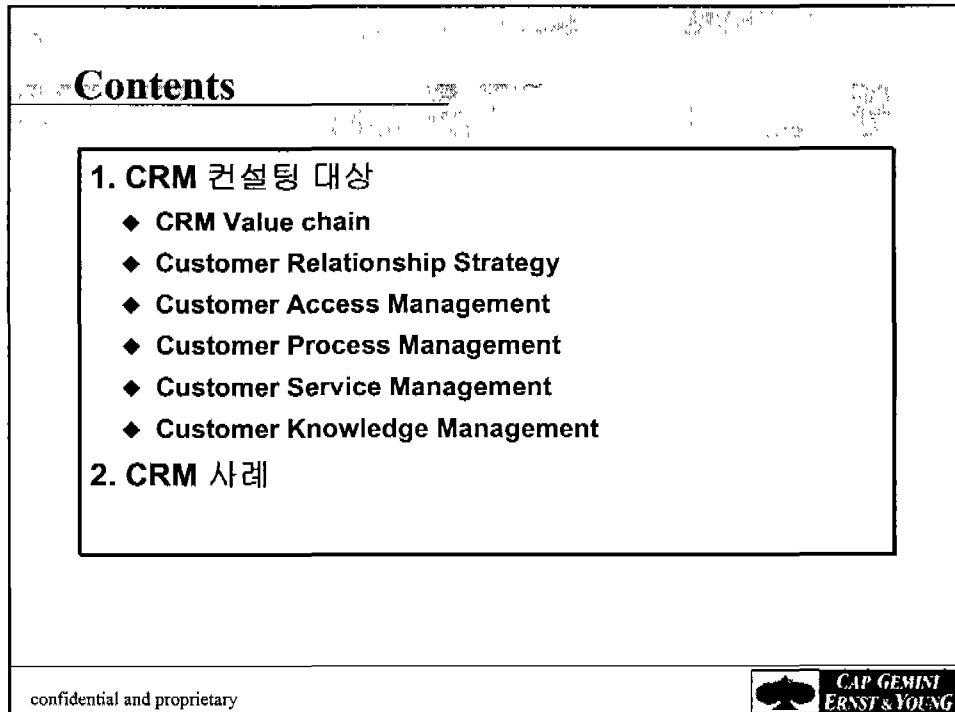


# CRM 컨설팅 대상 및 사례

2000.11.3

Cap Gemini Ernst&Young  
이사 김 광식

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## Contents

### 1. CRM 컨설팅 대상

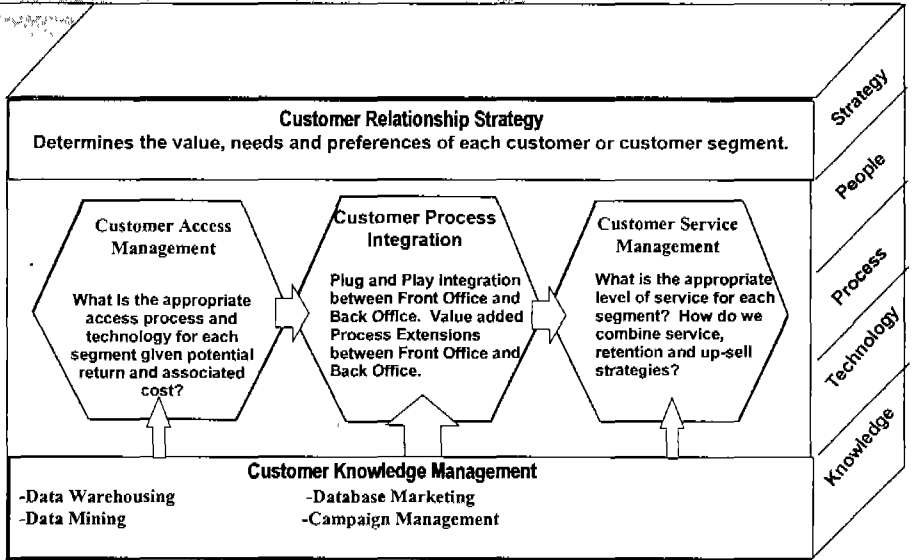
- ◆ CRM Value chain
- ◆ Customer Relationship Strategy
- ◆ Customer Access Management
- ◆ Customer Process Management
- ◆ Customer Service Management
- ◆ Customer Knowledge Management

