



## AKBANK

# TURKISH BANK USES SAP® CRM TO MANAGE MULTICHANNEL CUSTOMER QUERIES

### QUICK FACTS

#### Company

- Name: Akbank T.A.S.
- Headquarters: Istanbul, Turkey
- Industry: Banking
- Products and services: Financial services for consumers and small businesses as well as commercial, corporate, private, and expatriate banking customers
- Annual net profit: US\$1.171 billion (2008)
- Employees: 15,103
- Web site: [www.akbank.com](http://www.akbank.com)
- Implementation partner: SAP® Consulting

#### Challenges and Opportunities

- Handle a total of 1 million customer complaints, disputes, and suggestions annually – quickly and cost-effectively
- Manage multiple customer contact channels: e-mail, Web, branch visits, fax, telephone, and other channels

#### Objectives

- Unify customer relationship management (CRM) processes on a single platform and integrate with primary channels
- Improve operational efficiency and service quality
- Reduce unit cost and implement tools for management of service-level agreements within the organization
- Enable detailed reporting and analysis

#### SAP Solutions and Services

SAP Customer Relationship Management application

#### Implementation Highlights

- Used the ASAP methodology
- Completed project in 7 months, ahead of schedule
- Helped ensure compliance with Information Technology Infrastructure Library set of concepts and policies
- Benefited from close collaboration between SAP Consulting and business unit process owners

#### Why SAP

- Integrated functionality on a single platform
- Sophisticated reporting, analysis, and monitoring tools for timely insight
- Ability to manage customer contact information – and route and escalate customer issues

#### Benefits

- Reduced average complaint resolution time from 3 days to 2 days
- Increased first contact resolution rates from 65% to 90%
- Raised customer satisfaction index by 20 percentage points
- Reached target for compliance with service-level agreements within each business unit
- Achieved ISO-certification in customer complaint management
- Improved ability to determine the right sales strategies via greater ability to deliver customer and field feedback to marketing business units

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**Yesukan Akinti,**

Head of Customer Service Operations,  
Akbank T.A.S.

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SAP Customer Success Story  
Banking



You know you're doing something right when top multinational banks visit your financial institution to observe your customer service operations. That's the position Istanbul, Turkey-based Akbank T.A.S found itself in after implementing the SAP® Customer Relationship Management (SAP CRM) application to manage 1 million customer issues annually.

Akbank introduced SAP CRM to replace the host of different platforms it was using to handle issue management for its 14 million customers. These customers contact the bank via telephone, e-mail, or the Internet or directly at one of 864 branches for help

issues are broken up into subtasks and escalated to the appropriate parties.

The bank also uses SAP CRM to measure key performance indicators for the service reps – like average number of requests handled per day,

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resolving various problems or issues – or to make comments, even appreciative ones. SAP CRM integrates contact data from the call center, the Internet, e-mails, faxes, and bank branches and then routes it to customer service agents, who also take calls directly.

Agents open the tickets and try to address issues right away. If they cannot, they categorize and prioritize the items and use SAP CRM to transmit the information, along with any attached documents, to more experienced or specialized customer service representatives. The more complex

accuracy, courtesy, and compliance with service-level agreements. Managers receive reports in a scorecard format to evaluate their employees and to assess further training needs. The reports also provide the business units with crucial intelligence on important customer issues.

Akbank engaged the SAP Consulting organization to help with the implementation – which was completed in seven months, ahead of schedule. “SAP Consulting worked with 40 of our different business units to understand their processes,” says Yesukan Akinti,

head of customer service operations at Akbank. “The SAP consultants made sure they understood our needs first then reflected those needs in the solution. They gave us their full support throughout the entire implementation and helped resolve any issues that occurred. We really saw SAP Consulting as more of a business partner than a professional services contractor.”

Akbank got results that reflected the successful collaboration. “We reduced the average resolution time for issues from three days to two days,” Akinti says. “We increased first-contact resolution rates from 65% to 90%. We increased our customer satisfaction index by 20 percentage points. We are compliant with our service-level agreements within each business unit, and we are now ISO-certified in customer complaint management.”

