



Building the most customer centric bank on the planet

Michael Sherwood
Head of Digital Experience

Our story so far...

April 2014
Atom founded in Durham, UK



June 2014
Approved as the UK's first bank built exclusively for mobile

April 2016
License restrictions lifted

April 2016
First bank in the UK to use Biometric security

April 2016

iOS App launch

April 2016
SME Lending & Fixed Savers go live

September 2016
android 
Android App launch

October 2016
#6
in KPMG Global FinTech Innovators 100

December 2016
Residential Mortgages launch

November 2017
£1billion
Fixed Saver balances

December 2017

Faster Payments


November 2018
£2billion
In completed mortgages

January 2019

Joined Bacs Payment Scheme

February 2019

Partnered with Google


April 2019
 Thought Machine
Partnered with Thought Machine

December 2019
Launched APP 2.0



June 2020
Launch of our new banking stack

September 2020
Instant Saver launch



DX: Team Purpose



“To collaborate with others across the business to develop brilliant, human centered ‘To Be’ digital solutions that *make customers lives easier.*”

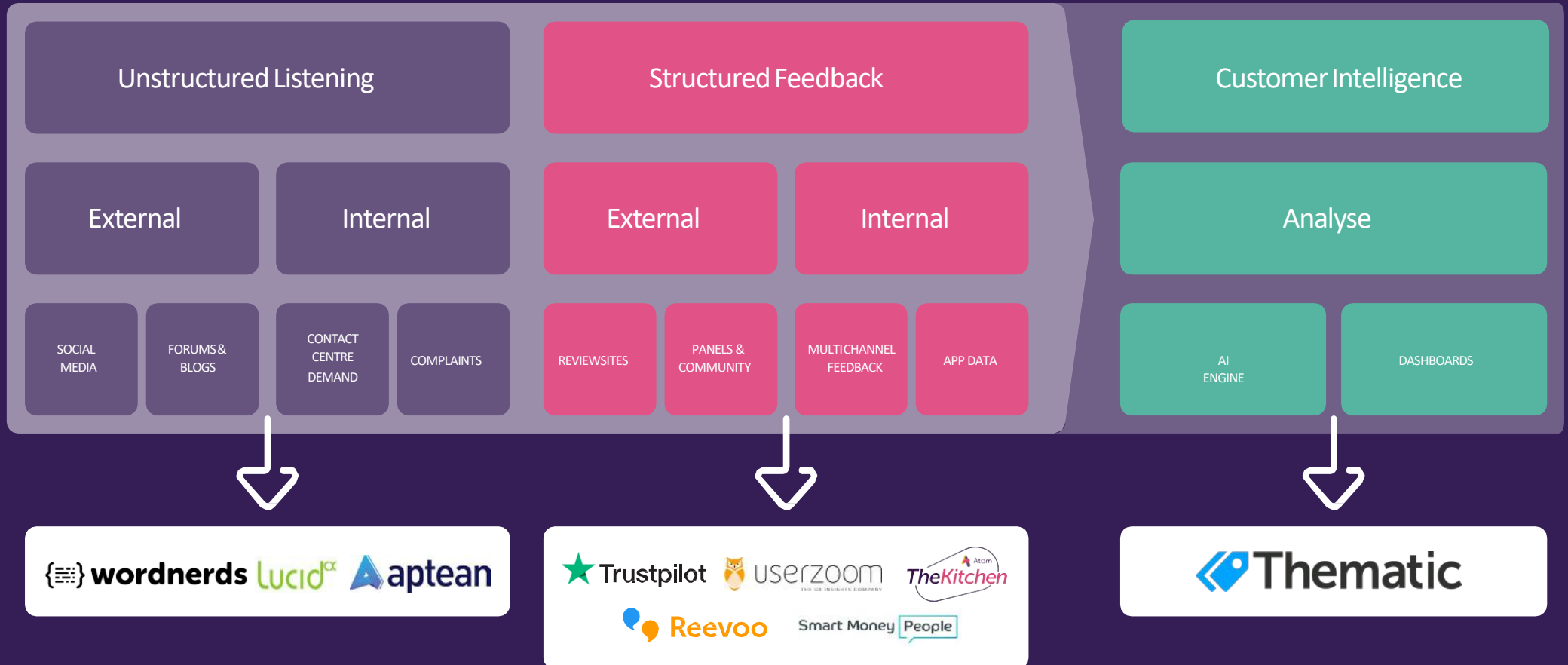
“We utilise insight to inform and enable the *continuous improvement* of the ‘As Is’ Atom experience.”



