

ORACLE

Unlock the Power of a Digital Financial Institution with Siebel CRM

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Cognizant



Safe harbor statement



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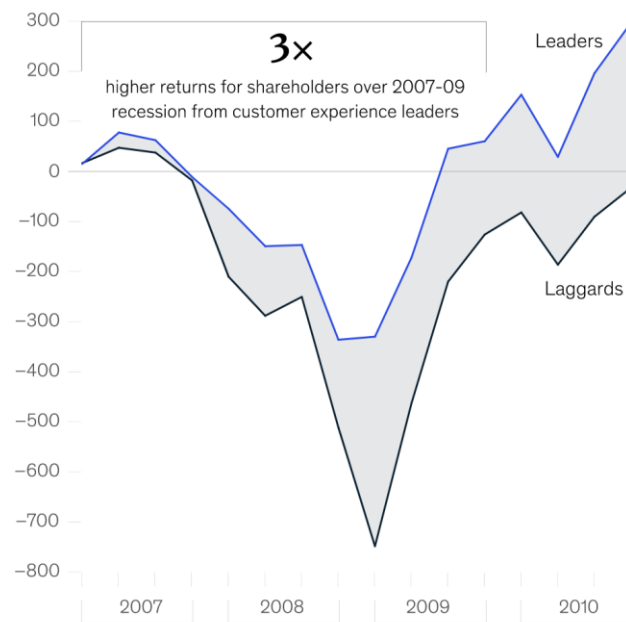
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Customer Experience: Key Driver post COVID world

Focusing on CX is a winning strategy in recession

Total returns to shareholders of customer experience leaders and laggards,¹ % by quarter



¹Comparison of total returns to shareholders for publicly traded companies ranking in the top 10 or bottom 10 of Forrester's Customer Experience Performance Index in 2007-09.
Source: Forrester Customer Experience Performance Index (2007-09); press search

Addressing immediate customer needs and preparing for the future



Focus on care and concern

- Reach out, but with support, not marketing
- Make a priority of employees and community
- Stay true to company purpose and values



Meet your customers where they are

- Innovate digital models to help customers weather the crisis safely from home
- Expand home delivery options
- Consider contactless operations



Reimagine the post-COVID-19 world

- Economic hard times will force cost cuts
- Migrate customers to digital channels to save money and boost satisfaction
- Brick and mortar stores may look very different post-crisis



Build agile capabilities for fluid times

- Tap social media, not surveys, for quick customer readings
- Solicit employees for ear-to-the-ground insights
- Save time with "test and scale" labs
- Pay attention to "failure modes" indicating that you've missed customer signals

