



Connected Customer Centricity: Customer Relationship Management in the Digital Age

Today's solutions enable Connected Experiences for Retail that help you deliver personalized experiences, differentiate your brand, and build customer loyalty

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EXECUTIVE SUMMARY

Today's consumers have changed. They use mobile devices, web connectivity, and abundant information to learn, shop, and communicate in new ways. The recent recession has taught them new budget discipline. And in our rapidly changing, digitally connected world, they sense that long-term brand loyalty might no longer guarantee the best all-around value or the most satisfying shopping experience.

Retailers must change to succeed in this new reality. They must move beyond simply *reacting* to consumer trends: they need to *understand* the underlying changes, and then *build on* them. They need to learn much more about their customers, deliver the experiences that today's smart shoppers demand, and participate in the new forms of communication that consumers favor. As they make these changes, they will transform their businesses into more customer-centric organizations. But they will need to overcome three fundamental business challenges:

- Delivering *personalized customer experiences*, consistent shopping experiences, connected from end to end across all channels.
- *Differentiating their brands* in ways that clearly communicate unique value propositions, and then execute on these propositions to turn their stores, websites, and call centers into the shopping destinations that shoppers go to first.
- *Building customer loyalty* in this digital age. Retailers will need to let go of the idea that they still control their brand image. Instead, they will need to focus on understanding the value that consumers place on it, and influencing this perception through loyalty programs and proactive participation in social media.

Today's new smart shoppers are sending a strategic call to action to retailers: get more customer-centric. The emerging economic recovery presents a great opportunity to do this. But too often, traditional tools are not up to the job; new approaches are essential. Now the necessary enabling technologies have come of age, changing what until recently was "theoretically possible" into "feasible today." Today retailers can look to business software solutions—which are increasingly powerful, user-friendly, and affordable—for help. These solutions build on the integrating core technology of CRM—customer relationship management. CRM is the basis for Connected Customer Centricity; it helps retailers pull together the many different ways they engage with customers into seamless, *connected retail experiences*. In particular, technologies have matured in three areas that substantively impact customer centricity: clientelling, loyalty programs, and marketing.

Solutions that enhance customer centricity offer important business, technology, and strategic benefits to retailers. Technology that works out-of-the-box can help them to:

- Learn more about their current and prospective customers.
- Enable the shopping venues and deliver the shopping experiences their customers want.
- Participate in and leverage the same new forms of digital communication that consumers rely on to learn, shop, and reshape the retail experience.

Applications capable of delivering benefits like this were once complicated, costly, and fragile. Today's robust offerings feature flexible platforms that simplify the development of end-to-end solutions. Their user interfaces are familiar. They are web/mobile-ready. Their cost-benefit story is compelling. Retailers eager to improve customer centricity in the near term should learn more about what is possible today.

THE NEW SHOPPER

Consumers are changing. They continue to raise the bar for satisfying customer experiences. Retailers must move beyond just *reacting* to consumer trends. They need to *understand* the underlying changes, and then *build on* them. The emerging economic recovery presents a great opportunity to do this. And the enabling technology has come of age, changing what until recently was only “theoretically possible” into “feasible today.”

Consider performing a systematic review of your company’s marketing and sales operations. Start by reflecting on the three game-changing consumer trends discussed below. To ignore them is to risk a shrinking customer base, dwindling market share, declining profitability, and brand dilution.

NEW WAYS TO LEARN, SHOP, AND COMMUNICATE

Consumers are learning, shopping, and communicating in powerful new ways. From the retailer’s perspective, this trend can be seen in the context of “multichannel retailing,” defined to include the components in the graphic at right.

Multichannel retailing is growing rapidly, driven by pervasive Internet connectivity, widespread mobile communication, and the explosive uptake of social media such as Twitter and Facebook. Some statistical data underscores the point:

- An eMarketer report published in late 2009 documents steep growth rates for digital advertising and marketing relative to traditional forms.¹
- “Online and Web-influenced offline retail sales will grow at a 9% CAGR [compound annual growth rate] over the next five years.... By 2014, 53% of total retail sales will be affected by the Web (online and Web-influenced), as consumers increasingly use the Internet to research products before purchasing.”²
- A 2008 eMarketer article³ drawing from Opinion Research Corporation findings notes that roughly six of ten survey respondents consulted online shopper comments before buying, and of those who did, roughly eight of 10 attributed some influence to this input.
- A Romow.com article⁴ cites a UN study placing worldwide mobile phone use at 50 percent.
- Data from Martec International Ltd. (below) illustrates the growing global importance of online purchasing relative to retail sales overall.



