

Building the Case for CRM

A primer on the value and process
of building a business case for a full-scale
customer relationship management program.

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Building the Case for CRM

A primer on the value and process of building a business case for full-scale CRM.

CRM means a lot of things to a lot of people. It has a functional component (i.e., the services and technologies that make it “go” – see definition below) and a philosophical component (i.e., the strategy, vision, culture and commitment to enable effective customer relationship management). In our view, one cannot succeed without the other, and they must be developed and executed harmoniously.

Functional CRM refers to a host of marketing, sales, service, organization and technology initiatives. The common thread is **the thoughtful collection and application of customer knowledge to all customer touchpoints**. A CRM program includes a customer database, plus any combination (or all) of the following services: consulting, program strategy and development, database management, database marketing, customer analytics, customer research, program execution and refinement, creative execution, production services and ROI measurement.

Back when CRM was the buzz and everyone was jumping on the customer-centric bandwagon, getting the green light for a CRM investment was much easier. Many believed it was a plug-and-play solution that could be quickly installed and produce results within weeks. But as the CRM movement marched on, leaving hundreds of failed implementations in its wake, it left marketers and industry analysts scratching their heads. If customer loyalty is paramount, what went wrong?

A recent Association of National Advertisers/Booz Allen Hamilton (ANA/BAH) survey confirmed what CCG, with its three decades of building CRM programs, already knew: At more than half of all companies surveyed, marketing and the CEO agenda are not aligned. And without significant commitment by C-level executives, your CRM program is destined to fail. CCG’s own research has uncovered some additional obstacles to CRM fruition:

- No corporate-wide CRM strategy; failure to develop a shared management perspective of CRM opportunity
- Lack of clearly defined and measurable business objectives
- Attempts to develop skills and infrastructure too quickly, looking for the “big bang”
- Little or no attention paid to employee skills and abilities; too great a focus on tools and hardware, not humanware
- Change in the organization is not managed well, leading to functional barriers as well as philosophical roadblocks. Everyone must see and understand where they will benefit
- Inappropriate sequencing plan for CRM investments (e.g., building technology before strategy or expectations)
- Failure to understand which business processes must be optimized to support the strategies
- Program not in line with the brand position and customers’ expectations
- Quality of data not properly addressed
- Failure to create rigorous controls and testing

Successful CRM starts with a solid business case. Done properly, a business case will demonstrate why your CRM program will be a strategic winner, quantify the benefits at a detailed level and be specific about how the program will achieve those benefits. A strong case sets a plan in motion to secure adequate resources and funding needed for the entire initiative, including the backbone of your CRM program — the customer database.

Key elements of a business case:

- Financial and strategic goals and expectations
- Short- and long-term benefits and risks
- Recommendations for implementation
- Measurements used to monitor, evaluate and refine the program

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The process of identifying, detailing and projecting the goals, benefits, risks and costs required as part of a business case can be daunting, but the end result will be a blueprint that provides lasting value. Your CRM business case will serve as a reference tool to guide ongoing efforts because it will help prioritize allocation of resources, provide measurable accountability of CRM initiatives, set standards for consistent measurement across business units and departments, and establish a shared CRM vision.

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WHY BUILD A CASE AT ALL?

The time and money invested will come back to you in spades because you'll have:

- Quantifiable benefits
- Actionable strategies and tactics
- An understandable, singular vision
- Measurable accountability
- Justifiable funding
- A sustainable competitive edge

A business case will remind stakeholders of the value and vision of CRM, keeping everyone on track toward the company's long- and short-term goals.

I. Building the case step-by-step

Detailed on the following pages are the six overall steps to building your business case:

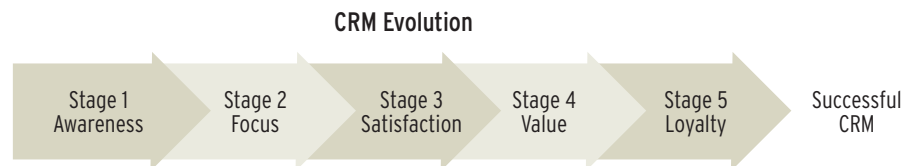
1. Analyze the Situation
2. Identify Opportunities and Benefits
3. Quantify Opportunities and Benefits
4. Calculate Costs
5. Assess and Manage Risk
6. Make Recommendations

1. Analyze the Situation

The first step in building a case for anything — and especially CRM — is to realistically assess where your company is today. This assessment should include:

- **Your industry:** What are the market trends? What's the consumer mindset? What do the analysts say?
- **Your competition:** What are they doing in terms of marketing, pricing and service? What are their customers saying? How do you compare?
- **Your company's preparedness:** Do you have a committed C-level position responsible for customer-centric initiatives? How well do departments work together? Have other initiatives with cross-functional teams been successful?
- **Your company's CRM level of development:** How well do you know your customers? How sophisticated is your database?

