

Comarch CRM Sales Management at Bank BPH

Case Study

BPH Bank

Bank BPH

Bank BPH, a member of the UniCredit Group, has long been a leader among Polish banking institutions. The bank's complete offer includes comprehensive financial services for individuals, small and medium-sized businesses as well as large enterprises. BPH has 485 branches and a constantly growing network of partners, which currently encompasses approximately 450 partner branches in all of Poland.

A Situation Analysis

Until 2004, the rapidly growing Bank BPH did not possess a centralized customer relationship management system. Branch employees used several front-end applications during everyday customer service. They had to log into each system separately and often enter the same customer data into more than one system. Employees managed their time and contacts using personal calendars and notebooks. Taken together, this meant that the sales process was inefficient, with employees spending too much time repeating tasks they had already completed in another application. In addition, bank management was dissatisfied with sales planning, monitoring, and reporting processes. The lack of a sales process management system meant that setting sales targets for particular employees in the bank's extensive branch network was extremely time consuming, while sales representatives wasted significant amounts of time creating sales reports manually. The bank lacked a comprehensive marketing campaign management solution.

The Main Challenges

In 2003, Bank BPH began an intensive search for a solution that comprised a Single Front End application for employees directly involved in customer service, a sales process management system, and a multi-channel marketing campaign management application. The most important requirements that the sought-after CRM system was expected to meet were a high level of user-friendliness and quick access to a broad range of customer data. Another essential requirement was that the solution be capable of serving multiple channels, allowing for the collection and presentation of consistent information regardless of the communication channel utilized by a customer in contacting the bank (in person, through a call center, by SMS, over the internet or at an agency). The Sales Support System (SWS) was designed by the bank to also execute marketing campaigns and support cross- and up-selling activities.

The Implementation

All of the above-mentioned challenges were overcome, and BPH's expectations were met with the implementation and launch of the Sales Support System based on Comarch CRM Sales Management. The implementation project lasted four months, from the initiation of analysis until the pilot launch. At present, Comarch CRM Sales Management is available as a web-based application. It is used by more than 7,000 employees at all bank branches as well as over 200 call center consultants. This Comarch-authored Single Front End solution has replaced 6 separate applications and is the basic customer service tool for advisors at branches, and call center and brokerage house employees. Implemented together with analytical and planning modules (Analytical CRM, Campaign Management), SWS is a uniquely effective sales support tool for Bank BPH. The Comarch CRM-based Sales Support System ensures that the sales process is effectively managed on all levels of the organization.

Comarch is a leading Central European IT business solutions provider specializing in forging business relationships that maximize customer profitability while optimizing business and operational processes. Comarch's primary advantage lies in the vast domain of knowledge accumulated in and applied to our software products. These products incorporate highly sophisticated IT solutions for businesses in all vertical sectors.



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HQ employees are able to use the sales planning module (sorted by market segments, product and service types and expected execution times). Sales targets are distributed to particular units in the sales management hierarchy and allocated from headquarters through regional offices and branches to individual sales representatives. All participants of the sales management process as well as all sales representatives are able to perform current and multidimensional analyses of their sales results at the appropriate level of aggregation.

"The aggregation of information in the new Sales Support System is a milestone in our efforts to limit, as much as possible, the number of systems that customer advisors have to log into during their everyday tasks. The structure of our chosen solution also allows us to optimize the flow of information. Sales results, the fulfillment of sales plans, and the quality of customer service, are available simultaneously (at the correct level of aggregation) at bank headquarters, regional offices, and for branch directors and particular advisors. We have a uniform picture of customers in all distribution channels, thanks to the fact that SWS was integrated with our internet platform and implemented at all branches, our call center and our brokerage house" – explains Bartosz Zborowski, Sales Support Area leader, CRM Project, Bank BPH.

Business Benefits

Comarch has created a solution for BPH that allows the bank to effectively execute a strategy based on treating customers as individuals, and a high quality of offered services. The comprehensive tool for sales representatives improves service quality and time management (by prioritizing planned activities and contacts). The application gives access to aggregated customer data, enables offers to be customized to customer profiles, and allows for the rapid identification of potential customers interested in particular products. BPH's relationship with Comarch also generated a comprehensive sales planning process-management-and-monitoring solution within SWS. This solution transparently presents the division and current fulfillment of sales plans to all authorized users.

Thanks to the implementation of all the elements, including the solution supplied by Comarch, which make up its CRM system, Bank BPH gained a competitive advantage resulting in a significant increase in sales. It simultaneously raised the quality of customer service and customer satisfaction. Our solution is custom-made and, in the case of Bank BPH, was completely designed by bank employees. It focuses on what is most important in contemporary banking: the effectiveness of processes, the efficient use of information, and effective and personalized sales campaigns.



Celina Waleśkiewicz,
Director of the e-Banking Department,
Bank BPH

Improving the effectiveness of processes was only the first step. The next involved taking advantage of the new solution's flexibility with increasingly intensive, numerous, and successful marketing campaigns, produced using CRM Analysis. The sales generated thanks to our integrated CRM are currently a vital part of our business.

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