The Next Generation of CRM:
Engaging With the Empowered Customer in Turbulent Times

Sponsored by SAP America

Patrick Devine: Hello, and welcome to a SearchCRM.com presentation: The Next Generation of CRM – Engaging With The Empowered Customer In Turbulent Times. This presentation is being brought to you by SAP America. For more information on SAP America, you click on their logo in the lower portion of your screen.

My name is Pat Devine and I will be the moderator for today's presentation. Joining me today is Jujhar Singh, SVP CRM Product Management at SAP. Before we begin the presentation, I would like to review a few housekeeping items with you. The slides for this presentation will be pushed to your screen automatically, and if you have any questions throughout the presentation, you can type them into the ‘Ask A Question’ area, which is located on the right-hand side of the viewing console and they will be addressed at the end of the presentation. If you have any difficulty reading or viewing the slides, there is an ‘Enlarge Slide’ button that you can click on, which is located just below the slides, and if you experience any technical difficulties with this presentation, there is a ‘Help Link’ that you can click on over in the lower right-hand corner of your screen. With that said, I am now going to turn things over to Jujhar to begin the presentation. Jujhar.

Jujhar Singh: Thank you Patrick. Good morning everyone. As you all know, we are facing economic challenges we have not seen since more than half a century. In such an environment it's important to make the right decisions and do the right thing. For the next 45 minutes we will talk about the future state and shape of CRM. The transformational trends that are impacting company. The CRM framework for success and competitive differentiation, SAP's holistic approach in this CRM framework and it’s sneak review of what next generation CRM applications would look like.
Today companies across all industries are faced with three major transformational trends that have a significant impact on their business and how they approach customer relationship management. First and foremost, the harsh economic realities are putting an enormous pressure on organizations to be more efficient, curb their expenses, rethink their corporate priorities and figure out how to survive the crisis and emerge as a leader in the long term.

At the same time, your customers are becoming smarter and better informed and most importantly, they are talking with each other about you. This is the age of the empowered customer. The rapid emergence of social networking in online community is having a significant impact on customer expectation and buying behaviors. Many companies are finding this massive shift of power to the customers disconcerting, especially as product choices abound, price transparency increases, channels product grade and the economic environment is becoming more and more difficult. Today a customer can walk into a store and within second, flip out his iPhone and tap the internet to conduct a price comparison with online retailers, read product reviews from other customers and find out what offers are available from other brick-and-mortar competitors within driving distance.

Last but not least, there are emerging technologies that find rapid adoption such as web tool technology and mobile technologies, which have a significant impact on your business in general, and CRM in particular. New communication and interaction channels need to be managed on top of traditional one and there is a much greater need of adaptability, responsiveness and conductible collaboration in order to create superior customer value.
Let us look at some of these transformational trends in greater detail. Clearly the balance of power is shifting. We are dealing with a new kind of custom, socially networked, well informed and empowered through the ability to interact directly with other customers. This is a transformational trend that is dramatically changing the way organizations need to approach customer relationships. There is a need to look beyond traditional vendor determined relationship management to a community driven engagement management both before someone becomes your customer and after words too. This is both an opportunity and its set for company. The ability to rapidly transform will be a key to your success.
Today executives have to balance their long-term ambition with the hard realities of the market. Companies need to focus on short-term priorities to be able to survive and emerge as a leader in the future. This environment creates a unique challenge for organizations to act immediately. For example, the VP of Sales. He may have to focus immediately to maximize his revenue from current opportunity and reduce his cost of sale but at the same time, he does have the long-term objective to grow revenue and market share.
In order to respond to these transformational trends, companies need to adopt a three-pronged CRM framework of excellence. In this economic context operational excellence more than ever has become key to success. It’s a pre requisite to stay in the game and survive. Operational excellence is about efficiency and effectiveness and being able to deliver on promise to customers and meet their expectations with regard to quality price availability and speed at reasonable cost. It’s about creating customer value and providing a positive customer experience. This requires a business process design across and beyond the entire organization, effectively synchronizing the front and back offices and efficiently matching supply to demand.

