



OSF | DIGITAL  LATITUDE

TRANSFORMING BUSINESS WITH ENHANCED MARKETING

OSF Digital – Latitude Financial Services

osf.digital 

ABOUT LATITUDE FINANCIAL SERVICES

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Latitude Financial Services (LFS) is a leading digital installment and lending business serving customers in Australia, New Zealand, and Singapore.

Latitude's core business is in consumer finance services, including personal loans, credit cards, car loans, and interest-free retail finance.



LATITUDE FINANCIAL SERVICES' CHALLENGES

LFS relied on phone sales and Salesforce CRM for customer marketing outreach. They wanted to shift to online sales and enhance marketing communications, with a platform that seamlessly integrated with their CRM.

Rely on a user-friendly, scalable platform

A robust platform with user-friendly and self-serve capabilities to support:

- Enhanced marketing activities.
- Improved deliverability.
- Strengthened customer engagement.
- Overall growth in marketing efficiency.

Support marketer efforts for performance growth

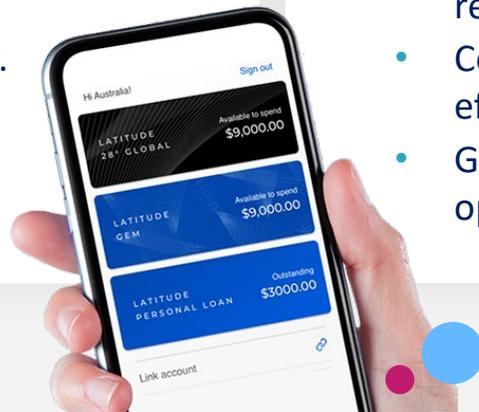
Strengthen position in the market and achieve the following:

- Get visibility into the database.
- Gain analytics and insights on customers and prospects.
- See how customers engage and respond.
- Constantly learn from their efforts.
- Get trackability insights, such as opens and clicks.

Maintain proper email delivery

Ensure that the desired audiences are reached:

- Plan to maintain the health of their IPs.
- Ensure compliance.
- Build customer segments with ease.
- Send personalized marketing and compliance emails.
- Offer preference management with opt-out ability.



OSF'S SOLUTION

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OSF supported the LFS marketing efforts in analyzing customer patterns and suggesting data-driven approaches with an enhanced marketing system.

30

LFS team members
were trained in
Marketing Cloud



Deployed **Salesforce Marketing Cloud** to Australia and New Zealand—handling data migration.



Integrated Marketing with **Salesforce CRM**, setting up and syncing data from CRM to Marketing.



Enabled **Einstein GPT for Marketing** to identify and analyze customer behavior and create segments for increased engagement and improved marketing campaigns.



Provided ongoing **Managed Services** to ensure continuous innovation and training.

OSF'S SOLUTION

OSF Digital partnered with LFS to create customer journeys, manage preferences, and ensure compliance.

We deployed a robust marketing system with self-serve capabilities—enabling **Workbench** for faster work and technical builds on the platform.

OSF helped LFS with IP warming to **optimize email deliverability**. We provided monitoring capabilities for better visibility into the health of their platform to avoid being flagged as spam—which involves gradually increasing the volume of emails sent from a new IP over time.

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- ✓ Improved deliverability and customer engagement
- ✓ Structured data that is easy to use and understand by marketers

OSF'S SOLUTION

Leveraging OSF's **AllAi Productivity** assistant for faster code development, testing, and deployment.

