

RAIFFEISEN SMART MARKET

Building a loyalty ecosystem to leverage merchant offers and boost customer engagement

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1. INTRODUCTION



Raiffeisen Bank Romania

Raiffeisen Bank Romania serves more than 2.2 million retail and corporate customers for 25+ years. The bank has more than 4,800 employees in 284 branches, 1,131 ATMs & MFMs and over 27,800 POS.

Balance sheet total
€14,069 million

Market position
No. 3 by loans

Customer base
2.2 million

Market share
20,1% (2nd position)

1. INTRODUCTION



Keep your most valued customers choosing you

Award-winning loyalty engine

Create personalized experiences that build lasting loyalty and engagement with your customers through the expertise in agency services, loyalty technology, and earn & burn solutions.

25+ millions

Daily loyalty transactions

50+

Active Users

20+ live

Clients around the globe

2+

Network of Retailers



1. INTRODUCTION



finshape

Accelerating digital banking transformation

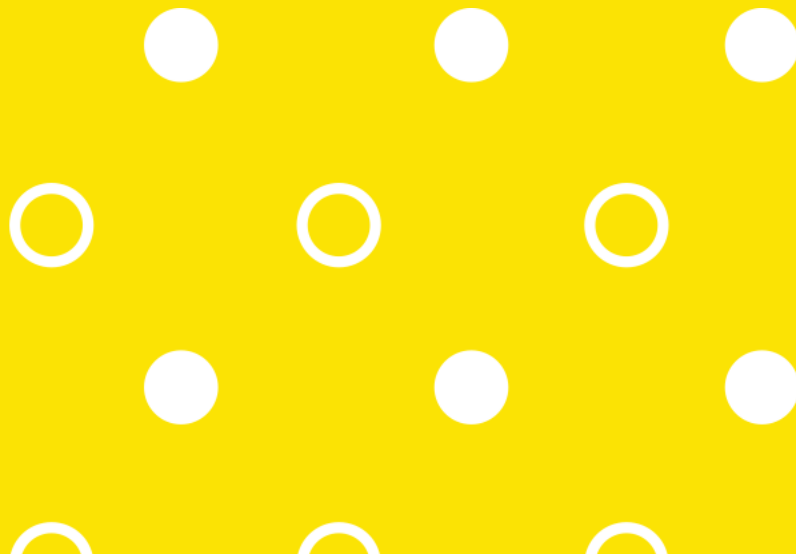
Finshape’s 30+ years of expertise and operating system empower banks to independently innovate, enhance their customer interactions and design digitalised customer journeys at unmatched speed and control.

20 Million
Users worldwide

25
Countries

400+
Colleagues

100+
Clients



2. CHALLENGE

Building a Loyalty Ecosystem to Boost Engagement



Connect merchants and users

Develop the widest Digital partnership network between Raiffeisen's Corporate, SME and Private Individuals customers



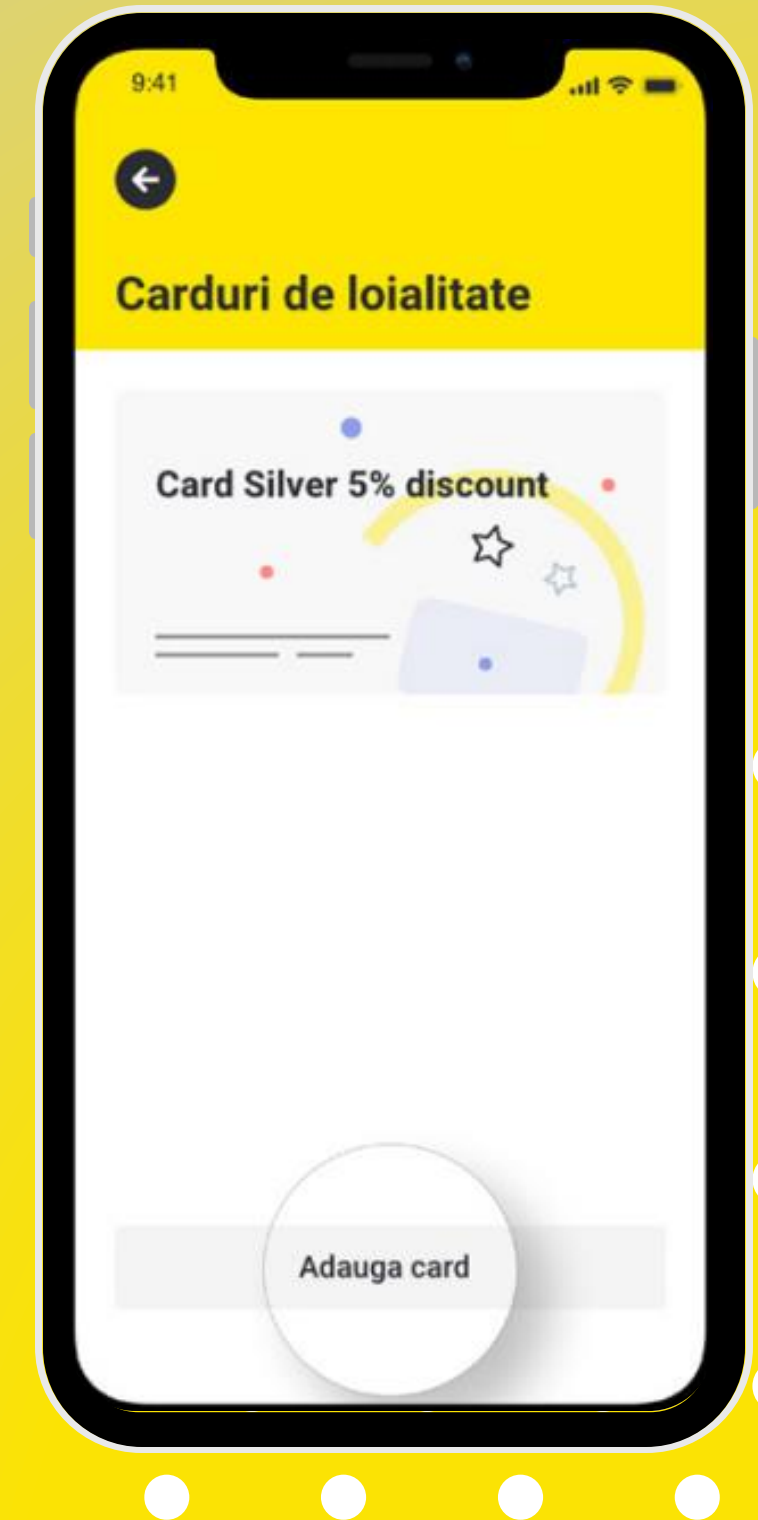
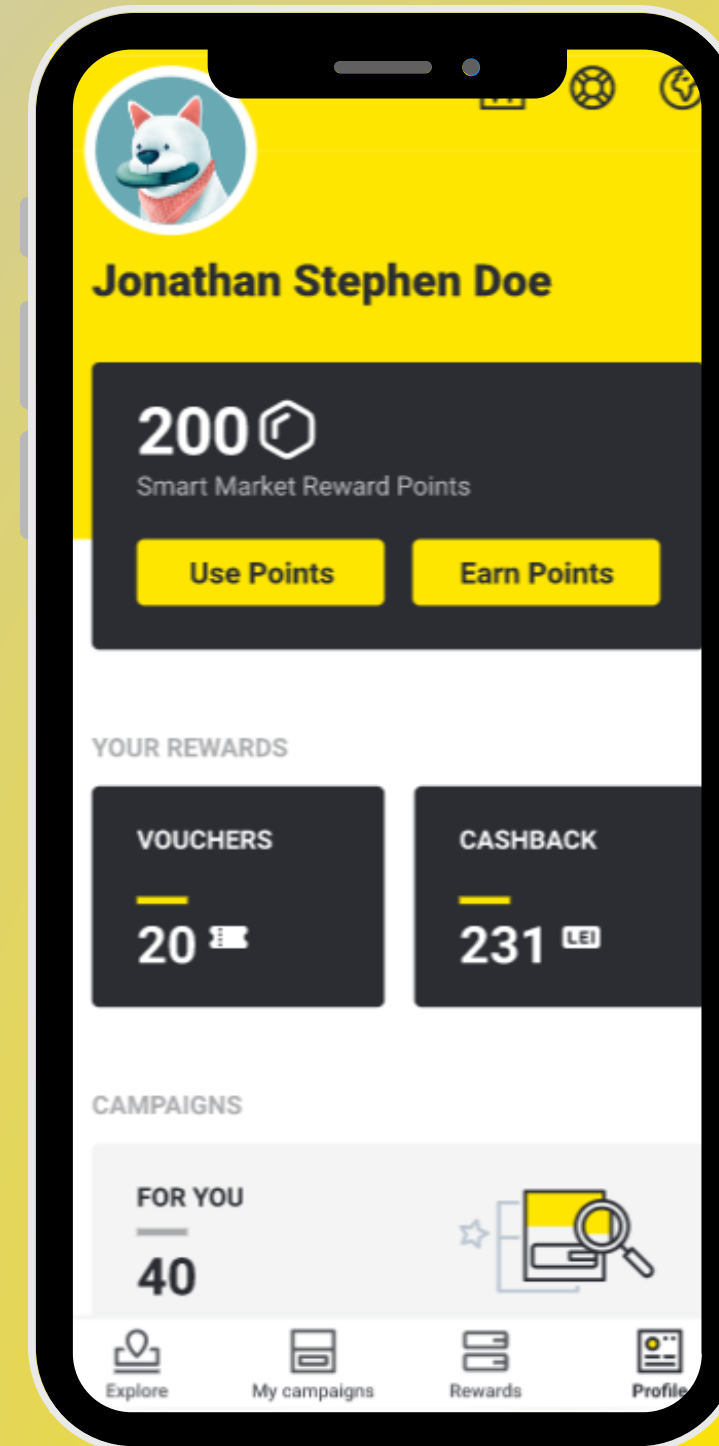
Drive Sales

Create a new digital sales channel for Raiffeisen products, based on advanced analytics in order to increase digital sales, loyalty cross-segments, and NPS ranking.