## Consolidating Multiple Platforms

Akbank's previous environment had proven to be a costly proposition. “We were using multiple, disparate platforms for similar operations,” Akinti says. “Efficiency and cost of customer service is crucial for us. It was too expensive to support the platforms.”

The older solution also lacked key functionality. “We had limited capability to prioritize and classify customer contacts, no alerts, and no escalation process,” Akinti says. “Our responses to customers were stored in different



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locations than the original customer queries. We lacked sophisticated reporting, analysis, and monitoring tools.”

The need to address the situation was especially critical because Akbank is expanding. “We have a growing operation, an increasing number of transactions, and more and more customer contacts,” Akinti says. “We needed a solution that could handle a high volume of transactions and enable close communication with the various business units in the banking organization, like our retail, commercial, and corporate operations. Customer feedback is very valuable for these business units in terms of how they evaluate their products and develop strategies.”

Akbank considered five alternatives before picking SAP CRM. “The selection process took six months,” Akinti says. However, it became clear that SAP software was the best choice. “We saw that SAP Customer Relationship Management would enable us to easily integrate processes and information throughout the multiple customer contact channels. SAP CRM also offered functionality for escalation and notification processes and tools for maintaining customer interaction history. Other benefits included the ability to centralize data and conduct comprehensive business intelligence queries. We get all kinds of customer feedback across the various channels, so being able to aggregate this raw information

onto a single platform was important. With the SAP application, we’d be able to access and mine data more easily to improve our customer focus.”

### Using the Proven ASAP Methodology

The project team followed the ASAP methodology to structure and accelerate the rollout. The Akbank team was comprised of both IT and business

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process owners. SAP Consulting and Akbank worked together to build a business blueprint, defining all the processes and procedures in detail.

SAP Consulting leveraged its considerable business experience in banking to help Akbank redesign its processes around CRM best practices for complaint management. It also created test scenarios and fine-tuned the solution after testing.

Additionally, SAP Consulting helped Akbank ensure it was compliant with the Information Technology Infrastructure Library (ITIL), which is a set of concepts and policies that enable best practices in service delivery, support, and management. ITIL offers a detailed description of customer service best practices, including a series of com-

prehensive checklists, tasks, and procedures that can be tailored for individual customers.

SAP Consulting also helped Akbank integrate SAP CRM with the bank’s branches, fax server, print center, call center, and Internet site. Says Akinti, “This enabled us to process all operational activities from one platform, without any paperwork. For instance, if a customer service representative

decides to reply to the customer with a letter, SAP CRM automatically forwards it to the print center for printing the next morning. Customer service representatives can also prepare e-mail or text message responses in SAP CRM.”

### Helping to Ensure Success Through Support

After the CRM software went into operation, SAP Consulting continued to support Akbank for two additional months to help ensure successful use of the solution. Says Akinti, “We have maintained a consistent relationship with SAP Consulting, which continues to provide us with support, like showing us how to fix problems internally. We are planning on a long-term collaboration with SAP Consulting.”

The successful SAP CRM project has also freed up Akbank's human capital for more value-added work. Says Akinti, "Customer service representatives have less paperwork; they don't have to spend so much time on administrative tasks, which means they can spend more time on customer-related issues. In addition, our internal IT team expends less effort supporting multiple CRM platforms, enabling it to spend more time solving business issues."

### Putting the Customer First

The bank has raised its standing in the eyes of the customer – which is crucial to helping it maintain its ranking as the most profitable banking operation among privately owned banks in Turkey.

"Strategically, our complaint management team has become an enabler for enhanced customer perception," Akinti says. "If a customer walks into one of the bank's branches to discuss a problem with a service specialist, the next day that customer can contact us through any of the integrated contact channels – like the call center or through the Internet – and easily determine the status of the issue."

For Akbank, it's all about putting the customer first.

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