



## Nutzung der Multi-Channel Chancen im Banking

**Frank Rupprecht / Karsten Poeck**  
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## Setting the context

Multi Channel Architecture

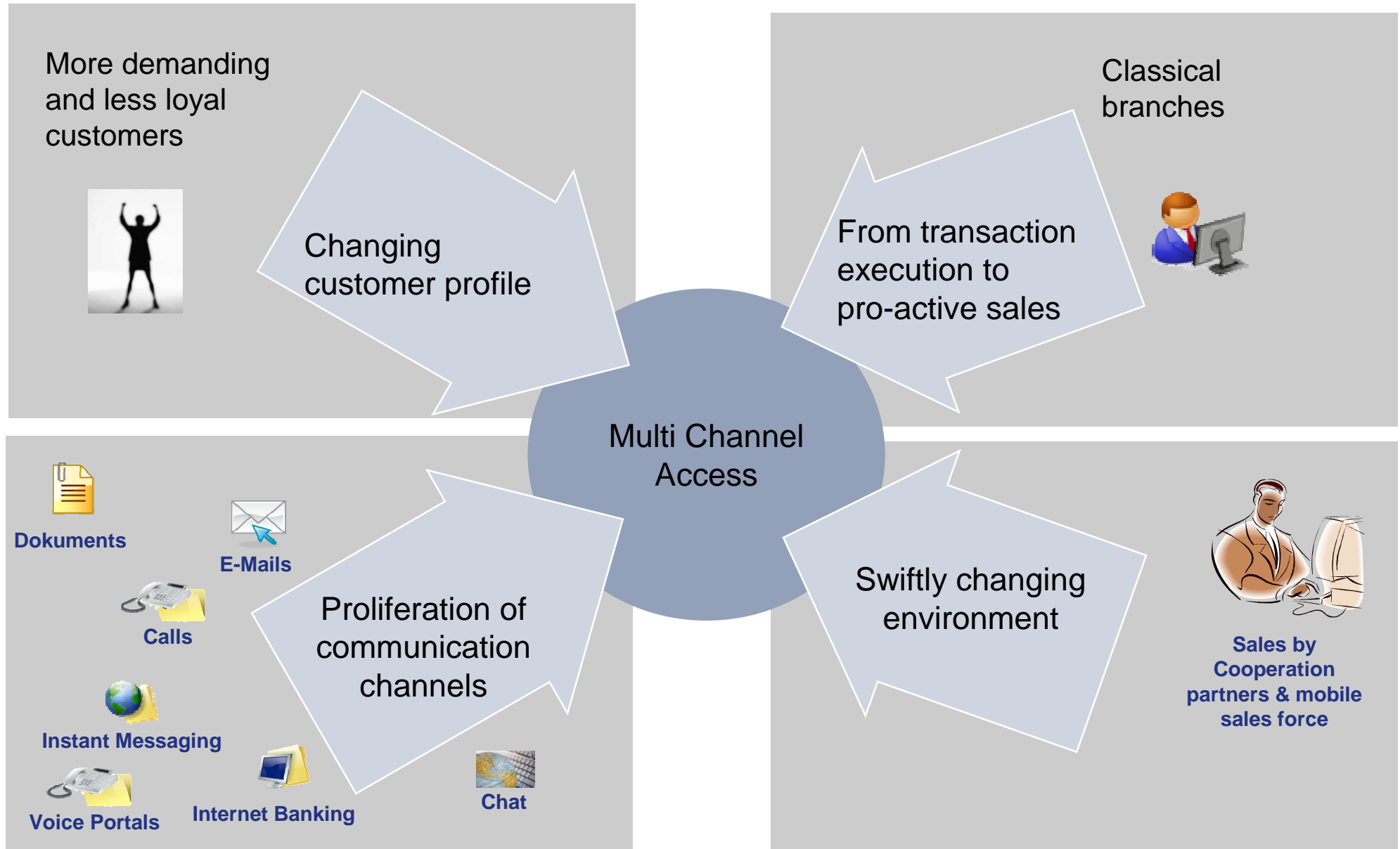
Sales Support

Campaign Management

Challenges and Chances

# Setting the context

## Demanding environment



The basic entities of a CRM System in a multi-channel banking-environment are:

- Customers/Prospects
- Advisors/Teams/Branches/Regions/Entities incl. associations to customers
- Activities regarding customers including workflow
- Contacts between customers and the entity via different channels (branch, contact centre, internet, email, post)
- Products
- Sales Opportunities
- Structured Communications (packages, letters, forms, catalogues) either as paper or electronic
- Campaign workflow (definition, execution, feedback)

Basic functionality of a CRM system can be distinguished between the following views:

- Customer/Prospect View
- Advisor View
- Administrative View

# Setting the context

## Requirements customer view

### Basic functionality

- Customer/Prospect
  - Search by different criteria (name, customer-id, entity)
  - Identification and basic self service portal
  - Basic (name, addresses, birthday,..., on-line or replicated) and additional sales oriented (segment, target group, preferences,...) data of clients
  - Current Products and Balances
- Activities/Contacts
  - Lists/history (initiated by agents, campaigns, other events, customer)
  - Creation/Update
  - Contact Preferences (channel, time range, ...)

### Extended functionality

- Customer 360° view
- Treatment/Cross-selling hints
- Registry of Sales (possibly integrated to operative systems)
- Explicit sales cycle for customer acquisition/product sales
- Extended self service via voice portal

### Basic functionality

- View of activities (own or from other advisors) in different states
- Change of individual activities
- Campaign execution (all tasks assigned to the advisors in campaigns) incl. feedback or forwarding
- Customer Portfolio list
- News

### Extended functionality

- Product maturities
- Calendar integration
- Sales Planning (annual objectives) definition, tracking and reports (own sales, teams, branches and regions depending on level of responsibility)
- Customised reports