In today’s environment, companies must not compromise on operation excellence or they will fail. This is the first prong that is extremely important but business strategies need to adapt further as interaction excellence and customer insight are becoming key sources of competitive differentiation. Customer experience to a large extent is based on the interaction experience. That is why companies should make every interaction count. As channels proliferate organization must seek new ways to interact with customers and provide a consistent experience across our touch point. This includes technology to support mobile workers as well as bringing and bridging the gap between multi channel communication and customer facing business processes. Organizations should also consider to leverage contextual social media and collaboration by enriching structured data with unstructured data from outside of the enterprise and to harness the collective intelligence of online community as well as to get a sense of customers and market sentiments from forums, product reviews and blog.

Traditional CRM must converge with the unstructured web to a word. Mobility and ubiquity become imperative and a new breed of analytic tools are needed to thrive in this
new reality. Last but not least organizations need to gain and develop proprietary insight into their customers beyond industry wisdom, disseminate this information across the organization in order to make better informed decisions and turn this insight into action, in order to regain power as the balance are shifted towards their customers.

Let’s us put more light on each of these three dimensions of excellence. Operational excellence in terms integrated end to end processes that deliver value by ensuring that organizations have 360-degree view of customer interaction and operational constraint. With integrated processes, managers can focus on process efficiencies and optimizing every opportunity to increase revenue or cut cost. Operational efficiencies extend beyond the firewalls of the company by enabling collaboration with the ecosystem of partners and suppliers and now with customers as well as via web tools. Interaction excellence, the second one has multiple phases. It could mean communication enabled business process to bridge boundaries for delivering richer contextual content during customer interactions, extend reach to a broader customers segment by leveraging emerging channels of communication on the social web. Create intense engagement with the brand by reaching out to customer community, enable mobile employees in interacting with customers as well as mobile customers anywhere anytime.

And finally the Decision excellence entails ability for every customer-facing employee to make the decisions based on facts. Intelligence based on data from across the enterprise and the web. It also means integrated planning, forecasting and simulation to optimize operational processes and achieving the Decision excellence requires more than creating reports and dashboards. The test of decision is whether every customer-facing employee has the information that he or she needs to takes the decision. If a sales person has to wait for ID to send him a report that shows him the quarterly average order revenue and
recent service issues for his top 10 customers, then he is not unable to take the decision on track.

The intelligence provided to employees should not just come from the CRM system but also the ERP and the legacy system and even more importantly the web, a system that generates reports from one source is definitely inadequate. Finally taking the DECISION requires clarity at all levels, on the organizational goals in terms of clear manageable metrics. This can be achieved only through an integrated planning, forecasting and simulation application.

Let us explore operational excellence further. Often companies take a siloed approach to automating parts of the business without taking a holistic look at the end-to-end processes. This leads to many disconnected touch points across the enterprise which leads to extremely inefficient processes and managers loose the grip on business. Sales people start promising dates to customers, which cannot be met. Partners start selling products, which may be discontinued. The marketing funds may incorrectly get allocated to the partners. As a result customer service suffers. There are long hold times in the context center. Field service engineers are assigned to talk without allocating the right tools leading to broken cost.
Operational Excellence Drives Customer Satisfaction and Delivers Value

An integrated process across all customer interactions enables efficient, consistent, and superior customer experience.

Marketing does not have a complete view of the customers and cannot plan effective campaigns and segmentations. Operational excellence refuses organizations to take an end-to-end view of the business process. It connects sales service marketing and internal logs with finance manufacturing partners and customers. Every interaction with customers is managed to a standardized set of processes and templates. Complete visibility across the enterprise lets sales people focus on selling more and improving customer satisfaction. Field service is optimized by making sure, the right engineer is assigned to the call with the right parts on hand and SLA are not broken. Channel partners are able to sell and service customers with appropriate service levels.

Call centers are able to tap into the expertise of the whole enterprise to resolve customer’s issue on the first call itself. Marketing is able to run campaign on the right customer segment to optimize the return on marketing dollar. Overall, it’s fully connected end-to-end process, allows an organization to run an optimal process and manages to focus on exception and on improving service processes.

In this section, we will discuss how we can leverage the web tool and mobility trend to provide interaction excellence and to meet every interaction count.
CRM has traditionally supported the various interaction channels such as web, email, call centers. However there is a growing trend there in customers of leveraging other channels.

- Participate in the communities your customers are leveraging
- Reach out to ‘Social’ customers via the social web
- Enrich the customer experience by leveraging the social graph of your customers
The growth of the social web has led to a channel proliferation wherein customers are using the social tools such as Twitter, Facebook etcetera to converge with other customers. Some of these conversations are not in the direct review of the company. Hence, it is important for companies to have a presence on the social web to listen to what their customers are discussing with each other. Companies can leverage the influential customers who are the trusted source of information for other customers.

