

Mobile – Putting on the Customer Lens



How to earn all of customers' business

There are two sources of Competitive Advantage:

1

Learn about your customers faster than your competitors

2

Put that learning into action faster than your competitors

—Jack Welch GE Capital

The one Constant is Change – what was our world in 2007

What will the world be like in 2017?

2007

MFI was determined by the customer's transaction account

MySpace was the largest social media site



Borders Book stores were growing



Kodak was selling lots of cameras and more photos were captured on cameras than mobiles



Nokia was the hottest smart phones



2017

MFI is determined by online mobile engagement

Facebook has over 3 billion users mostly accessed via mobile. Every brand ad pulls in customer reviews and ratings by friends



Cash is no longer widely used as the mobile is the wallet and customers can flick between payment mechanisms



Google, Apple and Facebook are active in payment mechanisms



Westpac KnowMe Customer Vision

1 Using insights to recognise our customers' needs so we can tailor our sales and services messages to help satisfy their financial needs

2 Recognising and rewarding loyalty through offers and service

3 Making it easy

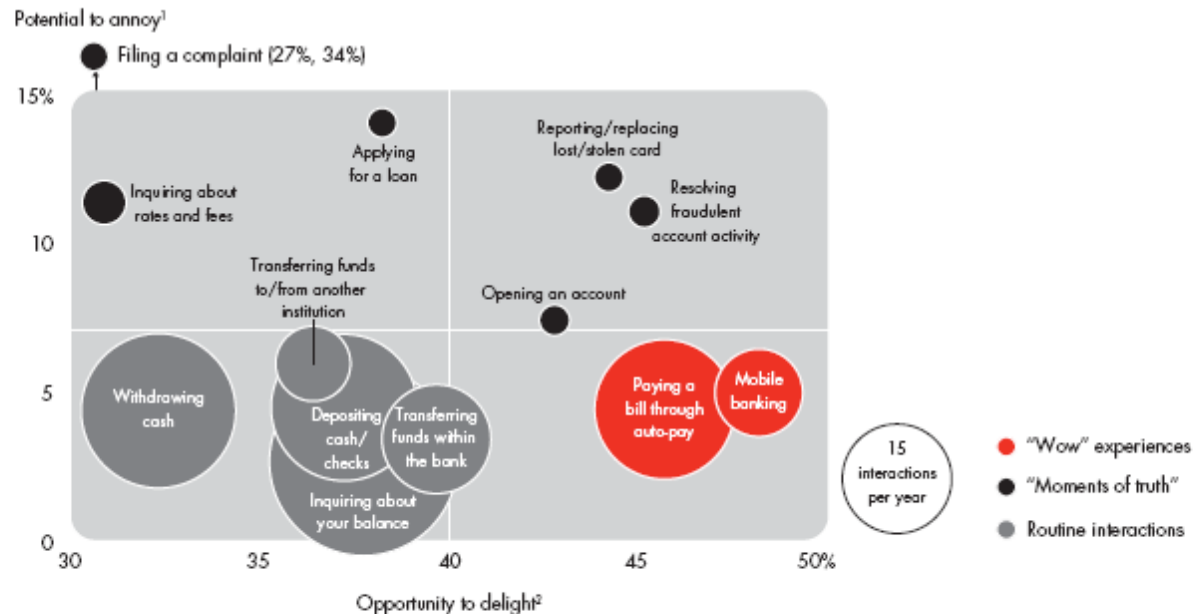
**Earn all
of our
customers
business**

Need to start with the Customer Experience

Only if we have the basics right and deliver on what is important then can we ask for more

Customer Loyalty in Retail Banking, Americas 2011 | Bain & Company, Inc.