Setting the context

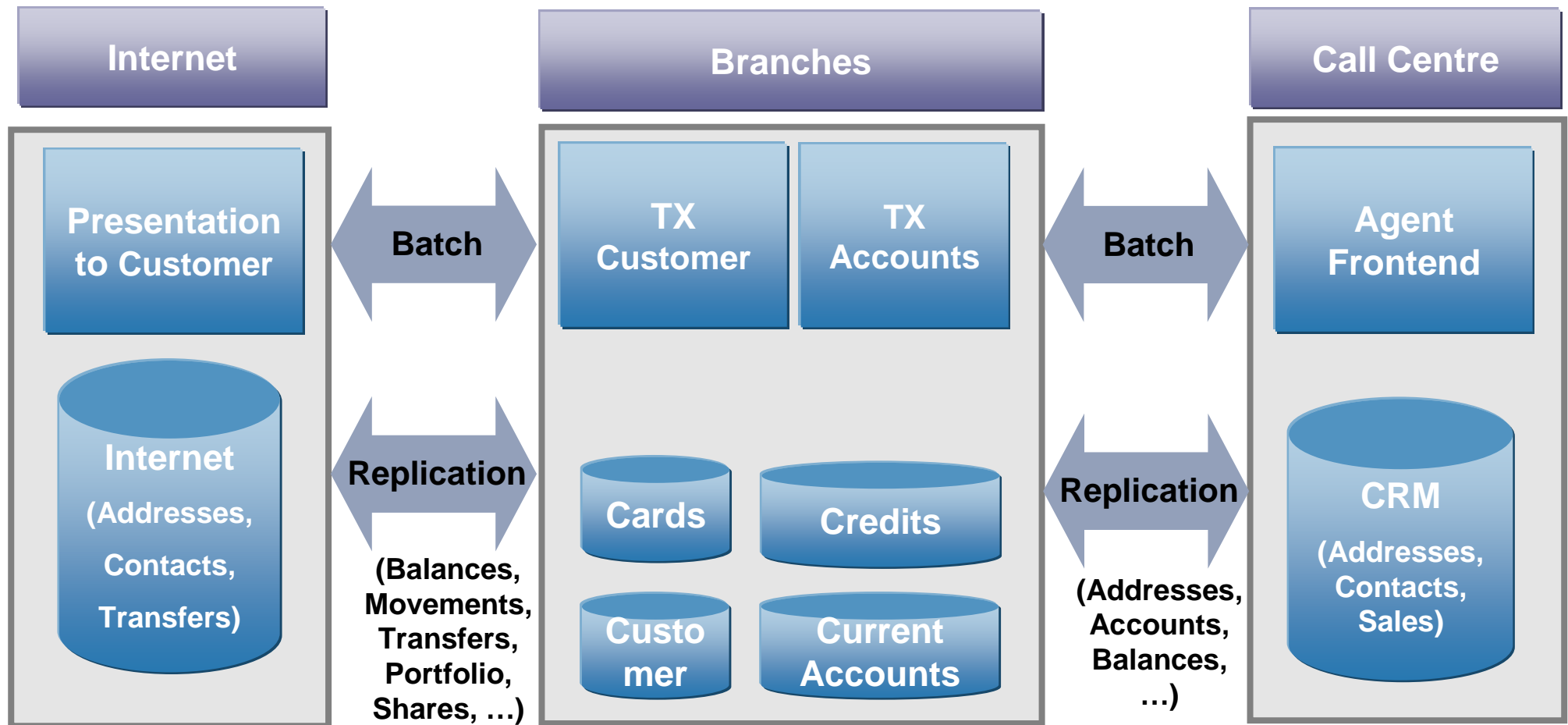
**Multi Channel Architecture**

Sales Support

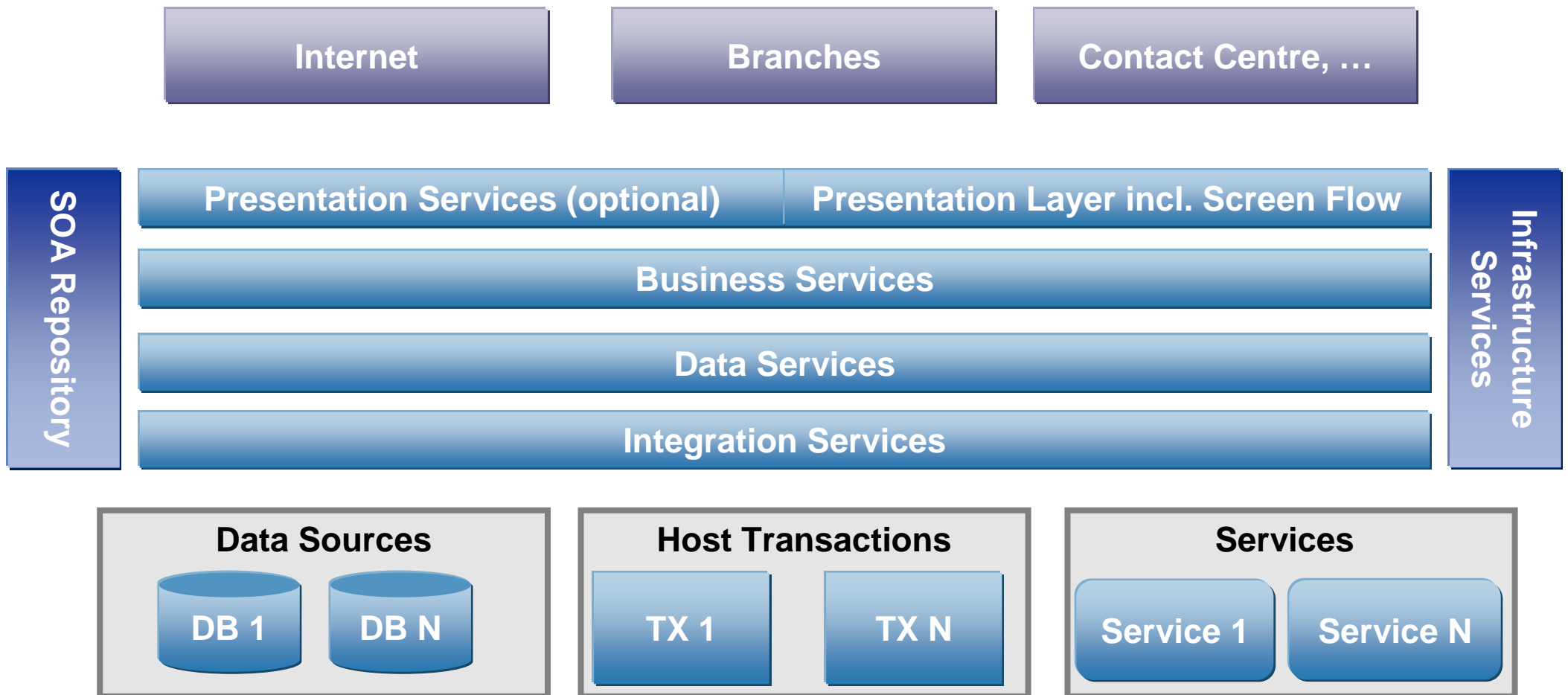
Campaign Management

Challenges and Chances

# Multi Channel Architecture First Generation



- Data represented *redundantly*
  - High costs for replication and multiple storage
  
- *Inconsistencies* between replications across channels
  - I already changed that address in the branch!
  - Why are you recommending the product again?
  - Why can't I see the transfer from the ATM in my statements?
  
- *Missing* access to information
  - How is the state of my complaint?
  - I would like to open a new product?



- Data represented **centrally**
  - Minimal costs for storage
  
- No **Inconsistencies** across channels
  - Shall we send the information to your new email-account!
  - Since you already know the product via internet, ...
  - The balance includes the withdrawal from the ATM!
  
- **Full** access to information
  - Can I help you with your problem in Internet?
  - Would you like me to create an appointment with your advisor?

