



Using Collaborative Customer Knowledge to Increase Operational Efficiency

Microsoft Corporation

Microsoft

Banking

Using collaborative customer knowledge to increase operational efficiency while retaining loyal, profitable customers

 Microsoft Dynamics

In today's challenging global economy, strengthening customer relationships and improving operational efficiencies are top priorities for banks and financial institutions. As competition for deposits and pressure to reduce risk increases, banks continue to seek ways to gain greater customer knowledge and collaborate across divisions to improve service and retain profitable customers. Connected systems along with a data store that centralizes data across channels are essential for banks to: retain customers; collect information at every interaction point; segment customers by profitability levels, behaviors, and preferences; and build share-of-wallet through targeted cross-selling and up-selling strategies.

Deepen customer knowledge with consolidated, 360° views

Most financial institutions have large and expanding volumes of customer data that have been collected as new services and delivery channels have been offered. However, they are challenged to keep up with the endless task of consolidating data across divisions and channels. Their traditional customer information systems often "stop at the front doors" of branches or divisions, preventing all up views of customer interactions that cross bank locations and delivery channels, like ATMs or self-service Internet sites. Any customer preference and behavior information that employees and systems can collect often doesn't span the organization, forcing data-collection questions to be repeated, which frustrates customers. Without the ability to easily collect and view consolidated and comprehensive data, your efforts to understand and effectively serve your customers across all channels are limited. You need to easily:

- **Identify your most profitable customers so you can implement effective retention strategies**
- **Share customer service histories and provide convenient incident tracking and follow-up tools across call centers to help improve the quality and consistency of your service delivery**
- **Uncover and proactively respond to unfilled customer needs, especially those hidden across branches, channels, or other touch-points**
- **Determine service-oriented ways to up-sell and cross-sell**
- **Deploy more effective, targeted sales and marketing efforts to grow and retain your base of loyal, profitable clients**

Help minimize risk and improve customer service with segmented customer knowledge

Understanding your customers' behaviors, preferences and relative value to your organization is an essential ingredient if your top priorities include minimizing risk and improving customer satisfaction and loyalty. With the ability to segment customer data, you can:

