

CASES



What you'll see in this section

CONSISTENCY

A consistent global audience: the possibility seekers

A universal human truth

A consistent global media strategy

A consistent global brand design and storytelling system

and

FLEXIBILITY

Fused with local propensity audiences to maximise effectiveness

Local behaviours, pain points and passion points

Activated across the most relevant local touchpoints and partners

Flexed to tell local stories

Flexing different skills across both assignments



BRASIL



Tiago Vargas

Brazil business Lead



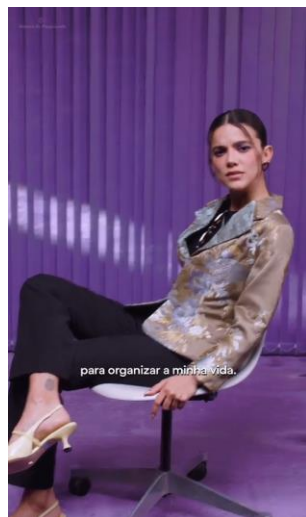
Ricardo Dolla

Creative Lead,
LATAM



**EXCITEMENT, HARD
WORK and FUN**

Nubank has changed the face of banking in Brazil and Latin America



With a New, Digital-First Proposition

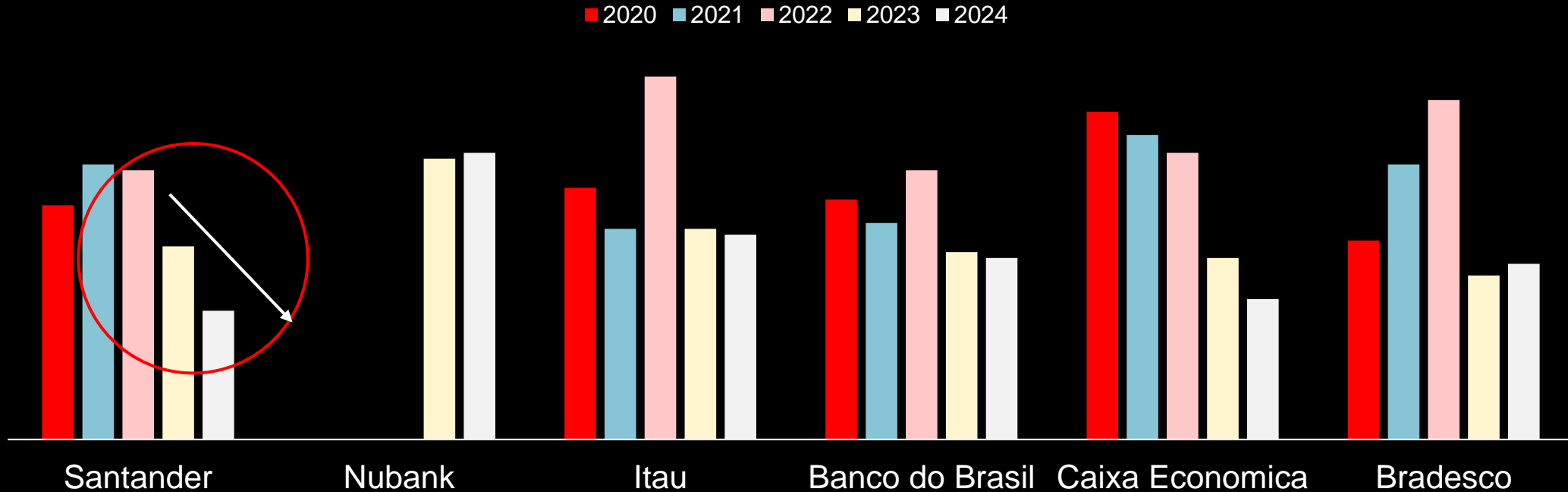
Nubank Hits 105M Customers and Doubles Income in Q2 2024

Continued Growth of One of The World's Largest Digital Banking Platforms



"The company reached an impressive milestone of 105 million customers by June 30, 2024, adding 5.2 million new users in the quarter alone. This represents a 25% year-over-year increase, surpassing the customer growth of the top five Brazilian banks combined."

Nubank's launch impacted **ALL TRADITIONAL BRANDS**



To compete, we need to shift out of the
PERFORMANCE PARADOX

Translating your brief



Business Goals

Recover brand power among younger generations, driving loyalty and preference among these new clients with Santander Free



Marketing Goal

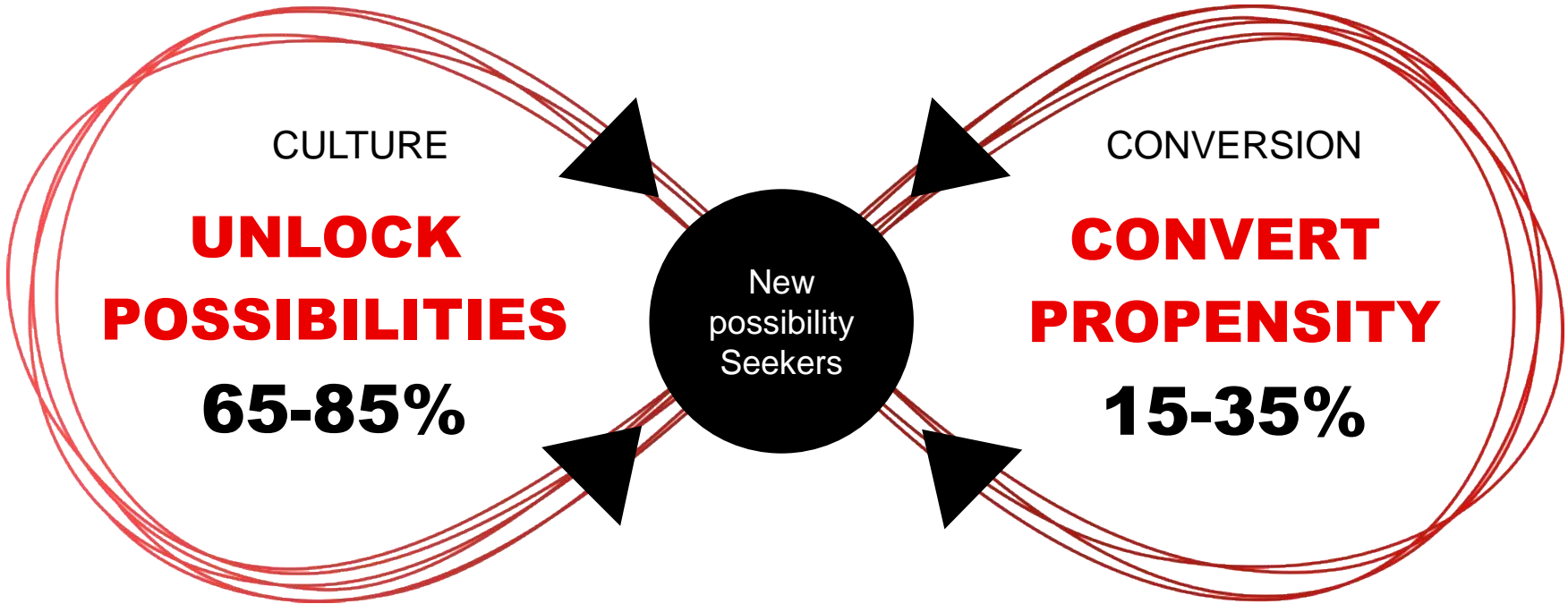
Increase 10 p.p. brand consideration among GenZ, returning to levels "pre Nubank"* era in 1 year



Campaign Goals

Create a memorable message capable of engaging Gen Z and driving qualified traffic to the New account sign-up website, converting at 12k to 24k new customers to Santander Free

Setting clear tasks and the budget required to **DRIVE CONSIDERATION** and **ACCELERATE GROWTH**



CULTURE

+16ppt
Awareness

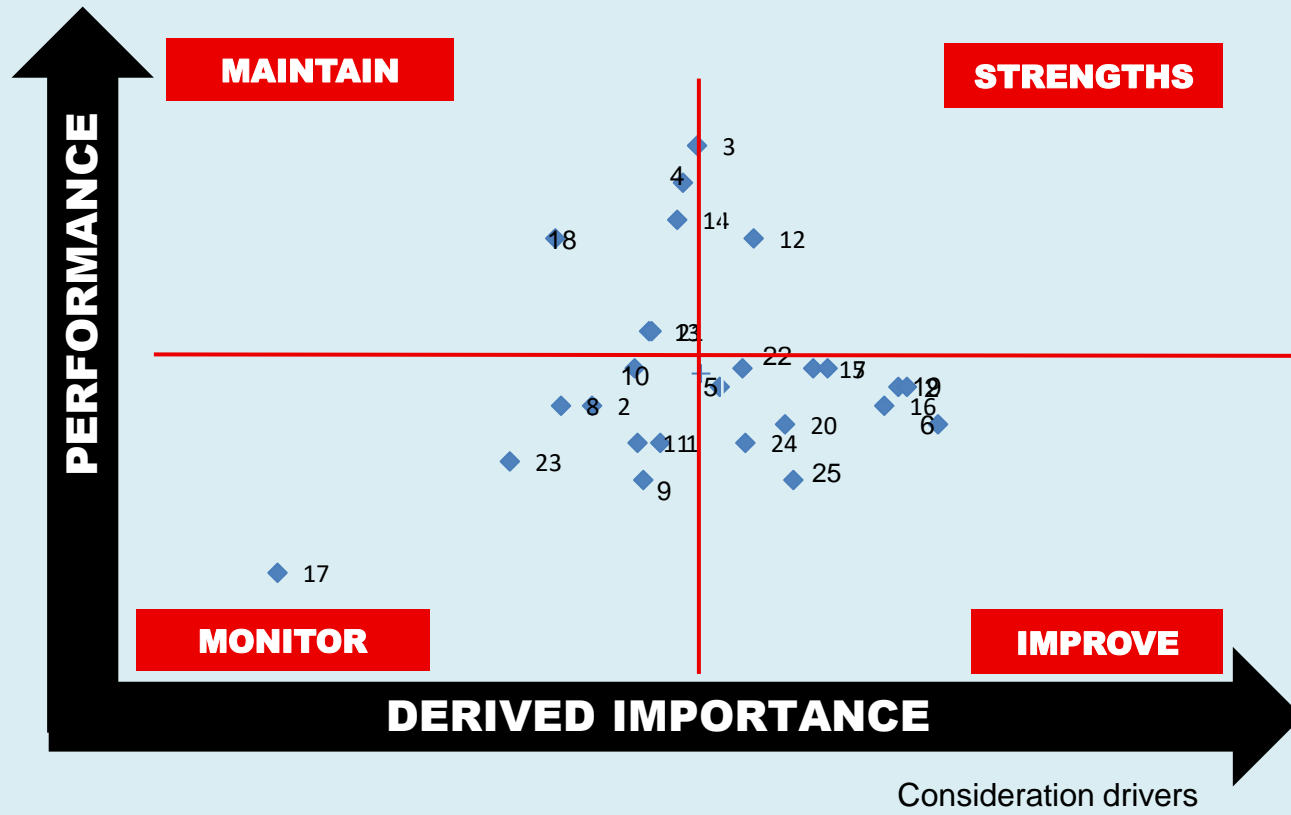
+12ppt
Consideration

+8ppt
High-Value Customer
Acquisition

CONVERSION



Santander has core brand strengths but is lagging on both **FUNCTIONAL** and **EMOTIONAL DRIVERS** of consideration



Trusted bank

Trustworthy global bank with a strong reputation

CULTURE GAP Unlock Possibilities

Emotive drivers

- 16 – Helps people and businesses prosper (Prosperity)
- 24 – Helps me succeed in life (Success)
- 25 – Helps me follow my passion in life (Passion)

CONVERSION GAP Converting Propensity

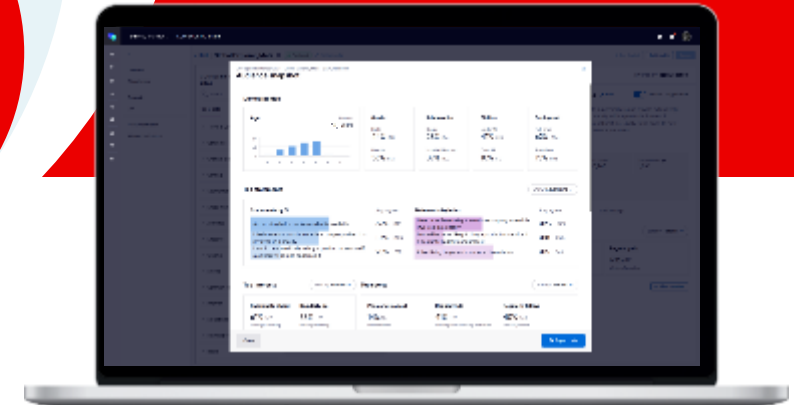
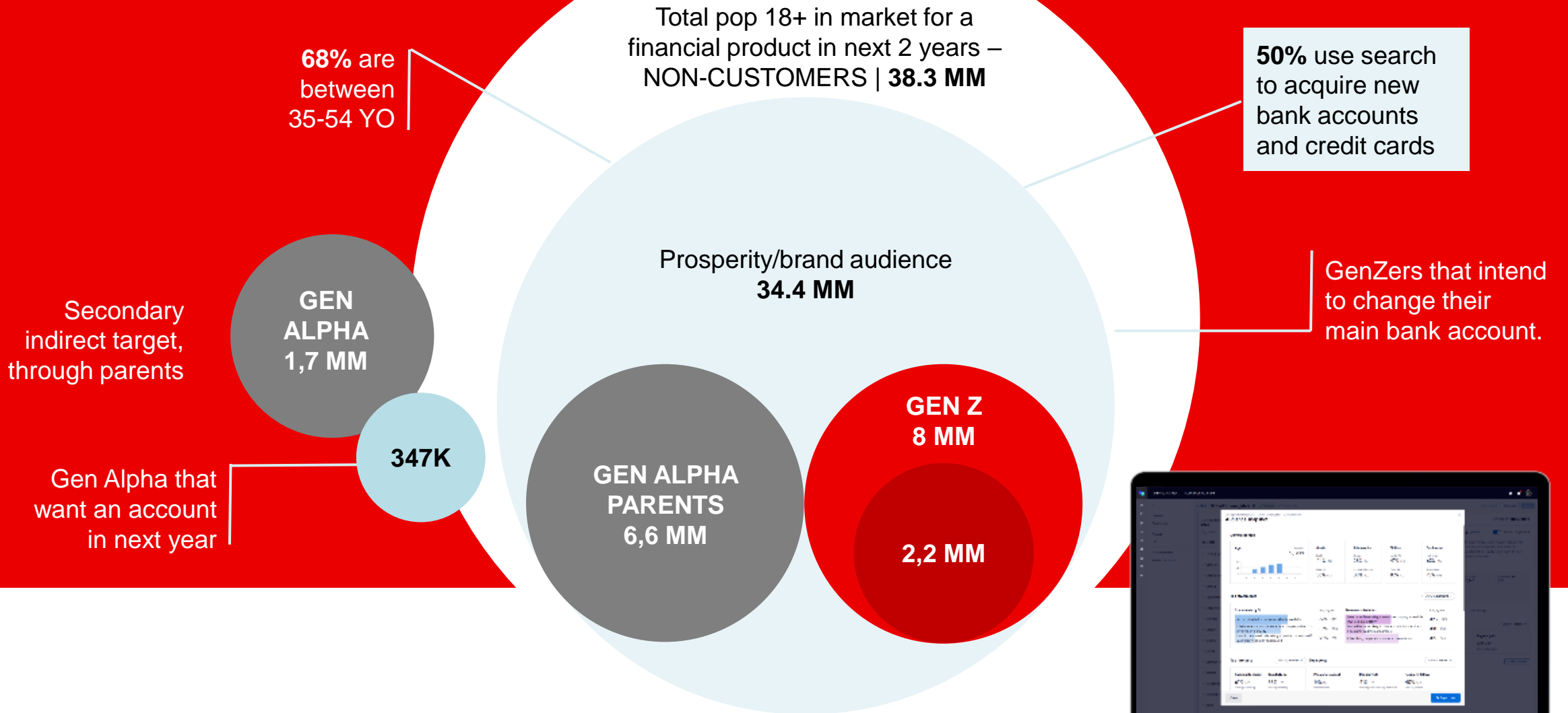
Functional drivers