Setting the context

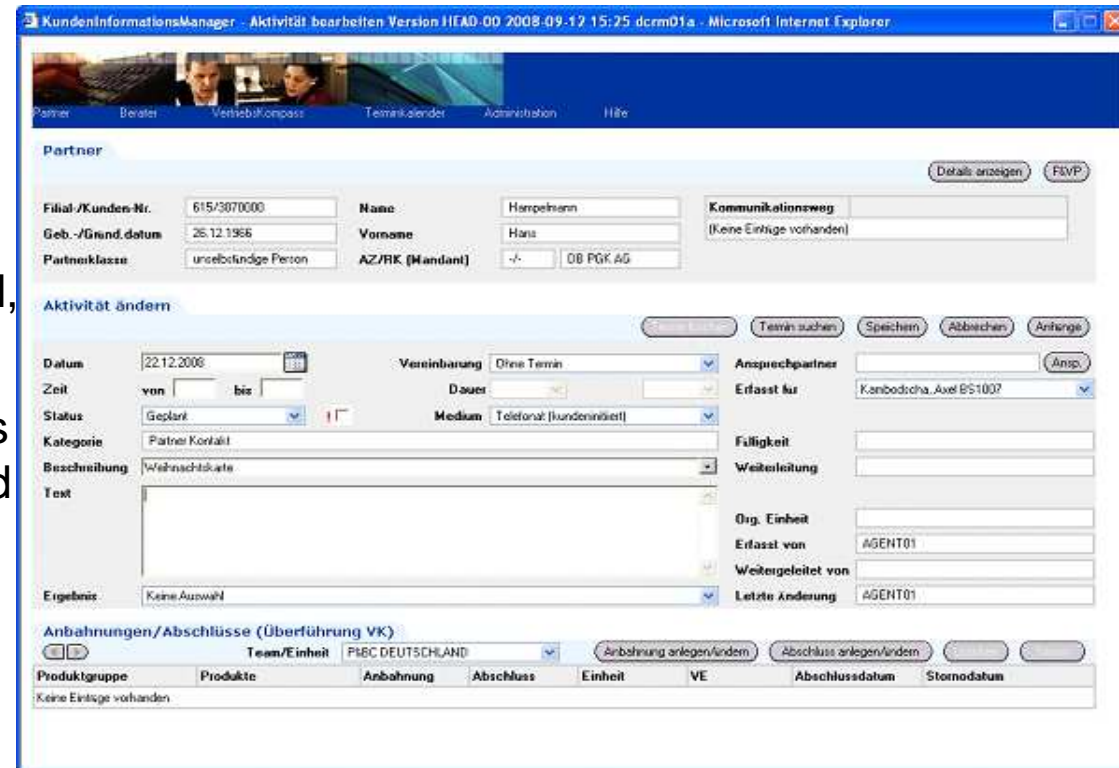
Multi Channel Architecture

**Sales Support**

Campaign Management

Challenges and Chances

- Activity/Contact Workflow
  - Every sales-relevant activity with the client should be documented
  - Activities follow a Life-Cycle, are created, assigned, reassigned, ..., closed
  - Normally they are associated to contacts with the clients (branch, mailing, inbound or outbound calls, internet)
  - Can be created by:
    - Manually by advisors
    - Automatically by product systems (follow up, when product expires)
    - Automatically by campaign management



The screenshot displays the 'KundenInformationsManager' web application interface. The main window title is 'KundenInformationsManager - Aktivität bearbeiten Version HEAD-00 2008-09-12 15:25 dcrmd1a - Microsoft Internet Explorer'. The interface is divided into several sections:

- Partner Information:** Includes fields for 'Filiat-/Kunden-Nr.' (615/307000), 'Name' (Hergelsen), 'Geb.-/Gründ.datum' (26.12.1966), 'Vorname' (Hans), 'Partnekkategorie' (unselbständige Person), and 'AZ/RK (Mandant)' (-/- DB P&K AG).
- Aktivität ändern:** Contains a date field (22.12.2008), 'Vereinbarung' (Offen Termin), 'Anspruchspartner' (Kambodscha, Axel BS100?), 'Status' (Geplant), 'Medium' (Telefonat (Kundendienst)), 'Kategorie' (Partner Kontakt), and 'Beschreibung' (Weihnachtskarte).
- Anbahnungen/Abschlüsse (Überführung VK):** A table with columns for 'Produktgruppe', 'Produkte', 'Anbahnung', 'Abschluss', 'Einheit', 'VE', 'Abschlussdatum', and 'Stornodatum'. The current view shows 'Keine Einträge vorhanden'.

- Cross Selling
  - Customer Segmentation/Product Affinities
  - Realtime Treatment/Cross Selling Hints taking the contact-context into account
    - Offer a mortgage after marital status changes
    - Offer higher interest if high money transfer to other institution is planned

Contact Desktop (Version 4.5.0 - SPMADWS1370) - Microsoft Internet Explorer

YHP007 - Test CC und Admin

Partner Fenster Abmelden

Sie sind nicht am Telefonsystem angemeldet

Kundenkerndaten 648/444444 - ohne Telefonverbindung --

Filial-Nr. : 648	KD-Nr. : 4444444	VB-Nr. :	Berechtigung : Kunde	Legi-Status : <b>unabhängig</b>	Produkte	Salden
Anrufer : Herr Anton von Adresse	IVR Wunsch :	Telefonrolle			00 Persönliches Konto	56.352.349,422- EUR
Kontoinh. : Herr Anton von Adresse	Geburtstag : 16.11.1971				01 Persönliches Konto	59.410 EUR
MKZ/GBM :	Zielgruppe : Keine				02 Persönliches Konto	6.183 EUR
					03 Persönliches Konto	859- EUR

Aktivitäten

Kundeninfo

Inhalt	Art	Gültigkeit bis
Callcenter-Livetest erfolgreich	Ansprachehinweis	
Callcenter-Livetest erfolgreich	Ansprachehinweis	
Callcenter-Livetest erfolgreich	Ansprachehinweis	
Internal note for account 648 4444444	Int. Vermerk	01.11.2009
Ersatzlegitimation wegen Call Redirect	Int. Vermerk	31.10.2009
Ersatzlegitimation wegen Call Redirect	Int. Vermerk	31.10.2009
Ersatzlegitimation wegen Call Redirect	Int. Vermerk	31.10.2009
Ersatzlegitimation wegen Call Redirect	Int. Vermerk	31.10.2009
Ersatzlegitimation wegen Call Redirect	Int. Vermerk	31.10.2009

Kommentare:

Gratulation. Event grün

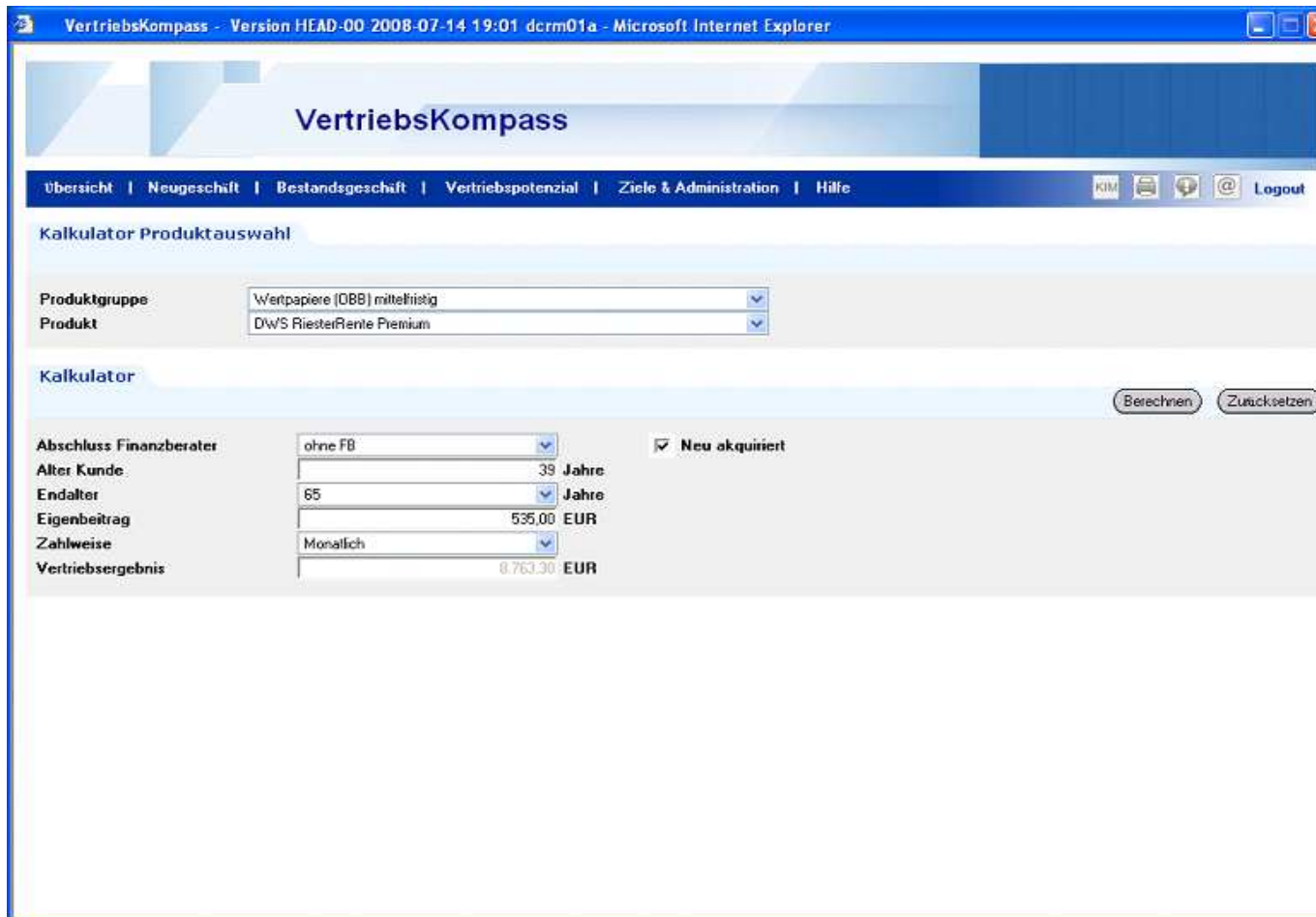
Partner suchen Kunden ansprechen

- Sales Targets
  - Definition of Sales Targets for Advisors/Teams/Branches/Regions/Entities
  - Breakdown by Product Groups

