

SAP Customer Success Story Banking



For **Banco Urquijo**, effective customer relationship management is more than just one of many ways to enhance the bottom line – it's a fundamental success factor. To meet ever-increasing demands for service, the bank needs effective tools for managing customer information and increasing productivity.



BANCO URQUIJO

USES mySAP™ CUSTOMER RELATIONSHIP MANAGEMENT TO SATISFY DEMANDING CUSTOMERS

mySAP™ Customer Relationship Management (mySAP CRM) provides a number of benefits – from better marketing information to enhanced productivity at all levels – giving Banco Urquijo the tools it needs for success in a competitive industry.

Madrid-based Banco Urquijo's primary business is in private and personal banking, commercial banking, and capital markets. A subsidiary of the KBL Group, Banco Urquijo maintains a banking network of 57 offices in Spain and 1 in Argentina. It has agents in Frankfurt and holdings in KBL Switzerland, CDC Urquijo (a Madrid-based bank specializing in handling securities), and various Internet portals. It also operates a virtual banking service that allows customers to make many types of bank transactions and queries online or by phone.

The KBL Group, headquartered in Luxembourg, is composed of a number of subsidiaries that specialize in managing investment funds, pensions, assets, stocks, and insurance.

CUSTOMER RELATIONS: A CRITICAL SUCCESS FACTOR

Today's banking industry is highly competitive, with a huge number of financial institutions competing for customers who demand superior service. Effective customer relationship management is a fundamental success factor for Banco Urquijo and a guarantee of the bank's growth. To help itself meet growing demands, Banco Urquijo implemented mySAP CRM.

WHY mySAP CRM?

mySAP CRM not only enhances the bank's ability to manage important customer information, but also helps it to manage its commercial banking division more efficiently and effectively. "The decision to adopt the SAP solution for customer relationship management, mySAP CRM, is in line with the evolution the banking industry is experiencing," says Pedro Martínez, organization and virtual banking manager for Banco Urquijo. "The Spanish financial system is now highly competitive. What's more, because the market has attained a certain maturity, it's becoming necessary to adopt more effective management methods and tools that increase resource productivity."

IMPLEMENTATION

The entire implementation was completed in just five months. The project was mapped out in February 2001, initial implementation lasted from March to June, and the system went live in July.

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Organization and Virtual Banking Manager Banco Urquijo

The implementation lived up to Banco Urquijo's expectations and delivered a quick return on investment.

SAP® Consulting from Spain implemented mySAP CRM, with consultants from CSC Ploenzke assisting with technical matters. The mySAP CRM technological platform included a set of IBM AIX servers and a DB2 database.

FUNCTIONAL COVERAGE IN ALL AREAS

mySAP CRM provides a variety of tools to meet the bank's requirements:

■ Agenda management

Agenda management tools help both account managers and supervisors plan their commercial activity.

■ Customer management

Customer management tools provide general information on customers. This includes, among other functions:

- Queries on customers' overall financial accounts
- Display of customer activities
- Display and management of various customer opportunities, along with other functions

■ Potential-customer management

The potential-customer management tool provides a database of potential customers that includes both general information and relevant commercial activity and associated results. It helps managers perform such tasks as assigning potential customers to a particular manager or creating and modifying potential-customer records. It also provides statistics on potential-customer action taken and action pending.

■ Product management

Product management tools give the bank the ability to design and update product catalogs. Reporting, sales arguments, and access to both internal and external information are done through the mySAP Enterprise Portal solution.

■ Activity and commercial action management

Activity and commercial action management tools help agents and other employees manually activate internal activities and support them in activities designed to increase the bank's business, such as scheduling customer visits. The status, phase, and information regarding the person in charge of specific activities and actions can be accessed at any time and are available in a report form.

■ Alarm management

Special tools within mySAP CRM were integrated with the financial institution's alarm system, which automatically alerts the appropriate employee of customer situations that require immediate attention. The alarms created using the mySAP CRM special tools alert employees to idle accounts, negative balances, declines in commissions, and risky operations.

BENEFITS OF USING mySAP CRM

The mySAP CRM solution provides Banco Urquijo with numerous benefits that help to make the bank more competitive in a tough marketplace:

- Accurate real-time information that is available throughout the entire company
- Enhanced productivity and analytical capacity at every level
- Improved knowledge and tracking of opportunities
- Increased sales action
- Enhanced motivation and discipline throughout the sales force
- More reliable customer and marketing information
- Increased profits from sales and reduced associated costs
- Improved management of customer knowledge

MARKETING PLANNING AND CAMPAIGN MANAGEMENT

mySAP CRM enables the bank's marketing department to run campaigns at any level and through any channel. Using the campaign generation tool, the bank can manage information about a campaign's description, the definition of its targets and phases, and its economic objectives, terms, and environment. It also sends the information to Banco Urquijo's data warehouse system, where it can be used in decision making.

Using the campaign tracking tool, the sales force can execute a campaign and help sales representatives generate commercial actions, activities, or tasks. The sales staff has immediate access to campaign documentation. Information generated during a campaign's execution can also be sent to the data warehouse. And reports can now be generated to review campaign tracking, the extent of campaign fulfillment, and the objectives achieved.

AT A GLANCE

SAP solution components mySAP CRM

Operating system IBM AIX servers

Database DB2 Universal Database

Number of users 360

Number of sites 1

Length of implementation 5 months

Desired change A single point of access to information systems for all the commercial area to improve efficiency in relationships with customers

Implementation partners SAP Consulting and CSC Ploenske

INTEGRATED ACCESS TO IMPORTANT CUSTOMER INFORMATION

mySAP Enterprise Portal, the SAP role-based enterprise portal, gives the bank's 360 users from the commercial and marketing divisions access to both mySAP CRM and the bank's preexisting systems. A role or profile is assigned to each user, depending on the individual user's department and responsibility. That role determines what set of activities the user can access. In the commercial banking management division, assigned roles include commercial banking manager, business area manager, territorial manager, office manager, and agent. The marketing department has a similar series of roles.

Users can also personalize mySAP Enterprise Portal to meet their individual needs. For example, they can add Internet addresses and often-used transactions. And Banco Urquijo was able to customize mySAP Enterprise Portal screens to reflect the institution's corporate image.

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