Where the first two listed assessments involve fairly straightforward investigative research and competitive analysis, the second two require more in-depth reflection and discovery of your company's strengths and skillsets. There are fairly clear indicators of where a company sits on its CRM evolution as illustrated by the following five stages.



Stage 1: Customer awareness. If your company finds it difficult to acknowledge that its customers are even out there, it's likely a Stage 1 company. Such organizations tend to be product-centric, perform ad hoc marketing and sales initiatives, are highly siloed across departments and services, and are challenged with identifying their customers. Next best steps for this type of company tend to be to define sales and marketing processes and begin to build a database.

Stage 2: Customer focus. Companies in this stage have begun acknowledging customers and seeking ways to determine which ones are most profitable. They tend to have good communication and processes, but typically within silos, so they do not have an enterprise-wide customer view. Next best steps for this type of organization would be to coordinate processes, begin data integration, and improve communication and cooperation between departments.

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Stage 3: Customer satisfaction. These companies are measuring satisfaction and attempting to meet or beat competitors. Frequently, companies at this stage tie satisfaction levels to internal compensation models. Next best steps are to tie incentives to customer-focused initiatives and continue to improve sales and marketing processes, data integration, and communication and cooperation between departments.

Stage 4: Customer value. These organizations have begun looking at how they deliver value to particular customers. They know why their customers buy, and they differentiate how they treat customers based on specific needs that drive satisfaction and competitive advantage for each segment. Here, an enterprise-wide customer view exists, but may not be fully leveraged. Next best steps include further analysis of the best customer and further refinement of sales and marketing tools, technologies and processes.

Stage 5: Customer loyalty. These companies enjoy repeat business, heightened customer demand and improvements pertaining to margin — they can reduce costs for things deemed unimportant by customers and can demand premium prices for products and services perceived as vital. They've deployed robust methodologies and a variety of tools. They don't just gather data, they actually use it to understand and drive customer behavior. Next best steps include the continuous analysis of key customer metrics, refinement of customer incentives, and development of products and services to meet individual customer needs.

Another way of viewing where your company may fall on the continuum is the following chart showing the four basic steps of CRM — identify, differentiate, interact, customize.

Identify	Do not know customers	Know transactions	Know history	Know preferences
Differentiate	Everyone is the same	Value determined	Value their needs	Enhance needs
Interact	Talk to customers	Talk with but forget	Talk with and remember	Feedback loop
Customize	One size fits all	Some choice	Customize some	Mass customize
Desired State	Mass marketing	Niche/target marketing	Database marketing	Successful CRM

Evolution 

2. Identify Opportunities and Benefits

CRM is not a panacea. Implementing a CRM program will not magically turn your company into a powerhouse that sells billions of widgets to billions of loyal customers who tell everyone how much they love your company and its widgets.

CRM is a proven way of doing business that helps companies attract, keep and maximize the value of customers through the collection, assimilation and application of customer knowledge. A key component of CRM is the customer database, which allows companies to fully leverage data across the organization, increasing its effectiveness in both marketing and operations.

Some specific ways CRM has been proven to help companies include:

- Identify and better understand key customer segments
- Retain more customers
- Grow the value of existing customers
- Aid in product development
- Facilitate selection of new store or branch locations
- Find and capture best customer look-alikes
- Decrease marketing and operational costs
- Respond to market and competitor pressure
- Make decisions quickly with easier access to more reliable information

In addition to big picture opportunities, there may be some specific opportunities for your company or business type. For example, some opportunities uncovered by CCG in building business cases for a retail and a financial services client include:

Retail Shoe Store

Enhance customer knowledge to better anticipate and plan for fashion trends.

Locate opportunities for new sources of revenue.

Integrate multi-channel information to better understand how channels drive traffic.

Accelerate and increase accuracy of merchandise decisions.

Midwestern Bank

Increase overall cross-sell ratio while cross-selling earlier in the relationship.

