



Changing the Channel

A New Approach to Multichannel
Strategy in the Financial Services Industry

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EXECUTIVE OVERVIEW:

In today's competitive environment, customers are in full control of their relationship with their financial service providers. "Always on" access to information through the branch, call center, Web and mobile channels create commodities of financial products. To compete, financial institutions must now realize that channel management is much more than a simple organizational enabler. Companies that create a robust strategy, migration plan, and integrated multichannel processes with a customer-focused approach can turn their channel management efforts into a key differentiator.

The channel management evolution

Financial services providers must evolve their business strategy to include channel management as an active part of the value proposition to their customers. A smooth, personalized, and seamless multichannel experience provides two benefits. It improves the customer experience and has a direct impact on the bottom line. Smart companies are reconsidering it as a tactical element to their overall business strategy. (See Figure 1.)

In order to understand the do(s) and don't(s) of multichannel management, one must understand the fundamental dimensions and components of channel management.

Figure 2 depicts the three main dimensions of channel management. The strategy dimension involves the activities related to decision making on the ideal multichannel state and channel functions. The migration dimension focuses on understanding the needs of customers in each segment and then designing the right channel mix to encourage migration activity that will increase profits and customer satisfaction. The management dimension incorporates the implementation of the proper multichannel strategy with a sound organizational structure. These processes must be measured to ensure that each channel is creating the desired outcome in terms of profits and customer engagement.

Financial institutions that deploy tactics for channel management commonly focus on:

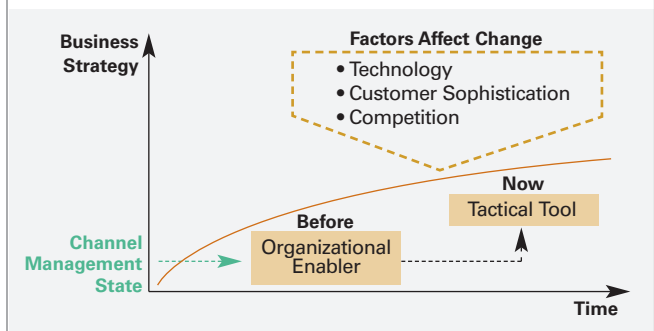
- A desire to maximize the number of channels and number of features on each channel
- A focus on the migration of customers to alternative channels
- A bias toward designing the channel experience with a channel-centric approach

At Peppers & Rogers Group, we believe that financial institutions should consider each of these common practices from a strategic standpoint. Do they improve the customer experience? Are they relevant to the overall strategy of the institution? Are they cost effective? Do they help retain customers, especially during an economic downturn?

In this paper, we share specific strategic and tactical tools to consider when reevaluating these practices. But we must emphasize that there is no silver bullet. There is no ideal approach for each of these practices, and each institution should consider its own reality in terms of corporate strategy, business model, and customer behavior to tailor its own multichannel path.

Figure 1: **Channel Management State**

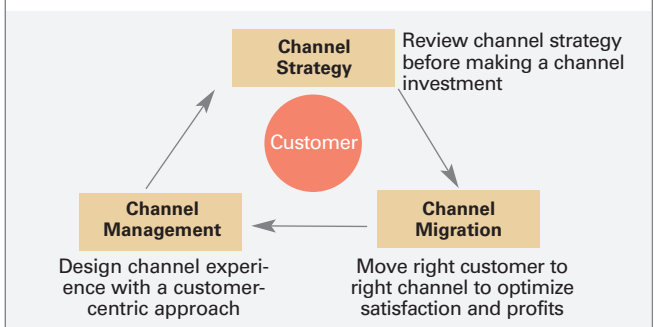
Channel Management is moving from an operational function to a tactical tool as part of the larger business strategy.



Source: Peppers & Rogers Group

Figure 2: **Multi-channel Distribution Framework**

There are three main dimensions to channel management that is integrated with a successful overall business strategy.



