



# **Challenge of ECOM Development Optimisation of Web solutions**

**Loma-Acord Systems Forum  
Mai 2004**

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**Desjardins**  
Financial Security

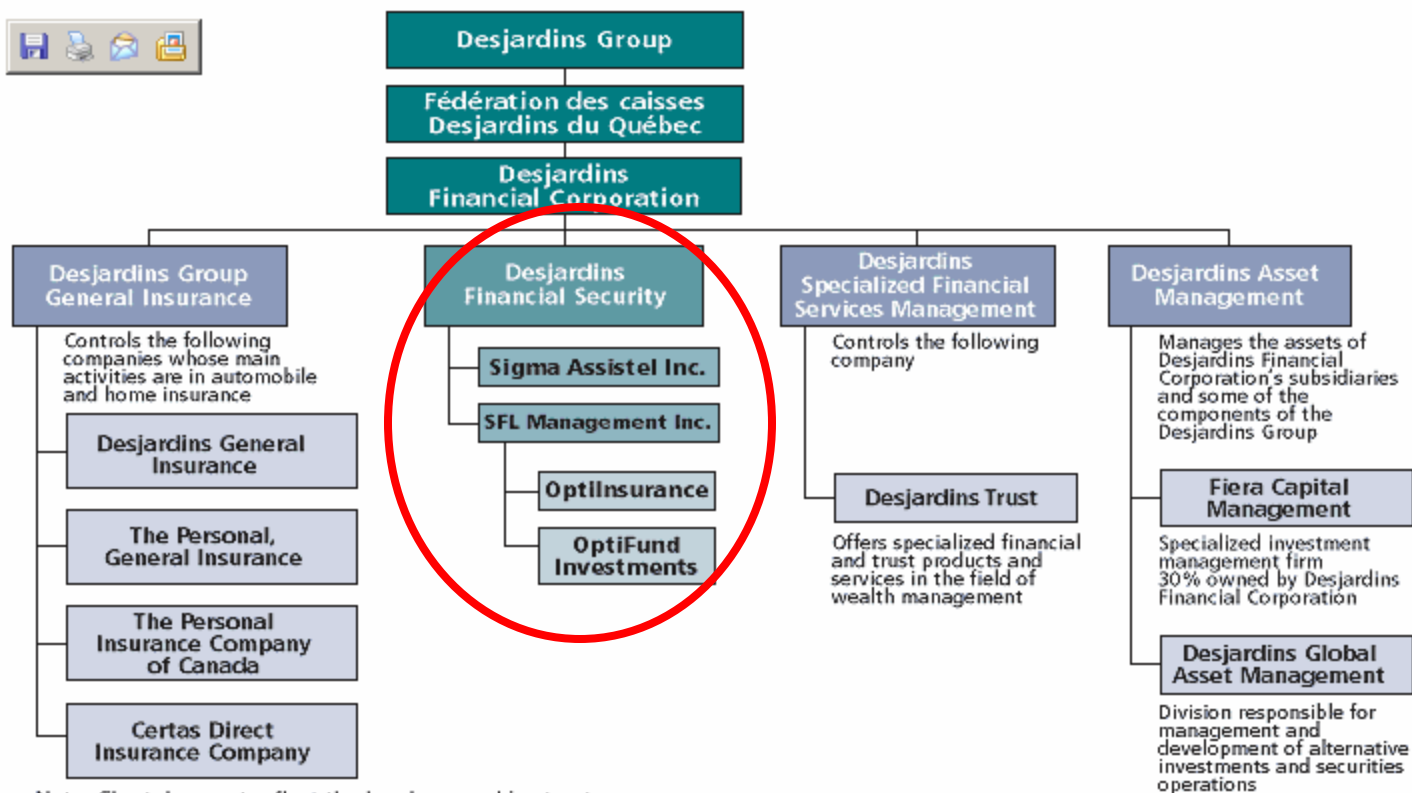


# Presentation Objectives

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- Demonstrate how we achieved a 75% productivity gain in Internet solutions for informational sites
- Demonstrate how to overcome the challenge of integrating new technology
  - Who we are
  - Where we came from and where we wanted to be
  - Overall strategy and challenge
  - Results
  - Conclusions

Desjardins Financial Corporation is a nationally recognized company that manages over \$13 billion in assets. It operates with the support of subsidiaries in all areas of the financial services industry, as illustrated in the chart below. These subsidiaries help make the Desjardins group of companies a leading manager of financial wealth not only in Quebec, but also in Canada's other provinces, where it is continually expanding.