¹ “Consumer Acquisition and Retention Top Priorities,” eMarketer Inc., September 21, 2009.

² “US Online Retail Forecast, 2009 To 2014,” Forrester Research, Inc., March, 2010.

³ “Online Reviews Sway Shoppers,” July 9, 2008, <http://www.emarketer.com/Article.aspx?R=1006404>

⁴ “Mobile Phone Use Reaches 50% Worldwide,” February 21, 2008, <http://www.romow.com/shopping-blog/mobile-phone-use-reaches-50-worldwide/>

Retail Sales and Online Share

Country/Region	U.S.	U.K.	Europe, Middle East & So. Africa	China	India
Year	2009	2009	2008	2009	2009
Retail Sales	\$2,988 bn	£239 bn	\$3,429 bn	\$1,835 bn	\$400 bn
Online Share of Retail Sales	3.7%	4.8%	4.6%	2.1%	0.7%
Retail Sales Growth on Year Before	-7%	3.9%	-3%	15.5%	10%
Online Sales Growth on Year Before	2%	14%	N/A (-0.5% based on 60 large European retailers)	90%	49%

Sources: Mixture of government statistics; Martec research for online sales in United States, United Kingdom, and Europe; Martec estimates.

The rise of multichannel retailing changes the rules of the game for retailers. As consumers learn, shop, and communicate in new ways, they gain control. They find information when they want it. They shop when they want to or when they have time to. If stores are closed, or if it's inconvenient to get to a store, they shop online. If you lack a convenient web presence where consumers can get information and shop, you are effectively "closed for the day" when they are ready to spend.

Shoppers depend on digital devices to consult friends and social media for opinions that guide their purchase decisions. These consumer-initiated dialogs impact your market reputation in real time. Participating in social media gives you important insights into your brand's reputation in the marketplace, and new ways to influence it.

NEW BUDGET DISCIPLINE

The recent recession fuelled a second trend: greater attention to family and personal budgets. Consumers postponed purchases, migrated to lower price ranges and store brands, and took greater advantage of coupons and sales. Will this trend be permanent? And how will it affect economic recovery in different product categories and local markets?

Getting the right answers to such questions is vital. For specialty retailers who compete against diversified rivals with scale advantages, addressing a continuing preference for value-range items and store brands requires specific strategies: brand differentiation based on carefully chosen assortments and a high degree of personal attention to each customer. Successfully executing these strategies can sustain or increase brand value and help defend margins.

Differentiation also works for general merchandise retailers. Reporting their 2008 survey findings, Retail Systems Research LLC noted: "Forty percent of [retailer] respondents acknowledge the pain of their 'seas of sameness.' Customers are bored."⁵ The bottom line: no matter how many lines you carry, each must project a differentiated value proposition to shoppers, or they will focus largely on price, especially if their budget-conscious ways persist.

⁵ "Customer-Centric Merchandising: Driving Differentiation through Localization," Retail Systems Research LLC, 5.

One change that's unlikely to go away as the recovery progresses: shoppers' new resourcefulness and self-reliance in getting the most value for their money. Whatever the new normal turns out to be, you will need to quickly understand consumer sentiments about their budgets, and then employ your insight in customer-centric ways to differentiate your brand and build loyalty. Market segmentation, tracking, pricing optimization, and other tools can help you uncover the needed insight. Digital communications technology can help you engage your target audience around it.

THE NEW SMART SHOPPER

In a world of abundant information and instant communication, making price and feature comparisons is pretty straightforward; shoppers can easily test claims about products and services, and expose inconsistencies. Consumers' experiences with your brand, both good and bad, are readily accessible to shoppers planning a purchase. Online comments about your product line and the experience you offer get posted more rapidly than your print advertisements get distributed. Retailers navigating difficult economic conditions may inadvertently compound the risk to their brand by cutting costs that adversely impact the overall customer experience. And news travels fast these days.