Integration

Launch an integrated Loyalty Program for customers and staff.



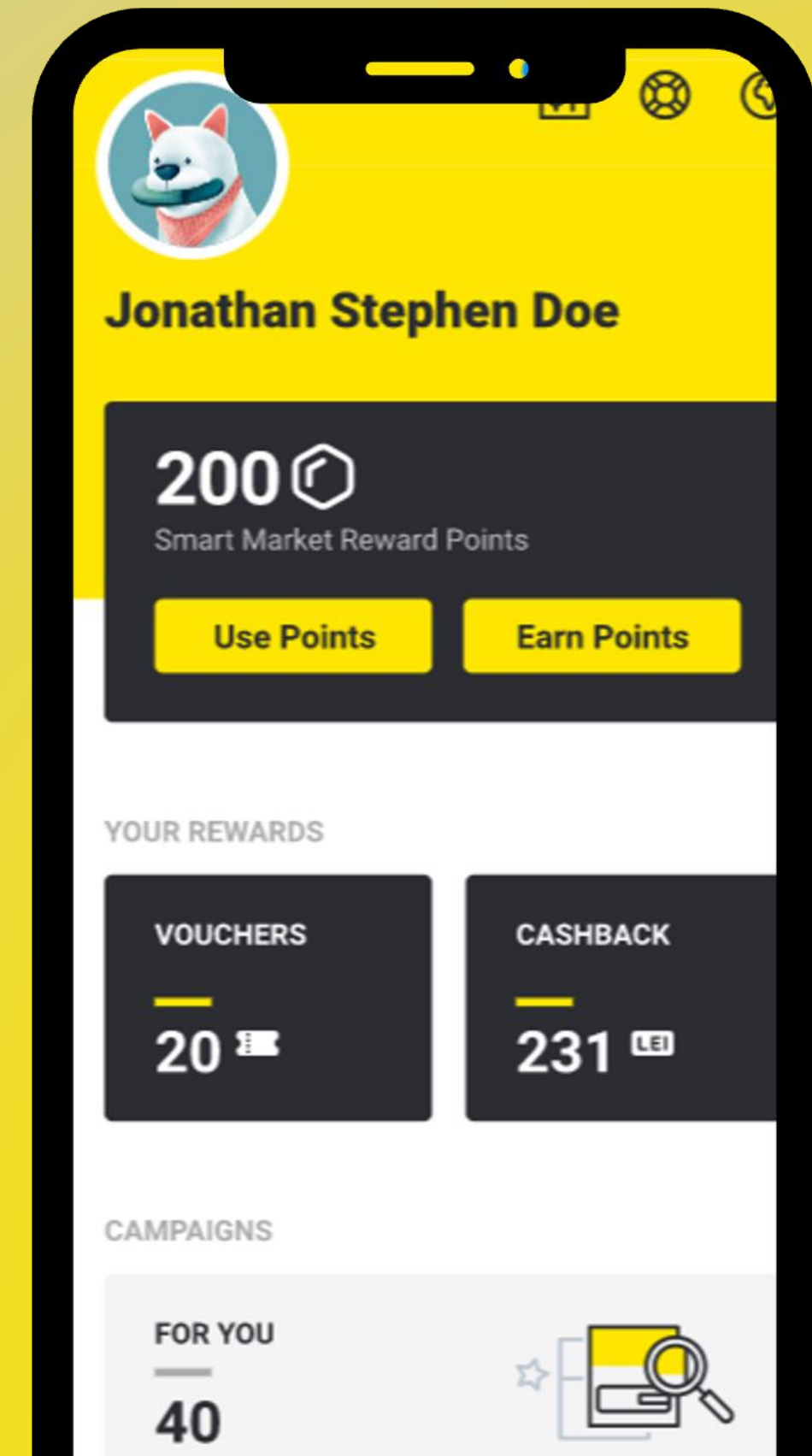
3. SOLUTION

Integrated application based on customer needs

Frictionless integration between the three key components of the ecosystem, meaning Raiffeisen's core banking infrastructure, Finshape's Personalisation Engine and advanced data analytics capability and Collinson's Loyalty Platform.

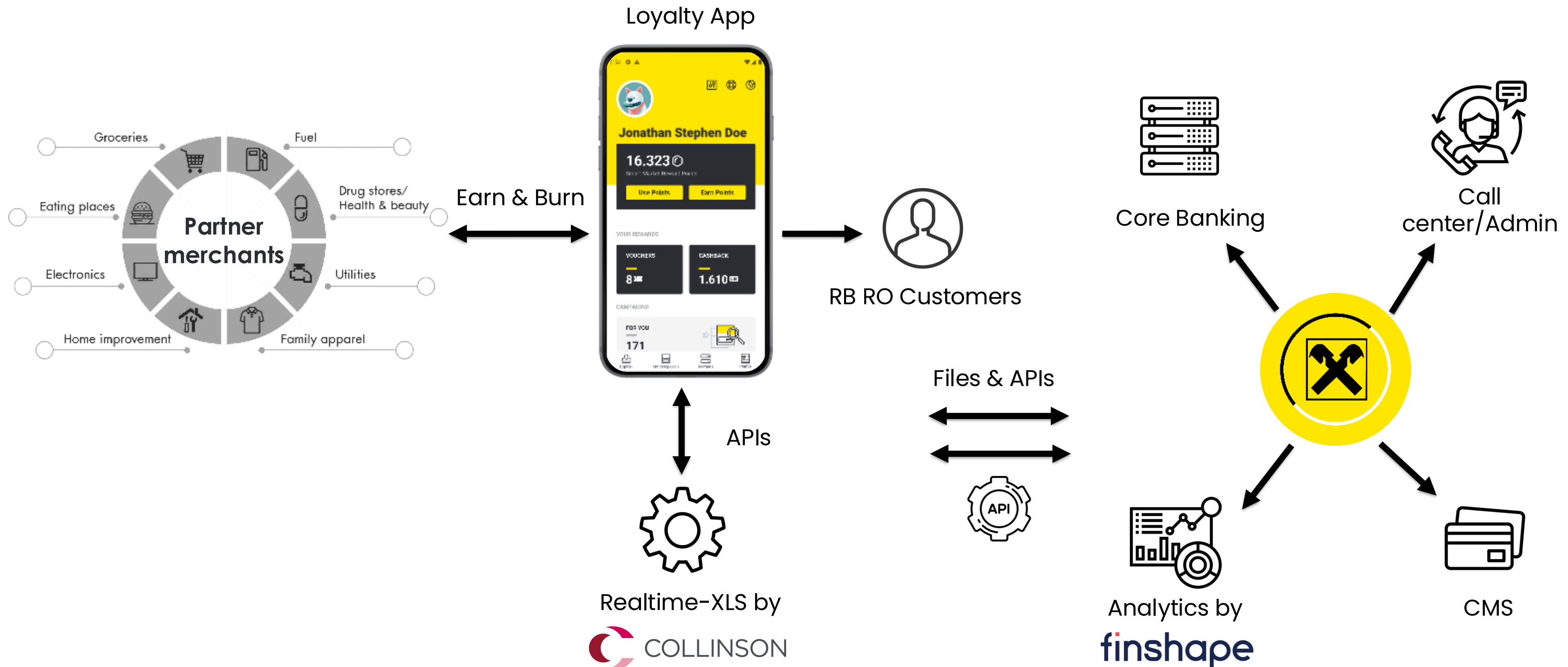
Smart Market App Deliverables

- Advanced analytics for highly personalized campaigns
- Low-friction sales channel for banking products cross-selling
- Push notifications and geolocation for real-time and event-based campaigns
- Personalised merchant-funded offers and bank-wide loyalty features
- Carbon Footprint tracker with recommendations
- Green offers from eco-friendly merchants
- Gamification Campaign