- 6 – Has a great banking or financial app (Experience)
- 19 – Communicates clearly (Communication)
- 26 – Understands how I manage my money (Financial Understanding)

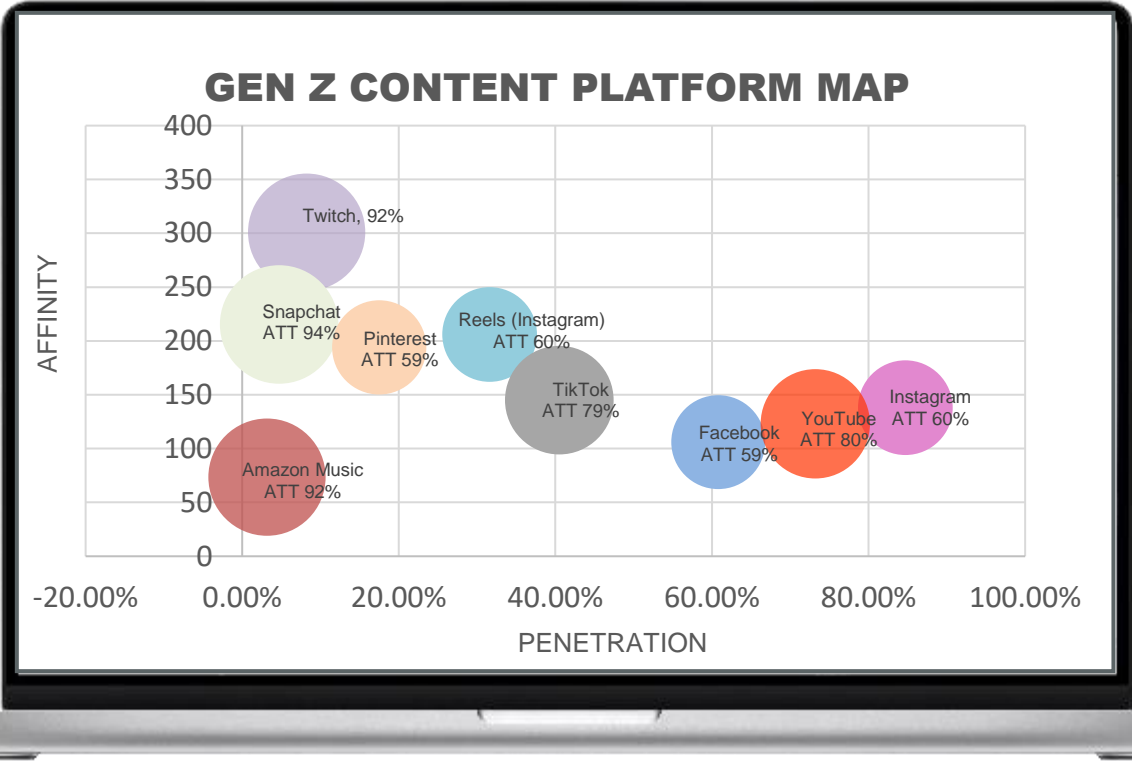
We always **START WITH THE CUSTOMER**



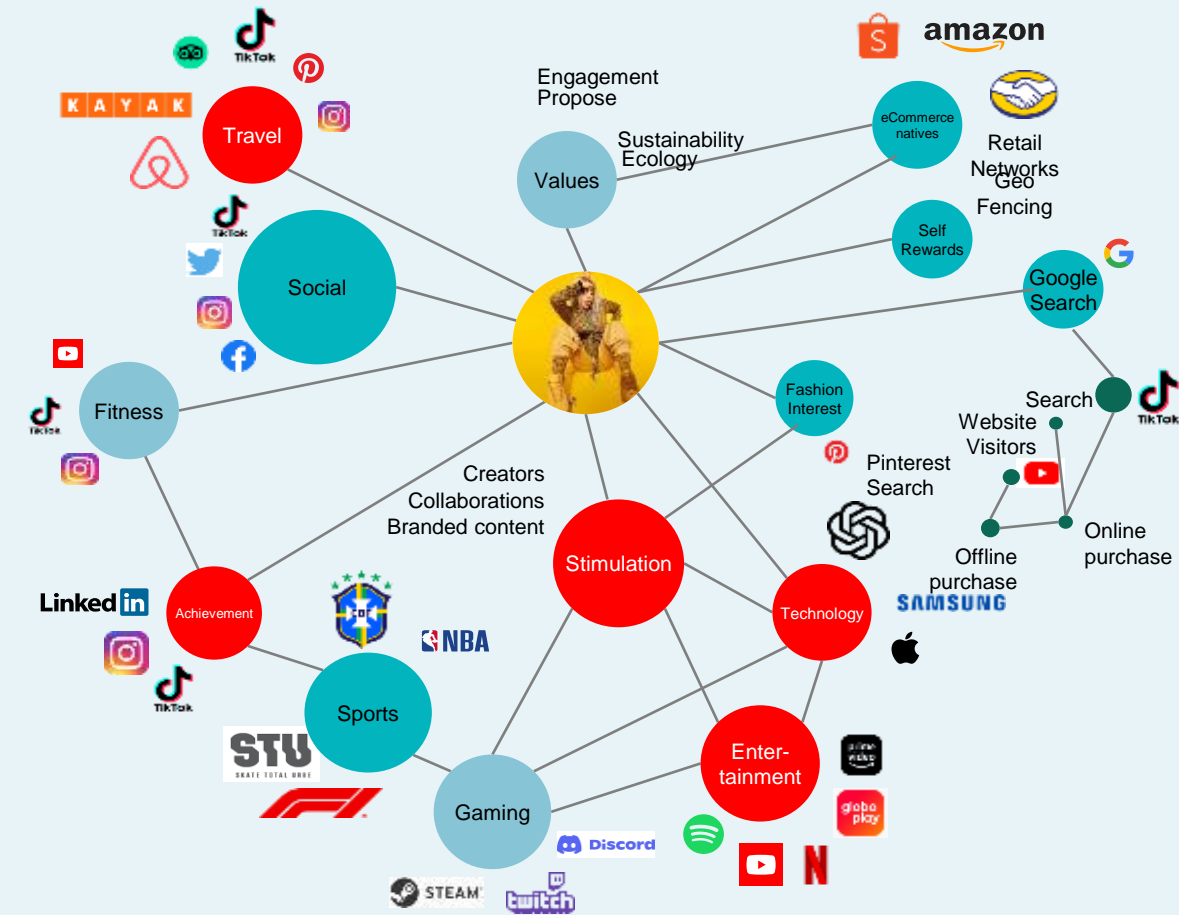
Possibility **SEEKERS**



SOCIAL, CONTENT & LIVE STREAMING drive attention and affinity



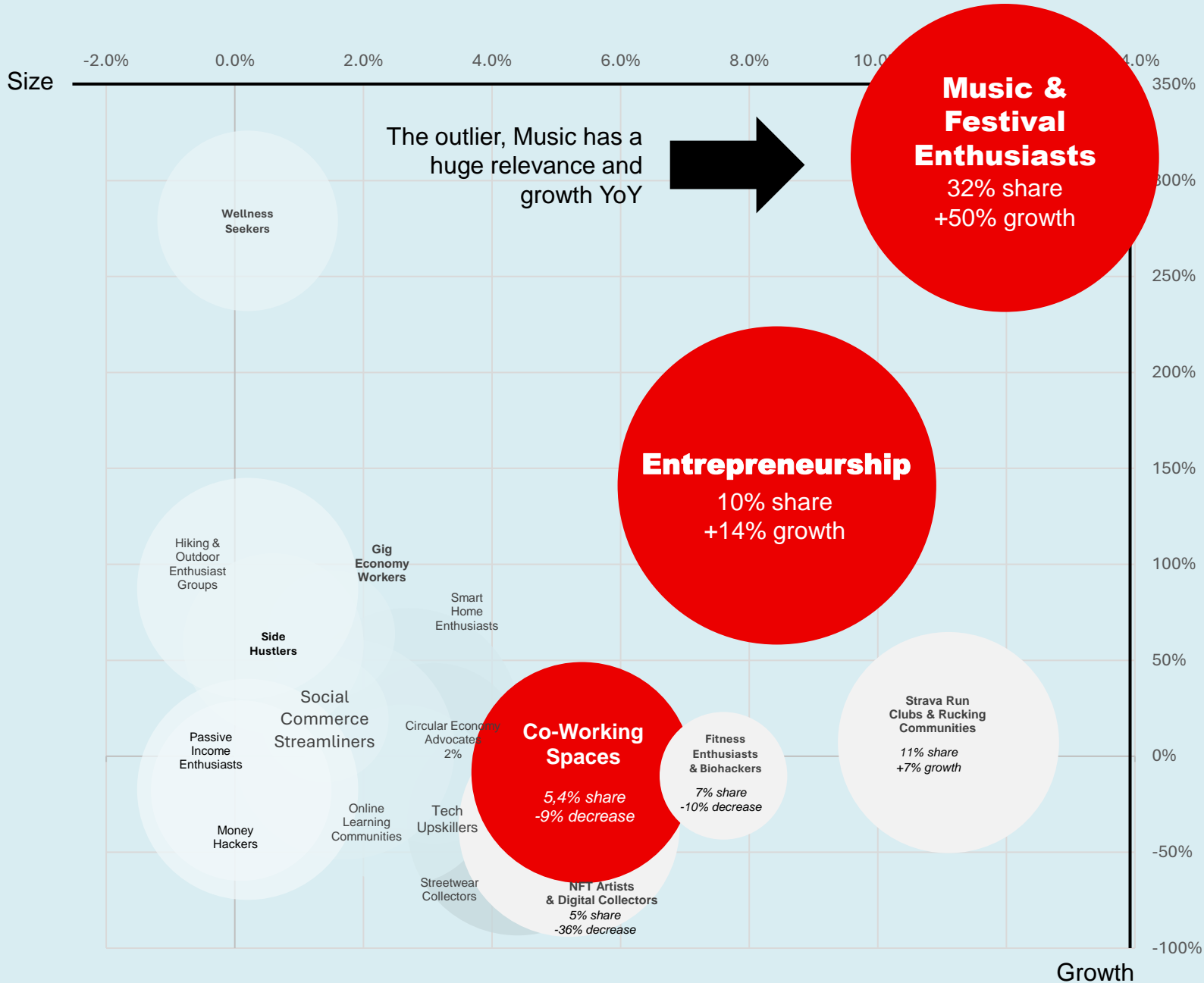
Source: Dentsu and Lumen | Vert.: Affinity | Horiz.: Penetration | Size: Attention

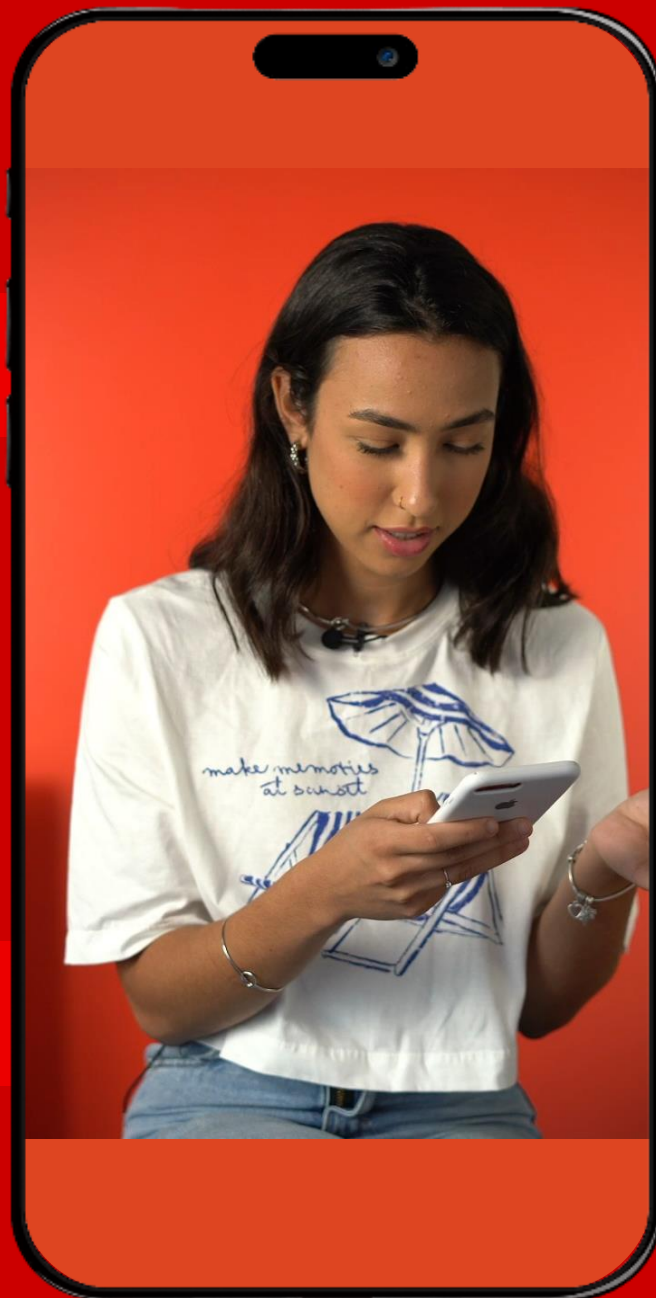


Cultural, Commerce and Creators are constantly converging in their world, across passion points + commerce touchpoints



Passionate about **MUSIC + ENTREPRENEURSHIP**







THEY WANT TO PROSPER ON THEIR TERMS!

Impulsive

"I think that most traditional banks don't understand the way we deal with money nowadays"

Financial anxiety

"How to Make Money" has 121% more engagement and 83% more views than "How to Invest Money"

Entrepreneurial

54% of Brazilian Gen Zers are considering starting their own business, according to Nielsen



They are the
IMPATIENT
generation the
world has been
waiting for...

San video 5 in the folder

**O compromisso
do Santander
com a geração
que não espera.**

Começa agora.




**MEU TEMPO É
agora**

**Santander's
Commitment to the
Generation
That Won't Wait.**

It starts here.