In a rapidly changing, digitally connected world, well-regarded brands can lose their luster quickly. And consumers sense that "shopping where I've shopped for years" might no longer guarantee the best all-around value or the most enjoyable shopping experience. It just might not be smart anymore. Today's informed, connected shoppers know (or can find out) how and where to buy the best overall mix of

product features, availability, value, and service in the most efficient and enjoyable way. In this climate, customer loyalty can be fragile and easily lost.

What's your response? Customer centrality that engages shoppers as individuals and communicates a unique and attractive value proposition that encourages long-term loyalty. Excelling at this requires insight into your current and prospective customers, and tools you can integrate to help deliver a connected retail experience across your business.



CHALLENGES FACING THE RETAILER

Today's smart shoppers have changed. They learn, shop, and communicate in new, technology-powered ways. The recent recession taught them new budget discipline. They display a new "in-control" attitude. Comparing shopping experiences digitally with fellow consumers instead of depending on retailers' advertisements. Less brand-loyal, more self-reliant, more resourceful when it comes to finding the best all-around value. This evolution sends retailers a strategic call to action: get more customer-centric. Embrace new ways to operate. Now is an excellent time for retailers to begin learning more about their customers and prospects, enabling new approaches to shopping that consumers demand, and using new communication methods to participate in and influence conversations about their brand in the marketplace.

The game-changing consumer trends noted in the previous section present a complicated picture to retailers. But careful examination uncovers three broad challenges that must be met:

- Personalizing the customer experience.
- Differentiating your brand.
- Building loyalty in the digital age.

Each challenge is explored below.

PERSONALIZING THE CUSTOMER EXPERIENCE

How do you win and hold the loyalty of today's informed, impatient, financially disciplined shoppers? Get to know them as people. Learn their shopping habits, purchase frequencies, and brand preferences, for example. With their approval, learn their birthdays and some of their personal tastes. Today's customer relationship management (CRM) tools can help you understand your customers and draw a personalized picture of each one—a 360-degree view. These views and the insights gained from them become the foundation for all of your efforts to enhance customer centricity across the organization and deliver the

end-to-end, connected experiences that resonate with today's shoppers.

Enhancing Customer Centricity



Next, equip your store associates, call center staff, and customer service team with tools that help them personalize every customer engagement. Remember to support both customer-initiated contacts, such as store and website visits, and contacts that you and your employees initiate—personalized sale announcements, for example, or text messages to alert a customer that an item is ready for pickup, or email thank-you notes. Use the mix of devices that suits your business—point-of-sale (POS) terminals, handheld devices, in-store kiosks, or employee-accessible PCs—to allow access to customer, product, and store information. Properly equipped employees can deliver personalized experiences to your customers, helping them to shop smarter, more efficiently, more enjoyably.

Finally, make certain that personalized engagement is consistent across all channels. Your success today and tomorrow stems from customer visits to your stores, website, and

call center. If they enjoy a great in-store experience, but get treated like strangers at your website, their affinity to your company can quickly disappear. The ability to deliver a consistent personalized experience to each customer in person, telephonically, or online is the hallmark of Connected Customer Centricity.

Mobile phone technology creates interesting new opportunities to enhance the personal experience. Think of mobile phones as shoppers' personal information kiosks. Then imagine applications specific to your brand that can be downloaded to these devices to enhance the shopping experiences: store maps, a bar code scanning application that links shoppers with detailed product and price information and in-store availability, complementary product suggestions, or personalized coupons and offers.

CRM technology supporting this level of capability makes for a significantly more personalized shopping experience, the kind that shoppers will remember favorably and come back for.