McKinsey & Company

Adapting customer experience in the time of coronavirus – McKinsey Insights

Siebel CRM: Integrated offering across Financial Services CX value chain

Marketing		Sales		Orders	Partner Relations		Service & Contact Center			Retention & Loyalty				
Planning & Budgeting	Opportunity Management	Product Administration	Order Mgmt.	Partner Recruitment & Onboarding	Partner Locator	Service Channels - Email	Assignment Management	Barcode	Loyalty Program Mgmt.					
Program Design	Account Management	Price Administration	Catalog Mgmt.	Partner Programs	Customer Service Request Mgmt.	Service Channels - Chat	Service Request Management	Inventory Management	Membership Mgmt.					
Offers & Treatments	Contact Management	Leads Management	Bulk Orders	Content Management	Solutions & Problem Resolution	Service Channels - Phone	Asset Management	Cycle Counting	Promotions Mgmt.					
Campaign Mgmt. & Orchestration	Account Planning	Sales Planning	Bundled Products	Partner 360 Degree Profile	Inventory & Assets	Service Channels - Partner	Scheduling	Repairs Management	Accrual Processing (Real Time)					
Managing Lists	Forecasting	Sales Mobile	Asset-based Ordering	Strategic Business Planning	Field Service Scheduling	Service Channels – Self Service	Service Mobile	Fulfillment	Redemption Processing					
Creating & Using Leads	Revenues	Proposal & Presentations	Credit-Checks	Deal & Design Registration	Warranty Management	Service Channels - Social	Service Order Management	Siebel Comm. Panel	Tiered Model					
Social / Web Marketing	List Management	Incentive Comp. Mgmt.	Shipping & Tax	Special Pricing Authorization	Marketing Programs	Agreements & Entitlements	Depot Repair	Common User Interface	Gamification					
Segmentation	Territory Management	Quota Mgmt.	Product Recommendations	Forecasting	MDF	Warranty Administration	Charges & Invoices	CTI	Partner Management					
Marketing Analytics	Quotes	Sales Analytics	Distribute Orders Orchestration	Account, Contact & Opportunity Mgmt.	Marketing Literature Distribution	Knowledge Management	Preventive Maintenance	Siebel Chat & Email Response	Loyalty Analytics					
Common Components	Rules / Policy Automation			Interactive Application Help		360 degree Dashboards		Industry Components	Financial Account		Financial Applications		Collections	
	Knowledge Management			CalDAV		Workflows			Functional Space Diary		Eligibility Analysis		Claims	
	Reports / BI Publisher			Charts		Wizard-like Task Flows			Group Policies		Fraud Management		Customer / Household 360	
	OBIEE			Search		Guided Data Entry (Smart Script)			Need Analysis		Credit Management		Decision Science (BI)	



KeyBank Siebel Platform Modernization



Re-imagining Client Management

KeyBank: Oracle Siebel Platform Overview

Enabling Next Generation Client Management Today

What is Siebel

Platform that supports the CRM application suite for the bank and enables all client management functions for Consumer business

Usage



Opportunities



Calls



Appointments



Referrals



Prospects

Why are we modernizing Siebel?

- ▶ Lays the **foundation for key client management capabilities**
- ▶ Sets us up to **deliver on the Key's vision of Branch of the future Digital Transformation** which is to completely transform client management and engagement models for the bank through Modern infrastructure, Open & Responsive UI, API enabled and Machine Learning ready
- ▶ Provides a **cost effective and accelerate time to market alternative** to an expensive CRM replacement option
- ▶ 2015 version **was dated, had risk of going out of support and expensive** in the long term

The progress we have made

- » **Incorporated Key branding** into the look and feel of the upgraded platform
- » Already **incorporated technical improvements** that will make the platform more robust e.g. moving Linux to Windows for added security and stability

We can now look forward to

- A **Continuous Delivery Continuous Integration delivery** model that allows for monthly release of features with no downtime to release functionality
- **More intelligent and connected Client Engagement** utilizing insights derived from AI/ML algorithms
- Dashboards that provide **near real-time reporting** that will drive efficiency and effectiveness in the branch network

KeyBank: Platform modernization decision path

Our work last year..

Siebel as a platform did not offer the capabilities required to transform the banker experience and client management capabilities and there was no visible future platform roadmap.



..gave us an execution path

Invest in a **new CRM platform** to digitally enable client management capabilities, utilize the new platform to **re-imagine sales and client engagement processes** aligned to the vision of Branch of the future and retire application after an **initial period of co-existence**

Changes since then..

- ▶ Siebel is changing, recent Oracle investments in Siebel have enabled capabilities that can help compete with Salesforce & Microsoft Dynamics.
- ▶ Digital Transformation is creating digital capabilities such as guided conversations, account opening, digital servicing which need to be seamlessly connected to the banker experience now rather than later
- ▶ Achieving parity for existing sales and client management processes can be achieved much quicker using the upgraded platform rather than waiting for them to be enabled on a new CRM platform
- ▶ Cost pressure is increasing and costs associated to other CRM are considerable



..have opened up an opportunity to revise our approach

- ▶ To **utilize the new capabilities** offered by Siebel upgrade to deliver **without compromising on the future business vision**
- ▶ To deliver **true Omni Channel client management using Open UI and Service based architecture** to open up Siebel and enable the ability to quickly integrate with other key digital initiatives and platforms
- ▶ To leverage AI & ML capability offered by platform upgrade to **mine the existing business processes and data** in Siebel **to derive intelligence** that can fuel the future process enhancements
- ▶ To **accelerate the delivery** of the defined banker productivity and client management capabilities utilizing the upgraded platform, human centered design, agile and DevOps methodologies
- ▶ To **avoid the cost and effort** needed to instantiate a new CRM platform and in parallel run the existing platform

..and after careful analysis led to KeyBank deciding to Modernize Siebel!

