

Case Study:  
CUSTOMER RELATIONSHIP MANAGEMENT

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# BUILDING STRONGER CUSTOMER RELATIONSHIPS

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## UNION BANK OF CALIFORNIA

Union Bank of California® (UBOC), headquartered in San Francisco, is the third largest bank in California, with more than \$36 billion in assets, 245 banking offices in California, and 15 international facilities. UBOC currently has approximately 11 percent of the retail banking market share in California. As a smaller player in the large California retail banking market, UBOC wanted to distinguish itself by delivering more personalized services, increasing sales to new customers, and increasing customer “wallet share”—the percentage of banking needs provided to its existing customers.

To remain competitive, the bank implemented a sales training program to train branch employees to be more consultative. UBOC soon realized that it was unable to coach and monitor the results of its newly energized sales efforts, since all reporting was done manually.

UBOC asked BearingPoint to develop a proprietary sales and marketing tracking tool for its retail branches to automate sales tracking and reporting activities. The solution is designed to reinforce one-to-one marketing to drive both market share and customer wallet share. In addition, the solution allows the bank to analyze real-time sales results and customer trends. We designed, developed, and integrated the Web-based platform to manage these functions.

### SMART: A WEB-BASED SALES AND TRACKING TOOL

The BearingPoint team conducted a Customer Relationship Management (CRM) QuickScan<sup>SM</sup> Assessment to identify gaps and areas of improvement within the customer management function. This assessment outlined a



“By teaming with [BearingPoint], we will achieve our customer service goals as well as increase our competitiveness. The Retail Banking Sales Platform is a great fit with UBOC because it supports our goals, both technically and strategically.”

— RICHARD HARTNACK  
Executive Vice President, UBOC



road map of strategies, priorities, and areas of focus and provided justification for the Retail Banking Sales Platform investment.

Our team developed the Web-enabled sales management and tracking tool—named SMART (Sales Management and Relationship Tracking)—that was used by UBOC. SMART provides branches and departments with direct and easy access to customer and prospect data using Internet browsers and allows the sales team to better market services and products to the customer. SMART delivers real-time reporting to all management levels so that sales coaches can “inspect what they expect” from the sales staff. Comparison of goals to actual sales and service metrics are made available to all SMART users. This platform also allows the 1,200+ branch employees to service any customer regardless of which of the company’s 245 bank branches the customer visits.

Key features of SMART include:

- Dynamic capture of financial needs analysis
- Real-time reporting of sales activities and results
- Automated tracking of referrals, services, and quality measures

- Product and demographic analysis to determine optimal cross-sell and up-sell opportunities
- Support for outbound prospect telemarketing
- Flexible reporting and graphing capabilities

By using the latest thin-client technologies, the SMART platform met UBOC’s current automation needs and also set a solid base for future expansion of the platform. SMART has the flexibility to support in-person transactional sales as well as one-to-one relationship-based selling.

As part of our Sales and Channel Management solution, our team performed a business and technology assessment, configured the solution, developed integration procedures, built the data tables, and finally tested the

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system. After a successful pilot release, the system has been deployed to all 245 branches.

Knowledge transfer was also an important part of the solution. We worked closely with the bank’s trainers and system administrators to help employees understand SMART system functionality. In addition, our team trained UBOC IT support staff to operate and maintain the system on a day-to-day basis.

The team is currently developing enhancements to the tool, including the creation of real-time data exchange interfaces and additional campaign management functionality.

## REALIZING RESULTS

As a result of the SMART implementation, UBOC is positioned to increase sales per customer interaction, generate a deeper wallet share of its customer base, and develop better sales activity reports. By decreasing the time required for administrative reporting, the sales staff has more time to spend with customers and prospects. In addition, providing online access to customer information allows bankers to direct sales efforts to specific customers since all recent customer activity is cataloged.

UBOC is also building better customer relationships by maintaining consistency and continuity in customer interactions. As a result, client satisfaction and retention are expected to increase. In addition, the increased time with customers and personalized customer service will help create the image that UBOC is striving to achieve—a bank that spends time with individual customers.

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