

Banks unify and manage customer relationships across all channels

Onmichannel solution provides insights and intelligence with recommendations aligned to customer needs.

Unifying Customer Engagement



Challenges

Automate processes and gain insights to deepen customer relationships.

- Automate onboarding, account setup, and lending processes.
- Understand and respond quickly to customer needs and preferences
- Gain 360-degree view of customer relationships

Solutions

Hitachi Solutions Engage for Banking improves relationships, engagement management, and promotes business development.

- Streamlines onboarding and connects existing relationship data to processes better positioning qualified upsell products and services
- Provides complete visibility across the organization, from funding to servicing activities
- Unifies and manages relationships across business lines, provides insights into preferences and actions, and makes recommendations for current customer needs
- Establishes a true relationship system of record with comprehensive relationship views

Business Outcomes

Enhanced customer experience with end-to-end relationship visibility.

- Combined a 360-degree customer view and intelligence so that banks can offer the right product to the right customer at the right time.
- Provided a data-driven understanding of cross-sell ratios, increased fee revenues, customer retention and loyalty.
- Ensured alignment with internal and external compliance policies.

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Engage Customers



Empower Employees



Optimize Operations



Transform Products

Purpose-built relationship management for banks enhances customer experience and loyalty

Designed by financial services experts, powered by Microsoft Dynamics 365

Challenges

Customers in this tech-driven world are expecting more from every aspect of their financial interactions. To keep up with these expectations, banks need to provide services in a way that strengthens retention and loyalty while growing loan deposits, profitability, and cross-sell ratios and reducing operational expenses. The key to unlocking loyalty is to reduce and limit end-user effort and customer effort. Banks need to:

- Automate key processes, including onboarding, new account setup, and loan processes to streamline the customer experience
- Transition from multichannel to omnichannel or transform to a relationship-centric culture and away from transaction-centric environments
- Gain a more relevant and timely view of customers and the products and services they hold to better align the recommendations for products with each customer



More than **25% of bank applicants** report being most dissatisfied with long wait times for credit decisions or a difficult application process.¹

¹ Federal Reserve, 2017 Small Business Credit Survey.

Solutions

Engage for Banking provides visibility across customer activities and delivers insights to support distinct lines of business, position the right products at the right time, and drive improved customer loyalty.

- Reduces friction and effort by simplifying key processes for customers and bank team members
- Supports well-informed decisions with dashboards and reports that are tailored to each job role and line of business
- Provides a single, intelligent view of the customer, products and offers



Keeping up with changing customer behavior and technology are the **two trends** that banks believe will have the most impact in the next two years.²

² Economist Intelligence Unit, "Symbiosis: Your bank has your trust. Can fintech make you love it?" (Global Retail Banking Report), 2018.

Features

Engage for Banking offers the full capabilities of Microsoft Dynamics 365, with an expanded solution set built specifically for the unique needs of banking organizations.

- Retail banking: Deliver a superior customer experience and win long-term loyalty with a holistic view of customer, financial and business data
- Commercial banking: Uncover new referrals and opportunities, and use collaborative tools that provide a more effective service experience for prospects and existing customers.
- Wealth management: Offer clients superior advisory services and financial options tailored to their financial journey with streamlined tools and access to customer information, financial data and targeted offers.



Banks that have switched to data-driven models have seen increases of up to 20% in new sales, and a 20x better response rate to pitches for a long-term lending product.³

³ McKinsey & Company, "The Future of Customer-Led Retail Banking Distribution," September 2017.

Business Outcomes

Engage for Banking enables bankers to gain a complete view of individuals, households, partners, and businesses to improve customer relationships and drive greater profitability.

- Engage for Banking allows banks to communicate the right information and deliver compelling offers to customers, wherever and however they interact with them – across all channels.
- Dashboards and reports are personalized to each job role and line of business, putting customer information into context to support well-informed decisions.



An estimated 70% of transactions can be migrated from bank to self-service for retail banks.⁴

⁴ Ibid.

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