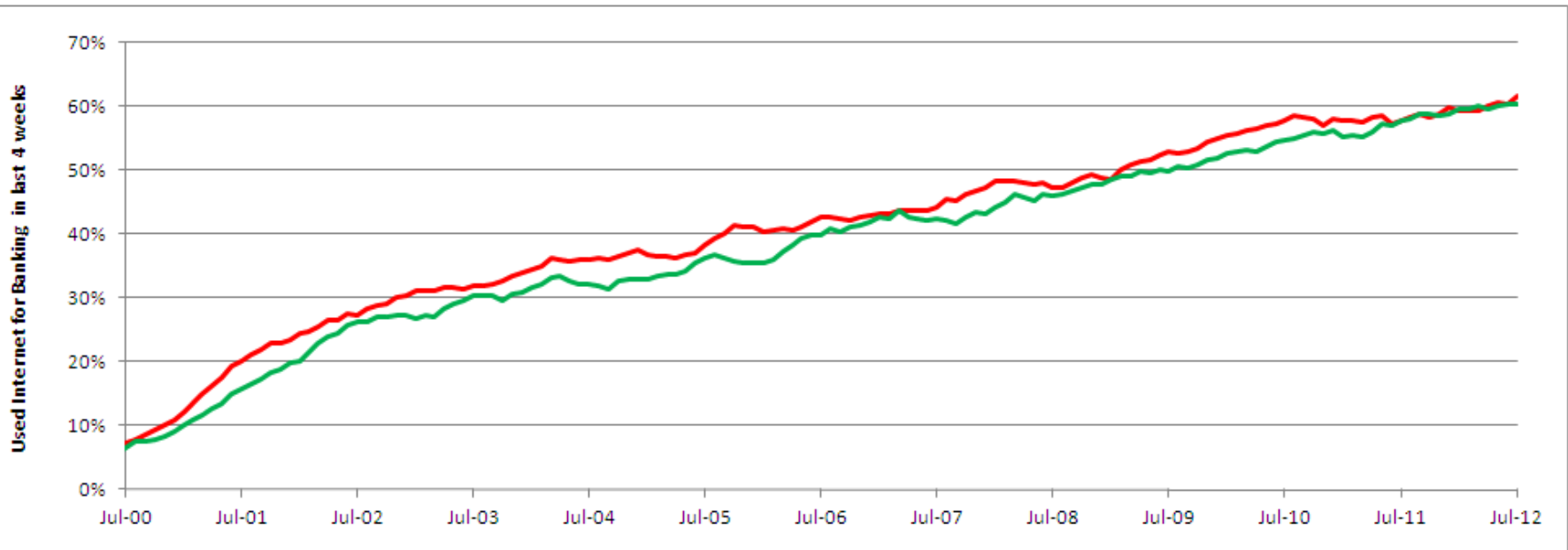
Figure 6: A small proportion of interactions has a big impact on loyalty



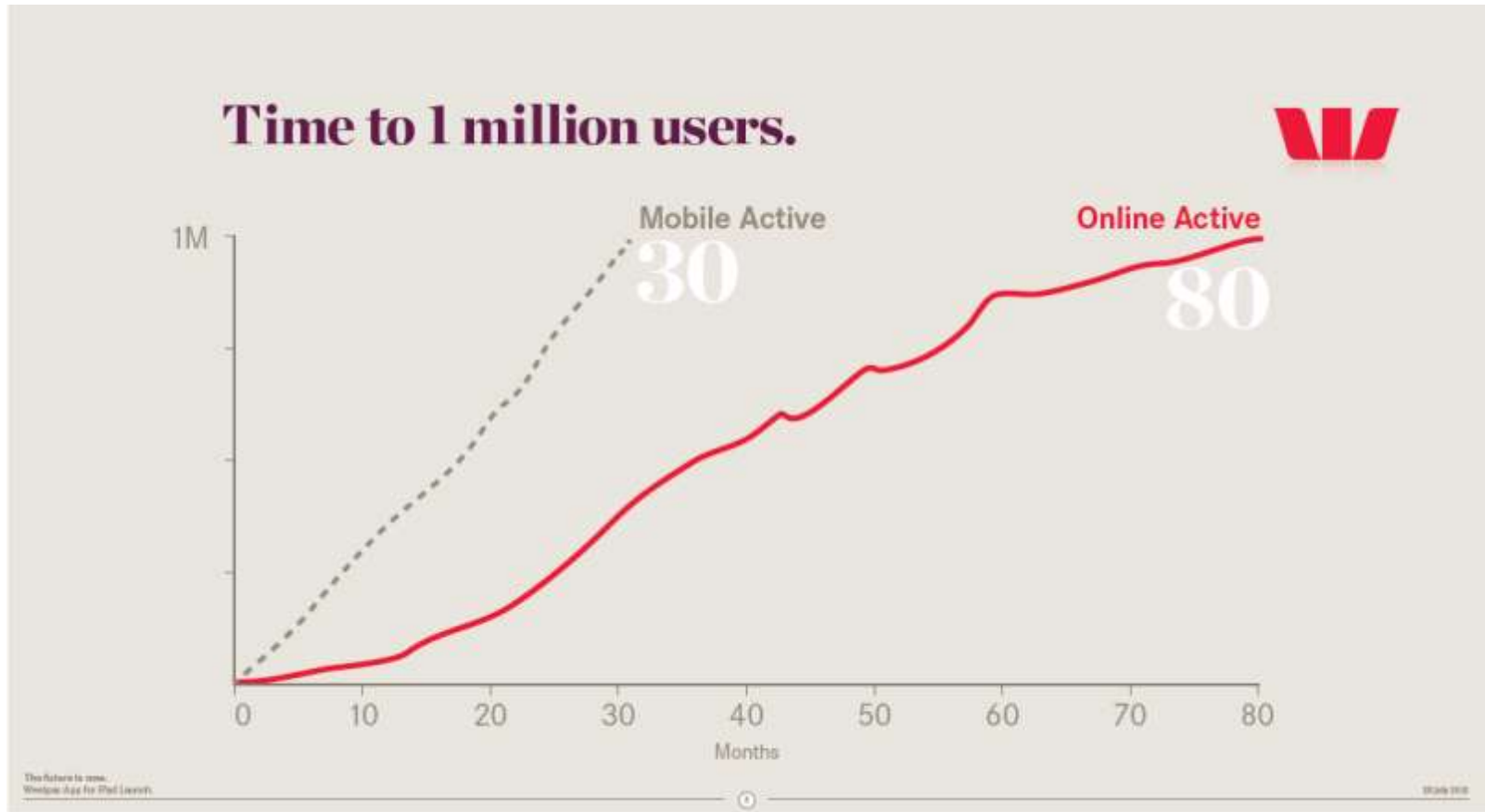
One of the key ways to delight customers is mobile online banking

