

**WebSphere software platform
for e-business**



IBM WebSphere solutions for customer relationship management.



Is CRM about your company or your customers?

What would your company be without customers? Would you be in business at all? The answer may seem obvious, but companies have until recently undervalued the loyalty of their customers. Studies have shown that retaining your best customers translates into significant gains. According to an analysis by Bear, Stearns and Co., replacing each lost customer costs an average 12 times more than retaining an existing customer.

Today's customers are more sophisticated, discriminating and demanding than ever. Keeping their loyalty requires a high level of service. Personalized service and customized offers. Your customers have global access to information and competitive suppliers, and with it, unprecedented choice. If you can combine great service with smart up-selling and cross-selling, you will keep your customers and drive revenue and profit.

Routine interaction between a customer and a bank teller can become a sales opportunity if the teller has effective tools at their fingertips.

Leverage IT systems with Web applications that enhance customer loyalty.

To grow your e-business, increase profits and expand into new markets, you need a customer-focused view throughout your enterprise. Manage the entire customer relationship. Understand customer needs. Then you can decide which customers to nurture, which to target and how to make appropriate offers that build loyalty.

An effective customer relationship management (CRM) strategy enables you to:

- *Know your customer. Build a deeper understanding of their needs, based on a complete picture of your relationship.*
- *Provide a complete view of your customers and integrate information from all customer touch points.*
- *Make the right offer at the right time.*
- *Provide exceptional quality and services, ensuring that your best customers get premium service.*
- *Develop trust by providing customers with a secure transaction environment.*

The pressure is on information technology

Successful CRM is built on the strength of your IT strategy and infrastructure and the business applications you choose that work together and enable you to leverage your customer knowledge. With that, you can deliver the right offer and the right service.

While your company might have separate lines of business and IT systems, a customer sees your company as a single entity. Your IT systems should parallel that perception of your company. A seamless system builds customer confidence that you can meet their needs. The relationships you forge and the service you provide should be consistent, regardless of how customers come in contact with your company.

e-business solutions for effective CRM, built on a solid foundation

Many companies are developing new applications—particularly Web-based applications to enhance their existing customer service, offer automated service or perform e-commerce as a complement to their existing sales channels. They are trying to make new applications work with existing ones. In short, they are selecting an e-business platform and making strategic decisions about how their IT system helps support their customer strategy.

To create and deploy new sales and service applications, you need a platform that grows with your business while meeting your current needs. One that supports dynamic customer transactions.

IBM provides the foundation you need with the IBM WebSphere® software platform products and business solutions for CRM.

e-business solutions from IBM and IBM Business Partners

Major application providers, such as Kana and Financial Fusion, are choosing IBM WebSphere solutions to complement their applications and business solutions for CRM. Together, IBM and IBM Business Partners offer a variety of CRM business solutions, including:

- *IBM MQSeries® Financial Services Edition (MQSeries FSE)*
- *IBM WebSphere Business Components*
- *IBM WebSphere Commerce Suite*

The integrated approach of a WebSphere software solution helps you personalize customers' Web interactions with your company, based on their needs and interests. You need to synchronize the access and exchange of information between the Web, call center and branch so that key customer and marketing information can be accessed by frontend systems including information that may be held in legacy systems. The MQSeries portfolio has been used by many companies to enable this integration.

IBM also recognized that customers wanted to go faster and further in integrating their IT systems and in managing business processes that are key to customer service. This is particularly true in the financial services marketplace. For example, in the insurance industry, companies need to deliver key customer information from legacy administration systems—such as life insurance policy

information—to new Web and call center applications. Insurance companies also wanted to automate some of their processes. To meet these specific needs—including speed of integration, standards, early return on investment and managed business processes—IBM developed MQSeries Financial Services Edition (MQSeries FSE).

MQSeries FSE delivers value to finance companies by further accelerating the integration of key front-office solutions. MQSeries FSE also provides a model CRM office to assist companies with automation, order management and service. For example, MQSeries FSE provides template processes for “bind a motor quotation.” So, if a customer places an order in a call center, the business process is triggered using MQSeries FSE, which then automates the order process and the integration to legacy administration systems.



WebSphere Business Components family of products helps you leverage the benefits of component technology. You can reduce the risk of developing and deploying applications with prebuilt, tested components. These components increase the speed of deployment by supporting new business models, improving performance, availability and scalability. You improve time to market, simplify portability and lower the cost of code maintenance. For example, routine interaction between a customer and a bank teller can become a sales opportunity if the teller has effective tools at their fingertips.

IBM Bank Teller Business Components integrates with other WebSphere Business Components to improve the ease of sales and service in the banking industry.

WebSphere Commerce Suite is the industry-leading integrated e-commerce solution. Catalog and storefront creation, merchandising, relationship marketing and payment processing are all included in the product portfolio.

IBM WebSphere Commerce Integrator open architecture software helps connect WebSphere Commerce Suite to enterprise resource planning systems and business application systems. WebSphere Commerce Integrator uses MQSeries software to simplify the integration of your core business processes and IT infrastructure with trading partners, suppliers and customers. With WebSphere Commerce Integrator, you can quickly and easily extend backend applications to the Web using WebSphere Commerce Suite.

