

Engaging the next generation

Optimising customer retention within the teenage segment for Triodos Bank Netherlands

Context

The financial landscape is rapidly digitalising, making money management more seamless but also less tangible for younger generations. At the same time, increasing competition from fintech companies challenges traditional banks to remain relevant and distinctive.

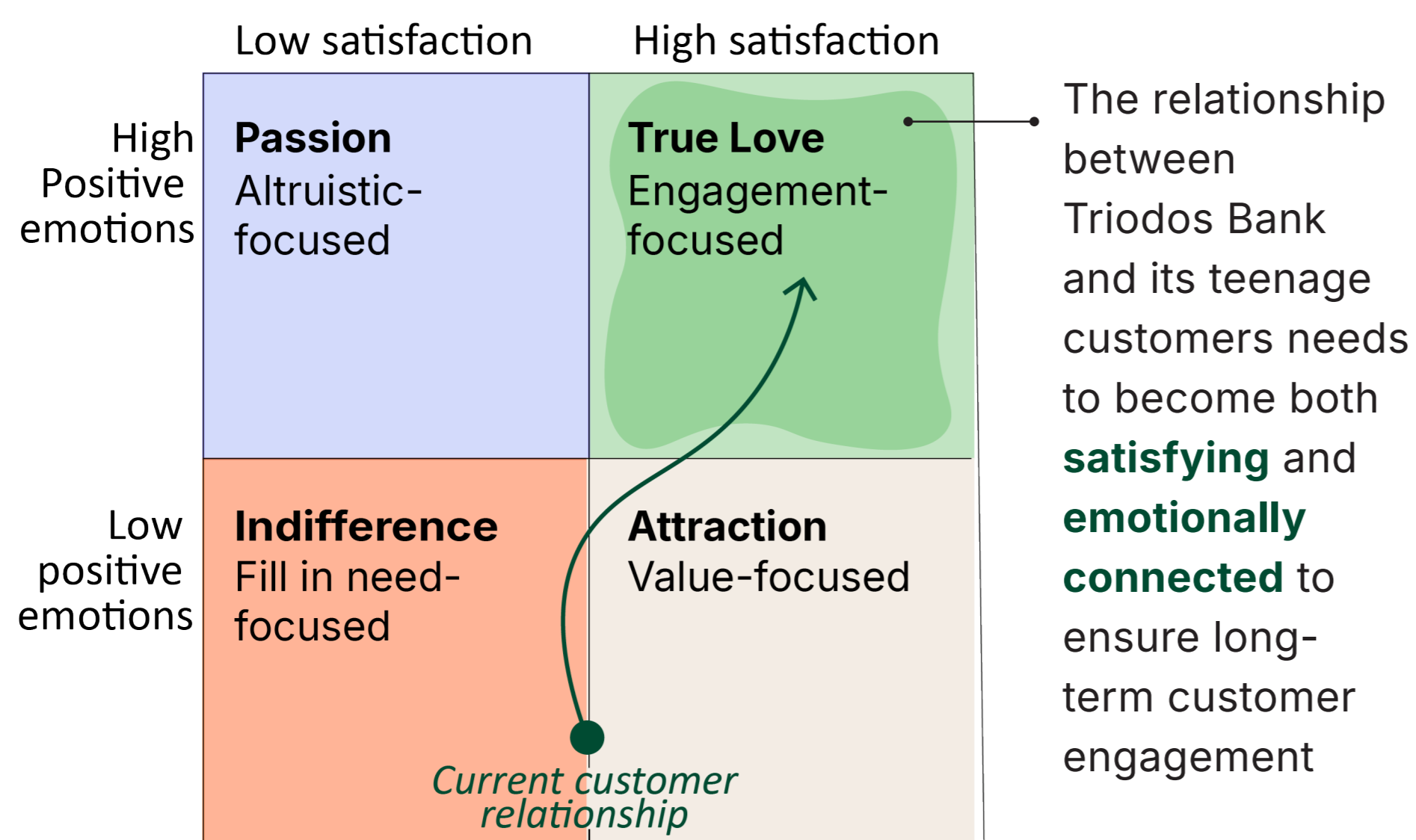
Within this context, Triodos Bank aims to build long-term customer relationships, yet experiences a peak in customer outflow at age 18. This highlights the importance of engaging teenagers (10–18) early on and building a stronger relationship before they become financially independent.

