

## HKT EMPOWERS DIGITAL TRANSFORMATION AMONG RETAILERS, INSURERS

### HKT

While smartphones have transformed the daily life of their users, the mobility that we can't live without today drives enterprises to expedite their digital transformation. At the same time, these changes are prompting enterprises to diversify their customer engagement channels and strategies to capitalize on the associated opportunities.

For instance, retailers and insurance players are hard on the heels of their competitors in engaging customers on social media. While creating a consistent O2O (online-to-offline) experience is of paramount importance to retailers, insurance firms seek the most effective way to interact with potential customers from both Hong Kong and China across various digital touch points instead of relying only on cold calls or paper-based product brochures.

The leading ICT player in Hong Kong, HKT has facilitated both sectors to grow their businesses and presence. Today HKT offers a comprehensive portfolio of innovative digital solutions built to empower retailers and insurance firms—in the face of new challenges and opportunities—to gain a new edge.

### **HKT Retail Solutions enhance customer engagement**

Shop visits as well as interactions on social media and via smartphones present abundant opportunities for meaningful customer engagement. HKT helps retailers capture these opportunities with easy-to-deploy solutions.

### **Social Wi-Fi service: A customer loyalty and business driver**

HKT's Social Wi-Fi service allows retailers to engage in-shop customers or visitors by inviting them to log in using social media accounts such as those of Facebook, WeChat or Instagram.

It is a simple first step in engagement, as both local shoppers and tourists are happy to use free Wi-Fi networks. The key benefit of this is a much more intimate understanding of their targeted shoppers because those accounts belong to them.

By integrating Social Wi-Fi with analytics, HKT helps deliver demographics insights and social media preferences. The result: better understanding of customers that helps retailers to create more enticing offers. The use of analytics can also help retailers fine-tune their online marketing strategies and customer segmentation.



Mr. Tom Chan, Managing Director, Commercial Group

### **WeChat Marketing and Analytics: More follows, deeper understanding of customer behavior**

To help retailers effectively engage customers after their shop visits or purchases, HKT has incorporated many user-friendly tools into its WeChat Marketing and Analytics Solution.

These tools allow retailers to gain more “follows” for their WeChat accounts, broadcast messages such as discounts or new offerings to targeted followers, engage customers with marketing activities such as fun and exciting games, and gain a deeper understanding of customer behavior by analyzing their WeChat uses.

### **Mobile relationship management: Build a branded app with ease**

With HKT's Mobile Relationship Management solution, retailers can create their branded apps without sophisticated IT support. That is possible because HKT has done the development work and incorporated into its Retail Solutions.

Once shoppers log into in-store Social Wi-Fi networks, they are invited to download branded apps that will push coupons and offers created by retailers.

A branded app not only helps entice returning customers with offers but also facilitates solid understanding of customer behaviors and preferences as well as loyalty building.

## Serving insurance customers and knowing their real needs across platforms

The insurance sector also feels the pressure of serving customers across different channels including social media. HKT helps insurers do that efficiently with its **Multi-Channel Customer Care Solution**—a single platform that connects to different channels, captures customer interaction history, and allows CRM integration. This enables customer service officers to quickly update themselves with outstanding queries and deliver consistent messages for the best customer experience.

As customers expect services from different platforms, they also air their negative experiences on them rather than making formal complaints. **Social listening tools** allow insurers to get the most honest customer feedbacks. Together with HKT's Big Data Analytics Solution, insurers can analyze a huge volume of data from various sources and gain more fact-based insights to make critical business decisions.

## Meeting regulatory requirements with cloud-based solutions

Apart from customer engagement, insurers also seek to comply effectively with increasingly rigorous regulatory requirements that cover selling processes, form-signing procedures, and internal training for agents.

HKT's cloud-based **Secure Voice Recording solution**—with high-standard encryption and multi-layered access control—facilitates easy-to-use mobile and desk phone call recording and real-time playback of recordings. In addition, centralized storage plus management of mobile and desk phone calls makes retrieval of records easy and efficient, eliminating agents' need to carry a lot of documents when meeting clients.

To record discussion between customers and agents, insurers can rely on HKT's user-friendly **video recording solution**, which also handles form-signing procedures for easy back-tracking of recordings of customer-agent meetings kept on HKT Enterprise Cloud.

## Improved productivity

Insurers always aim to raise agents' productivity. HKT can help them create digital forms that reduce data input errors and mobile apps that enable contract signing without using more paper. As a result, agents will spend more time meeting customers instead of returning to offices to hand in documents.

## Digital office for maximum flexibility

As insurance is a manpower intensive sector, it feels strongly the impact of the rising rental cost.

HKT can help alleviate the problem with its digital office solution comprising Agent Phone mobile app and Wi-Fi/LAN Internet access. The solution helps insurers maintain very small offices by enabling on-the-go agents to answer calls and messages to their office numbers. When an insurer needs to hire more agents, it does not need to spend more money to rent a larger office.

## Get ahead with innovative offerings

Both the retail and insurance landscapes change quickly with new challenges and opportunities. Tom Chan, Managing Director of HKT Commercial Group advised players in both sectors to adopt innovative digital solutions that speed up responses to changes and drive success in customer engagement, creating better customer experience, loyalty building, improving cost efficiency, and ultimately business growth.

"Having a track record in helping retailers and insurers respond speedily to market changes, HKT will continue to facilitate their success and help them get ahead of rivals with innovative offerings," Chan remarked.