Identify products with naturally high “take rate” that should not be promoted.

Identify households with high lifetime value potential to begin “dialogue” sooner and reduce marketing costs.

Develop series of early wins to ensure management sees benefit and continues funding.

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Remember, the business plan will need to pass muster with the CFO, but also with non-financial types who will be charged with implementing the customer database and CRM program.

3. Financial Justification Part 1: Quantify Opportunities and Benefits

Once you've identified your particular needs and opportunities, the next step is to quantify what that means to the bottom line. This may be the most critically important part of your business plan — and the hardest to pin down. For example, quantifying the additional revenue from a “saved” customer may simply be a matter of analyzing the data you currently have, whereas quantifying the impact of quick response to market and competitor pressure may not be as cut-and-dried. But the ability to remove a “dud” product from your shelves faster, or understanding that a product will blow off the shelves in Chicago but languish in Los Angeles can add up to substantial savings . . . because you won't overproduce or overbuy product and you'll stop shipping it to Los Angeles, resulting in cost savings.

You'll need to detail the key metrics you'll use to place value on the benefits and measure your return on investment (ROI), justifying the costs of CRM. It may be helpful to group the financial justification into four main metric areas:

- **Incremental revenue** (such as through better product mix, increased cross-selling, etc.)
- **Cost reduction** (such as from reduced marketing costs and increased operational efficiencies)
- **Improved profitability** (such as from higher value-based pricing and increased customer retention)
- **Lost opportunity costs** (such as in our Chicago/Los Angeles product example)

(More on Metrics of Program Success on page 10.)

These metrics will likely be the single most scrutinized aspect of your business case, so the numbers used should be well researched and supported. This is particularly tricky because many companies do not have baseline data for many key metrics; plus, soft or intangible benefits are hard to quantify. For example, one of the most important metrics in calculating ROI is revenue. An oft-quoted McKinsey statistic is that CRM activity can account for a 30 to 40 percent increase in sales from top segments. But can this be directly applied to your business and scenario?

In many cases, the data and information *do* exist within the walls of your company. It's simply a matter of understanding where to find them, whom to ask, and how to slice and dice. In the event the data has not been collected, industry benchmarks will help establish a credible valuation. An outside firm that has expertise in your industry can not only fill in the blanks — bringing experience gathering, analyzing and quantifying the benefits CRM offers your company — but it can also uncover those benefits and opportunities your exploration did not.

4. Financial Justification Part 2: Calculate Costs

Full-scale CRM programs typically cost hundreds of thousands of dollars (sometimes millions of dollars), in addition to considerable time and human capital investments. This is precisely why a careful evaluation and estimation of costs — and the return on the investment — is key to gaining buy-in. Below are some common costs to consider.

Typical hard costs

- Strategy and consulting
- Customer database design, set-up, management and maintenance
- Hardware and software
- Customer-facing systems (e.g., POS, e-commerce)
- Program rollout
- Program management
- Creative communications
- Additional personnel

Time and resource investments

- Training
- Change management
- Systems integration
- Additional personnel
- Productivity lag

Once you've quantified your CRM opportunities and gathered the costs, make sure they're clear, concise and comprehensible. Remember, the business plan will need to pass muster with the CFO, but also with non-financial types such as the department heads who will be charged with implementing the customer database and CRM program.

5. Assess and Manage Risk

Doing your homework is critical to managing risk. Unmanaged risk can lead to program delays, lowered ROI and increased costs. Fortunately, the main risks tend to be execution risks and fall into these general areas:

- People** The different skillsets each employee brings to the table, i.e., breadth of knowledge, is often the very thing that makes your company a standout among its peers. But this is exactly what can lead to risk in a CRM program. Each individual tasked with managing the program and gleaning information from the customer database should be trained for the specific tasks he or she will be performing. And training should continue as new processes and strategies are created. A caveat: Great caution should be taken when setting expectations for individuals. Often, no amount of training will get them up to speed on understanding and refining the strategy, data or tactics. Many organizations turn to a third party to augment their “bench strength.”
- Processes** Processes for marketing, customer service and sales used throughout the customer life cycle are different from each other, yet they're all put in place to achieve one goal: customer loyalty. To minimize risk, every business process must be looked at as one comprehensive process, with enterprise-wide changes made first, followed by specific tactics to support the goal.