Westpac & St George Customers are embracing Online Banking

PROPORTION OF CUSTOMERS WHO USED INTERNET FOR BANKING IN THE LAST 4 WEEKS (OVERALL CONSUMER)



Embracing Mobile Banking even more so



Mobile is the fastest growing interaction type

1.4m+

mobile customers
across our AFS
Retail & Wealth Brands.

487m+

online & mobile
customer banking
sessions in the last year.

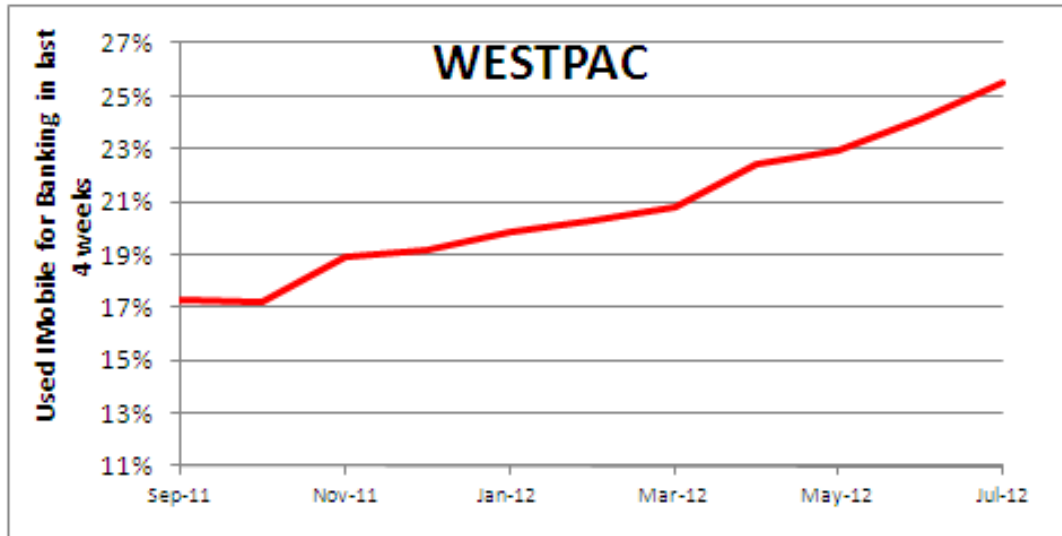
445m+

online and mobile
payments processed
across the Group.

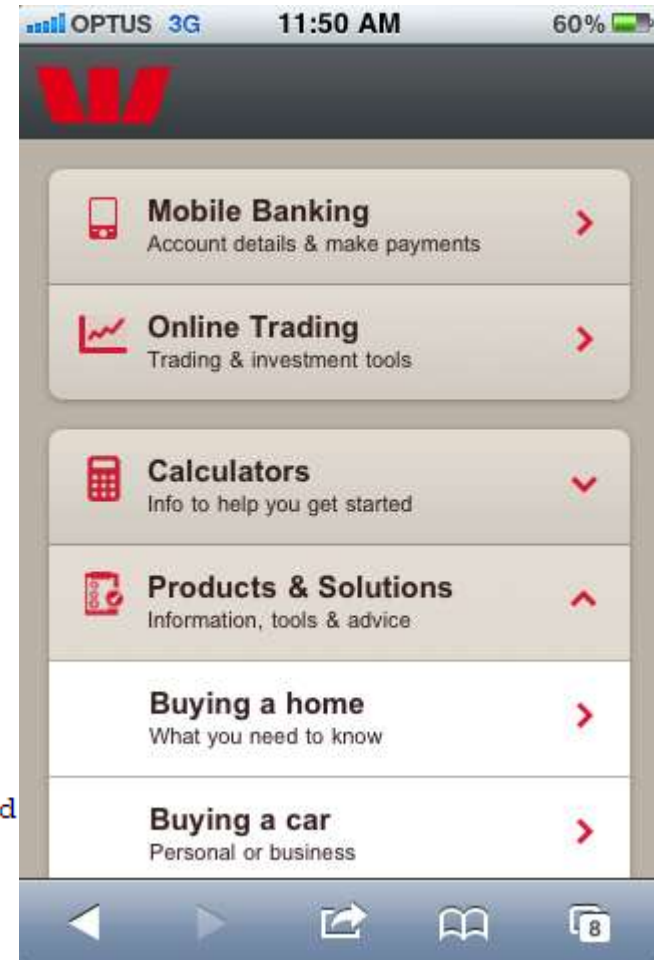
Marketing heaven in terms of Reach and Frequency with an attentive customer

