



...real time CRM

CRM in customer perspective



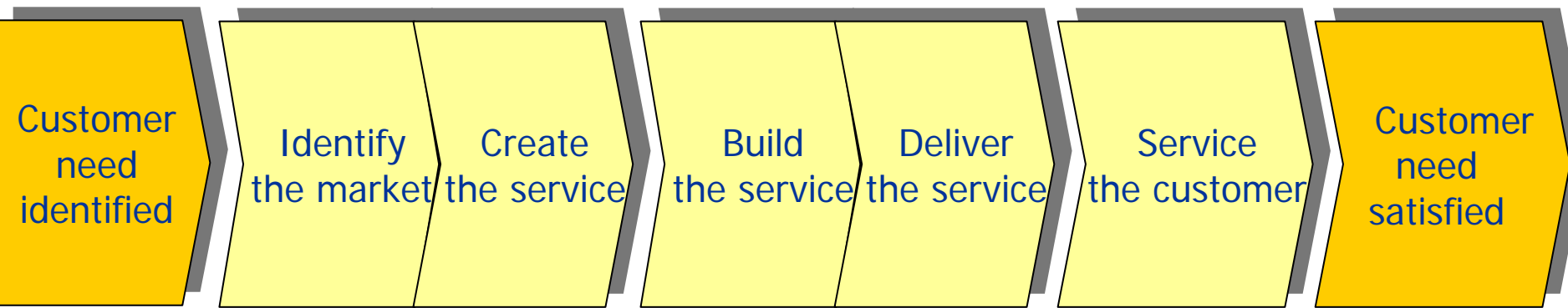
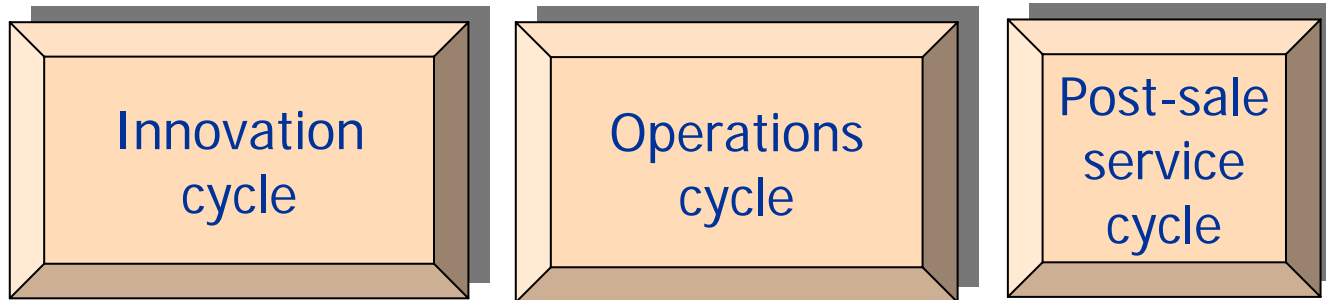
Ing. Jan Bízík

