

# CRM Success at Czech Bank Česká spořitelna Wins Awards

## Capgemini helps the bank deploy a client-focused strategy via eight building blocks

### The Situation

Česká spořitelna placed high value on its scarcest resource—existing customers. Enjoying an image as a trusted partner, strategies and values ensured that the bank remained close to customers.

Česká spořitelna launched a strategic initiative to fulfill its vision for effective CRM. It entrusted Capgemini as its CRM and integration partner.

### The Solution

A joint team was rapidly mobilised to transform the initiative into a comprehensive CRM roadmap and a plan to deploy it in program streams.

New service and segmentation categories were defined to transform the branch set-up.

New technology was developed and implemented to facilitate a logical stream of relevant transactions with each of the bank's 5.3 million customers.

Technology included Siebel eFinance, SAS Enterprise Miner, Oracle 9i DWH and BEA Middleware served by EMC Symmetrix and HP UNIX hardware.

Interfaces with customers were streamlined for an enhanced experience with higher quality. The team designed a framework of relevant metrics, at operational and process levels, to measure success.

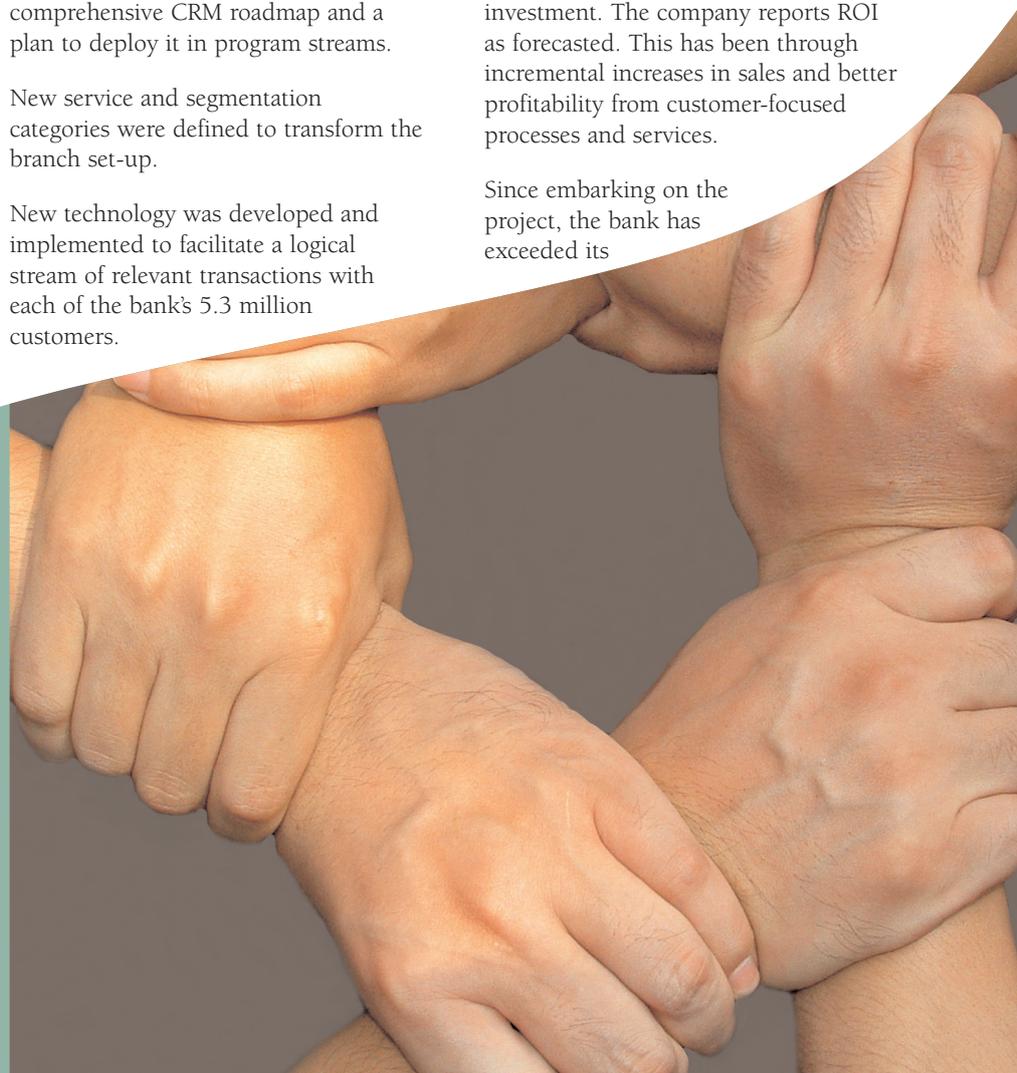
### The Result

Program measurement has allowed Česká spořitelna to track its CRM investment. The company reports ROI as forecasted. This has been through incremental increases in sales and better profitability from customer-focused processes and services.

