



Microsoft Customer Solution Customer Solution Case Study



HYPOTHEKEN

Overview

Country or Region: Netherlands, The
Industry: Financial Services

Customer Profile

Bouwfonds Hypotheken is a specialist residential mortgage provider in the Netherlands. In addition to its own mortgage products, Hypotheken develops and sells mortgages to be marketed by third parties.

Business Situation

Bouwfonds Hypotheken needed to update and consolidate its fragmented IT architecture which was hindering the speed at which it could communicate with its customers.

Solution

After a comprehensive tendering procedure, Hypotheken decided to partner with Avanade to install a solution based on Microsoft® BizTalk® Server 2004, coupled with Microsoft® Business Solutions CRM.

Benefits

- Account executives improve productivity
- Improved lead generation
- Greater customisation of services
- More efficient communications
- Significant scope for further development

Dutch Mortgage Provider Installs Customer Relationship Management Solution to Achieve Operational Excellence

“We had four key criteria—vendor, functionality, technology, and architecture—and Microsoft CRM exceeded the quality of its competitors in each of these areas.”

Remco van Dam, Business Unit Manager at Bouwfonds Hypotheken

Bouwfonds Hypotheken is a specialist residential mortgage provider in the Netherlands. To maintain its competitive edge, it needed to update and consolidate its fragmented IT architecture, which was hindering the speed of communication both internally and with customers. After a comprehensive RFI and RFP procedure, Bouwfonds Hypotheken decided to partner with Avanade to install a solution based on Microsoft® BizTalk® Server 2004, coupled with Microsoft CRM. The decision has paid off and after just six months, Hypotheken is now able to provide more information to its broker clients and process mortgage information at an accelerated pace. Account executives have reported significant time savings and have drawn attention to the solution's lead generation module, which has led to a significant increase in future prospects.

“We went through demonstrations of various alternatives before we settled on Microsoft Business Solutions CRM.”

Remco van Dam, Business Unit Manager at Bouwfonds Hypotheken

Situation

Bouwfonds Hypotheken is one of the larger specialist residential mortgage providers in the Netherlands. In addition to its own mortgage products, Hypotheken develops and sells private label mortgages marketed and branded by third parties.

As an organisation, it prides itself on its high standards of operational excellence in regards to the speed and quality of its service, but recent market conditions have been difficult. Low interest rates since 2001 have created a fiercely competitive environment in the Netherlands, and the company's competitive advantage had begun to wane. New players, employing state-of-the-art technologies, were suddenly able to provide a similar calibre of service to that of the long-time market leader.

The nature of the mortgage industry demands providers communicate and process information to and from their broker clients quickly and accurately. This is particularly true in times of low interest rates, when broker activity can be frenetic and mortgage providers must maintain their operational excellence to remain competitive.

Hypotheken's IT infrastructure was comprised of a number of legacy systems and was no longer adequate to handle the pace and volume of broker enquiries. Account executives had to access three different systems and lots of local spreadsheets to acquire client information, a process that delayed communication with prospects and reduced employee efficiency.

Furthermore, Bouwfonds Hypotheken's policy of operational excellence and fast followership demanded that it constantly update and improve its range of services. It was investing in product innovation in an effort to maintain competitive advantage, but found that its business customers

(professional financial intermediaries) needed more specialized attention. Bouwfonds Hypotheken started to differentiate the way they would provide services to those intermediaries by implementing Microsoft CRM. The way to do that is to have a clear insight in the performance of intermediaries (balanced scorecard for intermediaries) to be able to give the right attention to the right intermediaries.

Solution

To address the growing competitive challenge, Bouwfonds Hypotheken decided to overhaul its IT infrastructure and replace its fragmented architecture with a single centralised solution. The company embarked on a selection process, where it defined its business and IT goals and then sent out an RFI and RFP, which returned a number of options.

“We went through demonstrations of various alternatives before we settled on Microsoft® Business Solutions CRM,” says Remco van Dam, Business Unit Manager at Bouwfonds Hypotheken. “We had four key criteria—vendor, functionality, technology, and architecture—and Microsoft CRM exceeded the quality of its competitors in each of these areas,” he says.

“Before we started the selection process we overhauled our IT infrastructure and set up an architecture using the [Microsoft] .NET Framework. We found that Microsoft CRM integrated easily and quickly with that environment. In addition, it delivered more functionality than the competitors at a comparable price,” says Frank van de Groep, Development Manager at Bouwfonds Hypotheken.

Avanade was chosen by Bouwfonds Hypotheken as their implementation partner because of their deep Microsoft skills and

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Frank van de Groep, Development Manager at Bouwfonds Hypotheken

expertise in implementing large-scale Microsoft CRM systems. The team first installed Microsoft BizTalk® Server 2004 before introducing Microsoft CRM in October 2004. Initially, the company has concentrated on bringing Microsoft CRM to its retail-facing employees, most notably its account executives. As van Dam explains, however, the company also plans to extend the solution enterprise-wide by the third quarter of 2005. “We have installed the sales module of CRM and now we are at the start of implementing the service module for the rest of the company. We expect this to improve our service offering even further and provide us with better insight into our customer’s behaviour.”

“Having a partner, like Avanade, who could help us to avail all of the full benefits of Microsoft CRM was critical,” added van de Groep.” They are now assisting us to do things such as integrate CRM with telephony so that we can further enhance our service to customers. In fact, the project is the first in Europe to do this integration using the Genesys Adaptor for CRM. “Avanade are also helping us to enhance our ability to capture leads from multiple channels and build a CRM dashboard.”

Benefits

Account Executives Improve Productivity

As a consequence of installing the solution, Bouwfonds Hypotheken has tapped a seam of potential time savings that would otherwise have remained hidden.

“A typical account executive has at least five sales calls a day. Each day they need to extract information for all of the brokers they are dealing with,” says van de Groep. “Now that we have a central database, each account executive can save at least an hour a day. This translates into greater efficiency and heightened productivity.”

On top of the direct financial savings, the company is now able to better utilise its resources, enabling executives to spend more time working out how they can serve their clients and make the business more responsive to customer needs.

Improved Lead Generation

The Microsoft CRM lead module has been of particular value according to van de Groep: “It helps us improve the quality of our service and generate leads for our brokers,” he says. “We now have a means to process leads and provide additional information to our brokers. This is a terrific value-added service for the broker because it means they can improve their targets, which in turn means they are keen to use our services.”

Greater Customisation

The solution also improves campaign management for Bouwfonds Hypotheken’s marketing department. In order to offer account executives a tool to target bespoke services to clients, Avanade developed a custom made campaign management tool. “With this tool we can select which brokers we want to target with specific offerings,” says van Dam. “When we introduce new products we used to mail all our brokers with the news that we had a new proposition, now we don’t have to bother brokers with a proposition we know they will not be interested in.”

This reduction in non-focused communication has meant that the brokers are well disposed to Bouwfonds Hypotheken and are putting more business the company’s way as a result.

More Efficient Communications

The solution has also provided an extremely important link between account executives and the company’s operations departments. “It facilitates better communication across the enterprise and provides greater

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For more information about Avanade products and services, visit the Web site at: www.avanade.com

For more information about Bouwfonds Hypotheken products and services, visit the Web site at: www.bouwfonds.nl

transparency of information, which in return translates into better customer care," says van Dam. Significant Scope for Further Development Bouwfonds Hypotheken is keen to exploit the potential for future development that its new architecture provides. With Microsoft CRM installed throughout the organisation, Hypotheken plans to increase the degree of customisation and better align its services with the exact requirements of its customers.

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Software and Services

■ Solutions

– Microsoft Business Solutions CRM

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