Westpac Customers Use it Consistently

USED MOBILE OR SMARTPHONE FOR BANKING LAST 4 WEEKS

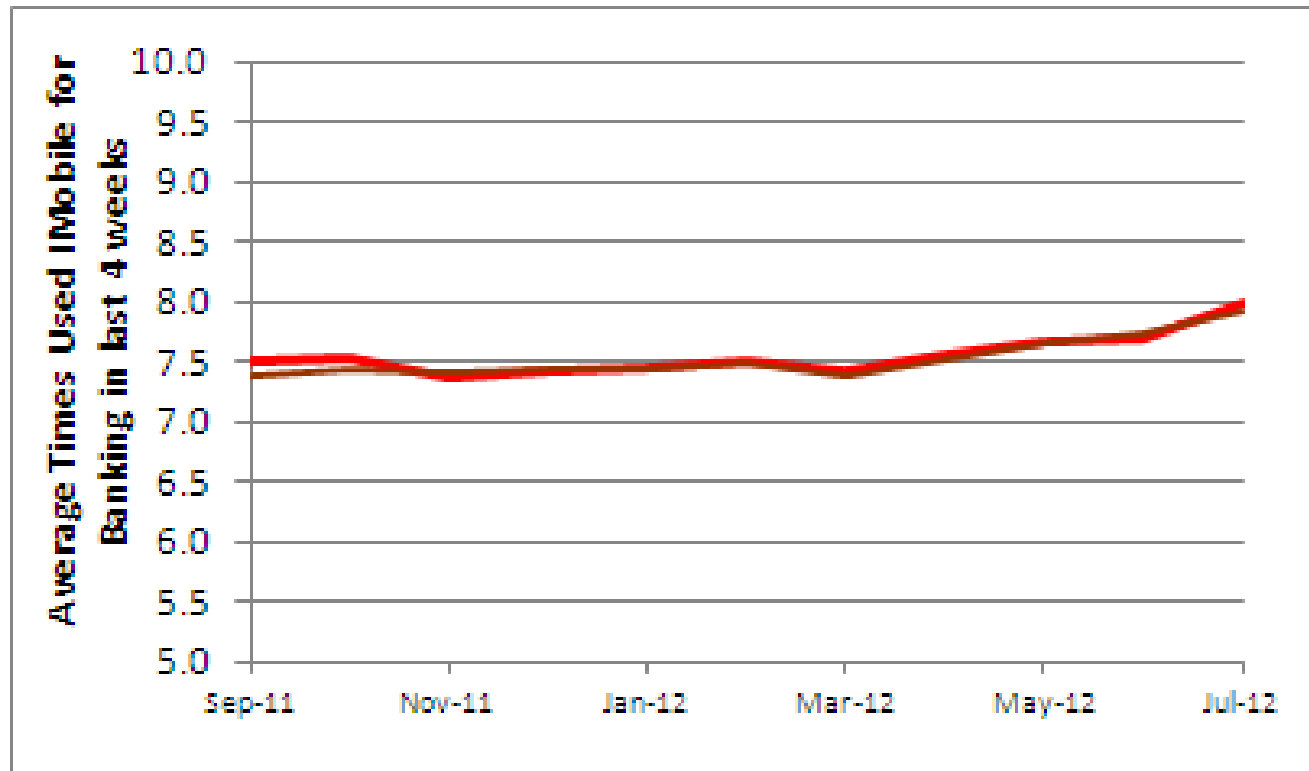


Base: Banking & Finance (incl WB super) customers at each Institution Group aged



Westpac Customers Use it Often

TIMES USED MOBILE OR SMARTPHONE FOR BANKING LAST 4 WEEKS



Time Period: 6 months to time period

Pay Bills



Turrumurra

Strata levies

Pymble

Gas bill

Gordon

Killara

Electricity bill

Linfield

Roseville

Chatswood

Artarmon

St Leonards

Pay your bills on the go.