# Economic information

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- **Desjardins Financial Security (DFS) is a subsidiary of the Desjardins Group, largest Credit Union in Canada with over 5 million members and 38,000 employees**
- **DFS employs over 3500 employees across Canada**
- **\$1.5CA billion benefits to insured**
- **\$8.7CA billion investments in Canada**
- **5000 representatives and brokers - 400 financial advisors located in Credit Union branches (bankassurance)**
- **\$70CA million in IT budget, 300 employees, outsourced mainframe operations**



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# Where we were

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- Several sites, informational and transactional
- Microsoft based (Site server)
- Built over 6 years, little graphical and navigational rules over the different sites
- High development costs, little end-user autonomy for informational updates
- Difficulty in justifying an employee portal



# Where we wanted to be

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- Increase the internet user experience and ease of use of our sites through a coherent and integrated navigation
- Decrease time to market for new sites and updates
- Increase systems and user productivity and author autonomy
- Maintain our market leadership (current site was evaluated 5<sup>th</sup> best site in Quebec)
- Update our technology infrastructure



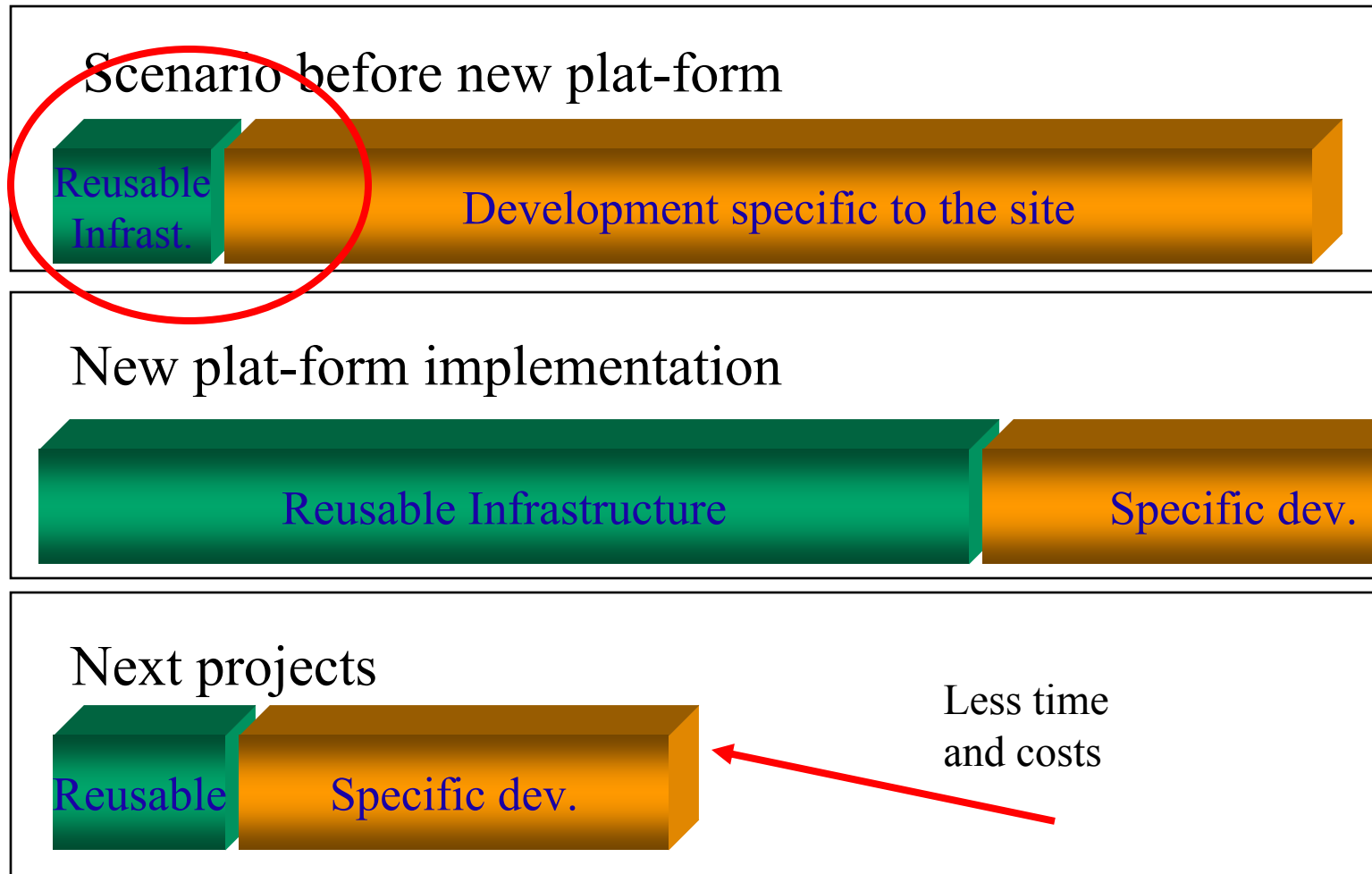
# Overall Strategy

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- Consumer association consultation
- Design an overall integrated architecture and a set of web design rules for all our sites
  - Same look and feel across all sections of our sites, public and secured
- Choice of a new set of Microsoft tools (.Net)
  - Commerce Server
  - Content Management Server
  - Application Center
  - Sharepoint Portal Server
- Design and develop a framework based on MSIB (Microsoft Solution for Internet Business)