Majority of the organizations have mastered the traditional CRM usage wherein they have a good view and understanding of their customers from a transactional standpoint. They have a good ability to track their interactions with their customers and the results for the same. However, all of this information is about your interaction with the customers and not their interaction with other parties that might be of concern for you. They could be interacting with your other customers, partners, employees, etc. The social web has given your customers a great opportunity to collaborate with your network without your knowledge.

One of the biggest challenges facing many organizations is that the Internet and more specifically web tools are helping making customers more informed than employees. There is a need to find innovative ways to engage with the emerging social customers and enrich the customer experience through social media. We really need a solution that can analyze and react to the social media and also foster strong customer’s collaboration. The combination of the traditional CRM with the social web is how we see CRM tools.
Mobility is without any doubt one of the global mega trend. The rapid adoption and dissemination of mobile phones and smart phones to even the most remote places on the planet is astonishing and without example in the history of technology. With this mobile revolution, mobility, connectivity and ubiquity of information have reached entirely new levels that organizations should leverage in order to gain a competitive advantage. But the key is to not simply enable mobile users and customers. It’s really about bringing CRM to the user to enable superior customer interaction anywhere and any time.
Now, let’s take a look at our third pillar, decision excellence. What does it mean and how can next generation CRM application achieve it? So earlier we talked about the Decision excellence. Now let’s consider what stops many organizations from achieving this. There are four major challenges that stop this goal. First there is an explosion of data, specially unstructured data coming from existing channels such as retail stores and newer channels such as web, social science and such. Managing this data and harnessing it is not a mean task and one that traditional relational databases are ill equipped to do. Secondly, the analytic tools of the past were geared towards analyst sort of people who would train for few months and can use the tool to build reports and dashboards. Intuitive exploratory tool are a rarity for customers facing employees. Third, advanced analytic tools are still the domain of CHD in statistics and hardcore data miners who work on complex technology. Mainstream usage of predictive analytics is still a few years away.

Lastly analytics information has been disconnected from the operational applications for many organizations. They still have distinct process based applications and analytical tool. So the question is, are there technology and application developments that can meet these challenges?
There are some promising technologies that you see helping organizations get over these key challenges. BW appliances are moving beyond relational databases to gather terabytes of data and serve it up in rapid fashion. Search like tool such as SAP postcards now allows CRM users to access any information anytime without having to learn analytics concept or sophisticated software functions. Users can type natural queries such as quarterly sales for red shoes in south East Asia and the software serves up all relevant data that can be then sliced and diced.

The nature of CRM data is such that it needs users to be exploratory and creative. Package analytical applications that embed predictive algorithms will bring predictive analytics to the masses. For example, real time offer management can leverage sophisticated data mining algorithms to provide highly relevant offers to a service agent while they are speaking with the customers. Finally by closely knitting analytics as part of operational applications, CRM applications take away this chasm between analytical and operational processes.
The result of this is that new CRM applications will have advanced analytics and optimization as well as integrated planning instead of just dashboards and reports. While some CRM vendors talk about analytics, they present what are essentially reports and dashboards about CRM processes such as how long it takes for service request to close. CRM analytics has to provide advanced analytical insights such as optimized solution offering in service analysis. As an example, we deal with many innovative manufacturing companies that provide products that are highly sophisticated that requires several hundred parts all of which requires servicing and have specialized technician, analyzing the service report and providing the company insight into how to optimize their servicing plans can make a huge difference to the customer satisfaction and also the service profitability.

**Patrick Devine:** At this time, it looks like we have a couple of following questions for the audience. Our first question is which among the three pillars of excellence is most relevant for your company, operational excellence, interaction excellence or decision excellence. Please take a moment to answer today’s question. Okay, our results are in and 44.4% for operational excellence, 22.2% for interaction excellence and 33.3% for decision excellence. We have one of more question and that question is, which line of business do you see adopt social media technologies Twitter, Facebook etcetera, marketing, sales or service? Please take a moment to answer this question as well. Thank you. And the results are in for this as well, with 42.8% for marketing, 28.5% for sales and 28.5% for service. So with that said, I am now going to pass the presentation back over to Jujhar. Jujhar, when you are ready you can begin.