SUPERCHARGING PRODUCTIVITY



AllAi
Code

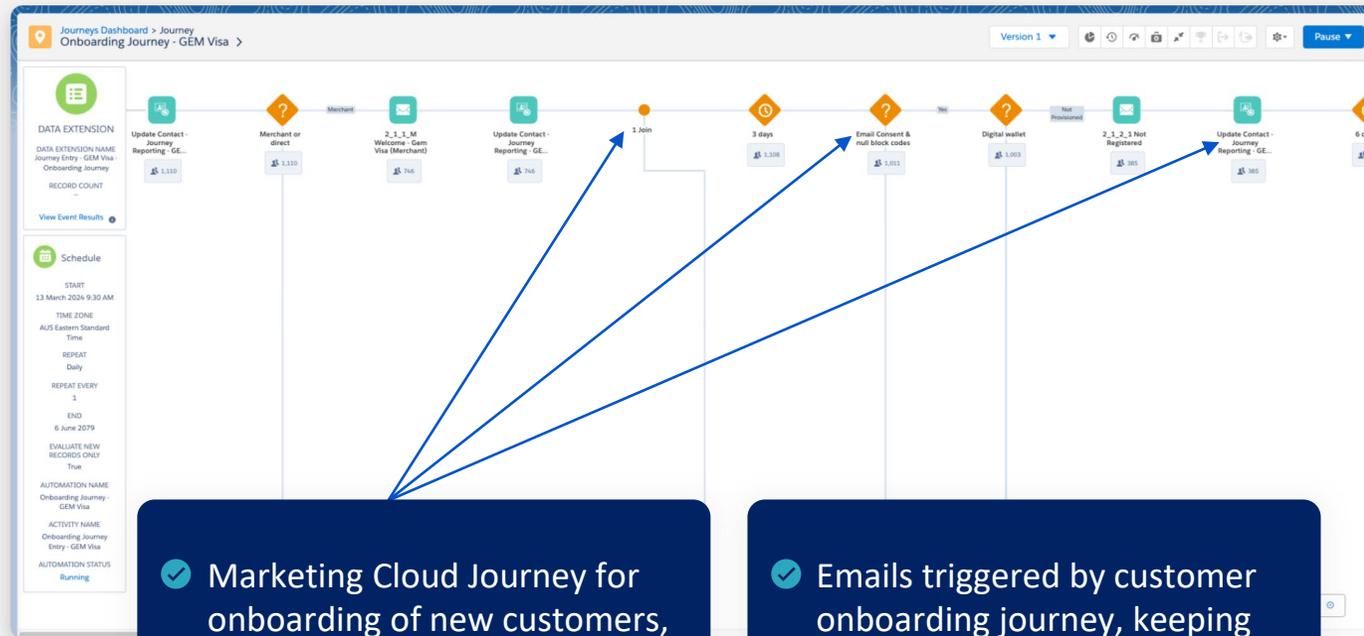
AllAi
DevOps

AllAi
Chat

- ✓ Development of real-time journeys, automation, and email monitoring service.
- ✓ Deployment of a weekly email communication highlighting recent hard and block bounces ahead of Gmail and Yahoo's new anti-spam laws.
- ✓ Assistance regarding email communications, Litmus testing, and template development.
- ✓ Expansion of queries for a variety of journeys, including cross-sell targeting leads based on campaign assignment scores.

OSF'S SOLUTION

Empowering LFS to rely on an upgraded marketing system that supports their goals of attracting new customers.



✓ Marketing Cloud Journey for onboarding of new customers, providing LFS with full transparency over customer data every step of the journey.

✓ Emails triggered by customer onboarding journey, keeping them informed of their options.

LATITUDE GEM VISA

DAVID JONES PRESTIGE

Everyday experiences, *ELEVATED.*

finances at your fingertips.

Hi Alexia,

Prestige credit card hasn't already arrived, it will soon. For now, make sure you download the Latitude App.

your credit card to your digital wallet, activate your card, manage it a pin and more – all your finances will be at your fingertips.

Download on the App Store | GET IT ON Google Play

David Jones Prestige credit card to your phone.

th you, and your David Jones Prestige credit card can be too. Add it to your wallet to use it anywhere contactless payments are accepted.

Find out more

ore the many ways to use the

Your Latitude Gem Visa credit card checklist

- Download the App
- Add to digital wallet
- Activate card
- Make a purchase

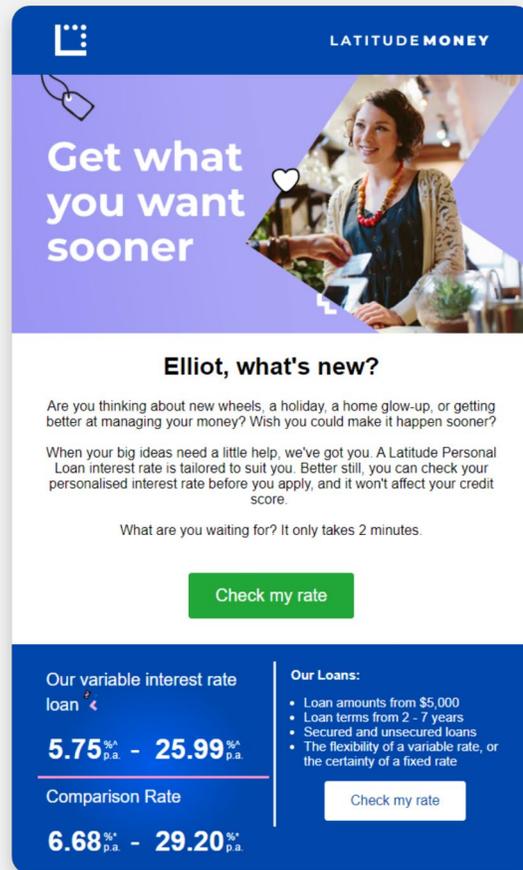
Are you ready to get shopping?