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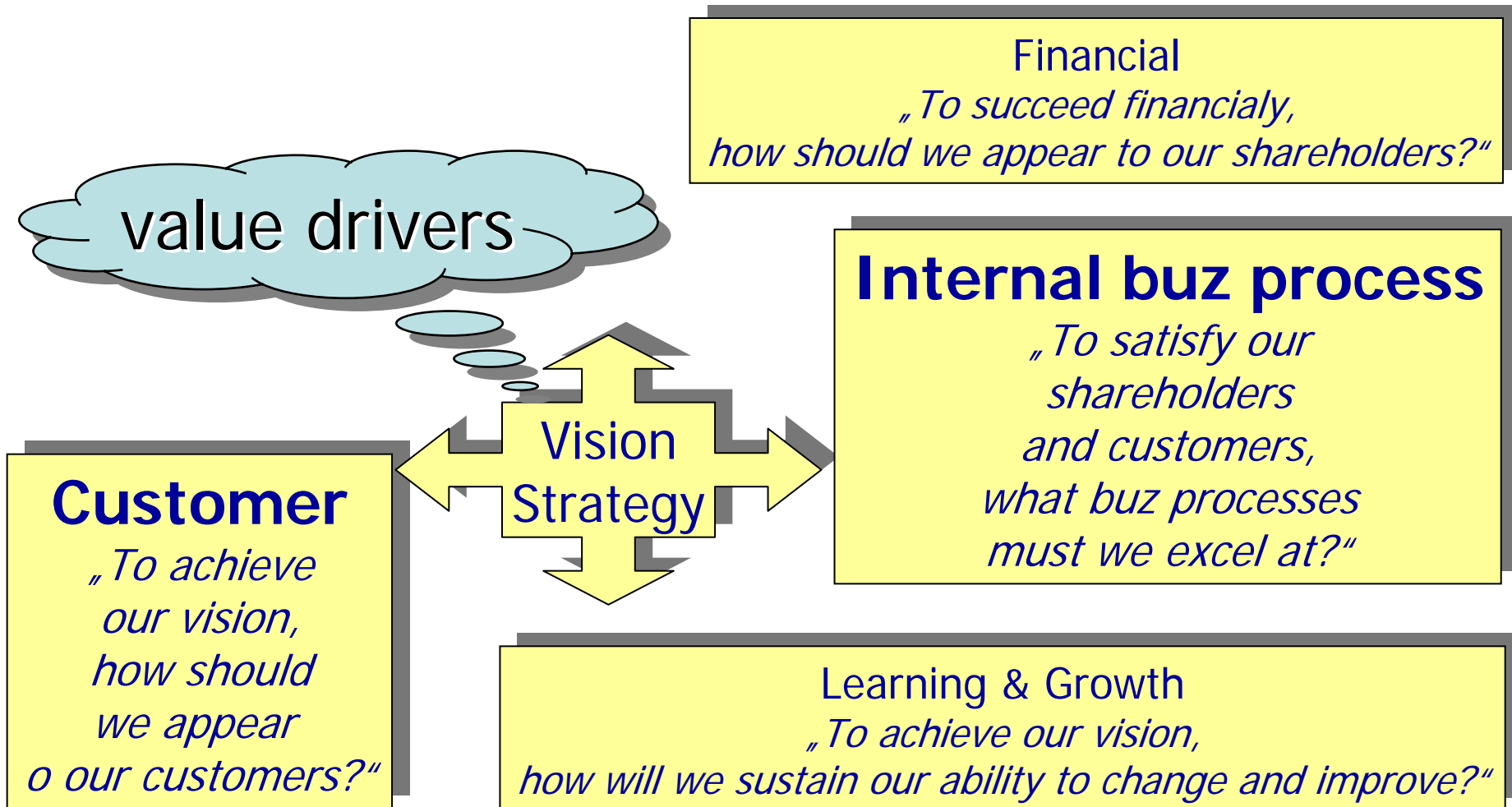
Customer Relationship Management

- CRM is a concept whereby an organization takes a comprehensive view of its customers's profitability for the company.
- CRM comprises a set of processes and enabling systems supporting a business strategy to build long-term, profitable relationships with specific customers. The key objective of CRM is to enhance customer value through better understanding of individual needs and preferences.
- CRM describes a fundamental business strategy to deliver services and products consistently across entire customer relationship rather than just within a particular product or business unit.
- CRM is marketing seen as relationships, networks and interaction.