# Infrastructure Components

## Strategy (efforts distribution)



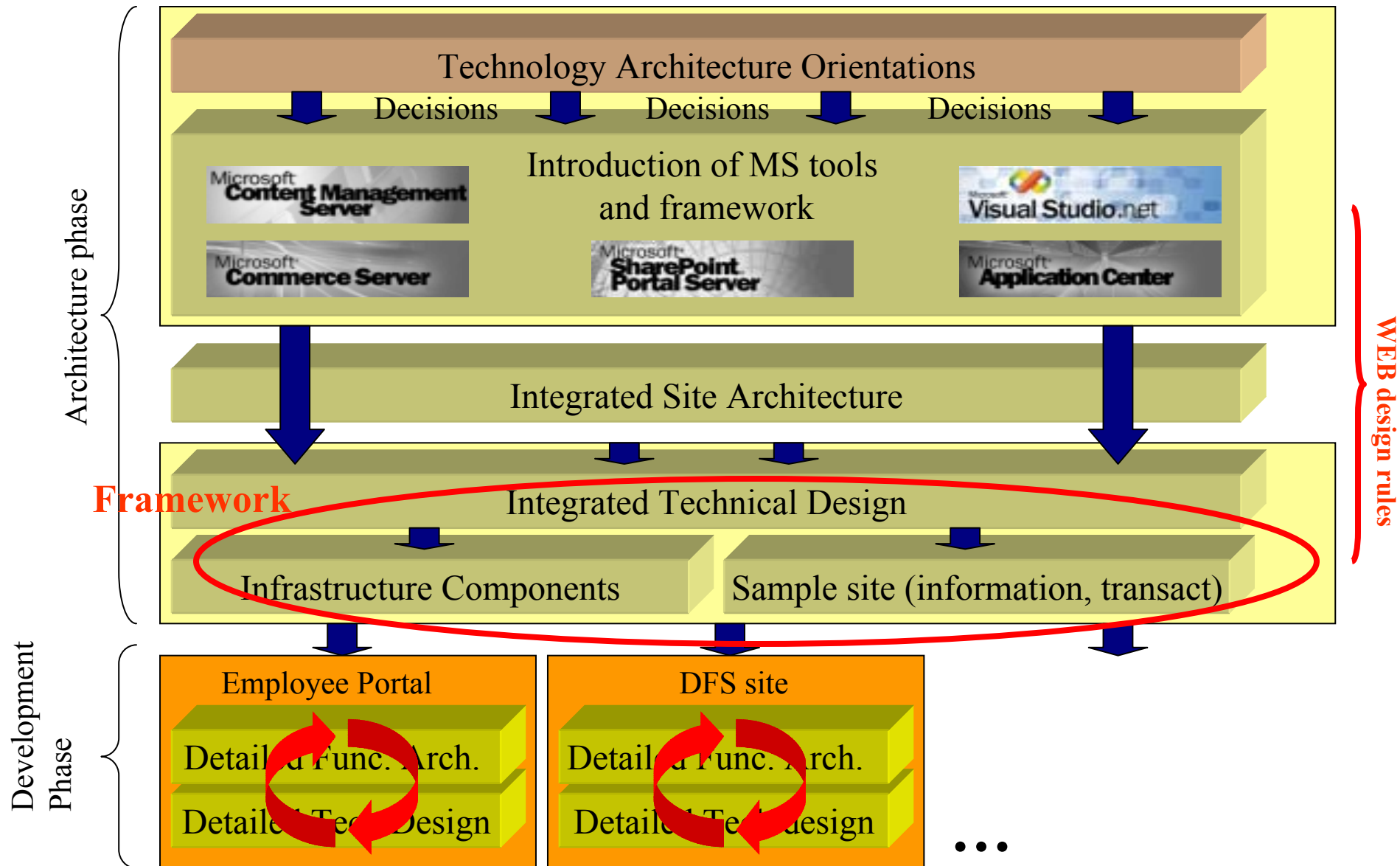


# Overall Strategy

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- Needed a non-critical project for training, experimentation and building the common infrastructure: Employee portal
  - Evaluation costs were high with our traditional approach
  - Convinced management to experiment with the portal – shift from business to technology infrastructure investments
  - Convinced users involved with the strategy and impacts – R&D mode

# Overall Strategy





## Overall strategy (phase 2)

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- Employee portal experience and lessons learned
  - Needed to step back and reassess strategy
  - Stated limits and constraints of technology involved
  - Much discussion on site mechanics
- Decision to complement framework with the development of a sample site reusable for new site development
- Consumer usability testing
- Test concept on development of new sites



## Reusability in action

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- Developed 3 new informational sites
  - All based on same sample site
  - Same navigation rules
  - Same basic components
  - Personalized graphics and look
  - Increased common functionality with each project
  - Examples...



# A Force in Action

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» Access  
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## A Force to be Reckoned Within the Financial Services World

LFS Laurentian Financial Services, a leader in the financial services industry, is a dynamic network with financial centre operations from coast to coast. Laurentian Financial Services (LFS) delivers quality products and services and as the preferred distribution channel for Desjardins Financial Security, with assets in excess of \$80 billion, we are part of the 6th largest financial services organization in Canada. For more information, please refer to [our distribution network](#).

LFS may very well be the best network for consumers who are looking for an advisor to assist them in their financial planning. Laurentian Financial Services has financial centres in all major cities across the country. Please visit our distribution network to find your local LFS centre.

LFS and its counterpart in Quebec, known as SFL, are a formidable force with more than 1,000 representatives, in over 40 offices, and growing, nation-wide!