### 2. CRM 사례

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# CRM Value Chain



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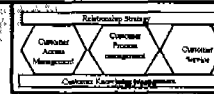
# CRM Footprint



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# Customer Relationship Strategy



**Cus-tom-er Re-la-tion-ship Strat-e-gy** *noun* an **explicitly defined plan** for how a company has decided to connect with, relate to, and focus on its **chosen** customers to **create value**.

**Explicitly defined**

Deliberate decisions must be made, often involving trade-offs, so that investments are aligned with customer needs and value.

**Plan**

Plan defined in terms of target customers, value proposition, role in value delivery, and risk/reward sharing.

**Chosen**

All customers are not created equal; specific customers and/or customer segments are more desirable/valuable to pursue.

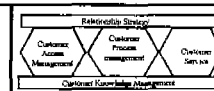
**Create value**

Key premise of CRS is that value can be created by changing company's business model to better connect with customers.

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# Customer Relationship Strategy



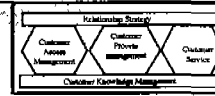
## Areas of Service

- Portfolio strategy
- Market opportunity assessment
- Brand equity
- Market Positioning
- Pricing
- Channel Strategy
- Market Segmentation/ Target Market Identification
- Customer Lifetime Value Analysis/ Customer Profitability
- Customer Connections Economics Analysis

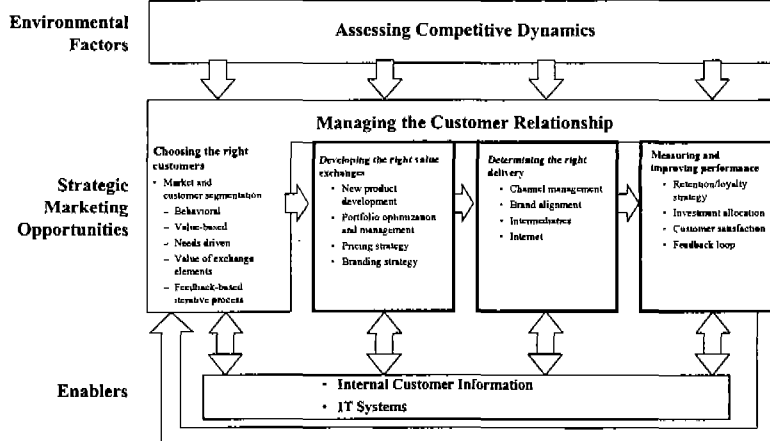
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# Value Exchange Segmentation



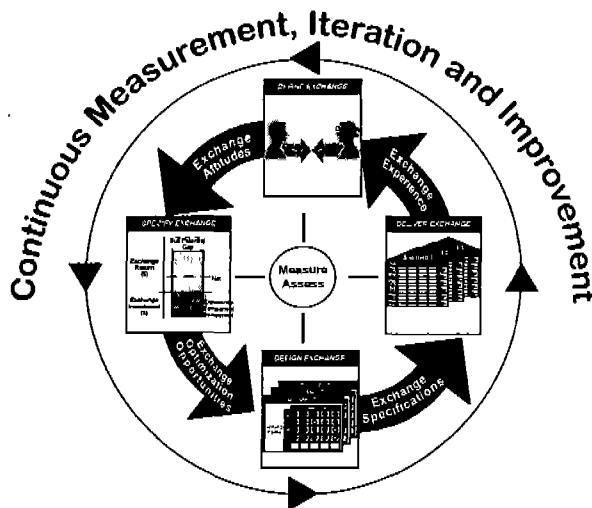
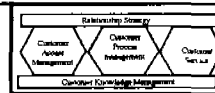
*A value exchange-based approach facilitates the integration of focused customer relationship opportunities.*



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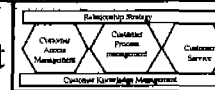
# Customer Relationship Strategy - Value Exchange Management