Sales Engagement Platform (CRM) to determine the optimal balance between strategic capabilities, business and technical alignment and associated costs

Potential Use Case	Siebel	Salesforce	Microsoft	Hypothesized Benefits	Learnings / Dependencies
Total Cost of Ownership	✓			<ul style="list-style-type: none">Reduced Total Cost of Ownership of CRM Platform with simplified employee experience	<ul style="list-style-type: none">Siebel: \$x*12000 users = \$xMM/yrSalesforce: \$y*12000 users = \$yMM/yr
Business Value	✓			<ul style="list-style-type: none">Get to business value as quickly as possibleBetter synergies across customer base	<ul style="list-style-type: none">Time to Market: 18 months accelerated for Siebel than SalesforceOracle Siebel is integrated with KeyBank systems (Eg: DCWR, AOX etc)Corporate, KPB and KIS segmented across separate Salesforce instances
Business functionality needed for Retail Transformation	✓	✓	✓	<ul style="list-style-type: none">Easy function based system access obviates need for deep system knowledge and experience	<ul style="list-style-type: none">Validate simplification of employee experienceDevelop Own Your Day and Client Profile on Digital Platform
User Experience and Modern Architecture	✓	✓	✓	<ul style="list-style-type: none">Efficiency in technology development – build once use manyBetter user experience for non-Sales groups	<ul style="list-style-type: none">Improve collaboration between Consumer, Small Business, Mortgage, BRC (& KIS, KPB)Value-add to banker dependent on implementation of Integrated Wellness MVP

Recommend Modernize Siebel for better Total Cost of Ownership and Time to Market

The latest version of Siebel offers a unique value proposition..

The latest version of Siebel now includes capabilities such as Open UI, Cloud, Continuous Delivery & Integration, AI & Machine Learning, Process Automation that can enable the desired business needs in a cost effective yet rapid manner

What is New

Implications

► User Experience

Tailored user experience specific to the bank's UX strategy and branding , Open and responsive UI framework, Widget library

► Business Process Automation

Path to self driving/autonomous CRM, rich platform to automate existing processes on Seibel

► Innovation Ready

AI & ML capability for data mining, easy integration with Chatbots and digital assistants, prescriptive analytics and dashboards

► Cloud Ready Infrastructure & API Architecture

Path to cloud migration, Microservices to offer omni channel capability and usage

► Delivery

Agile, Continuous Integration Continuous Delivery model, Always available, Test Automation Framework, Modern developer sandbox

► **Siebel is 'the' CRM platform solution for Oracle** and has a product roadmap that will compete with other CRM products. Oracle is committed to investing in continual innovation for Oracle Siebel CRM through an incremental series of enhancements

► **Offers pre-built integration opportunity with OBP** which will eliminate the need for KeyBank to build integrations to get client data from OBP to the CRM platform

► **Saves the bank cost, time and effort** to instantiate a new platform in the ecosystem, migrate data and hollow out the capabilities currently supported by Siebel

► The Open UI framework and service based architecture offers the **ability to design a modern look and feel experience** by utilizing common UI components and services that can be leveraged to integrate with other capabilities across channels and devices

► Leverage the existing process backbone to **maintain focus of investments on simplifying and enriching the banker experience**

► The AI & ML capability offers an opportunity to **test, optimize and automate the existing and mature CRM processes**

► The continuous delivery continuous integration delivery model offers ability to do agile pilots **eliminating dependency on long release cycles**

CRM Future State Definition – Conceptual View

Technology Components

Digital Platform

Banker “Own Your Day” Dashboard

*A new banker-client engagement platform to support the new normal for client management
Client and Banker portals with “app” like functions for Bankers to execute all their activities out of single point of entry*