**MY TIME IS
NOW**

A globally connected creative playbook to win in every local market

GLOBAL PLATFORM	IT STARTS HERE		
LOCAL INSIGHT	THE IMPATIENT GENERATION THE WORLD HAS BEEN WAITING FOR IS STARTING THEIR FINANCIAL LIVES		
CAMPAIGN IDEA	MY TIME IS NOW		
LOCAL END LINE	COMEÇA AGORA		
GLOBAL PLAYBOOK	<p>WHO WE ARE</p> <p>A consistent global design system and identity</p>	<p>WHAT WE SAY</p> <p>A consistent global storytelling framework</p>	<p>WHAT WE DO</p> <p>Consistent brand behaviours</p>
LOCAL EXPRESSION			

Background

Gen Z faces a paradox: they have opportunities in entrepreneurship, but also challenges such as social media distractions and limited access.

In this context, 77% of Latin American Gen Z aspire to start their own business (Fast Company Brazil), while 91% of Gen Z freelancers prefer roles that offer autonomy and purpose over traditional positions (Vida Simples).

This is why having a strong partner could be invaluable for their new ventures, offering access, structure, and vital information.



Idea

To help this generation start strong, Santander is now launching the first incubator specifically designed to meet everything Gen Z needs to start businesses, progress, and thrive in life.

100% tailored for the generation of today.

It will be a real company for real Gen Z entrepreneurs and their businesses. Providing structure, information, and access for a generation that doesn't wait for opportunities—they create their own.

How does GenZ get into NOW?



Open a Santander Free account and tell us business & dream you want to start NOW.



Get into our benefits such as exclusive offices, cashback to business and investment, helping and partnership programs.



Make your business fly!

FOLHA DE S.PAULO



2 09:00 12/04/2024

Santander Bank launches **NOW**, the first incubator focused on entrepreneurship for Gen Z



Meu tempo
é agora





Santander Free
**MEU TEMPO É
agora**



A CONTA DO SEU TEMPO PARA FAZER AS COISAS NO SEU TEMPO.



My time is now

Is a connected promise to provide a platform + product in everything we do.

From

Traditional banking spaces

To

Platforms for gen z to prosper



Transforming existing ad spaces into a **platform** for launching entrepreneurs + creative endeavours



Transforming existing physical Santander spaces into a **platform** for creativity + collaboration



Transforming existing spaces reserved for the financially elite into **platforms** for Gen Z entrepreneurs



Transforming traditional banking products into new **platforms + product** for Gen Z entrepreneurs

A young man with curly hair is shown in profile, playing a keyboard in a recording studio. He is wearing a dark t-shirt. A microphone on a stand is positioned in front of him. The background features soundproofing panels and large speakers. The lighting is warm and focused on the subject.

FILM

Music Creator

In the living room of his house, a music creator brings a keyboard into the scene and plays a few chords that start looping, forming the film's soundtrack. As the notes begin to loop, he looks up and delivers the line to the camera.

CREATOR

Do you know how many people I need to make my sound? ONE.

Cuts to him playing a guitar in a quick shot. The chords that he adds also become part of the soundtrack.

FILM

Music Creator

CREATOR

My generation don't wait around for THAT opportunity or THAT studio anymore. Forget it.

We take the first, the second, and the third steps. And start it here.

Cuts to him making a beat on a pad.

And the best part? We can start however we want.

Start as a rapper (quick TikTok cut to the creator in classic rapper outfit),

Start as pop (TikTok cut: pop outfit),

Start as country (TikTok cut: country outfit),

Or we can mix it all up (TikTok cut: a blend of outfits).

FILM

Music Creator

He returns in his previous outfit, and while he talks to the camera, another version of himself keeps playing the instruments in the background.

CREATOR

That's why Santander Free is 10/10. It's free of charges forever, I don't have to wait to buy the apps I need—I can split it up to 18 times...

On-screen text: No annual fee. FOR LIFE.

On-screen text: Up to 18 installments.
...and I don't have to wait in line to catch a show...

On-screen text: NOW platform.
...plus online courses to accelerate my career and access to NOW, a platform designed to support people from my generation and projects like mine.

CREATOR

*After all, success doesn't wait.
And neither do I...*

Packshot and V.O.
Santander Free. My time is now.

SANTANDER FREE

MEU TEMPO É agora



Santander

Começa Agora.

LIVE CONTENT & GENZ –
TWITCH: 301 INDEX /
ATTENTION VIEW: 92%

MY TIME IS
now
PRESENTS

Now Everywhere

SANTANDER FREE

TURNING AD SPACE INTO A SHOWCASE TO START BIG

Santander Free will turn its airtime on broadcast TV into a showcase, displaying content from new artists created on social media during ad breaks on Globo and on OOH

 **Santander** | **dentsu**



globoplay





SANTANDER FREE
presents

ATM Studio Now

If Gen Z hardly uses cards,
let alone cash, why not
transform Santander ATMs into
spaces where they can explore
their passions—like music
studios for emerging artists?

OOH & GENZ - 89% PENET. /
108 INDEX RECALL





SANTANDER FREE
presents

Starting Masterclasses Now

In partnership with KondZilla, one of Brazil's most renowned artists and music producers, we will create a course dedicated to launching a music career and building business success.

All through the lens of financial education.

The content will be available on the Santander Free app.

**31% GEN Z SEARCHES 1ST
ON TIKTOK**

 **Santander** | **dentsu**





Free Ambassadors Everywhere

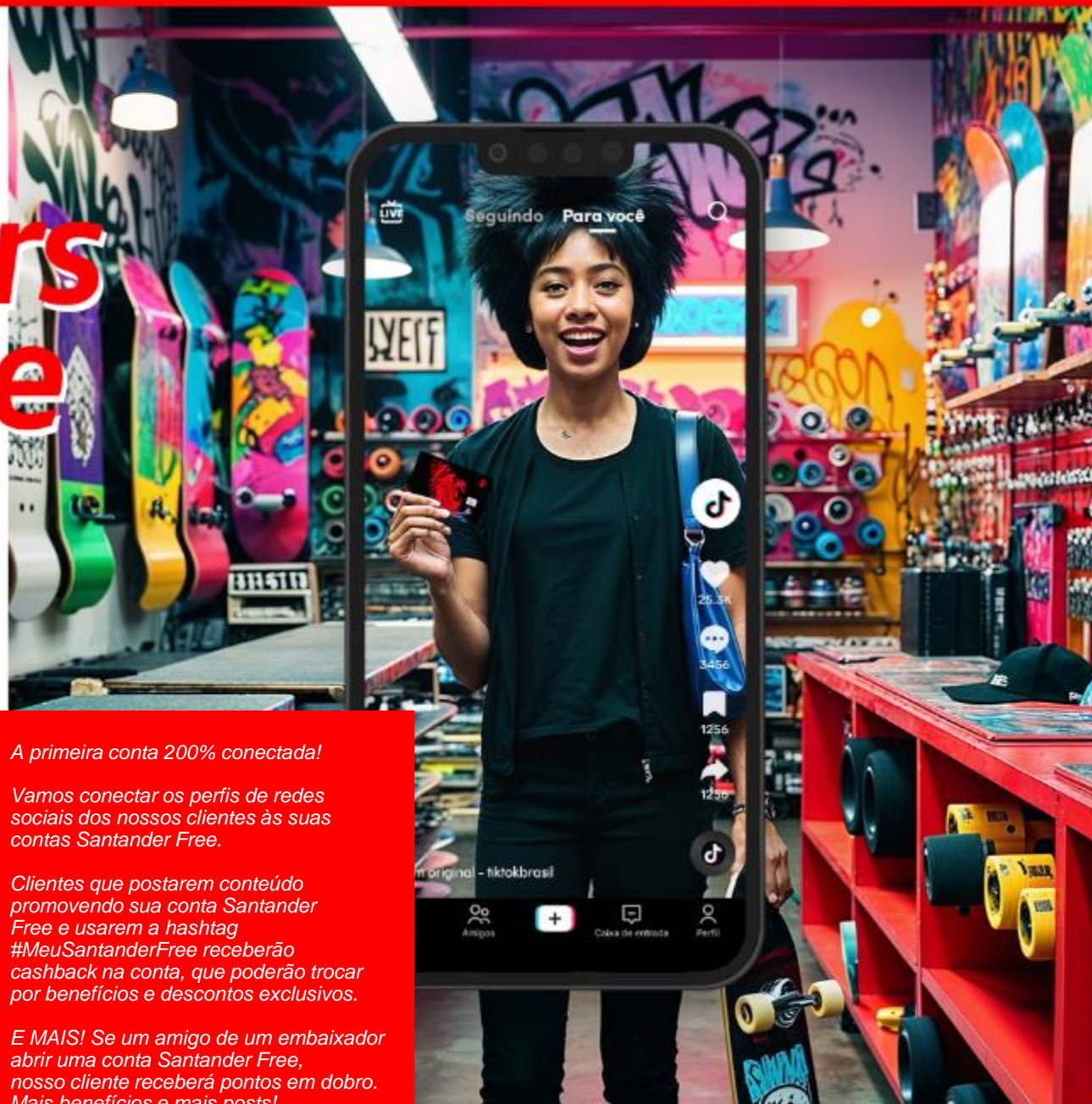
The first account 200% connected!

We will connect our clients' social media profiles to their Santander Free accounts.

Clients who post content promoting their Santander Free account and use the hashtag [#MySantanderFree](#) will earn cashback, which can be redeemed for exclusive benefits and discounts.

A referral program rewards Santander Free clients with perks: discounts, cashback, and other privileges.

60% GENZ FOLLOW BRANDS ON SOCIAL



A primeira conta 200% conectada!

Vamos conectar os perfis de redes sociais dos nossos clientes às suas contas Santander Free.

Cientes que postarem conteúdo promovendo sua conta Santander Free e usarem a hashtag #MeuSantanderFree receberão cashback na conta, que poderão trocar por benefícios e descontos exclusivos.

E MAIS! Se um amigo de um embaixador abrir uma conta Santander Free, nosso cliente receberá pontos em dobro. Mais benefícios e mais posts!



My time is now

Is a connected promise to provide a platform + product in everything we do.

From

Traditional banking spaces

To

Platforms for gen z to prosper



Transforming existing ad spaces into a **platform** for launching entrepreneurs + creative endeavours



Transforming existing physical Santander spaces into a **platform** for creativity + collaboration



Transforming existing spaces reserved for the financially elite into **platforms** for Gen Z entrepreneurs



Transforming traditional banking products into new **platforms + product** for Gen Z entrepreneurs



Start
Journey



SANTANDER JOURNEY

MEET Marília

AGE

19

LOCATION

São Paulo

INCOME

USD \$8,000

STATUS

Single

OCCUPATION

Student/ musician

Marilla is ready to break free. She lives for the stage but is struggling to find an opportunity that will launch her out of her current predicament as a working student living at home.

With dreams of leaving university and her job to become a full-time musician, Marilla is currently recording music on TikTok, which is gaining some traction. However, she's unsure whether this will remain a passion or turn into a career.

STANDOUT ATTITUDES

Entrepreneurial

Excitable

Passionate



WINNING IN CULTURE

Winning in culture through
PARTNERSHIPS

Capturing her attention mid doom scroll

Marília is scrolling through her socials when she comes across Instagram content for the Santander **MY TIME IS NOW** incubator program.

As an aspiring musician who is financially struggling, she is intrigued by the premise and the opportunities it could unlock for her career.





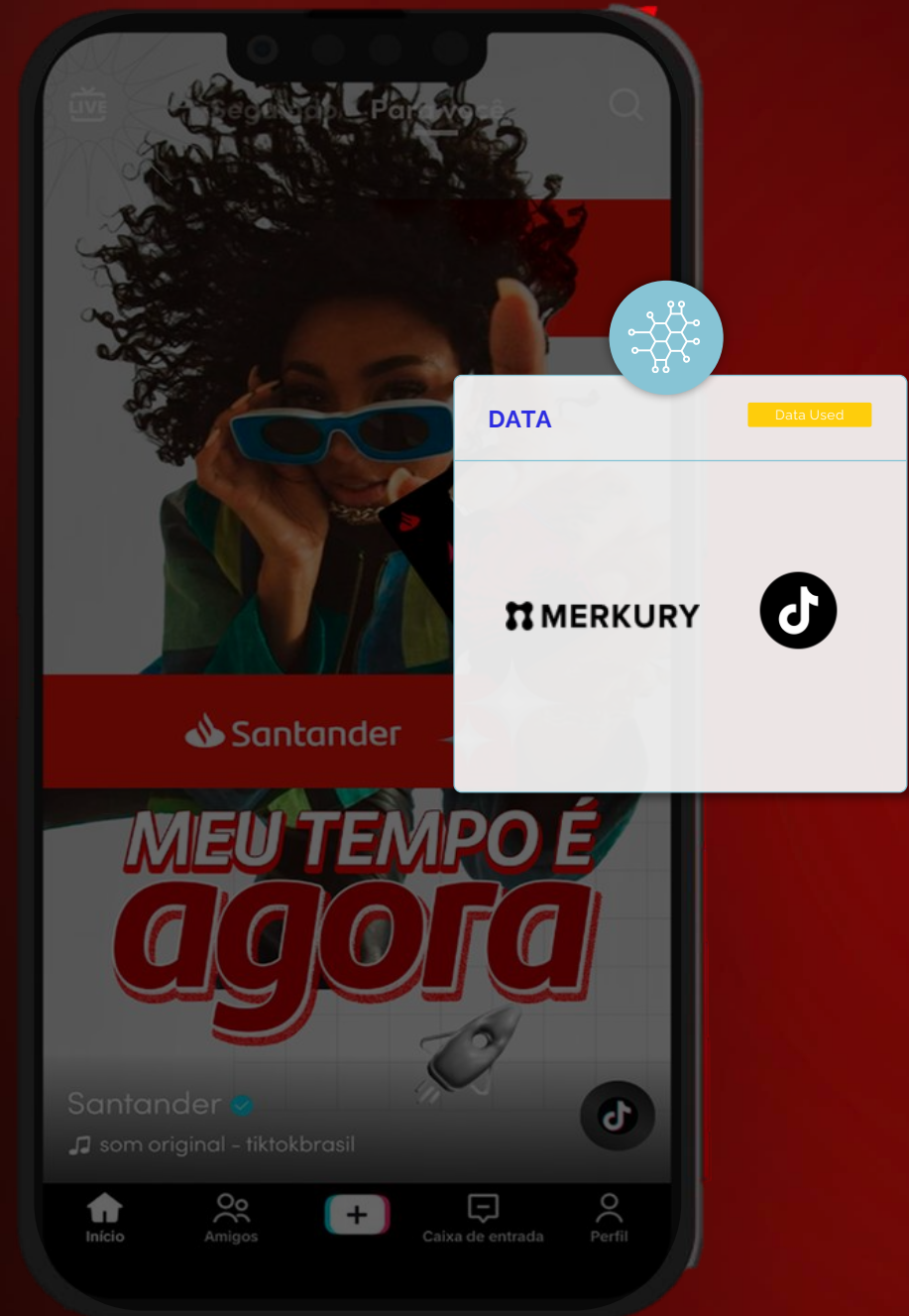
WINNING IN CULTURE

Winning in culture through
PARTNERSHIPS

Capturing her attention mid doom scroll

Marília is scrolling through her socials when she comes across Instagram content for the Santander **MY TIME IS NOW** incubator program.