Since embarking on the project, the bank has exceeded its

**“We will never forget your huge contribution to our success.”**

**Jack Stack,  
CEO,  
Česká spořitelna**



growth forecasts two years running. In 2005, gross revenue and net profits both increased by 20% with profitability up to 35.8%. Brand awareness (prompted) increased to 99.3%.

Customer satisfaction metrics were equally good. The index for customer satisfaction rose to 76.6% and ROI for some direct marketing campaigns increased by thousands to a stunning 3,400%.

### How Česká spořitelna and Capgemini Worked Together

Česká spořitelna is a modern and one of the largest banks in the Czech Republic, issuing more than 2.9 million payment cards, with over 1,070 ATMs and a network of about 637 branches. It ranks among the leading securities dealers in the country.

The bank targets individuals, small to medium-sized companies, towns and municipalities. It plays an indispensable role to provide financial services to large companies and corporations.

The launch of a major CRM initiative prompted the bank to invite Capgemini to bring its consulting strengths to bear fruit. A customer-centric strategy was developed comprising a CRM roadmap, capability assessment and work prioritization. Effective change management and adoption by users was critical to success.

*“Capgemini has shown great ability to team up with our employees, while leveraging a world-wide network of experts and appropriate use of proven methodologies.”* Michal Seifert, Program Manager CRM & DWH, Česká spořitelna

Siebel eFinance 7.5.3 offered a comprehensive sales and service platform for 8,000 end users. This was seamlessly integrated to Oracle 9i ODS/DWH (Operational Data Store and Data Warehouse) and SAS Enterprise Miner via a parallel, real-time message-based Middleware (Tuxedo v8) and batch channel (CSOPS).

The ODS/DWH is connected to 45 core banking systems and risk management applications as well. Running in

high-availability mode, an HP Superdome cluster and HP UX 11.x operation system form the hardware platform. Data is stored on mirrored EMC symmetric disks.

The most significant leap in customer experience occurred at the beginning of the initiative with a new branch set-up, intensive training and introduction of different service categories, private advisory networks and simpler tools to serve customer needs. With the solution deployed in stages, a comprehensive framework of measurements allowed the bank to test the effectiveness of the initiative.

*“We are pleased with Capgemini as our CRM and Data Warehouse integration partner, and benefit from its unique experience to design, architect and integrate such solutions.”*

Michal Seifert, Program Manager CRM & DWH, Česká spořitelna.

Tangible results of Česká spořitelna's CRM program are impressive. However, the success goes beyond, and the bank has won some valuable awards. These include an FT Banker's Technology Award on Customer Experience and another, sponsored by Gartner, for one of the best CRM initiatives among European institutions. The bank, competing against some 100 organizations in the latter award, won the top award among financial institutions and was runner-up overall. The esteemed panel of judges included CRM experts from 37 different countries.

*“The project could not have been as successful nor had the huge impact without Capgemini's support, strategic thinking and a willingness to challenge itself and us to make CRM work. Many institutions begin a CRM effort without completing it; the road is long and arduous. Capgemini helped us navigate through all the difficult times.”* Jack Stack, CEO, Česká spořitelna.



### About Capgemini and the Collaborative Business Experience

Capgemini, one of the world's foremost providers of Consulting, Technology and Outsourcing services, has a unique way of working with its clients, called the Collaborative Business Experience.

Backed by over three decades of industry and service experience, the Collaborative Business Experience is designed to help our clients achieve better, faster, more sustainable results through seamless access to our network of world-leading technology partners and

collaboration-focused methods and tools. Through commitment to mutual success and the achievement of tangible value, we help businesses implement growth strategies, leverage technology, and thrive through the power of collaboration.

Capgemini employs approximately 61,000 people worldwide and reported 2005 global revenues of 6,954 million euros.

More information about our services, offices and research is available at [www.capgemini.com](http://www.capgemini.com)

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