# **Behind Extreme Customer Centricity**

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**Head of Marketing** 



# First fully licensed mobile-focussed UK bank

Progress to date

## We're open for business!

Business Plain





BBVA 1111

Santa antrastructure: rinkdy



Android App taianch



Residential Mortgages



..... Sep 2006..... Dec 2016 ..... Jun - Dec

Instant Access

Savings



Account Illeta Launcrú

July 2014 .... Dec 2014 .... June 2015 .... Nov 2015 .... Apr 2016 .....

Acomi

founded



Established HO in Durham (NE England



Approved as the UK's first Bank built exclusively for mobile

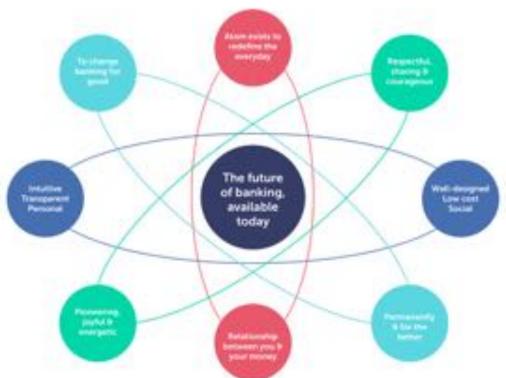


Liberice restrictions lifted: XOS App taunch

SME intermediary channel and term deposit faunch

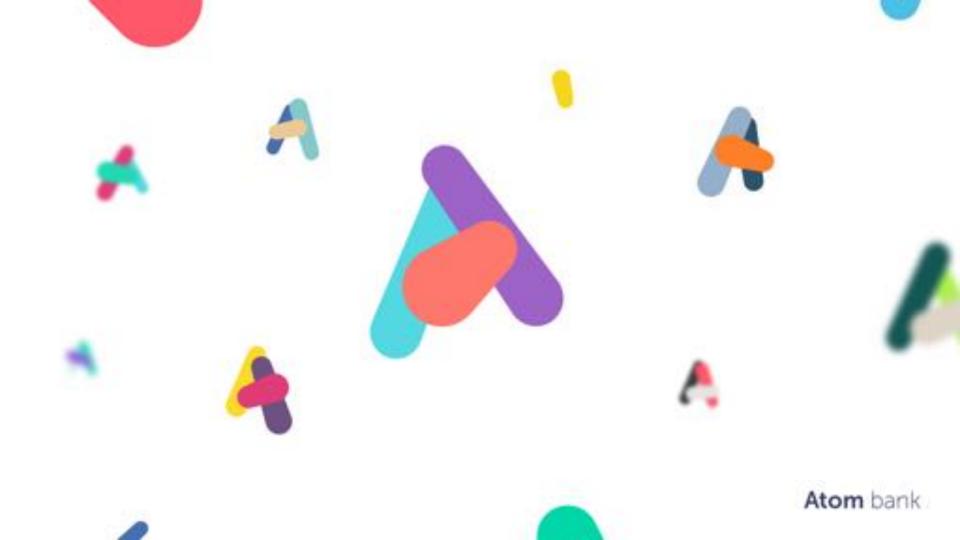






Atom is for tech-savvy progressives who seek positive change in their world. People who use a new group of brands to help them improve their everyday life.

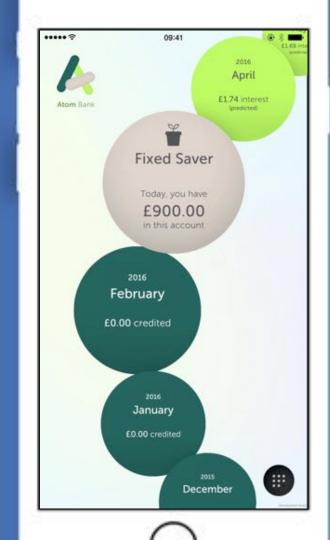
We're not for a target demographic. We're for an audience united by a mindset and a set of behaviours.











Atom bank

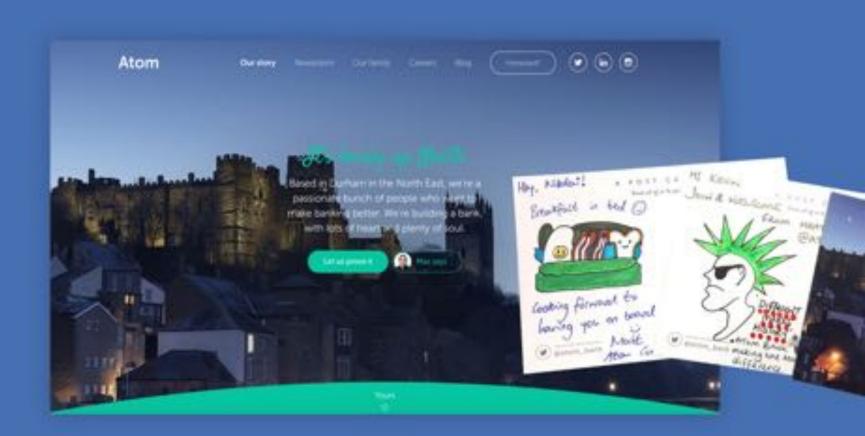
People don't wake up wanting financial products or an innovation in the banking world.

They wake up wanting a holiday or a house or a car or a lie-in.

"When dealing with people, remember you are dealing not with creatures of logic but with creatures of emotion"

Dale Carnegie

American writer & lecturer



# Atom bank



## Competetive Set:

A noisy category which spends big and has little to say beyond rates 8 abstract brand messages.

We're priced out of the armsrace and we don't want to be in it anyway. We need to create stypispersonate noise.

### Principle #1 'Own it'

We can't win through share of voice so we need to concentrate our media and own where we appear.

#### Consumer Mindset:

A fixed idea of what a bank is due to decades of disengagement leading to inertia b apathy.

We need to get through to a disengaged consumer who can only imagine 'a faster horse'. We need to act with confidence to take on the old bank world.

## Principle #2 Break old bank rules'

We'll playfully create the kind of activations and communications they can't, collaborating with traiblazing media brands.

### Comparative Set:

Crowth strategies that build an engaged audience over time and convert them into advocates.

To be a definitive game changer we need to bring consumers on the journey and put them in control. We need to ongage in their language and on their terms.

#### Principle #3 "Power to you"

We'll create communications, which are shareable and can be repurposed, then push through the channels our audience use.





#### A helping hand



How to apply for and fund your Atom Fixed Saver... Atom bank

111 views • 2 months ago



How to set up your biometric security Atom bank 96 views + 2 months ago

How to get started with

your Atom account Atom bank 141 views + 2 months ago



How to add your Atom app to another mobile or tablet Atom bank 235 views • 5 months ago

#### Atom @ events



Interview with Herb Kim Atom bank 203 views • 1 week ago



Mark talks at Thinking Digital '17

Atom bank 51 views • 1 week ago



Startup Weekend: Fintech London

Atom bank 150 views • 10 months ago

#### A bit about Atom



Happy first birthday! Atom bank 49 views + 1 week ago



Welcome to Atom bank Atom bank 977 views • 3 months ago



Who are Atom bank? Atom bank

2,181 views + 7 months ago

#### #Bankcurious



Curious about what we've been up to? Atom bank 1,526 views • 5 months ago 340 views • 7 months ago



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