



## Major Asian Bank Achieves Single Customer View With CRM Implementation

### Overview

**Country or Region:** Singapore

**Industry:** Financial Services

### Customer Profile

Maybank Singapore is a major financial services institution in South East Asia, providing wholesale and retail banking services to local clients and employing 1,400 people.

### Business Situation

With numerous business units serving a large number of customers, Maybank Singapore wanted to create a single customer view of all information for each customer that would support its service aims.

### Solution

Maybank Singapore and Avanade Asia deployed Microsoft Dynamics CRM as a single source of customer information and to facilitate improved tracking and follow up from marketing campaigns.

### Benefits

- Delivered greater collaboration
- Enabled rapid information availability
- Improved customer service
- Reduced operational costs
- Supported Maybank's CRM Framework

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*Lim KuoSiong, Head of IT and eBusiness, Maybank Singapore*

Maybank Singapore offers customers a diverse range of financial services. With numerous lines of business offering a multitude of products to a large customer base, the bank wanted to improve how it served its customers by providing sales, marketing and services teams with accurate customer information while facilitating collaboration between business units. After a detailed review process, the bank selected Microsoft Dynamics CRM to support its drive towards continuously improving customer service. With a single view of all customer information, the bank has benefited from reduced operating costs and greater collaboration, leading to an improved service experience for its customers.

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## Situation

Maybank is the largest bank and financial services group in Malaysia. It currently ranks among the top five banks in ASEAN, and is a Qualifying Full Bank in Singapore, where it employs more than 1,400 people. The bank aims to bring a seamless banking experience and a wide variety of banking services to its customers, offering them the ability to conduct banking transactions at any time and from anywhere using traditional and electronic channels.

Maybank Singapore had a goal of driving greater profitability through better customer retention and acquisition and improved operational efficiency. The bank had previously deployed a customer relationship management (CRM) solution a few years ago for its call center. However with a greater focus on customer service and sales, various issues became apparent for customer-facing teams.

The bank was facing several challenges. Manual distribution and tracking of sales leads and marketing lists assigned to front-end sales personnel increased the risk of working from outdated data. Staff had an inconsistent view of customers as front-line staff and middle-office users had access to different systems for customer information and the existing CRM solution at that time did not support the synchronization of customer information with the core banking systems. Maybank Singapore needed visibility for the escalation and tracking of customer service requests, which involved inter-department investigation and resolutions.

The selection of a flexible and scalable CRM system was critical to help drive greater profitability through better customer retention and acquisition and improved operational efficiency. Lim Kuo Siong, Head of IT and eBusiness, Maybank

Singapore, says, “Equipping our front-line and middle-office users with accurate customer insights and a holistic view of the customer’s relationships with the bank would not only bring about better targeted selling and relationship building but also help to reduce potential operational risks.”

## Solution

Vendors were invited to submit proposals for a CRM solution to fit the bank’s requirements and business and technical evaluators assessed both the vendors and the proposed CRM solution. After a thorough review, the bank selected the Microsoft Dynamics CRM solution to be deployed by Avanade Asia.

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The CRM solution is used by over 350 employees in departments including the call center, customer experience management, system and user support, branches sales and service personnel, affluent banking, direct banking channels, telesales, marketing and business analysis, collections, credit authorizations and card operations.

The solution ensures the bank a single customer view that captures data including customer demographics, lifestyle preferences and interactions as well as real-time application statuses, account summaries and interaction history. Customized notes that can be configured as alerts to notify staff for events such as birthdays, anniversaries, and other alerts relating to account servicing management and even risk management were included.

“Microsoft Dynamics CRM enabled us to simplify the huge and complex integration works across various host systems and meet the goal of achieving ‘single customer view’ in the shortest time possible,”

Lim KuoSiong, Head of IT and eBusiness,  
Maybank Singapore

The CRM solution interfaces with seven different systems - this helps provide customer information, account/portfolio holding information, and transaction history in real time.

“The industry knows and has experienced that complex integration projects like CRM not only require the right people, but the right tools to make it a success,” adds Lim. “With Microsoft Dynamics CRM and its robust .NET platform we can simplify the huge and complex integration works across various host systems from IBM AS/400-, Windows- and Unix-based platforms and meet the goal of achieving a ‘single customer view’ in the shortest time possible.”

### Benefits

With the implementation of Microsoft Dynamics CRM the bank achieved its goal of having a single-customer view by establishing real-time as well as synchronized batch-integration of critical customer and account data.

#### Delivered Greater Collaboration

The collaboration capability of Microsoft Dynamics CRM helped the bank maximize operational synergies between various units to improve sales and service standards.

