



Microsoft Dynamics CRM 3.0 Success Story (Xavor perspective)

YOU'VE ALL READ the customer relationship management horror stories. You've heard the dismal statistics from Gartner, which estimates that more than two-thirds of all CRM initiatives fail. So you might wonder why our company, Xavor, was contacted by several of our Financial clients for implementing a CRM system—and be staggered to learn that we are seeing our clients retain higher number of customers and their confidence.

Profiling the business:

If you are a company dealing directly with customers, then you probably know the value of your clients and how imperative it is to deal with them on a regular basis. The hassles of dealing with the end user have always been a challenge, especially if you are a company sizing to some of our Financial Services clients.

Goal Financial provides loans and consolidation services to its customers. With a market share of 184,000 customers and a track record of \$6.7 billion debt consolidation, Goal Financial required an efficient Customer Relations Management system to help keep track of customer profiles, relationships, services in addition to personalized marketing, and sales efforts.

Solution Highlights

Our implementation has been an overwhelming success for one reason: we didn't simply go and get a CRM system or make recommendations to our clients; we studied their business needs and invested in understanding policies to provide them with the Customizations to cater their exact business logic as a result adding value to our clients much needed economic value. Only then did we invest in technology enhancements to help us meet that goal. Much of the technology turned out to be Microsoft Dynamics CRM 3.0 tools and .NET platform based web services in coalition with Biztalk Integration Services.

The steps we took with our CRM initiative are the same ones we try to follow with all our clientele's projects. Xavor has refined this process over the years with several technology projects, including establishing a true B2B e-commerce platform integrated into our supply chain management and implementing a proof-of-delivery system. Here we share our approach and explain why and to some extent how it works and has driven our successful reputation with our clients.

Know Your Customers and their Needs - All of Them!

We are surprised at how often companies tend to neglect their customers' needs when making decisions about technology drivers. When we launch a new service or project for our clients, our first step is to ensure that everyone in our organization specially our IT and RnD departments are equipped with the business know-how of the client's business needs and our own business strategies. We accomplish that by pulling together a cross-functional team of business and IT managers both on site and offsite.

The first step is to properly define the customer and their business. Which helps us categorize our clients based on

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Zoom into the Outside Business needs to turn them In.

Most companies make the mistake of organizing their business in terms of how they bring their products or services to their customers. The problem with that approach is that you lose the customer's perspective. Your company can have the state of the art technology available, but if it's easier for customers to do business with one of your competitors in terms of catering their needs and communications, chances are, that they won't stay with your business for long.

Before planning our move into the CRM initiative, it was important to map out all communication channels and touch points between Goal Financial and its customers. The client point map details how individual end users within the company, from sales professionals to administrative assistants, interact with potential or existing customers. For example, customers might contact a sales representative, call a customer service center, accept a notice, or request one of our client's products online or via fax. In essence, we zoomed into the outside view of Goal Financial's processes to view them from the inside.

It was important that IT staff participate in this point-mapping exercise as it would give them a valuable insight into the processes of our clients and enable them to come up with the technology implementation techniques to achieve the logical flow of business in coherence with the existing processes. This helped our IT staff to estimate the effort and the market value of Microsoft Dynamics CRM 3.0 and the industrial strengths of CRM 3.0 with respect to other products. For example customization of the Web Services of .NET platforms using the Microsoft Dynamics CRM 3.0 and the exposed API's our IT team was able to provide a sound integration and migration of the existing process flows with minimum down time to the actual system. As Rizwan Asif; Project manager Goal Financial (Offshore); remembers "our team members had to rigorously work at odd hours for deployment and the QA to test the deployments till the system was up and running for all the users and this exercise carried on for a couple of months because of the tight schedule, during this time we sent builds every week and as much as 2 builds a week which is a lot by any standards."

Develop Business Models around the Client needs

Once the IT department has a comprehensive understanding of how our clients interact with their customers, it can play a pivotal role in developing and executing business strategies. At Xavor, we create cross-functional teams that pair IT experts with the business development managers. The teams outline specific client needs, and then determine the technology strategies that will bring the best possible solutions to the client and its customers.



industry domain they are targeting and are themselves involved in. In addition to that it helps us facilitate a preconditioning phase, educate our clients on the analysis techniques and process flow of project management customized to help the users feel catered and accommodated at all times.

When Goal Financial approached us to help them with their CRM systems, we first established their targeted magnitude of customer interaction. . Information flow and business policies hand in hand with the logical and implementation driven initiatives have been key to our performances.

All of our customers have specific needs. For example, we found that customers sometimes need specialized help when marketing and maintaining campaigns which involve for example loan packages and consolidation offers, so we have to implement workflows and integration parameters within Microsoft Dynamics CRM 3.0 using the exposed Standard Development Kits and some or almost all of our clients legacy systems data to accommodate the new business logic and package requirements. Before we invest in technologies to serve different kinds of customers, it's imperative that we have a clear understanding of their individual needs.