Value chain



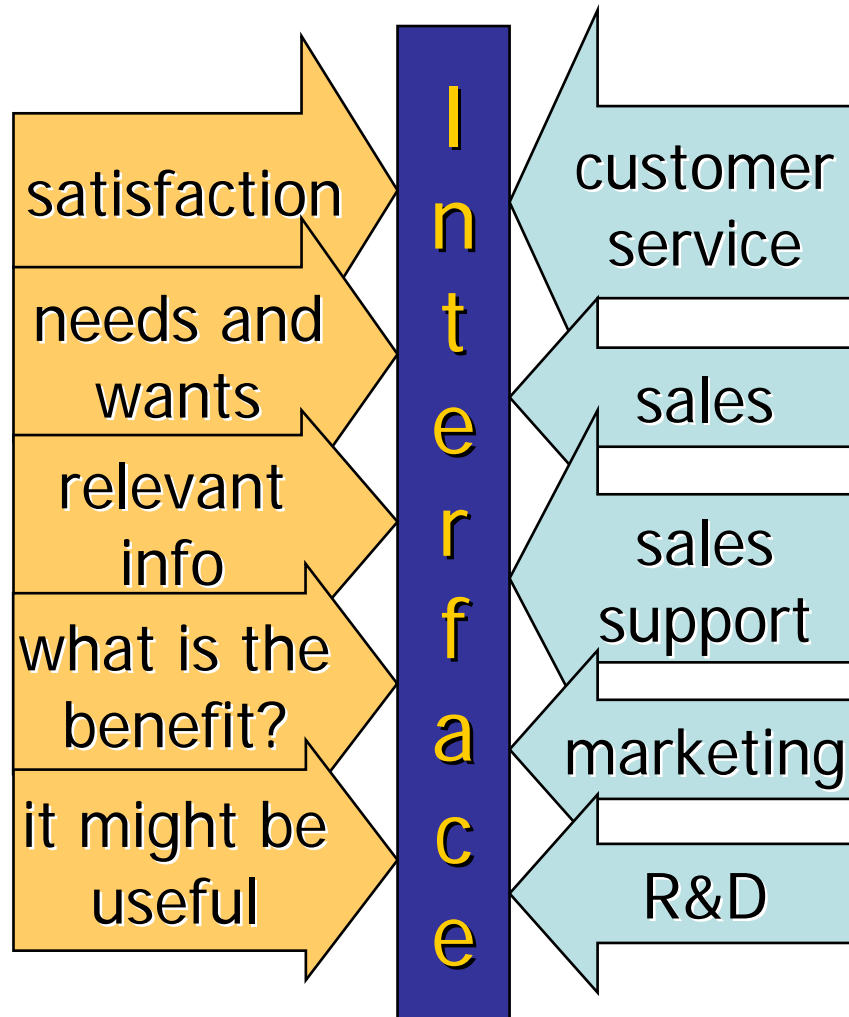
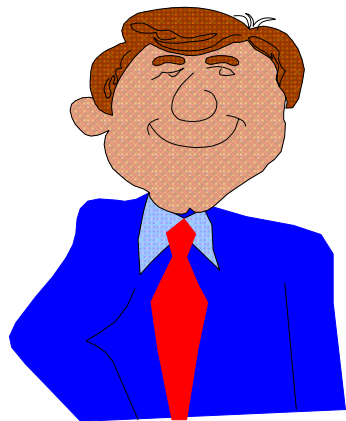
Customer & company performance



Customer centric processes



Customer centric processes



The Core CRM Processes

- Understand Customer Behaviour
 - developing customer segmentation models
 - modelling customer behaviour which impacts customer profitability (product acquisition, usage, retention, default)
 - identifying events which trigger behavioural change
 - Soliciting significant data from customers