DIFFERENTIATING YOUR BRAND

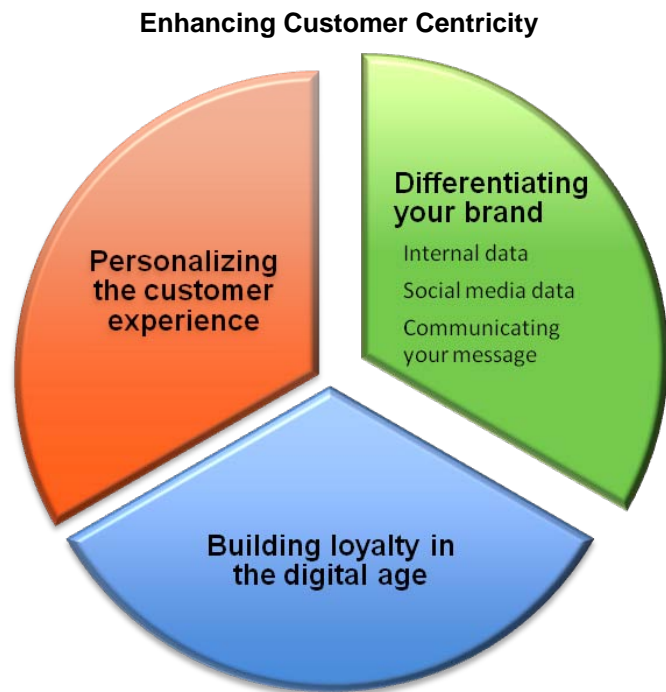
In a world of many choices, stretched budgets, and too little time, why will shoppers visit your stores, website, or call center first, whether it's to learn or to buy? They must believe that this will be the single most convenient, efficient, pleasant way to acquire precisely what they want at acceptable cost. The goodwill won through personalized engagement can fade quickly unless customers understand that your brand is uniquely able to consistently deliver *results*: the best all-around value and shopping experience. How do you accomplish this?

Start by carefully analyzing your internal data—customer purchase histories; historical sales data by store, campaign, or online; financial data; inventory data; and so on. If your company applies consistent data management policies across all databases, this process will be easier. CRM solutions available today support the kind of analysis required here.

Today it is becoming imperative to collect and react to information posted to social media sites. Consumers use these media to share information and opinions about your brand; they offer virtually real-time indicators of its value. Failure to tap this source of insight is a missed opportunity. Applications are available to monitor social network postings for references to your products. Armed with this information, you can contact the creators of individual postings to resolve complaints, collect additional feedback, or convert them into customers—and ideally, future brand advocates.

Retailers today no longer control their brand image like they once did. Shoppers trust the opinions of friends and product reviews posted to social media sites more than they trust retailer-driven advertising. Furthermore, mobile and online information sharing occurs in real time and is potentially accessible to large audiences at little or no cost. Traditional print and website advertising remain important components of an overall marketing/communications strategy, but must be augmented with proactive social media messaging. While you no longer control your brand reputation, it's vital that you understand how consumers perceive it, and work actively to influence it.

Successfully executing a customer centricity strategy means clearly differentiating your brand on the basis of product assortment, price range, information availability and service, as well as the personalized experience you offer shoppers. Your ability to consistently deliver the best all-around value and most satisfying experience to customers depends on your ability to deeply understand them.



BUILDING LOYALTY IN THE DIGITAL AGE

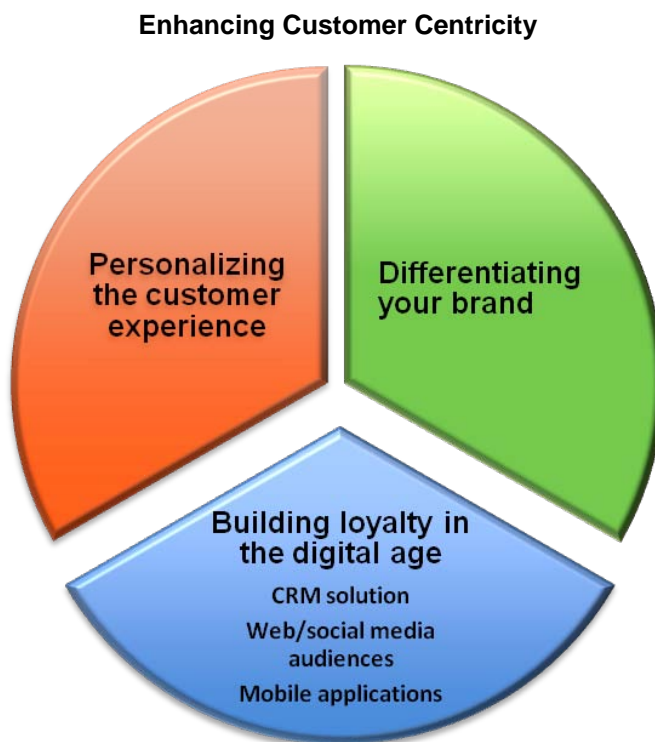
“Loyalty” is defined in this paper as a brand preference demonstrated during an extended period of time across all channels in which a retailer operates. Both personalized customer experiences and differentiated brands foster customer loyalty. However, abundant information, mobile devices, and web connectivity—defining characteristics of the digital age—can weaken customer loyalty, particularly in difficult economic times. Convenience and necessity can trump habit. What’s the financial impact for retailers?

