

## Huntington National Bank turns to digital photo frames to strengthen relationships with customers

Reality Interactive creates stylish, effective 'personal signage' using off-the-shelf digital frames at teller lines and windows.

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### The players

**Reality Interactive LLC** is a leading provider of content-rich solutions for digital signage, digital merchandising and self-service applications. This includes the turnkey design, deployment and management of kiosk, e-commerce and Web initiatives for clients in a variety of industries.

**Huntington National Bank** provides full-service commercial and consumer banking services via 600-plus branches located throughout Indiana, Kentucky, Michigan, Ohio, Pennsylvania and West Virginia.

**SBC Advertising** is an interactive marketing, social media and public relations agency in Columbus, Ohio, with special expertise in the retail sector.

### The problem

The consumer banking marketplace continues to grow ever more competitive as huge national banks edge out many regional players. Accordingly, Huntington National Bank wanted to ratchet up the power and consistency of the branding

and marketing messages its customers receive during their branch banking experiences.

Huntington has long focused on building its customer relationships through in-person transactions. As such, the bank wanted its tellers to increase upselling and cross-promotion during customer interactions. Those customers would perhaps be interested in additional products or services if only they knew about them.

Huntington believed that capturing consumers' attention with eye-catching, state-of-the-art digital signage during wait times would be an efficient, cost-effective way to set the stage for tellers' relationship-building efforts. But traditional systems with CPUs, large screens and expensive licenses were cost-prohibitive. Also, any system would have to be low-key enough to avoid

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alienating captive consumers in the teller line. It would have to allow updates to be pushed from a central location and it would have to respect the iron-clad sanctity of the bank's network security.

### **The solution**

Huntington chose to partner with Reality Interactive and SBC Advertising. "Reality Interactive provided an inexpensive, turn-key digital signage solution that addressed our parameters for a test situation within Huntington banking offices," said Debbie Strausbaugh, senior marketing specialist for consumer marketing at Huntington National Bank. "This was especially important since it was the bank's first exploration into digital signage and we need to be prudent with our spending."

Specifically, Huntington was drawn to Reality Interactive's bitSHUTTLE, a secure, affordable platform that relies on a Web interface and RSS feeds. "BitSHUTTLE is an online library of graphic templates so that approved users can quickly and easily customize content on the local level," said Craig Martin, Reality Interactive's CEO. "And the fact that it uses networked off-the-shelf digital frames mounted at each teller station using a universal bracket makes installations even more easy and affordable."

At each teller window, a 10.2-inch screen is positioned within easy sight of banking customers. As customers complete their transactions, various promotional and new product advertisements are looped on the screen. "We describe it as personal signage because it is an intimate screen located within arm's reach of the customer at the teller station," said Martin. "Huntington tells



*BitSHUTTLE incorporates a "smart objects" feature which enables users to manipulate a template slide that automatically repurposes customized, localized content.*

us large screens have a tendency to 'shout' at the customer, while smaller screens let them have a conversation."

According to Martin, the rapid evolution of the consumer digital frame market will be a game-changer for other digital signage applications as well. "With prices dropping into the \$150-\$300 range per frame, that's breaking a lot of paradigms compared to the traditional, large-screen digital installation," he said. "That is significantly cheaper than a 46-inch screen. Then, when you add the fact that the bitSHUTTLE platform lets you avoid CPUs and special brackets or cables, we are seeing a total installed cost per screen that is one-tenth what it would have been with standard equipment. That's a meaningful difference."

Of course, large screens still play an important role. The pilot project also includes an optional 32-inch portrait-oriented monitor and stand for each branch that displays corporate branding messages to bank customers waiting in line.

Large or small, each frame displays up-to-the-minute interest rates and other product information. Branch management can easily prioritize and localize the content that Reality Interactive provides. “The bitSHUTTLE system allows us to quickly create and update screens by location, and allows for customization of frames at the local banking office level with individual associate logins,” said Strausbaugh. “It also allows us to see what is playing at each location and move screens in and out of slide rotation with ease.”

BitSHUTTLE is hardware-agnostic. “That was very important to Huntington,” said Martin. “They appreciated how we took all the ‘smarts’ of digital signage and put them on the Internet so that the end point was both inexpensive and easily accessible.”

## **The results**

The pilot project consisted of installing 45 digital frames at 10 Huntington branches in Dayton and Columbus, Ohio. Each teller window in these branches now boasts a digital photo frame, while each teller line contains a freestanding digital sign.

Although still in pilot, Huntington National Bank is reporting very positive results. Test/Success parameters were defined as follows:

- Decrease in perceived wait time
- Increase in branches’ Advocacy scores (an independent quality measure)
- Increase in customer engagement/referrals
- Increase in merchandising recall.

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Specific test results are confidential to Huntington National Bank, but the results of the test showed statistically significant increases in all categories. Most impressive was that nearly one in 10 customers engaged with the customer service representative based upon the digital screen’s content.

For her part, Strausbaugh appreciates Reality Interactive’s resourcefulness. “The use of digital picture frames with RSS feeds meant that the bank did not have to undergo extensive equipment expenses for digital signage and allowed us to test without interference with or support from current internal resources or networks,” she said. “And the branch managers love the ability to customize messages and feel the digital signage is helpful in getting conversations started.” And we all know that starting a conversation is often the first step in building a relationship or making a sale, key to Huntington National Bank’s continued success.

***About the sponsor:*** Reality Interactive LLC is a leading provider of content-rich solutions for digital signage, digital merchandising and self-service applications. This includes the turnkey design, deployment and management of kiosk, e-commerce and Web initiatives for clients in a variety of industries. Ultimately, Reality Interactive connects consumers to brands and provides engaging product education to influence future buying decisions.