SAP Innovation Awards 2025

Entry Pitch Deck

Santander boutique

Santander Bank

Financial Services

PUBLIC

SAP

Santander

accenture
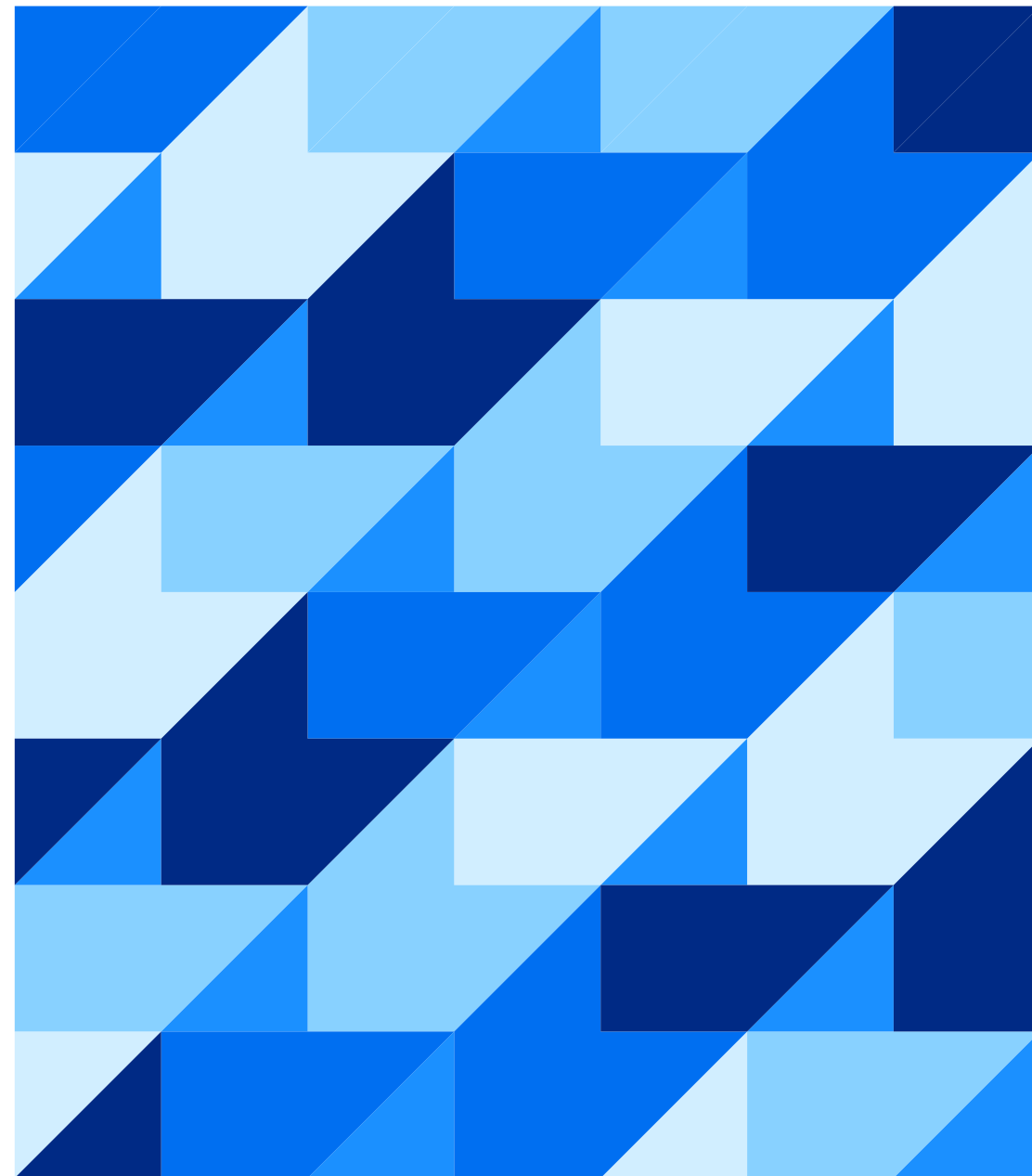
Company information

COMPANY NAME:

Santander Bank

HEADQUARTERS:

Madrid, Spain

INDUSTRY:

Financial Services

WEBSITE:

https://www.santander.com

NUMBER OF EMPLOYEES:

212,764 employees

Largest Spanish bank, 2nd bank in the Spanish market and 14th globally.

Key Figures: 165m customers, 212,764 employees in 10 countries

Excellent results in 2023 ($+12bn of profit)

Santander Boutique

Santander Bank

◊ Santander

⚙ CHALLENGE:

- **Implement a new business model** for subscription to renting and card purchases for technological devices, geographically scalable.