Source: Peppers & Rogers Group

Customer Experience & Corporate Channel Strategy

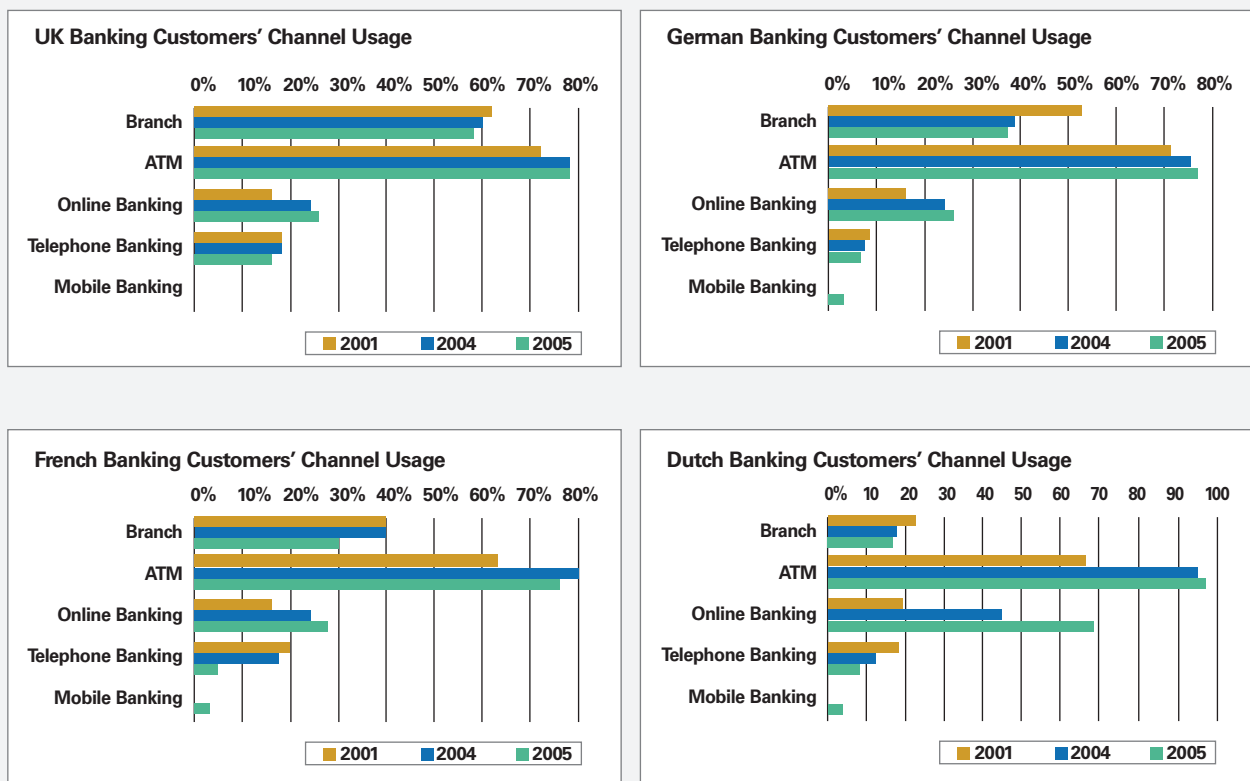
Customers are in control

In today's competitive environment, most financial products have become commodities and customers have myriad alternatives to choose from. With the help of the Internet, mobile phones, and other emerging technologies, customers are fully aware of these choices and they are exercising them.

Data supports this point (see figure 3). A survey of retail banking customers in the UK, Germany, France, and The Netherlands reveals that European customers are increasingly using self-service channels such as ATMs, Internet banking, and mobile banking.

Figure 3: **Channel Utilization Trends**

More and more European customers are choosing alternative channels.



Source: Forrester Research

This trend is illustrated by Bank of America's decision to shrink the company's 6,100-branch network by about 10% by the end of 2009, an about-face in company strategy following two decades of continuous branch expansion. "The driving force for the closings is changing customer preferences as online and mobile banking take transactions away from traditional branches," said president of Bank of America's consumer and small-business bank. It is clear that contemporary banking customers increasingly prefer alternative channels, a trend which forces financial institutions to reconsider their channel strategy if they want to increase their shareholder value in the long run.