Enriched Client 360 Profile

Deep, comprehensive client profile integrated with financial wellness and insights

New CE Siebel

Multi Channel Appointments (TT & CRM)

Solution to set up and route appointments from various channels and pathways to the right end point

Client Management (CRM)

Hub to capture, store and retrieve all interaction related data elements

Simplified System Navigation

Tight integration with existing Key platforms for seamless and single access front end based navigation for Bankers

Underlying core supporting components

Experience – Simple, Personal & Rewarding

*Modern, rich and personalized experience customized to a banker’s day in a branch
Integrated with other systems for seamless experience flow*

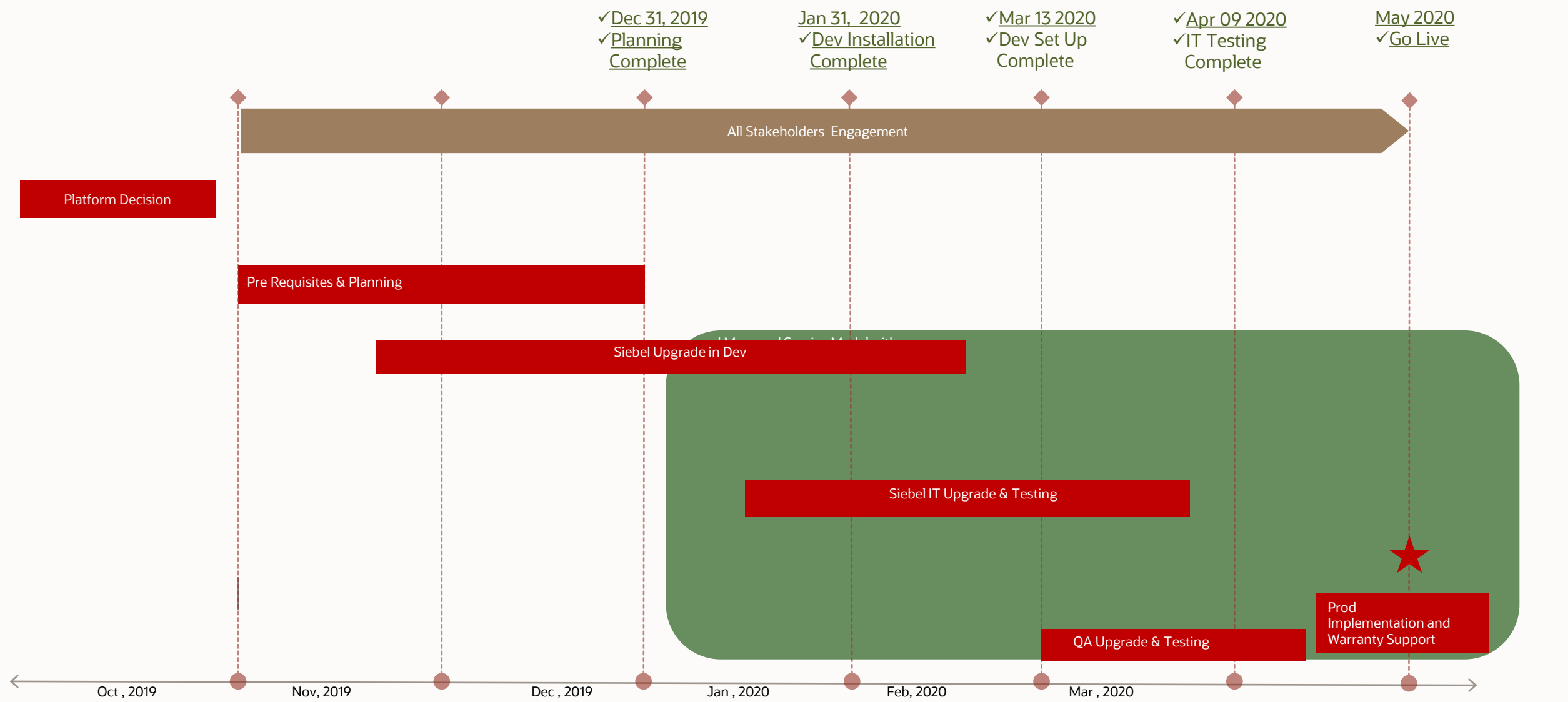
Data & Insights – Real time & Contextual