More CRM application Business Partners move to WebSphere software

IBM Business Partners are choosing to build on and use the WebSphere software platform. Let's take a closer look at two key examples: Financial Fusion and Kana.

Financial Fusion is a key IBM Business Partner in electronic banking. A major function of this partnership is account aggregation. Account aggregation provides a financial institution's customers with a consolidated view of their financial portfolio, regardless of what institution owns the account. With account aggregation, customers can consolidate accounts from 400 banks, 20 investment firms, 150 credit cards and 25 reward and mileage programs into one view. And the next time your customers visit your site they can view all their accounts with single-password access.

The WebSphere software platform and Financial Fusion partnership provides best-of-breed electronic banking applications to offer an end-to-end solution. In addition to account aggregation functionality, the Financial Fusion solution provides your customers with the ability to access financial information and perform transactions over the Internet.

WebSphere Account Aggregation solution provides your customers with their complete financial picture. They can easily and securely access account history, balance information and transaction records. Customers can check account status, transfer funds over the Internet and pay bills electronically. On your side, processes are automated, greatly reducing operating costs and additional personnel.

IBM WebSphere and Financial Fusion solution applications are tested prior to implementation so they work the first time. It's an end-to-end business solution ready when you are.

More CRM software providers are moving to WebSphere solutions every day. For example, Kana, with their award-winning service applications, has chosen to be powered by the IBM WebSphere software platform, featuring WebSphere Application Server and WebSphere Commerce Suite offerings.

Using Kana and WebSphere software, customers, trading partners and your enterprise — as a whole — can get a global view of all interactions within a range of communications channels and interaction methods. With the combined Kana and WebSphere solution, you can manage millions of customers, in realtime, with personal attention. And you can handle inquiries quickly, without piling e-mail messages on your customer service representatives or backlogging your system.

The IBM and Kana Web-based solution features personal portals on an open and scalable platform for fast, easy integration.

Business Partners within the financial services industry rely on WebSphere solutions because of the strength of IBM technology underlying WebSphere products. WebSphere software platform enables unrivaled performance in complex and transaction-intensive environments.

Advanced technology offerings support your CRM needs

As an open, cross-platform, Java™ technology-based solution, the proven and reliable IBM WebSphere Application Server is a cornerstone of the WebSphere software platform. It provides performance and scalability through application-level workload management and clustering. With features such as advanced security, transaction management, protocol and application adaptation, WebSphere Application Server can be used for even the most transaction-intensive environments.

IBM understands that your enterprise will have customer information on many disparate systems. Bringing this information together will be critical to successful customer relationship management.

It takes a robust software platform to enable seamless integration across the enterprise. IBM MQSeries software provides a universal means of communication for applications residing on disparate systems. It's the standard solution for application-to-application connectivity. MQSeries software works through an open, scalable, industrial-strength messaging and information infrastructure.

Companies are investing substantially to improve their customer-facing systems — Web sites, call centers, mobile devices — as part of their CRM strategy. IBM has extended the WebSphere platform with advanced technology offerings enabling faster deployment. That means faster time to benefit. All offerings are preintegrated with the WebSphere software platform. You can build tailored Web sites that attract, engage and retain users with high-quality content and applications. And deploy voice-enabled applications.

WebSphere software platform provides solutions for Web site personalization, portals, content management and site analysis. You can extend a first-class Web experience to mobile device users by including wireless and voice technology—the technology to deliver personalized, customized services.

The advanced technology of IBM WebSphere Extended Personalization, IBM WebSphere Everyplace Suite and others deliver the function to enable rapid deployment of your CRM solutions. For more information on these products and solutions, read *Managing the e-business customer experience*, at ibm.com/websphere.

Is CRM about your company or your customers?

It's about both. It's about your company providing unparalleled service while increasing revenues and profit. It's about your customers receiving the right service and right offer at the right time. IBM and IBM Business Partners enable effective CRM with WebSphere software platform solutions.

A total e-business solution

From creating a dynamic, interactive Web site to conducting large volumes of e-commerce transaction, the IBM WebSphere software platform for e-business can help you build, manage and deploy robust, security-rich, portable e-business applications that meet your unique business requirements:

- *Get your e-business up and running with new applications that integrate seamlessly with existing ones.*
- *Enhance customer satisfaction by delivering a meaningful purchasing experience and prompt, personalized service.*
- *Adapt as markets shift and business goals evolve.*
- *Conduct business on a genuinely global scale, whether you're a startup or a large enterprise.*
- *Streamline your supply chain by collaborating with trading partners and suppliers.*

The WebSphere software platform has the award-winning, proven offerings you need to create a total e-business solution—regardless of the business you're in.

For more information

The IBM WebSphere software platform for e-business. Innovative technologies. Flexible, plug-and-play, modular solutions that let you leverage your existing investments in applications, systems and skill sets. And designed to help you gain—and maintain—a competitive advantage. To learn more, visit:

ibm.com/websphere



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