These facts demonstrate that customers are fully in control of the entire relationship with their service providers. They demand a smooth, personalized multichannel experience, built according to their needs, not the priorities of the business.

CASE IN POINT

Channel Migrations Benefit the Customer Experience

In a recent Peppers & Rogers Group engagement at a large bank with approximately 20 million customers and 1,000 branches, we observed that customers using alternative distribution channels (ADC) are more profitable for a bank. Retail banking customers using alternative delivery channels are 2.6 times more profitable than non-ADC customers; private banking ADC customers are 1.3 times more profitable. In addition, retail customers using these channels own 2.5 more products than the customers that use only the branch. For private banking customers, it's twice as many products. There is also a positive impact on retention, as ADC customers attrite less than non-ADC customers.

Not surprisingly, multichannel strategies are gaining traction in boardrooms everywhere as financial institutions worldwide see the advantages of multichannel migration. Unfortunately, this migration is normally done without considering the effect of the migration on the customer experience.

The impact of customer experience on the bottom-line

With customers in full control, providing a superior customer experience across every channel is not a "nice to have" but a "must have" with a direct impact on the bottom line. A recent Forrester study found that financial services customers with a good customer experience will consider purchasing more products and services at higher levels than in other industries. They are also more reluctant to switch providers than customers of other industries. Without a customer-focused approach to multichannel strategy, banks may never get the chance to make the most of these potentially loyal customers.

Three Common Multichannel Distribution Practices

So, we see that customers are in control, migration to alternative channels is beneficial, and the quality of the customer experience has an impact on the bottom line. So what is a company to do?

There are three common practices that most financial institutions perform without really looking deeply enough at the impact on the customer experience. Below are specific actions a financial institution should consider before they make any changes in the customer experience.

PRACTICE 1: Maximize the Number of Channels Offered and Functions on Each Channel

Competitive "Me too" pressures and IT's tendency to follow the newest "shiny object" often overshadow customer experience and financial feasibility when making a decision on new channel and function offerings.

Before making any impulsive channel and technology investment, executives must review the key elements of a multichannel model.

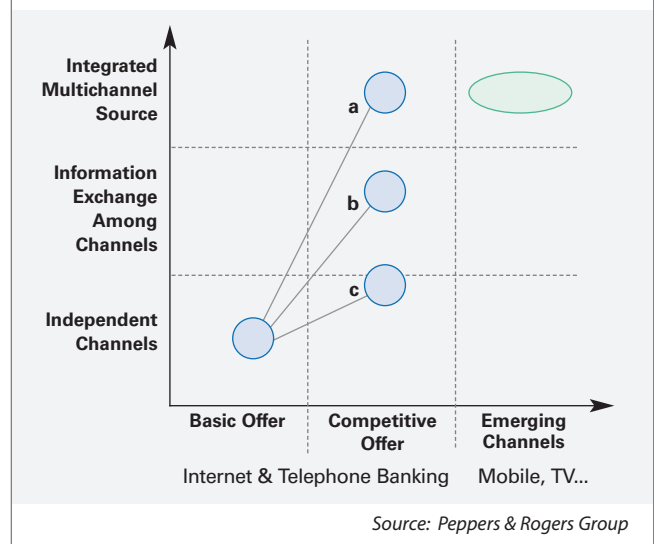
Multichannel strategy review

Figure 4 provides a visual map for starting the multichannel discussion. This tool can help a company assess the best path.

The y-axis of the graph illustrates the level of channel integration whereas the x-axis is the number of banking transactions enabled at various channels. For example, a commercial bank with basic offers may choose to pursue various paths for its multichannel strategy, shown as "a, b and c" on the graph.

Figure 4: **Multichannel Integration Map**

The map below helps a company visualize the optimal level of multichannel integration depending on its required level of offer complexity and channel integration. In this example the channel integration decreases from point a to c. At point c none of the channels are talking to each other.



In theory, the green area illustrates the ideal state; however it may not be the best solution for every bank. Integrating channels and increasing products and services provided through these channels can increase costs. Banks with relatively conservative investment budgets may prefer to implement fewer functions to current channels.