**Jujhar Singh:** Thank you Patrick. And the results are very similar to some of the polling that we did with our own customers as well, given the Economic Times, there is a
lot of focus on operational excellence and marketing with the voice of the customers and the first applications to adopt the social media. But we do definitely see all three of them very relevant, the three pillars as well as the times are going to progress, service and sales will also get more and more of the social trend. But these three dimensions that we talked about, they interact and the confluence of these is even more important.

Let’s first look at the confluence of the interaction excellence and decision excellence pillar. The growth of the social web has given rise to channel proliferation and an explosion of information for companies to tap into. This social web essentially, in an unstructured word when it comes to information, companies need to harness the collective intelligence to make better use of the community. It is not sufficient to have access to customer conversations on the web but it is imperative for organizations to visualize and analyze the information on the web.

Companies setting up customer support communities is quite common but it does not help much if the customer service organization cannot quickly sense and synthesize the conversations in these communities. They would need to know the sentiment of the conversations taking place, who are the influential customers in the community and how offers can be targeted to those specific customers for maximum viral impact.
The Future of CRM Lies in the Confluence of the Three Pillars of Excellence

The Decision excellence naturally feels and augments operational excellence. First, analytics can drive operational effectiveness by identifying inefficiencies in your operational processes and provides insight into how to fix them. Next, processes that can learn and adapt in real time allow you to apply process control techniques to CRM. For example, we can use text analytics within an email response management system and can continuously learn from its past touting. Finally, analytics driven recommendations can drive a better next action. For example giving insight to the sales person on the next activity to prosecute a certain deal cycle.
The third confluence between the interaction and the operational pillar. Companies have deployed social computing tools such as blogs, wiki communities today. However, these are mostly siloed and not connected to the CRM business processes. These social technologies can enrich business processes significantly. For example, campaigns can be executed on social network for maximum viral impact; social sites such as Twitter, Linkedin, etc., can help companies to spread the message more effectively via word of mouth. Similarly conversation in communities can help a customer service organization to improve their support knowledge base. These communities are also a great source of information for customer feedback that can be channeled into the product design organization.
SAP's Holistic Approach to CRM

Next, we will see how SAP is providing this holistic approach to CRM. SAP has taken a holistic approach to CRM that combines all three pillars of excellence, some examples of currently available capabilities are, number one, SAP has always focused on end-to-end industry scenarios. Now we are not only delivering these comprehensive processes, we are delivering them in a simple and easy to use manner through SAP CRM. In addition to building out comprehensive functional CRM capabilities, SAP has also embedded CRM processes in all industry. An example would be loyalty management, which has just been released in CRM seminar further by leveraging the flexible business process platform, SAP is also providing unparallel flexibility by addressing the shifting nature of industry business model. Processes developed for one industry such as consumer products can now be easily be reused in another industry like hi-tech.

Interaction excellence, realizing that the world is more mobile now and information workers are no longer tied to their desktops and their offices, SAP has developed core capabilities to take the business process and business context to each users based on their specific needs and regardless of their physical location. For example, providing the mobile user with a seamless experience in Blackberry native environment are providing all employees, partners and customers with a flexible and easy to use IP based process communication platform to allow for better communication and collaboration at each interaction. We are also focused on converging the web tool world of social media and collaboration with our core CRM processes. We are enriching the structured enterprise data with the unstructured data from outside the enterprise to deliver very differentiated capabilities to our customers such as sensing customer in market sentiment which is based on data in communities. Exchanges through communities like Twitters as well as your comments about broad performance and satisfaction rating. To achieve the Decision excellence and enable organization to capitalize on customer insight. We have
delivered tools for pipeline performance management, the real time offer management, and marketing optimization, and refinement.

On the mobility front, enterprise mobility is a highly complex process because there is no single application or mobile platform that supports all different kinds of devices and mobile operating systems. At the same time, users such as sales reps or service technicians are expecting a native environment when using mobile application.
That's why SAP had chosen to partner and co-innovate with leading vendors of Mobile Enterprise Platform to jointly develop Mobile Enterprise Application. Last year, we have announced a unique partnership with RIM to co-develop CRM on Blackberry.

