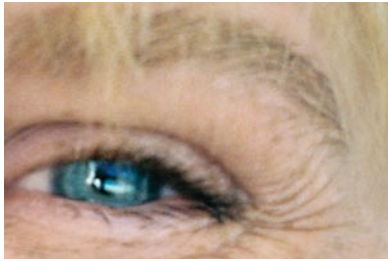


Case Study



KarstadtQuelle
Finanz Service





Karstadt Quelle Financial Services Powers a Personalised, Customer-Centric Online Presence with Interwoven

Arcandor AG (formerly KarstadtQuelle AG) is one of Europe's largest online retailers. In an environment of rapid market growth and intense competitive pressure, the company's management team realized that its continued leadership depended on its ability to deliver innovative service and the best possible customer experience.

Karstadt Quelle Financial Services (KQFS), the retailer's financial branch, already offered a range of products online, including financing on Karstadt and Quelle purchases to life insurance. However, the complexity of these products made it impossible to reach every customer through a single message. In fact, segmentation and targeting analysis found that, unless it could provide a more personalised customer experience, the company could hope to capture only 30 percent of its potential market.

Providing Personalised Service without Increasing Headcount

To solidify its competitive position and fuel further growth in sales and market share, Karstadt Quelle Financial Services turned to Interwoven to help transform its Web presence, including new Websites for KQFS and Karstadt Quelle Bank, its retail banking division. The company viewed Interwoven's best-in-class Web content management platform as the best way to deliver the more personalised customer experience needed in the highly complex financial services marketplace, where consumers often do not know exactly what their needs are. "We needed to do a better job tailoring our offerings to our customers," says Senior Project Leader Alkesh Punetha. "With Interwoven, we can easily provide more flexible navigation and content to guide each individual customer easily to the right product."

"Interwoven has enabled us to strengthen our brand, speed our Web publishing processes, and deliver a more compelling, personalized experience to our customers. As a result, we're already achieving significant revenue growth and a stronger competitive position as a leading player in European e-commerce."

Michael Lindemann, Head of E-Commerce, Karstadt Quelle Financial Services

Interwoven's simple-to-use templates and workflows provided a way to empower business users to author and publish brand-consistent Web content without IT assistance. "We didn't have the luxury of increasing our staff size. With Interwoven, we could enable a small number of non-technical users to deliver optimised customer information through seven different Internet portals, each with its own identity and target groups," explains Michael Lindemann, head of e-commerce for Karstadt Quelle Financial Services.

Increasing Revenue Through a More Relevant Customer Experience

Karstadt Quelle Financial Services now uses Interwoven TeamSite Web content management, Interwoven TeamPortal, and the Interwoven OpenDeploy distribution engine to power seven different portals. Despite heavy traffic, each customer is treated as an individual. "TeamSite gives us the speed and flexibility to create a large volume of custom-tailored Web pages and components so we can provide a personalised experience for each customer based on their demographics, marital status, profession, and so forth," says Punetha. "With each piece of information we gather, the navigation changes in real-time so that only the most relevant products appear."

This new level of personalization, backed by a data model that correlates specific products with specific life changes such as a recent marriage, new home, or new job, also introduces new cross-selling opportunities. "Interwoven makes it simple for us to automatically assemble and deliver real-time product recommendations that are relevant to each

Industry

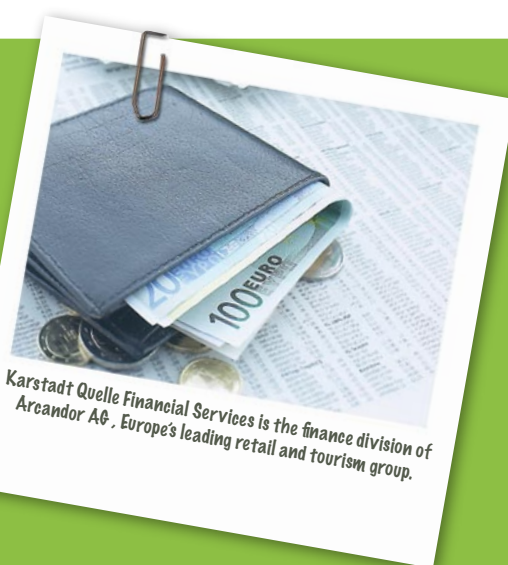
Retail, Financial Services

Challenges

- Provide more personalized information on complex financial products
- Adapt to rapid shifts in online consumer behavior
- Leverage investments in search engine optimization (SEO) and marketing (SEM)

Benefits of Using Interwoven

- Increased revenue 15% by providing a more personalized customer experience
- Optimized Web pages for Google and Yahoo search algorithms
- Empowered business users and automated content delivery to accelerate time-to-Web
- Integrated content to enable brand consistency across multiple Websites



Karstadt Quelle Financial Services is the finance division of Arcandor AG, Europe's leading retail and tourism group.

