

### HSBC Peru deploys CRM strategy with TELESOFT e-CRM



**Country:**

Peru

**Industry:**

Banking

**Challenge:**

To deploy, from scratch, the CRM strategy with a 360° vision, under a single technology platform.

**Implemented Solution:**

Telesoft e-CRM

**Why TELESOFT e-CRM?**

- Proven experience in Banking and Financial Services.
- Modular, parametrizable solution.

**Key benefits obtained:**

- Turn single product sales into multiple products sales with a focus on customers.
- Integrate the four main sales channels of the company.
- Save 100% of the interactions with clients and know how and when they occur.
- Creation of acquisition and cross selling campaigns for products and services.



**Edward Zevallos Valdivia**  
Business Intelligence Manager, HSBC Peru

*"We evaluated almost all the tools in the market, but we decided for TELESOFT e-CRM because it is one of the most practical and widely used solutions in the Banking and Finance industry region wide and also because it allows the user to design the workflow of the different internal processes."*

With the peculiarity of being a bank created from scratch, HSBC Perú is, at the same time one of the newest, fastest - growing financial institutions in the country. In less than two years it managed to develop a 40 thousand client portfolio and a network of 17 branches.

**CRM as a strategic path**

*"To me, CRM is a path more than a destination; it is an ongoing learning process. With HSBC we had a strange case of a completely new, unprecedented project. And, even though in some aspects it turned out to be less complex, there were huge challenges to overcome. Getting a 360° vision and a single client base were the guidelines imposed, from start, by our head office. Beside, we had to comply with the assigned times and budget. And we did it."*

*"In addition to the impact on the customer service and collection services, currently we know that CRM participates in 15% of the credit cards and personal loans. Some years ago, the idea of having a tool to manage all the bank aspects was unthinkable; however, today with Telesoft e-CRM we know it is possible."*

**Users needs**

Before evaluating the different platforms available in the market, Edward Zevallos and his team, tried to identify first the user needs from each bank area: customer service, collections, sales channels, technology and processes.



Thus says Zevallos, "we find that the claim system should allow for the control of the customer care times, entering new claims, and a series of reports. As for sales, we wanted to be able to manage multi-channel campaigns. In collections, we needed to manage the payment promises and be able to change the strategy as per the current situation; other collection systems are more focused on what clients owe and not so much on what they have or relations that have been set in other areas of the bank in contact with the client. As for customer care, the key was to have well integrated contact channels."

## ■ Deployment and expectations

Today, the Telesoft e-CRM platform implemented in HSBC Peru has 600 users, a volume that reaches over 50% of the bank employees.

"In some cases our internal processes were adapted to the tool, and in others it was the solution that adapted to us, says Zevallos. But the important thing is that, in general, we were able to meet the expected times. The first stage lasted for 18 months."

"During this first stage, HSBC focused on developing the personal banking business. But during 2009 we will try to implement the commercial banking. These two dimensions, the personal and the commercial ones, are tightly linked in our client portfolio. Those who are clients as people can, therefore, be clients from companies. The other purpose is to make CRM achieve a 30% share in sales."

Now that we have proved that Telesoft e-CRM, as operational tool, is very good, says Zevallos, we want better effectiveness in campaigns.

## ■ Channel integration

Today, HSBC Peru sales management is made, basically, through its agency network, sales force, external channels, and Call Center. Except for Home Banking, these four channels are already 100% integrated to the Telesoft e-CRM platform. "If a coworker saves any information of a client in his/her computer in the agency network, he/she will be working on a single database - explains Zevallos - the same goes for the Call Center. And in the case of the sales force, we have generated a back office and WAP, so also there all interactions with the client are saved in the tool. That is to say that beyond the direct interaction with the client, we have found this way of managing the relation so that the information reaches us as we need it to improve the CRM strategies.