

*“The aim of marketing is to know and understand the customer so well the product or service fits him and sells itself.”*

**Peter Drucker**

# Customer Relationship Management in SME Banking

Using SME customer relationships to underpin the Customer Value Proposition and to sustainably drive customer loyalty and profitability

## OVERVIEW

This course is intended for those interested in how to develop and deliver a Customer Relationship Management based approach for SME banking customers. It is geared for senior and middle management and is relevant to the fields of strategy and planning, marketing and product development, sales management and business analysis, risk management, and human resources. It serves as an introduction to the key concepts of CRM, as well as including practical detail on their application to improving sales and marketing to SME banking customers by Relationship Managers, particularly by using real-life examples, case studies and a strong focus on participative group work as well as tutorial instruction.

## WHO SHOULD ATTEND?

This course is aimed at staff and management experienced in SME banking, including Relationship and Product Managers but also bankers from the relevant functions covering strategy and planning, marketing and product development, sales management and business analysis, risk management, and human resources. If you are asking yourself among the following questions, then this course is for you:

- *How can I most effectively segment the SME banking market to ensure we have the right mix of profitable customers?*
- *How can I make sure that I win the loyalty of my target customers through a differentiated Customer Value Proposition?*
- *How can I better manage my team and my customers to encourage cross-sales and sales pipeline management?*
- *How can I develop a dialogue with customers which focuses on more than simply pricing?*
- *How can I ensure that our operating model reinforces a consistently positive customer experience?*
- *How can we use research and data in building a competitive advantage in customer understanding?*
- *How can we use CRM technology to improve salesforce and customer management?*

*sharing knowledge, developing skills*

# OUTLINE

## OBJECTIVES

Participants in this course will come away with:

- A familiarity with the high-level concepts of strategic marketing, and particularly the significance of identifying and embedding a Customer Focus within the strategy
- Practical ideas on how to approach the segmentation of the SME banking market
- A true understanding of the richness of the potential CVP for SME customers, and specific ideas on how to enrich and differentiate it
- A good understanding of the key features commonly found in SME banking CRM technology and software, and how to achieve good results with a limited budget
- A grounding in 'Consultative Sales' techniques – most notably how to avoid fall into the 'price trap' in negotiations with customers

## COURSE DELIVERY

- This is a two-day course totaling **14 hours of delivery time**.
- It consists of six tutorial modules approximately 1.5 hours each (i.e. a total of 9 hours of instruction).
- A further five (5) hours of the schedule is dedicated to intensive group work underpinned by the case studies, also facilitated by the instructor.
- All hand-outs and instruction will be in English.
- At least **one-day of development time\*** will be spent on customizing course materials and case studies for the specific requirements of the course.
- Ideally delegates with have at least three years in SME banking and/ or exposure to banking marketing/ sales function. Also a good working knowledge of English is required, and some basic familiarity with some key concepts of strategic marketing would be helpful.
- The high-levels of participative group work on case studies and interactivity during tutorials strictly limits numbers to **no more than 20 participants**.

### TRAINING NEEDS ANALYSIS & POST-TRAINING EVALUATION:

To ensure that participants gain maximum benefit from the course, it is our practice to send a detailed questionnaire to all course participants to ensure we fully understand their specific training needs and objectives. The completed questionnaires are analysed by the course instructor who will tailor the course content and style of delivery to the requirements of the participants. Following completion of the course, participants are asked to measure and assess the effectiveness of the training. The results are collated and reviewed, and the analysis shared directly with the relevant client stakeholders.

# OUTLINE

## MODULE 1: PRINCIPLES OF STRATEGIC MARKETING AND CRM

- ⇒ How CRM fits within the overall strategy
- ⇒ Appreciate the different perspectives of CRM and how it is a 'holistic' approach
- ⇒ What is the difference between 'customer-centricity' and 'product-centricity'
- ⇒ The difference between 'customer sets', 'segments' and the CVP
- ⇒ The key drivers of segment profitability

## MODULE 2: SEGMENTS, CUSTOMERS AND COMPETITORS

- ⇒ Appreciate the different approaches we can use to segment the market
- ⇒ Understand a common approach to segment analysis
- ⇒ Develop and practice using the tools required for effective analysis
- ⇒ The role of market research and customer understanding
- ⇒ The use of 'customer profiles' for smaller businesses

## MODULE 3: CRM TOOLS AND TECHNIQUES

- ⇒ Understand the importance of customer retention to underpinning profitability
- ⇒ Recognise the importance of good processes in CRM and customer retention
- ⇒ Understand how a credit rating system underpins a robust credit process
- ⇒ The principles of economic profitability in comparing customers of different risk profiles

## MODULE 4: ORGANISING AND MANAGING THE RM TEAM

- ⇒ Explore the different organizational models embed customer orientation
- ⇒ Understand some key principles of distribution channel management
- ⇒ Explore different reward and incentivisation mechanisms for RM staff
- ⇒ Understand the importance of the sales cycle
- ⇒ The principles of sales and service automation

