

**ICA Banken ICA Försäkring**

## The customer rules – right timing

Increases relevance, loyalty and  
long-term impact

## ICA Group in brief

- Sales of 148 billion SEK (2023)
- Market share in Sweden: 33 %
- More than 24,000 employees within ICA Group
- 1,968 retailer-owned and wholly owned stores and pharmacies

## ICA Bank in brief

- Business volume 58,403 million SEK (2023)
- 1,000,000 banking and insurance customers (2023)
- 513 employees

We make every day a little easier

ICA Group consists  
of 5 companies:  
ICA Sweden  
Rimi Baltic  
Apotek Hjärtat  
ICA Real Estate  
ICA Bank & Insurance



# This is us

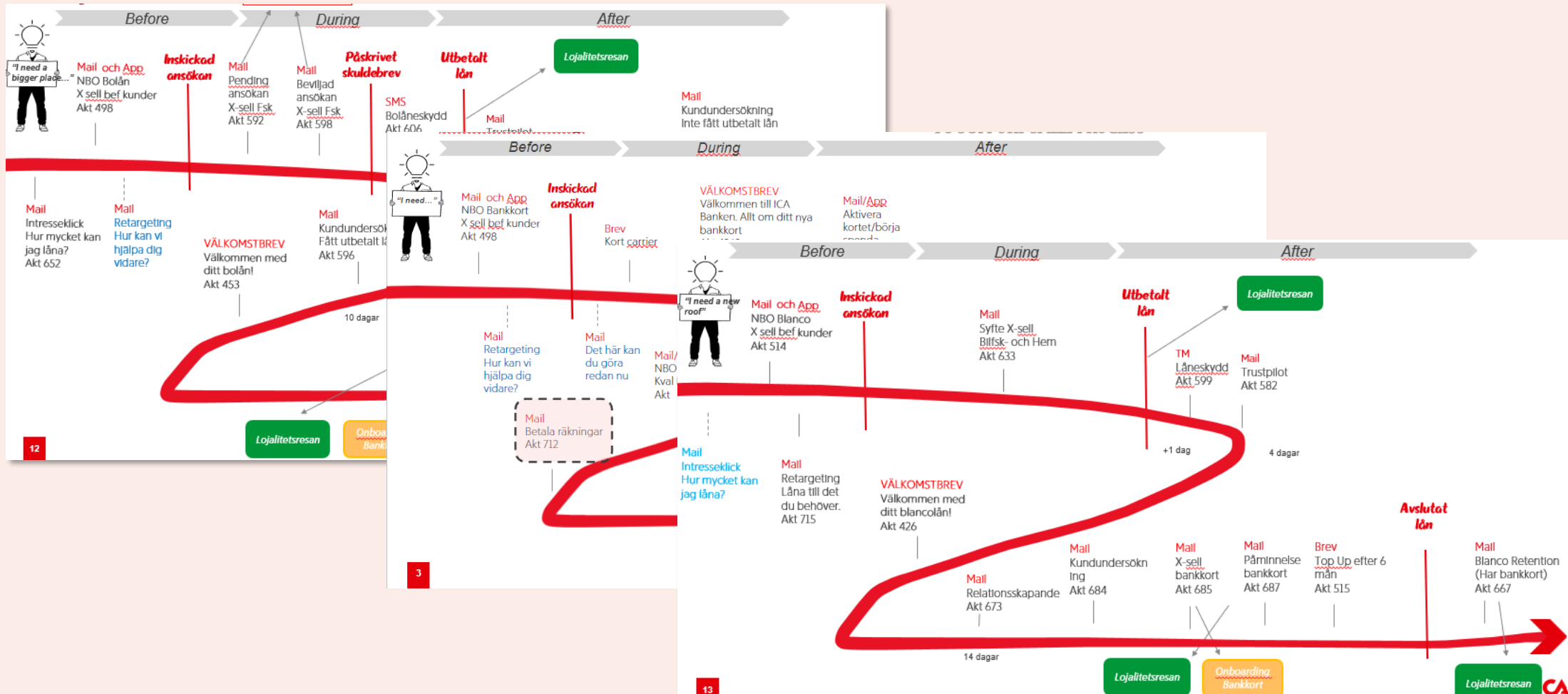


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CRM MANAGER



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CRM DELIVERY LEAD

# Customer journeys as a path to engagement and timing



From the very first interaction, there's a risk of losing the customer and never reconnecting - if the timing isn't relevant for them.

# Data-Driven insights for enhanced CRM at ICA Bank

Data-driven and advanced analytics

Scoring models

Test, test, test  
- and adjust!