Laurentian Financial Services advisors are professionals who manage



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Serving and growing a loyal customer base does not just happen - it requires real commitment.

It takes more than competitive costs, quality products and services and personalized attention. Of course these are essential and your customers expect them. But what sets you apart is presenting services that provide solutions not available elsewhere. We know that you are committed to providing your customers with outstanding services that deliver high-perceived value at the lowest possible cost.

Sigma Assistel telephone assistance services do just that - and more!

Our friendly, [professional staff](#) is "on duty" 24 hours a day, 365 days a year. Their mission is to help your customers by providing information and access to solutions to their problems. **Your customers call a single number and are greeted personally by a reassuring and competent human voice.**

For almost 20 years we have delivered a wide range of assistance services that our clients - and their employees, clients, members and insureds - welcome with enthusiasm because they provide real value. Never satisfied with the "status quo", we continually test and perfect



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# Challenge

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- On site Microsoft expertise and support
  - Mastering the technology and understanding its limits
  - Investing in training of our employees
- Common mechanical components of a site while permitting personalized look
  - Adaptation of the Microsoft framework to our needs
  - Basic site components dealt with in the framework (bilingualism, menus, research, error caption, messages, etc)
  - Consumer association rules and opinions



# Challenge

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- Aligning all expert areas of the project to the overall business objectives
  - Convince users to concentrate on business needs and not site mechanics
  - Convince users to accept common site mechanics
- Assure ongoing coherence between each site and target architecture
- Update Application Development process and tools
  - Roles changed between systems and users
  - Roles changed between systems analysts and programmers
  - Development tools needed to be adapted to .Net reality
- Dedicated teams