Banking on the go.
We knowhow.

Download the Westpac app now.



Checking Balances



**Check
your balance,
your pay,
your stocks,
then get back to
Angry Birds.**

With Westpac mobile banking app on your smart phone, you can pay all your bills on your way home. No need to wait till you're at your computer. And because it's Westpac, you know it's secure.

**Bank on the go.
We knowhow.**

Download the Westpac app now.



Customers would recommend

	FY12 YTD
Mobile overall	59
Consumer	60
Business	61
BY PLATFORM	
iPhone	61
iPod Touch	68
Android	53
BlackBerry	25

This is the future focus for the Customer Engagement Service and Sales Opportunity

Promoters

able access account anything anytime anywhere app
balance banking better change check clear computer
convenient customer ease easier easy
everything excellent fast friendly handy happy internet ipad iphone keep
love mobile money navigate number online pay perfect phone
quick really security simple site sure think
transactions transfer user westpac works

Detractors

able access account android app application
available balance banking better bit bpay card credit
easy faster fix full function funds galaxy ipad iphone load log
mobile money number online option password pay
payment phone please problem quot screen service sign
slow statements tablet times transaction transfer
version view westpac work

Tablets just make it even more interesting with the additional touchpoint

75mil

tablets sold worldwide since launch.

(Source Deloitte 2012 - "It takes two to tablet, the rise of the multi tablet owner")

1 in 2

Australians to own a tablet in 2016.

(Source - Forrester Tablet Research 2011)

72%

of Australian tablet owners use while watching TV.

(Source RFI 2012 Mobility Report)



The tablet is adding another dimension to online.

2.75mil

Australians own a tablet

(Source Telsyte Research, Press Release - February 2012)

6-10pm

peak usage of the tablet in the home.

(Source RFI 2012 Mobility Report)

83%

of buyers want to use tablet for banking.

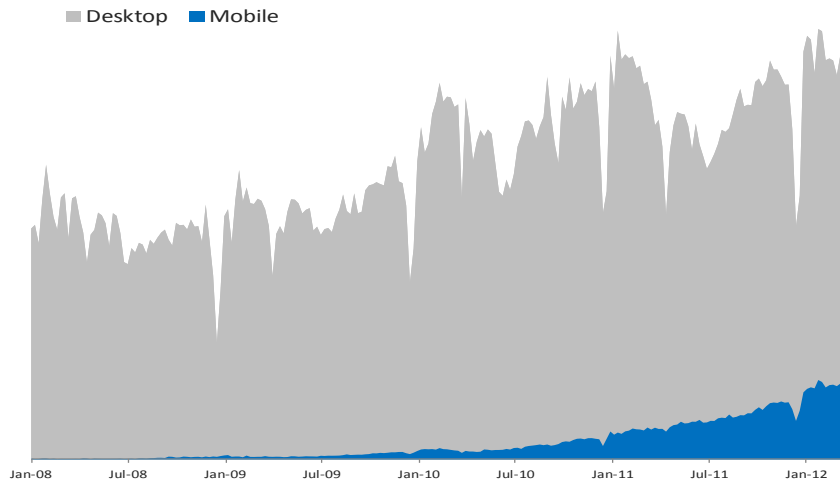
(Source - Forrester Tablet Research 2011)

This is the future focus for the Customer Engagement Service and Sales Opportunity

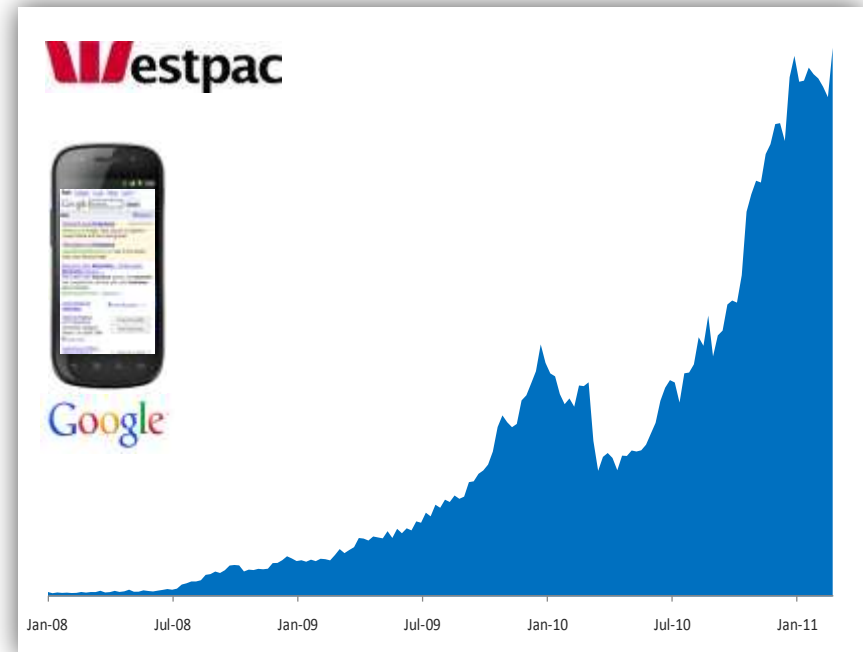
Westpac building enduring relationships.