Just a few weeks ago we had formed a partnership with Sybase to enable SAP business applications leveraging the Sybase mobile infrastructure, and earlier today we had announced the partnership with Seibel on the service application.
Not only are we delivering on these three pillars of excellence, but we are doing it in an easy to consume and easy to deploy manner. We have invested heavily on delivering enterprise services that cover the complete CRM solution roadmap. We have moved away from the traditional upgrade approach to the enhancement-backed concept which lets you use in these rate and deployed innovation at the rate at which you want. We have also harmonized the UI across different applications via CRM, ERP etcetera. As a result we are not only delivering on the three pillars of excellence but we are doing it in an easy to use and consume fashion.
Now we talked about this structure of CRM that provides competitive differentiation. Now let's take a sneak preview on what the next generation of CRM applications would look like. Here is an example of SAP CRM applications leveraging twitter to monitor the customer conversations on the Web. As mentioned earlier, one of the most critical challenge with social Web is the explosion in the information. We provide multiple ways to visualize the information. One via its dynamic backlog that bubbles up the most talked about topics and the other via the sentiment of the conversation. The customer service agent can look at the conversation that are most negative in nature or look at the conversations that discuss the most talked about topics.
One of the key things to keep in mind about social Web is that it offers a mechanism for your customers to discuss your products and services with other customers, without your knowledge. They may choose to do so deliberately as they want to let the world know about a bad customer service experience.

In such cases companies, do need to monitor these conversations as well, and have an ability to respond right from the CRM interface. So bringing the unstructured words within the confines of the CRM processing, meting the structured and the unstructured words is extremely important.
Monitoring and analyzing the customer conversations helps but providing social extensions will take the business process to the next level. We will provide an ability to trigger operational processes, such as service tickets within the context of a customer tweak. The customer gets notified about the service ticket via a twitter and also receives the updates via the decision.
This was an example of how a next generation CRM service application would look like. Finally, organizations need a consolidated view of their enterprise, not just from the operational standpoint but also from the social web. We can aggregate the sentiment on a weekly basis across various social communities and overlay it with operational data to deliver better insight. In this particular example you could be tracking on the one hand the sentiments and on the other hand you could also be tracking the different service requests that are getting generated within the system.

So overall blending the structured and the unstructured information not only at the operational level but also at an analytical level and delivering it within the context of the business that you are performing is extremely important. This was one example of a service application.

Now, let's have a look at the next generation of sales force automation. The current solutions do have a very high orientation towards transactional and management reporting focus. The land collaborative planning and forecasting, visibility into the customer profitability and alignments between the sales execution and the strategic objectives is missing most of the time. Tools are not really directed towards helping the reps sales. The next generation of SAP application will focus on sales effectiveness and profitable customer relationships, and they will do so by harnessing the collective wisdom of the top performers, socializing intelligence and focusing on customer value and employing strategic analysis.
The next generation of SAP will help the sales meet their targets by acquiring and growing relationships with customers that can provide maximum value. This is an example of what next generation of CRM application will provide to the sales organization. The sales rep will have immediate access to hotkeys, where they want them and how they want them on to a chosen mobile device. Second, the sales rep will also have a CRM application that they can turn to in order to quickly prioritize and qualify the lead. The sales rep will understand the lead nurturing activities performed by marketing including campaigns, the prospect may have been targeted with, content provided as part of the campaign, offers promoted. They will also have the indication of product interest based on their Website tracking and download information. This is all part of the left-hand side of the screen. The application will provide the sales reps with an embellished view of the prospect and the context including pertinent CRM and ERP information blended with the unstructured Web information including company and personal profiles and social network paths that could be leveraged for introduction.

Based on the profile of the prospect the application will provide the sales rep with a proactive indication of the potential effort and the value attributable to the prospect based on the performance similarly in the past. Additionally, the application will learn and adapt the lead qualification process overtime to provide the sales reps with intelligent recommendation on how to proceed with the lead including inferences about potential product affinity, correlation to similar customers in the install base and their product affinity.
Key Take Aways

- Organizations are faced with three transformational trends that require them to rethink their corporate priorities and competitive strategy:
  - Economic Challenges
  - Empowered Customers
  - Web 2.0 and Mobility
- To survive in the current economy and to gain a sustainable competitive advantage organizations should focus on
  - Operational Excellence
  - Interaction Excellence
  - Decision Excellence
- and consider the benefits of the confluence of these three pillars of excellence
- SAP has taken a holistic approach to CRM addressing the imperative needs of organizations that we outlined -- and is innovating in all three areas

Now let me quickly summarize the key takeaways. Today organizations are definitely faced with the three transformational trends that we talked about. The economic challenges, the empowered customers, the technological trends of Web to Earn mobility, and to survive in this current economy and to gain a sustainable competitive advantage, organizations need to focus on the three prongs of excellence that we talked about. Operational excellence, interaction excellence and decision excellence and consider the benefits of the confluence of these three pillars of excellence. And finally I would like to say that SAP is also taken a holistic approach to CRM and in addressing the imperative needs of the organizations that we outlined and we are innovating in all of these three aides. Thank you.

