit to be at the centre of key customer touch points, whether it's digital signage or a range of communication services, from telephony to video," explained Graham Fagan. "We also designed the content with RMG, taking care to make sure it is continually refreshed and made interesting. Signage alone will impress for a period, but quality content is the key to long-term success."

The agility of the system means that the Bank of Ireland will be capable of centrally managing cross-promotional campaigns, aligning a prime time TV advert, for example, with next-day messaging on the campus screens. This is a big step up from traditional marketing collateral, where wall posters and brochures are distributed to

branches that are expensive to produce, quickly out of date and non interactive.

## Results

DCU students and staff now have a state-of-the-art Bank of Ireland branch in the heart of the campus. Open plan with open doors, it's all about making the banking experience more accessible, from the welcome desk to screen-filled walls, sharing information and encouraging engagement.

Very much part of the DCU community, people can pop into one of the meeting rooms for an informal chat with bank personnel or wander up to interactive screens for self-service exploration of the bank's products. BT and RMG have developed an interface between the content engine and the display units, integrating hardware and software in a pioneering system. "Through a combination of 'wayfinding' signage and self-service screens, it steers customers and prospects to the information they need," said Fagan.

James Munnely identifies a number of customer benefits that the new-look branch has already delivered. "Firstly, it expands our message frequency and effectiveness. Traditional posters provide one message; a digital screen delivers far bigger frequency of message from the same 'footprint'," he said, pointing out that the messaging can be targeted by location, time of day and the profile of the audience at the location.



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**Graham Fagan**  
Head of Innovation & Development BT

Crucial to the success of the project is BT’s ability to optimise the network to ensure the digital signage is always the ultimate expression of the bank’s brand. “If it’s flickering or slow, then it’s a bad reflection of the bank and its brand. We make sure the content is always strong and optimised,” said Graham Fagan.

More nuanced customer interactions are also possible with the system, moving the bank away from what Munnelly describes as “push” communications. “It makes things easier. We can now allow customers the opportunity to interact with the content, find out more information, get it sent to their email and move further along the customer journey,” he said.

Munnelly describes it as a platform for “assisted sales and service”, allowing bank employees to harness the power of electronic devices to educate customers on the different options available.

### Value

Amidst much speculation about future banking scenarios, the BT/RMG/Bank of Ireland partnership has produced a radical and innovative example of what can be achieved by leveraging the latest digital technologies. All concerned are convinced that the DCU branch is a sign of things to come. “Our new branch in DCU provides a



great opportunity to test, learn and improve content and technology that we can deploy elsewhere,” said Bank of Ireland’s James Munnelly

Dan Horgan, MD of RMG Networks, was equally convinced that the partnership had produced a snapshot of things to come: “We believe that the future of successful deployments in the retail banking sector requires this in-depth consultative approach, demonstrating intelligent insight, backed by all-round expertise.”

For BT, digital signage and interactive content are another application strand in a growing portfolio of services delivered over

converged networks. “As well as engaging with customers in a new and dynamic way, the service will generate metrics that were previously unavailable to retail outlets,” said Graham Fagan. “From the moment they interact with the bank on screen they will engage with the bank in a way that can be measured to continually improve the customer experience. It’s a significant step forward in the way retailers market to customers. BT is at the centre of this development, as we have a unique set of capabilities in the area of customer experience and communications”.



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