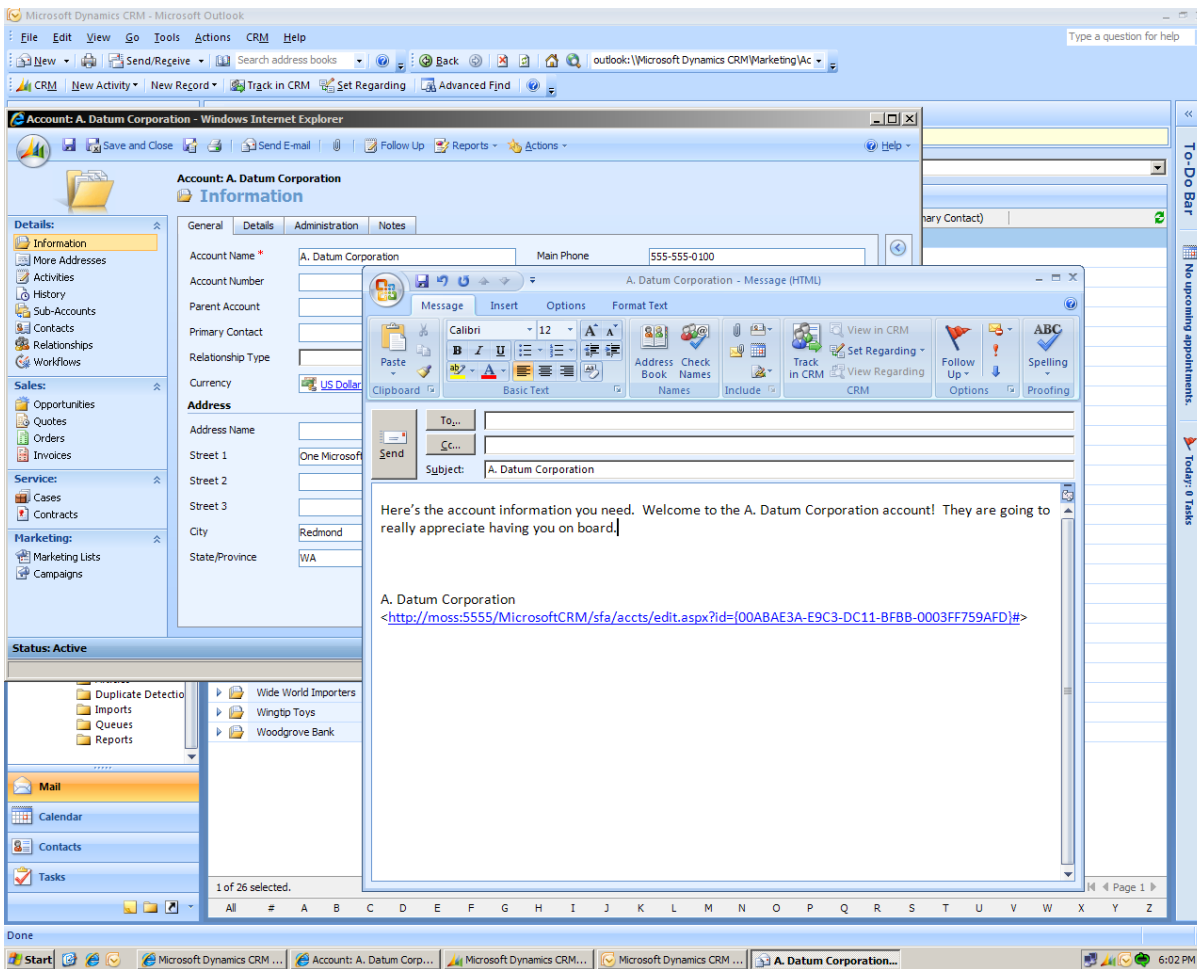
- **Flag behaviors, such as late payments, that put customers at risk so you can take proactive steps to minimize exposure**
- **Ensure your pricing and policy decisions support your retention strategies by viewing their impact on customers' holistic relationships with your organization**
- **Understand the preferences and portfolios of your most profitable customers**
- **Identify products and services you can promote to other customer segments to grow their revenue and profitability**

Improve your operational efficiency by collaborating across departments

In this era of great change and increased competition, where mergers and acquisitions are as prevalent as new service offerings and delivery channels, banks are challenged to rapidly transform business operations while improving efficiency ratios. Responding quickly to customer demand for consistent service across all delivery channels requires increased collaboration, like unified, cross-channel customer experience strategizing, and seamless service delivery regardless of point-of-contact. To continually improve service levels while reducing costs essentially to do more with less you need:

- **Easy-to-use tools that help you automate the often manual processes required when your employees need to work across departments to follow-up on customer service requests**
- **Centralized customer knowledge that helps you identify new service offerings and marketing opportunities by analyzing customer behaviors and preferences across all channels**
- **Standardized and automated routine processes that help you eliminate unnecessary process steps and hidden costs while improving your customers' experiences**
- **Key performance indicators (KPIs) that help you identify root causes of process issues so you can continually improve your problem resolution capabilities and gradually introduce deeper levels of collaborative process improvements across departments**
- **Intuitive tools that can help your employees work more efficiently by providing access to their daily tasks in a personalized, "role-based" environment**





Easily manage opportunities and customer relationships with Microsoft Dynamics CRM's native Microsoft Outlook experience.

Use solutions that work the way you do

Rigid, non-integrated systems that are difficult to use, slow to adapt and costly to maintain don't meet your business needs. With customer information stored in disconnected systems, it can be a struggle to assemble a complete understanding of your customers' needs and offer them consistently high-quality experiences across all channels.