3. SOLUTION

High-level solution overview



3. SOLUTION

Smart Market loyalty solution

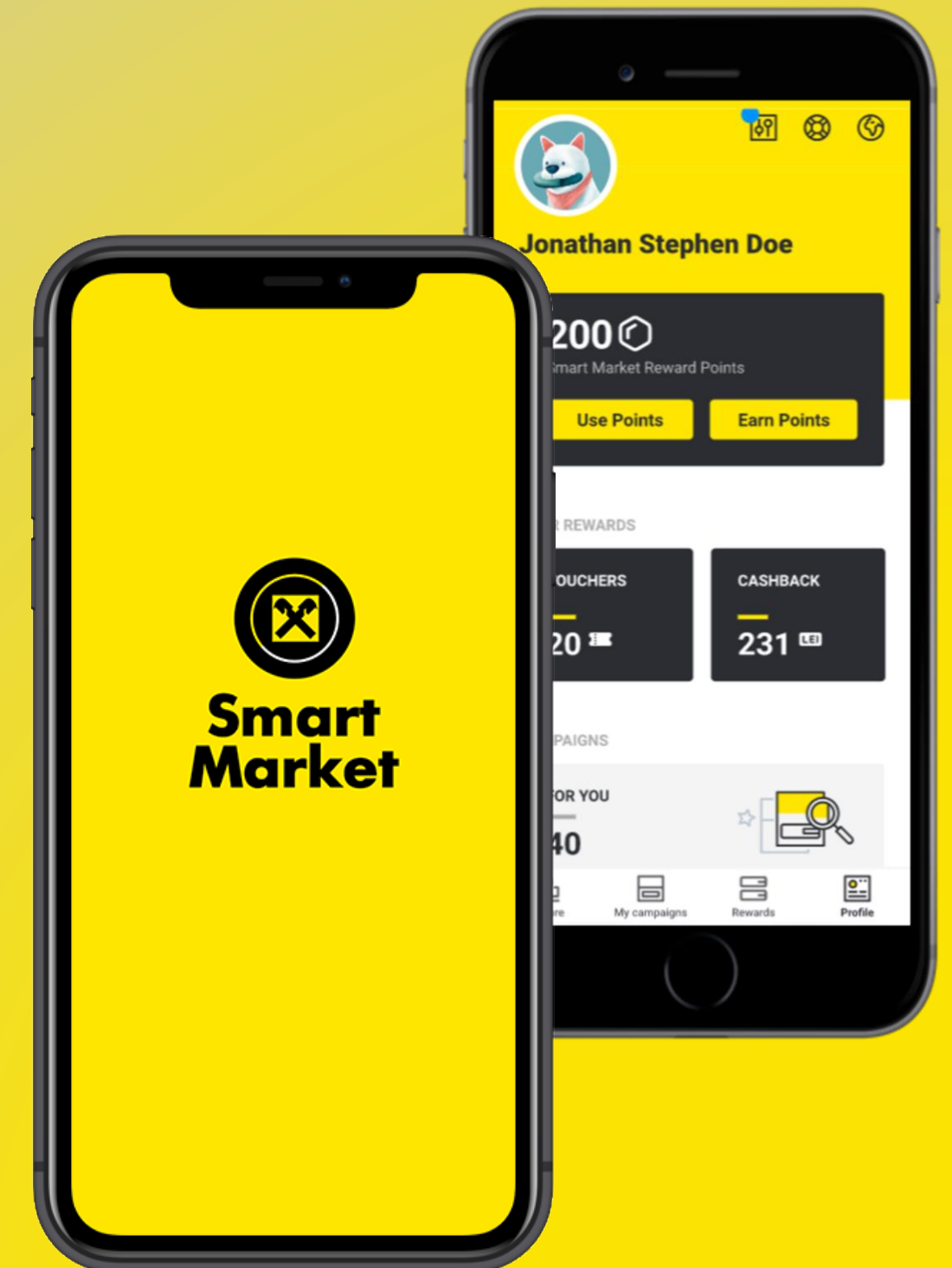
Utilising Personalisation and Admin UI capabilities to provide tailored loyalty offers to the customers in a mobile application.

finshape

- Advance analytics tool
- Customer data enrichment
- Real-time transaction categorization
- Customer behavioral segmentation & profiling
- Lifecycle event detection & customer journey mapping
- Predictive models for financial and non-financial products / services

COLLINSON

- Loyalty mobile application
- Loyalty programs capabilities & platforms
- Multi-program apps & platforms development
- API-based interfacing
- Modular framework with add-on modules
- Real-time processing of redeem calculation & reward
- Real-time, easily accessible reports

