

Customer Relationship Management

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HSBC Mexico
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Agenda

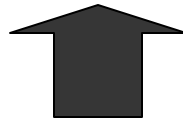
- HSBCS Mexico and HSBC CRM Vision
- BI & CRM Processes and Examples
- BI & CRM Architecture
- Results: Customer Experiences & Metrics
- Next Step: Real Time by August 2004
- Conclusions

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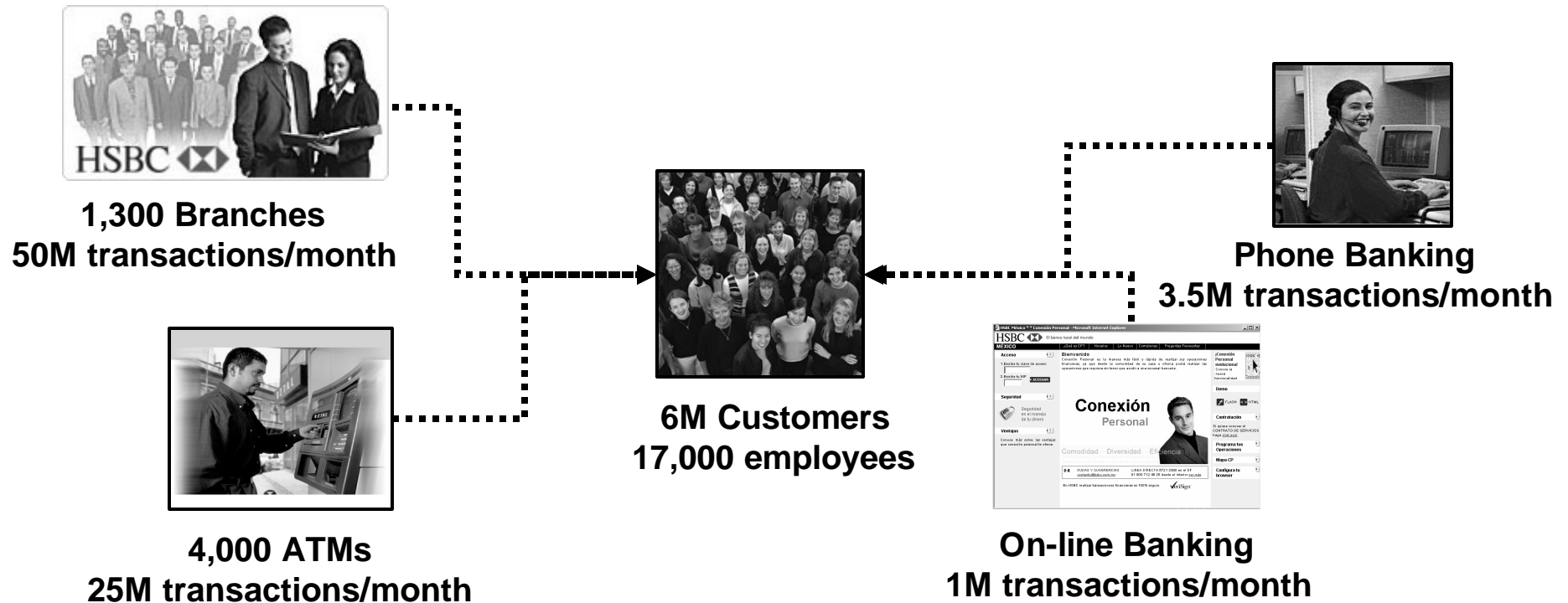
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CRM Vision

To become the best Financial Services Company in Mexico from our customers perspective.



To become the most convenient, most intimate, and easiest-to-use bank in México.