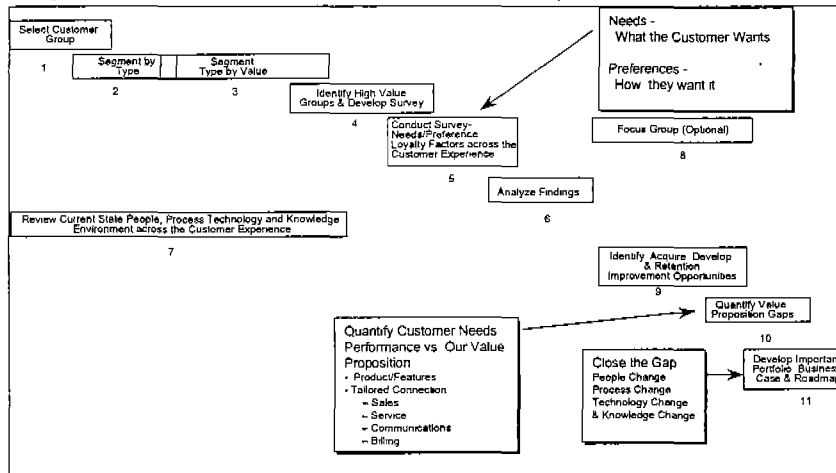
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# Customer Relationship Strategy Assessment



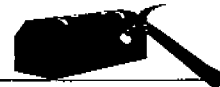
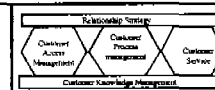
The Customer Relationship Strategy Assessment consists of 11 Steps Conducted over an 8-10 week period



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# Customer Access Management



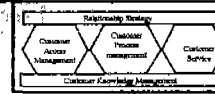
## Areas of Service

- Sales Force Automation
  - Opportunity Management
  - Deal Configuration
  - Sales Management
- Internet Consulting
- Performance Management
- Compensation
- Training
- Recruiting
- Account Management
- Contact Management and Optimization

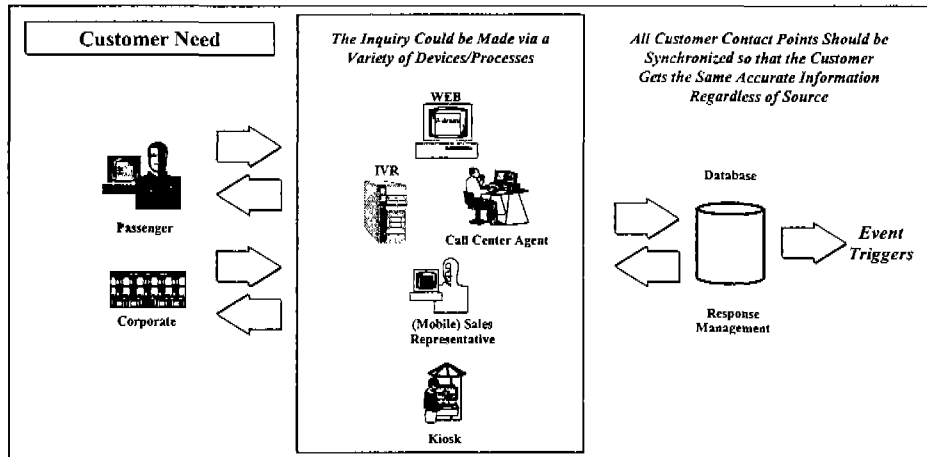
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# Customer Access Management



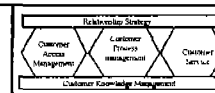
*Providing the appropriate level and type of access to a customer and effectively managing the associated information are key to forming customer connections.*



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# Customer Process Management



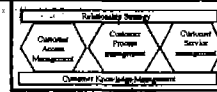
## Areas of Service

- ERP and Customer Service Integration
- ERP and Sales Force Service Integration
- Category Management and VMI
- Trading Partner Relationship Formation/ Facilitation
- Direct Response Programs (Customer Direct)

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# Customer Service Management



