

Case Study  
UniServe™ | CCM

# ‘Bankable’ Digital Marketing solutions through Customer Communications Management

A leading financial services organization (Amongst top Fortune 20 companies), global leader in consumer finance with more than 118 million satisfied customers, an entrenched presence in more than 50 countries and total assets worth more than US\$ 105 billion. In India, the organization entered into a joint venture with a leading local Bank to provide customized financial services.



## Challenges

- E-mail penetration was very low at 18% of the total subscriber base and e-mails could not be personalized based on customer profiles
- Revenue generated from third party advertisements through statement inserts was up to 7 crores, leaving a clear room for enhancement
- Most of the messages were through mass marketing offers
- Multiple applications were being used to send out communications through multiple channels like print, e-mail, SMS and Self-care. Hence longer TAT for change management and inconsistencies
- Printing of customer statements was outsourced to a third party vendor, leaving very little scope for sending personalized communication

The organization has since implemented our Customer Communications Management solution built on UniServe™ Platform to provide relevant communication through multiple channels of delivery (print, e-mail, SMS, self-care).

## Value proposition of the solution

- Enhanced and customizable statements for use as marketing tools to enhance customer experience in rapidly changing market dynamics
- Opportunity to generate steady revenue stream from third party advertisements by sending customer profile-specific and targeted messages
- Faster change management, suppressed printing and maintenance costs, unified solution for cross-channel communications and faster time-to-market

Enhanced e-mail penetration; the numbers have risen from 18% to almost 50% of the entire subscriber base

300% increase in revenue generated through targeted third party advertisements

## How did our solution transform operations?

Our Customer Communications Management solution enabled trans-promotional communication to various segments of customers, with the following functionalities:

- Color printing on continuous paper by generating print streams in AFP format, thus enabling dynamic personalization of statements and reduced printing costs. Different stationery types for each card type with unique color overlay/background are used
- Personalized communication by dynamically inserting birthday messages, flip/clip messages and e-statement registration messages. Segmented communication based on varied business rules and display layout
- Offers based on bill amounts TAD (Total Amount Due), MAD (Minimum Amount Due), TOS (Total Outstanding), LOAN
- Addition of a new 'SAVINGS AND BENEFITS section providing customized details of 'Cash back, Petrol Surcharge Waiver & Reward points' based on individual customer spends
- SBR (Spend Based Reversal) messages can be inserted dynamically on the statements
- Graphical representation of the transactions by segregating them into various merchant codes like (e.g. Apparels, Food, Utility bill payments etc)
- Display of Cash back accrued or the bonus reward points earned by the customer for the month and Life till date
- Customized messages based on the user's registration on the online portal of the service provider.
- Display benefits accrued on value added services like cash back, processing fee reversal, bonus reward points on booking Flexipay, website offer (paying bill online), and M-shop offers (paying bills using mobile)
- Secured communication through e-mail with enhanced password protection, digital signatures, and encryption capabilities
- Corporate statements to corporate program managers (responsible for payment), which provide a consolidated summary of all the cards issued within a corporate.

300% increase in revenue generated through targeted third party advertisements

#### Business benefits:

- Enhanced e-mail penetration, the numbers have risen from 18% to almost 50% of the entire subscriber base
- 300% increase in revenue generated through targeted third party advertisements
- Eliminated the need to outsource printing activity and introduced continuous color printing on AFP printers that enabled personalization and also reduced costs
- Enhanced customer experience – the outcome of personalized, clear and consistent communication through multiple channels like print, e-mail, SMS and Web

#### The result:

Strong brand image, reduced operational costs, trans-promotional customer communication, profile-specific messaging and therefore, enhanced customer loyalty.



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