Get, Keep and Grow

The Eight Blocks of CRM

8

CRM METRICS

Value, Retention, Effectiveness

7

CUSTOMER EXPERIENCE

How the customer experience value

6

ORGANIZATIONAL
COLLABORATION

Culture and structure

5

CRM TECHNOLOGY

Applications, Architecture, Infrastructure

4

CRM PROCESSES

Customer Lifecycle, Knowledge Management

3

CRM INFORMATION

Data, Analysis, the Customer Single View

2

CRM STRATEGY

Objectives, effective customer interaction

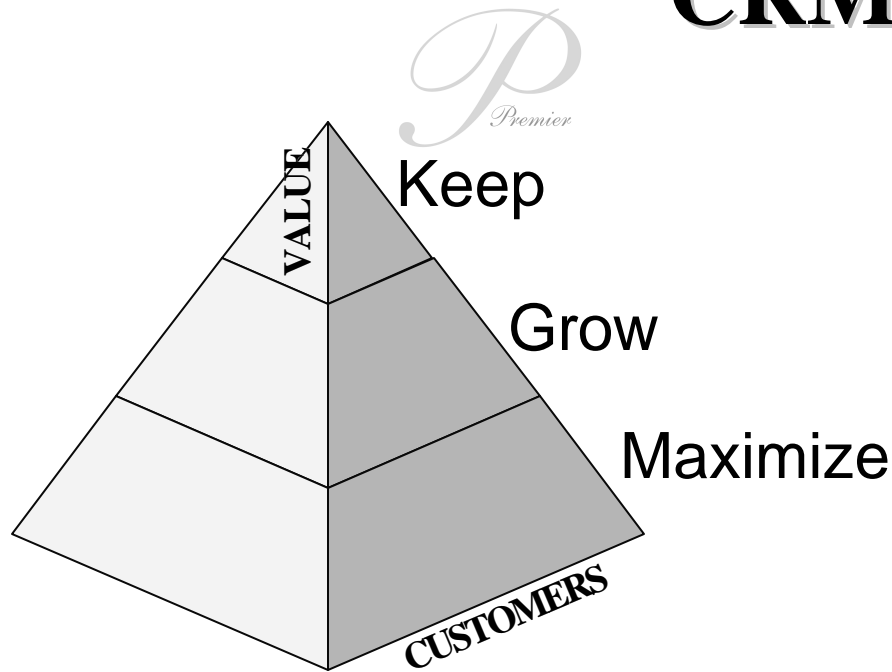
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CRM VISION

The Value Proposition

** Source: Gartner Group

CRM Strategy



1. Keep:

- Most Valuable Customers
- Relationship Strategy
- The best product
- The best Service
- Gain Customer Knowledge

2. Grow:

- Low Current Value
- High Potential Value
- Cross Selling
- Gain Customer Insight

3. Maximize:

- Low Current Value
- Low Potential Value
- Increase fees
- Self service Channels

Treat different customers differently

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CRM Processes

One by One



1. Identify

- 360° view of the customer
- Keep learning
- Behavioral and demographic data

2. Differentiate

- First by the value
- Then by the needs

3. Interact

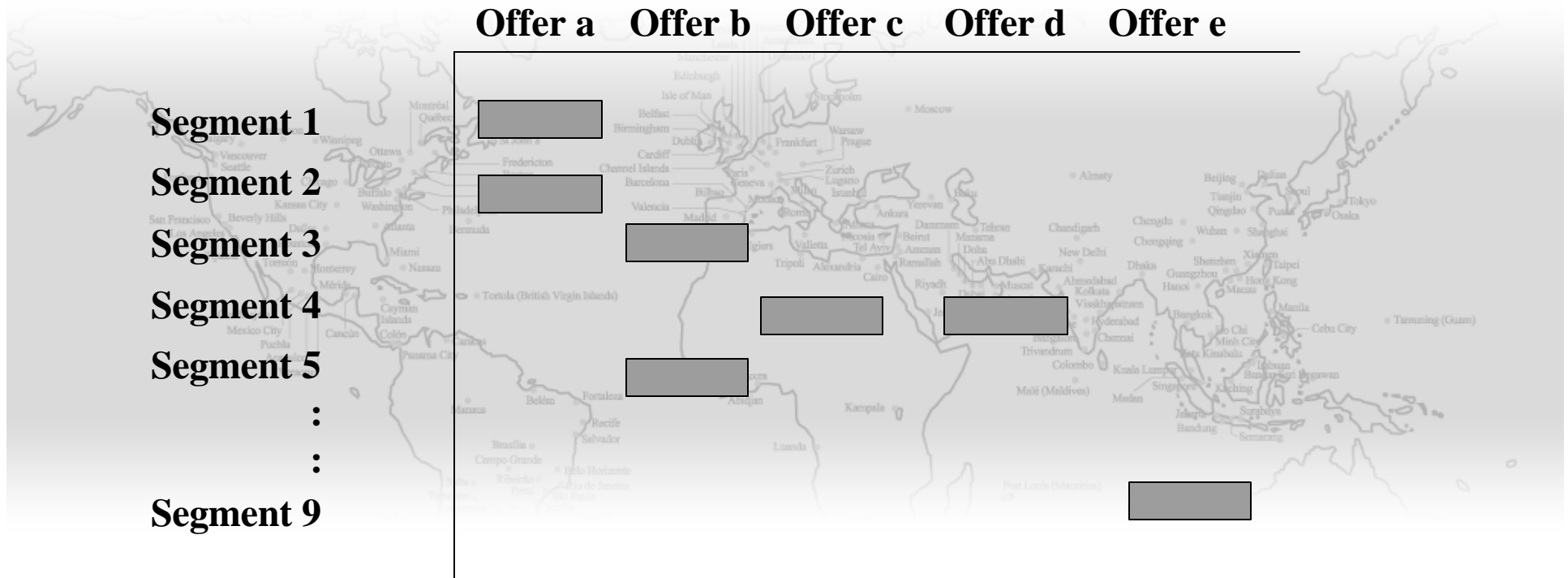
- Communicate with efficiency and efficacy
- Listen to him and keep record.