As an aspiring musician who is financially struggling, she is intrigued by the premise and the opportunities it could unlock for her career.





WINNING IN CULTURE

Winning in culture through
LIFE STREAMING AT PACE

Piquing her curiosity through live music streams

A few months later, while scrolling through TikTok, Marília sees a post from a friend mentioning that Santander has transformed their existing ATM spaces into live studio spaces.

Curious to learn more, she follows the **MY TIME IS NOW** page to explore the details.





WINNING IN CULTURE

Winning in culture through
COMMUNITY

Enabling her to pursue her passions

Messaging her friends on WhatsApp, Marília arranges to check out the ATM studio and requests to set up a recording session with them.

They head down to the studio, have a jam session, and lay down a demo track they've been working on.

In exchange for access, she provides her 1PD (personal data) as part of the program.





WINNING IN CULTURE

Winning in culture through
COMMUNITY

Enabling her to pursue her passions

Messaging her friends on WhatsApp, Marília arranges to check out the ATM studio and requests to set up a recording session with them.

They head down to the studio, have a jam session, and lay down a demo track they've been working on.

In exchange for access, she provides her 1PD (personal data) as part of the program.



Meta

Data Collected



Santander
ATM STUDIO NOW





WINNING IN CULTURE

Use social search to as
PERFORMANCE convert
through culture

Providing edutainment as she researches

Now further along in her financial journey, Marília looks for advice and reviews on TikTok and other platforms.

She checks Instagram and notices a live session featuring Gen Z talent discussing financial advice. She also sees creators talking about the benefits of opening a Santander account.





WINNING IN CULTURE

Leverage dynamic, ai-assisted creativity to drive personalisation



Winning her over with personalised message

She receives a personalised message highlighting how Santander offers masterclasses in music as part of the incubator program, in partnership with KondZilla, one of Brazil's most famous artists and music producers.

As a huge fan, she immediately signs up to open a bank account and join the **MY TIME IS NOW** program.





WINNING IN CONVERSION

MAXIMISE ADVOCACY AND
RECOMMENDATION

Unlocking possibilities + creating advocacy

After completing her Masterclass course, Marília creates a TikTok sharing her experience and how the Santander **MY TIME IS NOW** incubator program has helped her progress in her music career, particularly through valuable financial tips and tricks.

She also gives a shoutout to the Santander Free Ambassador program, which has earned her cashback.

Conversion



Building up “MY TIME IS NOW”

Launch right
after Carnival

Alanis Morissette Concert (Live
Nation) / Hack Lollapalooza

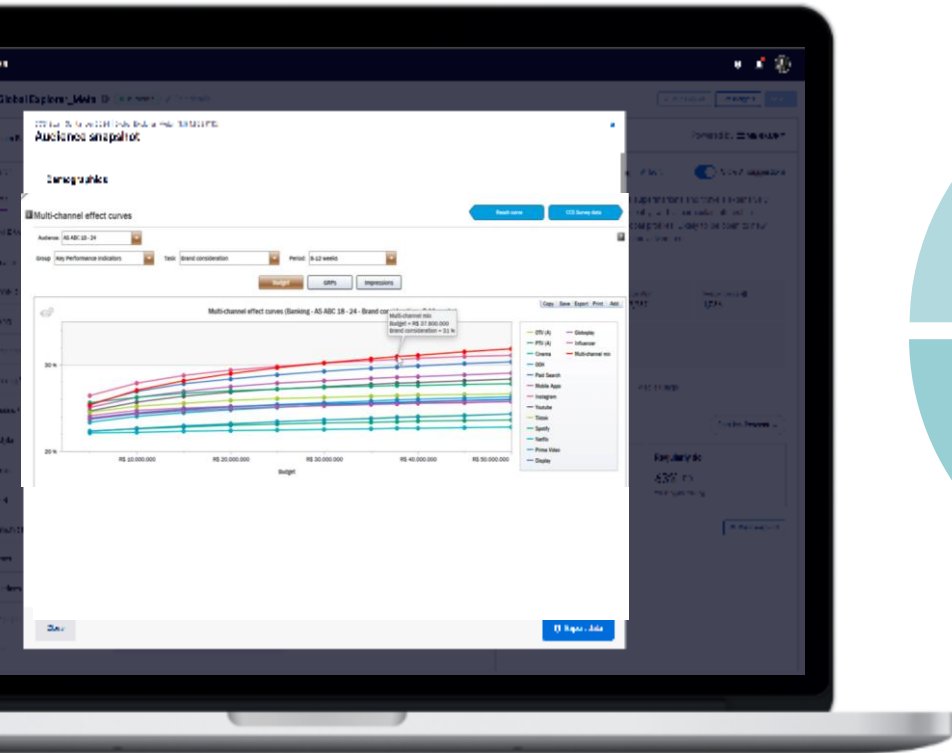
Sustain phase after Easter

Mar 9th	Mar 16th	Mar 23rd	Mar 30th	Apr 6th	Apr 13th	Apr 20th	Apr 27th	May 4th	May 11th	May 18th	May 25th
W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12

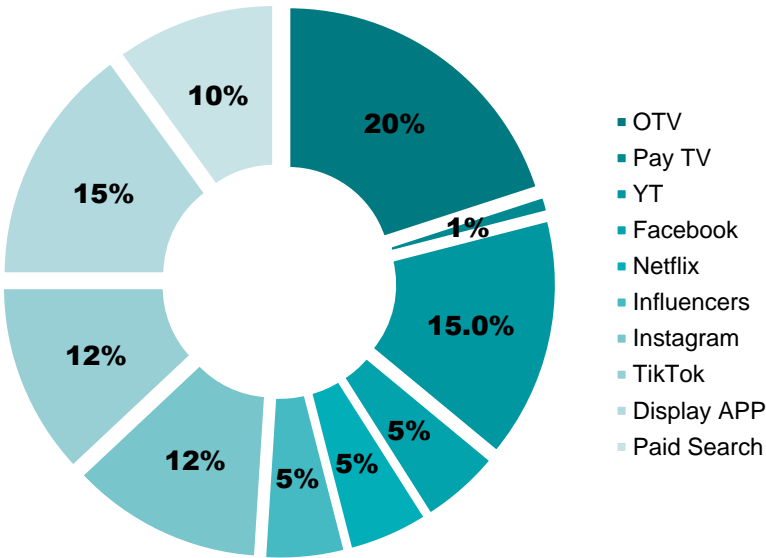
Pillar	Hero asset	Channels
Transforming existing ad spaces into a platform for launching entrepreneurs + creative endeavors	Films	TV (Open / Pay)
		Connect. TV / Streaming
		Social (Youtube / Meta / Tiktok)
		DOOH / OOH
		Cinema
Transforming existing physical Santander spaces into a platform for creativity + collaboration	Activations (Now Everywhere / ATM Studio Now)	TV Merchandising (live break)
		OOH & Social (live streaming)
		Spotify
Transforming existing spaces reserved for the financially elite into platforms for Gen Z entrepreneurs	Loyalty (Free Influencer / Masterclass)	Influencers (SEO driven)
		Social (Youtube / Meta / Tiktok)
		Apps Partnerships (Canva & Capcut)
Transforming traditional banking products into new platforms + product for Gen Z entrepreneurs	DCO	Social (Meta / Tiktok)
Convert interest into new account sign ups	Signals	Search
		Display
		Social (Meta / Tiktok)



Optimising an algorithmic media mix delivers **INCREMENTAL ATTENTIVE REACH** across our key audiences



DIGITAL + TV

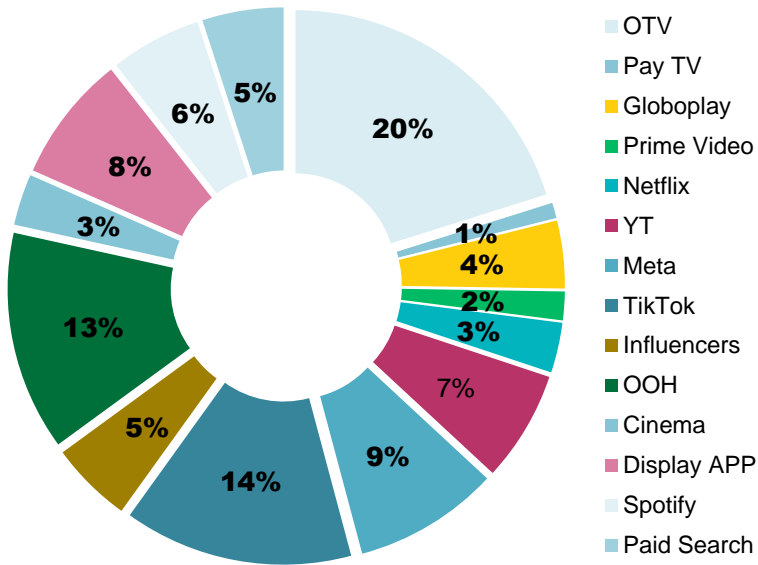


Budget	5.6 MM
Attentive reach	94 %
B.Consideration	29.9 %

+1.9pp

Incremental Attentive Reach (Gen Z)

CUSTOMISED MIX



Budget	5.6MM
Attentive reach	96 %
B. Consideration	30.1%

+3.9pp

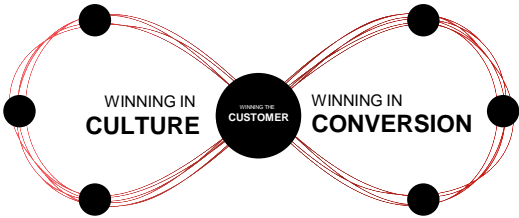
Incremental Attentive Reach (Gen Z)

+7.1pp

Incremental Attentive reach (Gen Alpha + Parents)

THE POSSIBILITIES ALGORITHM

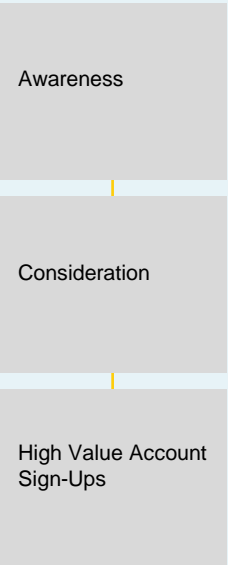
for Brasil



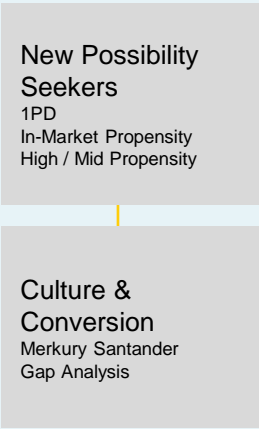
GROWTH STRATEGY

‘Winning The Customer’

BUSINESS



AUDIENCES



EXPERIENCE TRANSFORMATION

‘Winning In Culture’

INSIGHTS



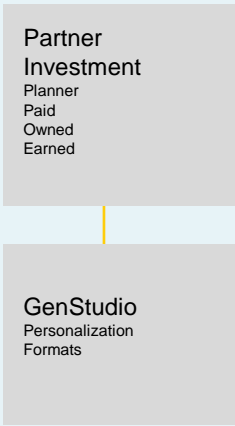
EXPERIENCE



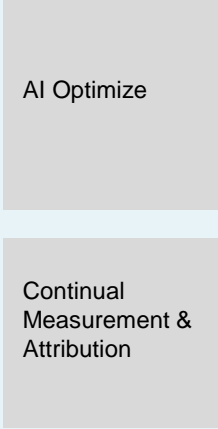
PERFORMANCE AGILITY

‘Winning Conversions’

ACTIVATION






OPTIMISATION



**4.2x
ROI**

GLOBALLY CONNECTED EXPERIENCE to win in every market

TOTAL EXPERIENCE PLANNING	WINNING WITH CUSTOMER	WINNING IN CULTURE	WINNING IN CONVERSION
ALGORITHMIC EXPERIENCE			
KEY TASKS WE DELIVERED	Delivered growth to a new segmentation Possibility seekers (gen z, gen alpha)	A total experience platform delivered Through music & creative pursuits	Precision + creative personalization to drive growth into the algorithm era
POWERED BY DENTSU ACCELERATORS	TAG CREATIVE PRODUCTION	MERKURY EXPERIENCE PLANNER	MERKURY / AUDIENCE BUILDER
KEY BUDGET	PRODUCTION US\$ 1.6MM	70% US\$ 5.6M	10% US\$ 0.8MM
DELIVERING KEY OUTCOMES	CONSIDERATION - 31% +-2p.p. CONVERSION - CPC R\$ 1.25 TO R\$ 1.42 CPA ~ R\$ 300		

SPAIN



Atenea Perez

Business Transformation
& Strategy Lead, Spain



Alberto Garcia

Digital Lead,
Spain

THREE YEARS LATER BUT ALSO TODAY...

**WE ARE
MORE PASSIONATE
& MORE INSPIRED**



10 CONSECUTIVE MONTHS

of record-breaking new client acquisitions



28%

**+ efficient
vs. our competitors***

What got us here won't get us there

NOW

2025

Our global ambition

Win the value battle

2028

NEXT

4 FORCES to face to win the value battle

+11,3%

Online Account
objective

-27%

Media Budget
Online Account

**Doing more
with less**

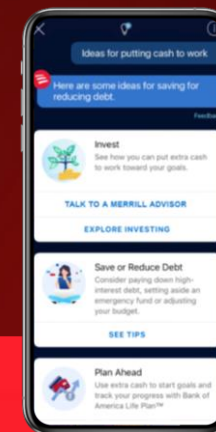
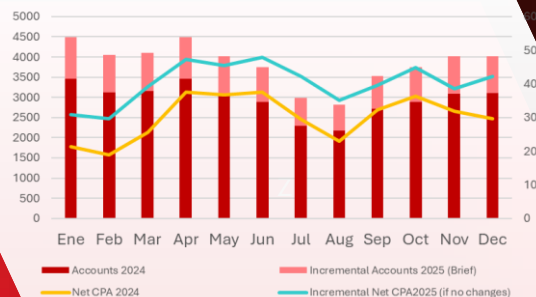
**Declining
efficiencies due
to last-click
optimization**