VOC Program



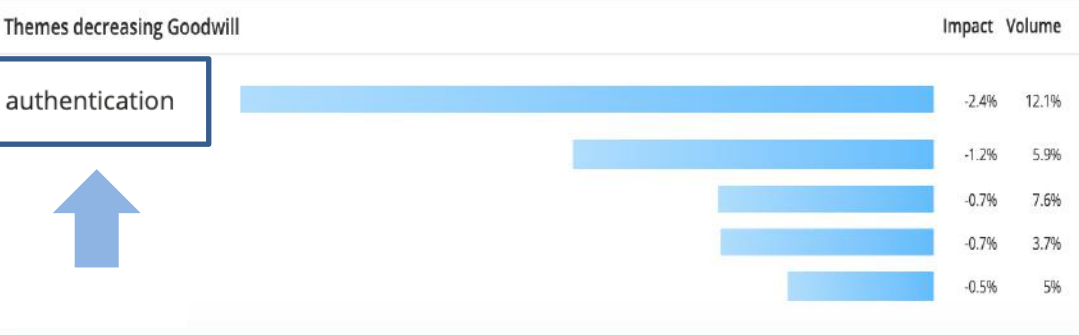
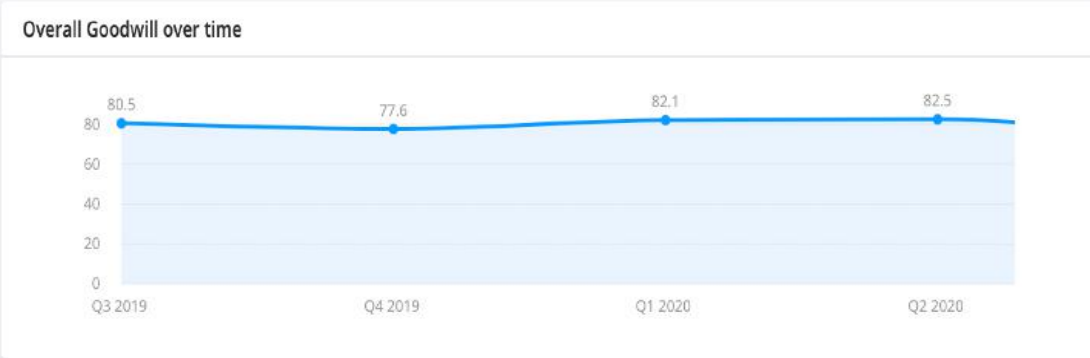
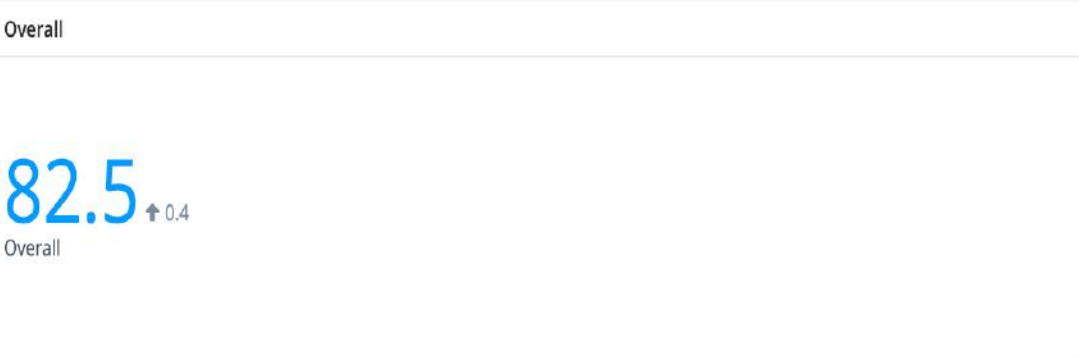
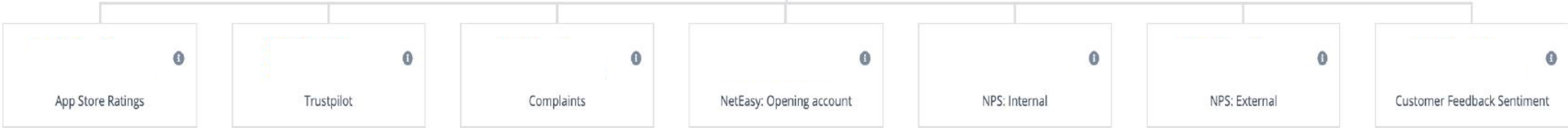
We combine unstructured listening , structured feedback and real time APP data, to understand how Atom is performing from the customers perspective across all channels and touchpoints



