



MFC-EMN
ANNUAL CONFERENCE
Bilbao, 3rd - 5th October 2018



PEOPLE AND THE DIGITAL REVOLUTION:
Advancing our social mission through technology

Workshop 1: How to start the digitalisation journey in your MFI

Facilitator:

Kaiser H. Naseem – Head Digital Banking and Finance Advisory Services, IFC

Speakers:

- **Gulshat Akimzhanova** – Deputy Chairman of the Management Board, KMF
- **Cristian Jurma** – General Manager, Vitas

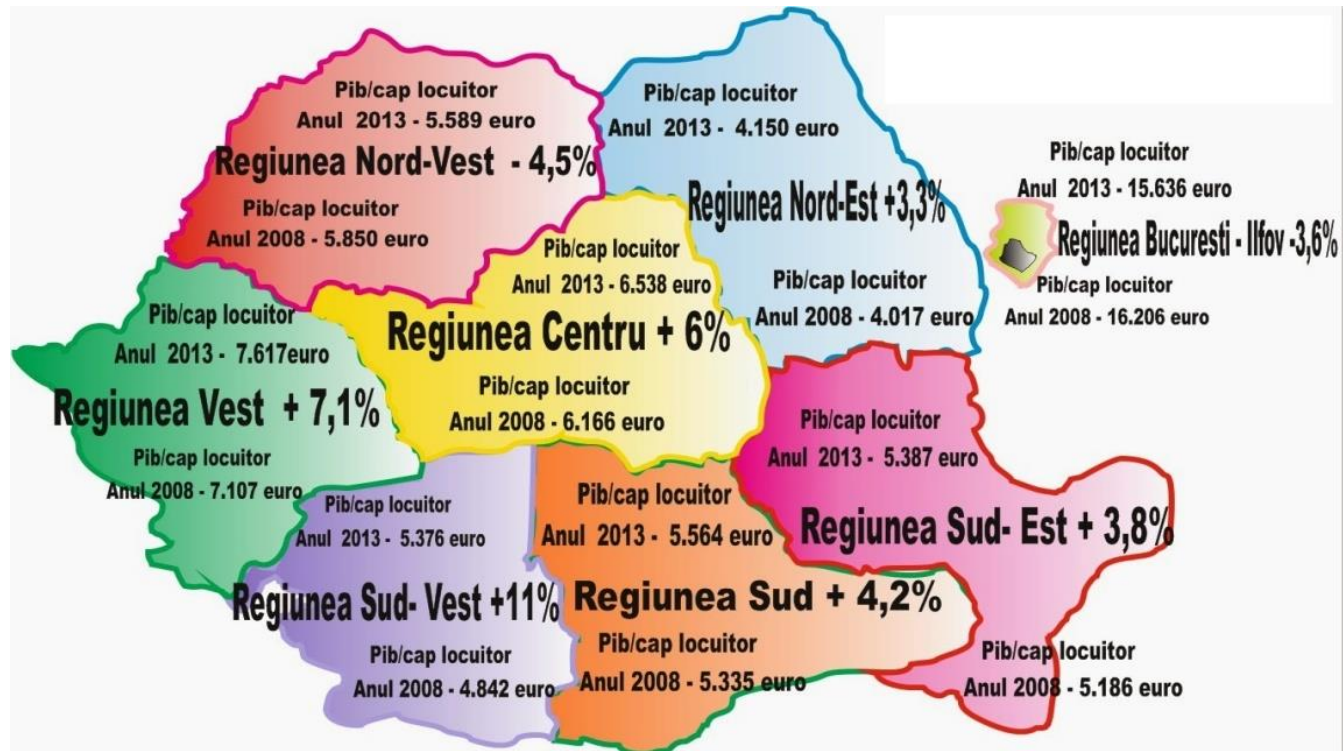


Digital Marketing journey

MFC – EMN annual conference
October 3, 2018

- ❑ **Founded:** 1996;
- ❑ **Structure:** Non bank financial institution;
- ❑ **Clients:** legally registered MSE's and small farmers;
- ❑ **Portfolio:** EUR 15 mill;
+1,600 clients
- ❑ **Staff:** 52 employees





Potential market

- Population	+18 million, 40% rural
- Sole proprietorship	341,000 (91,000)
- Limited liabilities companies	711,000 (77,000)
- Agriculture producers	188,000 (53,000)