Hi Jess,

Don't forget! Your Latitude Gem Visa credit card is ready to help you make the most of all our cash back credit offers and great deals from our partners so make sure you keep an eye out.

OSF'S SOLUTION

Leveraging improved marketing campaigns to stay ahead of customer needs and support retention.



LATITUDE MONEY

Get what you want sooner

Elliot, what's new?

Are you thinking about new wheels, a holiday, a home glow-up, or getting better at managing your money? Wish you could make it happen sooner?

When your big ideas need a little help, we've got you. A Latitude Personal Loan interest rate is tailored to suit you. Better still, you can check your personalised interest rate before you apply, and it won't affect your credit score.

What are you waiting for? It only takes 2 minutes.

[Check my rate](#)

Our variable interest rate loan

5.75%^{p.a.} - 25.99%^{p.a.}

Comparison Rate

6.68%^{p.a.} - 29.20%^{p.a.}

Our Loans:

- Loan amounts from \$5,000
- Loan terms from 2 - 7 years
- Secured and unsecured loans
- The flexibility of a variable rate, or the certainty of a fixed rate

[Check my rate](#)

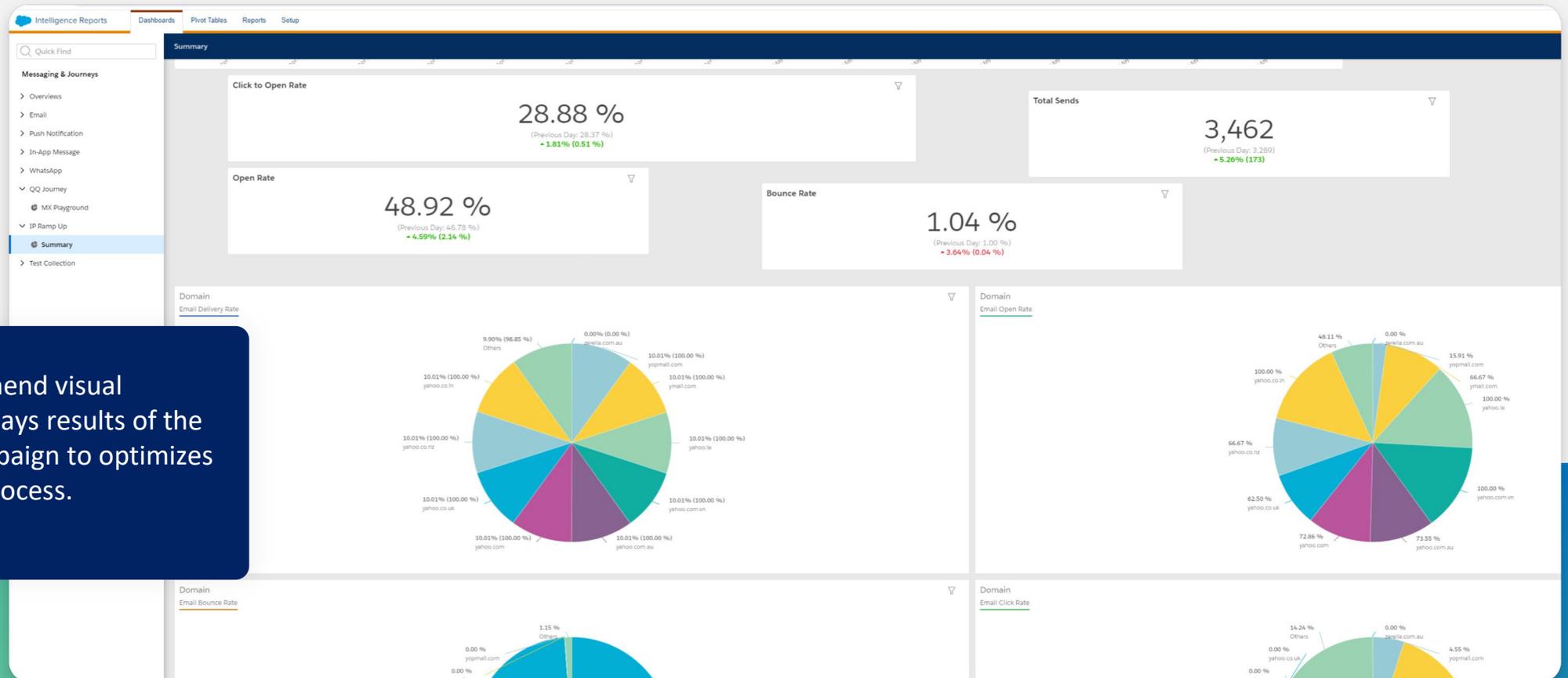


✔ Email generated from the Upsell Journey: supporting LFS to stay one step ahead of customer needs with dynamic, efficient, and informed communication.