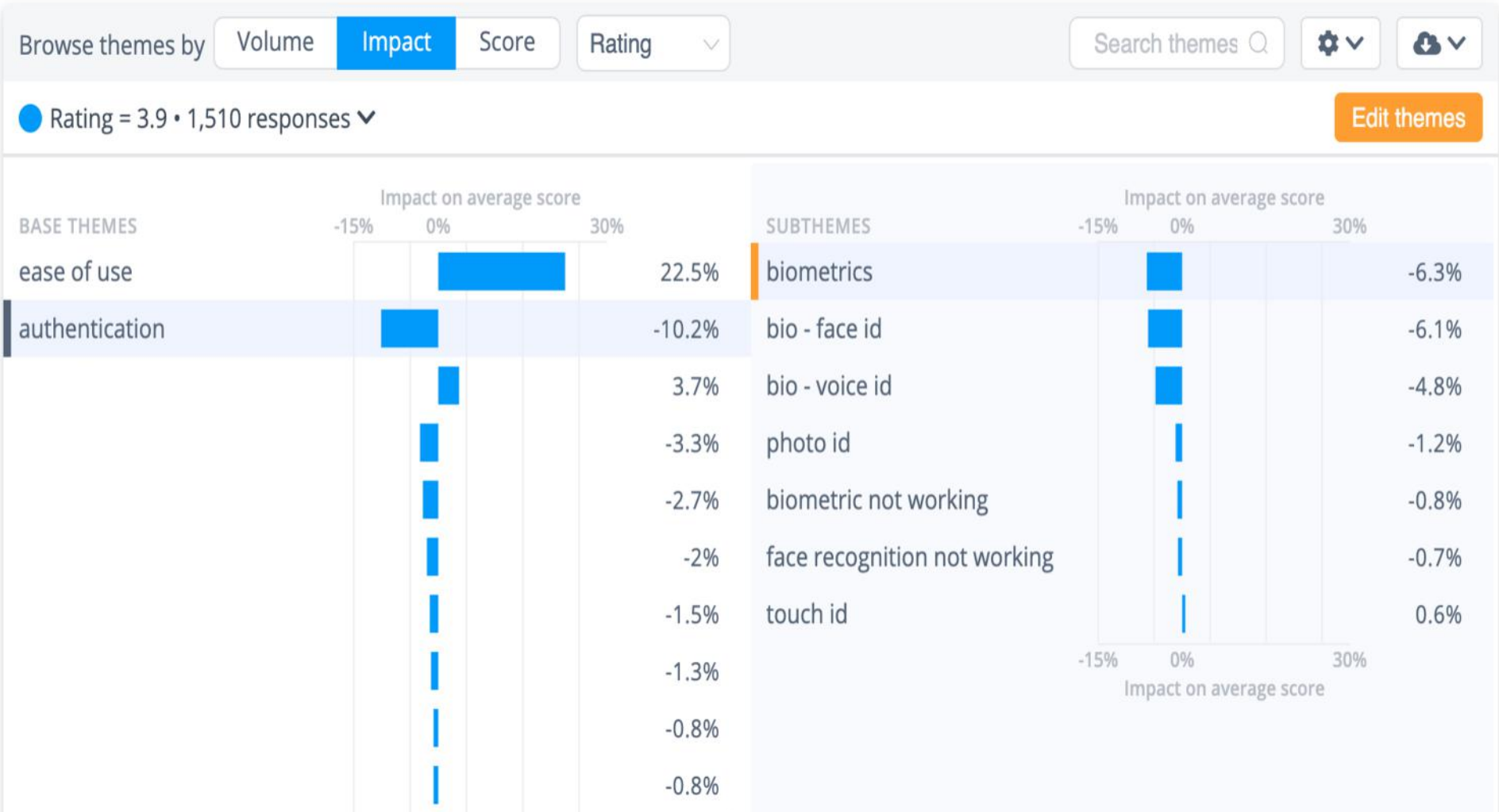
CUSTOMER GOODWILL SCORE



Overall Goodwill
82.5 $\uparrow 0.4$