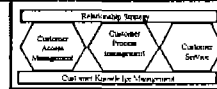
## Areas of Service

- Customer service re-engineering
- New call center design development and deployment
- Call center review and optimization
- Call center consolidation
- Call center architecture development

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# Customer Knowledge Management



## Areas of Service

- **Customer information integration**
- **Customer knowledge management architecture**
- **Data warehousing/ Data mining/analyses**
- **Database Marketing Programs**

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## MODELS TO DEVELOP

**Attrition Models**  
Models that can be used to filter likely customers who will attrite.

**Re-Activation Models**  
Used to target customers most likely to respond to re-activation messages / strategies.

**Prospect Pool**  
Collection of external data that can be matched to other sources and utilized through modeling and analysis for income generating campaigns.

**NPV / Cluster Lifetime Probability**  
Analytical assignment of NPV value to each customer to drive marketing strategy to optimize income.

**Optimization of Promotion Budget Allocation**  
Allocation of marketing budget using knowledge of models and optimization to maximize ROI.

**Call Center Demand Forecasting**  
Forecasting call volumes into a call center to optimize staffing and customer service.

**Response Models for Targeted Campaigns**  
Analysis models that enable the identification of likely responders to a campaign.

**Delinquency and Bad Debt Models**  
Models that can identify propensity of account to go delinquent.

**Fraud Detection**  
Analytical models that can rapidly detect fraudulent behavior, based on Neural Network technology.

**Revolver Models**  
Analytical models that can identify likelihood of customers to pay interest.

**Balance Transfer Models**  
Models to predict prospects most likely to Balance Transfer.

**Hit and Run**  
Models that can determine the characteristics of Hit and Run.

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## Customer Knowledge Management

**Full enterprise relationship management requires building competencies in campaign management, customer analytics, longitudinal customer management and customer data management.**

Customer Centric Capabilities

- Predictive modeling
- Promotional testing
- Response attribution
- Response analysis
- Acquisition targeting
- Cross-sell/upsell targeting
- Retention and winback targeting
- Iterative marketing campaigns (programs and waves)
- Customer segmentation
- Cross-product contact management
- Longitudinal customer management
- Segment management
- Trigger-based promotions
- Lifetime value modeling (and potential LTV modeling)
- Loyalty and retention programs
- Fully integrated contact management (across all touchpoints)
- Real-time interactive marketing

