



Direkto

How to face change in the banking industry

The banking landscape has faced drastic changes in the last years, especially regarding the main actors of the scene. The traditional banks, that used to be the 90% of the players in the market, have gradually left room for niche banks, not constituting the 40% of the market actors, alongside the 10% of instant loans.

Anyway, despite this shift, asking for loans still constitutes a huge issue: in fact, for every subsequent application, you get a worse starting point of interest rates. Here's where Direkto will help you: the service this start up offers is a comparison between interest rates of every bank possible in order for the customer to choose the best one for his/her loans and credits.

This start-up is focusing both on the technology and the people: in fact, despite having an outstanding technology behind the service, the company provide a personal touch for a better sustainability over time. This choice is reflected also in their marketing and positioning: their focus is on new loan rather than on consolidation and on emotional rather than transactional branding. Direkto invested a lot in social media contents and they have obtained great results: over 2 million views on YouTube, more than 7 million impressions on Instagram and around 2 million likes thanks to their Swedish influencers! This winning strategy sprouts from the consciousness that asking a bank loan is not a choice you make everyday but, when it happens, having a familiar name in your mind will direct your decision!

Giulia CAMMARATA

MiM programme - IoT specialization

