SOLUTION BRIEF
2nd Generation Intel® Core™ Processor Family
Retail Banking
Digital Signage

Engaging Bank Customers with Interactive Digital Signage

Deepen customer relationships with interactive displays and measurable performance.

BLUEWATER TECHNOLOGIES

BlueWater Technologies is a national digital signage systems integrator with 25 years of proven experience at the retail level.

Introduction

Today consumers are inundated with what is estimated to be thousands of marketing messages daily appearing in everything from traditional media to mobile ads on smart phones. All this competition for attention challenges banks to create and deliver messages in intriguing ways that engage their clients.

One powerful way banks can deliver dynamic content that will attract customers' attention is with the use of in-branch digital displays, or signage. A three-month study by Intel on digital signage technology revealed that a digital sign captured an average of over 400 percent more views than a static sign.[1]

Admittedly, digital signage systems are a substantial investment. So it pays to install systems designed for the best results. Digital signage that can deliver relevant, compelling information specifically for the current viewer performs at a higher level than signage that displays static, generalized messages.

Added touch screen or smart phone interactivity can then engage customers to dig deeper into the content, giving banks more opportunities to drive business and measure their results.

System integration firms such as BlueWater Technologies have extensive expertise deploying technologies to help financial institutions achieve higher return on investment (ROI) on their digital signage systems. They use interactive, results-oriented solutions based on Haivision digital signage products and Intel® technology to:

- Display content relevant to the viewer
- Enable interaction with the content
- Measure results
- Improve advertising effectiveness

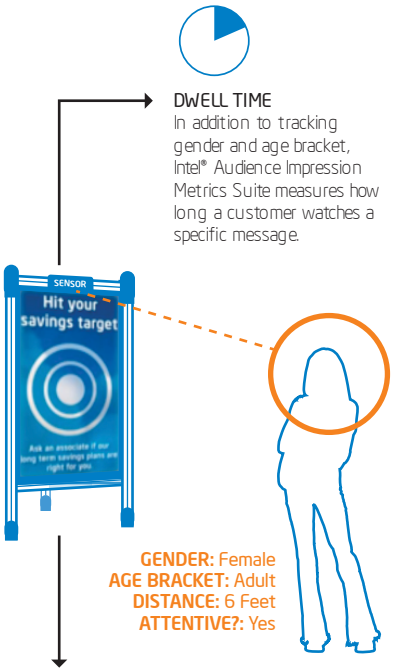
This kind of smart, interactive digital signage helps to give banks the best results in meeting marketing objectives, including brand reinforcement, building customer relationships, and cross-selling products and services.

Using Digital Signage to Deepen the Customer Relationship

Competition between banks for customers makes branch visits more important than ever. Every visit is a key opportunity to build customer relationships. Digital signage gives banks a way to engage customers' attention, reduce perceived wait times, and make the most of every minute their customers are in a branch. The key is using digital signage strategically.

Some zones in branches, such as behind a teller station, call for digital signage with relevant information—for instance, weather and news—to attract attention to

Figure 1. Intel Audience Impression Metrics Suite (Intel® AIM Suite) and Haivision's CoolSign* system provides a powerful way to display the right message for every viewer.



accompanying brand messaging and product cross selling. Other zones of the bank, such as welcome and waiting areas, offer a chance for customers to interact with content.

The first level of interaction can be driven by signage equipped with Intel® Audience Impression Metrics Suite (Intel® AIM Suite), a powerful data collection and audience measurement tool. As customers approach a display, sensors enabled with anonymous viewer analytics (AVA) technology recognize their presence, gender, and approximate age, as well as dwell time (see Figure 1). Recognizing these demographics allows the digital signage to display the most relevant messages for specific viewers.

The second level of interaction can be employing interactive technologies such as touch screens and wireless communications with smart phones, iPads*, and other such devices. Using these technologies, digital signage systems can promote deeper interaction, which is a particularly promising way to engage technology-savvy bank customers. These customers, who routinely use computers, video games, and cell phones, respond well to digital signage. What's more, because they are already accustomed to texting throughout the day and using their smart phone cameras to scan Quick Response (QR) codes to download information, customers readily respond to digital signage designed for these types of interaction.

Meeting these needs is not just a way to engage more customers. It can also help grow your business. Digital signage equipped with this technology provides excellent metrics on what content attracts the most interest and what information customers are most willing to navigate to. The metrics are all in the digital tracks they leave, which can then be used to inform and improve future creative executions and measure ROI.

Making a Smart Investment

With or without interactivity, digital signage is a big investment and often part of an even bigger investment in updating branches. With so much at stake, banks need to be sure they're investing in proven technology that will measure and deliver real results. Yet most banks today don't have the staff or expertise required to plan, install, troubleshoot, and maintain digital signage. Financial services are their priority and expertise.

For these reasons, banks are turning to system integrators that are capable of turnkey solutions and able to handle all the intricacies of the hardware, digital displays, software, interactive design, and the training of staff in content development for digital signage. Leveraging the expertise of system integrators to handle every aspect of a digital signage deployment makes sense and helps banks get more out of their investment.

BlueWater Technologies Helps Banks Interact With Customers

BlueWater Technologies is a national digital signage systems integrator with 25 years of proven experience at the retail level. The company has helped clients connect with millions of customers in banks, department stores, restaurants, sporting arenas, and other environments. Its specialties include designing, engineering, and implementing digital signage solutions for live events, experiential marketing, and interactive displays.

To help banks communicate their branding, product, and service messages to customers, BlueWater Technologies offers and installs custom displays and fixtures, digital signage, and interactive kiosks. The company specializes in interactive signage using touch screen interfaces, smart phone texting, and QR codes to enable customers to shape their own messaging experience. With Short Message

Service (SMS) texting on smart phones, a viewer can navigate a menu and respond to a call to action by texting. Using photos or QR codes, customers can transfer information to their smart phones by simply using the smart phone's camera to scan the screen.