**DBM  
Operational  
Excellence**

*Campaign  
Management System*

**Customer  
Lifecycle  
Management**

*Modeling/  
Mining Engine*

**Enterprise  
Relationship  
Management**

*Contact  
Center Integration*

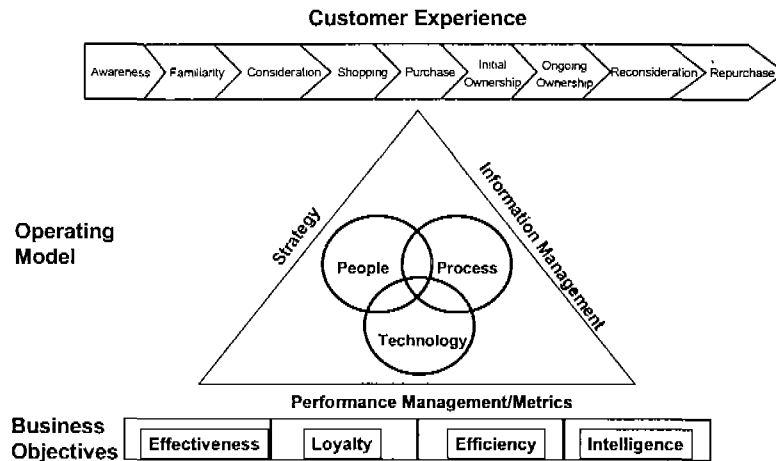
Customer Database

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## 사례-프로젝트 목적

**Call Center** 혁신의 주요 목적은 고객에게 한 차원 높은 상호 교류 경험을 제공하면서 미쓰비시의 사업 목표를 지원할 수 있도록 고객중심의 미래 운영모형을 개발하는 것이다.



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## 사례-프로젝트 목적

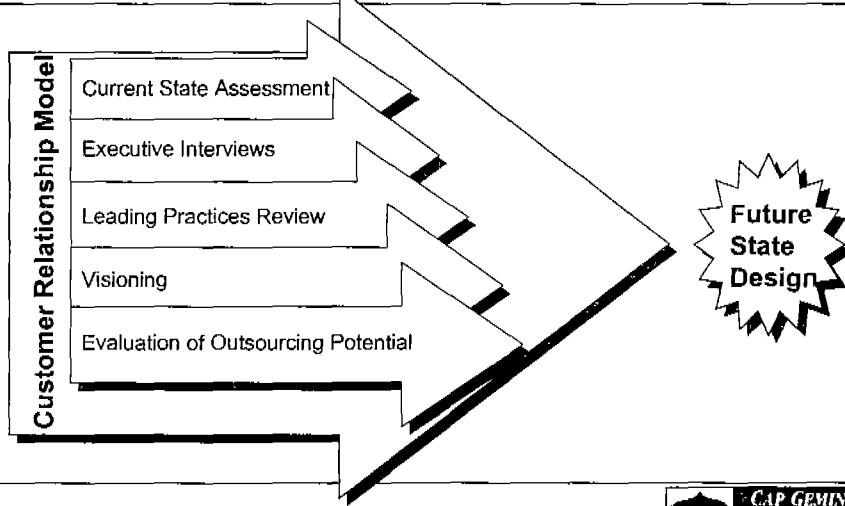
- ❑ **Maximize Customer Service Effectiveness**
  - > Alternative access channels
  - > 24-Hour functionality
  - > Closed-loop processes; e.g. workflow reporting and hot prospect tracking
- ❑ **Improve Customer Loyalty**
  - > Improve retention through superior service, in-market information, and pro-active outbound calls
  - > Demonstrate through actions based on the quality and image of the Mitsubishi brand
- ❑ **Increase Customer Service Efficiency**
  - > Provide increased self-service options
  - > Provide customers and prospects with quick, accurate and comprehensive responses to their needs
  - > Reduce cost to serve
- ❑ **Optimize Intelligence about Customer Behaviors and Preferences**
  - > Enable knowledge of the customer
  - > Gather and manage relevant information to drive customer-specific solutions and incentives
  - > Leverage transactional data for high-level decisions

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## 사례- Project Approach - Phase 1

자동차 산업의 **leading practices**를 검토하여 반영하였으며, **customer relationship model**과 고객 유지전략에 대한 연구가 수행되었으며, 이를 **Call Center** 미래 모습을 설계시 반영. 추가적으로 일부 고객 접촉 및 **back-office** 기능에 대한 **Outsourcing** 가능성에 대하여 검토.



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## 사례-변화의 필요성이 대두되었음

최근XXXX사는 평균이하의 고객만족도 및 최적화 되지 않은 **call center/customer service performance**를 내고 있다고 평가되었으며, 고객의 기대치 증가 및 경쟁사의 서비스 향상 노력에 의거 그 상황이 더 악화되고 있었다.