Approach

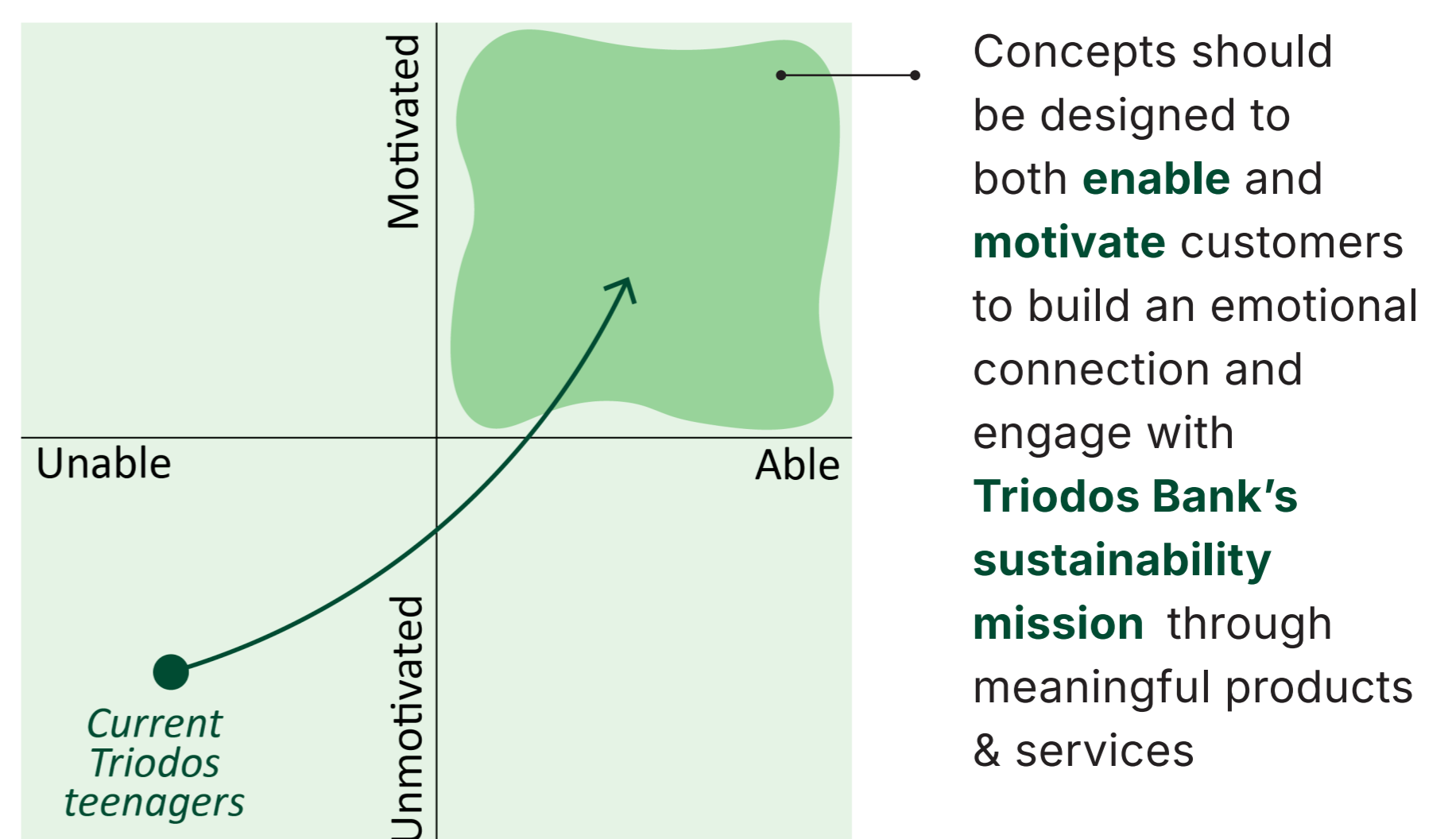
This project follows a triple diamond approach, combining multiple research methods to build a comprehensive understanding of both the context and the target group. Guided by three research questions, it explores the current and future financial landscape and Triodos Bank's position within it.

