

CBA endorsed partner CoreTrac, Inc. helps community banks drive growth with a deeper customer focus

By Alan Buhler

More and more community financial institutions are realizing that the client relationship is the only thing that separates them from the competition. Many have come to realize that Customer Relationship Management (CRM) and Sales Force Automation (SFA) software are essential if they want to capitalize on their unique positioning. In other words, most community bankers accept that if they want to expand their current customer relationships as well as attract new profitable customers, they need a technology solution that will help them achieve customer-centricity. But CRM/SFA software is expensive, difficult-to-implement, and even more frustrating to use—right? Not any more...

With the ease-of-use and affordability resulting from advances in CRM/SFA technology specifically architected for community financial institutions, CRM/SFA initiatives can finally be accelerated to move the community bank toward fulfillment of its market strength, resulting in complete customer-centricity. What is customer-centricity? Customer-centricity is the capacity to understand and respond to your customer's needs in a way that will separate you from your competition.

Customer-centricity is a constantly moving target, and is achieved, in large part, through the development of a strong sales culture. A sales culture that is focused on helping your customers achieve their financial goals is the kind of sales culture that is customer-centric. The right CRM/SFA technology for your institution is important when you begin to integrate a sales culture that will help achieve consistent customer-centric behavior from every employee throughout the institution. With that said, community banks can finally accelerate the move to implement the appropriate technology that will help them reach customer-centricity with the easy-to-use and affordable CRM/SFA technology of CoreTrac's ResourceOne.

California Bankers Association Best-In-Class Endorsed CRM Vendor Partner, CoreTrac, Inc., helps community banks optimize its products and services to better meet their customer's needs while increasing customer and shareholder value. CoreTrac's ResourceOne is a banking specific, integrated solution that builds competent, accountable, performance-based, customer-centric cultures. It helps increase revenues, increase efficiency of all employees, and protect market share from competitors. CoreTrac's ResourceOne has the power to help every employee of the bank improve customer satisfaction; reduce missed opportunities and revenue "leakage" due to poor handling of leads and referrals; help make better informed decisions that drive toward strategic goal attainment with greater pipeline visibility and sales forecasting. In addition, it motivates employees with accurate compensation and rewards while developing stronger client relationships.

ResourceOne allows community banks to efficiently recommend more of their products and services to potential and existing customers while reducing their overall service costs. Increased referrals, cross-selling, better pipeline management, targeted marketing, exceptional service and goal-

based behavior enhancements that drive toward strategic outcomes are all measurable benefits of implementing a CRM/SFA solution. CRM/SFA software like CoreTrac's ResourceOne improves the bank's overall understanding of current relationships with customers, captures content on prospects, track incentives for employees and generates on-demand activity reports to keep management well-informed. CoreTrac's banking-specific CRM/SFA solution is an approach that allows you to focus on providing the right services to the right customer at the right time while attracting customers who are a right fit for your bank. Now that's customer-centricity!

Alan Buhler is Vice President of Sales and Marketing with CBA Endorsed Partner CoreTrac, Inc. He can be reached at abuhler@CoreTrac.com or (512) 236-9120 ext. 272