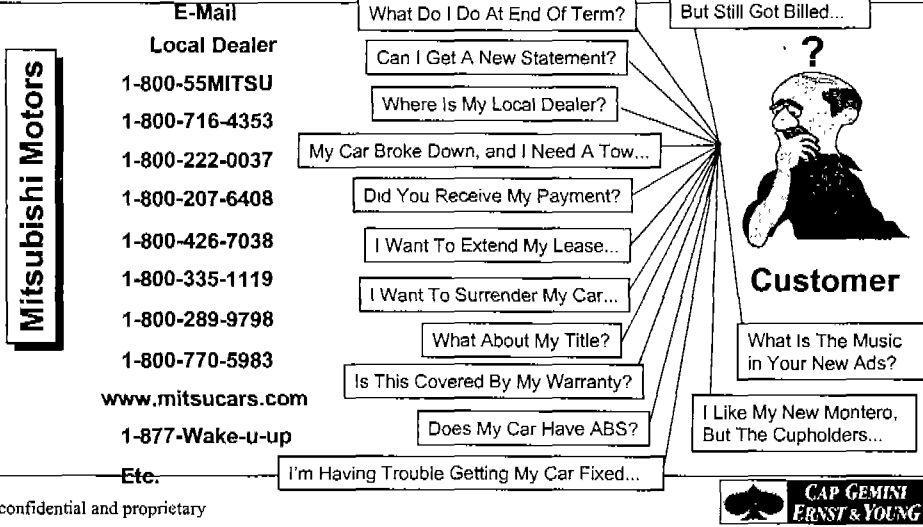
- ❑ 고객들은 과거에 비하여 정보와 경쟁 상품들에 대한 접근이 더 용이하게 되었고, 결과적으로 좀 더 다루기 힘든 소비자가 되었다.
- ❑ **customer service technologies** 및 **customer relationship strategies**에 있어서의 혁신으로 인하여 기업들은 보다 효과적으로 고객과 의미 있는 상호교류(**Interaction**)를 할 수 있게 되었다.
- ❑ XXXXX 경쟁기업 들은 (**Toyota, Honda, Ford**) 자동차 고객들을 유인하고, 만족시키고, 유지시킬 수 있는 기회들에 대하여 투자 및 자본 조달을 이미 시작하였다.
- ❑ XXXXX 도 경쟁사들처럼 고객 관련 투자를 시작할 시점에 고객 유지에 있어 **Customer Satisfaction Index**가 업계 평균이하로 23.5% (**JD Powers 1998**)에 불과 하였고, 98년 10월까지 변화를 시작하겠다는 분명한 계획이 없었다.
- ❑ XXXXX의 고객 만족과 유지에 있어 주요한 역할을 수행하는 **call centers**는 고객관계(**customer relationships**)를 구축하는데 있어 별로 활용되고 있지 않았으며, 비용대비 효과가 만족스럽지 못한 상태였다.

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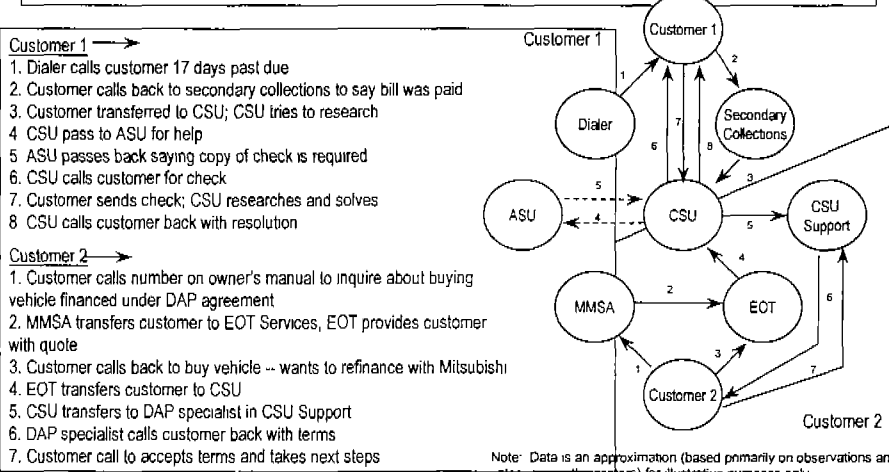
## 사례-Customer Service 불만족 근원

고객의 관점에서, 상담원과 통화하기도 전에 XXXX service 에 대하여 불만족을 갖을 수 있다. - Multiple points of entry 로 인하여 고객은 갖고 있는 문제를 누구에게 전화를 걸어 해결할 것인가를 알기가 쉽지 않았다.