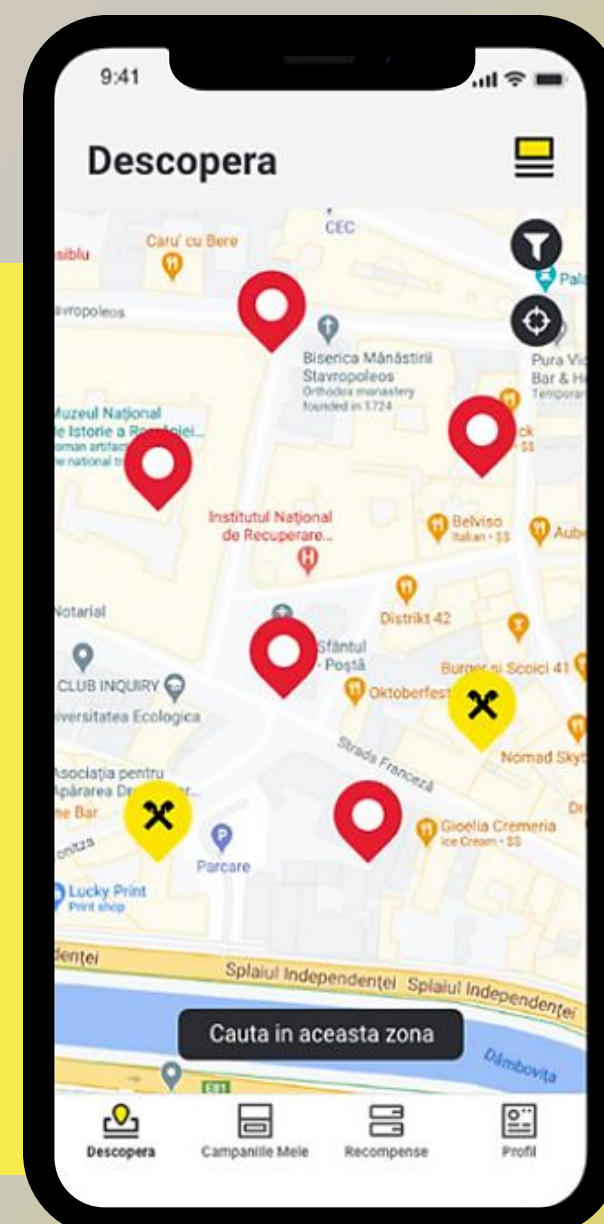


4. FEATURES

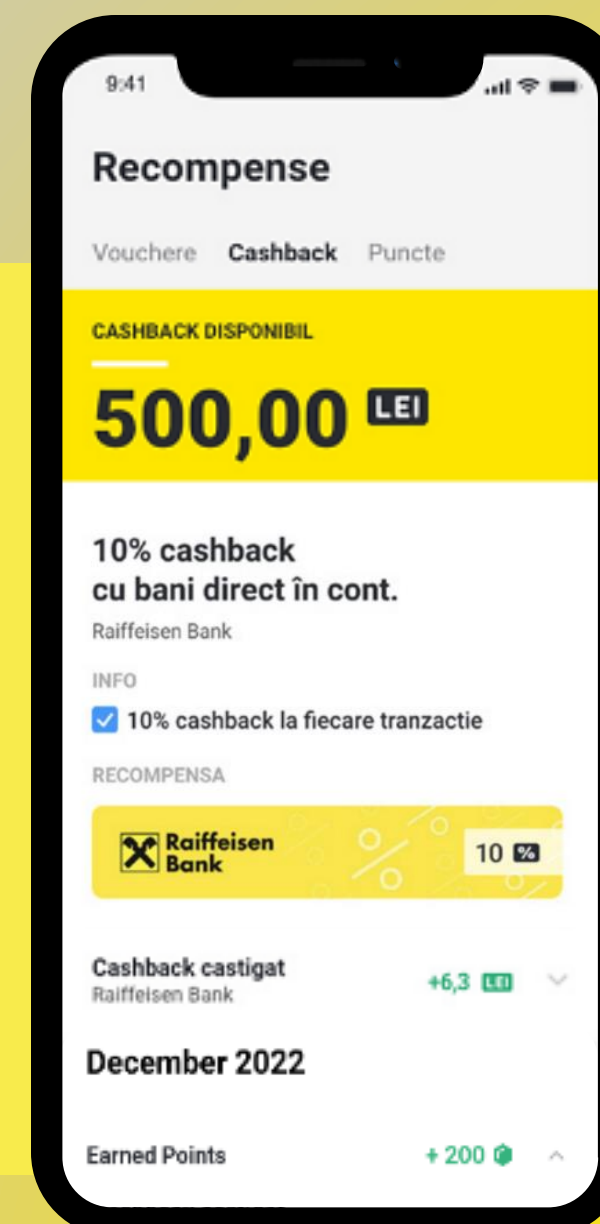
Smart Market – Key features



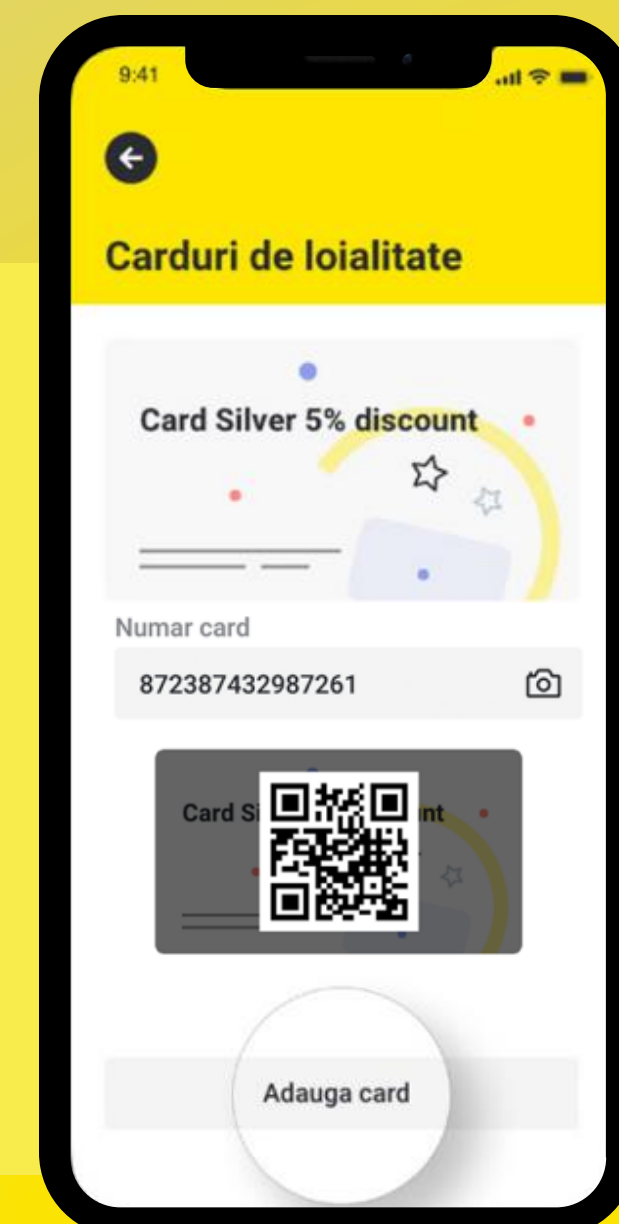
Customised campaigns based on analytics and customer segmentation



Push notifications & geolocation for real-time and event-based campaigns



Instant offers for all types of rewards e.g. discounts, vouchers, cash-back, points, prizes.



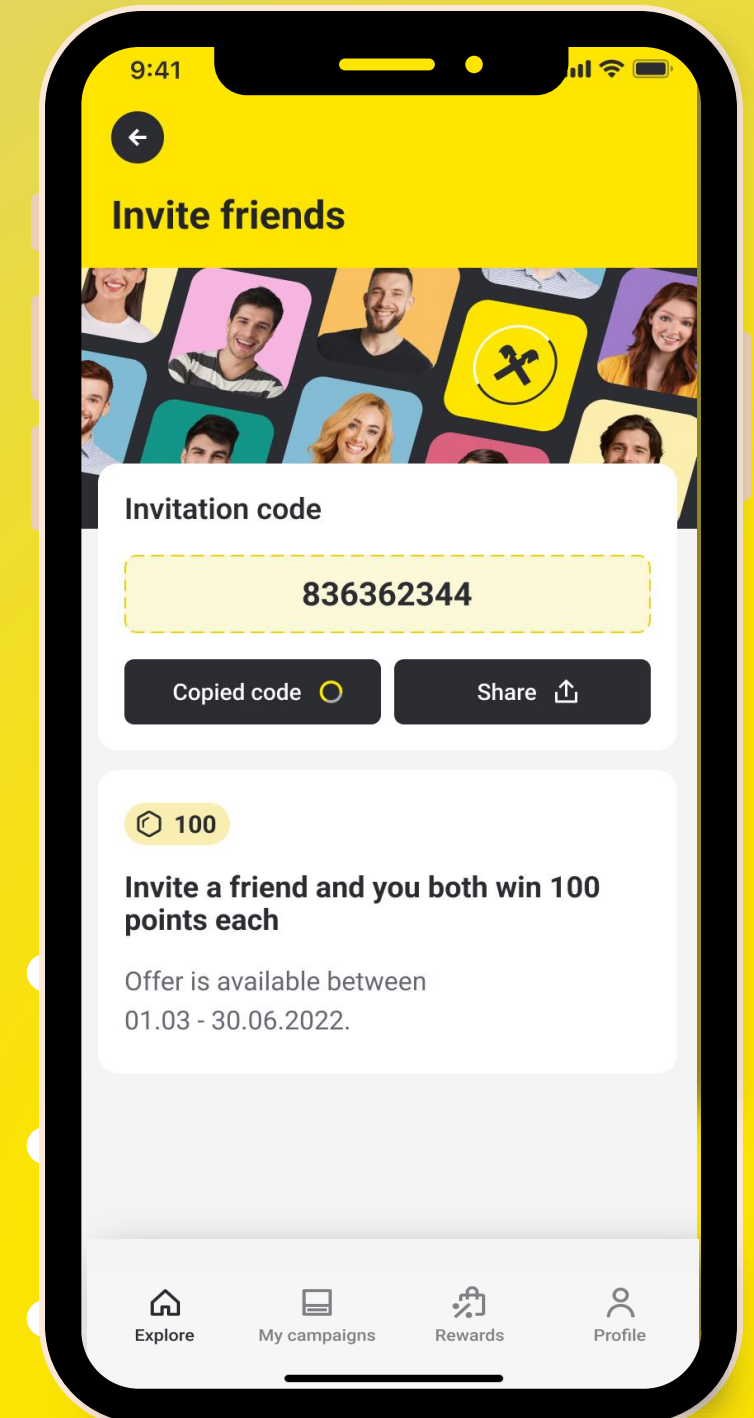
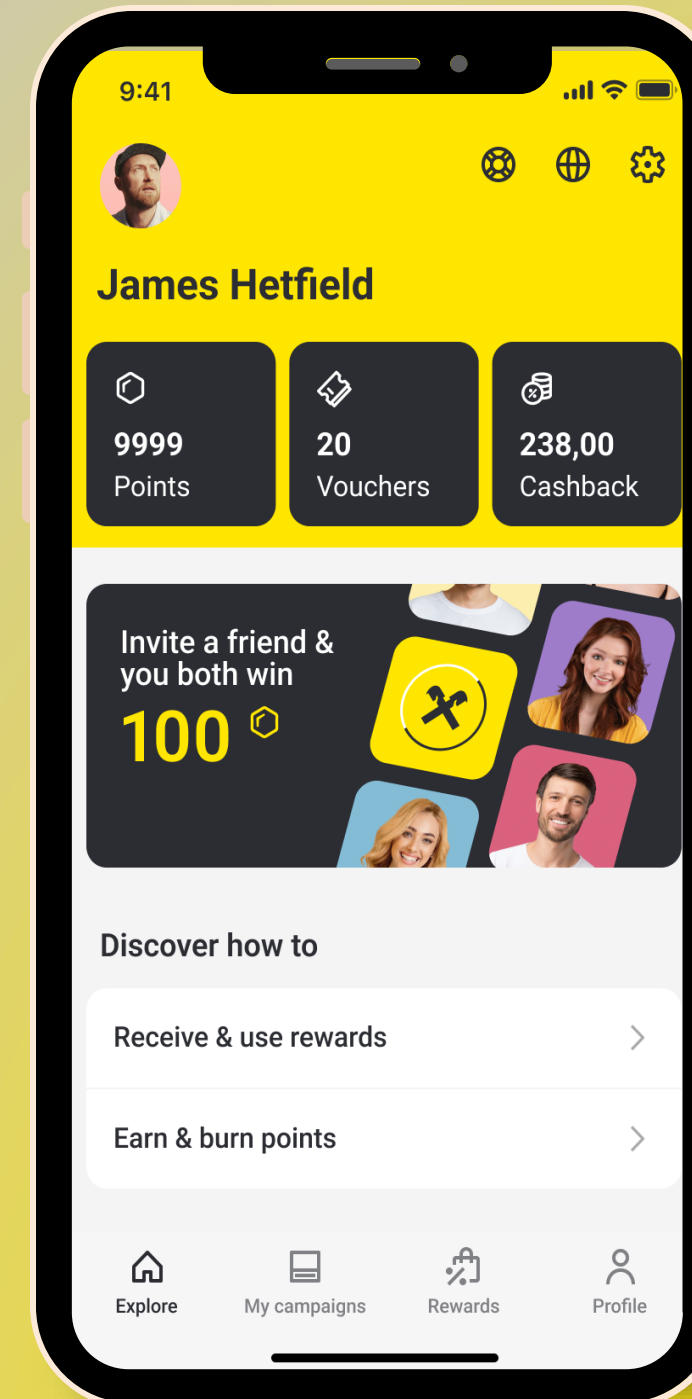
Gamification mechanism, loyalty cards virtual wallet