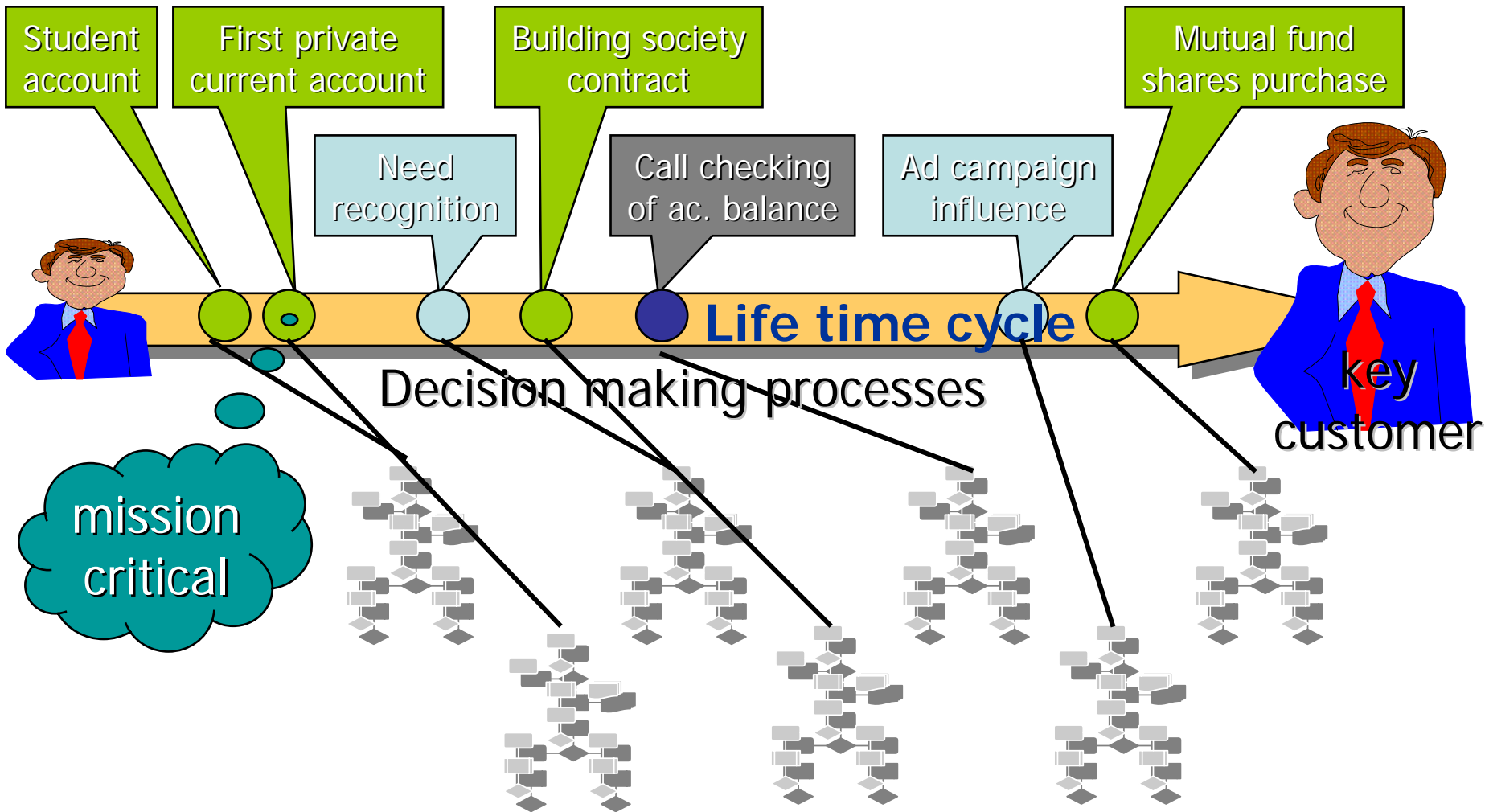
The Core CRM Processes

- Communicate to change behaviour
 - Multi-channel, event-driven communications and conventional campaigns
 - Business Rules-base selects customers for campaigns
- Test new Campaign approaches & measure effectiveness
 - Roll-out successes
 - Learn from failures