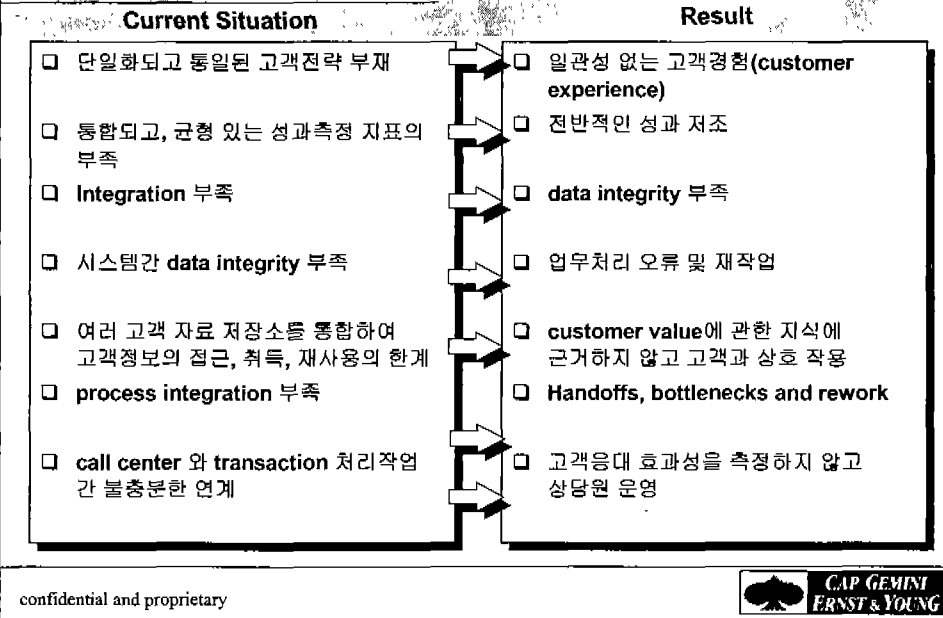


## 사례-현행 고객 경험(Customer Experience)이 복잡

조회 문의가 많게 되거나, 전화가 잘못 연결되거나, 또는 고객 요청사항을 해결하기 위하여 여러 콜센터들이 참여하는 경우에 고객의 경험은 빠르게 복잡하게 되고 고객 접촉 수가 기하급수적으로 증가하게 되어 고객 만족도에 부정적으로 영향을 주게 된다.



## 사례-현상분석의 주요 발견 사항



## 사례-Call Center Performance

XXXX사는 경쟁자를 뛰어 넘어 Best in class 에 근접한 성과를 얻기 위하여 변화를 시도하여야 할 필요가 있다.

	XXXXX	Toyota <sup>2</sup>	Nissan <sup>2</sup>	Manufacturing <sup>3</sup>	Best In Class <sup>4</sup>
Percent Calls Abandoned	8%	2%	5%	5%	>2%
Average Time in Queue	40 sec	16 sec	75 sec	30 sec	10 sec
Calls Per Agent Per Day	31.5	60	90	50	108
Percent First Time Final	10-15%	--	--	86%	96%
Cost Per Call	\$13.23	--	--	\$8.00	\$3.36
Annual Base Pay	\$29,735	--	--	\$30,000	\$26,000
CSR Utilization Rate	50%	30%	39%	75%	90%
Target Service Level	60-90 sec	30 sec	--	30 sec	5 sec
Service Level Attained	90% <sup>5</sup>	--	--	90%	99%
Call Handled in IVR	15%	28%	40%	50%	90%