4. Personalize

- Customize products and service based on what customer wants.

** Don Peppers, Martha Rogers, The One to One Fieldbook

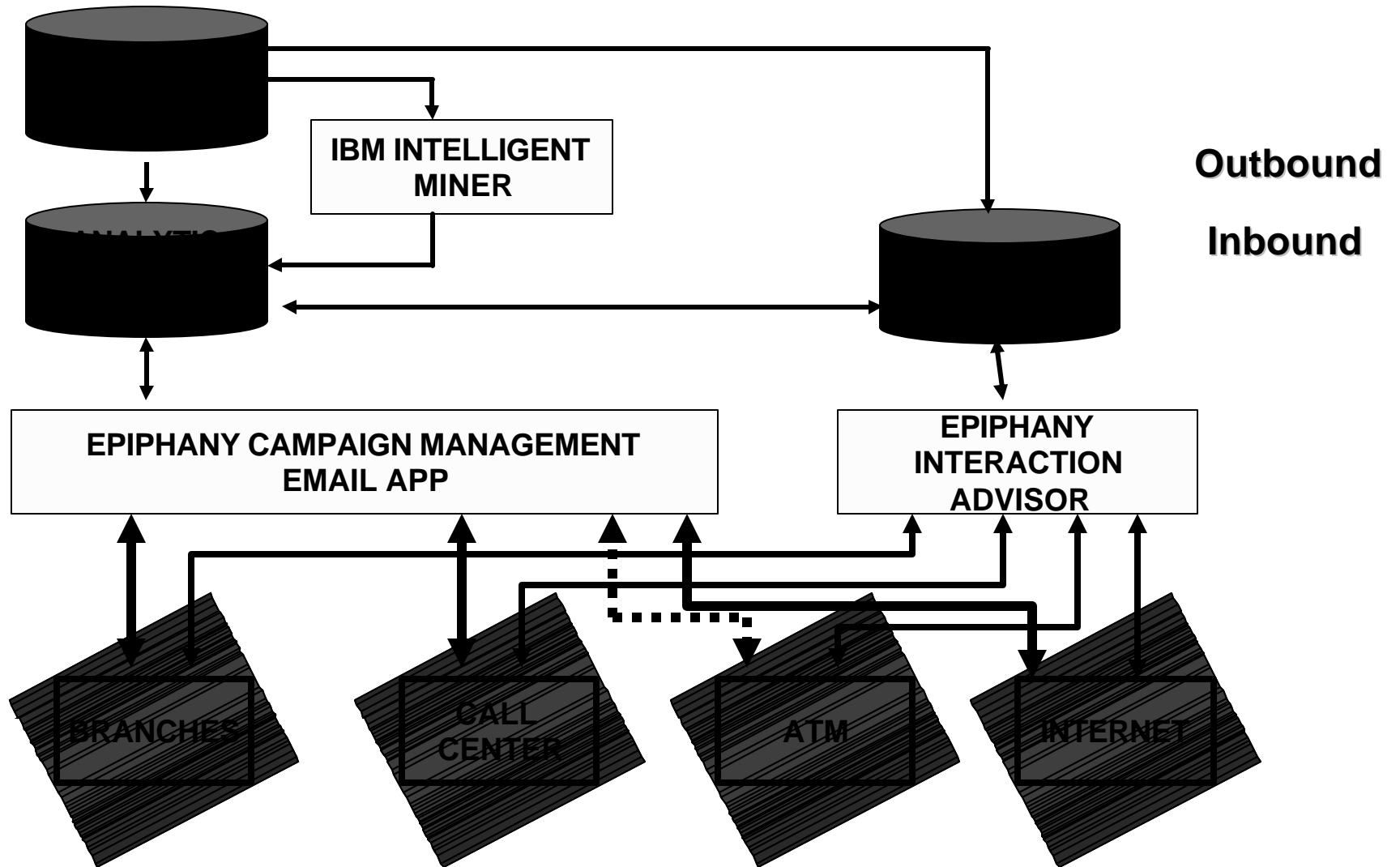
Specific treatment focused on specific needs