In parallel, qualitative research provides insights into teenagers' development and their behaviour towards money and banking. These insights inform the exploration of ideas and the subsequent design phase, ultimately leading to a final two-layered solution.

From a functional to emotional relationship

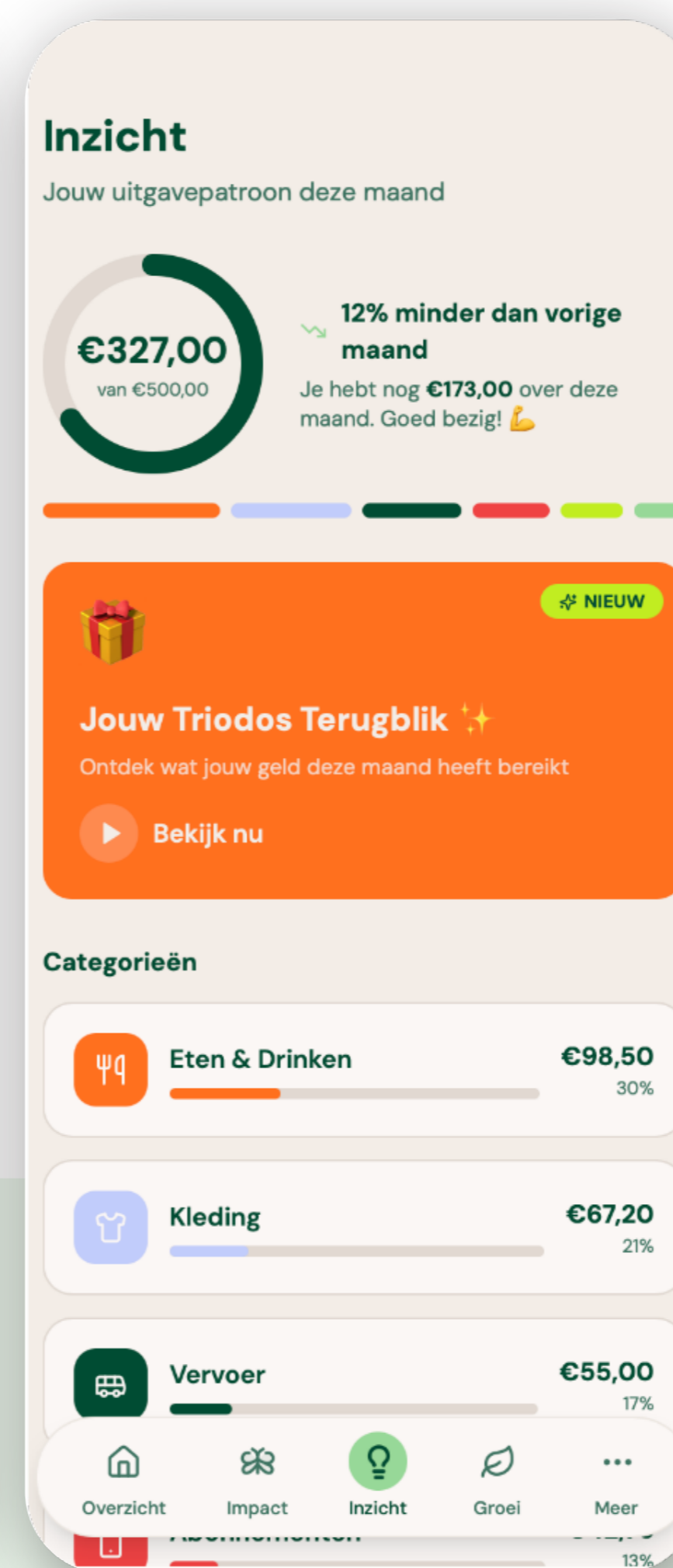
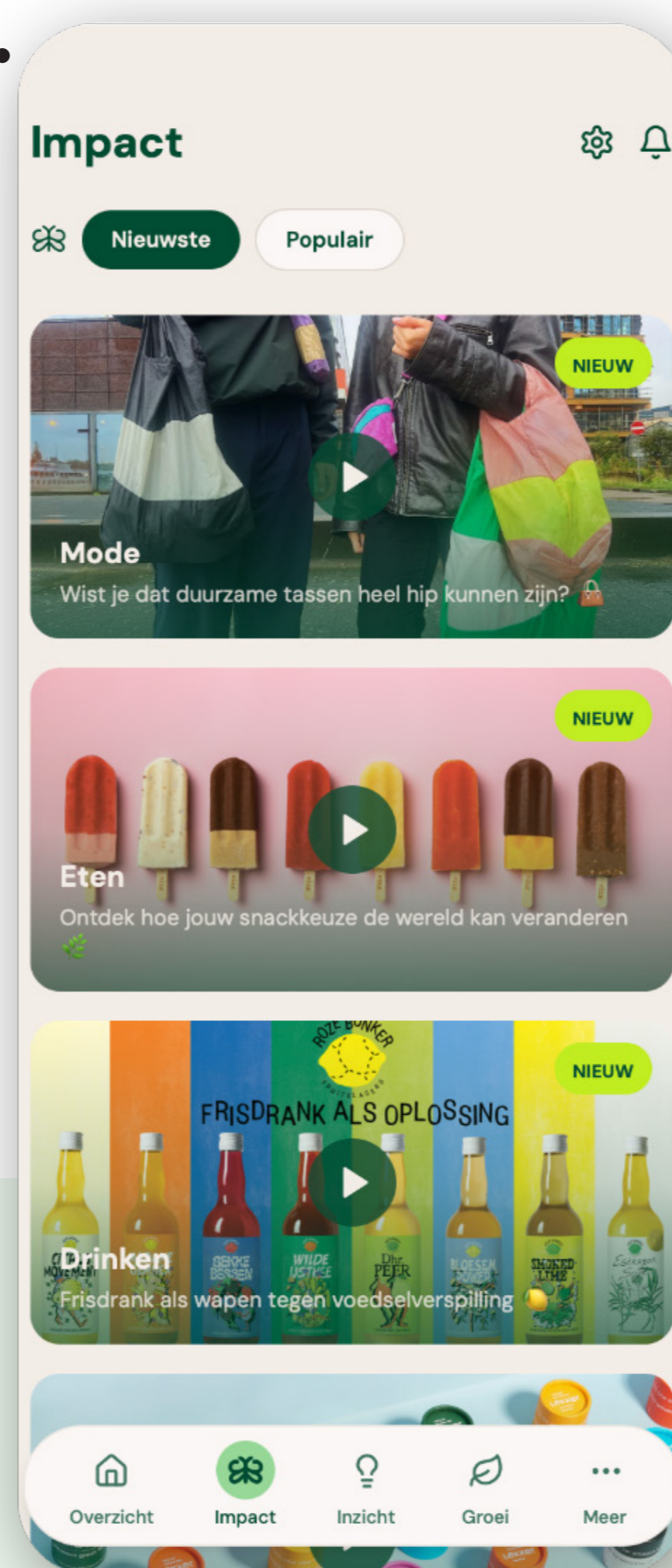


Enabling & motivating teenagers to engage



Two-layered solution

- In-app engagement**
Redesigned banking interface that integrates impact-driven features into daily financial interactions, making the impact of money visible, understandable and personally meaningful.
- Beyond the app relevance**
Increasing brand awareness and relevance within teenagers' social context through influencers as ambassadors and role models, embedding Triodos Bank in their daily lives.



"Triodos is a green and good bank, but I do not know what that actually means"

Participant, user interviews (aged 10-18)