Rationale behind DM

1. Prospecting (cold calling)

- Call high rejection
- Low likelihood to identify demand
- Staff skills (telesales), intensive job
- Traditional marketing effort questionable
- 3-5% success rate

2. Potential online product

- Scoring model developed
- Lower amount, volume product
- Limited growth in the portfolio
- Good portfolio quality

9.600.000
utilizatori in Romania

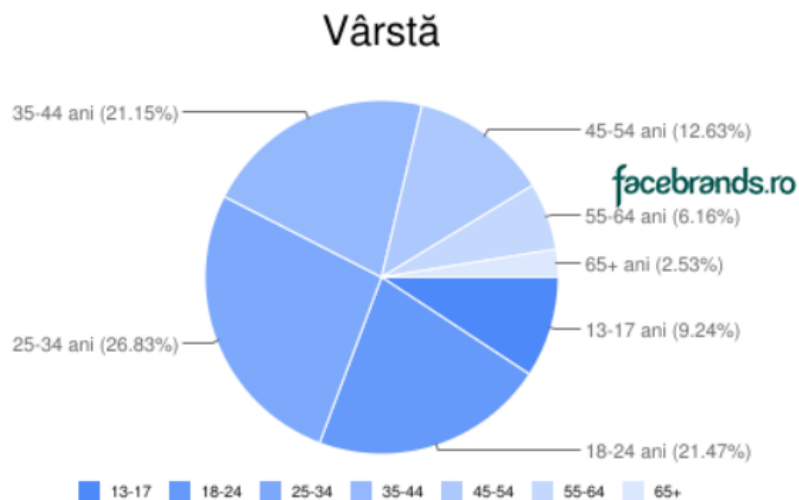
49%
penetrare populatie

66.7%
penetrare internauti

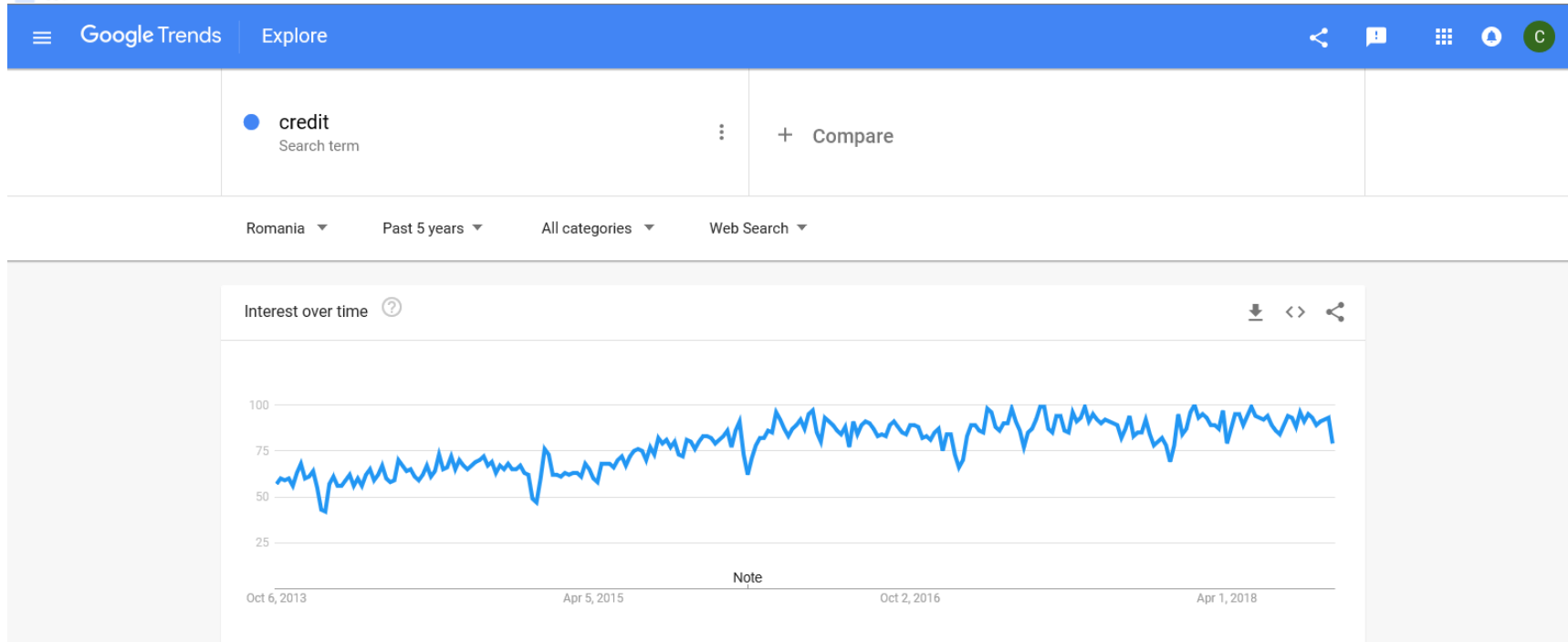
0.02 EUR
CPM mediu