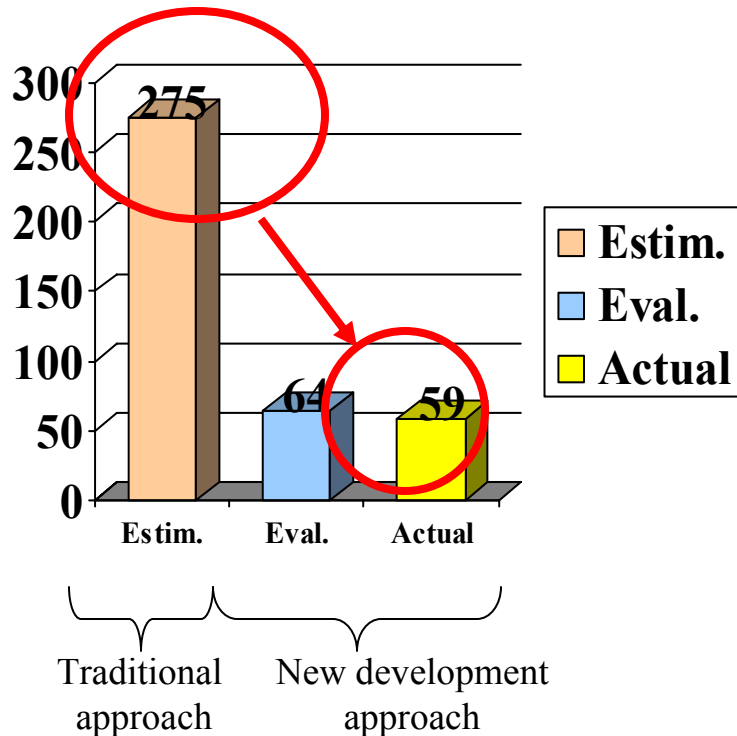
# Results

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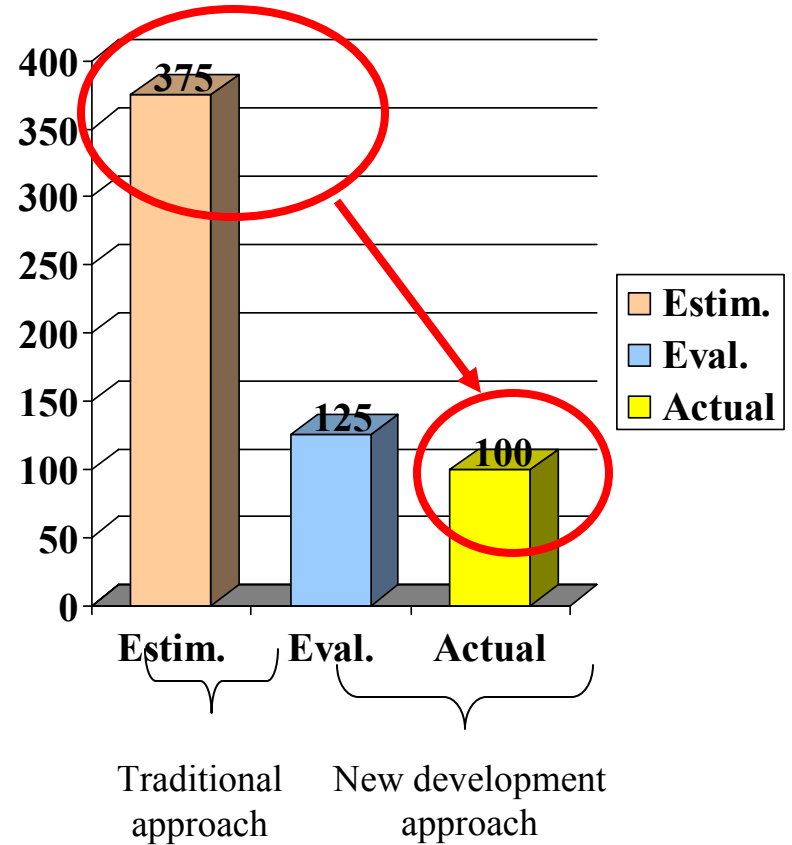
- Employee portal a success
- Employee portal became a permanent experimentation laboratory
- Reduced considerably development schedule
- Reused sample site to build 3 new sites more efficiently with a productivity increase of 75% in development costs

# Project benefits

## Assistel Site development in person-days



## SFL Site development in Person-days





# Results

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- Framework and sample site upgrades with each new project – retrofit to already built sites simplified
- Internal expertise
- Author appropriation and increase in user productivity
- Moved our market leadership from 5<sup>th</sup> to 2<sup>nd</sup> place on overall score of B2C sites in Quebec market
- Updated technology infrastructure and development process and tools



# Conclusions

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- Amortize investments for being leaders in using new technology
- Keep focus on productivity objectives
- Use core functionality of software
- Keep focus on principles and rules



# Conclusions

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- Keep business discussions around needs and not mechanics
- Experiment new technology on non core-business project – takes off pressure
- Don't underestimate impact of implementing new technology in the development environment – process, tools and changing roles – dedicate separate time and resources from project
- Next step – sample transactional site....



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Thank you