- **Improve the customer experience** by implementing a marketplace tool and continuing with the services of the after-sales service.

- **Integrate multiple cloud solutions** with the bank's new architecture and legacy systems.

- Meet the **high security and performance requirements** of the financial services industry.

◎ SOLUTION:

- A **new e-commerce based on SAP Commerce Cloud** was implemented and integrated with all the bank's channels.

- This **solution integrated with SAP Commerce Cloud, composable storefront** through iFrame and an event-based architecture.

- The bank had **Apigee for managing the integrations** and it was used to connect with the e-commerce and be able to use the bank's internal security layer.

✓= OUTCOME:

- **Unification of non-financial product offering** in the market ecomerce tool (SAP Commerce Cloud).

- **E2E traceability** of the life of renting contracts with a market tool.

- **Reduction of the operational load** of communication with suppliers – Automatic orchestration of communications via API.

- **Flexibility in scaling the volume of operations** thanks to automation.

+1,000

devices activated in one day

99.7%

of availability of the new web store

50%

sales increased

"

Creation of a new business model in banking, with third-party products and services, focused on direct-to-customer commerce, based on a subscription and renting strategy of tech devices. Opening a commerce integrated with banking services (renting, payment, etc.) leveraging our brand image to transforming and expanding the traditional banking models with the concept of Beyond Banking.

"

**Alberto Fernandez Tomé
Head of Loans | Homes | New Services**

Participating partner information

- **Define the journeys** for both subscription/purchase and after-sales services to reflect the customer experience.

- **Collaborate with the client to implement and launch the new digital e-commerce** platform that covers current and future needs.

- **Provide a digital after-sales service**, to allow the scaling of services, by automating interactions with the client and third parties.

- **Ensure a common vision between all lines of work** in the model, aligning efforts, avoiding overlaps and facilitating the success of the project

COMPANY NAME:
Accenture

"

Accenture was able to assess our needs, understanding deeply our challenges and future visions. They carefully reviewed the current situation and shaped our to-be vision in order to build a tailored made service covering the end-to-end needs of our customers

"

accenture

Challenges

GLOBAL CHALLENGES

- Banks need to diversify their revenue streams with new products, services and even business models.

- Non-financial products allow generating not only new revenues, but also an additional component of customer loyalty.

- Increasing demand for seamless digital experiences, and growing customer expectation for personalized interactions as well are rising interest in integrated financial and non-financial services are key drivers behind the need for banks to diversify their services and revenue streams.

BUSINESS CHALLENGES

Current company business needed a completely shift of the ways to manage non-financial product renting and sales as the current platform was not able to:

- Provide converting experience to the customer

- Prepare to scale in term of product offering

- Support scalability of vendors and service providers

- Prepare to offer Santander and end-to-end platform spanning from discovery of the offers, closing of the sales, management of the aftersales and insurance flows.

Objectives

- Collaborate with **Santander Bank** to **implement and launch the new digital e-commerce** platform that covers the current and future needs of the business from a technological perspective.

- Design a **scalable solution in Europe that boosts the current sales volume** through the evolution of the agreement with some brands, the incorporation of card purchases and the digitalization of the service model.

The SAP Commerce Cloud solution was chosen by the client after demonstrating that it met the needs of the project:

- **Provided most of the necessary requirements** for the bank's marketing model **Out Of The Box**.

- Compliance with the **security and performance** standards of the bank

- **Cloud architecture** allowed for a scalable model and simplified operations and reduced cost.

- **High capacity for customization and integration** with the bank's environment.

- **Simple and user-friendly interface** for end users.

Benefits and outcomes 1 of 2

BUSINESS OR SOCIAL

• Created a new business model focused on leasing and subscriptions for tech devices, boosting Santander Bank's innovation and revenue streams.

• Increased sales by 50% and activated +1,000 new devices in one day via an integrated e-commerce platform.

• Enhanced customer loyalty through seamless integration of banking and non-financial services, alongside partnerships with brands.

• Reduced operational load through automated communication with suppliers, improving efficiency.

• Empowered customers by enhancing access to technological devices with flexible leasing and subscription options.

• Improved customer satisfaction through personalized after-sales services and a unified shopping experience.

• Contributed to the digital transformation of the banking sector by modernizing traditional models and promoting accessibility.

IT*

• Delivered a scalable and secure cloud-based infrastructure using SAP Commerce Cloud B2C, ensuring 99.7% platform availability.

• Achieved seamless integration with legacy systems and modern architecture via Apigee and event-based design.