“The ultimate goal is to increase customers profitability”

# Optimizing customer engagement:

## Integrating NBO models with behaviour data

Average figures

Open Rate: 34 %

CTR: 4,6 %

Salary	CTR	CVR
Next-Best-Offer	0,98%	0,56%
Web visits	12,68%	17,86%
Diff %	1193%	3089%



Email to best customers



+ with timing

Mortgage	CTR	CVR
Next-Best-Offer	3,08%	0,02%
Web visits	11,58%	0,41%
Diff %	276%	1950%



Email to best customers



+ with timing

Private Loan	CTR	CVR
Next-Best-Offer	3,70%	0,13%
Real-time Retargeting	11,85%	14,82%
Diff %	220%	11 300%



Email to best customers



+ with timing

### Communication examples



Funderar du på att byta bank för ditt bolån?

Här du bolån hos en annan bank? Se om du kan få ett bättre erbjudande hos oss!  
Här kan du enkelt räkna på räntan och ansöka om att flytta di

Räkna på räntan

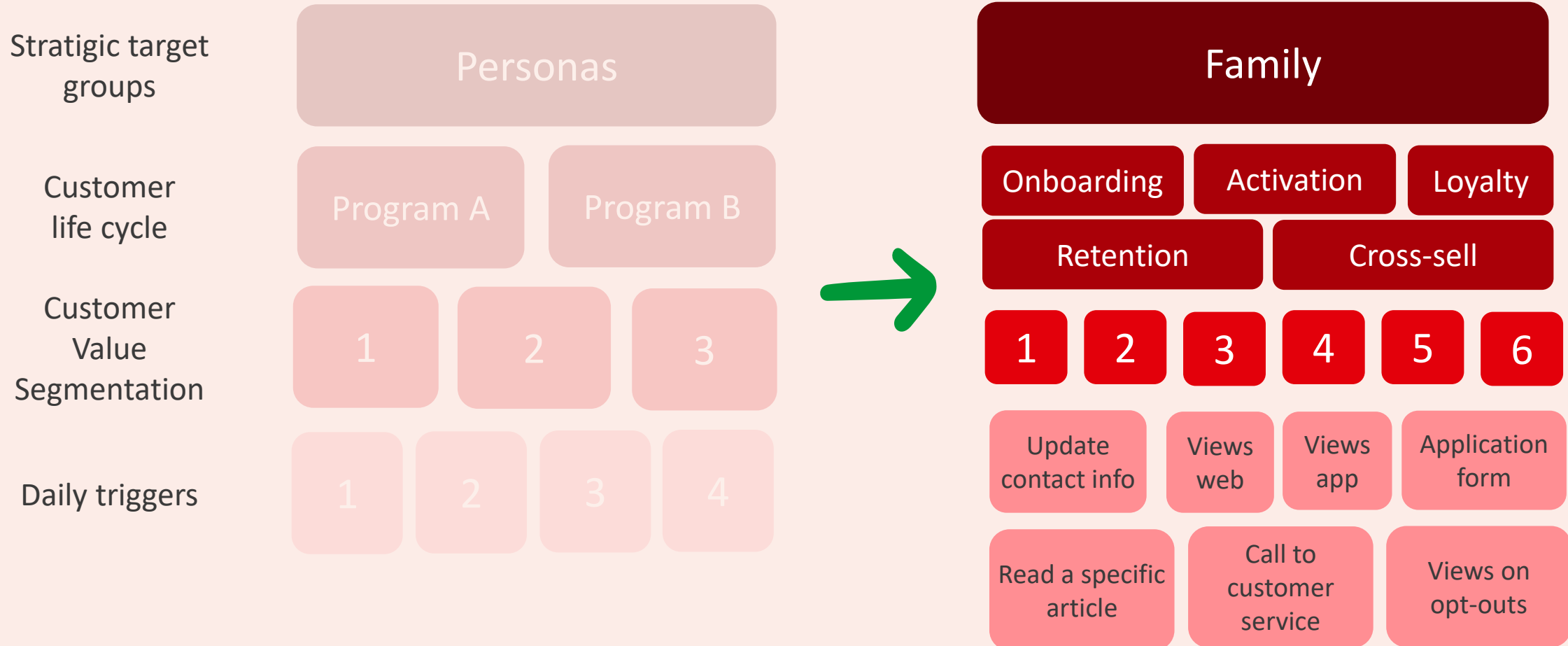


Hur mycket får jag låna?

Med vår bolåneindikator kan du räkna ut och få en uppskattning om hur stort bolån du skulle kunna ansöka om, utan att vi tar en kreditupplysning

Se hur mycket du kan låna

# Timing as a method





## 3 take aways and learnings about working with timing

1. Timing is the key factor in creating relevance
2. Predictive models improve communication
3. Effective timing combines algorithms with human consideration



Thanks!



# Please connect on LinkedIn

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