You need systems that can easily be deployed in pockets of your organization, or across your entire business. You need to provide your employees with tools that are natural extensions of the applications they use every day so you can realize the benefits of powerful, underlying relationship management tools without introducing overwhelming changes that could confuse employees and disrupt critical customer service processes. And, you need those systems to easily plug into your current infrastructure and core banking systems—linking together a personalized, easy-to-use "home base" for your employees that provides them with a complete 360° view of customer data and easy access to specific systems already in place across your organization.

Microsoft Dynamics® CRM can help you increase efficiency, reduce risk, and grow customer loyalty

Microsoft Dynamics CRM can help your employees by working the way they do, and providing them with consolidated customer knowledge along with intuitive relationship management tools that are natural extensions of Microsoft® Office Outlook®. This can help them effectively manage and grow customer relationships and share of wallet by giving them the access to the right information at the right time.

Key features of Microsoft Dynamics CRM that offer financial institutions like yours the most benefit include:

- **Tight integration with Microsoft Office Outlook, allowing employees to continue using the tools they're most familiar with, and already use on a daily basis**
- **Quick access to consolidated customer knowledge through easy integration with your existing legacy applications and technology architecture**



- **Centralized relationship management tools** that enable your customer-facing employees across all channels to identify unmet needs, respond quickly, and gather in-depth customer insight regardless of point-of-contact
- **Customized workspaces** that provide your employees with personalized, role-based home pages that help them streamline routine tasks and increase productivity
- **Powerful reporting and analysis tools** leveraging existing Microsoft technology investments like SQL Server® database software that make it easy to identify opportunities and trends, establish relationships between your most profitable customers and the products they use, and measure the effectiveness of new products and services
- **Great mobile support** that allows employees to get quick access to customer data from personal digital assistants (PDA's), laptops, or browsers
- **Marketing automation** that makes it easy to build customer or lead lists as well as create, track and follow-up on targeted cross-sell and up-sell marketing campaigns
- **Streamlined service delivery** with easy access to consolidated customer data and tools that automate the cross-department collaboration and follow-up required to deliver superior service
- **Easy customization** to streamline processes at a pace that's comfortable for you by building in business logic to automate repetitive tasks, provide users guidance on next steps, send e-mails, and create alerts for open items, giving your customers a better experience.

In addition, Microsoft Dynamics CRM works the way your IT staff wants it to because it's based on proven, industry-standard Microsoft technology that's easy to work with and extends across your enterprise. Microsoft Dynamics CRM leverages performance optimization throughout your existing Microsoft technology platform solutions, can be easily configured to meet your business and transaction volume requirements, and can scale flexibly up and out across your enterprise technology architecture.

Partner with a network of industry experts

Microsoft, together with a worldwide network of Certified Partners with deep expertise in the financial services industry, provides the banking solutions you need to build your business strength and efficiency by attracting and retaining more loyal, profitable clients.

To learn more about Microsoft solutions that can help your financial institution gain a competitive edge, visit www.microsoft.com/dynamics/industry/financialservices.mspx.

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Microsoft Dynamics is a line of integrated, adaptable business management solutions that enables you and your people to make business decisions with greater confidence. Microsoft Dynamics works like familiar Microsoft software such as Microsoft Office, which means less of a learning curve for your people, so they can get up and running quickly and focus on what's most important. Built to work with Microsoft technologies, it works easily with the systems your company already has implemented. By automating and streamlining financial, customer relationship and supply chain processes, Microsoft Dynamics brings together people, processes and technologies, helping increase the productivity and effectiveness of your business, and helping you drive business success.

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About Tribridge

Tribridge is an IT services firm that delivers and supports technology, business management and core infrastructure solutions for organizations spanning diverse industries. Tribridge helps customers strategically leverage IT investments to become more productive, profitable, competitive and secure through proven methodologies, process optimization and industry best practices. We are dedicated to building a community in which organizations derive long-term business value from practical solutions that guarantee customer success and maximum return on investment. Headquartered in Tampa, Tribridge has customers, offices and team members across the U.S. and is the recipient of numerous awards, including the 2008 Microsoft Dynamics Worldwide Partner of the Year.

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