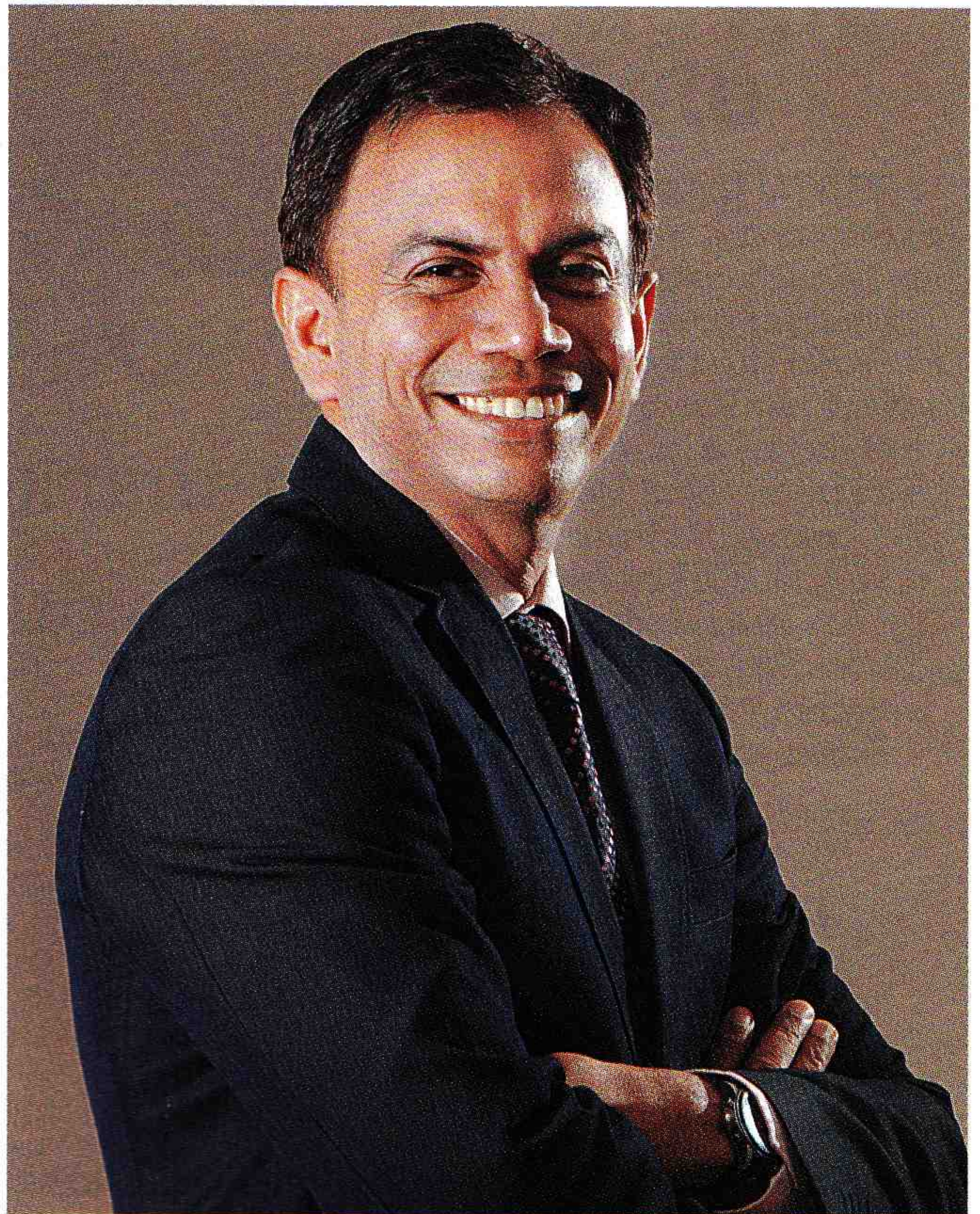


## IMPROMPTU

### ‘A LOT CAN BE SAID THROUGH DIGITAL’

HDFC Life has been one of the early companies to digitally transform itself. Today, it generates nearly Rs 100 crore online. **SANJAY TRIPATHY**, senior EVP — marketing, product, digital and e-commerce, HDFC Life, shares learning on how the company attained digital maturity with **CHITRA NARAYANAN** on the sidelines of Adobe Digital Marketing Symposium in Singapore:



**Q:** How did HDFC Life reinvent itself to be a savvy digital marketer?

**A:** We as a brand have followed the customer. If you look at the customer, he or she spends a lot of time on social and digital media. My brand objective is to really engage with the customer, which is why we took to digital in a big way in the last two years. We made a lot of changes. We changed our website to become interactive and a completely responsive channel. This happened last year. We created our social channels. Our Facebook page has 2.2 million

fans. On Twitter, we have over one lakh followers. On LinkedIn, we have more than 30,000 followers. On Youtube, we have created different channels for different segments; for customer education, customer service, for products and for brands.

We realised that a lot of things can be said through digital. For instance, if somebody calls our customer service channel, we can send an embedded video to the customer to learn about the product. Digital offers us a big opportunity to communicate, reach out, engage,

sell and provide services the customer.

**Q:** Did you have to introduce certain changes within the organisation to do this?

**A:** For complete digital transformation, we looked at a few things: how to engage with people on social and digital and how to sell better to customers. Today, a customer does his own research online. Our aim was to look at how we can convert a person researching (a product) to a purchase.

For that we looked at products and processes.

We researched thoroughly to bring changes in our processes in order to convert a customer's research into purchase. Today, we are number one in the insurance industry and e-commerce business in India.

We sell more than Rs 100 crore worth of products through online channels. But Rs 100 crore is only the tip of the iceberg; our offline business is very big as well. The idea for us is not to convert those buying offline into online. We want to make our online channel as big as our offline —

that is make the pie grow altogether.

**Q:** Internally, what did you have to change for this kind of digital transformation?

**A:** We hired an all-new digital team. Rather than looking at asking the existing guys to do the digital stuff, what we did was to hire digital natives. People who had worked with companies like Google. That has paid dividends.

We then worked on increasing the digital quotient within the organisation. It is not that one part of the company can go digital. So one has to look at how human resource can think digital, how we can hire through social channels and how operations can look at servicing online and so on.

We also looked at creating employee social media engagement. We tried to consume content digitally within the organisation, so that every employee was more attuned to the online world. The marketing team cannot be thinking about it in isolation. All the teams should think about it.

Today, 30-40 per cent of our spend is on digital. Other companies spend about 25-30 per cent. But more than spends, it is about experimentation and utilisation of technology. That is more critical. **BW**

---

✉ *chitra@businessworld.in*  *@ndcnn*