



HDFC Bank on VIRTUAL RELATIONSHIP MANAGER PLATFORM

Enabling AI powered RMs to drive customer loyalty,
business volumes and increasing share of wallet

What was HDFC Bank missing?

- AI Driven, Feature Packed VRM Dashboard
- Intelligent Customer 360
- Smart, Actionable Supervisor Dashboard



We believe in CRMNEXT. With over 1,00,000+ users & 4,500+ branches & multiple integration points, it was hard for any system to match our expectations. We have enjoyed 99.9% uptime availability & seamless scalability. It just seems perfect.



*- Rajesh Wagh
Vice President (IT)*

Results

| SALES AUTOMATION

208% Increase in Lead Conversion

40% Increase in Cross Selling

90% Reduction in Sales TAT

| CUSTOMER SERVICE & SUPPORT

52% Improvement in Service Quality

42% Increase in Net Promoters Score

86% Improvement in Customer Loyalty Index

| CAMPAIGN MANAGEMENT

370% Increase in Leads Generated

108% Increase in Response Rate

23% Increase in Campaign Frequency

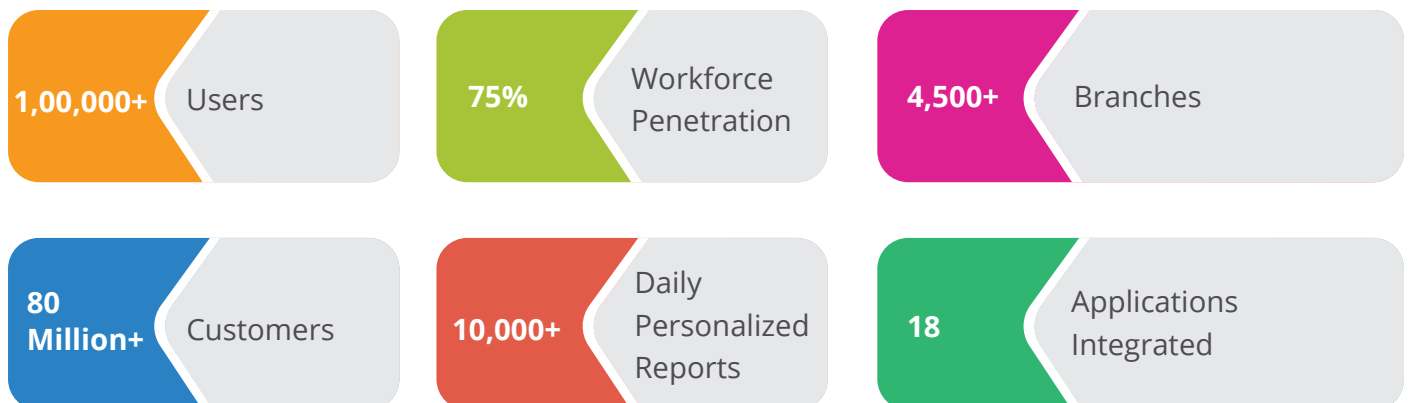
| STAFF IMPACT

75% Bank workforce using CRMNEXT

10,000+ No. of daily personalized reports

*Scaled from an already large base

Implementation Highlights



Solutions, Delivered

AI DRIVEN, FEATURE PACKED VRM DASHBOARD

- **Personalized Day Plan**

RMs choreograph a successful workday with AI driven day planner and next best actions to help RMs focus on outcomes. Priority tasks are derived from analyzing parameters including real time missed calls, calls allocated for the day and more. DATANEXT's data models analyzes historical sales, target planning, achievement, call strategy, product coverage ratio and more.

- **Guided Action Center**

RMs can simplify complex tasks to easy clicks. Smart integrated workbench provides RMs with all information and tools required fulfil any customer need. The platform has enabled Straight Through Processing (STP) across processes from address updates, changing EMI cycles and more.

- **Integrate Telephony & Capture Call Outcomes**

HDFC Bank RMs can plug n play dialers to connect customers on the go. They automatically get real time customer intelligence on the call and keep track of customer conversation outcomes. VRM auto-records outcomes in case of unsuccessful connections.

- **Next Best Actions**

Powered by DATANEXT models, VRM analyzes 20+ different parameters segment, product holdings, digital footprints and more to deliver contextual next best actions. It enables AI derived activities including products, customers that the RM should work on, and more.

- **Continuous Channel Experience**

VRM enables RMs with Open Communication Platform (OCP) to deliver continuous engagement across Voice, Text, Email, WhatsApp, Google Business Messenger, Facebook messenger and more. This allows RMs to engage customers across their preferred channels.

- **Increase Customers under Managed Portfolio**

With AI driven assistance, guided call scripts and real time fulfillment, RMs can complete deep engagements quickly. Robotic automation frees RMs for mundane routine tasks and allows them to focus on calling campaigns to drive volumes, by qualifying more customers for RM programs.

INTELLIGENT CUSTOMER 360

- **Understand Customers In 100 Secs**

VRM captures and display complete demographic intelligence, including social, channel usage, product holding information, both at an individual and group level. RMs can understand customer's relationship with HDFC bank at a glance with real time insights based on customer life events and recent transactions, service requests, happiness score, sentiment analysis and more.

- **Conversation Strikers**

RMs can personalize conversations and deliver value with AI derived conversation strikers. Build deeper, meaningful relationships with contextual, real time conversations.

- **Spend Analysis and Activity Stream**

HDFC Bank RMs know a customer's spend habits to capture the right moment to connect. They get a periodic summary of customer spend across channels and pull up customer conversation records on demand.

- **Advanced Playbooks, Ai Nudges And Personalized Offers**

AI models, powered by DATANEXT, coach VRMs and deliver target assistance. VRM customizes and designs playbooks for any sales or service scenarios. RMs can get analytical derived, personalized offers to maximize conversions. VRM also enables real time AI nudges to start an engagement that complements customer lifecycle journeys.

SMART SUPERVISOR DASHBOARD

- **Complete Teams and Portfolio Visibility**

VRM delivers complete intelligence of individual team member's day plans. Supervisors can view the tasks and appointments scheduled for their teams.

- **Smart Target, Achievement Management**

VRM enables supervisors with configurable, drilled down dashboards and reports. They can do real time call campaign efficiency analysis. The platform measures RM productivity and delivers planned vs achieved metrics.

- **Real Time Portfolio Insights**

Supervisors get real time portfolio insights and collect better signals for processing prescriptive actions like nudges etc. They get real time business growth projection. VRM tracks efficiency, productivity, revenue, agent performance metrics in real time.

- **Intervene On Demand**

Supervisors can seamlessly takeover chat or a call when needed. They can guide individual RMs with best practices in real time.

- **Dialing Campaign Management**

Supervisors can create and execute voice calling strategies on visual drag and drop designers. VRM can auto schedule calling jobs, push datasets to dialer on customizable frequency.

- **Microsegmented Digital Campaign Management (Non Voice)**

Supervisors can create and execute non voice campaigns on modern channels incl. Whatsapp, Google Business Messenger, Facebook and more. They can define segments, craft personalized messaging or use predefined templates.

- **Enable Enterprise-Wide Strategy Execution**

Stakeholders can eliminate functional and geographical boundaries to create and execute business growth strategies. They can analyze customer profitability in real time and design campaign strategies to maximize customer's lifetime value.