4. FEATURES

Member Get Member

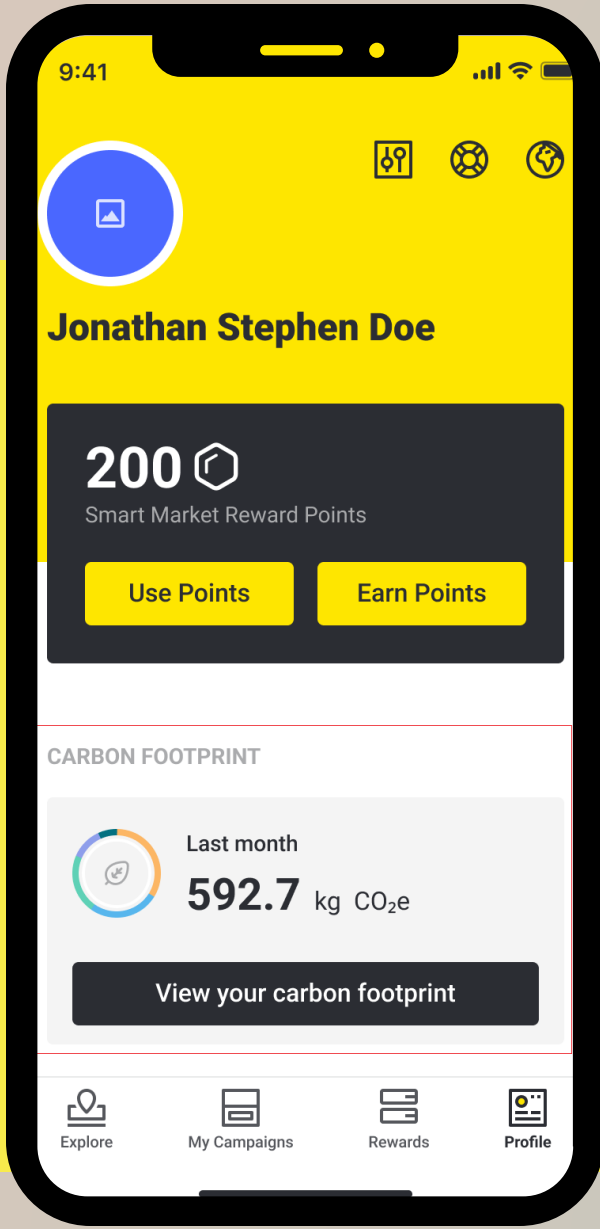


- Every Smart Market member receives an invitation code.
- You can share this code with a message to promote Smart Market membership.
- New users can use this code when signing up.
- Both the inviter and the new user get rewards once the sign-up is complete.
- The rewards for both the inviter and the new user can be customized.

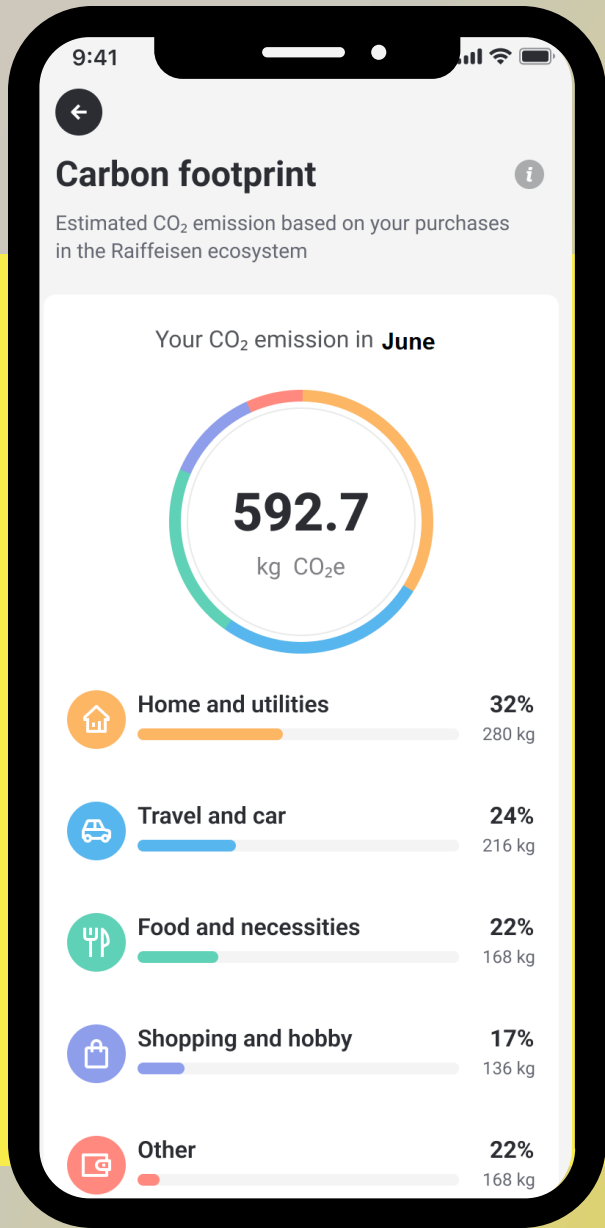


4. FEATURES

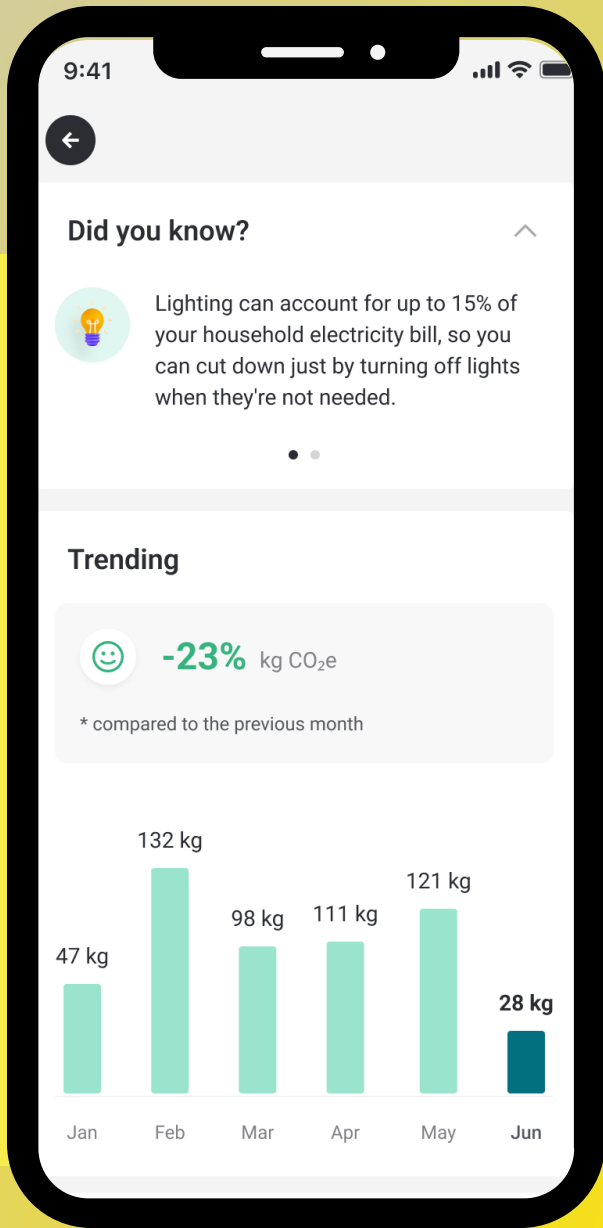
Carbon footprint calculation



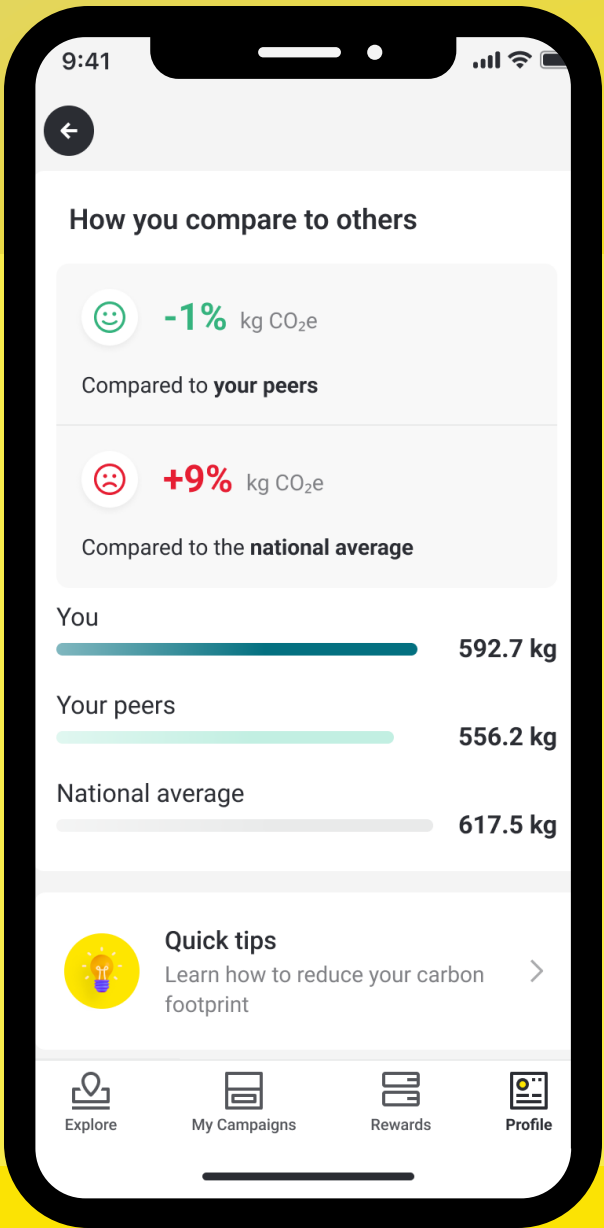
Carbon footprint summary on the main page