CASE IN POINT

Bankinter's Video Service Drives Service

In October 2007, Bankinter of Spain, the leading Internet bank and brokerage firm in Spain, launched a video call service on its website. The goal of the initiative was to enhance customer service while reducing costs. The new video call service enabled any visitor to the bank's website to communicate and collaborate via an intelligent routing system while real-time customer data was provided to bank representatives. The service enabled the human contact of physical retail banking without forcing customers to visit a branch. The solution also provided the ability to share all kinds of documents and co-browse with the customer in real time.

Results:

- **Reduced business process cycle time**, specifically the sales cycle.
- **Increased customer satisfaction.** Results to date show 85% of customers are happy with the service, about 10% higher than the average rating for the bank's other services.
- **Increased sales conversion rate.** Almost one and half times the rate of similar alternatives that were available before this channel was opened.
- **Increased sales volume.** The initial investment was covered in new sales in less than six months.



Banks should not force customers to use a specific channel against their will, but should make those channels attractive

Channel role and functionality review

After identifying the appropriate channels to integrate, the next step is to review the role of each channel in a multichannel model. Creating a matrix of channels and services can help customers prioritize and develop a plan for how to best use each channel. (See Figure 5.)

Services provided on a particular channel can also be selected as the focus of that channel, depending on the channel specifics and strategy. For example, customers can be offered almost all services through the branches but the main focus of a branch would be to perform complex sales and provide in-depth information to its customers. On the other hand, the main purpose of Internet banking could be as a platform for routine banking transactions and providing service information. By defining channel focus and core competencies, financial institutions can implement their channel strategies more effectively since customers will be directed to the most efficient channel. The key point here is that banks should not force customers to use a specific channel against their will, but to make those channels attractive.

Financial institutions should plot all of their channels and capabilities keeping in mind cost, viability, and the impact to the customer experience.

Figure 5: **Channel Role and Functionality Matrix**

The map below helps a company visualize which products and services should be offered through which channel.

	Access to Customer Information	Basic Transactions	Product Information	Advice	Basic Sales	Complex Sales
Branch	x	x	(x)	(x)	(x)	(x)
ATM	(x)	(x)	—	—	x	—
Telephone Banking	x	x	x	(x)	(x)	—
Internet Banking	(x)	(x)	(x)	—	x	x
Mobile Banking	x	(x)	x	—	—	—

x Channel Scope (x) Channel Focus/Priority — N/A

Source: Peppers & Rogers Group

SNS Bank Offers More Online

SNS is a Dutch financial services provider, offering insurance and banking services to private individuals and medium and small enterprises. In order to build deeper customer engagement, SNS Bank wanted to move beyond standard online fare such as opening accounts, applying for credit cards, and paying bills online to more sophisticated transactions.

The company created SNS Live@dvies, an online mortgage and private banking advice service that offers an interface that incorporates chat, file sharing, co-browsing, video and voice. It also allows customers to view the mortgage advisor in person during an online advice session, using only a web browser with Flash; provides for two-way communication via phone, chat, IP telephony and webcam; and helps financial advisors present information in an exciting way with dynamic layout, graphs and calculations.

Results:

- Of 300 initial customer trials 75% indicated that they would consider buying the mortgage product online as a result of the Live@dvies experience.
- The mortgage process is easier to understand and takes less time for the customer to go from inquiry to proposal.
- Errors are reduced and risk management is easier because all steps are accounted for during the session.
- Supports the company position that “When large amounts of money are involved, trust and personal interaction become a crucial part of the sales process.”

Garanti Bank Gets Innovative with Its Multichannel Strategy

Garanti Bank is Turkey's second largest private bank by asset size, exceeding \$69 billion, 730 branches, and close to 2,650 ATMs. The financial services giant supports this network with an award-winning call center as well as online and mobile banking services. In 2008, Garanti wanted to transform its banking system to make it more convenient for its customers while decreasing its operational costs by directing customers to alternative channels.