Implementations made Easy on the Clients, Not the Vendor Company

“Don't lose client perspective when implementing technology strategies”. – Humayun Rashid, CEO and Co-Founder, Xavor

Xavor's Microsoft Dynamics CRM 3.0 team would not be a success if we had inconvenienced our clients. Because we applied new technology to our client's two largest customer channels, phone and Web-both intranet and internet, it was paramount that both remain fully functional, while the implementations was in being done.

To minimize the effect of the transition on our client's customers, the IT and business development teams outlined all of the steps in Microsoft Dynamics CRM 3.0 initiative and how each step could potentially affect business models both adversely and favorably. For example, one step involved cleansing and loading 2.2 million customer and contact records from multiple disparate databases into the MS CRM 3.0 database. To prevent disruption to customers, this exercise was performed during non-business hours and the support team was present throughout the course of deployment, testing and production to cater any unforeseen technical issues.

Create a Client - Sensitive Culture

–Working with Clients often requires not only an adoption to the Client's needs but also the Client's Culture. IT is often viewed as a department that supports all of the other functions of a company. Unless the entire company is committed to viewing its systems from the customers' perspective, IT will continuously be asked to support projects that meet the short-sighted goals of internal departments.

As a vendor, we help our clients achieve the true potential of their IT systems. The onus is on management to lead by example and push for a client focus on every project. At Xavor, our teams are dedicated to helping our clients succeed. The culture we foster is one of winning through our clients.

Goal Financial has 184,000 customers to deal with on a regular basis, with a consolidated worth of \$6.7 billion, it's imperative to keep track of each customer, and be up-to-date with all follow ups.

Benefits of using Microsoft Dynamics CRM resulted in the following:

- One System to manage Marketing, Sales and Accounting tools.
- Easy to track centralized customer tracking system.
- Easy and up-to-date activity transition from one department to the other
- Inbuilt service Scheduling and client interaction management system

The Technical Overview:

Why .NET?

Ever since Information Technology has come into existence, the strive for a universal and most importantly a convenient approach to finding a solution that would allow a programmer to control not only the back end but also the front end was the kind of dream that finally became the taboo of the past generations of programming languages. Some were good for the front end, some for the backend while some others were somewhere in the middle. With the advent of .NET framework it was a dream come true! Using a singular platform a programmer could not only control the backend but also the front and user-end as well.

With web-services, .NET has undoubtedly captured the market for Web programming across the board. However, .NET framework has also paved the path for other centralized applications such as customer relations management systems, databases, and of course without mentioning Web services we would miss the most vital part of .NET platform indeed.

Being a gold partner of Microsoft we were inclined to use Microsoft products to leverage our business strategies in the market, but using Microsoft Dynamics CRM 3.0 was definitely something we were going to have to study and research as to where we could add value to an existing, well planned and researched tool. The answer was discovered through our technical manager's insight to the .NET framework and the later studies to research the Microsoft Dynamics CRM 3.0 architecture.

Client-Vendor Story:

Given that our client was from the Financial Domain it was a high priority to have a powerful customer relations management system. Of course it was then again an inevitable option that we needed to have a niche market one stop shop customization tech-shop which would cater the Client's need for managing Marketing, Sales, and Accounts in addition to the Customer relations.

After a thorough analysis of the Business case of our client and their Technology solutions both new and old, Xavor's CRM team would require changes and customizations on the following architectural domains of Microsoft Dynamics CRM 3.0:

- Web Services based on .NET platform which provided the baseline for CRM 3.0 Customizations
- Ease of integration using Biztalk Services
- Acute understanding of the integrated Accounts, Sales and Marketing workflows to implement customer related business logic
- Readily Available SDKs for Customizations
- Application owned CRM database to act as the staging and housing platform for customer related data
- Integrated SQL reporting services to provide an ideal reporting solution

Given the strengths of Microsoft Dynamics CRM 3.0, we at Xavor were required by the client to implement a solution to route data feeds from partners to CRM. These data feeds had previously been fed into the legacy systems of our client. As the data feeds were for loan packages and verifications it was essential to attain a minimum downtime with an optimized solution.

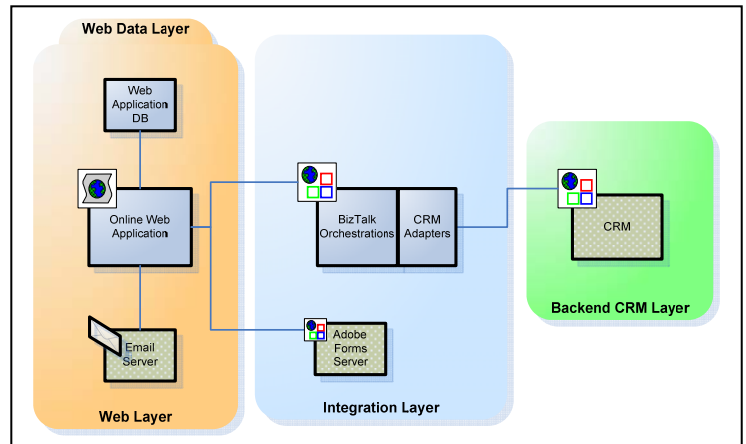


Figure 1: Integration of Web Data with CRM Layer.