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Politics	Politics play a large part in the launch of a CRM initiative. Different stakeholders have vested interests in seeing their roles and responsibilities change — or not. Change management issues must be addressed and ownership must be assigned to ensure buy-in.
Funding	Many CRM projects end up underfunded. Often, this arises from the misguided notion of “try before you buy” to see if CRM will work for the organization. A solid business case must be built — including cost, benefits and value calculations that show CRM’s likely impact — to win buy-in and adequate funding to do CRM correctly.
Technology	Any technology purchased and leveraged must be carefully evaluated to ensure it is scalable, flexible and robust enough to meet both current and future needs. A thorough examination of risks will include a review of internal systems, skillsets and resources to determine not only the type of technology to use, but also the type of support needed to maintain, update and leverage the database properly and to its fullest potential. Often, an outside resource is the best option.

6. Make Recommendations

You’ve explained why your company needs CRM, how much your company will gain, what it will cost and the risks to consider. Now you must detail the CRM infrastructure and how you’ll actually implement the key elements of CRM. To do so, recommendations are needed for each of the following areas:

- Customer Data Collection Program: How you’ll learn about the customer
- Customer Communications Matrix: How you’ll build relationships with the customer
- Recommended Database Solution: How you’ll gather and manage customer information
- Key Milestones: When you’ll get it all done

Each recommendation should include goals, challenges and opportunities, solutions, tactics and timelines.

How you’ll learn about the customer: Customer Data Collection Program. What you recommend here will depend on your database solution, how reliable and complete your data are, and your ability to collect data. Data collection initiatives may include card-based or cardless loyalty programs, data appending and web-based initiatives, among others.

As part of your data collection program, you’ll want to ensure that it protects customers’ privacy, does not slow down or impede the sales process and provides enough value to incent customers to offer personal information. If your data collection effort includes a loyalty program, it should include both an initial data capture strategy as well as an ongoing data capture strategy, i.e., giving customers reasons (benefits) to keep shopping or banking with you while providing transactional, attitudinal and behavioral clues about themselves.

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How you'll build relationships with the customer: Customer Communications Matrix. Just as the customer database is the key to developing your CRM strategy, your customer communications are key to building and growing customer relationships.

Your communications plans will be driven by the knowledge gleaned from your customer database about your customers and should also take into account your ability and intention to manipulate data using analysis, modeling and segmentation. Your recommendation should include frequency, channels, and key messages and objectives. Ideally, your communications should also provide the opportunity for customer feedback such as through readership surveys, and two-way communication such as through a dedicated CRM program phone number and e-mail address.

How you'll gather and manage customer information to make decisions: Recommended Database Solution. Your customer data is key to your CRM strategy, helping you decide whom to talk to and when, as well as providing clues on what to say. So a customer database must be the foundation on which your CRM program is built.

What you recommend here will depend on whether you currently have a database, how reliable and complete the data is, and how you intend to start (or continue) to collect data. It will need to address your company's current IT infrastructure, skillsets and resources. And it should take into account your ability and intention to manipulate data using analysis, modeling and segmentation.

A partner is invariably needed here to help you better assess your company's situation and help align your needs and objectives to the best-of-breed database solutions. A partner can either provide you with an outsourced solution or help you bring one in-house. A partner can also continue to manage and maintain the database, as well as provide ongoing data analysis, strategy and consulting, if appropriate.

When you'll get it all done: Key Milestones. With the plan in place, the last item to address is the speed at which you intend to implement each of the recommendations. Many companies push the launch and implementation too quickly and don't take into account the time needed to procure hardware/software, train users, align departments, change processes, and so on. It makes good business sense to tie key milestones to company objectives where possible (such as the rollout of a loyalty program before the holidays to help make projected revenues), but be sure adequate time is given to do it correctly.

Another consideration is where your company is on the CRM evolution chart. This will provide clues as to whether milestones should be large leaps or small steps. For example, if your company is at Stage 2 (customer focus), small steps would be more manageable not only in terms of budgets, but also in terms of change management. Throw too much, too soon at employees and you may experience significant bottlenecks. Many companies test several pilot programs to further refine the CRM program before a full-scale rollout.

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II. Metrics of program success

Measurable outcomes are now expected for all marketing initiatives — whether a small one-off campaign or an organization-wide shift to customer centricity. In fact, 66 percent of executives say true ROI analytics are marketing's greatest need, according to the ANA/BAH survey. Indeed, follow-through measurement linked to specific tactical initiatives, processes and strategies is essential for ensuring the program is achieving expected outcomes, heading off potential issues and uncovering opportunities for refinement.