According to an AllBusiness.com⁶ article, “successful businesses typically see 80% of their business come from 20% of their customers.” It’s strategically vital, then, to know who these customers are and how to sustain their loyalty. Furthermore, growing this base offers significant upside potential. An About.com article⁷ notes: “A mere 5% increase in customer retention can result in a 75% increase in customer value...” Clearly, achieving and maintaining a high level of customer loyalty pays financial rewards. How do you reach this goal?

Start by deploying an up-to-date CRM solution across all channels in which your company operates. The CRM application will help you create 360-degree views of all customers, which in turn support your efforts to personalize the customer experience. A key example: personalized offers made to members of your loyalty program, based on the individual member’s program level, or purchase history. By enabling robust customer base segmentation, the CRM solution should also help you with targeted print and electronic mail campaigns.

Be sure your marketing program includes initiatives targeted to both Internet and social network communities. Experienced anglers improve their chances of success by “fishing where the fish are.” The concept applies to creating loyal customers: achieve desired results by providing useful information and enticing offers to your audience where you are most likely to find them. Web and social media initiatives have the added advantage of attractive cost.

And finally, leverage mobile technology to build loyalty. “Mobile technology” includes shopper-owned smartphones—but the term is extended here to include in-store devices such as sales associates’ handheld devices, shopper-accessible kiosks, and POS terminals. Securely delivering customer information, loyalty program status, product data, and personalized in-store offers and coupons to all these devices can help you improve customer loyalty.

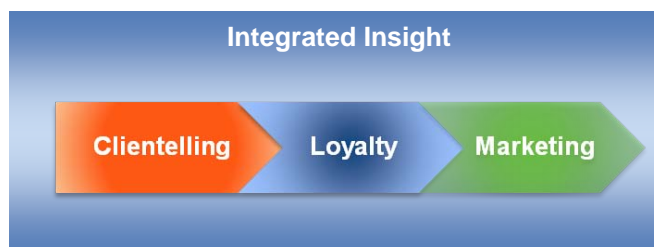


⁶“Ten Tips to Build Customer Loyalty,” AllBusiness.com, <http://www.allbusiness.com/sales/customer-service/1961-1.html>

⁷Darrell Zahorsky, “Can Customer Loyalty be Bought?” About.com, <http://sbinformation.about.com/od/advertisingpr/a/customerloyalty.htm>

ENHANCING CUSTOMER CENTRICITY

Retailers must adapt to the new reality consumers are shaping. They need to learn much more about their current and prospective customers. They need to operate in the venues and deliver the total experiences that today’s smart shoppers demand. And they need to take advantage of the new forms of communication that consumers favor. As they make these changes, retailers will transform their businesses into more customer-centric organizations; they will drive customer centricity as a core value.



Today, you can look to business software solutions—increasingly powerful, user-friendly, and affordable—for help. These solutions draw insight from, and contribute insight to, the central CRM repository. And because they integrate, they drive customer centricity from one end of your organization to the other. In particular, technologies have come of age in three areas that directly impact customer centricity: clientelling, loyalty programs, and marketing.

CLIENTELLING

Clientelling is all about increasing the number and frequency of shopping transactions and the revenue potential of each. You make this happen by increasing traffic, shopper-to-buyer conversion rates, and average basket size. And this in turn is accomplished by empowering sales associates with information and tools, accessed using handheld devices, mobile phones, in-store kiosks, back-office PCs, or POS devices. Accessible information might include:

Individual customer profiles	<ul style="list-style-type: none"> • Purchase history • Loyalty program information: numbers, points, etc. • Brand preferences • Wish lists • Birthday/anniversary greetings • Clothing sizes/color preferences
Product information	<ul style="list-style-type: none"> • Pricing • Features and feature comparisons • Companion products • Availability status: in-store, other stores, back-order • Alternative products/brands
Sales support tools	<ul style="list-style-type: none"> • Product “ensemble” information • Cross-sell and up-sell suggestions • Guided selling scripts • Delivery arrangements
Additional tools	<ul style="list-style-type: none"> • Mail, email, and text message templates for invitations to in-store and web events • Personalized sales announcements • Alerts that purchased items are available for pickup • Birthday/anniversary greetings

Thus equipped, sales associates can help increase shopper traffic, convert more shoppers to buyers, and increase basket size per transaction. Results such as these improve your ROI on marketing and sales campaigns and events.