**Neobanking
a genuine threat**

54%

GENZ expects
enhanced experiences

**AI transforms
banking**



 **Santander**

Online Accounts

Undifferentiated
offer

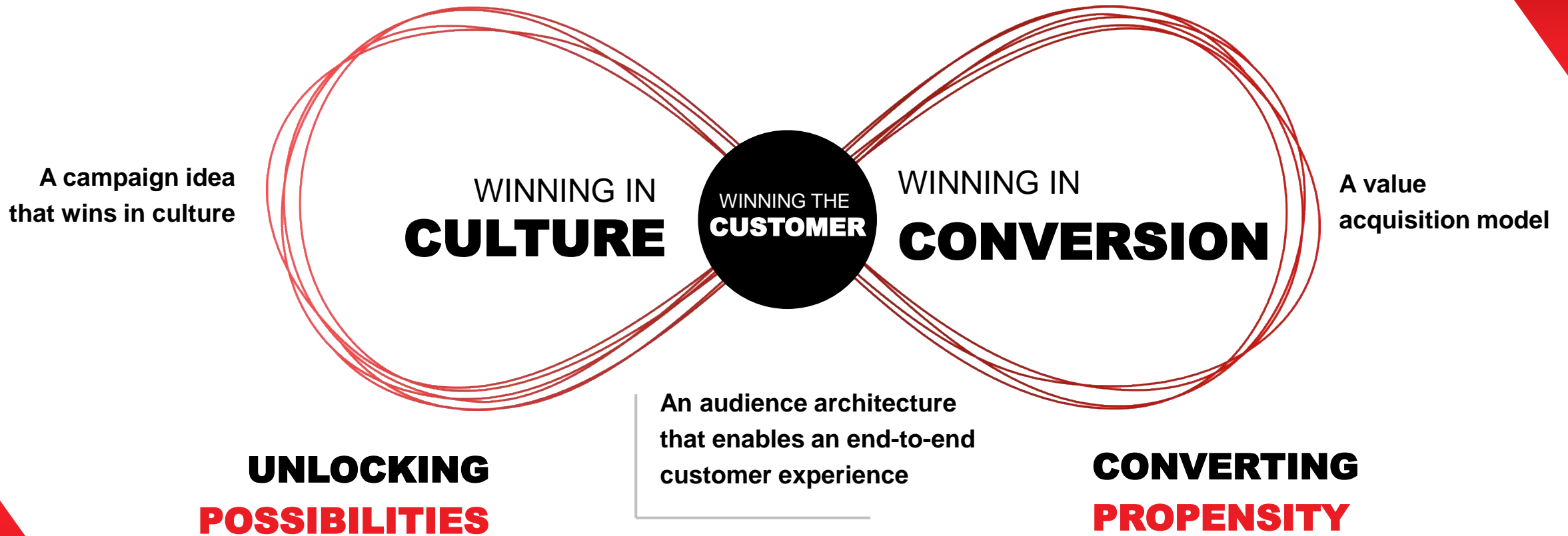
Payrolls

Less competitive
offer

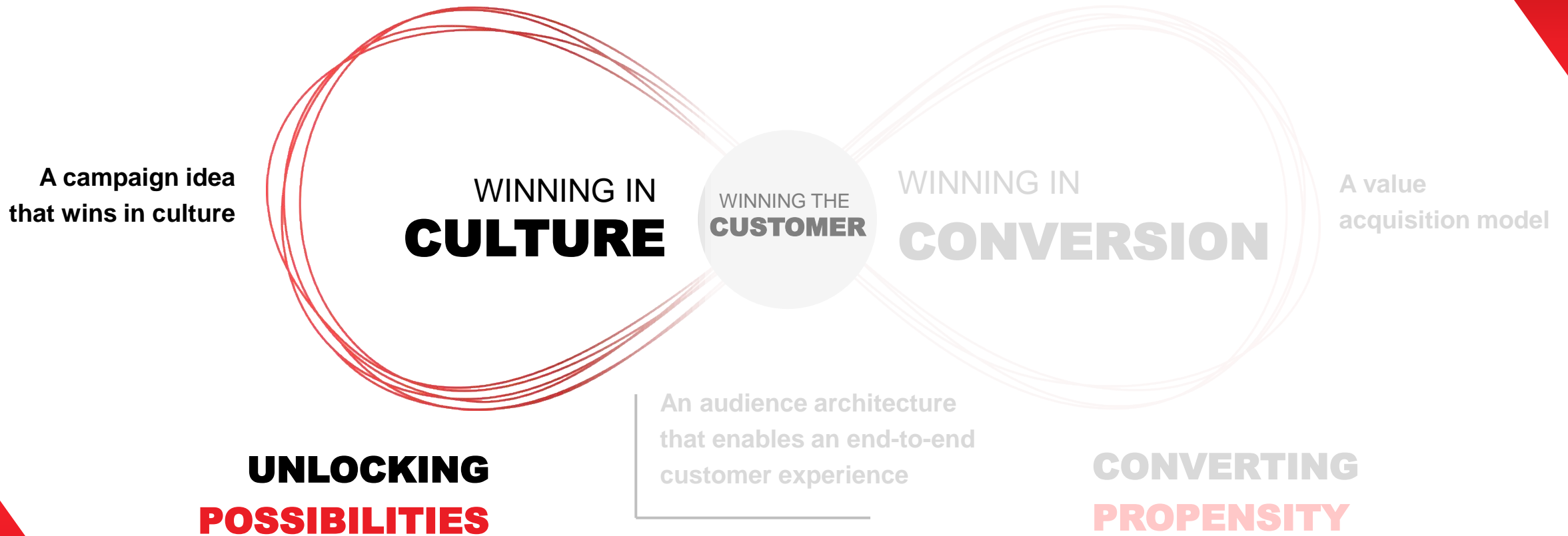
Products
& Transactions

Less
digitized

What we want to show you today



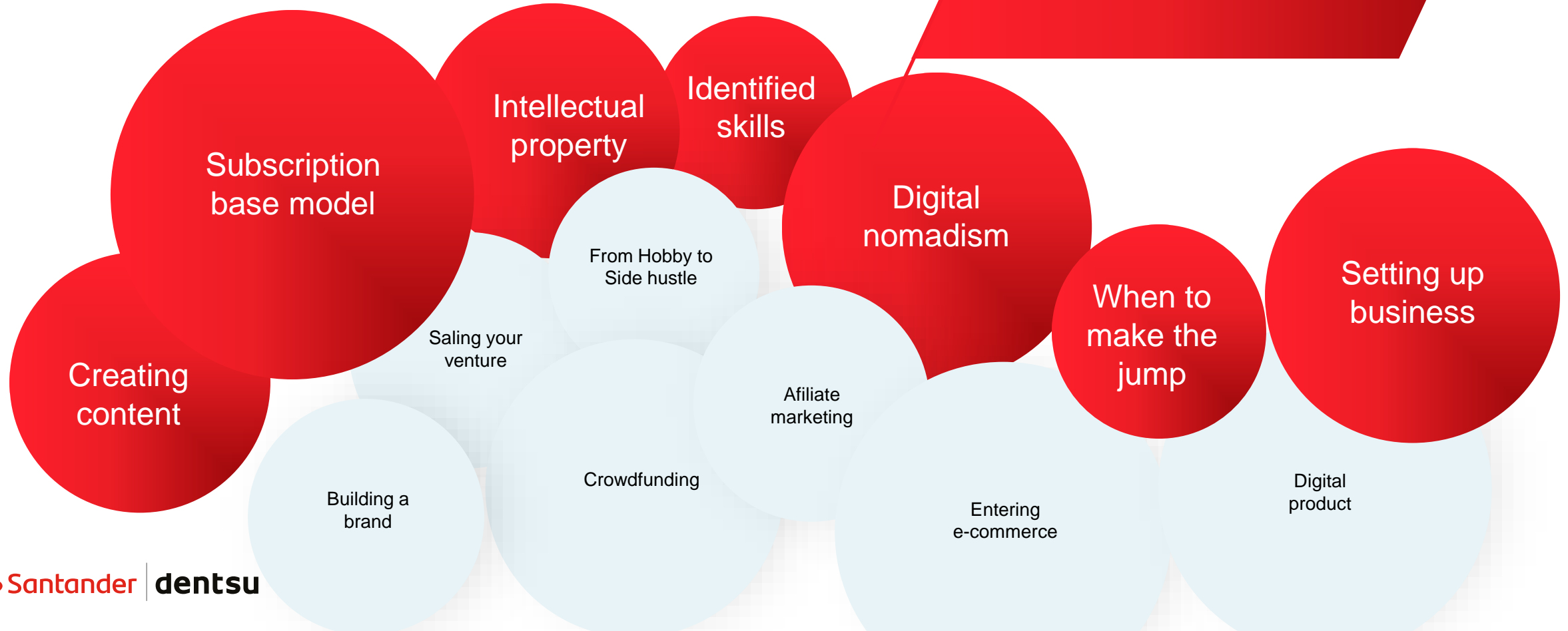
How to win in culture



While we share global tensions many
recognise new possibilities to prosper
WITHIN THE PASSION ECONOMY

Spanish consumers over index on
social conversations around

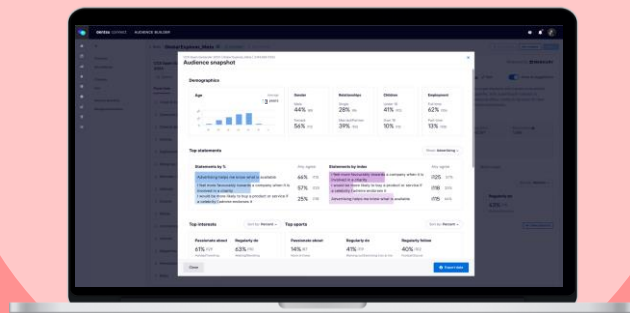
**DIGITAL NOMADISM
CREATING CONTENT
SETTING UP A BUSINESS**



Part of a Growing Desire to Live Life and Define Success on Their **OWN TERMS**

Total pop 18+ in market for a financial product in next 2 years –
NON-CUSTOMERS
24.08M

Possibility Seeker
Brand Audience
8.9MM



“I believe my generation also defines financial success as something quite different. They are breaking the pattern of **WHAT PEOPLE TOOK FOR GRANTED** about what everyone wanted in life”

Male, 31-35, Spain, Dentsu - Instapanel Research

“The financial milestones I have are above all flexibility, and what I value most is the free time and **FLEXIBILITY TO FOCUS ON MY PASSIONS**”



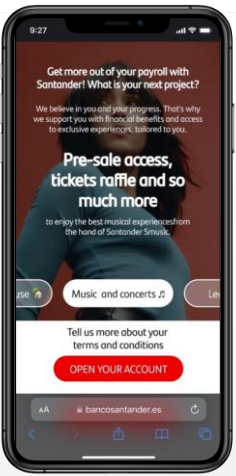
Female, 31-35, Spain, Dentsu - Instapanel Research




**CAN SANTANDER BE THE BANK
THAT SPEAKS TO THE STARTERS
IN THEIR OWN TERMS?**

San video 6 in the folder

A global connected creative playbook **TO WIN IN EVERY MARKET**

GLOBAL PLATFORM	IT STARTS HERE		
CONNECTING INSIGHT	Before you can start anything new with your bank, you have to go through the terms and conditions; the enemy of freedom and choice		
LOCAL END LINE	ES EL MOMENTO		
CAMPAIGN IDEA	START LIVING ON YOUR TERMS AND CONDITIONS.		
GLOBAL PLAYBOOK	WHO WE ARE A consistent global design system and identity	WHAT WE SAY A consistent global storytelling framework	WHAT WE DO Consistent brand behaviours
LOCAL EXPRESSION			



Start a FAMILY on your own terms and conditions.



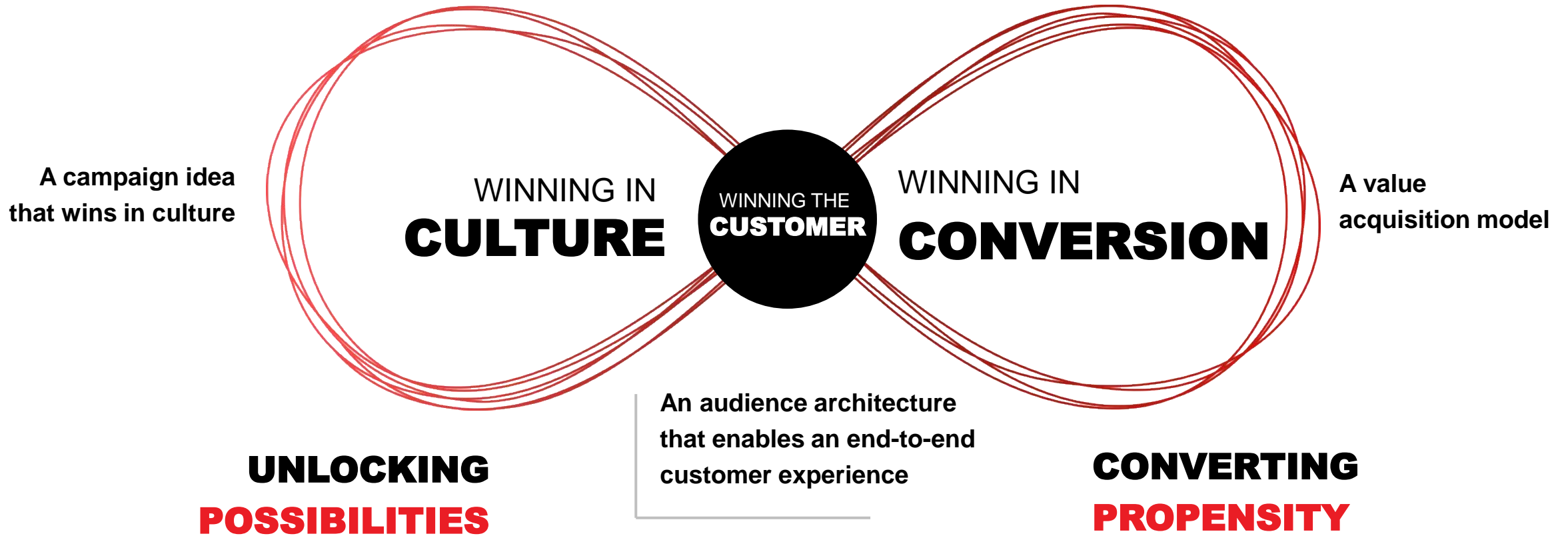
A close-up, profile view of a woman with dark hair and dramatic eye makeup, looking upwards and to the left. She is wearing a dark, textured turtleneck and large, ornate earrings. The background is a blurred indoor setting with warm lighting.

Start a LIFE on your own terms and conditions.



San video 7 in the folder

What we want to show you today



A SHIFT TO VALUE DATA-DRIVEN ATTRIBUTION MODELLING

On an independent cloud
for Banco Santander



**Supported by Merkury
for Banco Santander
to find and scale the
new possibility Seekers
for digital account**

We create a Santander Merkury
Bucket to identify, analyse and
manage New Possibility Audience.



