

# TAILOR-MADE BANK

Customer Relationship Management

*Business that does not bring profit is socially irresponsible, because it wastes social resources*

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# OUR DECLARATION



The modern socially responsible bank should be like human nature. The latest researches show that when human beings stand in front of a moral dilemma, the huge majority of people all over the world solve this problem in the same way. Nationality, culture and religion provide only explanation, not reason of such a behaviour. They do not affect the way people work.

The modern bank should be alike. It does not matter where it works. When any bank stands in front of a case, it must be solved in a socially responsible manner, considering that it touches living human beings. All those activities should be coherent with CSR policy.

Bank consists of people. Only this kind of bank cuts red tape of procedures and moves into the foreground human nature and social behaviour.

In order to achieve above mentioned goal, we stand for following objectives:

- *to be more flexible in social activities that consider stakeholders*
- *to involve all stakeholders into the decision process*
- *to simplify cooperation between the bank and his customers*
- *to offer flexible products and allow customers fit them to their needs*
- *to link banking with day-to-day life*
- *to promote modern financial services for all kind of customers*

# ACTIONS



- **Crowdsourcing – people know better**

*We want to engage all stakeholders through allowing them participate in matters that concern them. It is vital to look for external advisors and go anywhere for good ideas. And of course the best source of information is society that will take part in building their own financial services in their own socially responsible bank.*

- **Layer-cake financing – flexible financing without bureaucracy**

*In layer-cake financing customer oriented bank grants small or medium enterprises the amount of points that reflects their financial standing. Points can be spent on different financial services (long term credit, short time credit, leasing, factoring, financial advisory etc.). Customer decides, without bureaucratic procedures, what kind of services he is looking for.*

- **Concierge – new banking for everyone**

*The society is in need for the new level of banking services that reflects the society of the XXIst century. Concierge is the next step that simply means making life easier through reducing one intermediary step between our wish to receive something and the final effect in the form of goods or services. We present our wish to bank and bank is helpful to advice what kind of product is the best for us and what kind of financing is the most optimal one.*

# BENEFITS & RESULTS



## Stakeholders

- All groups of stakeholders can influence and give an opinion on processes and decisions of Société Générale
- Procedures in the bank become more like *human nature* and consider *human factor*
- Business clients can use financial services in frames of granted points instantly without unnecessary bureaucracy
- Small and medium enterprises are able to use high developed financial services so far reachable by large firms

## Société Générale

- Société Générale becomes more customer friendly and more socially responsible for all kinds of customers
- The bank wins new ideas and solutions because of taking into account stakeholders point of view
- Thanks to complex range of services bank expands on the field of small and medium enterprises
- The bank cuts costs through decreasing number of red tape procedures