The bank implemented the “offer box” in the unmanned Internet & ATM channels to develop and retain ADC customers. It also customized pull buttons in Internet & ATM channels for cross-sell and up-sell opportunities, developed partnerships with third-party online retailers and implemented credit scoring and approval mechanisms at the point of sales, allowing the bank to instantly approve credit from a more convenient channel. Also, it partnered with consumer package goods companies (Nestle, Frito-Lay, Pepsi) via cardless payment mechanisms in order to increase awareness and loan applications in target customer segments.

Results:

At the end of September 2008, the bank examined a select population of customers that had been inactive from October 2007 through March 2008. From that population two groups were established: customers who were offered the new services and a control sample. The results from the test group were impressive:

- 20% increase in customer satisfaction levels
- 45% increase in ADC net profits
- 55% increase in ADC sales revenues
- 50,000 sales/month via Internet & ATM offer box
- 18,500 sales/month via pull buttons
- 700,000 cardless transactions to unbanked customers
- Better sales opportunities
- Reinforcement of a comprehensive and coherent corporate brand identity



The company created SNS Live@dvies, an online mortgage and private banking advice service offering an interface that incorporates chat, file sharing, co-browsing, video and voice.

PRACTICE 2: Migration of Customers to Alternative Channels

Migration of customers to direct, so-called “low-cost” channels has significant benefits, however, it also can pose significant risks. Opportunities for migration to low-cost channels may actually destroy customer value if implemented incorrectly because they can negatively impact the customer experience.

During the first stages of the Internet boom, some institutions tried to move their customers to the Internet by preventing them from using the branches via disincentives. In most cases the customers were directed to alternative channels. However, these channels were not able to provide some of the services provided in the branch. The organizations ultimately reversed these push-migration tactics after facing serious customer backlash in terms of increased churn and customer complaints.

To avoid making these costly customer experience mistakes, companies first need to understand their customers’ needs and behaviors and then review their internal capabilities.

Understand your customer

Customer segmentation must be the starting point of a multichannel migration strategy. In most cases, a three-pronged segmentation—based on value, needs and behavior models—allows institutions to understand their customers and customize channel offerings accordingly. While designing the multichannel strategy, the value segment of a customer determines the tactics for increased profits, while behavior and needs draw the boundaries for these tactics.



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CASE IN POINT

HSBC Understands Customer Needs

Headquartered in London, HSBC is one of the largest banking and financial services organizations in the world. HSBC’s international network comprises 9,500 offices in 86 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa.

HSBC identified its private banking customers as a high-value segment that required increased focus. After market research and one-on-one customer interviews, the bank identified the features that were significantly important for its very affluent customers:

- Ease of access and user friendliness
- High security and privacy
- Financial reporting

To address their needs, HSBC decided to renew its “Portfolio Online” website. The new Internet presence improved account access and management features with increased security, downloadable reports, customizable preferences and enhanced graphics.

Benefits:

The new Portfolio Online features include:

- Enhanced log-in security designed to ensure the safety of account information
- Two ways to view account information: view all accounts at once via the Consolidated View mode, or view accounts one at a time using the Individual Account View mode
- Enhanced page-to-page navigation, featuring tabbed pages offering direct access to various sections of accounts, data and reports that can be displayed, downloaded and printed in either Microsoft Excel or PDF format

Develop cross-channel customer journey scenarios

To develop a successful migration strategy, an enterprise must have an understanding of their customers’ real-life channel experience. We recommend developing simulated scenarios for key customer segments. Figure 6 demonstrates a sample scenario development methodology.

Understand internal cost and revenue structure

A majority of migration decisions are based on the assumption that direct channels such as the Internet are less costly than traditional channels. However, for most institutions, figuring out the true cost of each transaction by channel is a daunting task because it is difficult to allocate overhead accurately to each channel. Legacy accounting practices make it impossible to figure out the real activity-based cost structure by transaction type and channel.

In a recent consulting engagement, Peppers & Rogers Group worked with a large commercial bank with complicated legacy accounting systems. The client reported that most transactions taking place at the call center were more costly than those at a branch. Logic tells us that this is inaccurate, however the legacy accounting system says otherwise. As a result, the data provided by the accounting system was disregarded and a new cost calculation had to be made with some assumptions.