*Comprehensive interaction data profile for clients sourced both internally and externally across all channels and touchpoints
Multi-sourced analytics presented in a single pane*

KeyBank: Siebel IP2020+ Upgrade Technical Highlights

- ❑ **One of the biggest upgrade project** for this with Migration from Windows to Linux and along with **60+ integrations systems and 200+ batch jobs**
- ❑ **70+ Linux servers** built with Oracle Siebel IP2020+ installation, Linux infrastructure (from Windows) for added security and stability
- ❑ **300+ batch scripts** to move from Windows to Linux
- ❑ **Several proof of technologies** to understand capabilities of responsive UI and rest APIs
- ❑ Key Design Standards (KDS) to change look and feel and be consistent with Enterprise Digital
- ❑ **50+ interfacing systems** for upgrade impact/testing
- ❑ **Two dry runs in pre-prod** with 2.5 TB data to resolve upfront issues and estimate timing accuracy
- ❑ **25+ load/endurance tests with 7,000+ users** over two weeks to understand capacity/performance of new platform
- ❑ In Flight - Siebel Docker Containerization (cloud ready), CI / CD pipeline and Parallel releases

Siebel Upgrade Timeline



July '20 Pilot: Banker Own Your Day v1

Branch Managers will be able to manage leads from Own Your Day, while Bankers will work leads using CE Lead Management tab and be able to access Client 360 from a placeholder OYD screen

OWN YOUR DAY

Home

My Day

1

Consumer Client Search
Client search and launch of consumer C360 profiles

Leads Worked

My Team

Day

Week

Month

Progress 5/3/2020

0/0

3

Performance Metrics (leads)
Ability for branch manager to view lead stats for the new leads

Leads Need Attention

Weekly Status 5/4/2020 - 5/10/2020

0/0

Need Attention

Unassigned & Assigned Leads 5/4/2020 - 5/10/2020

Unassigned Weekly Status 0

Assigned Weekly Status 0

Expired Leads 4/13/2020 - 5/10/2020

Not Worked Assigned Expired Leads 4/116

Unassigned Expired Leads 3/116

2

Branch Manager Views (leads)
Branch managers will be able to assign and reassign the new leads as needed

Status	Lead Type	Last Name	First Name	Due Date
<input checked="" type="checkbox"/>	GROW	TAGUE	L	07/06/2020
<input type="checkbox"/>	GROW	ELIANT	ROBIN	07/06/2020
<input type="checkbox"/>	GROW	MCCOY	CHRISTINE	07/06/2020
<input checked="" type="checkbox"/>	GROW	WALKER	DAVID	07/06/2020
<input type="checkbox"/>	GROW	COMELLA	CYNTHIA	07/06/2020
<input type="checkbox"/>	GROW	CONDON	CHARLES	07/06/2020
<input type="checkbox"/>	GROW	CLONWORTH	CRAIG	07/06/2020

4

Initial Banker View
Placeholder banker view to allow access to search.

July '20 Pilot: Client 360 v1

Initial pilot learnings focused on quality of experience, ease of use and navigation for Client Summary components

1 Consumer Client Profile
New profile view for consumer clients

2 Account Summary
Details of client's accounts with Key, built based on digital UI

3 Curated Experience
Service request options organized in an intuitive manner and shown only when appropriate based on account selection

4 Direct Link to Service Request
Navigates directly to Service Request screen without additional client lookup

5 Prefilled Data
Passes client and account data to automatically populate Service Request

Account	Relationship	Maturity Date	Available Balance
Account Name - 5555 Interest Rate 2%	Co-borrower	Sep, 31 2020	\$10,500.00
Key Privilege Select Checking Account - 4444 View Related Cards Interest Rate 1.5%	Co-borrower	Oct, 06 2020	\$19,500.00
Key Privilege Select Checking Account - 4444 Interest Rate 2.5%	Co-borrower	Oct, 06 2020	\$19,500.00

Payoff Information	Payoff Breakdown
Payoff Amount: \$19,500.00	Payoff Breakdown Amount: \$19,500.00

July Pilot: Initial Response

The teams have provided a lot of positive impressions and great suggestions for improvements.