Solution

Interwoven TeamSite, the company's flagship Web Content Management product, enables KQFS to manage the content for seven different financial services portals with only two employees, including customized content navigation elements based on each customer's situation and needs. Interwoven TeamPortal Connector for BEA WebLogic Portal allows business users to seamlessly participate in content creation and review cycles within the unified BEA WebLogic Portal experience.

Interwoven OpenDeploy makes it simple for KQFS to aggregate and securely distribute the code and content that power its highly sophisticated, personalized customer experience. In addition to ensuring that the code and content reflected in applications throughout the enterprise are accurate, secure, and easily synchronized across a tiered or distributed environment, OpenDeploy eliminates the costly application downtime that results from customized and sometimes error-prone manual scripting.

customer's situation," says Lindemann. "This is also important for retention; even if the customer only buys the original product, they'll remember the others and be more likely to return in the future." Together, increased cross-selling and improved retention already account for at least a 15 percent boost in total online revenue.

Interwoven's ease of integration with KQFS's middleware systems has enabled KQFS to ensure that its retail brand, one of Europe's strongest, appears consistently even in embedded components provided by business partners. "We can change colors and content in real-time—for example, to provide a different call center number—and also embed our own scripts into partner processes, without their help or input," explains Punetha. "This efficiency gives us the business agility to provide the richest possible customer experience without sacrificing brand consistency."

In spite of its sophistication, KQFS's new online presence is maintained entirely by a two-person team which acts as the single point of contact for every department. This streamlined process has enabled the company to keep online production entirely in-house with the speed, responsiveness and flexibility demanded by modern Internet marketing. Lindemann cites a particularly compelling example: "At one point, we recognized that a major competitor had omitted the Internet channel from a major marketing campaign. TeamSite's page templates made it simple for us, in just a matter of hours, to optimise our own sites for search requests that tied to the competitor's specialized home finance product, and we closed thousands of new contracts over the following weeks."

Achieving New Levels of Sophistication for European e-commerce

KQFS continues to leverage its Interwoven implementation to grow sales and revenue. The company is now introducing a new business model leveraging leading-edge search engine optimization (SEO) and marketing (SEM) strategies to draw new customers to its enhanced Interwoven-powered Web presence. "Our TeamSite templates are now 100 percent optimised for Google and Yahoo! algorithms," reports Lindemann. By ensuring that the right keywords and other metadata appear in the right places on each page, the Interwoven solution raises KQFS's ranking in search results and helps make the company a prime destination for customers new to the financial services marketplace. "This capability was one of the most important reasons for our re-launch, since Web searches are one of the main ways German consumers research new purchases."

In addition, the company will use TeamSite to publish information on its insurance products to a third-party business-to-business portal. "These back-office business personnel don't have content management experience, so we'll provide TeamSite templates where they can just drop the information into standardized fields as needed," says Punetha.

In the meantime, KQFS has already set a new standard for European e-commerce. "Interwoven has enabled us to strengthen our brand, speed our Web publishing processes, and deliver a more compelling, personalised experience to our customers," says Lindemann. "As a result, we're already achieving significant revenue growth and a stronger competitive position at the forefront of European e-commerce."

About Interwoven

Interwoven is a global leader in content management solutions. Interwoven's software and services enable organizations to effectively leverage content to drive business growth by improving the customer experience, increasing collaboration, and streamlining business processes in dynamic environments. Our unique approach combines user-friendly simplicity with robust IT performance and scalability to unlock the value of content. Some of the most recognized enterprise and professional services organizations worldwide have chosen Interwoven, including: adidas, Airbus, Avaya, Cisco, DLA Piper, the Federal Reserve Bank, FedEx, HSBC, LexisNexis, Microsoft, Samsung, Shell, Samsonite, White & Case, and Yamaha. Over 20,000 developers and over 300 partners enrich and extend Interwoven's offerings. To learn more about Interwoven, please visit www.interwoven.com.

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