

Midsized Business Case Study



Credifin

Bank Handles One Million Customer Service

Requests Annually Using Flexible CRM System

Story at a Glance

Paula Rego, a Customer and Store Call Center Supervisor for Portuguese bank Credifin, saw a tsunami of customer service calls on the horizon when Credifin was hired by a large distribution chain to design, implement, and manage a customer loyalty card program. However, using Microsoft Dynamics® CRM business software as the foundation, Credifin delivered an automated customer relationship management (CRM) solution in just six months that provides call center staff with fast access to the data they need for responding to one million service requests each year. Rego and her team use Microsoft Dynamics CRM reports to keep tabs on program success, service-level agreements, and other customer service metrics.

Rapid Rollout

When Paula Rego was asked by management to work with one of its biggest customers—a Portuguese supermarket and consumer-goods chain called Sonae Distribuição—to create a customer loyalty card program, she swallowed hard. Sonae forecasted enrolling one million cards in the first year of operation—and that meant an enormous wave of customer support calls would come her way.

“We needed to quickly create a system for handling the large volume of customer service calls that this project would generate,” Rego says. “We needed a fully automated system, and we needed to deliver it on an extremely aggressive schedule.” Sonae wanted its new loyalty card program up and running in just eight months, and within another 12 months it wanted to add private-label program cards to the loyalty cards, which would generate even more service requests.

Flexible CRM Foundation

From the outset, Rego realized that Credifin didn’t have the internal resources for such a huge project on such a tight timeline. Rego further realized that on-time delivery was key to success and that Credifin needed to build the solution on a mature customer relationship management (CRM) system.

Rego worked with José Dias Cardoso, Director of IT at Credifin, to outsource the system development to Vantyx, a Microsoft® Gold Certified Partner in Portugal. Vantyx proposed using Microsoft Dynamics® CRM 3.0, a full-function customer relationship management system that can be used for automating and simplifying sales, marketing, and customer service operations. Vantyx implemented Microsoft Dynamics CRM in just 50 days and completed the rest of the project in just six months. The balance of the work involved customizing Microsoft



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Customer and Store Call Center
Supervisor,
Credifin

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Dynamics CRM to meet Sonae's needs, creating Web portals through which Sonae employees and customers could access program information, and using Microsoft BizTalk® Server 2006 to integrate the CRM software and portals with the product database and sales transaction system. "Microsoft CRM was very flexible to customize," Cardoso says. "If we would have attempted this with a competitive solution, it would have required complex coding and testing and taken twice as long."

Efficient Management of One Million Service Requests

Credifin expected to enroll one million cards in the first year of program operation but reached that figure within the first 12 days. Today, the Sonae loyalty card CRM database contains 9 million accounts—3 million cardholders plus 6 million associated or family cards.

Rego's team uses Microsoft Dynamics CRM to manage approximately one million customer service cases annually for Sonae. The 20 customer support staff members use Microsoft Dynamics CRM to retrieve support requests, locate the information needed to answer customer questions, and track cases in progress. Typical customer service functions include issuing new loyalty cards, merging cards for family members, handling complaints, changing customer contact information, replacing lost cards, and redeeming award points.

"When a customer calls, we can identify them right away and pull up the information they need, including last purchase date, available discount points, and customer permission to receive direct mail," Rego says. "Microsoft's service-level control feature is one of the most useful features for us. Whenever a service-level agreement is

jeopardized, the software alerts the call-center supervisor, who can act quickly." On the customer-facing Web portal, customers can change their own contact information, view discount balances, and read information about promotions. Store employees can also help customers with loyalty card issues by logging on to the employee Web portal from a store kiosk. Both portals tap into the same CRM interface and back-end databases that customer service representatives use. Credifin and Sonae management can easily access reports to understand how many card applications are pending, average service call times, how many call resolutions failed to meet service-level agreements, and so forth.

Supports Growth

As Sonae's loyalty card program continues to expand, Credifin expects the number of service calls and staff to increase. "We can easily support an increased call load of 25 percent because it is very easy to add more service representatives to the call center with little training effort," Rego says.

Also, as Credifin moves more of Sonae's private-label program card management under the CRM system, it will be able to eliminate data entry time by integrating Microsoft Dynamics CRM with additional Sonae business systems.

Lessons Learned

- Do not overly customize business software to your own business processes; rather, take advantage of the software's ability to help deliver better service quality.
- Examine each business request carefully; not all will be critical to operations.

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Executive Biography

Paula Rego, a Customer and Store Call Center Supervisor for Credifin, joined the company in 1997 and served as an underwriter for 10 years. Since January 2007, Rego has supervised the Customer and Store Call Centers for the Sonae loyalty card program. Rego received an Enterprise Management degree in 1996 from ISAG University.

Customer Details:

Company name: Credifin
Company size: 400 employees
Web site: www.credifin.pt

Software and Services

Microsoft Dynamics® CRM 3.0
Windows Server® 2003
Microsoft® BizTalk® Server 2006
Microsoft SQL Server® 2005
Microsoft Office Professional Plus 2007
Windows® XP Professional

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