## MODULE 5: PRODUCT MANAGEMENT AND CROSS SALES

- ⇒ Explore the potential product mix for SME customers
- ⇒ The importance of cross sales
- ⇒ Understand the principle of 'Customer Solutions' and product bundling
- ⇒ Appreciate the potential of collaborative CRM to boost leads, products, and sales
- ⇒ The potential of non-financial services

## MODULE 6: PRICING TACTICS AND CONSULTATIVE SALES

- ⇒ Appreciate the principles of market positioning
- ⇒ Recognise the importance of understanding the CVP
- ⇒ Differences between pricing strategies
- ⇒ Navigate your way around the 'price trap'
- ⇒ Understand the concept of 'consultative sales'

# DETAILS

## FREE TOOLS, MODELS & TEMPLATES

Courses are supplemented with a range of practical documented methodologies, models, tools, and templates refined from best practice, and tried and tested in a range of leading banks. Participants can take these back to the workplace to adapt and apply, and wherever appropriate, to make a tangible improvement to policy and practice in their own bank.

This course includes:

- ➔ **A strategic segmentation template/ heatmap**
- ➔ **An economic and industry research template**
- ➔ **A segment risk-reward analysis tool**
- ➔ **A sample segment Market Positioning Statement template**
- ➔ **A sample segment Customer Value Proposition template**
- ➔ **A relationship level risk-based pricing tool**
- ➔ **Sample scripts and prompts for customer negotiations**

**EARLY BOOKING DISCOUNT!**  
SCHEDULE A COURSE BEFORE THE  
31<sup>st</sup> OF JULY 2014 FOR A 10%  
DISCOUNT ON COURSE FEES.

## TERMS & CONDITIONS

Total fee cost for the off-site delivery of the two-day course as described is US\$ 8,800 (eight thousand eight hundred United States Dollars). This is EXCLUSIVE of:

- Flights (discounted business class);
- Accommodation (min. 4★) for every night required off-site;
- Local travel costs and subsistence; and
- Venue and equipment hire (if required) and materials production.

These additional items will be for the account of the client or, alternatively, we can provide an all-inclusive quote encompassing all expenses if that is more convenient.

GBRW Learning can also host the course on-site at or near our London headquarters for an all-inclusive fee of US\$ 8,800 including VAT. This includes venue and equipment hire but usand eight hundred United States Dollars) does NOT include the travel, accommodation and subsistence expenses of participants.

A 60% deposit is payable one-month prior to the scheduled course date, with the balance payable immediately following completion of the course.

Note: Discounts are available for multiple course bookings of the stand-alone course or other courses within the same programme.

For more information or to arrange a booking, please contact Mike Coates at:

[michael.coates@gbrw.com](mailto:michael.coates@gbrw.com)

**Note: Terms and Conditions valid until 31<sup>st</sup> December 2014**

# INSTRUCTOR



**Mike Coates**  
Director,  
GBRW Learning

Mike is a director of GBRW Consulting, and a banking professional with more than 16 years' experience. Mike's specialist subjects include strategic management, marketing, and risk management of commercial banks, the management of change, and management information systems. He has worked in over 20 countries through Eastern Europe, the Middle East, Africa, and Asia.

Mike designed this course in response to the challenges banks in emerging markets perceived in effectively embedding a true customer focus internally, and particularly in segmenting the market and developing a differentiated Customer Value Proposition in a crowded SME banking market.

Mike established his reputation as a banking strategy expert with strategy roles with Lloyds Bank (UK) and numerous successful strategy consulting engagements. This practical expertise is combined with an enthusiastic, friendly and participative style which makes for a lively and memorable experience for delegates.

To find out more about Mike, his credentials, and previous experience, please visit his LinkedIn profile page at:



<http://www.linkedin.com/in/mikecoates73>

## ABOUT GBRW LEARNING

GBRW Learning is the training and knowledge-sharing arm of GBRW Limited. Founded in London in 1995 by a group of senior bankers GBRW's mission is to provide first-class consulting and training to banks and bankers in Emerging Markets, to the same standard as would be expected in developed markets. From our London headquarters and subsidiary offices in Washington DC and Singapore we have served clients in more than 50 countries in Europe, the Middle East, Africa, Asia and the Caribbean. Our clients include banks and other financial institutions, governments, and economic development agencies and institutions.

Through our training programmes we share the experience and knowledge of our experts with bankers in Emerging Markets, supported by high quality materials and taking advantage of the latest technologies. Our courses are all highly inter-active, and make use of carefully designed case studies and simulations.

We offer a range of training topics for banks and financial institutions including:

- Strategy & Management – Formulating, Implementing & Monitoring Strategy
- Risk Management – Credit, Market & Operational Risk
- Human Resources Management
- SME Banking – Customer Relationship Management; Credit Risk Management
- Retail Banking – Customer Relationship Management, Distribution Strategy, Product Management, Credit Risk
- Corporate Banking – Customer Relationship Management, Credit Risk Management
- Governance, Regulation & Compliance
- Financial Markets

For more information, visit our website at:

<http://www.gbrw.com/training>

To discuss your specific requirements email us at:

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