



Bank of Tokyo-Mitsubishi (BTM) is the largest bank in Japan with 13 million retail customers and over 760 branches, including 400 facilities located in major financial and commercial centers around the world. BTM specializes in diversified financial products and services and is the only Japanese financial institution listed on the New York Stock Exchange.

Client Study

The Bank of Tokyo-Mitsubishi, Ltd.

The Problem

Establish an Economically Effective Means of Increasing the Sale of Bank Services

Bank of Tokyo-Mitsubishi needed to build a call center from the ground up. In an effort to improve customer service and increase the sale of financial products, BTM had established a Telephone Sales Center with two offices, each operating separately, in Tokyo and Osaka. BTM had determined that the sale of banking services and products through a telephony-based channel was a more economically efficient method than exclusive branch system selling. In addition, BTM customers had voiced a need for a more convenient method of purchasing products and services.

Industry

Banking

Integration

Telephony

Lucent PBX with ACD

CallVisor PC

DNIS

Data

Oracle Database Link

Application Type

Inbound Telesales

Solution Size

64 Agents

The Solution

An Inbound/Outbound Call Center Utilizing Computer Telephony Capabilities

BTM's Telephone Sales Centers are staffed by over 60 sales agents. The system runs on a UNIX operating system with IMA's EDGE® software interfaced with a CTI gateway to a Lucent PBX with Automatic Call Distribution (ACD) capabilities. Call volume in both centers is 60% inbound and 40% outbound. The Bank generates approximately 500 daily inbound calls, generally in response to newspaper and TV advertisements, direct mail, and brochures.

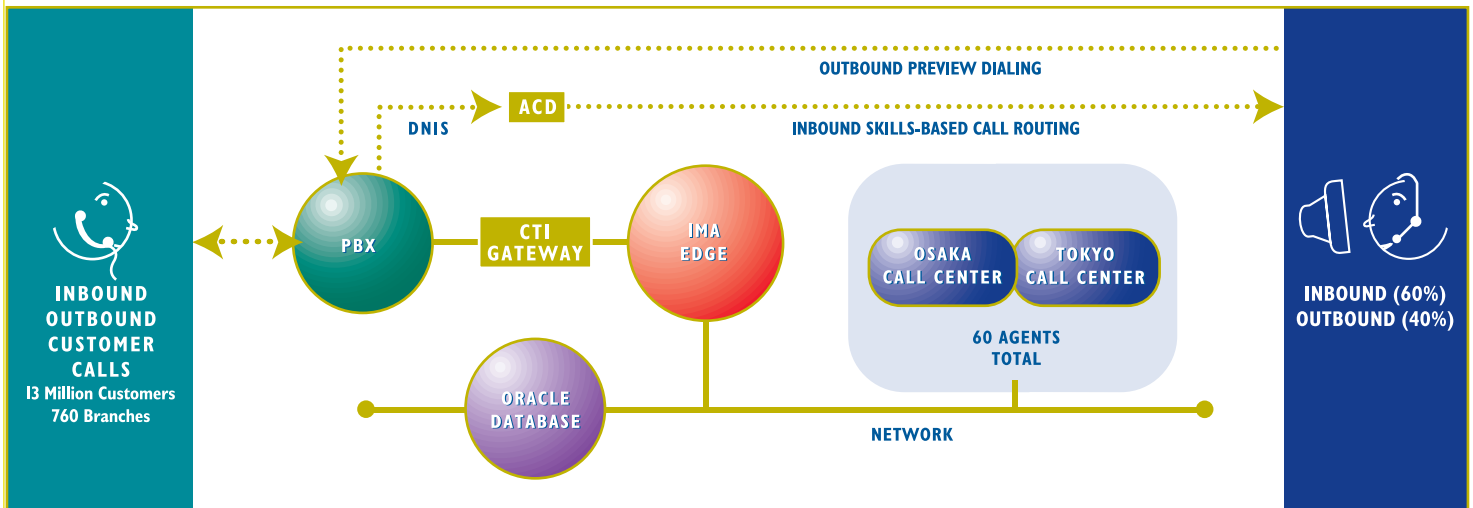
Direct Number Identification Service (DNIS) routing is used to ensure that calls on specific products or services (including auto loans, mortgages, loan consulting, general accounts, bonds, and term deposits) reach the appropriate agent. The ACD recognizes the DNIS entry and routes each call to the correct product specialist. EDGE software provides on-line "what-if" capabilities to quickly review multiple loan alternatives until the most appropriate is found. EDGE also provides integration with a credit bureau for on-line credit verification of personal loans.

Outbound dialing activity is enacted when inbound call volume goes below a preset threshold. The outbound campaign (800 calls per day) is geared towards setting appointments for the Bank's retirement planning programs. Lists of retirement-age customers are generated by BTM's host database and passed to EDGE for preview dialing, eliminating the need for third party dialing.



BTM's Telephone Sales Center is generating \$3.6 million per month in combined personal and mortgage loans.

Solution Architecture



The Benefits

Increased Profits, Improved Customer Service

The EDGE-driven Bank of Tokyo-Mitsubishi Telephone Sales Center is generating \$3.6 million per month in combined personal and mortgage loans. As a means of selling banking services, the Center operates at a much lower cost than the Bank branches. BTM has experienced significant benefits in other areas as well:

- Approximately 40% of all retirement planning appointments are processed through the call center.
- The unique banking development tools within EDGE enabled BTM to build and implement a comprehensive application with over 200 screens in approximately two months.
- EDGE's development capabilities allow key call center personnel to develop or modify new campaigns quickly without the aid of a programming staff.
- EDGE scripting and math capabilities enhance agent presentation skills. EDGE serves as a guide for agents and ensures a professional, high-quality encounter with each and every one of their valued customers.
- EDGE's computer telephony gateway allows BTM to increase productivity through preview dialing, DNIS routing, screen pops, voice and data transfer, and conferencing.
- The effectiveness of BTM's marketing campaigns can be quickly measured by tracking the number of inbound calls for each advertisement. EDGE allows BTM to identify and repeat the most effective ads.

The EDGE-driven solution at Bank of Tokyo-Mitsubishi's Telephone Sales Center has been an unqualified success. BTM surpassed its goal of providing customers with a convenient method of purchasing bank services. The inbound and outbound capabilities of the solution led to significant increases in the sale of these services. Customer service has also been substantially improved as a result of BTM's comprehensive customer interaction solution.