KeyBank branch users using the new systems

“WOW! I have completed my first service request and it was so easy!!! This is going to make life so much easier.”

“I added a signer to an account. It took me directly to the correct page with the account number marked. It saved me probably 3-4 steps.”

“WOW! I just added a savings as overdraft protection and it took me directly to the Keyform... I am not sure who created this system, but please thank them for me!!!

“I just wanted to say how much I appreciate being able to search a client by account number and not having to just see that account activity but to actually go to the "full" profile. This saves so much time..”

“The biggest thing I have noticed with this system is the time it is saving us. It is quicker to pull up a client... The service portal is amazing... Saving time and very easy to navigate.”

“I just completed a combine statement request and a pretty great experience! I was excited to find it there and it was easy to navigate to!”

In Summary – Key Takeaways

- ❑ After due evaluation, KeyBank decided to continue investing on the Siebel platform due to lower cost of ownership, business value offered, new capabilities on the latest version and the ability to execute a continuous integration and continuous delivery model on the platform
- ❑ Siebel upgrade has enabled our CRM platform to execute on the vision of retail transformation and we are on the path to deliver the next generation client management
- ❑ Siebel is now Cloud ready and innovation ready and we plan to continue to utilize the new capabilities to further our transformation journey
- ❑ Our pilots have focused on delivering user experience for branch managers and bankers. We have already received tremendous adoption and very positive feedback

25 Years of Cognizant | Built to Perform, Adapt, Endure

\$16.8B

FY 2019 Revenue @ 5.2% YoY Growth

\$4.2B

Q1 2020 Revenue @ 2.8% YoY Growth

291.7K

Employees

100K

Women Employees

75.5%

North America Revenue Share

24.5%

RoW Revenue Share

\$0.9B

Products & Resources revenue for Q1 2020
5.3% YoY | 22.6% of total Q1 2020 revenue

41%

Digital Revenue Share
of total Q1'20 revenue

290+

Global Offices



Best Overall
AI-based
Analytics
Solution and
Innovation
Award for AR
(2019)

AdAge

#1 Digital
Agency in
NA (2018)



Leader in Retail
Commerce
Platform
Consulting and
SI (2018)

Gartner

Leader in CRM
and Customer
Exp
Implementation
(2019)



2019 Beacon
Award for
Outstanding
Hybrid Cloud
Solution



2019 Stevie
awards in
Blockchain
Solutions and
PR Campaign
Categories



Delivery
Quality
Solution
Partner of the
Year 2019

FORRESTER

Leader in AI
services
(2019)



Digital
workplace
service leader
(2019)

FORRESTER

Leader in RPA
services
(2019)



Top 10: Ranked
8: IoT Service
Providers
(2019)



Top 10: Ranked
4: Enterprise
AI Services
(2019)

FORRESTER

Strong
Performer in
Retail Planning
(2020)

What's Next



Poll:

What is the current Siebel version your organization is using?

IP 2017 or 18.x

IP 2014 or older

IP 2015 or IP 2016

Siebel 19.x or newer

Poll:

What would you like to see in Siebel roadmap?