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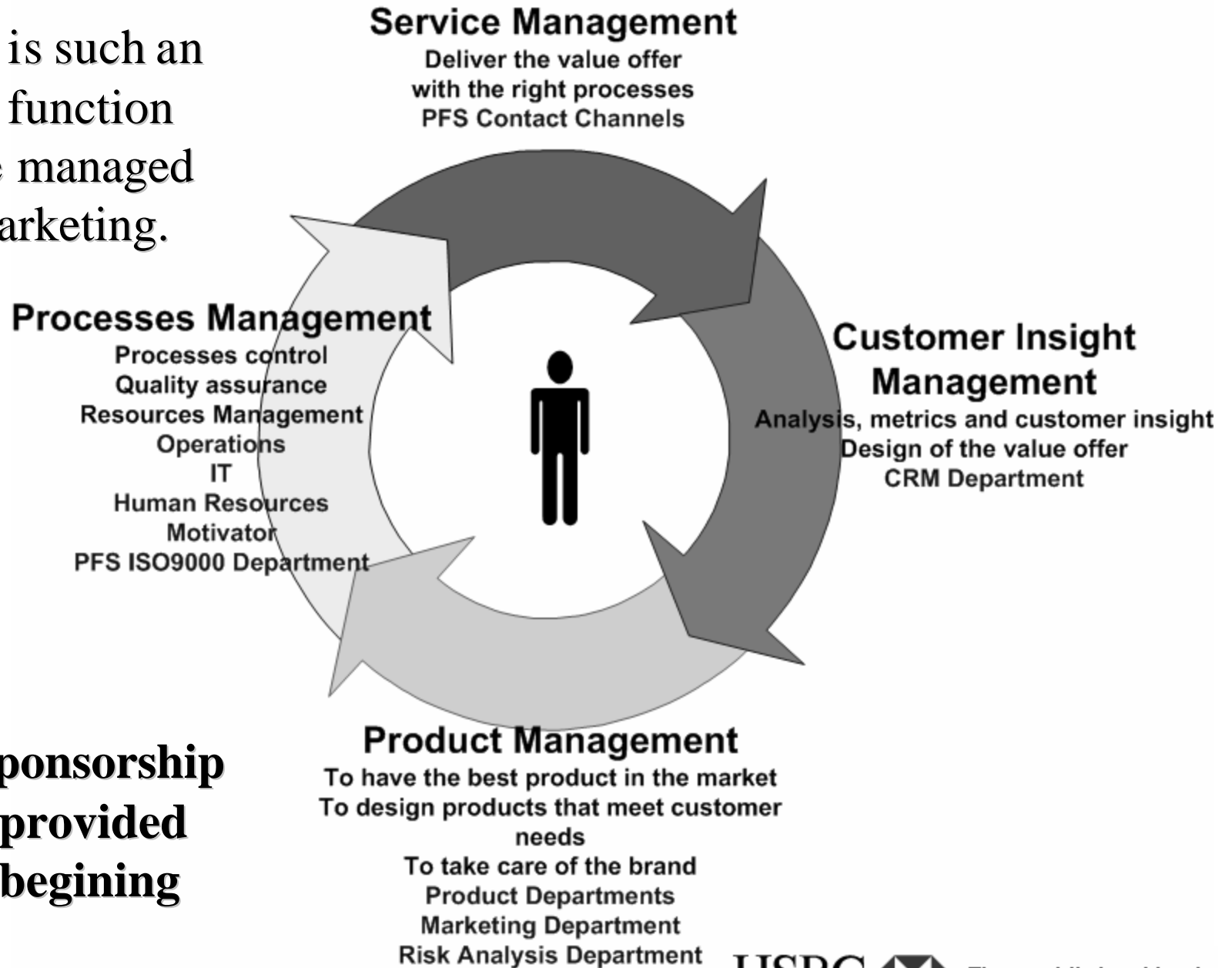
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CRM Technology



CRM Organizational Collaboration

Marketing is such an important function so can't be managed only by Marketing.