<sup>1</sup> Blended MMSA/MMCA inbound calls

<sup>2</sup> EY 326 Call Center Survey

<sup>3</sup> Based on target service level of 60-90 seconds

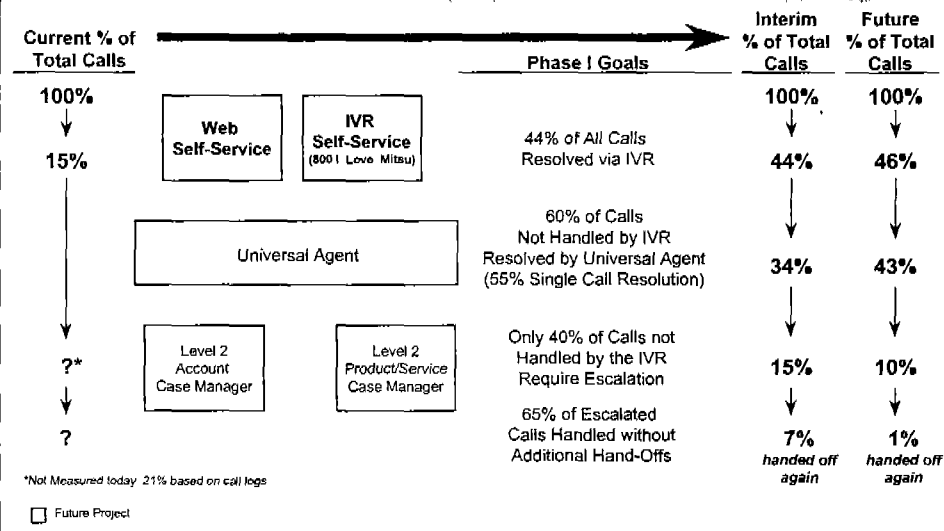
<sup>4</sup> From Benchmark 2000

<sup>5</sup> Purdue Call Center Study

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## 사례-Future State Objectives - Call Resolution

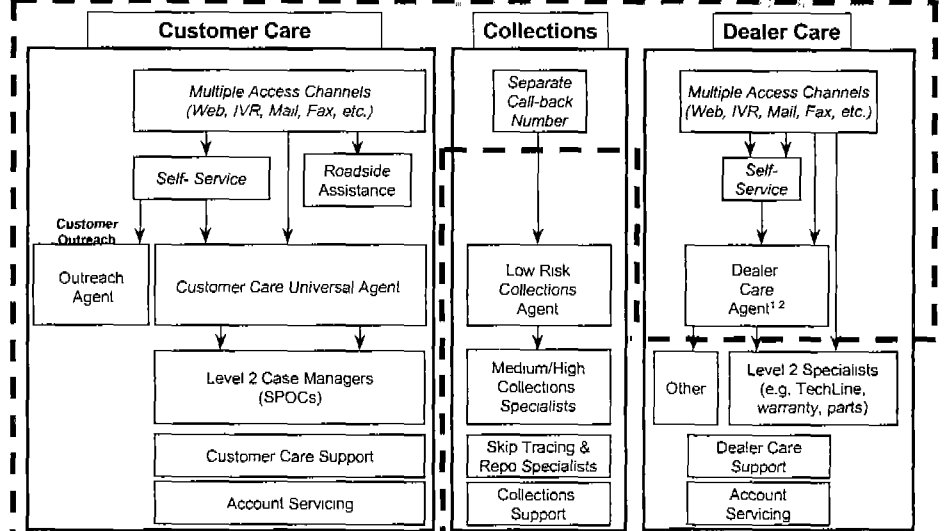


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## 사례-Future State Operating Model

재안된 operating model은 customer service를 재구성하고 재정의한다



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## 사례-XXXXX사 얻은 가치

- New contact center organization (single organization)
- 3 Level customer support (level 1 outsourced at \$2.46/call, level 2 escalation with 72 less staff, manual processes handled exclusively in a new support organization)
- Customer Outreach using Web-based and telephony based leads
- Integrated Siebel desktop to handle all customer contacts
- Computer telephony, contact routing IVR and 800 number consolidation (1 inbound 800 number)
- New outsourced customer outreach organization to handle end-of-term, survey and prospect contacts
- New inbound telemarketing organization to handle "hot-leads" from TV advertising
- Level 2 customer care teams given high levels of authorization and flexibility to assist customers
- 100 Automated workflows to manage customer requests and manual processes with support groups
- Advanced contact center reporting and management
- Potential to improve customer retention by 16 points over past results

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## Cap Gemini Ernst & Young

- ◆ 2000년 5월 Ernst & Young의 컨설팅 서비스 부문과 유럽 최대규모의 IT 컨설팅 업체인 Cap Gemini의 합병으로 Cap Gemini Ernst & Young 탄생
- ◆ 전세계 57,000명이 활동하고 하고 있음
- ◆ 전통적인 전략수립에서 e-Business 와 eCRM 모델 수립까지 토달 솔루션을 제공

**ERNST & YOUNG**  
FROM THOUGHT TO FINISH.™



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Idea People Technology



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## Cap Gemini Ernst & Young



김 광 식 (이 사)

대표전화: 761-2600

Mobile : 011-9910-7030

E-mail : Kwang-Sik.Kim@kr.cgeyc.com

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