An end-to-end integration of the lead generation and loading process between the data warehouse and business intelligence platform with Microsoft Dynamics CRM has enabled the bank to closely monitor the performance of multiple and concurrent product campaigns.

The sales and service teams now have a common and integrated application environment to track service fulfillment and incident management. The solution has

supported the fulfillment of thousands of sales opportunities.

#### Enabled Rapid Information Availability

By establishing real-time as well as synchronized batch integration of critical customer and account data from other bank systems and core banking systems, Maybank Singapore achieved its objective of a single customer view. This has resulted in a significant improvement in the accuracy, availability and timeliness of information for front-end sales and service operations.

“Microsoft Dynamics CRM enabled us to simplify the huge and complex integration works across various host systems and meet the goal of achieving ‘single customer view’ in the shortest time possible,” confirms Lim.

#### Improved Customer Service

Maybank Singapore delivered significantly improved service experience for customers due to reduced response times and a higher standard of service from better cross-functional collaboration between teams. The new solution has logged over a million customer interaction records over a short period of time and the scope continues to expand to include customer activities over the bank’s electronic channels and self-service kiosks. This wealth of information will then be used for needs analysis and value added products and service improvements, resulting in a refined service offering and targeted marketing to Maybank Singapore’s customers.

Direct and tangible improvements in customer delight and service efficiency has been achieved with the integration of SMS functionality into the overall CRM capability. The SMS functions were given to the bank’s Sales and Service support

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personnel to minimize the need for manual call-back and to provide instantaneous communication on customer requests, product applications and various inquiries.

Furthermore, the solution has improved the incident management capabilities of the bank through efficient and visible incident reporting, escalation and follow-up; reducing the time spent investigating incidents and leading to faster resolutions for the bank’s customers. Customer comments, complaints and compliments coming from various customer touch points have also been captured within the Microsoft Dynamics CRM solution, enabling tracking of customer satisfaction as well as employee recognition when compliments are received. The feedback recorded has helped the bank to identify innovative new services to offer to its customers.

#### **Reduced Operational Costs**

The implementation of Microsoft Dynamics CRM helped the bank to automate many sales and service fulfillment activities between the front-end service channel and middle-office support units, improving operational efficiency and sales capability while reducing the time taken to respond to customer requests, feedback and fulfillment objectives.

#### **Supported Maybank Singapore's CRM Framework**

Microsoft Dynamics CRM today plays a vital role at the core of Maybank Singapore’s entire CRM framework acting as a major conduit of customer information across systems and existing channels like Maybank2U.com, Self-Service Terminals, Phone Banking and LiveChat as well as new customer touch points that covers mobile banking on smartphones, multi-touch digital displays and social media sites. The role of Microsoft Dynamics CRM solution will grow as Maybank’s CRM framework

continue to expand its footprint across all internal processes, systems and integrate new technology to deliver higher customer satisfaction along the whole service value chain. In last year’s Customer Satisfaction Index of Singapore (CSISG) ranking, Maybank scored a high of 67.3 outperforming the overall score of 66.7 for the entire commercial bank sector in Singapore.

## For More Information

For more information about Microsoft products and services, call the Microsoft Sales Information Center at (800) 426-9400. In Canada, call the Microsoft Canada Information Centre at (877) 568-2495. Customers in the United States and Canada who are deaf or hard-of-hearing can reach Microsoft text telephone (TTY/TDD) services at (800) 892-5234. Outside the 50 United States and Canada, please contact your local Microsoft subsidiary. To access information using the World Wide Web, go to:

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For more information about Avanade Asia products and services, call (+65) 6394 7888 or visit the website at:

[www.avanade.com](http://www.avanade.com)

For more information about Maybank Singapore products and services, visit the website at: [www.maybank2u.com.sg](http://www.maybank2u.com.sg)

## Microsoft Dynamics

Microsoft Dynamics is a line of integrated, adaptable business management solutions that enables you and your people to make business decisions with greater confidence. Microsoft Dynamics works like familiar Microsoft software such as Microsoft Office, which means less of a learning curve for your people, so they can get up and running quickly and focus on what's most important. And because it is from Microsoft, it easily works with the systems that your company already has implemented. By automating and streamlining financial, customer relationship, and supply chain processes, Microsoft Dynamics brings together people, processes, and technologies, increasing the productivity and effectiveness of your business, and helping you drive business success.

For more information about Microsoft Dynamics, go to:  
[www.microsoft.com/dynamics](http://www.microsoft.com/dynamics)

### Software and Services

- Microsoft Dynamics
  - Microsoft Dynamics CRM