• Streamlined operations with automation, reducing manual workload and increasing efficiency.

• Ensured compliance with high-security standards required in the financial industry.

Benefits and outcomes 2 of 2

PEOPLE RELATED: PERSONAL PERSPECTIVE

This project empowered both employees and customers through meaningful innovation. Employees gained new skills and experience by working with advanced tools like SAP Commerce Cloud and integrating modern technologies with legacy systems.

The collaborative environment fostered teamwork and alignment across diverse teams. Customers benefited from personalized after-sales services, streamlined processes, and access to flexible leasing options, enhancing satisfaction and trust. While the seamless, user-friendly platform improved the overall customer experience.

The project transformed banking, putting people at its core.

"

This project represents a significant leap forward, combining innovative technology, customer-centric strategies, and operational excellence to drive transformation in the banking and e-commerce space

"

Project or use case

Santander Bank, Spain's largest bank, revolutionized its services by integrating SAP Commerce Cloud to create a new business model focused on subscription and leasing of tech devices. This transformation aimed to enhance customer experience, diversify revenue streams, and scale operations effectively. The project addressed challenges in implementing a scalable renting and subscription model, improving customer experience with a marketplace tool, integrating multiple cloud solutions with legacy systems, and meeting high security and performance standards. The solution involved a new e-commerce platform based on SAP Commerce Cloud, composable storefront and Apigee for seamless operations, and end-to-end traceability with automated supplier communications. The outcome was a 50% sales increase and activation of over 1,000 devices in one day, enhanced customer loyalty and empowerment through flexible leasing options, and reduced operational load and improved efficiency with automation. Santander's innovative use of SAP Commerce Cloud has redefined traditional banking models, setting a benchmark for customer-centric, personalized digital experiences while driving revenue and loyalty.

✦ **USE OF ARTIFICIAL INTELLIGENCE IN THE PROJECT**

Deployment details 1 of 3

SAP TECHNOLOGIES USED

	SAP Offerings	DEPLOYMENT STATUS LIVE Proof of Concept	SAP Business AI SCENARIO (if applicable)	CONTRIBUTION TO PROJECT
1	SAP Commerce Cloud	Live		World class e-commerce that provided out of the box the major requirements of the project.
2	SAP Commerce Cloud, composable storefront	Live		SAP Commerce Cloud, composable storefront ensured a short time to market, that was the main challenge of the project.
3				
4				
5				

DEPLOYMENT STATUS:

Live

DEPLOYMENT COUNTRY:

Spain

DATE:

11/11/2024

NUMBER OF END USERS:

+15M

TRANSACTION VOLUME:

+1000 devices / day activated in campaign

Deployment details 2 of 3

The following SAP Business Technology Platform (SAP BTP) solutions are part of the project:

*For partners only

	TECHNOLOGY	SAP BTP SOLUTION	CONTRIBUTION TO PROJECT
1			
2			
3			
4			

*LICENSED THROUGH THE SAP BUILD/TECH ADOPTION PROGRAM:

*LISTED ON SAP STORE:

*MONETIZED
(SOLD TO YOUR CUSTOMERS):

*CO-INNOVATION WITH SAP:

*NUMBER OF CUSTOMERS USING THE SOLUTION/APP:

Deployment details 3 of 3

The following offerings from SAP services or application packages were utilized during the implementation or deployment phase.

	SAP SERVICE OR APPLICATION PACKAGE	CONTRIBUTION TO THE PROJECT
1	SAP Enterprise Support	Smooth and seamless guidance. SAP Enterprise Support provides you with access to self-paced expert guidance, training, best practices and continuous quality check (CQC) remote services.
2	Design review service for SAP Commerce Cloud	The design review service for SAP Commerce Cloud provided the analysis of the Accenture implementation to ensure that meets with the best practices recommended by SAP and has the right solution approach.
3	Performance review service for SAP Commerce Cloud	The performance review service for SAP Commerce Cloud provided the analysis and recommendations needed to optimize the performance of their solution for up to 3,000 concurrent users.
4		
5		

Other Packages

◯ **SAP DISCOVERY CENTER MISSION:**

Additional information

This project is a groundbreaking example of innovation in banking, merging financial and non-financial services through cutting-edge technology. It redefines traditional models by offering a customer-focused subscription and leasing platform for tech devices, integrated with banking services and powered by SAP Commerce Cloud. The project showcases strong scalability, automation, and secure architecture while achieving significant milestones like sales increase and activating new devices. Beyond business, it highlights social impact by improving accessibility to technology and setting a benchmark for personalized, seamless digital experiences in financial services.