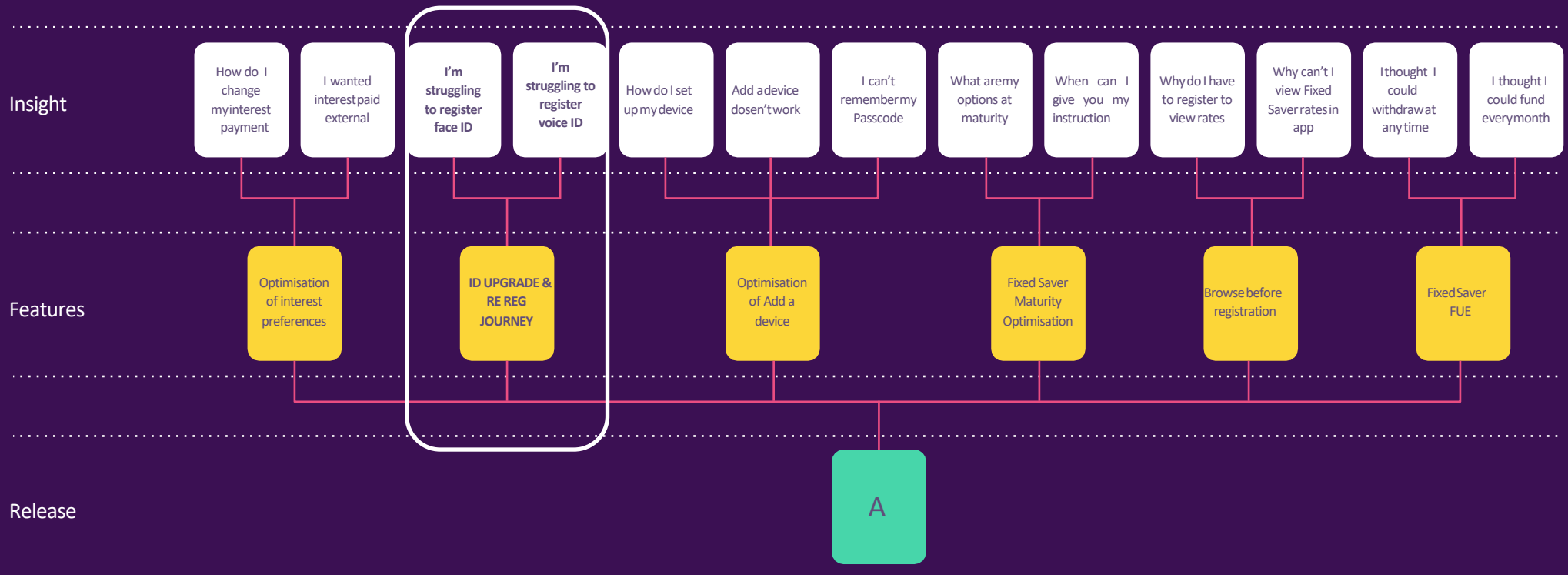
Thematic's AI engine helps us understand root cause quickly