Engage Customers when they Start their Journey Online



**Mobile Search represents
18% of PLs search**

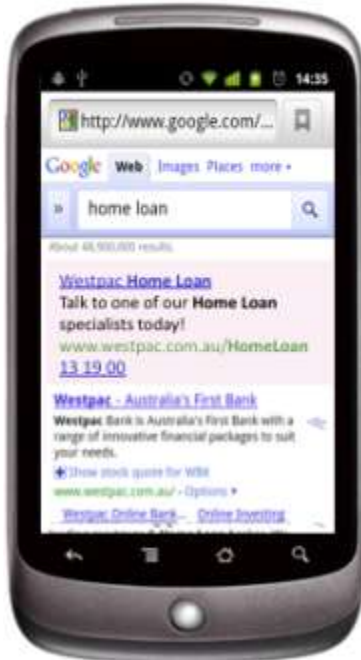


**10% of Branded Searches
start on a mobile device**

Engage Customers when they Start their Journey Online - Personalised

Click to Call

6 to 8%
CTR increase



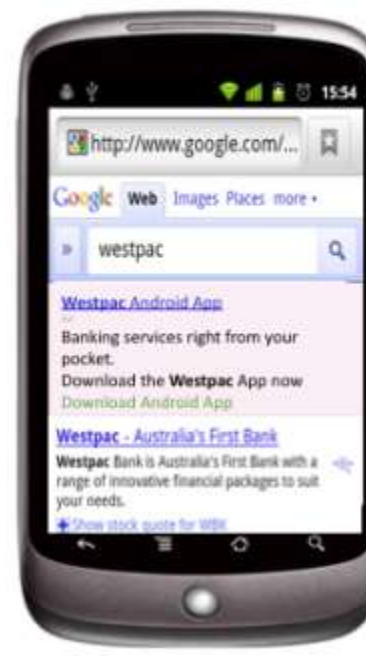
Sitelinks

More options,
more conversions



Click to Download App

Drive usage of Mobile Apps



Engage Customers when they Start their Journey Online - Personalised



Property Mate for St George

Banking App Home

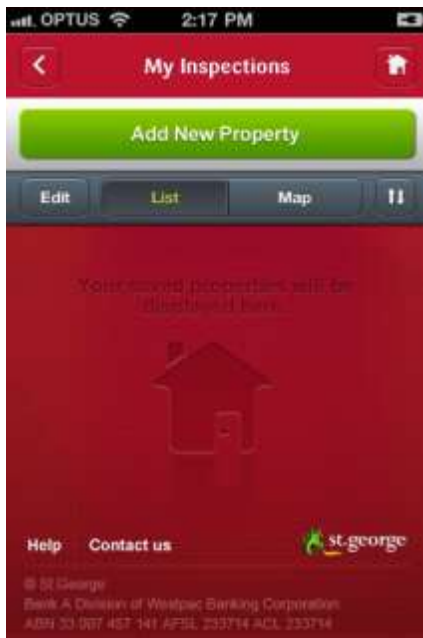


PropertyMate Home

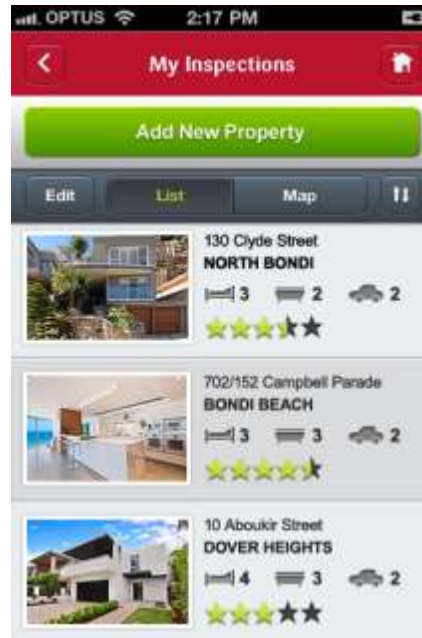


Property Mate for St George

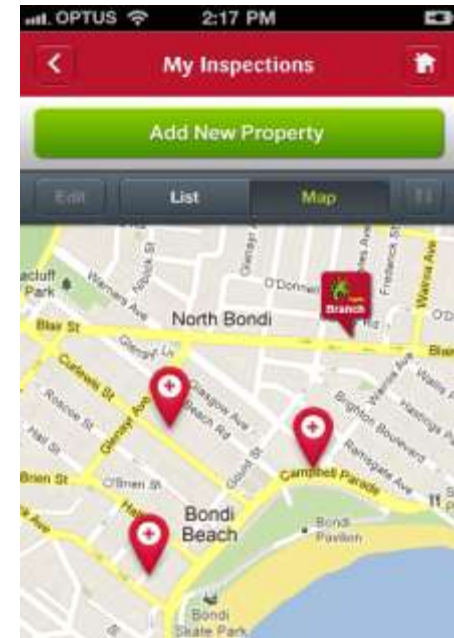
On first visit



List view of saved properties

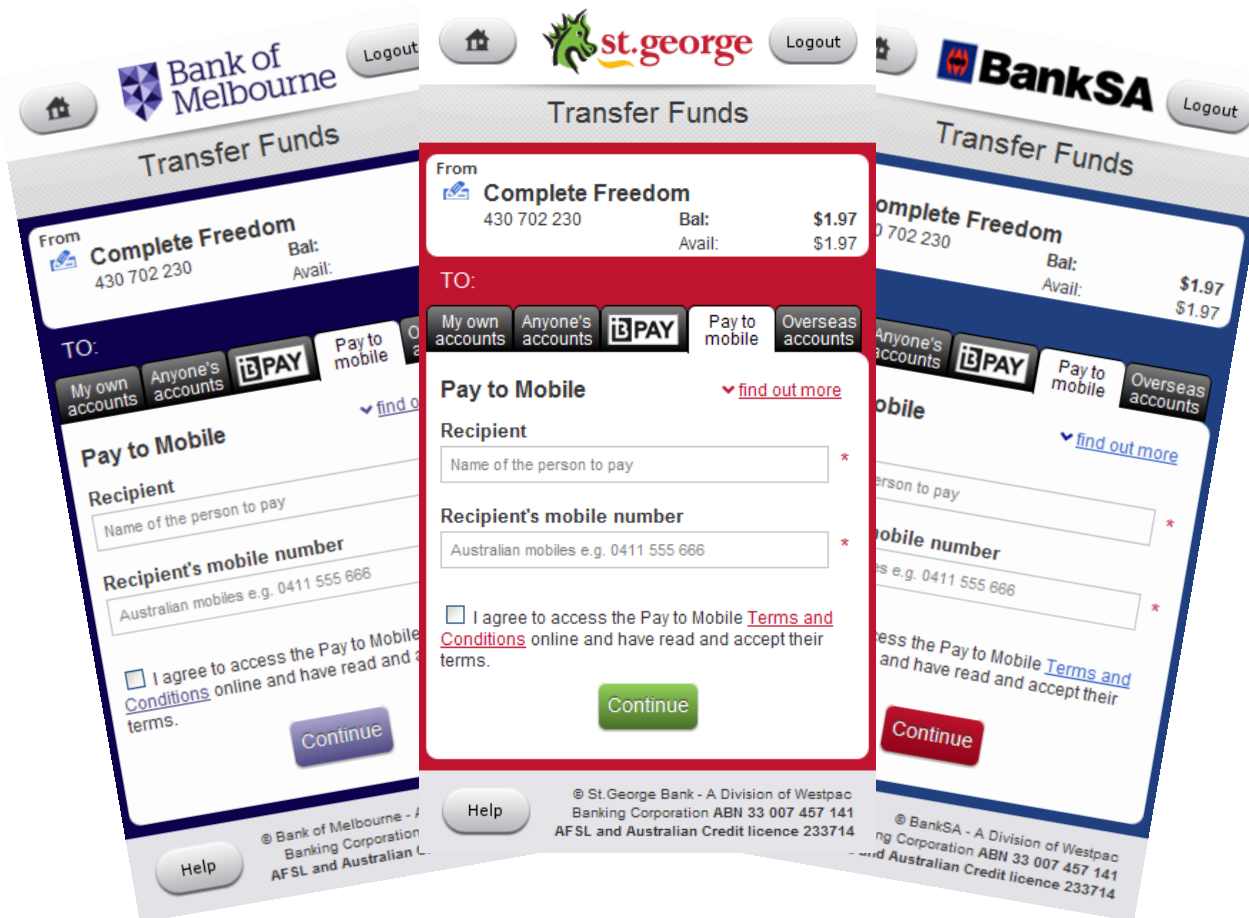


Map view of saved properties

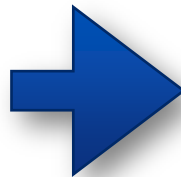


The branch nearest to each property will be displayed on map view

Pay To Mobile



Pay To Mobile



Make It Easy and your Customers will Reward You

RECHARGE YOUR PREPAID MOBILE OR WIRELESS BROADBAND

STEP 1: ENTER RECHARGE DETAILS | STEP 2: CONFIRM RECHARGE | STEP 3: CONGRATULATIONS

Recharging your Pre-Paid Mobile or Pre-Paid Wireless Broadband by recharge using a credit/debit card, enter your details below.