This example makes it clear that institutions, in order to design a sound multichannel strategy, must understand the current cost and revenue structures and even make revisions if necessary before deciding to migrate a group of customers to another channel.

Understand your channels’ capabilities

Before deciding on a migration strategy, executives must make sure that the targeted channel for migration provides at least the same capabilities as the original channel. The organization must analyze each channel according to functionalities in terms of interface- and system-related capabilities. Figure 7 shows a sample methodology for assessment of channel capabilities.

Figure 6: **Scenario Development Methodology**

The methodology below highlights factors to consider for each product line and customer segment.

Scenario Development Laundry List

- ✓ Based on segmentation and customer survey data, identify different customer profiles
- ✓ Simulate possible cross-channel scenarios based on that particular customer profile’s needs
- ✓ Do not limit scenarios to a single channel/product
- ✓ Base your channel experience design on these scenarios

Sample Process

Product: Loan Application

Customer Profile: Male between 25-30 years old, single white-collar office worker

- 1 Customer does research on the web on interest rates
- 2 Customer checks rates and payment schemes from call center
- 3 Customer initiates online application but does not complete
- 4 Outbound call center receives the lead and calls customer
- 5 Agent arranges a meeting with a branch representative
- 7 Customer meets the representative and applies for the loan
- 8 Application status tracked online and outcome communicated via SMS or personal call

Source: Peppers & Rogers Group

Figure 7: **Channel Capabilities Assessment Framework**

The framework highlights factors to consider for each product line and customer segment.

Interface-related capabilities:

- Receiving input
- Providing output
- Providing interactivity

System-related capabilities:

- Presenting information
- Providing guidance
- Having timeliness

High-level insights on channels:

- Branch lacks timeliness but does everything else well
- Websites have good to great capabilities—except for taking input
- Chat and email don’t live up to their potential
- Phone agents have a dead-end interface
- Phone self-service systems have one good trick: timeliness

Source: Forrester Research

Akbank's Loan Machine Accelerates the Loan Process

Background

Akbank is a leading Turkish bank with more than 6 million active customers and 700 branches.

Challenge

Applying for a loan was a very tedious and time-consuming process at Akbank. Customers often had to go through a number of procedures including visiting a branch—sometimes multiple times—and filling out massive paperwork. The approval decision also took considerable time.

Akbank's channel management executives listened to its customers' suggestions and analyzed its channel capabilities to come up with a new way to process customer loan applications through an SMS channel in order to shorten the loan application and approval process.

Solution: Loan Machine

Akbank had a loan application process that allowed a customer to apply for a loan through a single SMS message. It still, however, required customers actually to go to a branch to complete the approval procedures. Going one step further, Akbank has now introduced the "Loan Machine" which eliminates the need for an interaction with a person and a visit to the branch.

How It Works

Customers of the bank and non-customers who are Turkish citizens can apply for a loan via these loan machines through a series of simple steps. First, the customer enters his/her personal information either by using the keyboard or the telephone receiver installed on the loan machine, an ATM-like device, located at a number of high-traffic locations.

Following the entry, the loan machine takes the customer's photograph, scans his/her ID card and provides a touchpad to receive the signature, a legal requirement for loan applications.

Once the loan is approved, the response is sent to the customer via SMS. The customer enters his application number and PIN and the machine prints out the credit agreement. Finally, the loan machine hands over the consumer loan debit card that can be used to withdraw the approved funds immediately.

Results

The loan machine, along with other alternative channels, helped Akbank achieve an 80 percent growth rate on consumer loans in 2007. The success of the program is a result of anticipating customers' real-life journey and finding a solution—in a new channel—to make their lives easier.



PRACTICE 3: Channel-Centric Management: Avoid the Silos

Many financial institutions start down the migration path, but success is limited by a siloed channel-centric focus. To make an impact, they must adopt a multichannel, customer-centric perspective in which cross-channel roles and responsibilities are clearly defined across the organization. The main focus areas should be the organizational structure, ownership of the customer among channels, pricing, and implementation of cross-channel KPIs.

