

Case Study



Infosys' Oracle Siebel CRM solution helps Abu Dhabi Commercial Bank increase ROI, customer satisfaction

About the Client

The third largest bank in the United Arab Emirates, Abu Dhabi Commercial Bank (ADCB) is a diversified, full-service bank with a range of corporate, retail and commercial banking offerings. Incorporated in 1985, the bank also provides expertise in treasury derivatives, infrastructure finance, Islamic banking, private banking, and wealth management services.

Aiming to become the region's number one bank in terms of customer service, ADCB embarked on an exercise to transform its customer servicing landscape. Striving to adopt a more customer-centric mode of functioning, it decided to implement an integrated Customer Relationship Management (CRM) solution to streamline its operations, enhance efficiency and offer customers a rich and consistent cross-channel experience. This would enable ADCB service existing customers more effectively and retain their business.

The bank partnered with Infosys, which successfully designed and implemented a packaged solution that accrued in tangible benefits for ADCB, raising customer satisfaction levels and increasing customer retention.

Client Speak

“We set out with the objective of transforming ADCB into the # 1 customer-centric bank in the Middle East. It was important to have a market-defining CRM solution to aid this journey. Infosys, through a flawless Siebel CRM implementation, has given us the right impetus in this transformation journey and has helped us realize tangible benefits like reduction in response time, ability to make the right offers to customers and more importantly have a full 360 degree view of our customers. I can confidently say that this solution has taken us a step closer to achieving our business objectives.”

Arup Mukhopadhyay, Executive Vice President & Head of Consumer Banking, Abu Dhabi Commercial Bank

Business Challenges

To realize its goal of engaging with its customers in a more efficient and effective manner, ADCB required a robust, agile and scalable Customer Relationship Management (CRM) solution. The banking major's existing system, lacking a cohesive and integrated customer-focused framework, was unable to provide the rich and unified experience critical to servicing and retaining customers.

As a result, ADCB was facing a number of business, technical and operational challenges. These included:

- **Absence of a 360-degree view of the customer** – Since the bank lacked a holistic view of customers, not only did it lack actionable information on individual customers, but it was also unable to provide them a unified and feature-rich cross-channel experience.
- **Longer time and costs for services** – Customer service requests were not completed on time owing to sub-optimal tracking mechanisms and escalation procedures. Inefficient lead tracking resulted in loss of potential clients and revenue.
- **Inability to recognize customer value** – Without an effective mechanism to understand the real value of each customer, ADCB was unable to deliver targeted and differentiated service.
- **Lacked campaign effectiveness and channel efficiency** – There was no campaign management tool and customer responses were not captured effectively, leading to loss of cross-channel revenue.

The basic building blocks for making the implemented solution successful had been created over the years. The bank had a fully functional Business Intelligence unit which ran campaigns based on customer behavior and demographic data, a unique bank wide loyalty program to enhance customer cross sell offers and a 'customer segment' oriented organization structure.

The bank had also recently re-launched its brand through an extensive brand campaign around the theme “Long Live ambition”.

To fully transform its functioning, ADCB needed to offer a consistent and context sensitive experience – in real time- across channels and for the same, it was ready to implement a state of the art CRM solution.

The chosen CRM solution needed to fulfill the following objectives:

- Integrate channels, applications and customer touch points and manage interaction across channels to provide customers a uniform experience.
- Help launch targeted and effective marketing campaigns to satisfy customers and increase growth.
- Provide a better tracking system to answer client needs and offer an unmatched experience to foster loyalty.
- Monitor customer portfolios to generate more revenue through cross- and up-sell efforts.

The Infosys Approach

ADCB chose Infosys to implement Oracle's Siebel CRM solution as the latter possessed the knowledge and experience to deliver the project. Not only did it have global expertise and experience with multiple banks but it also enjoyed execution excellence. Infosys was able to quickly gain the bank's confidence during its preliminary 7-week consulting engagement, which involved initial assessment and product evaluation.

Infosys' implementation program was divided into two releases spanning 13 months. The complete solution was delivered on time and as per plan.

- The first release resolved issues related to the 24X7 contact centre operation, branch network, card centre and back-end operations.
- The second release on boarded the sales and marketing teams.
- The deployment plan included a soft launch approach and multiple dry runs to refine scripts and avoid business disruptions.

Infosys designed and built the solution by harnessing its Global Delivery Model (GDM), employing its hybrid delivery approach of both onsite and offshore teams. Leveraging its innovative InTrak methodology, it implemented the enterprise-wide solution to address all the client's pain points and provide an enriching experience for both the end-customers and the ADCB staff.

Solution Overview

Using a novel concept, Infosys with the support of ADCB, designed the integration architecture to ensure that all ADCB customers enjoy uniform interaction with all departments. Thus, the CRM application is a one-stop customer inquiry application, eliminating the need for users to log into multiple applications separately. This was done by leveraging the Middleware application deployed by the bank just before the CRM implementation.

The CRM solution was modularized, with each module dealing with specific functionalities while also being integrated as a whole. The modules include:

- **Customer Management:** Information from 15+ applications is consolidated in real time providing a unified view of customers across channels.
- **Service Request Management:** This functionality helps accept and fulfill over 100 types of service requests.
- **Email Management:** Various email touch points are integrated to facilitate tracking of email correspondence between the bank and customers.
- **CTI Integration:** Siebel CRM and Avaya CTI (Computer Telephony Integration) application are integrated to help contact centre agents carry out end-to-end call management.
- **Campaign Management:** Campaign management has been streamlined to ensure that positive campaign responses are converted to leads.
- **Lead Management:** Opportunity management has been streamlined, including consolidation and tracking of leads from various sources like email, SMS, websites, external lists, etc.
- **Relationship Management:** ADCB relationship managers (RMs) can manage high net worth and privilege category customers effectively, thus generating more revenues through cross- and up-sell efforts.

Benefits

The Infosys CRM solution enabled consistent customer experience across channels. It simplified ADCB's interaction traceability with its customers, increased its ROI, empowered users, and increased customer satisfaction and retention. It streamlined processes for 100+ service request types across asset- and liability-based products.

ADCB benefited from the solution in the following ways:

- **Enhanced customer satisfaction** - Customer satisfaction levels improved with uniform levels of service across all channels. Equipped with all the required information through a single application, ADCB is able to service customers faster. The Infosys-devised CRM solution is a one-stop shop for responding to 80% of customer queries.
- **Better tracking** – Standard Operating Procedures (SoPs) across the bank have been re-established and standardized. Service requests are processed on a uniform platform, enabling better tracking and audit capabilities.
- **Increased efficiency** – The volume of customers being serviced has increased as the average time taken to handle customer queries has come down.

- **Targeted marketing** – Campaign management allows ADCB to target the right customers at the right time through enhanced data segmentation capabilities. Data mining capabilities help study past customer trends and preferences and increase customer satisfaction and revenue.
- **Enhanced opportunity management** - Opportunity management has put a system in place which serves as a central repository for all opportunities generated across the bank. Quicker turnaround times lead to tapping opportunities faster.

“Primary objective of Infosys was to provide ADCB with a CRM platform that would enable the bank to understand customers better, service them better, and improve profitability of each customer.”

Uendra Kohli, AVP & Regional Head (Middle East & Africa), Infosys Limited



For more information, contact askus@infosys.com

About Infosys

Many of the world's most successful organizations rely on Infosys to deliver measurable business value. Infosys provides business consulting, technology, engineering and outsourcing services to help clients in over 30 countries build tomorrow's enterprise.

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