That allow us size the **GROWTH OPPORTUNITY** for you



High Value Clients

3.350.000*



High Propensity In Market

3.584.000*

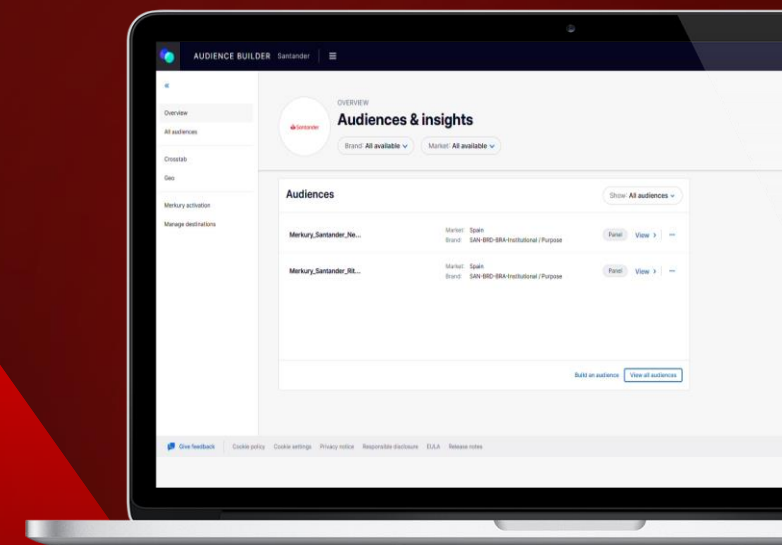
dentsu
Total Search



+Medium Propensity Future Demand

8.890.000

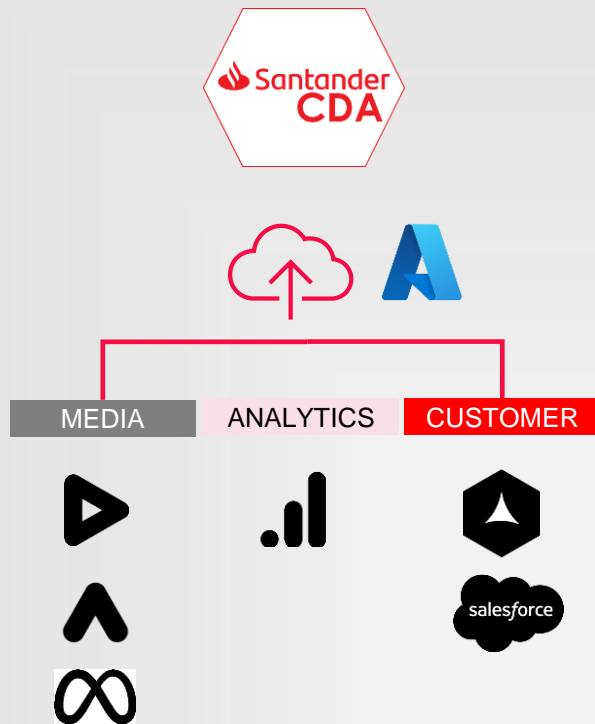
 **MERKURY**



CUSTOMER DATA ARCHITECTURE is at the core of our audience architecture to deliver end to end experiences

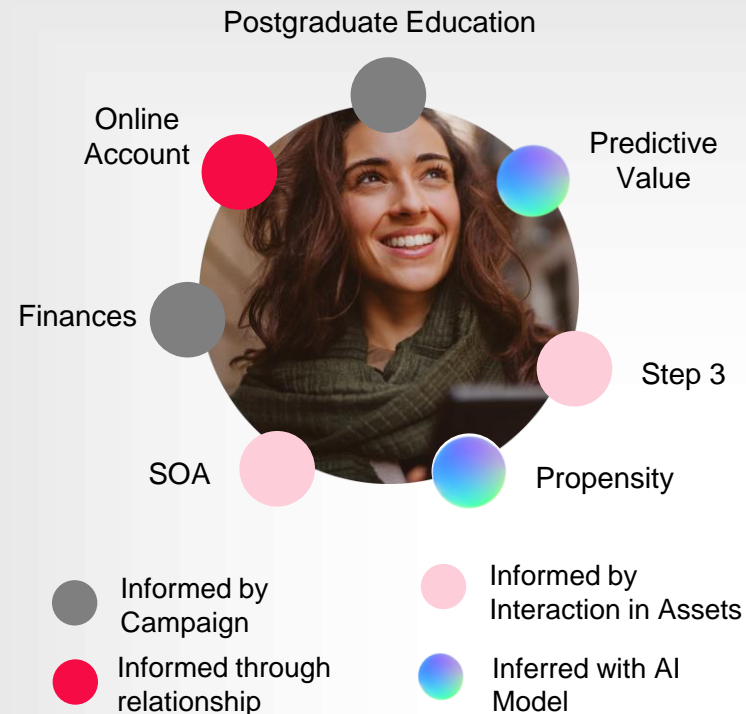
DATA COLLECTION

Data from GA4 & enriched with media CRM and AI



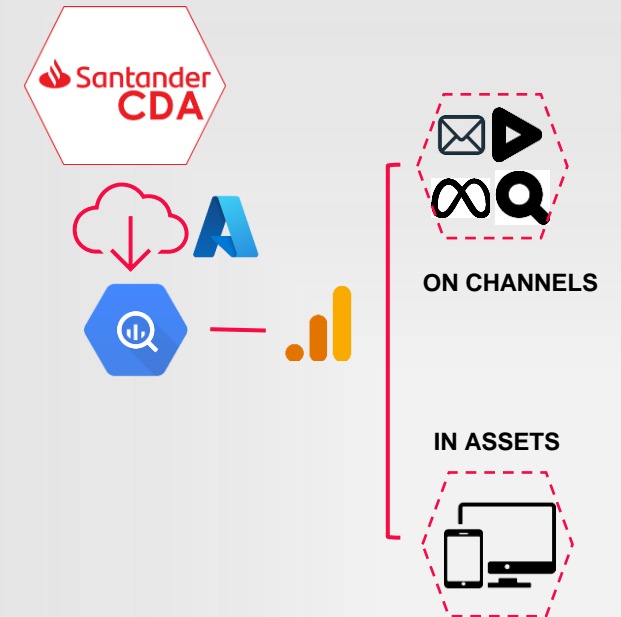
SINGLE ID

Centralise user information (attributes) under one single ID and apply AI models to enrich audiences with predicted behaviours and value



SEGMENTS & PERSONALIZATION

Build segments of prospects/customers and scale personalized experiences





**AN AUDIENCE
ARCHITECTURE...**



**...to enhance
HUMAN
EXPERIENCE**



MEDIUM PROPENSITY – FUTURE DEMAND

**From the very first contact,
maximising data collection to
enable a better experience on
channels & in-assets**

ON CHANNELS - PERSONALISED EXPERIENCE



EDUCATION

DIGITAL ACCOUNT

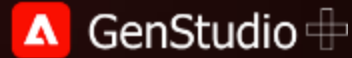




MEDIUM PROPENSITY – FUTURE DEMAND

From the very first contact, maximising data collection to enable a better experience on channels & in-assets

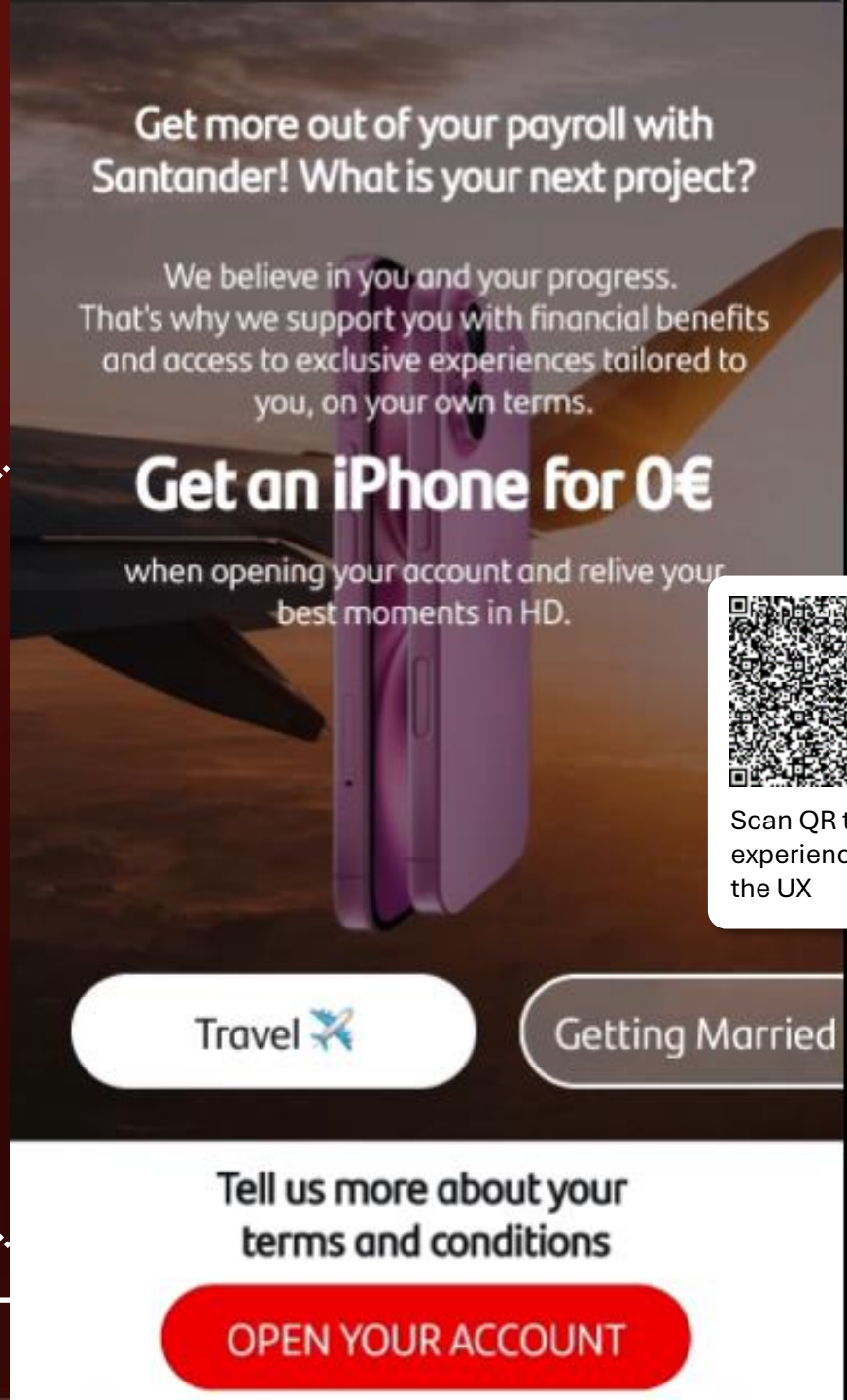
IN ASSETS - FIRST EXPERIENCE



FINANCE

POSTGRADUATE

STEP 3

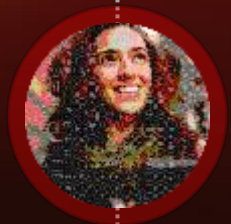




HIGH PROPENSITY – IN MARKET



Applying **GENCX** to predict next-best experience and increase conversion rate



IMPROVED ON CHANNELS EXPERIENCE



AI to increase bids + To deliver a custom message in channels

POSTGRADUATE EDUCATION

FUTURE VALUE

STEP 3

PROPENSITY





HIGH VALUE – CLIENT

Growing our relationship as their open financial platform to expand customer value over time

OMNICHANNEL UPSELLING AND
CROSELLING CONVERSATIONS

 GenStudio+



Organic + Personalisation

PAYROLL

APP

ONLINE ACCOUNT

EXPERIENCES



If Carlos wins,
you win. With
Santander's
online account,
you could win
two VIP tickets
to the F1.

 Santander It starts here



HIGH VALUE – CLIENT

Growing our relationship as their open financial platform to expand customer value over time

OMNICHANNEL UPSELLING AND
CROSELLING CONVERSATIONS



Experience gamification to drive
upselling through experiential
engagement.