Monthly distribution of carbon footprint per merchant category



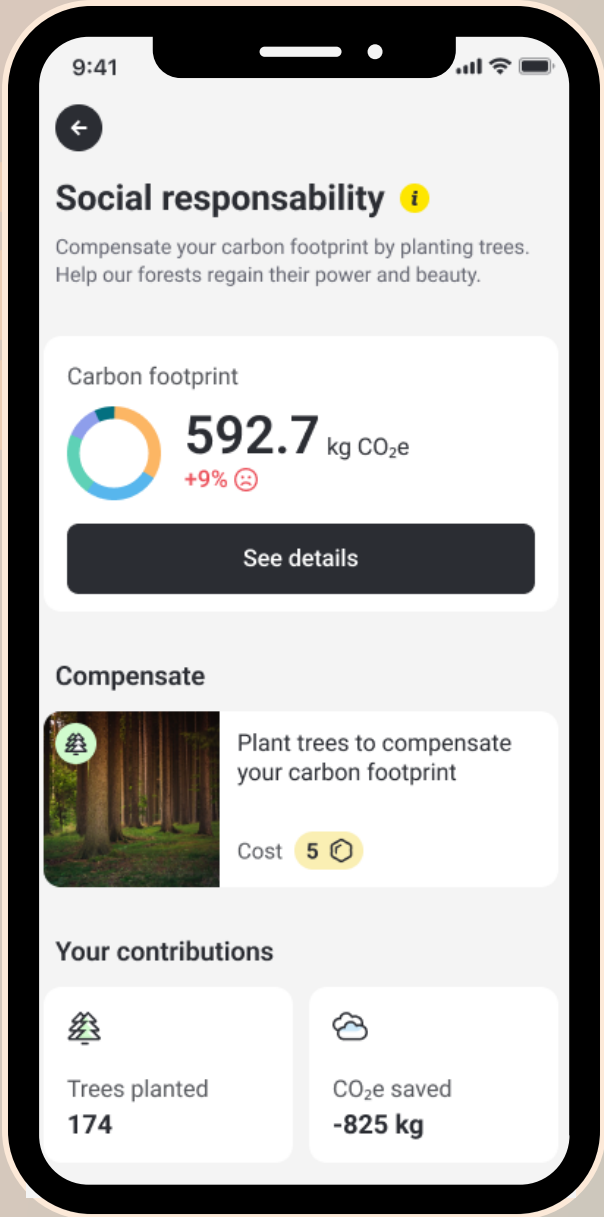
Carbon footprint history, trends and advice on how to reduce member's impact



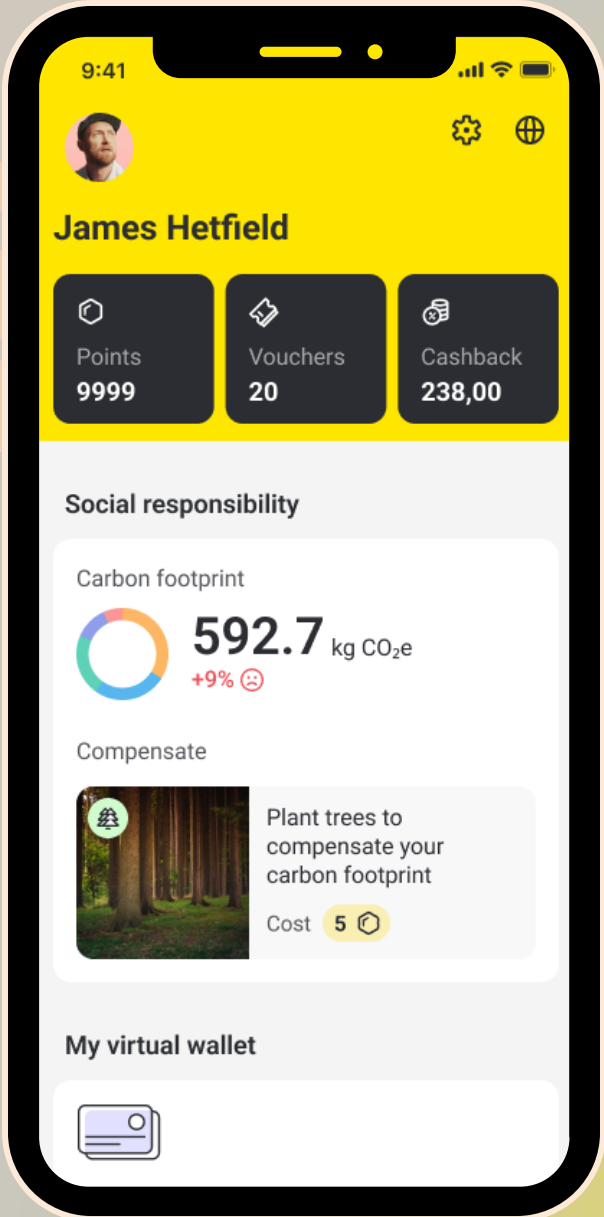
Comparison with other program members

4. FEATURES

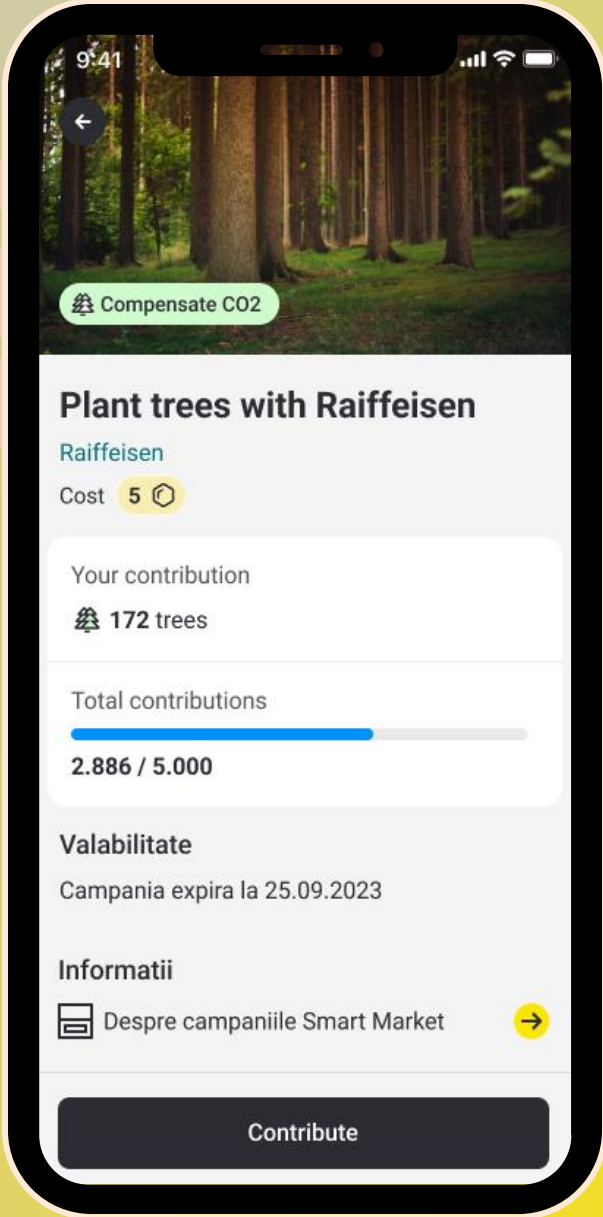
Plant trees with your points



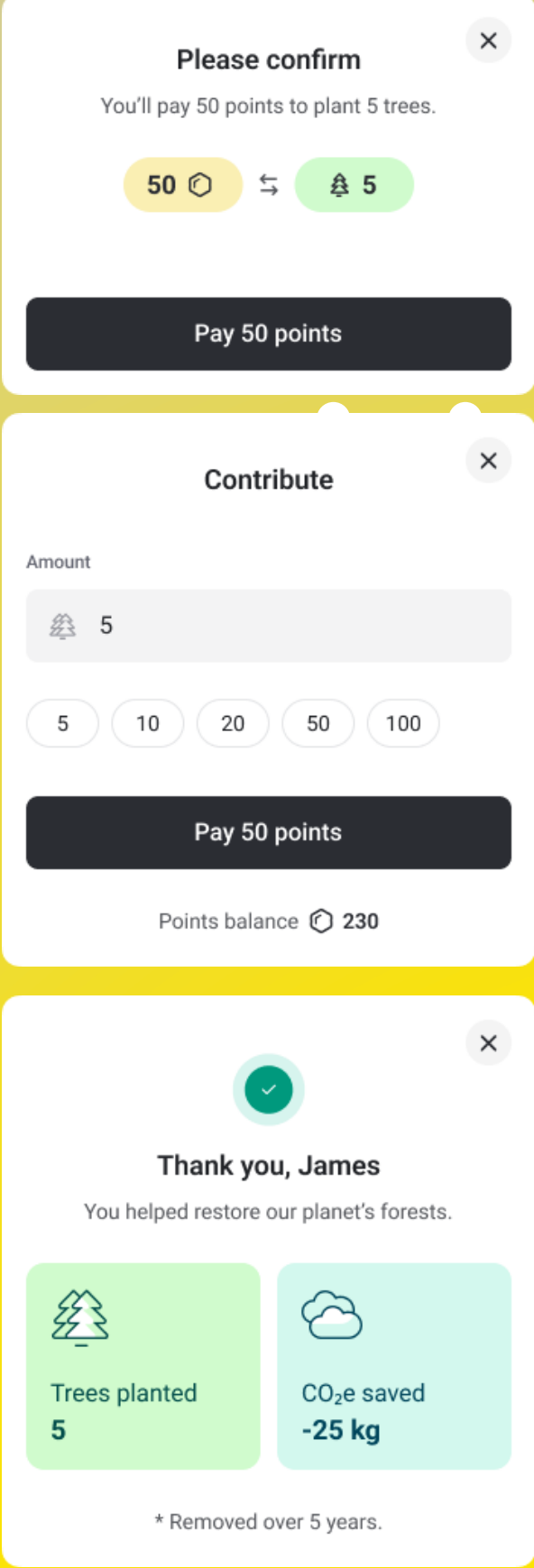
You can see your contribution to the program and your total CO₂ offset.