Clientelling tools offer important benefits to customers as well: shopping events become more personalized, efficient, and productive. Customer-centric experiences such as these foster long-term loyalty, which allows a greater portion of your marketing budget to be focused on adding new customers instead of retaining (or regaining) customers. Two additional thoughts to consider as you explore clientelling solutions:

- Clearly, the clientelling solution you choose must integrate with your CRM system and processes for creating and updating individual customer profiles. Without this level of integration, clientelling solutions serve as little more than repositories for communication templates and guided selling scripts.
- Clientelling solutions available today allow you to choose on-premise or hosted alternatives; you even have the option of deploying clientelling appliances owned and supported by third parties. Thus, you can consider a variety of initial investment and ROI scenarios.

LOYALTY PROGRAMS

Operating a cross-channel loyalty program represents a major customer centricity-building opportunity for retailers. The Aberdeen Group recently reported that more than three quarters of 100 retail enterprises surveyed either operate such a program today or plan to launch one in the next 12 to 18 months.⁸ It makes sense to identify and reward loyal customers, and to invite additional shoppers to establish the same kind of relationship with your brand. As you launch or update your company's loyalty program, be sure it hits three basic benchmarks:

- **Consistency of experience across channels.** All loyalty program activities—enrollment, purchases, rewards, redemptions, inquiries, and so on—must be executable in every channel, and the experience must be consistent. The ability to check a rewards balance or apply points to a purchase online but not in a store, for example, creates frustration and diminishes the overall value of the program.
- **CRM system integration.** Loyalty/CRM application integration is the basis for creating personalized offers for members. Detailed, customer-specific information enables precisely tailored offers, which can improve marketing campaign cost effectiveness.
- **Convenient access.** Customers want to apply for membership and check their program status online, via mobile phone, and while visiting a store. Providing mobile phone integration is particularly important because it offers a means of delivering personalized offers and coupons to program members while they are in-store. Store associates and call center personnel also will need the capability to open new accounts and interact with established accounts, from the POS, in-store kiosk, or PC, as appropriate.



⁸ "Cross-Channel Customer Loyalty: Rewards, Promotions, and the Battle for ROI," Aberdeen Group, Inc., March, 2010..

MARKETING

Maturing technologies are now available to strengthen marketing campaign planning, execution, measurement, and fine-tuning. Stronger campaigns deliver more personalized customer experiences, differentiate your brand, and grow your base of loyal customers. Here are four examples.

- **Digital advertising.** Growth rates in digital advertising and marketing spending are outpacing traditional print-based advertising. In conjunction with robust online sales growth compared to in-store sales, this trend strongly suggests the benefit of including digital formats in your overall advertising budget.
- **Social media.** Social networks represent a new channel for interacting with shoppers. By keeping aware of conversations about your brand, you have the opportunity to engage with individuals to resolve complaints and perhaps convert dissatisfied shoppers into new customers. Beyond this, social media can be used to actively involve consumers in product design or fine-tuning future marketing campaigns. For these and other reasons, it makes sense to include social media in your marketing plans.
- **Mobile applications.** Mobile phones create multiple opportunities: downloading customer-centric applications that enhance the in-store experience; providing a means for delivering personalized offers and coupons, presale announcements, notifications that purchases are ready for pickup, and so on; a mechanism for accessing loyalty program accounts; and a means by which customers' "personal networks" of friends and family can view their wish lists. Wireless devices can also assist sales associates with digital lead management applications, guided selling tools, templates for customer-facing emails and tweets, and more.
- **CRM system-enabled analyses.** This analysis is vital to sales forecasting; market segmentation; campaign planning, execution, and evaluation; assortment planning and localization; order and inventory management; pricing optimization; and store-level cost control.