Business logic implementation for routing inbound loan requests both old and new. Migration of legacy systems to the new and enhanced services of Microsoft Dynamics CRM 3.0.

Customizations of the Corporate Website to include new loan packages and offers to prospective customers for our Client. In addition the Client required web interface integration with CRM layer.

The web layer comprised of ASP.NET pages and C# business objects all bundled as one .Net assembly.

A separate SQL Server 2000 database was deployed for the needs of the application. Stored procedures were used for all data manipulation operations in the Web data layer.

The BizTalk Orchestrations and Adapters were hosted in Integration layer. The orchestrations was exposed as web services allowing the web layer to interact with the integration layer. The CRM Adapters in turn communicate with the Backend CRM layer via the standard OOTB web services exposed by CRM.

The Adobe Forms server used to generate PDF versions of the submitted applications will also be present within this layer. Communication to the web layer will once again be via web services.

Process Orchestration design:

The following diagram shows how messages are routed between processes and applications in the BizTalk messaging engine. The web application would publish event messages to the BizTalk message Box using BizTalk SOAP adapters.

Process orchestrations subscribe to messages of a particular schema. These orchestrations apply business rules, transformations and other business logic to the received messages before sending them back to the BizTalk message box, from where they are delivered to outbound adapters. This represents a typical publish-subscribe messaging system.

The task of enabling messaging between the Web application and the CRM system consists of following processes running independently of each other.

- Loan Application Submission
- Customer Lead Creation
- Loan Application Retrieval
- Loan Status Retrieval

Details of each of the processes are represented below:

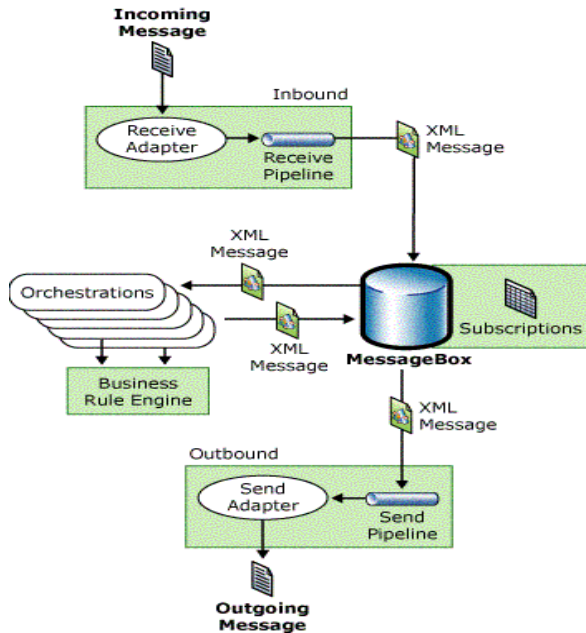


Figure 2: Process Orchestrations using BizTalk.

Process Orchestration is the integral part of Integration Services using BizTalk. Providing a sound Process Orchestration design enables clients to have a minimum downtime. This obviously is an important consideration for Businesses dealing with a large number of clients. Our BizTalk team has the right experience for keeping that in consideration and at Xavor we understand your needs first then help you find a proper solution catering all your business needs.

Summarizing it:

From our experiences with our clients we have gained the experience and expertise in the following areas of Microsoft Dynamics CRM 3.0 customizations:

- Business Logic implementation in the form of Workflows
- Migration of Customer records via BizTalk Integration services,
- Customization of CRM front end and black end forms and modules
- Process Orchestration for messages and external data
- Automated Print streams and print services
- Sound understanding of the financial industry needs and the need for Customer Relations Management systems.
- Extensive use of Web tools both Client and backend with .NET framework
- SQL 2000/5 reporting services.

Following Diagram will illustrate our expertise with the Microsoft Dynamics CRM 3.0 customization for our clients:

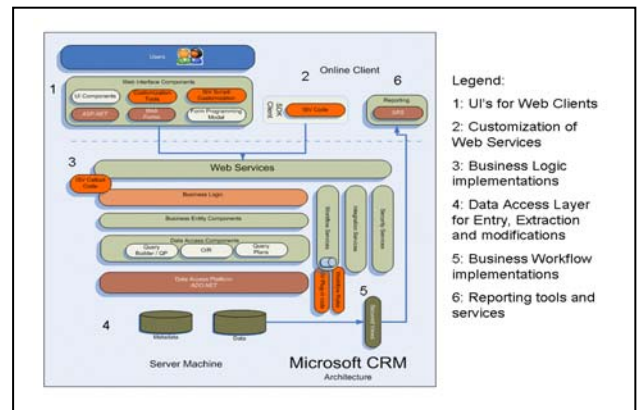


Figure 3: Illustration of Customization Expertise of Xavor