You can offset your carbon footprint through your bank's loyalty program.



The bank uses the value of your points to invest in tree planting programs.

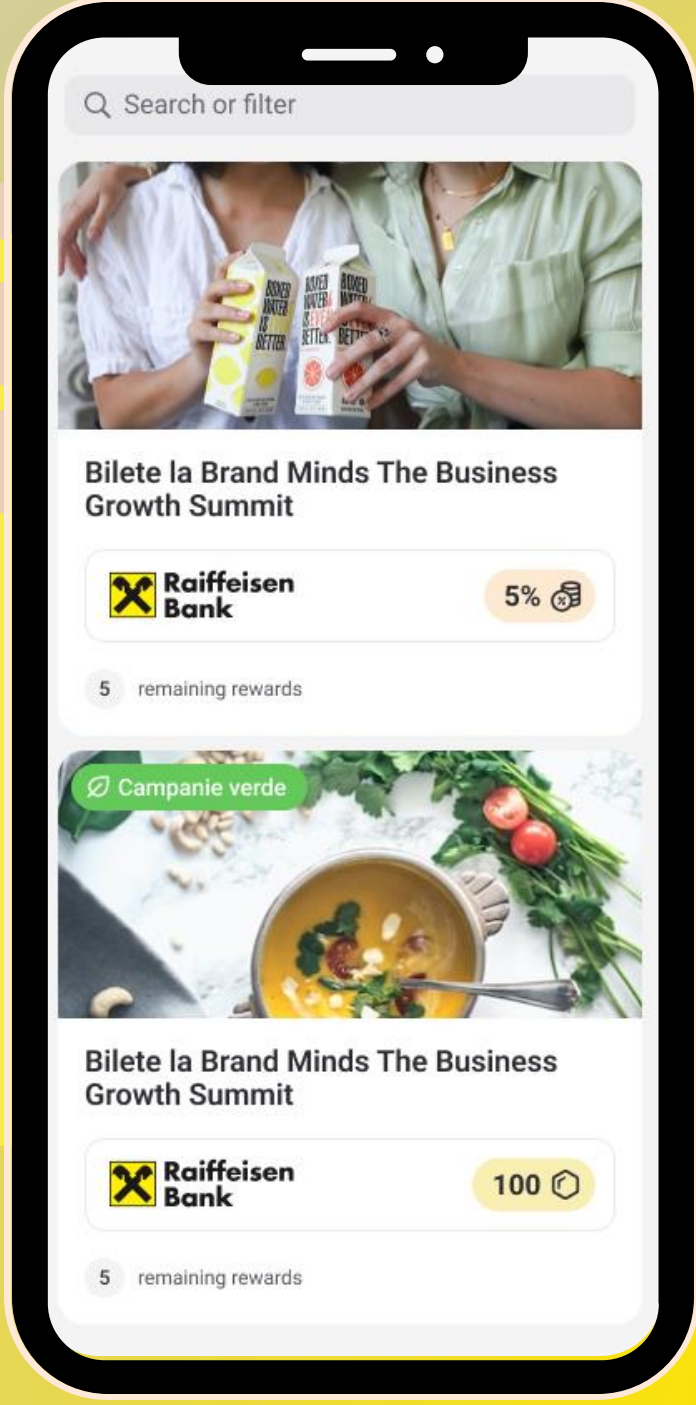
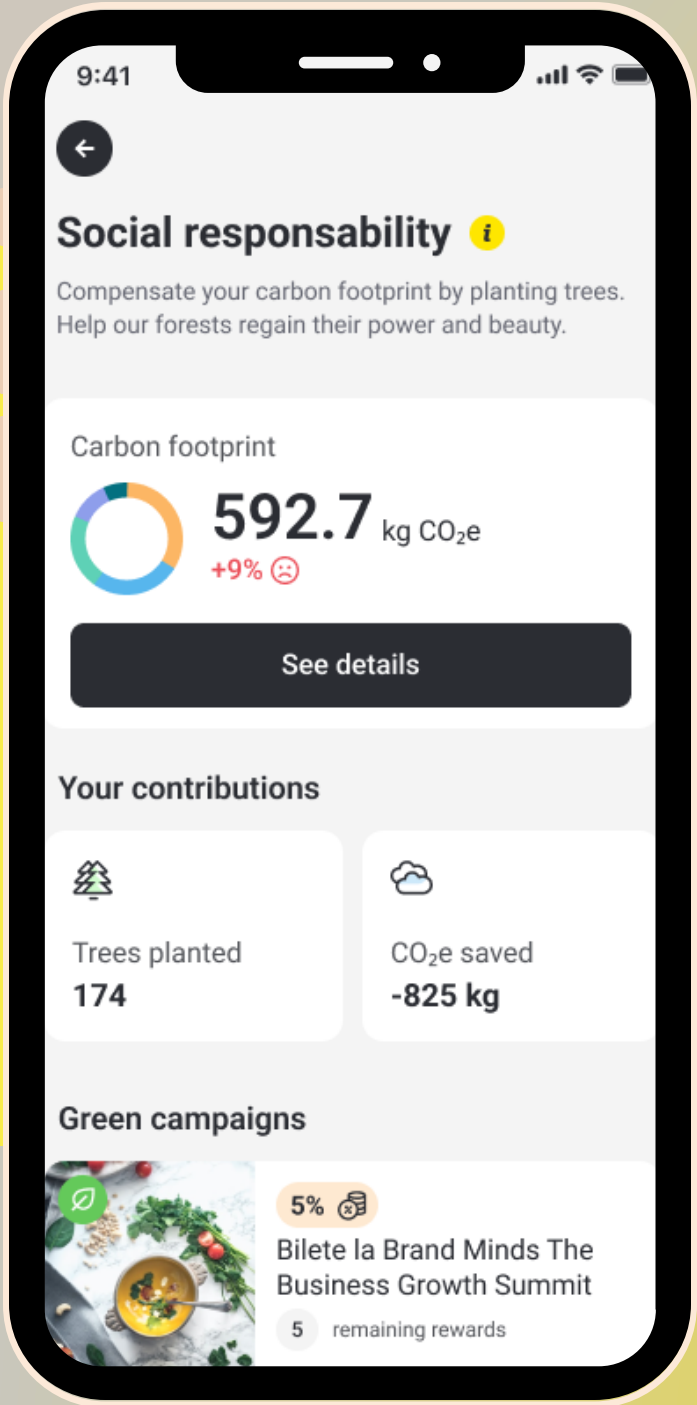


Redeem your points to plant trees, with a set cost per tree.

4. FEATURES

Green campaigns

The bank includes specific Green Campaigns on the customer's social responsibility dashboard. These offers are highlighted based on an assessment of their environmental impact.

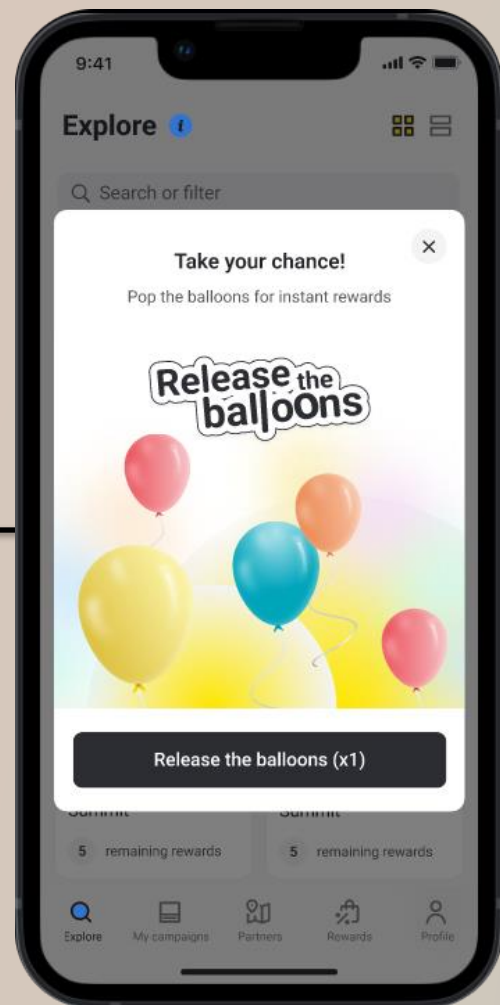


Green Campaigns are listed with other offers. Customers earn points by saving the offer and shopping at the merchant, ensuring their purchase is more environmentally friendly.