BENEFITS

The three areas of activity discussed here—clientelling, loyalty programs, and marketing—can help you improve end-to-end customer centricity in your business and deliver the connected experiences that today’s shoppers demand. They help you deliver a more personalized customer experience, differentiate your brand, and build customer loyalty. In so doing, they offer important potential benefits.

Potential Benefits	
Business benefits	<ul style="list-style-type: none">• Increased shopper traffic• Higher shopper-to-buyer conversion rates• Increased average basket size• Improved marketing campaign effectiveness• Reduced customer acquisition and retention costs• Improved top-line revenue
Technology benefits	<ul style="list-style-type: none">• Deployment flexibility: deploy at a pace and in a sequence that are right for each retailer• Location/management flexibility: on-premise or hosted• End-to-end capability: “loosely coupled” solutions work with existing assets• Packaged/repeatable: deployable in new stores or regions
Strategic benefits	<ul style="list-style-type: none">• Greater customer loyalty• Enhanced brand value• Improved ROI• Long-term business viability

CHANGING YOUR GAME

Consumers have changed. They use mobile devices, the web, and abundant information to learn, shop, and communicate in new ways. The recent recession taught them new budget discipline. And in our rapidly changing, digitally connected world, they display a new “in-control” attitude: less brand-loyal, more self-reliant, more resourceful when it comes to finding the best all-around value.

Retailers must also change to succeed in this new reality. They need to learn more about their customers, deliver the experiences that today’s smart shoppers demand, and get more involved with the new forms of communication that consumers favor. Doing so will require them to overcome three fundamental business challenges:

- Personalizing the customer experience.
- Differentiating their brands.
- Building customer loyalty in the digital age.

Today’s smart shoppers are sending a strategic call to action to retailers: become more customer-centric. The emerging economic recovery presents a great opportunity for you to do this and gain a step on your competitors. The necessary enabling technology is now ready for the job. Here are six attributes to look for in choosing the right new solutions for your business.

- **Flexible**—Keep your options open to run customer centricity solutions on your own premises, with your own staff, or to have them hosted by a third party and available to you as services “in the cloud.”
- **Open**—Leveraging an open, widely used development platform can simplify future customization. It also gives you access to a large community of capable developers and systems integrators.

- **Familiar**—Technology and user interfaces that are well-known and widely used reduce deployment complexity and risk, accelerate adoption, and reduce training requirements.
- **Internet/mobile-ready**—Best-practice customer centricity embraces wireless mobile connectivity.
- **“Loosely coupled”**—Powerful new customer-centricity solutions must coexist with installed applications so that you can optimize technology investments and add new capabilities at the pace and in the order that makes sense for your company.
- **Integrated**—Delivering seamless customer experiences is difficult and expensive when you run stitched-together point solutions. Easily connected technology fosters the experiences that shoppers value, remember, and tell others about.

Microsoft Dynamics® CRM software offers the retail community a comprehensive, fully integrated set of solutions with rich CRM capabilities that help you connect people, processes, and systems to achieve greater customer centricity. How? Microsoft Dynamics solutions:

- Are familiar—they work like and with Microsoft® Office, Microsoft SQL Server® database software, Microsoft Office SharePoint® Server, and other Microsoft products that your company, your customers, and your suppliers already know and use every day. This can simplify development, deployment, and training, and encourage user self-service.
- Help you connect departmental systems and data to create the end-to-end view of your business and the unified customer view that produce the premium experience your customers demand.
- Are supported by a robust partner ecosystem, so you can get help customizing or deploying your applications if you choose.
- Fit into your current technology environment, so they deliver value today. Particularly where your installed solutions are based on Microsoft products, this can allow you to leverage technology and licenses you already own.
- Deliver value tomorrow by enabling you to cost-effectively integrate new, more robust functionality as it becomes available. This helps you realize an attractive total cost of ownership and long-term value.

To learn more about Microsoft Dynamics in retail, please visit www.microsoft.com/dynamics/retailsolutions, www.microsoft.com/retail, and www.microsoft.com/dynamics.

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 and with familiar Microsoft software, automating and streamlining financial, customer relationship, and supply chain processes in a way that helps you drive business success.

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