



B & M enables major bank to improve market penetration and differentiate its services to customers

B & M was asked by the group IT function of a major bank to enhance its database and associated processes to enable it to offer real-time account information and relevant product news to subscribed customers, delivered by SMS to their mobile phones.

Project Objectives

- To enable the bank to offer an added-value service by sending SMS text messages to its customers if any large withdrawals are made from their account or if they are close to their overdraft limit
- To enable the bank to inform its customers of relevant offers and new products by text
- To increase the number of SMS messages sent per day from the existing limit of 200,000 to around 1.5 million
- To reduce the running costs of the SMS messaging service
- To enhance the core SMS processes
- To adapt the database to support the new SMS service.

Project Tasks

- To use SQL to make changes to the database to enable it to support the SMS service
- To improve the processes used to collect and maintain customer data
- To automate maintenance and test processes
- To improve the cost-effectiveness of supporting the SMS process.

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B & M Europe

B & M has specialised in delivering skilled ICT specialists to meet the needs of leading organisations throughout Europe since 1992. We focus exclusively on providing consultancy, technical services and support for z/OS, UNIX and Linux enterprise systems, including third-party systems software, open systems and networking connectivity. We add real value for HR and IT professionals by taking the time to understand their needs and applying best practice methods to deliver results.

Duration

The project took 18 months to complete.

Results

- The bank is now able to offer account information by SMS to its entire customer base, with no effective limits to the number of texts sent per day
- The support cost per customer has been significantly reduced
- The bank has been able to expand its marketing through the SMS channel, enabling it to cross-sell products such as insurance to existing banking customers more readily
- Future maintenance of the database has been automated, helping to control costs.

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