Patrick Devine: Thank you for your presentation Jujhar. I would like to take this time to remind everyone that you are participating in a SearchCRM.com presentation: The Next Generation Of CRM Engaging With The Empowered Customer In Turbulent Times which is being brought to you by SAP America. If you would like more information on SAP America, you can click on their logo, which is located in the lower portion of your screen. We are now moving on to live question and answer portion of today's presentation. I encourage you to enter in your question in the ask a question area as located over on the right side of the presentation screen. We will respond to as many if time allows. Okay, and it looks like our first question today is Jujhar, how does your acquisition of business objects impact decision excellence?

Jujhar Singh: Business objects is the leader in the analytic sphere. SAP had specific capabilities even before that but the excellence that business objects provided on the front end tool such as Excel shares, the different reporting tools, Webe, etc., combined with the power of the business warehouse that we already had, we truly have a differentiated
product, which provide the decision excellence that we talked about. It lets you even mind data for example, on the web we have specific offering which look and synthesize and mind the data happening on the web tool community, synthesizes it and brings it in the context of the CRM application, the traditional CRM application brings the structured and the unstructured word together in a way that you can really act upon. With all these tools, it truly is helping us deliver on the example of decision excellence.

**Patrick Devine:** Okay, great and our next question for today is what’s the difference between the traditional upgrade and the enhancement pack concept?

**Jujhar Singh:** So, with SAP CRM 7.0 we came out with the enhancement pack concept. In a traditional upgrade it is a all or nothing approach, you have to come up with a huge business case and do a lot of regression testing across the whole application and have to go through a proper process of doing a traditional upgrade. With the enhancement pack concept that we introduced with our latest release, we have let the choice of innovation and the pace of innovation be determined by the customer. Now, they could pick up on the existing 7.0 any newer applications that we deliver. They could be used in a modular fashion in the way that they would like to and they don’t have to go through a big bang traditional upgrade. It is doing a innovation at the rate at which they want to. Similarly don’t have to go through building huge business cases only for the functionality that they need. They could directly use that functionality and also it results in doing lesser testing also and not the whole regression testing for the whole application. So, the process with the enhancement pack concept has become much more simpler for any upgrades in the future.

**Patrick Devine:** Okay, great. Our next question from the audience is, what’s your strategy to integrate with the legacy and other non-SAP applications?

**Jujhar Singh:** Great question. As I mentioned, we are not only delivering on the three pillars of excellence, we are trying to do it in a easy to use and easy to consume manner. We fully understand that the landscape of our customers is highly different, they have legacy applications and even in this application, we will combine all of them through our focus on enterprise services. Our Service oriented architecture with less term combine. All of these applications with the applications delivered from and by SAP.

**Patrick Devine:** Okay, great and our next question is what is your recommendation for what a company should focus on in the current economic situation?

**Jujhar Singh:** In the current economic situation, if you look at it I think the poll that we recently did, actually reflects that sentiment that operational excellence is the key to survival in the present environment. That's the first one that we definitely need to address and then build upon with the decision excellence trying to understand what are the right customer segments to target and then using your operational efficiency deliver on the promise to those right customer segment. So, if I were to rank in the present environments between these three pillars of excellence, I would say operational excellence first, decision and then interaction excellence.
Patrick Devine: Okay great, it looks like our last question for today is going to be, hi Jujhar are you going to share this document?

Jujhar Singh: Yeah, I think it is going to be shared with the audience.

Patrick Devine: And so that seems like that wraps up today’s discussion. That concludes today’s presentation as well: The Next Generation Of CRM Engaging With The Empowered Customer In Turbulent Times. If you would like to review today’s material at some later date, an archived version of this event will be made available on our SearchCRM.com webcast library. I would like to thank Jujhar Singh for taking the time to be part of today’s presentation and also like to thank SAP America for sponsoring this event and as always, thank you all for taking the time to join us today. This is Pat, wishing you all a great day.