Datele sunt culese periodic si ii reprezinta pe romanii care acceseaza Facebook din Romania.

Vezi datele demografice pe judete si regiuni in [Harta utilizatorilor de Facebook din Romania](#).

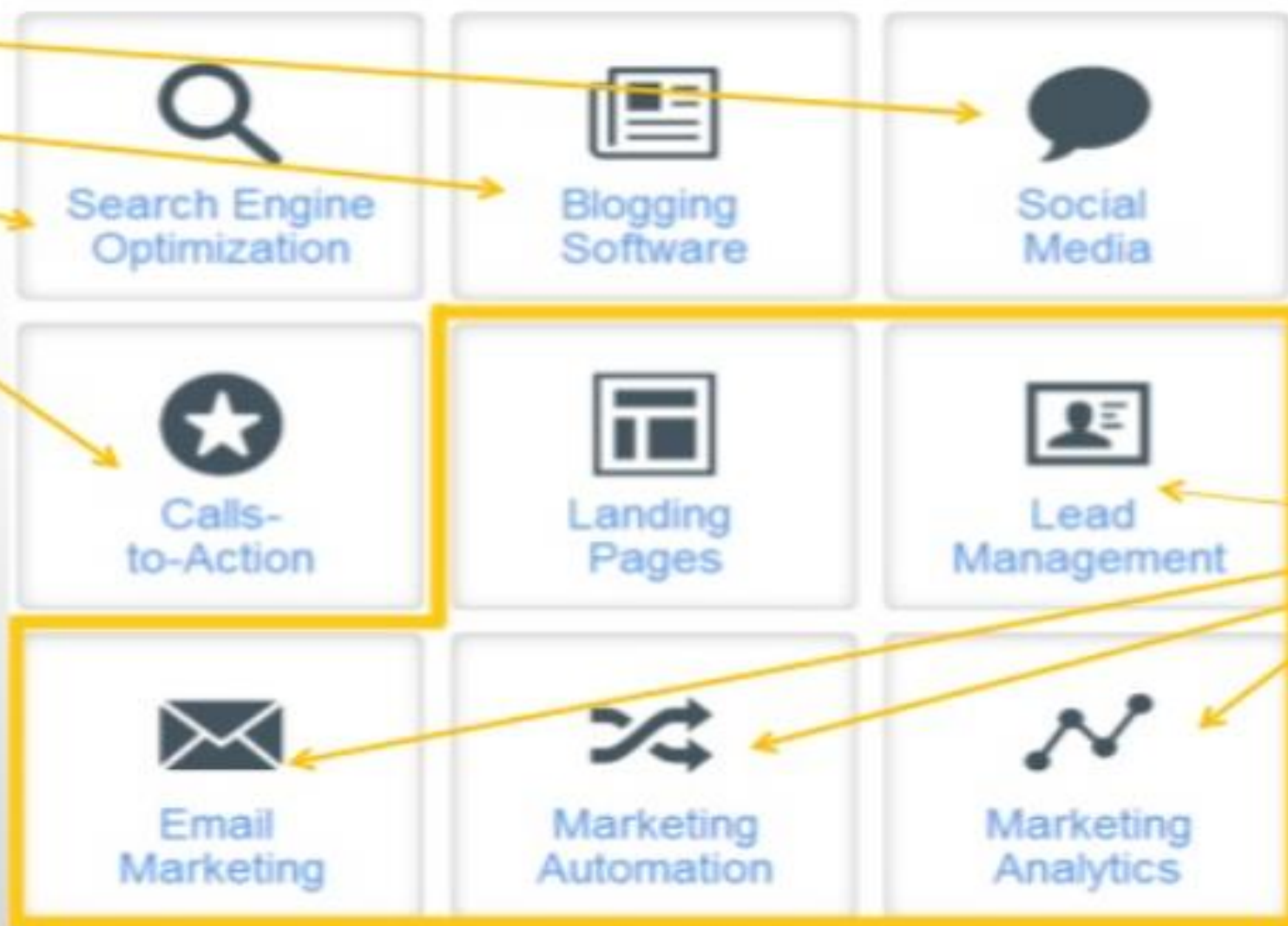


- 40% of social media users similar age group with our client profiles
- "Loan" term like keyword search relevant



All-In-One Software: Inbound Marketing + Marketing Automation

HubSpot helps businesses **increase** the quality and quantity of **traffic** to their website while personalizing lead generation offers...



