



## Customer Relationship Management (CRM) Project

**Customer Relationship Management (CRM) Project**, one of TFB's 8 strategic programs, has been adopted by both the Corporate Business Group and the Retail Business Group in order to improve their sales and services. After completion of customer segmentation and work process reorganization, sale and service models had been modified to fit the requirements, enabling the bank to provide better services to meet specific customer needs.

### **The Corporate Business Group**

The Corporate Business Group segments its customers into three main groups:

- **Large Corporate** includes corporate with annual sales of more than Bt 5 bn in high capital-intensive manufacturing sectors serviced by the Multi-corporate Banking Department.
- **Middle Market** includes corporate with annual sales of Bt 400 mn or more in various manufacturing sectors serviced by the Corporate Banking Department.
- **Small Corporate** includes smaller corporate with annual sales of Bt 50-400 mn in Bangkok and provinces serviced by the Business Banking Department.

The roles of Relationship Managers have focused more on building and maintaining relationship with corporate customers other than sales and service providing. The organizational structure includes, from the top, *Relationship Manager Administrators* and *Team Leaders* who are responsible for relationship management, while *Relationship Managers (RM)* and *Associate Relationship Managers (ARM)* maintain the relationship with customers.

In addition, the Corporate Business Group has also set up the Business Banking Centers (BBC) that will help RMs and ARMs focus on maintaining relationship with corporate customers other than providing lending services and various financial products. In terms of sales activities, RMs and ARMs at each BBC will be the ones who maintain relationship with the Small Corporate customers. However, there are also RMs and ARMs positioned in the Multi-Corporate Banking Department and the Corporate Banking Department at TFB's headquarter. They will maintain relationship with the Large Corporate and the Middle Market groups, respectively. As for services, personnel at the BBCs will be able to provide fully integrated financial services to all types of customers.

Types of services available at the BBCs

- **Normal Banking Transaction** includes deposit and withdrawal of cash/ cheque, issuance of chequebooks/ cashier cheques/ drafts, EFT Bahtnet, passbook update and processing of sales slips.
- **Commercial Loan** includes rollover of P/N and issuance of L/I (the commercial loan services are available only at the Phahon Yothin main branch and the Silom main branch).
- **Cash Management** includes service such as payroll.

In the future, the cash management service provided by the centers will also expand to cover payment to suppliers by cheque and processing of international transactions.

Currently not all of the BBCs are able to provide the same level of services. Some operate either as sales centers or service centers while some represent both sales *and* service centers. TFB plans to open up to 20 BBCs by the end of this year. The existing service centers are located at the following branches: Phahon Yothin, Thanon Suapa, Silom, Bang Yikhan, Dao Khanong and Bang Kapi. Additional service centers will be opened at the following branches: Ratchadamri, Samut Prakan and Sri Nakarin Km.9. The sales centers, on the other hand, are currently available at 13 branches.

### **The Retail Business Group**

The Retail Business Group segments its customers into four main groups:

- **Mass Market** group includes customers with less than Bt 15,000 monthly salary.
- **Middle Income** group includes customers with Bt 15,000 – 100,000 monthly salary.
- **Affluent Individual** group includes customers with monthly salary of higher than Bt 100,000 or hold large deposit accounts with TFB.
- **Owner Operator** group includes business owners with monthly income of Bt 15,000 – 100,000.

The changes are in two major areas: sales and services.

#### **Retail Services**

Strategies include:

- ✓ Repositioning each of the existing branches as “Retail Branch” by combining and regrouping all services, which are offered mainly through Credit Service Officers (CSO) who provide lending and private banking services. Currently services provided by the CSOs are available at all branches in the Bangkok.
- ✓ Creating a network of “In-store Branches”. These in-store branches, which operate between 11.00–19.00 hrs, will focus on *e-banking* services through facilities such as ATMs and automatic passbook update machines as well as provide counter services including opening of new bank accounts, personal loan and housing loan application. Presently, there are three in-store branches located at Tesco Lotus Rama IV, Central Rama III and BigC Suksawat. TFB plans to open five more branches in Central Plaza Rama II, The Mall Bangkapi, Future Park Rangsit, The Mall Bangkhuae and Central Festival Center Pattaya.

#### **Retail sales**

One of the major tasks in the retail sales strategies include building the following sales teams:

- ✓ **Corporate Package Sales Team (CPST)**

The CPST provides services and maintain good relationship with large corporate through introduction of various financial products to employees of corporate such as debit card and personal loan. Customers in this market segment include Amway (Thailand), Clubcar (International), Telecom Asia Pcl. and its associate companies and Thai Wattanapanich Publishing.

✓ **Product Based Sales Force (PBSF)**

The PBSF works through the following channels:

1. Housing project mortgage loans where the sales force offers TFB's housing loans through housing developers.
2. Direct sales of mortgage loans offered through commissioned sales force who approaches potential customers directly.
3. Direct sales of credit cards and personal loans also offered through commissioned sales force who will approach potential customers directly.

✓ **Business and Professional Sales Team (B&P)**

The B&P sales team focuses on maintaining relationship with customers and offering consulting services as well as cross selling.

✓ **Affluent Individual Relationship Manager Team (AIRM)**

The AIRM uses customer-centric approach with RMs offering one-stop financial consulting services.

The CRM strategy has for some time been implemented by the bank and is on the path of being fully adopted and continuously improved. The Corporate Business Group is now in the process of developing relationship management skills and organizing facilities as well as preparing to roll out its projects to the remaining BBCs within this year. The Retail Business Group meanwhile is working on a pilot project designed for high net worth customers, which has started since 15<sup>th</sup> of August this year and is scheduled for completion by the end of November. The group is also preparing to set up the Affluent Banking Centers (ABC) and the Priority Call Center (PCC) to provide financial services to this same group of customers. The ABCs will be launched early next year while the call center is expected to be available for services in November this year. As for the in-store branch network, in addition to the five new branches mentioned, TFB will open another 15 in-store branches in 2003. Branch renovation with the new look and feel at the Thanon Sathorn branch is also expected to be complete by the end of this year. In addition, the bank will also renovate 9 more branches next year.

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