Some typical metrics used in a CRM program include:

- Customer satisfaction — Increased customer loyalty can be demonstrated through repeat purchases over a given timeframe, increased product penetration, increased transaction size, increased cross-selling and upselling.
- Customer profitability — How profitable a customer is can be measured through increased revenue per customer, increased lifetime value and decreasing cost to serve.
- Market share — Measure your market penetration by comparing your organization's performance against competitors.
- Financial analysis — Measure tangible financial metrics of your program such as total cost of ownership, return on investment, net present value, internal rate of return and earnings per share.
- Revenue and profit margins — Compare quarter-over-quarter and year-over-year increases.
- Cost savings — Examples of how much your organization has saved as a result of leveraging customer information are reduced marketing costs, better inventory control and savings through operational efficiencies.

While individual metrics will not deliver a complete picture of your program's success, a comprehensive measurement strategy will enable you to better evaluate its impact — impact that may garner additional support. And ultimately, the metrics must be “owned” by someone to ensure accountability and follow-through.

III. Critical success factors

Through 2006, only 35 percent of enterprises will adequately define the total cost of ownership, benefits and business case before initiating a CRM project, according to Gartner Research, and less than 20 percent will put processes and economic tools in place to guide decision-making throughout the life cycle of CRM initiatives. As CCG's own experience and research has revealed, few organizations undertake the necessary legwork involved to make the project a success. As you build your business case, use this checklist as a framework to cover all your bases.

- Articulate clear vision and objectives.
- Know how your program supports company goals and tie metrics to them.
- Ensure that the skills, knowledge and associated behaviors required by employees (customer-facing and corporate) support the CRM strategy.
- Know which business processes must be optimized to support the CRM strategy.
- Employ technologies and metrics to enable you to measure against stated objectives.
- Define a training and rollout plan.
- Identify an internal CRM champion.
- Consider working with a consultant to provide objectivity and expertise.

A CRM program should rightfully cut across all aspects of your business, and as such, companies are well served to get an outside perspective to help weed through the politics and tunnel vision, as well as push them around the learning curve.

IV. Working with a partner

A compelling — and successful — CRM business case is honest and thorough, setting realistic expectations and a solid framework for discussion and problem-solving. It should foster understanding of the benefits, risks and costs, and align them with your organization's business objectives. It does more than define a plan of action; it articulates a vision and generates excitement.

Are you up to the challenge?

If you reflexively thought “no” a split second before you brazenly said “yes,” you are not alone. A CRM program should rightfully cut across all aspects of your business, and as such, companies are well-served to get an outside perspective to help weed through the politics and tunnel vision, as well as push them around the learning curve.

Gain objectivity

For many tasked with building the CRM case, it's easy to get bogged down already knowing the internal obstacles you face. This creates a tendency to start making an argument for why CRM won't work for your organization. A partner can show you where CRM has succeeded in a similar situation, keeping you focused on the opportunities. A partner can also identify additional obstacles and opportunities you don't see, simply because you're too close to the situation.

When CCG begins building a case for a client, its consultants do extensive interviewing to ferret out strengths and challenges in that client's particular situation, oftentimes leading us to unique opportunities. For instance, the typical retailer is resistant to making changes on the “front lines,” despite this being the primary customer point of contact. Retailers resist because of issues related to turnover, training, time at the cash-wrap, and so on. Yet, in one case when we asked a department store's managers what differentiates their company in the marketplace, they agreed that, “We're a neighborhood department store where the employees really know and care about the customer.” It became apparent that there was a much stronger associate in this setting than we usually find, and as a result of this research, the corporate office saw opportunities at the point of sale they previously would not have entertained.

Leverage experience

A carefully chosen partner brings specific experience in multiple disciplines that you may not have internally. One example is the ability to develop customer strategies based on your company, industry, market and what you currently know (or plan to learn) about your customers. A partner who has worked across industries and markets, and developed programs for companies large and small, sophisticated and antiquated, has the background to help you decipher what works and what makes the most sense for your scenario, budget and timelines.

A partner can help you set up your program in a way that makes sense for your current and future objectives. For instance, you may not currently have a Web site, but it may make sense to capture e-mails so you can leverage the cost-effectiveness of e-mail marketing in the future. A partner will also bring strategic insights to your data capture, analysis and reporting objectives, helping you really understand what data points are needed, how best to acquire them, then how to segment, strategize and leverage all that data.

