Case study

DenizBank mobilises its workforce for improved customer service

The bank has deployed 3,300 HP ElitePads to enable employees to securely connect with core banking applications on the road

Industry
Financial Services

Objective
DenizBank wanted to introduce a company-wide mobile strategy that would give branch employees the ability to securely conduct business regardless of location. It needed a reliable, flexible and durable device to enable this new initiative

Approach
DenizBank has purchased 3,300 HP ElitePads running on Windows® 10 and created a new base image with Microsoft® MDT Tool

IT matters
• Documents and contracts are photographed with HP tablets and archived directly on DenizBank's system

• Data from back-end systems provides product ownership, status and risk information in a few seconds via the HP device

Business matters
• Sales volume has increased two-fold at mobile branches due to improved productivity

• All acquisition, sales and banking processes can be carried out and completed offsite, for increased efficiency and better customer service

• Customer feedback has been positive and loyalty and retention levels have improved

"First of all, HP has significant experience and the know-how to meet all the needs of our enterprise environment, making it a great partner for DenizBank. Moreover, HP enables IT agility and reliability for business and is good at supporting services."

— Dilek Duman, information technology and support operations group, Executive Vice President (COO)

HP ElitePads running on Windows® 10 transform how DenizBank interacts with its customers

In order to address the changing needs of its customer base, DenizBank introduced a mobilisation initiative. This aimed to equip employees with the tools they need to securely conduct business outside the office. By providing HP ElitePads, users can now perform any transaction or create new contracts while visiting the customer. As a result, productivity has improved and customer loyalty has increased.

Challenge

Enabling secure mobility

DenizBank was founded in 1938 as a state-owned bank and now operates as part of Sberbank, Russia's biggest bank. It has approximately 733 branches across Turkey employing over 15,000 people.

DenizBank has a clear customer-centric vision which aims to provide the best, differentiated services for its customers and to maximise technology to improve efficiency. The company therefore deliberately concentrates on focusing on the customers' needs, using state of the art technology, which also empowers employees and optimises existing activities in the process.

"The continuing evolution of customer expectations and behaviours towards digital and anytime-anywhere service is accelerating as the world becomes more collaborative and technology-enabled," explains Dilek Duman, Information Technology and Support Operations Group, Executive Vice President (COO).

"In responding to these changes, a bank must always put itself in the shoes of the customers when designing and delivering interactions to minimise customer effort and maximise customer value. This customer-centricity must be integrated into the strategy of business through an understanding of the key business processes and development of the employees."

That's why DenizBank initiated a limited mobile sales force team responsible for personal customer visits to review accounts and services. During these visits, this team used a tablet application developed for mobile sales management to complete sales with the customer, enabling the bank to connect directly to 3.5 million customers. DenizBank took this work model one step further with another initiative, 'Mobilisation of Branch Employees', which made customer management outside the branch possible.

Solution

High performance at an affordable cost

DenizBank's core banking solution Inter-Vision is based on 3,300 HP ElitePad 1000 G2 tablets running on Windows® 10, complete with productivity jackets and docking stations. DenizBank's fully web-based core banking platform which is powered by Intertech is used on tablets. DenizBank's technology subsidiary Intertech was established in 1987 primarily to provide the finance industry with a wide range of Information Technology services with a superior product and service quality. More than 950 professionals, specialised in the financial sector, are working for Intertech.

The bank chose HP after a rigorous evaluation process using key criteria, including cost and performance. The fact that it already had a strong partnership with HP added further confidence in undertaking this project.

"In the banking sector, customer visits by branch portfolio managers is a routine activity. What makes DenizBank different is this mobile engagement," adds Duman. "Portfolio managers can manage their business and complete any customer demand, except for cash, as if they are at the branch via their HP tablets."

With MS Bing map integration, portfolio managers can track customer location on the map as well as calculate distance and traffic volume. Courtesy of information derived from back-end systems, the customer's segment, business line, product ownership, status and risk are available in a few seconds. In addition, the Inter-CRM integration provides insight into product tendency and potentially attractive offers.

The 'Mobilisation of Branch Employees' initiative is not only a project but also a significant cultural change in the way of doing business for DenizBank. Bearing this in mind, technical tutorials were not sufficient so branch employees were also involved in workshops to adopt mobile business culture and e-learning.

Customer at a glance

Applications
Microsoft Bing

Hardware
- HP ElitePad 1000 G2
- HP ElitePad Productivity Jacket
- HP ElitePad Docking Station

Software
- Intertech; inter-Vision & inter-Map & inter-CRM
- Windows 10 Pro

HP services
- HP partner Arti&Arti and HP provided SLA services and spare devices to ensure business continues uninterrupted

Benefits

Speed, efficiency and enhanced productivity
The mobilisation of employees is helping save time as all transactions and business are now managed regardless of location. It is much faster to carry out transactions and contributes to customer satisfaction as each portfolio manager has become an alternative delivery channel. The devices have also proven simple to manage, relieving the burden on the IT team, and robust enough to handle the wear and tear of a retail bank environment.

"The mobile initiative increases efficiency as users can reach all necessary information offsite, including business processes, daily economic bulletins and regulatory documents without the need for an internet connection," continues Duman. "Being mobile has also created a new sales channel for the bank while customer visits have become more efficient."

> "The HP ElitePad is more durable than competitor products, has a high screen resolution and SDD performance. It is therefore preferred to desktop computers for this mobility project and the docking station component plays an important role in our business model."
>
> — Dilek Duman, information technology and support operations group, Executive Vice President (COO)

Now, all acquisition, sales and banking processes can be carried out and completed offsite, including collecting contracts to be signed. The documents and contracts are photographed with the HP tablet and archived directly on DenizBank's system, thus completing the process. As a result, sales volume has increased two-fold at mobile branches.

"Since the deployment of HP devices, customer feedback has been positive and loyalty and retention levels have improved. Furthermore, branch portfolio managers are pleased with this new way of banking as they can carry out their daily operations and visit customers simultaneously, saving time and increasing productivity," concludes Duman. "Due to the success of this project, all DenizBank branches have introduced the concept of a mobile sales force."

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