Organizational alternatives

Having the right organizational structure in place is mission critical when it comes to multichannel management. If the corporate structure, success metrics, and incentives are not aligned, internal conflicts will limit progress.

Business units should be established or restructured in order to manage, carry, and coordinate channel-related tasks effectively. There are three basic structures for channel management within the organization:

1. Independent channel units

In this structure, each channel has a different team, and individual business units request actions from the related channel unit. Although it positively affects the expertise and know-how on the particular channel, customer experience across channels is easy to ignore, hampering multichannel integration efforts. Other drawbacks of this structure include overlapping requests from different channels which increases unnecessary workload and decreases synergy between channels in terms of utilization of common resources.

2. Separate channel units under each business unit

This structure is the establishment of small channel units within each business unit that are capable of answering the particular needs of the business unit. The advantage of this structure is the elimination of the coordinating entity between business units, IT, and customers which may easily lead to an inconsistency across different customer touchpoints. Drawbacks include underdeveloped channel skills limited to business units requirements, overlapping requests from different channels which increase unnecessary workload, and decreased synergy between channels in terms of utilization of common resources.

3. An independent channel management unit

In this structure the channel management unit is an independent autonomous entity that governs and coordinates the information flow between business units and the IT department. This structure brings increased efficiencies in resource utilization of different channels, development of wide know-how and expertise regarding various channels and more effective prioritization of requests by business units. It also enhances the IT department's request-handling performance by providing a consistent single point of contact for incoming requests. The independent unit may also create and follow a semi-annual or annual plan for requested initiatives. On the other hand, an independent unit will lengthen the request process by adding an extra link in the chain by being the middleman between the business units and IT department. It may also cause conflicts regarding the prioritization of requests of different business units.

There is no ideal solution and the decision should be made according to the needs and conditions of the institution itself.

Customer ownership

Another important driver of success for customer-centric channel management is the responsibility for the "ownership" of the customer relationship among channels. Institutions can choose between different ownership structures, varying from a Single-Channel Centric Model to an Independent Ownership Model.

The first model gives the ownership to a single channel, in most cases the branch, as a result of



If the corporate structure, success metrics, and incentives are not aligned, internal conflicts will limit progress

historical and physical weight of the channel, where the second model provides freedom of each channel to become a profit center by owning its own customers.

Executives need to consider their institutions' specific conditions before deciding on a model. Both models have benefits and risks. For example, the first model lacks incentives for other channels to consider profitability as they are positioned mostly in a supporting role, while the second model opens the door for cannibalization as a result of the competition between channels.

One best practice example is that of a large retail bank in Turkey with 15 million customers. It has created the discipline to determine customer ownership annually with five steps:

- Largest credit balance
- Largest debit balance
- Largest number of products
- Highest number of transactions
- Where the customer first opened an account

The ownership is defined by the order above, and the owner of the customer is the branch regardless of the fact that the customer utilizes other channels (such as the web) more than a branch. This is a best practice in itself for similar institutions because this particular bank has always been a branch-centric organization and correspondingly follows a corporate strategy that places branches in the center.

Pricing alternatives

Channel pricing is also an important component of customer-centric channel management. Although one can adopt a number of hybrid structures, two major models emerge in the industry, similar to the customer ownership models: One Product—One Price vs. Multichannel Pricing.

The one product-one price model adopts a straightforward approach where there is only a single price for the same product across all channels regardless of the customer segment. A customer applying for a personal loan receives the same rate at the branch as through online channels.

The model is mostly applicable where branches are the focal point of the strategy. However it does not address customers' different needs as it does not differentiate between customer segments and channels.

Multichannel pricing model

The multichannel pricing model suggests different pricing by customer segment and channel. A customer applying for a personal loan can receive a different rate based on the channel of application and his/her segment.

As the ultimate customer-centric model for pricing, it brings a risk of cannibalization among channels as well as increased complexity for managing costs.