The screenshot shows the 'VertriebsKompass' web application interface. The browser title is 'VertriebsKompass - Version HEAD-00 2008-10-30 09:49 dcrm01b - Microsoft Internet Explorer'. The application header includes navigation links: 'Übersicht | Neugeschäft | Bestandsgeschäft | Vertriebspotenzial | Ziele & Administration | Hilfe'. The main content area is titled 'Jahresvertriebsziel / FB Pläne anzeigen/ändern' and contains a form for setting sales targets. The form includes fields for 'Team / Einheit' (IFC ESSEN-BREDENEY), 'direkte Führungskraft (außer FB)' (BR8007 Ruben Argentinien), 'Vereinbart von' (01.01.2008), 'Vereinbart bis' (31.12.2008), and 'Gültig bis' (31.12.2008). Below the form, a note states 'Alle Angaben sind in Euro und nicht tausend Euro angegeben!'. A table lists four sales targets with their categories, criteria, values, and units.

	Kategorie	Kriterium	Wert	Einheit
Ziel 1:	Neugeschäft kurzfr. ertragswirksam	Wertpapiere (OBB) kurzfristig	50.000	VE(EUR)
Ziel 2:	Akquisitions-und Portfolioausschöpfung	ZV Inland (PBB)	50.000	VE(EUR)
Ziel 3:	Akquisitions-und Portfolioausschöpfung	Neue Kreditkarten	500	Stück
Ziel 4:	Akquisitions-und Portfolioausschöpfung	Anzahl Sparverträge	500	Stück

- Sales Revenue Calculation
  - Hierarchy of Products
  - Per Product, calculation of revenue/margin



The screenshot displays the 'VertriebsKompass' web application interface. The browser title bar indicates the version is HEAD-00, dated 2008-07-14 at 19:01, running on dcrm01a in Microsoft Internet Explorer. The application header includes a navigation menu with 'Übersicht', 'Neugeschäft', 'Bestandsgeschäft', 'Vertriebspotenzial', 'Ziele & Administration', and 'Hilfe'. Below the header, the 'Kalkulator Produktauswahl' section features two dropdown menus: 'Produktgruppe' set to 'Wertpapiere (DBB) mittelfristig' and 'Produkt' set to 'DWS RiesterRente Premium'. The 'Kalkulator' section contains input fields for 'Abschluss Finanzberater' (ohne FB), 'Alter Kunde' (39 Jahre), 'Endalter' (65 Jahre), 'Eigenbeitrag' (535,00 EUR), and 'Zahlweise' (Monatlich). A 'Vertriebsergebnis' of 8.763,30 EUR is displayed. A 'Neu akquiriert' checkbox is checked. 'Berechnen' and 'Zurücksetzen' buttons are located to the right of the input fields.

- Sales Reports
  - Comparison of actual sales versus targets for
    - Advisors
    - Teams
    - Branches
    - Regions
    - Legal Entities

VertriebsKompass - JavaScriptTest Version HEAD-00 2008-10-30 09:49 dcrm01b - Microsoft Internet Explorer

**VertriebsKompass**

Übersicht | Neugeschäft | Bestandsgeschäft | Vertriebspotenzial | Ziele & Administration | Hilfe KIM @ Logout