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Moreover, by continuing the partnership, you can rely on the experts to continuously look for ways to make the program work better for you since they'll have in-depth knowledge of your needs, program strategy and infrastructure.

Neutralize politics

There are very few companies today where you won't find strong opinions about technology and marketing, particularly since many CEOs say they don't know what their company's marketing spending is achieving, according to *Advertising Age's Point* magazine. Partners can help bring objectivity while arming you with industry statistics and best practices. They can show what other industry players are doing, including your competitors. And they're able to delve into your company and specifically show — based on your metrics, customers and objectives — what a CRM program can accomplish. They can help bring perspective to the technology options and best practices, and pair you with appropriate technology services and solutions. Through targeted, objective exploration and recommendations, a partner helps mitigate personal opinion and agendas, and brings consensus into focus.

Keep momentum

A partner can keep the project on track when your internal resources are already tapped. Experience has shown that any time a significant project is introduced — even if it will ultimately save resources — it is a challenge to get it implemented. For example, a database project requires a multi-departmental taskforce, encompassing finance, marketing, operations and IT, and invariably, something comes up in one of those departments to delay or stop the project. An outside resource, though, can keep the momentum going and ensure key milestones are met, shouldering a great deal of work your employees would otherwise have to bear.

CCG helped one client build a business case for CRM, which included a pilot program. Despite lacking the resources to do it successfully, the client decided to implement the pilot internally. The client experienced significant issues and launched the program six months behind the initial schedule. A year later, they approached CCG with concerns that their CRM program was not meeting financial expectations and asked us to review the program and make recommendations. After an extensive review, we found that many of our original recommendations (many involving outsourcing) still made sense. After their experience and our review, the client finally saw the need for a partner to work with them throughout the continuum — planning, launch, rollout, and ongoing measurement and refinement.

Strengthen weak links

A partner brings best practices, benchmarks, case studies, experience and proven methodologies for making CRM programs work and, perhaps most important, experience proving to the powers-that-be that they work. Leverage this knowledge in the areas where it makes sense for you, i.e., boost your weak areas and supplement your strengths. For example, if your IT department has limitations, you can bolster that with a database solutions partner. If the financial people are not strong supporters of your CRM business case, you can bring in help to strengthen the financial section of the business case. If operations is not backing the need for a customer database, a partner can illustrate how a fully leveraged database positively affects operations. And last, a partner can be a way to get senior management's attention. Often, a paid consultant finds it easier to move your case up the ladder.

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A business case will remind stakeholders of the value and vision of CRM, keeping everyone on track toward the company's long- and short-term goals.

V. Summary

Organizations that embrace CRM will maximize the number and value of strong, loyal customer relationships. And in today's highly competitive, constantly changing marketplace, it is a crucial component of survival.

The **proliferation of channels** — Internet, text messaging, e-mail, catalogs, stores, kiosks — has made the marketplace more competitive than ever by decreasing the impact of distance and increasing the amount of choice. The **smartening of consumers** — gathering information to research, compare, discuss, negotiate and decide — has made them more demanding and more easily dissatisfied. The **sophistication of technology** — new tools, new applications, and more savvy users — has given other players the competitive edge.

Getting the green light on CRM is challenging, to be sure. But with a solid, thorough, realistic business case, you'll have defined your current situation and objectives, the benefits, costs and risks, and developed a blueprint for aligning the entire organization to move forward with a shared vision.

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Customer Communications Group, Inc. (CCG) pioneered the concept of relationship marketing more than 27 years ago and continues to prove its leadership position by delivering results that can increase sales 8 percent to 15 percent and generate 200 percent to 400 percent ROI.

As a full-service relationship marketing agency, CCG offers expertise in strategic consulting, analytical data services, database marketing, loyalty program development, creative concepting and execution, multimedia solutions and print production.

CCG's progressive programs support the upsell, cross-sell, acquisition, activation and retention efforts of our Fortune 1000 clients, including A&P, Bank of Montreal (Harris Bank), Comerica, Countrywide Financial, General Motors, IBM, JD Edwards, Kohl's, Nordstrom, Payless ShoeSource, PETCO, Pier 1 Imports, SouthTrust and Wachovia Bank.

For more information Building a CRM Business Case or about Customer Communications Group, visit customer.com or call **800.525.0313**.