More industry specific features
Improved support for Headless Operation
Enhanced Data Analytics
Data led Process Automation
C360 and Dashboards
Enhanced User Interface possibilities
Machine Learning and AI use cases

Approaching the Challenges: Siebel CRM Modernization Patterns

Rapid Value from CRM & Cloud

Siebel CRM enriched with OCI Gen2 hosting and management

- **Reduce TCO** by moving your Siebel CRM deployment on Cloud infrastructure for elastic agility. Deploy with Containers & Kubernetes
- **Transform** let Oracle help you to complete the IT transition from on premise to cloud solutions
- **DevOps** near zero downtime and CI/CD pipelines at extreme scale with the latest Siebel CRM release

Transformation to Cloud

Migrate Siebel CRM to complete cloud solutions from Oracle

- **SaaS++** Oracle's CX solutions can be quickly deployed and integrated with Siebel CRM for extended functionality
- **Transform** your view of CRM and deliver orchestrated, omni-channel Customer Experiences powered by data and real-time signals
- **Oracle Leadership** can lead you in a phased transition to ensure clear ROI and competitive advantages

Modernize Siebel CRM with Cloud Applications

Surround Siebel CRM with cloud innovation

- **Innovate** - Oracle's PaaS services can be integrated into Siebel CRM – e.g. Chatbots, Mobile Cloud, IoT, Content Management, Live Experience, Analytics Cloud
- **Integration** of Oracle's CX Suite into existing Siebel CRM implementations with Oracle's secure cloud integration platform
- **Enhance UX** – improve CX, AI powered UX design, create Mobile Apps rapidly

Siebel CRM in Recent Years: Supporting your CX Transformation journey



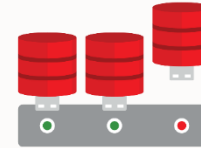
PARALLEL DEVELOPMENT

New seed data framework and Workflow deployment



SEAMLESS UPDATES

Monthly Release Updates & Seamless Repository Framework eliminates need for IRM



SIEBEL AS A SERVICE

Componentization of Siebel CRM as a Suite of Microservices

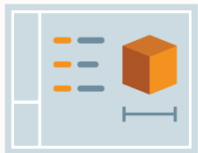


CLOUD INFRASTRUCTURE

Reduced TCO - Move & Improve Siebel CRM by deploying to Oracle Cloud Infrastructure

IT

Business



WEB TOOLS

Web Tools evolution with Script Debugger, Task & Workflow Editors and Simulators



AUTOMATION

Rest API Enabled CI/CD Components & Test Automation



UX & MOBILITY

Flexible UX and Mobile app to support business-tailored, intuitive UI development



EXTREME SCALE

Enterprise grade CRM with supreme performance and scalability for highly mission-critical implementations

Why adopt the latest Siebel CRM release: **Value Contributors**

Business Justification:

- Reduced Total Cost of Ownership (TCO) from Value Contributors.
- With monthly update model, get Features and Fixes every month.
- Expose existing processes and data via REST to make Siebel as the core for Digital Transformation.
- Extend existing services to new channels using Siebel Mobile, Email (outlook integration) and complimentary Oracle solutions (Analytics, Chatbot).

1

Extract Hardware ROI

With Siebel on OCI and Container-based deployment, extract most returns on your Hardware investments.

'40% reduction in Operations costs;
75% reduction in Hardware resources' *

2

Zero Downtime

Eliminate downtime with new agility related features.

'Reduced downtime from ~4h to ~1h; New goal of < 15min' *

3

Developer Productivity

Improved developer productivity through Parallel Development and WebTools - Faster development, Faster deployment.

4

Test Automation

With the new Test Automation feature, divert the effort and dollars saved in testing towards innovation.

5

Reduced time for updates

With Seamless repository framework apply updates in hours (instead of weeks), without IRM.

'96% reduction in time taken to apply an update' *



Sample Customers Live with the Continuous Release Model

CABLE / TELCO



FINANCE / INSURANCE



FINANCE / INSURANCE



LIFE SCIENCES / HEALTHCARE



AUTOMOTIVE / HIGH TECH



CONSUMER GOODS / RETAIL



PUBLIC SECTOR



PROFESSIONAL SERVICES / HOSPITALITY



Key Takeaways

Customer Success.

Siebel Financial Services continues to flourish with its proven functionality, scalability and performance

ROI & Agility.

Update your Siebel CRM platform to the latest release for increased agility - configurable, lightweight and nimble across both on-premise and cloud

Leadership.

