



Contact Strategy

for the Ethnic Community

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WEST BROMWICH
BUILDING SOCIETY

About the West Brom

- **Top ten building society**
- **154 years old**
- **Top 5 mortgage lender**
- **Leading employer in area**



Why the ethnic market?

- **Serving our local community**
- **Senior commitment within the business**
- **Race for Opportunity**
- **Our people want to do it**
- **Hands-on awareness**

Attitudes to finance

- **Similar needs to a degree, with additions**
- **Sending money 'home'**
- **Desire to deal face to face**
- **Mother tongue (by generation)**
- **Buy to Let**
- **Recommendation**

Gathering information

Internal - ethnic working group

- **Functions, experience, diverse ethnic background**
- **Language assessment**
- **Profile by branch**
includes likely language

Gathering information

External - data on customers by branch

- Matched to Census data
- Race for Opportunity
- Agencies

Marketing implications

Involvement of staff

- **Branches and Contact**
Centre involved
- **Agency involvement**
- **Supports buy-in**
and participation

Marketing implications

Language requirements

- Customer data matched to staff database
- Promotional materials in five languages personalised to individual member of staff
- Local ethnic suppliers



Marketing implications

Language requirements

- Compliance
- English staff language training
- Example of Alex



Marketing implications

Radio phone-ins

- Use of specialist media
- Advertising supported by sponsorship
- Interest to audience
- Calls from listeners

Marketing implications

Radio phone-ins

- **Subjects include home buying, investment planning, work experience and coping with debt**
- **Suitably qualified individuals - language**
- **Personal development**

Marketing implications

Products

- Relevance
- Value

Urdu Poster:

مورگیج سروس پلس

منزل ہوم
خریداری کے منصوبے
اپنا گھر یا جائیداد
شریعت کے تحت خریدیے

THE WEST BROM • PASS IT ON

English Poster:

MORTGAGE SERVICE Plus

کی تُوہا نُوں لَوڈز ہئ...

100% مَورگیج دی؟
جَاں کَوی مَوسکَل پَوس آ رَہی ہئ...

آمَدن دی پُوسٹی کَرن
دِیچ؟

بَرکَور مَورگیج سَورس پلس دَی پُوس
دَی جَہ جَہی آ پَٹے تُوہے دَی مَورگیج دَی دَی کَوی دَی پَٹنل رَہی
تُوہا نُوں جَہی دَی مَورگیج لَڈ سَوی

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Measurement & recognition

External recognition

- RfO 2002 Benchmarking **Gold status**
- 3rd best private sector business
- Highly commended **BiTC**
- **IFS** most innovative marketing
- **Asian Jewel** diversity excellence award

Measurement & recognition

Results

- **Competitive nature**
- **Outstanding response/conversion rates**
- **Average mortgage size above norm**
- **Member get member schemes**
- **Significant increased business**

Measurement & recognition

People

- **Employment**

- **Employer of choice - 21% of new recruits**
- **20% of branches - Manager/PFM**

- **Listening**

- **Internal police station**

- **Meeting needs**

- **Mortgage lending criteria**
- **Islamic mortgages**

Measurement & recognition

Customer service

- **SIEBEL configuration includes preferred language**
- **Staff language skills profiled to locations**
- **Negative - freephone not used**
- **Feedback**

Looking to the future

- **Continue to learn and develop**
- **Enhance language, cultural and religious knowledge**
- **Extend area**
- **Additional media**
- **Leading edge products**

Thanks for listening!

Any questions?