✔ The customer journey for upselling new products keeps LFS clear on customers behavior and helps build data-driven campaigns.

OSF'S SOLUTION

Empowering marketers to rely on complete customer data with a simple, visual approach that helps them focus on building better campaigns.



✓ Easy-to-comprehend visual dashboards displays results of the IP Warming campaign to optimize the marketing process.

LATITUDE FINANCIAL SERVICES' FUTURE PLANS

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LFS plans to expand their use of Salesforce cloud technology further, in partnership with OSF Digital, to rely on data-driven business decisions.



Supporting the LFS marketing efforts in analyzing customer patterns and suggesting data-driven approaches as well as optimal frequency for message sending to reduce the risk of customer loss.



LFS is interested in **Data Cloud** for unified, real-time data, **Personalization** for personalized customer journeys, and **Mobile App** for push notifications.



We will work with LFS to further expanding their **Einstein** capabilities with Send Time Optimization, Engagement Scoring, and Decision Splits, Content, and Copy Insights.

RESULTS

LFS can recreate any customer email as it looked at send-out. Coupled with assistance from OSF to develop a clear RACI framework, this supports LFS' compliance requirements and removes ambiguity in the event of a customer query.

The group also registered growth in the following:

2x

Email open rates
compared to the
previous platform

7x

**Faster time to market
on campaigns**
From 3 weeks to 3 days,
leading to much higher
team efficiency



BENEFITS

The new LFS marketing system continuously empowers the marketing team, allowing them to focus on their core skills.

✓ **ENHANCED VISIBILITY**
into their database,
enabling better-targeted
and relevant marketing
messaging.

✓ **IMPROVED
DELIVERABILITY,**
customer engagement,
and overall marketing
efficiency.

✓ **ELEVATED CUSTOMER
JOURNEYS**
with better targeting and
relevant messaging.

✓ **BETTER CONTENT
MANAGEMENT,**
as marketers can handle
their own content.

✓ **EXPANDED REACH,**
empowering the group to
increase the customer base
and strengthen the brand.

✓ **REAL-TIME
COMMUNICATION**
with customers, with no
delay from external systems.

✓ **ACCELERATED
MESSAGING**
in a fast-paced industry,
allowing the sign-on of more
clients.

✓ **REDUCED TIME**
for IT teams with marketing
requests, allowing for a
focus on more important
tasks.

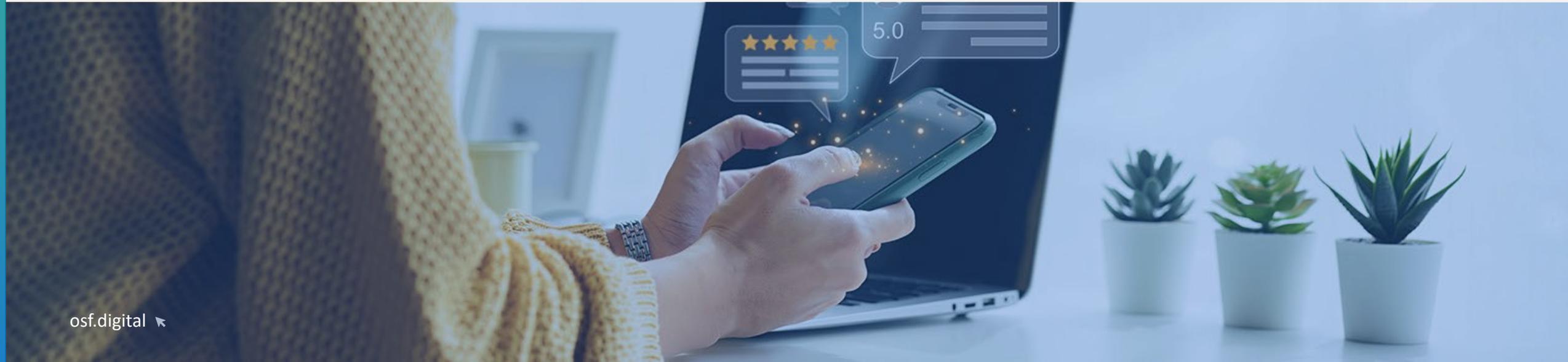
TESTIMONIAL

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Our work through the eyes of our clients

The new marketing system that OSF Digital deployed and our ongoing digital transformation have positioned us for growth and innovation across our lending and credit card businesses. Thanks to OSF, our skilled tech partners, we have already experienced a record-high revenue just three months after implementation. We are looking forward to expansion and new successful milestones together.

MICHAEL XU,
Head of Marketing Technology and Performance, Latitude Financial Services



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THANK YOU!

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