		Wochen					kumuliert			Anbahnungen der Folgewoche			
		Wochen-Soll	Kw 29 Ist	Kw 30 Ist	Kw 31 Ist	Kw 32 Ist	Kw 33 Ist	YTD Ist	Veränd. vs. VJ in %	Zielerreichung in %	geplante Gespräche	Potenzial VE	Anteil Wochen-Soll in %
<b>VE aus Neuabschlüssen gesamt (brutto)</b>	TEUR		81,4	83,4	88,5	81,4	87,4				3	47,9	
<b>VE aus Neuabschlüssen gesamt (netto)</b>	TEUR		75,2	77,2	82,4	81,7	87,4	704,8					
<b>dv. kurzfristig ertragswirksam (brutto)</b>	TEUR		14,5	16,5	20,9	14,5	18,2	121,0			2	9,2	
<b>dv. kurzfristig ertragswirksam (netto)</b>	TEUR		14,7	16,7	21,1	14,9	18,2	121,0					
<b>Wertpapiere (DBB) kurzfristig</b>	TEUR		3,1	3,1	2,3	3,2	3,6	19,2					
1 <b>VE aus Transaktionen</b>	TEUR	1,1	2,9	2,9	2,1	2,9	3,6	19,2	60		2	1,6	102
Order	Stück		7	7	5	7	8	46					
übriges VE (z.B. Basispreis)	TEUR		0,2	0,2	0,2	0,3	0,0	0,1					
<b>Versicherungen/Vorsorge (netto)</b>	TEUR		10,4	10,4	9,5	10,4	12,0	75,6			6	26,1	
Versicherungen/Vorsorge (brutto)	TEUR		10,4	10,4	9,5	10,4	12,0	75,6					
Provisionsbasissumme	TEUR		303,7	303,7	283,7	303,7	333,7	2.165,8					
neue Verträge	Stück		9	9	8	9	10	63					
VE aus Stornos (Malus mit. Einspielung)	TEUR		0	0	0	0	0	0					
<b>Bausparen (netto)</b>	TEUR		1,3	3,3	9,3	1,3	2,5	25,3					
Bausparen (brutto)	TEUR		1,3	3,3	9,3	1,3	2,5	25,3					
Bausparsumme	TEUR		62,4	112,4	262,4	62,4	124,9	874,3					
neue Verträge	Stück		2	4	3	2	3	20					
VE aus Abschlüssen (Malus mit. Einspielung)	TEUR		0	0	0	0	0	0					
<b>ZWM (OTC und FX-Options)</b>	TEUR							0,8					
Abschlüsse	Stück							1					
<b>dv. mittelfristig ertragswirksam (brutto)</b>	TEUR		66,8	66,8	67,7	66,8	69,2	585,2			3	38,4	
<b>dv. mittelfristig ertragswirksam (netto)</b>	TEUR		60,5	60,5	61,4	66,8	69,2	583,7					
<b>db PrivatKredit (netto)</b>	TEUR		16,0	16,0	14,0	16,0	16,0	108,0					
db PrivatKredit (brutto/abzgl. Eigenabschlüssen)	TEUR		16,0	16,0	14,0	16,0	16,0	108,0			1	4,0	
Kreditvolumen	TEUR		99,2	99,2	86,8	99,2	99,2	669,6					
neue Verträge	Stück		8	8	7	8	8	54					
VE aus Fremdatblösungen (Malus mit. Einspielung)	TEUR		0	0	0	0	0	0					
<b>sonstige private Kredite</b>	TEUR		1,9	1,9	0,9	1,9	2,0	12,7			2	1,9	
Neugeschäftsvolumen	TEUR		116,7	116,7	58,4	116,7	172,2	770,7					

Setting the context

Multi Channel Architecture

Sales Support

**Campaign Management**

Challenges and Chances

- Campaign Definition
  - Definition of Campaign Goals
  - Definition of Target Group
  - Definition of Channel (branch, mailing, outbound calls, ...)
  - Scheduling of execution
  
- Campaign Execution
  - Client Contact
  - Feedback
  - Re-Planning
  
- Campaign Evaluation
  - Answer Rate
  - Sales
  - Effectiveness

Setting the context

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Campaign Management

**Challenges and Chances**

- Customers are becoming more demanding and less loyal.
- A flexible offering via multiple, integrated and combined channels is required.
- Advisors should be unburdened from routine tasks e.g. transaction execution:
  - With attractive self service simple tasks can be outsourced to the clients.
  - Integrated workflow systems can quickly pass tasks to the back office.
  - Routine Cross Selling can be actively supported by CRM-Systems.
  - Messages should be consistent across communication channels.
- Instead they should focus on expert advice
  - Use superior knowledge from personal contact to advise customers on innovative solutions to their needs

**Vielen Dank für Ihr Interesse.**

**GFT Iberia**

Frank Rupprecht / Karsten Poeck

Avenida de la Generalitat, s/n  
08174 Sant Cugat del Vallès (Barcelona), Spain

T +34 935 659 139 / 136

F +34 935 659 107

[Frank-Thomas.Rupprecht@gft.com](mailto:Frank-Thomas.Rupprecht@gft.com) / [Karsten-a.Poeck@gft.com](mailto:Karsten-a.Poeck@gft.com)