BlueWater Technologies works as a partner with banks in the planning, engineering, installation, integration, operation, maintenance, and support of their digital signage network. The company also helps with messaging and animation, and trains bank marketing departments on the creation, formatting, storage, and maintenance of content for digital signage systems.

Getting Maximum Value from Digital Signage

Using technologies from Intel and Haivision, BlueWater Technologies' digital signage solutions allow banks to electronically customize their message for different genders, age brackets, time of day, and even parts of the country. Intel and Haivision have integrated all the necessary hardware and software for a superior solution that delivers targeted messaging, continually improves advertising effectiveness, and measures results.

Haivision's CoolSign* Digital Signage Solutions systems are a fully scalable solution for an intelligent digital signage network spanning a few branches or thousands. Based on the 2nd generation Intel® Core™ processor family, the built-in intelligence of the system helps enable:

- Centralized content development, distribution, and scheduling for fast dissemination of messages and easier content management.
- Data collection and analysis for determining message effectiveness for specific demographics, time of day, time of week or month, and locations.
- Sophisticated networking and remote management for improving security and reducing operating costs. (Remote management eliminates expensive IT trips into the field to maintain, update, and repair systems.)
- Easy system expansion to handle future branch additions and mergers.

Delivering the Right Message to the Right Person in Real Time

Intel AIM Suite is based on the principle that what can be measured can be improved and optimized. Digital signage equipped with this software uses AVA technology to collect data on the viewers' demographics. Tight integration between Intel AIM Suite and Haivision's CoolSign system enables collected data to feed right into the CoolSign analysis engine to provide extensive metrics on customer response to your bank merchandising campaigns. This data is used to:

- **Prompt signage systems to show content targeted to the person viewing a particular display.** A sign can display one message targeted for a woman in the 18-to-24 age bracket when she approaches, and when a man in the 55-to-65 age bracket approaches, a different targeted message for his age and sex is displayed. With Intel AIM Suite, a system of thousands of displays can always post the right message to the right person every time.
- **Automatically run the best-scoring messages.** Each sign equipped with Intel AIM Suite can prioritize messages based on dwell-time results. This gives your digital signage an incredible advantage. Automatic prioritization allows each sign to continually improve results by giving the most air time to the most effective content.
- **Provide viewing data for correlation to in-branch sales for ROI computations.** The same data used to prompt the right message to the right person is automatically collected

BEST PRACTICES IN INTERACTIVE DIGITAL SIGNAGE

1. **Think in terms of product engagement and personalization.** Banks can provide interactive applications that allow customers to try various mortgage type/term/rate scenarios, retirement savings calculators, and other comparison tools. To personalize the experience, the tools can allow customers to enter their own data such as the dollar amount of a down payment they intend to make.
2. **Use familiar controls**. People feel more comfortable interacting with a device that uses standard interactive conventions, such as QR codes and touch screens. User interfaces should be based on simple, uncluttered designs with points of interaction clearly defined. Frequently cleaning touch screens so customers won't worry about germs and other contamination also helps to enhance the experience.
3. **Make even static digital signs interactive by adding QR codes.** QR codes can turn a customer's smart phone into an extension of a bank's brochure and information delivery system. The goal should be to enable the download of offers, information, and even financial calculator applications to a person's phone so that they can take bank information with them.
4. **Add an element of fun.** People enjoy creating images of themselves. Using augmented reality, a bank can offer customers a way to upload pictures of themselves to a digital sign system and have it return an image that puts their face in the foreground of a photo of a new home, car, or vacation spot. A bank can accompany the image with information about how to secure an appropriate bank loan.

by the system, along with dwell time, to enable banks to compare viewed messaging hour by hour in each branch with sales of various products and services at that branch.

- **Analyze and identify local branch and regional trends.** Regional marketing managers can collect and act on information for an individual branch location or to spot trends for the region as a whole. For example, by linking the time of sign interaction to individual branch signups for advertised car loans or retirement accounts, marketing managers can determine when a particular message is most effective by time of day, day of week, or season, and also identify when content is growing stale and needs refreshing for an individual branch or the entire region.

Certainly, everyone is concerned about customer privacy. All data collected by Intel AIM Suite maintains total anonymity and complete respect for people's privacy by adhering to the 7 Foundational Principles of Privacy by Design.[2]

BlueWater Technologies, a Leader in Interactive Digital Signage

BlueWater Technologies can engineer a comprehensive, results-oriented system for banks to optimize their digital signage investment. Using Haivision hardware and Intel AIM Suite, this system engages customers by delivering targeted messages to each person. To further increase signage effectiveness, BlueWater Technologies can include a variety of interactive interface technologies to engage in deeper conversations with your customers and enable them to respond to offers on the spot (see sidebar for more tips on how to engage customers). Such interactive, results-oriented digital signage helps provide the best performance for achieving marketing goals such as brand reinforcement, improving customer relationships, and cross-selling products and services.

For more information on Intel® technologies for digital signage, visit:
www.intel.com/p/en_US/embedded/applications/digital-signage

To find out more about BlueWater Technologies and the Haivision CoolSign system with integrated Intel AIM Suite, contact **inquiries@bluewatertech.com** or visit **www.bluewatertech.com**

[1] Intel Corporation, "A Report on a Field Trial of Anonymous Video Analytics (AVA) in Digital Signage," http://download.intel.com/embedded/applications/digitalsignage/325223.pdf

[2] Ann Cavoukian, "Privacy by Design," www.ipc.on.ca/images/resources/7foundationalprinciples.pdf and www.privacybydesign.ca

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