**Challenge**

Centenary Bank in Uganda is a full-service financial institution that offers a diverse range of retail banking products. The bank also offers a wide range of business products suitable for micro-, small-, and medium-sized enterprises, as well as corporate sector clients.

Centenary Bank launched a new mobile offering with a general marketing campaign that didn't live up to expectations. The bank embarked on a segmentation exercise to improve the campaign's communication strategy and shape communications by segment.

**Questions**

How do we improve our communication strategy to more effectively target different segments?

How do we increase uptake of our new mobile banking offering?

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**Overview**

After completing a customer segmentation, the broad-based messaging campaign, “Take your bank everywhere,” was replaced by advertisements more specifically tailored to each segment identified. These targeted ads enabled Centenary Bank to cut through the noise of other mobile offerings. With the combined go-to-market efforts, they saw 38 thousand users make 130 thousand transactions within the first four months of the new campaign's launch.

In the same way that an organization's offerings can change to fit target segments, messaging can be adjusted as well. Even if you don't change your products or services, messaging can still be tailored to fit different audiences.

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**Lessons Learned**

Youth
Youth learned that they could spend less time in long bank queues – and gain an easier way to receive funds from relatives.

Salaried Workers
Workers learned that they were able to withdraw money more regularly (as opposed to once a month).

Business Community
Business people learned that they could now save time and travel much less frequently to the bank to handle daily transactions.

Without segmentation, messaging may be too generic and as a consequence resonate less with customers (like Centenary Bank's original campaign):