CRM-based processes - traditional



Customer centric processes



Transaction-based processes



Operational processes

individual transactions/interactions

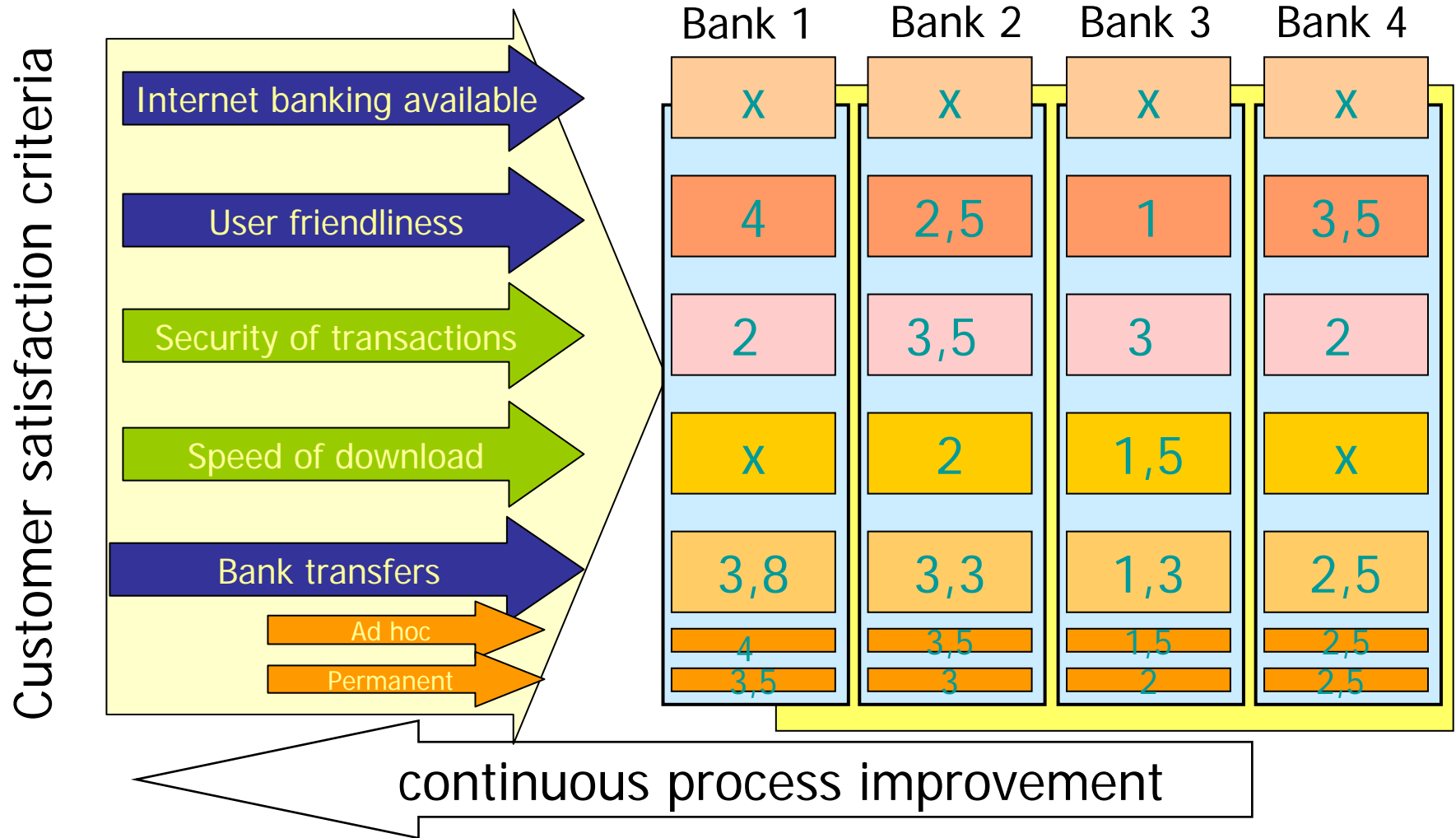
Tactical processes

between transactions/events

Strategic processes

long-term - life time

Home-banking services CCPs



Strategy-based IS design