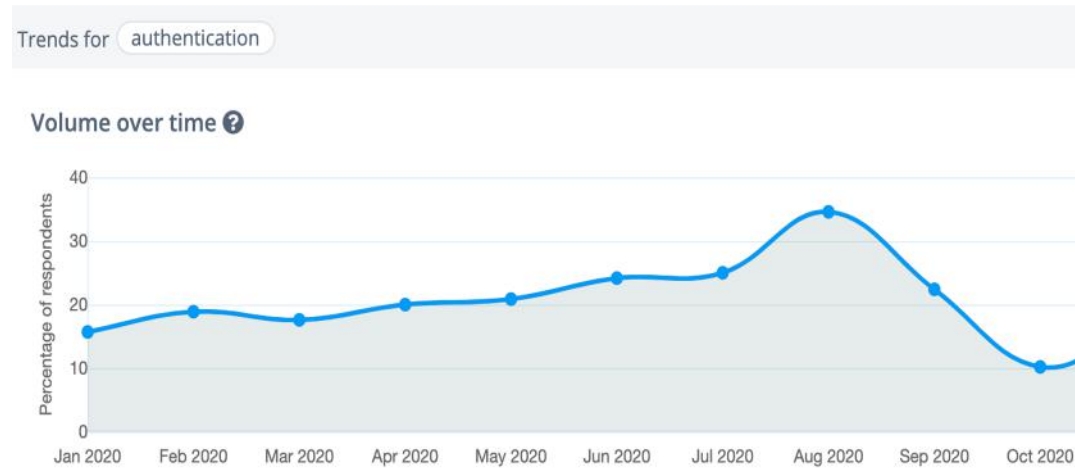
Customer panel test and feedback before final solutions are developed, tested and released



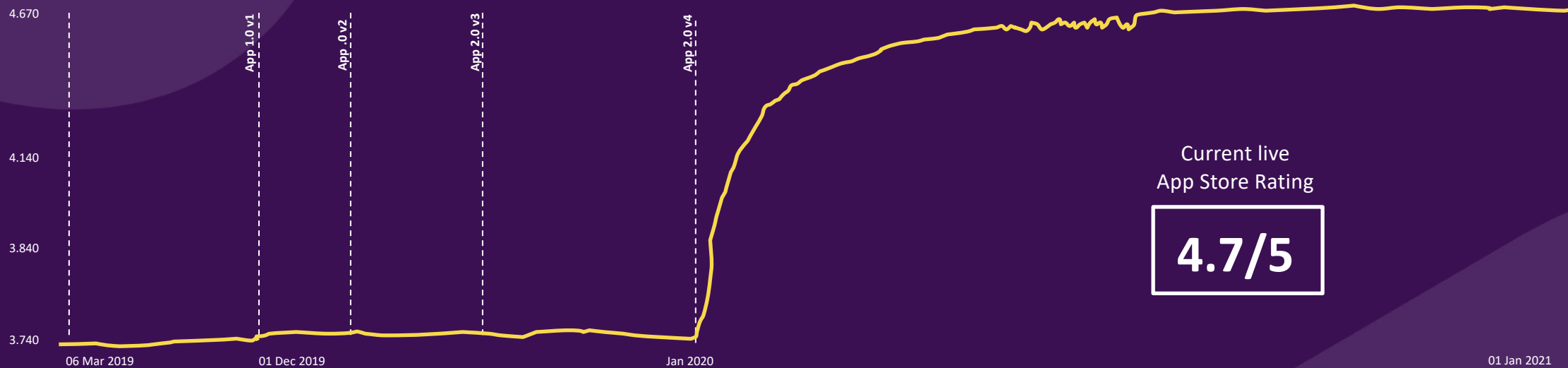
Release schedules and feature enhancements are always aligned to the things that matter most to customers



Closing the loop on benefit realisation and impact made easy



Ultimately leading to improved app store rating, reducing customer contact and increased advocacy



“Five stars. Unbelievably easy to set up, if I can manage it anyone can. Every step is detailed and easy to follow 👍”

“Simple and straightforward. Brilliant way to save securely online. Very quick, simple and straightforward to set up and access. Absolutely brilliant!!!”

Overall NPS has increased in H2 2020 by 6 points to **+78**

★ Trustpilot **4.6/5**

Contact centre *failure demand* reduced by **30%**



Thank you