PAYROLL



APP



ONLINE ACCOUNT



EXPERIENCES



9:27

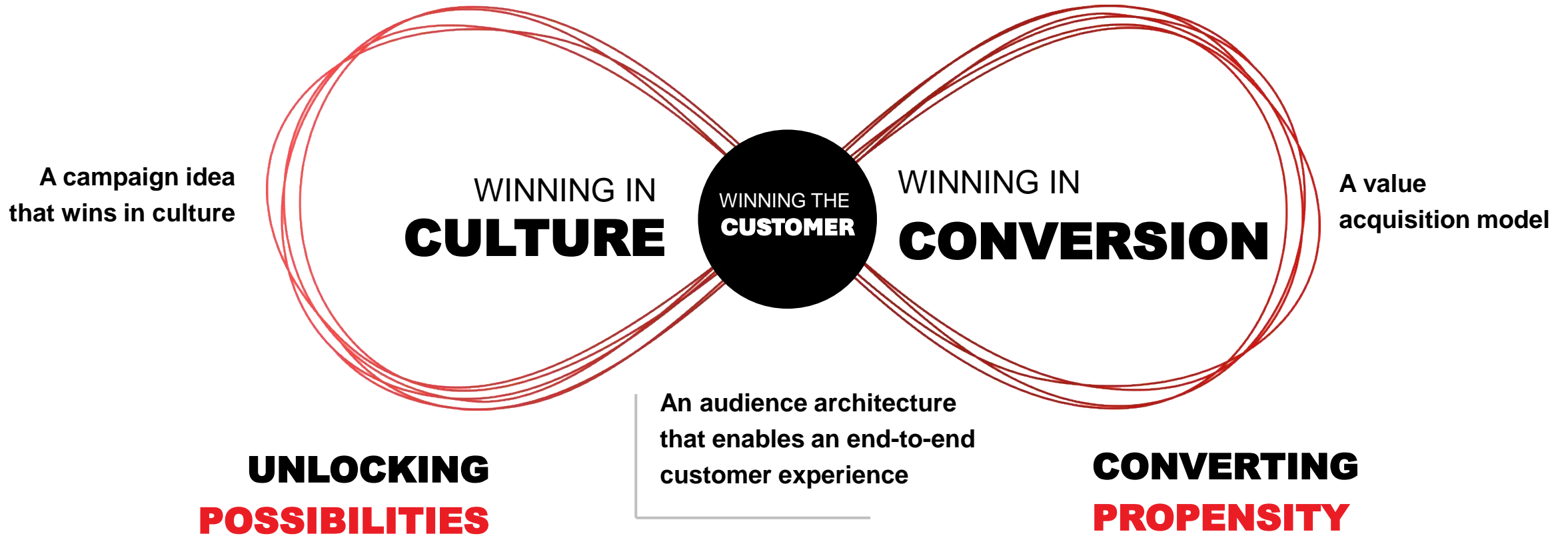


Santander



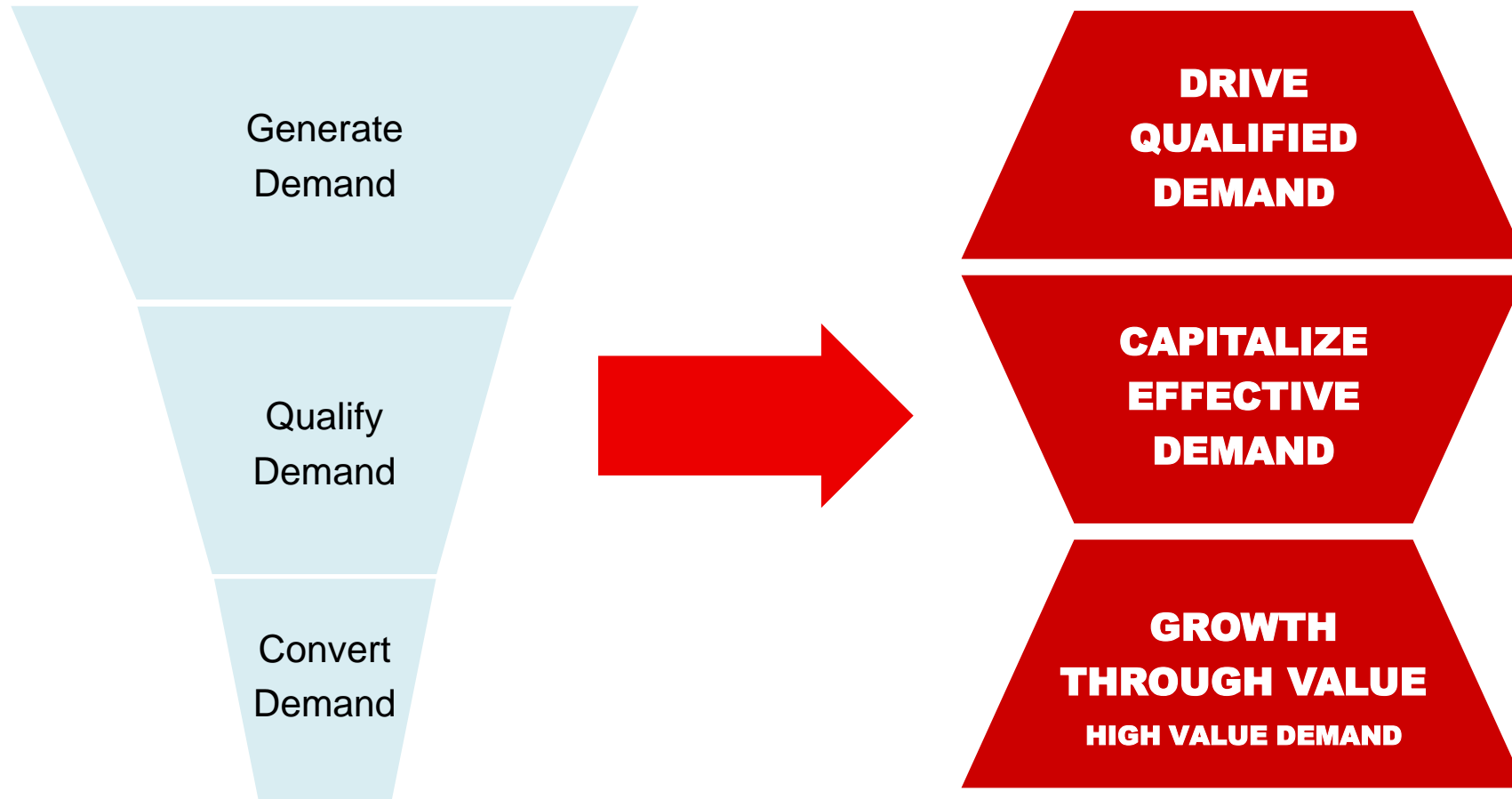
Scan QR to
experience
the UX

What we want to show you today

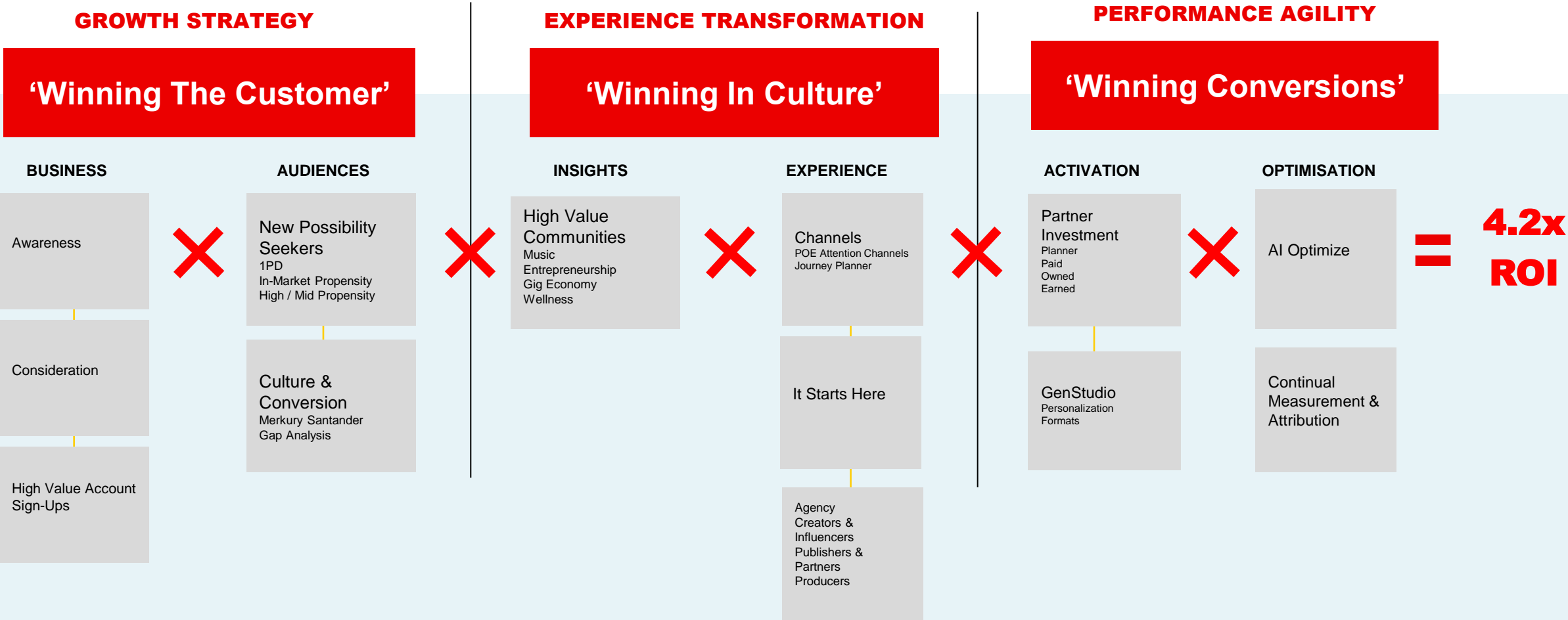
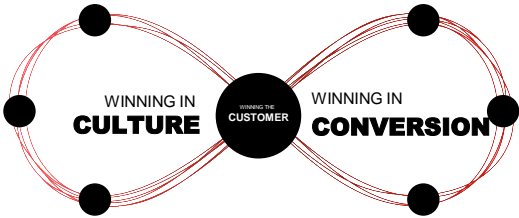


A SHIFT TO VALUE DATA-DRIVEN ATTRIBUTION MODELLING

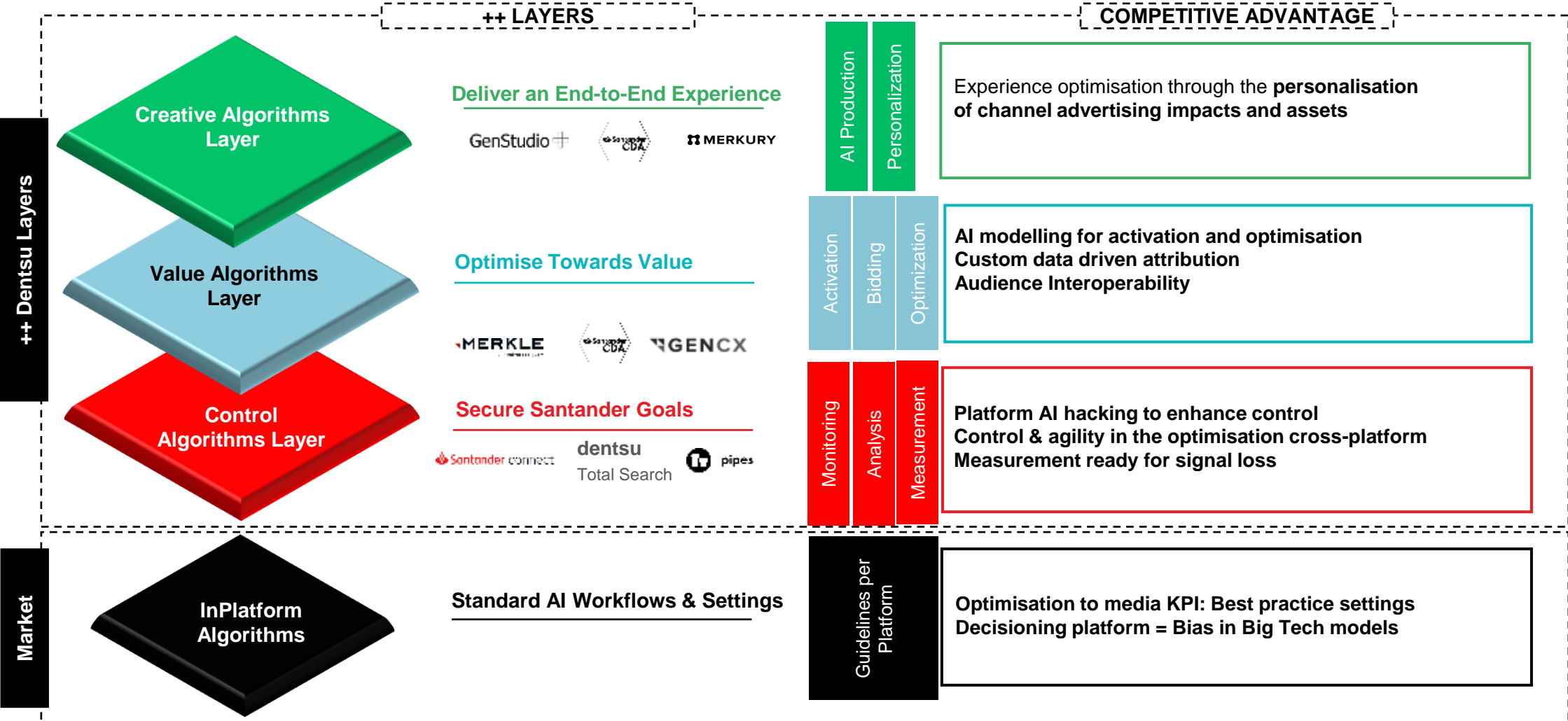
From lead acquisition to **VALUE ACQUISITION MODEL (VAM)**



We have enhanced the possibilities algorithm with more focus on **WINNING**



Implementing the **BESPOKE POSSIBILITIES ALGORITHM** in our workflow to accelerate growth

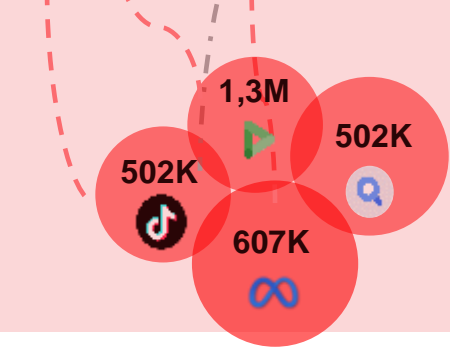
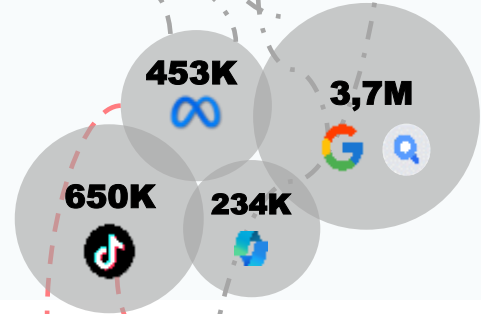
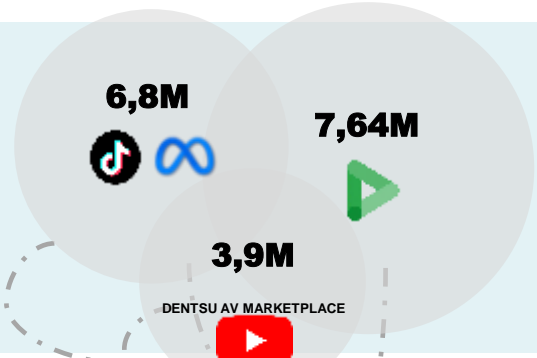


Embedded across the most relevant channels to activate our **NEW POSSIBILITY AUDIENCE**

**DRIVE
QUALIFIED
DEMAND**

**CAPITALISE
EFFECTIVE
DEMAND**

**GROWTH
THROUGH VALUE**



MERKURY

Merkury_Santander_Decisor_Cambio de Residencia
MerkuryXY_Santander_BúsquedasCuenta_Banca_Renta>2.000€
MerkuryXY_Santander_ZonasAltaDigitalización_NuevaVivienda



Dentsu Total Search

Google_Categoría+Producto
Google_Categoría-LifeStage:
Google_Marca+CuentaNomina
TechSaavy + KW Finanzas_TikTok
Meta_Advantage+_BúsquedasFinanzas
Youtube_BúsquedasMejoresCuentasRemuneradas



CDA_Santander_Cliente_CO
CDA_Santander_Prospect_Proceso_Alta_CO
CDA_Santander_Clientes_Alto_Valor
CDA_Santander_Clientes_LTV_Nominas



A MEDIA EXPERIENCE on their own terms and conditions.



A value acquisition model that starts driving **QUALIFIED DEMAND** with programmatic One Screen

MERKURY

Santander CDA

Full Funnel Programmatic & Custom Bidding

GenStudio

Creative Algorithm

dentsu

AVMarketplace

YouTube, M+, N, Disney+, DAZN, prime video



And then capitalize effective demand through Gen Studio + custom bidding in DV360

MERKURY

Santander CDA

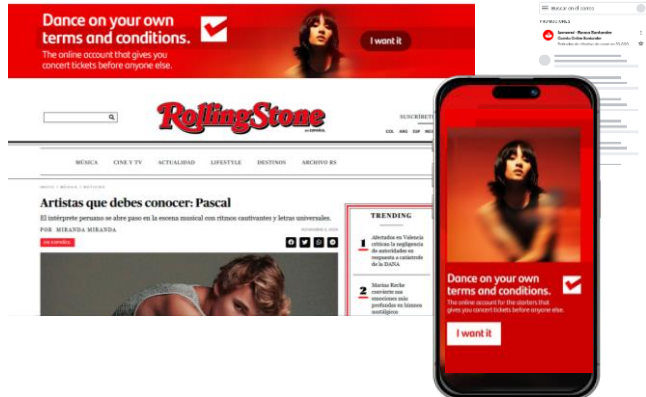

Audience Management

GenStudio

AI Personalization

Delivery Integration
Custom Algorithms

GENCX

Driving High Propensity Traffic	High Value Prospect Nurturing
 <p>Finances</p> <p>Technology</p> <p>GENCX MERKURY</p> <p>Conversion Max Custom Bidding</p> <p>Demand Gen</p>	 <p>Finances</p> <p>Online Account</p> <p>Technology</p> <p>iPhone</p> <p>Propensity</p> <p>GENCX Santander CDA</p> <p>Value Scoring Custom Bidding</p>
<p>+ 26%</p> <p>Increase of prospects starting the ACCOUNT opening process*</p>	<p>- 68,4%</p> <p>CPA reduction of ACCOUNT + PAYROLLS*</p>

San video 8 in the folder

Three accelerators to **MOVE FASTER IN TOTAL SEARCH**

EXPAND IN MARKET

SOCIAL

PMAX

AI SEARCH ENGINES

- Social listening to real time keywords activation
- PMAX: New Customer Only + videos
- Content + Generative Experience Optimisation



OPTIMIZE FROM TCPA TO TROAS

Google Search: cuenta online

Google Search: cuenta online santander

- Expand Keywords Universe
- Optimize TROAS: AddValue to Payroll
- Control channel saturation (SEO + SEM)



MAXIMIZE VALUE



✓ 30% Value Score

- Value Based Bidding
- APP: UAC campaigns + RSA.
- Qualified signals to Google IA:.