Proven track record in Financial Services. Connect directly with our Industry Strategy team in the Customer Advisory Board

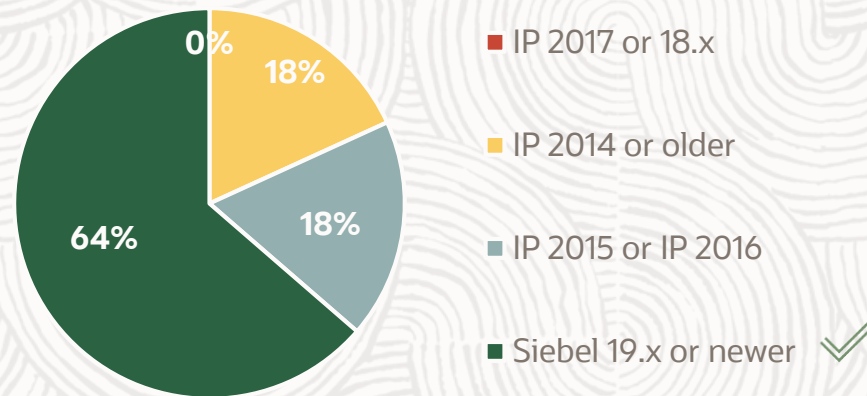


Thank You

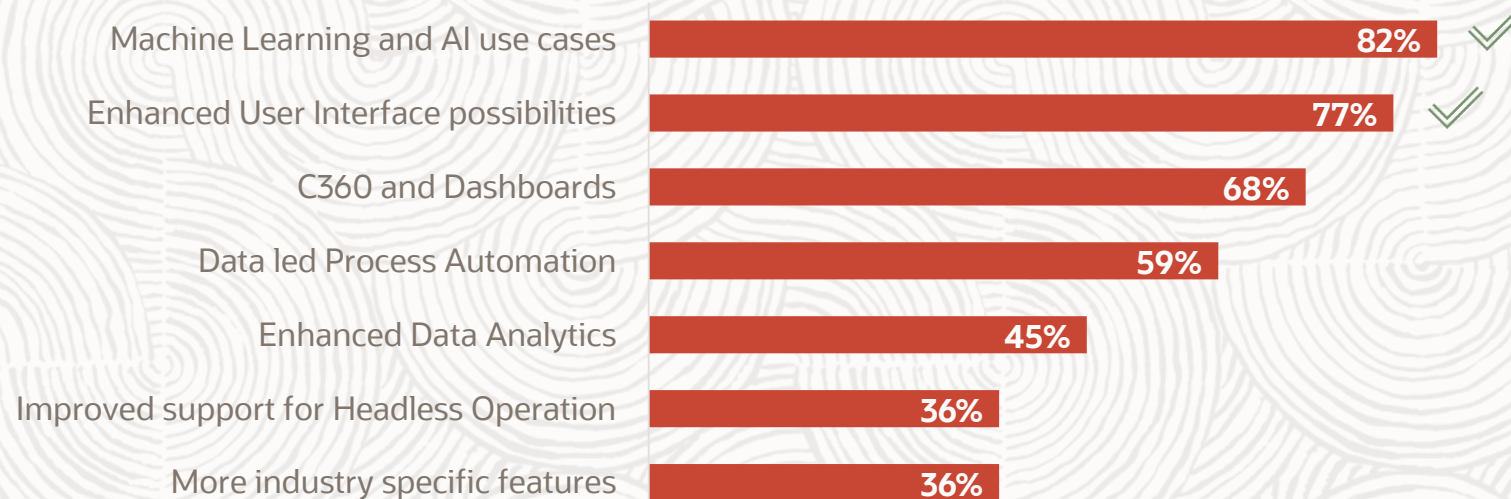


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Poll: What is the current Siebel version your organization is using?



Poll: What would you like to see in Siebel roadmap?



Take the Siebel CRM Innovation Survey



Let us help you kickstart your
Siebel CRM transformation

<https://go.oracle.com/siebelcrm-innovation> 





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[CAB portal](#)

[LinkedIn Customer Connect](#)

[Newsletter Email Distribution list](#)
([Customer](#)) & ([Partner](#))

[Virtual CAB replays](#)