



Customer Success Story – STATE BANK OF INDIA

Creating an Experience-Driven Banking Dominance Through an Integrated Platform Across All Lines of Business

400% Increase in lead conversions and more transformations inside

WHAT WAS SBI BANK LOOKING FOR?

- Sales Acceleration
- Service Modernization
- Smarter Relationship Management
- Marketing Automation
- Holistic Reporting



IMPLEMENTATION HIGHLIGHTS

1,95,775+

Active Users

30,000+

User Concurrency

39+

Integrated Systems

23,000+

Branches

450M+

Customers





Line of Business



Personal Banking



Corporate Banking



NRI Banking



Agri Banking



SME banking



MCS Banking



Global Market



Govt. Business



Channels



Website



Email



SMS



YONO Banking App



OCAS



Contact Centre



Campaigns



AI Bot

RESULTS

400% Increase in lead conversion rates

90% Reduction in avg. loan processing time

300% Increase in credit card lead conversions

20% QoQ Increase in home loan disbursements

40% Reduction in avg. sales cycle time

SOLUTIONS, DELIVERED

Sales Acceleration

- Transforming sales operations by capturing new business from multiple channels across all business lines, including digital lending ,on a unified platform.
 - Meticulously integrating different systems such as CIBIL, eKYC, IGMS, UIDAI PAN and more.
 - Comprehensive customer intelligence with cross sell offers delivered through Trinity Cross Sell Modeler™ based on various triggers across all touch points with fast track closure process.
 - 100% Automated lead assignment with intelligent allocation rules to various teams including call center, direct sales and branches.
 - Users can create plans and set targets based on multiple parameters like no.of accounts, customer mix, product mix, users, territories etc with stakeholders empowered with a real time tracking mechanism that displayed conversions at each stage on a single consolidated screen.
 - All features available on mobile app with additional geolocation enabled capabilities like Nearby leads and more.
- Users are empowered with a quick action center with straight through processing for instantly fulfilling service requests.
 - Digital journeys have been deployed for all queries, requests and complaints across product lines and across channels.
 - SBI Bank users eliminate window hopping, paperwork and errors by deploying Straight Through Processes (STPs).
 - Corporate memory also aids the bank to avoid effort duplication, thus increasing contact center efficiency.
 - Best practices including internal & external SLAs were configured to ensure 100% audit trail, regulatory compliance and delightful customer experience.

Smarter Relationship Management

Service Modernization

- BUSINESSNEXT equips SBI bank with a unified call center and complaint management solution across line of businesses (LOBs).
 - A holistic customer 360° view that included interactions, service requests ,product holdings, relationship team hierarchy, etc., provided real-time updates, escalations and complete intelligence on a customer service request.
- Relationship Managers are enabled with algorithmically derived smart day planner that analyses all tasks, meetings and activities based on relevance, urgency, business logic and more.
 - Users get real time revenue growth projections across retail, corporate and SME segments.
 - RMs can personalize conversations with a conversation striker card that delivers real time signals harvested from customer actions, behavioural insights and more to build deeper, meaningful relationships.
 - Automated and context driven playbooks for all sales and service scenarios that automates sequential engagement steps like sending emails, scheduling calls and more.
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Marketing Automation

- Real-time campaign performance tracking parameters like number of leads generated, cost per lead, campaign ROI etc.
- Dynamic mailing lists with criteria like age group, income group, territory, channel preference, etc.
- Rich HTML templates to design focused campaigns with the right content and channels depending on the target segment.
- Deeper insight into segmentation and cross-sale capabilities with improved targeting and focused proactive campaigns.
- Designer drive models for intelligent crossselling, along with tracking and synchronizing all leads/ offers/ responses across channels.
- Automated self-buying process with win back modelers to reduce journey drop offs improves customer retention.

Holistic Reporting

- BUSINESSNEXT delivers 100+ drill down, multi-axis, out-of-box and customizable reports and dashboards with a drag and drop report and dashboard designer, depending on roles and geographies
- Reports are sent in all formats incl. HTML, text, pdf with data and graphs to a user's email inbox
- It includes sales reports, service reports, role based dashboards, summary pages and more