

CASE STUDY

Banking PSU Major RELATIONSHIP MANAGEMENT MODULE for HNI Clients



Understanding individualised needs of a HNI customer in the fiercely competitive Retail Banking space calls for highly specialized systems. To maintain its competitive edge in the marketplace, it is imperative that customer needs are better understood and met with through a customized service offering. Technology can play the role of an effective enabler.

Company:

State Bank of India, Mumbai, India

Facility: HQ/Branch locations

Challenge:

- Individualised needs of the customer are not properly identified and documented resulting in a poor relationship management exercise.
- Inability to push forward banks' retail products/services across to the right customers.



SBI Privilege Card

Proposed Solution:

- All HNI customers would be provided with a banking privilege access card containing the embedded RFID micro-chip in it. The card shall store all historic data in terms of the customers' banking history, transactions history, family member status, etc.
- When the customer walks into any of the HNI branch locations, the relationship manager would get a desktop notification about customer arrival and would also get a history of his banking-related investments.
- This intelligent information assists the relationship manager in notifying the customer of potential debt or equity based banking products.

Realised Benefits:

- Customised/personalized service offering to all HNI customers
- Helps build a better brand equity for the bank
- Improves on alternate avenues towards product promotion

TECHNOLOGY

Solution:

EPC Gen2 compliant HNI solution

Tag Type:

Personna™ UHF Passive

Reader/Antenna:

Xtenna™ Long Range,
Proximity Xtenna™ Short Range

Read Range:

17 metres (50 feet),
7-30 cm (3-12 inches)

Method:

Multiple Tracking via Integrated
Reader/Antenna modules

Number of modules: 6

Integration Platform:

RFID Middleware: Xtenna™ Studio

Application: Essen RFID's Privilege
Customer Tracking System

Database: SQL Server 2005 Exp. ed.

Tag Manufacturer/Supplier:

EsSEN RFID

Reader/Antenna Manufacturer:

EsSEN RFID

Systems Integrator:

EsSEN RFID

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