+14%

Incremental new customers
beyond Google Search Ads*

+19%

Increase in Conversions
brand and generic

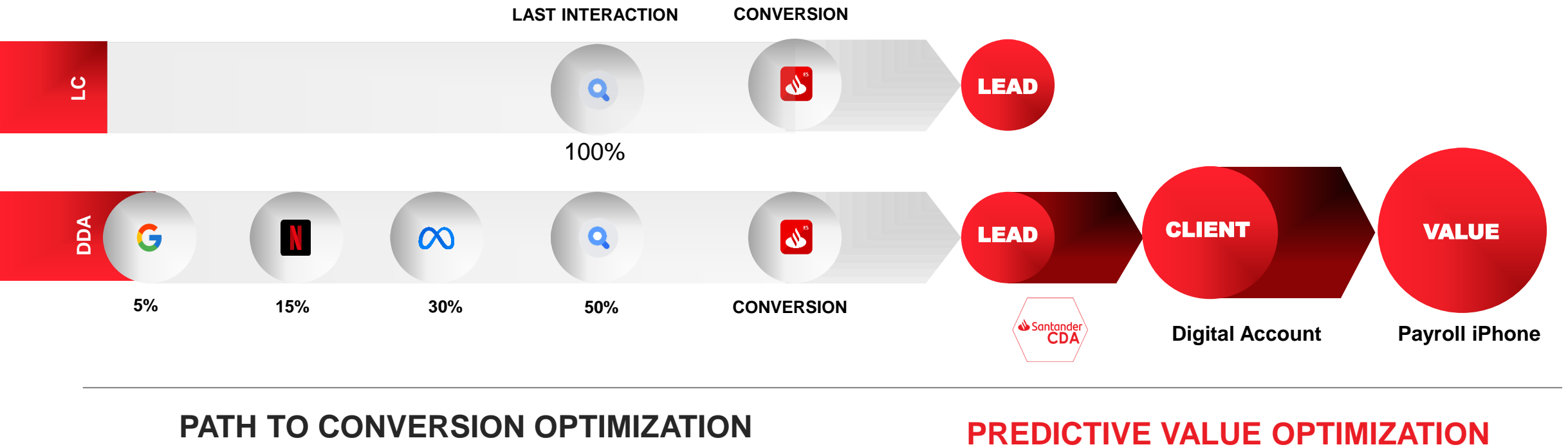
-40%

CPA in payrolls



All underpinned by a shift to a
DATA-DRIVEN ATTRIBUTION MODEL

All underpinned by a shift **TO A DATA-DRIVEN ATTRIBUTION MODEL**

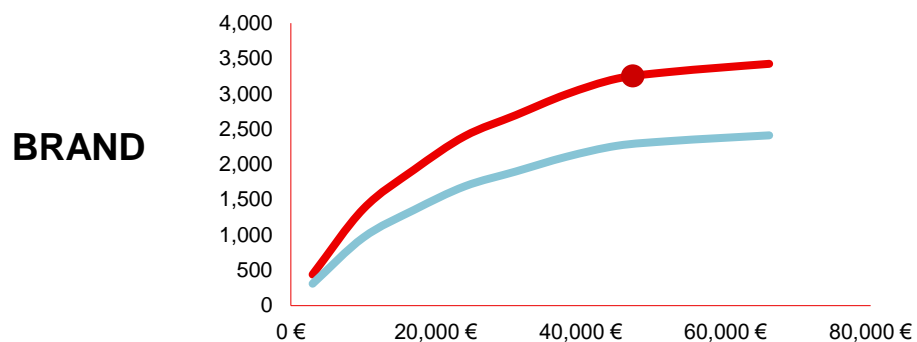


Proving how we lead **THE BATTLE TO VALUE**

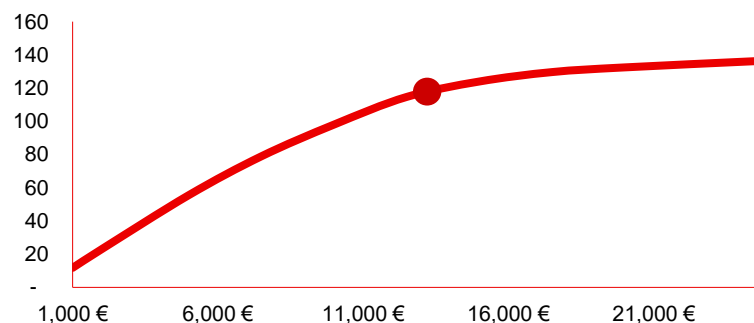
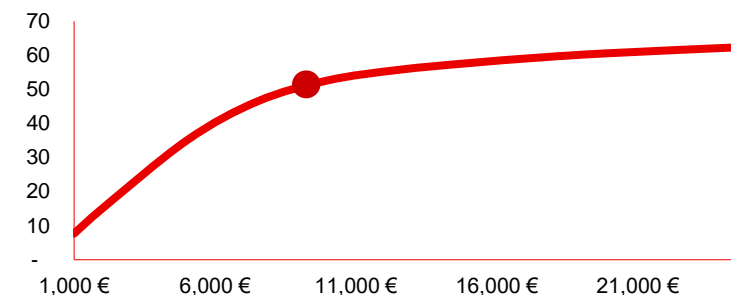
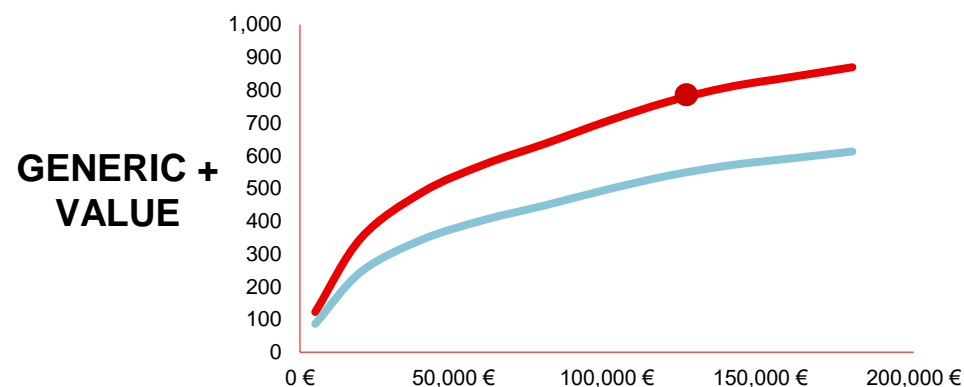
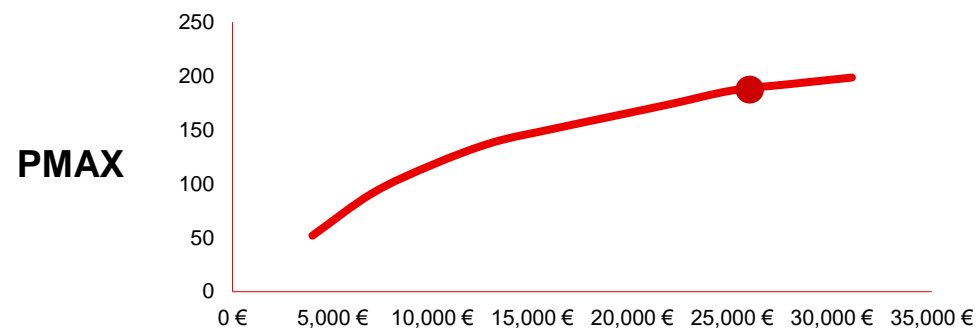


ALREADY 28% MORE EFFICIENT than our competitors,
and we set optimal spend per channel informed by saturation curves

IN MARKET GOOGLE SEARCH



IN MARKET INCREMENTAL

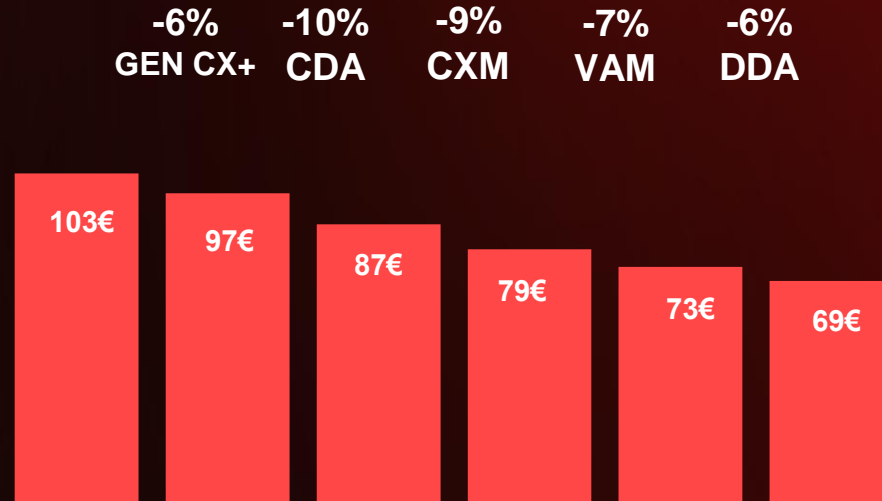


We **OVERDELIVER** and drive efficiencies

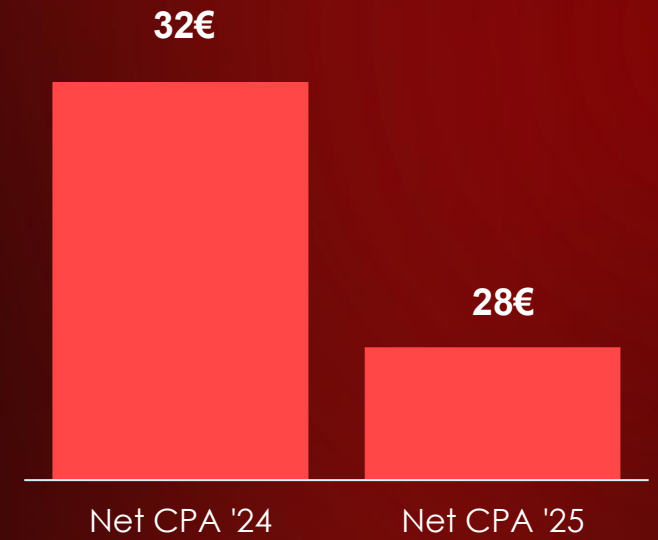
OVERDELIVER NEW CUSTOMERS






-33% OF PAID MEDIA CPA



-12% OF AGGREGATED CPA IMPROVEMENT



A global connected total experience framework to win in every market

TOTAL EXPERIENCE PLANNING	WINNING WITH CUSTOMER			WINNING IN CULTURE	WINNING IN CONVERSION
HOW TO WIN THE VALUE BATTLE					
KEY TASKS WE DELIVERED	Propensity audiences architecture based on high-value driver			Bringing accept terms and conditions to life through influencers and customers	New acquisition model to drive growth on the algorithm era
POWERED BY DENTSU ACCELATORS	CLIENT DATA ARCHITECTURE CUSTOMER EXPERIENCE			MERKURY GEN AI	VALUE ACQUISITION MODEL
SHARE OF EFFICIENCY	53%			18%	16%
TOTAL SHIFT	13%				
DELIVERING KEY OUTCOMES	+12% Awareness in New Possibility Audience +6% Brand Lift / Online Accounts +3% vs goal / +14% vs YA --- Payrolls +6% vs goal				

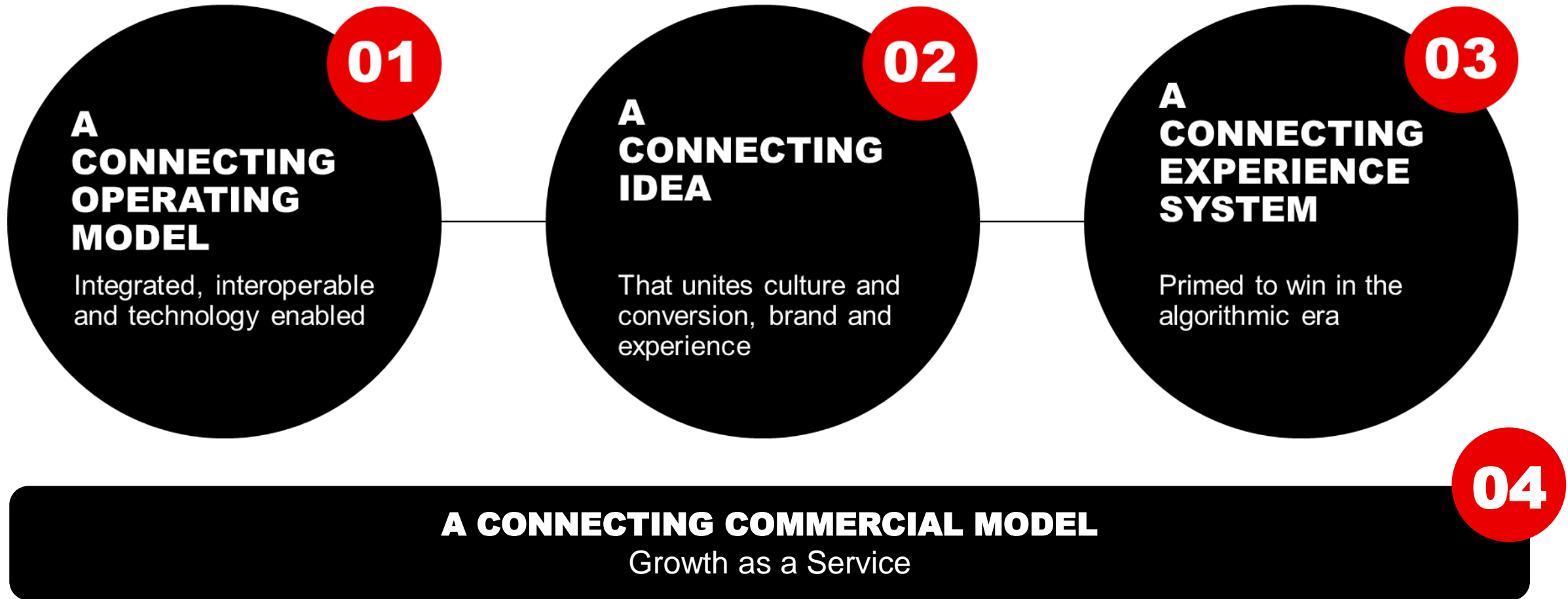


UNLOCKING POSSIBILITIES

Our solution for unlocking possibilities



Our solution for unlocking possibilities



Our solution for
**UNLOCKING
POSSIBILITIES**

Growth as a Service

FROM
**MARKETING AS AN
OPERATING EXPENSE**

TO
**MARKETING AS
A COST OF SALES**

Agency Fee Tied to Performance KPIs
Local Market Customisation
Investment into Transformation
Fully Transparency
Complete Flexibility

04



NO ONE **LOVES** SANTANDER MORE THAN DENTSU

AND YOU MEAN MORE TO US THAN TO ANY OTHER AGENCY



Santander |

dentsu