01. The best customer experience and ecosystem

Our customer base, customer relations, customer data and knowledge are the backbone of our success. Our goal is to provide opportunities for our customers to save time and money in both the financial and non-financial areas of their lives.

What we plan to achieve

Customer experience in the financial sector

- Expansion and refinement of the product and service line for retail and corporate clients
- Building individual relationships with each client by providing them with personalized products and services via convenient channels at the right time
- Providing simple access to services in all channels, combining online and offline service, maintaining a significant regional presence
- Optimization of work in physical channels: introduction of a new design and format for the branch network, organization of the work of field managers
- Launch of innovative interfaces in the digital channels: digital assistants, voice assistants, chatbots, online account opening and business registration. Offering 100% of financial and non-financial services online for small and micro businesses
- Creation of a marketing automation platform to improve advertising campaigns, channels to attract and serve clients, and ensure a stable flow of clients
- Increase the convenience of customer service for our senior clients by providing convenient and understandable services through user-friendly channels

Building an ecosystem of non-financial businesses

- Offering additional services to generate synergies with financial products in areas like shopping, housing, recreation and healthcare. Development of the business for corporate customers to deepen our client relationships and retain long-term competitiveness

Expected results by 2020

50%
DAU/MAU (ratio of active daily users to monthly users in digital channels) for retail customers

80%
DAU/MAU (ratio of active daily users to monthly users in digital channels) for corporate customers

60%
share of services provided in digital (retail)

100%
share of services in the digital corporate bank

70%
readiness to recommend the products and services of Sberbank (Net Promoter Score, NPS) for retail customers

80%
Customer satisfaction index for corporate customers (CSI)

Strategy implementation risks	Risk mitigation measures
The best customer experience and ecosystem	
Reduction in client loyalty as result of high competition	• Deepening relationships with clients through personalization, expansion of value propositions for non-financial products • Focus on youth as the segment most subject to reduced brand loyalty
Faster development by competitors and loss of the ability to capture promising niches	• Organization of partnerships with strong players, use of our own experience in digital transformation and attracting necessary specialists