Setting the right KPIs

What gets measured gets done. Therefore it is critical to deploy concrete cross-channel KPIs for channel management. Very few financial institutions have been able to do this because of legacy accounting systems.

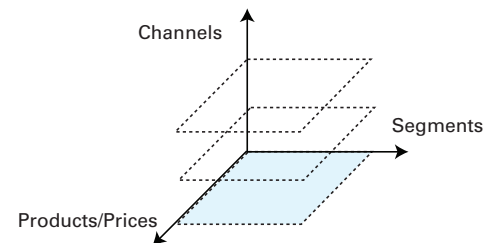
Consumers select different channels for different purposes, such as gathering information, seeking product advice or completing a sales transaction—which makes it difficult to measure channel performance accurately. In order to ensure accurate channel performance management, banks should consider a number of key metrics to define their KPIs according to their corporate strategies.

These metrics are:

- Identification of customer channel segments
- Identification of channel revenues and costs by channel segment
- Calculation of true conversion rates across channels

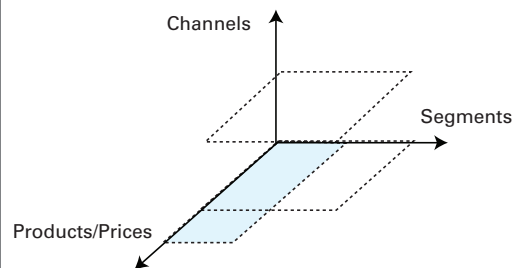
One Product—One Price Model

This model offers a single price for the same product across all channels and customer segments.



Multichannel Pricing Model

This model offers different pricing based on customer segment and channel.



Source: Peppers & Rogers Group

Identification of customer segments in terms of channel usage

Customers may display different channel usage behavior depending on the type of channel, products, and services offered on channels. Some customers may gather information about a product from the website (say investment funds), go to the branch and ask for advice about which fund to purchase, go home and call the contact center to place a purchase order after evaluating the product with his/her spouse. In this case the customer is a hybrid customer regarding channel usage and there could be non-hybrid customers who might be using only the branch or only the website for all their needs.

Identification of channel revenues and costs by channel segment

After identifying channel segments, banks can calculate the contribution of each segment to the total revenue and costs incurred for each channel. This information can be used to set more clear and effective channel targets.

Calculation of true sales contribution across channels

As consumers increase their use of multiple channels even when doing a single transaction, contribution of a channel to the organization's sales activities cannot be measured by looking only at the number of total sales transactions completed on that particular channel.

In this respect, before setting KPIs on channel profitability and calculating the marginal contribution of each sale on a specific channel, the true sales contribution rate must be measured. In this case, a specific percentage of the actual sales would be allocated separately if the transaction is initiated through a channel that is different from the sales origination channel. The task of measuring this rate might prove to be difficult as it is not an easy task to identify, record, and track each and every customer transaction across all channels. For better performance management, this measure should be estimated and put in place.



Customers may display different channel usage behavior depending on the type of channel, products, and services offered on channels

Conclusion

We've discussed the three common multichannel practices that financial institutions use from a customer-centric perspective. We also offered insights on how to assess whether these practices fit into the strategy of any financial institution along with a number of tools to assess how channel strategy is structured regarding different components of each practice.

As a closing note, it should be re-emphasized that there is no ideal approach for each of these practices and each institution should consider its own reality in terms of corporate strategy, business model and customer behavior in order to tailor their own approaches and meet the unique needs of their customers. ■

About Peppers & Rogers Group

Peppers & Rogers Group is dedicated to helping its clients improve business performance by acquiring, retaining and growing profitable customers. As products become commodities and globalization picks up speed, customers have become the scarcest resource in business. They hold the keys to higher profit today and stronger enterprise value tomorrow. We help clients achieve these goals by building the right relationships with the right customers over the right channels.

We earn our keep by solving the business problems of our clients. By delivering superior customer-centric business strategy, we remove the operational and organizational barriers that stand in the way of profitable customer relationships. We show clients where to focus customer-facing resources to improve the performance of their marketing, sales and service initiatives.

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