4. FEATURES

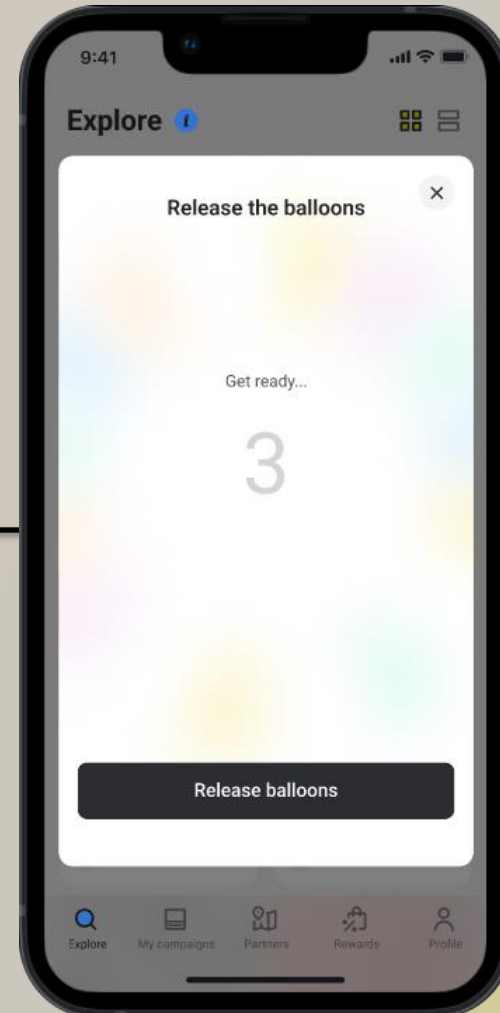
Gamification Campaign

« Release the balloons »



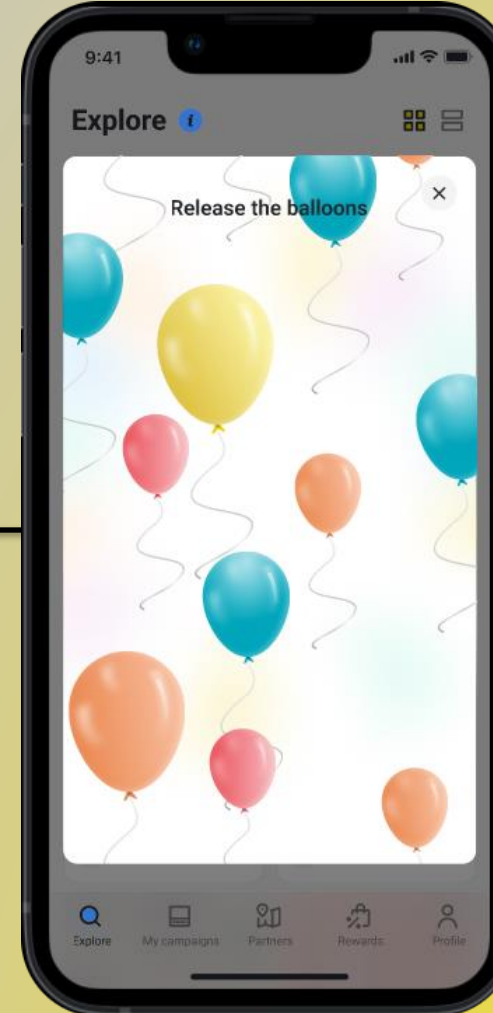
STEP 1

The user is invited to play through a carousel banner or in-app notification.



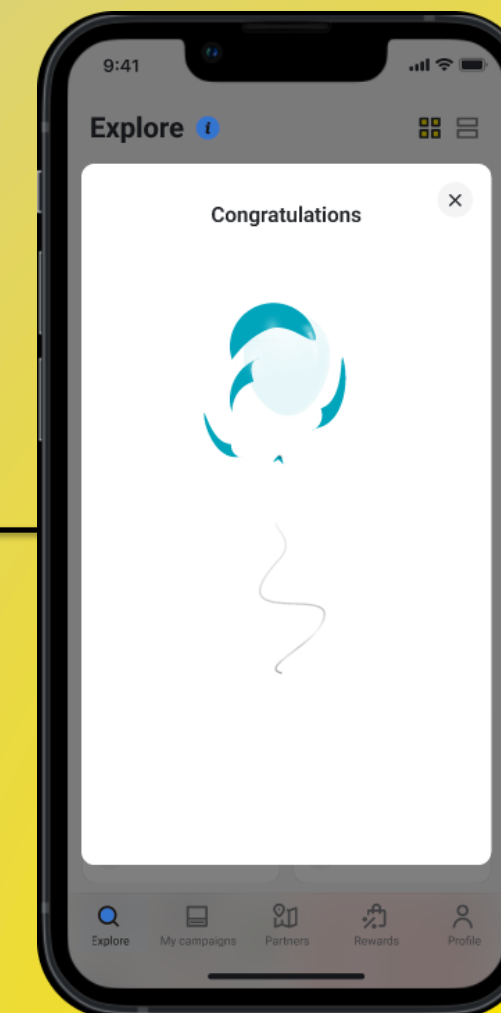
STEP 2

The user confirms they are ready and starts the game.



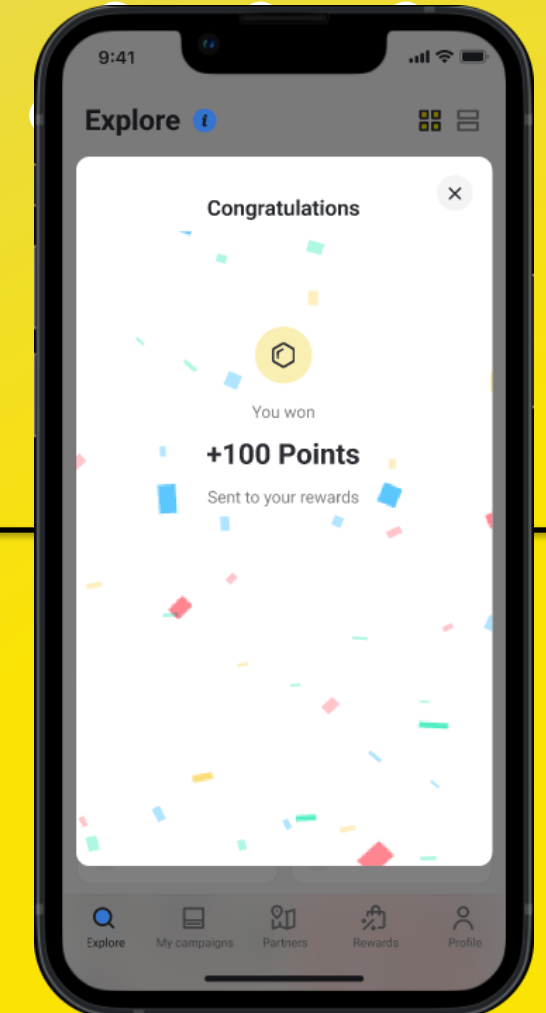
STEP 3

An animation of balloons being released plays.



STEP 4

The user pops their chosen balloon.



STEP 5

The user is congratulated and receives their reward.

5. RESULTS

Ecosystem member benefits

RAIFFEISEN BANK

- New digital sales & communication channel
- Increase NPS
- Increase card usage and decrease cash usage
- Decrease attrition rate

RAIFFEISEN CUSTOMERS

PI CLIENTS & RBRO STAFF

- 24/7 Personalized offers based on advanced analytics
- 24/7 Personalized offers for RBRO products & services, based on propensity to buy & lifecycle events
- All reward types: vouchers, points, cashback



RAIFFEISEN CUSTOMERS

CORPORATE & SME

- Increase sales
- Awareness on a relevant consumer database
- Cost optimization
- Reporting & statistics

RAIFFEISEN PARTNERS

VISA / MASTERCARD

- Increase card usage
- Increase sales
- Awareness on a relevant consumer database

5. RESULTS

Outstanding engagement with Smart Market

730.000+

Active Smart Market app
users since launch in 2022

140+

New merchant partners

70.000

New users / month

4200

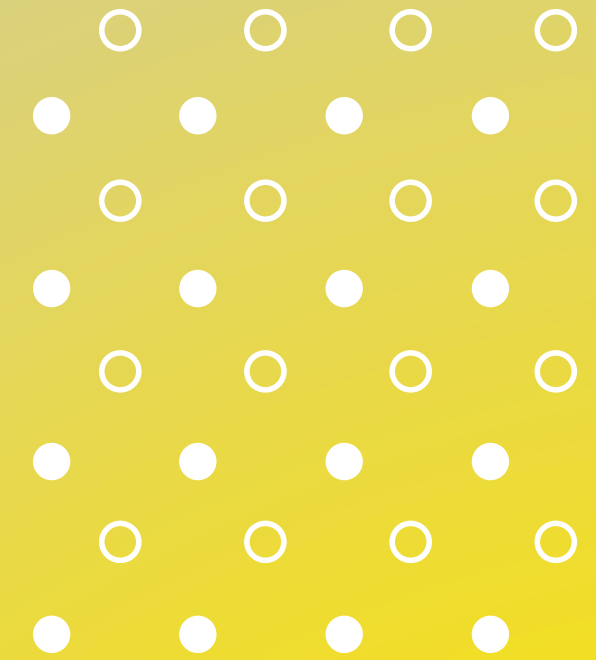
Sustainable campaigns

4.8 out of 5

App Store rating

5000+

Trees planted



4

International prize



3

Local prizes since 2023

'Voted product of the Year 2024'
in the Loyalty Financial Apps' category

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