Or, to recharge using a credit/debit, prepaid or savings account, please contact us by phone or by mail to the Pre-Paid Office. To make your debit/credit card, go to [Debit/Savings Credit Card](#)

RECHARGE DETAILS

Prepaid mobile

The Pre-Paid service number: 0000000000

Recharge value: *

Recharge	Talk Time recharge bonus ¹	Credit/ bonus expiry ²
<input type="radio"/> \$25	Up to 30 FREE voice mins ³	90 days
<input type="radio"/> \$50	Up to 60 FREE voice mins ³	90 days
<input type="radio"/> \$75	Up to 90 FREE voice mins ³	90 days
<input type="radio"/> \$100	Up to 120 FREE voice mins ³	90 days
<input type="radio"/> \$150	Up to 180 FREE voice mins ³	90 days

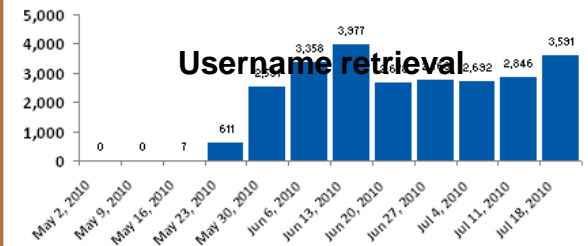
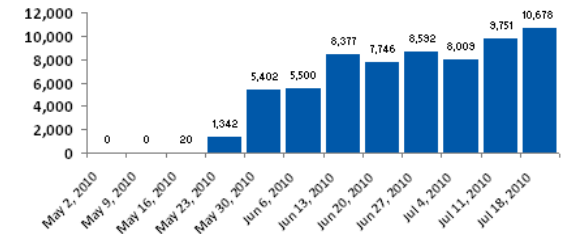
1. Only charged if recharge fails.
2. Subject to terms & conditions. This offer is available while stocks last and subject to system availability. Recharge value, including any credits/bonus, will not expire pending orders.
3. Offer limited to one use per month. For the best of the offer, recharge amount of 100 or more per month may attract another offer.

Credit/debit card: use saved credit/debit card enter new credit/debit card

Please read our [Privacy Collection Statement](#) before submitting your personal information to Telstra.


Metrics	Jul 11, 2010	Jul 18, 2010	% Chg.