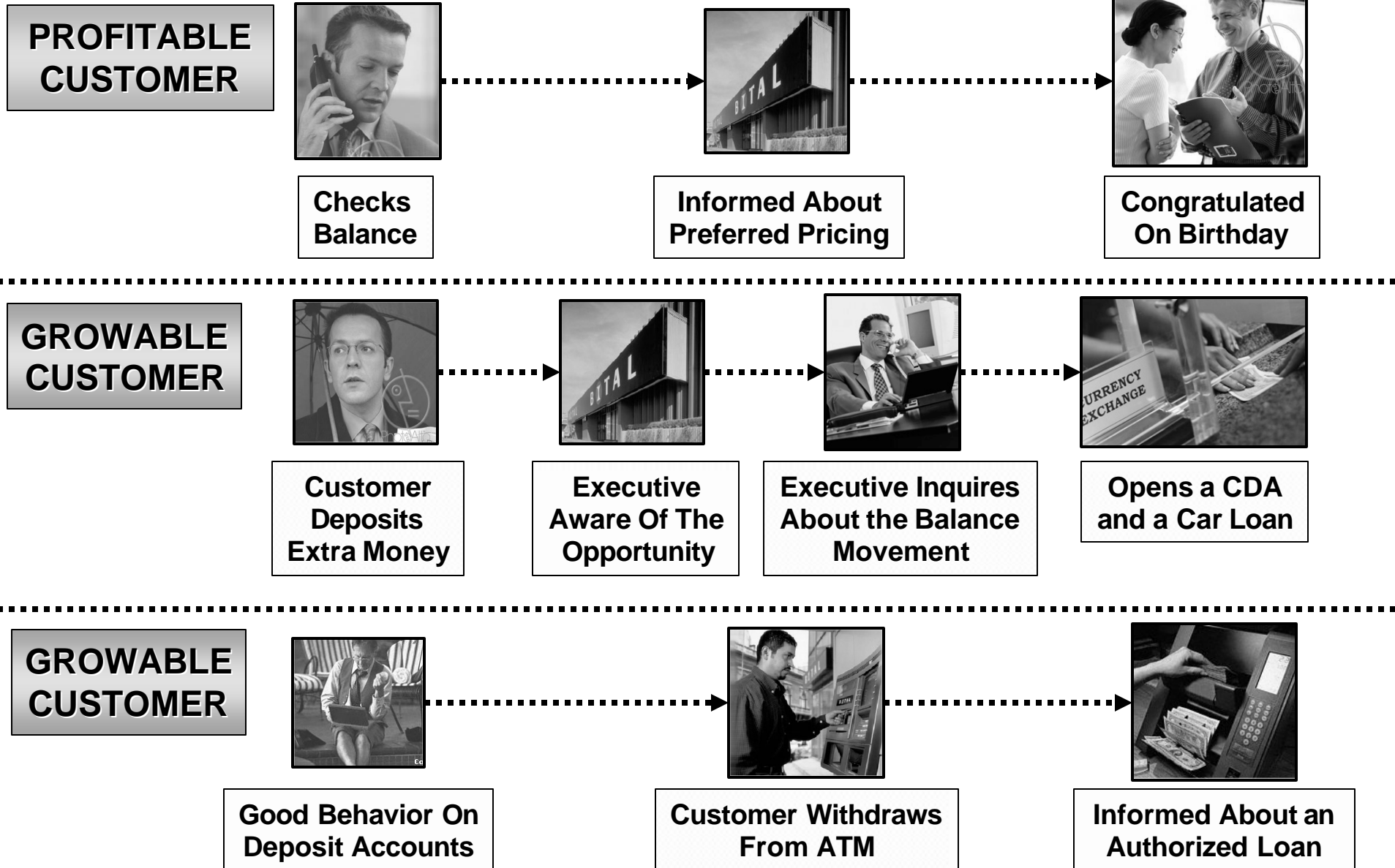


A great sponsorship has been provided since the beginning

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CRM Customer Experience



CRM Metrics

To Improve results by:

- a. Increasing leads
- b. Improving processes
- c. Improving channel effectiveness
- d. Improving information tools in channels

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Real Time Personalization Server

1. Campaign



**Enterprise Initiated,
Marketing-Driven**

2. Event Driven

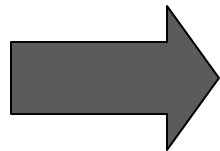


**Customer-Triggered,
Product as Service
“Convenient”**

3. Real Time



**Customer-Initiated,
Relationship-Driven
“Appropriate”**



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Conclusions

1. Customers more satisfied and more loyal
2. Increased Efficiency in Customer Management
3. Improved profitability per Customer Segment
4. Treat Different Customers Differently



Thank You