...AND HubSpot helps businesses **convert more leads** into paying customers.

Content marketing

THE BUYER'S JOURNEY AND CONTENT



- Analyst reports
- Research reports
- eBooks
- Editorial content
- Expert content
- Whitepapers
- Educational content

Prospect is experiencing and expressing symptoms of a problem or opportunity.

- Expert guides
- Live interactions
- Webcast
- Podcast
- Video
- Comparison whitepapers

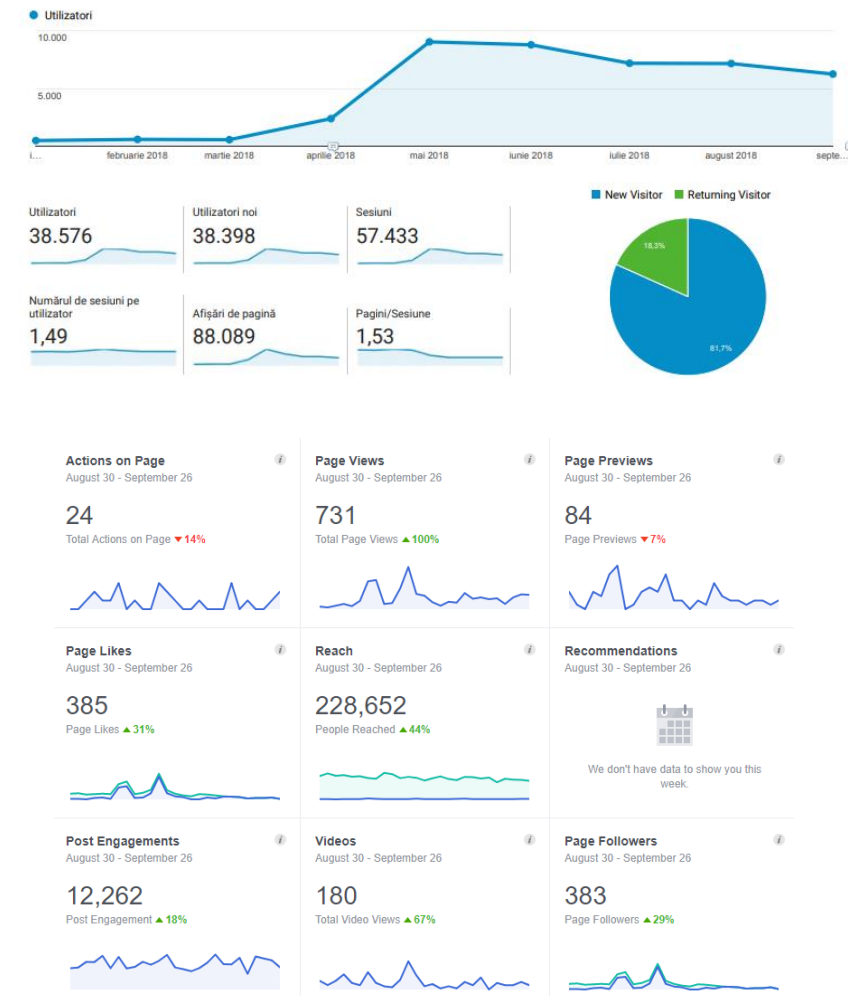
Prospect has now clearly defined and given a name to their problem or opportunity.

- Vendor comparison
- Product comparison
- Case studies
- Trial download
- Product literature
- Live demo

Prospect has now decided on their solution strategy, method, or approach.

Results and lessons learned

- 8-10% lead conversion rate
- Control over cost per lead
- 15% of disbursements via this channel
- Website traffic, social media engagement increase
- Client already in the decision phase
- “Instant” reply client expectation
- No one solutions fits all segments
- Campaign life time
- Content marketing - long term investment





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