Visits	4,489	5,093	13.5%

Date	Visits
May 2, 2010	2,631
May 9, 2010	3,103
May 16, 2010	3,188
May 23, 2010	3,486
May 30, 2010	2,726
Jun 6, 2010	3,659
Jun 13, 2010	3,638
Jun 20, 2010	4,076
Jun 27, 2010	4,406
Jul 4, 2010	4,179
Jul 11, 2010	4,489
Jul 18, 2010	5,093




Password retrieval

Make It Easy and your Customers will Reward You

UNMETERED 

BIGFOND Home Web **My**



My Account

My Data Usage	Data Packs
My Bill	My Purchases
My Blogs and ...	My Alerts
Location	More >

DATA CHARGES APPLY to browse the sites listed in *Most Used and Last Used*. [more info plus terms & privacy](#)

BIGFOND

Online Bill 

My Account Login

Username:

Password:

Remember my password

 Saving Username & Password

 [How do I Register for 'My Account'?](#)



BIGFOND Home Web **My**

UNMETERED 

My Account

My Bill	Prepaid Transfer
My Data Usage	My Purchases
Buy Data Pack	My Alerts
Tribe Social Net...	More >

My Account Balance & Usage: [Check Now](#)

Content Others Like, Most Used and Last Used; data charges may apply when accessing these links. [More info plus terms & privacy](#)

Content Others Like

Mobile is the New Battleground

Customers are embracing in an accelerating pace

Surprising determination to use and explore even when not optimised

Even more compelling when the experience is optimised

Customer Will Reward You