



## CRYSTAL DECISIONS SOLUTION

Zoot Enterprises Delivers Clients Information Over the Web for Increased Customer Service Levels

# Zoot Enterprises

“Crystal Decisions enables us to build on our reputation for responsive, customized client solutions, and we see this as a means to grow our business. We’re seeing our clients using their new reports as a tool to manage the entire business process around credit decisioning. Prior to Crystal Decisions, that’s a level of sophistication we didn’t even fantasize about.”

—Duncan Moran,  
Technical Lead Reporting Department  
Zoot Enterprises, Inc.

### Solution Snapshot

**Customer Profile:** Zoot Enterprises, Inc. provides customized instant credit decisioning to seven of the top ten financial institutions in the US, as well to many industry leaders like the Lending Tree, Juniper Bank, and Spiegel Catalog. Zoot’s forte is providing customized solutions that integrate into customers’ business systems.

**Industry:** Financial Services/ Account Origination

**Crystal Decisions Solution:** Crystal Enterprise, Crystal Reports

**Application Environment:** Customer Service

**Data Source:** Microsoft SQL Server; Microsoft Access; proprietary data sources

### Business Challenge

Ever since Zoot Enterprises, Inc. began its business 11 years ago, its clients—large financial institutions—have taken advantage of the company’s highly flexible credit origination capabilities because they integrate well with their own financial software and business processes. Zoot’s reputation for custom solutions has grown with the company, to the point where it became obvious that its inflexible, outdated reporting solution was not keeping up with the business.

“We wanted to upgrade our reporting capabilities to deliver our clients valuable, timely, and accurate information that would actually help them manage the entire life cycle of their own customers’ credit applications,” says Duncan Moran, technical lead, reporting department, Zoot Enterprises. “We were looking for a flexible, user-friendly enterprise reporting solution that would support our reputation for responsive, customized service. Also, we had noticed a transition from financial analysts to business analysts among the end users of our solutions, and we wanted our reporting to address that by delivering more than pages of tiny numbers.”

### Crystal Decisions Solution

Zoot chose Crystal Decisions’ enterprise reporting solution to provide customers with accurate, up-to-the-minute information on their applications at Zoot. Crystal Decisions answered the company’s requirements for a user-friendly and web-enabled reporting infrastructure that was flexible and quick to implement.

Zoot Enterprises has saved an estimated \$85,000 thousand in developer costs required to achieve a level of client reporting that surpasses all competitors. Crystal Decisions enabled Zoot to increase their overall report output from roughly 25 to approximately 150 reports; reduce the time it takes to create one report from two months, to just a couple of hours; and reduce report solution IT maintenance costs by \$25,000. The flexible report output options and web-based desktop access to Crystal Decisions reports also save Zoot \$28,000 in annual faxing costs. Flexible, automated scheduling and report delivery allows Zoot to schedule the bulk of system reports outside of business hours, minimizing impact on the system.

## Zoot Enterprises Delivers Clients Information Over the Web for Increased Customer Service Levels

### Business Benefits

- Provides Zoot clients with web-based access to real-time credit decisioning information
- Delivers agility required for Zoot to respond quickly to clients' information needs
- Saved Zoot an estimated \$85,000 in developer costs
- Reduced report solution IT maintenance costs by \$25,000
- Saves and estimated \$28,000 in annual faxing costs
- Increased report output from 25 to 150 reports monthly
- Reduced the time it takes to create one report from months to hours
- Delivers competitive edge to Zoot clients by arming them with valuable information
- Provides proactive troubleshooting while monitoring clients' systems

"Crystal Decisions' flexible, GUI-based report development environment delivers the agility required for us to respond quickly to individual clients' unique information requirements," says Moran. "Instead of taking weeks to answer specific information requests from clients, I can produce a report for them on the fly. We've done away with our six-month report backlog, and are now focusing on providing up-to-the-minute, actionable reports our clients need."

### Business Benefits

Zoot Enterprises is benefiting from its Crystal Decisions solution in two significant ways: offering clients instant actionable information and powerful analytics to manage their own credit applications is an attractive component of their product that Zoot Enterprises expects to drive sales and increase customer loyalty; and using Crystal Decisions to monitor its clients' systems is expected to help Zoot provide better customer service.

First, Crystal Decisions allows Zoot to pass along to its clients a means to become increasingly competitive in their respective market spaces. Not only can Zoot differentiate itself by this value-added service, but also it can help its clients differentiate themselves by arming them with valuable information.

"Crystal Decisions allows us to offer a flexible, user-friendly tool for information management to our customers, and we see this as a means to grow our revenue streams in the future," says Moran. "Using Crystal Decisions, clients' credit policy managers and other managers can track the progress of campaigns in real-time, and respond proactively to daily changes in the market by adjusting their rates and price structures to keep their products moving. Improved analysis of credit approvals and declines, customer demographics, and sales campaigns allow management to allocate resources more effectively."

Crystal Decisions also enables Zoot to capture data from the systems it uses to monitor a client's IT performance. If a customer approaches Zoot with a suspected problem, the company can provide customized information to help them solve the issue internally, saving everyone time and money. Says Moran: "With Crystal Decisions we've actually been able to tell customers there's a problem with their network before their IT people have become aware of it. Service like that is invaluable."

### About Crystal Decisions

Crystal Decisions is an information management company that is a market leader in reporting, analysis, and information delivery. Our solutions help customers make better business decisions by bringing together their people and their information. The company's world-class solutions are used by millions of customers in thousands of companies worldwide and include Crystal Enterprise, Crystal Reports, Crystal Analysis and Crystal Applications. Expert technical support, consulting, training and eLearning services ensure maximum return on investment. Crystal Decisions can be found around the world at [www.crystaldecisions.com](http://www.crystaldecisions.com).

Canada/Latin America  
840 Cambie Street  
Vancouver, BC V6B 4J2  
Tel +1 604 681 3435 (International)  
Toll-free 1 800 877 2340 (US/Canada)  
Fax +1 604 681 2934

USA  
Suite 270  
510 Thornall Street  
Edison, NJ 08837 USA  
Tel +1 732 321 6500  
US Federal Sales +1 888 866 8052  
Toll-free 1 800 877 2340 (US/Canada)  
Fax +1 732 321 6504

Europe/Middle East/Africa  
The Broadwalk  
54 The Broadway  
Ealing, London W5 5JN UK  
Tel +44 (0) 20 8566 2020  
Fax +44 (0) 20 8231 0600

Asia Pacific  
Level 9, 52 Alfred Street  
Mills Point, NSW 2061  
Australia  
Tel +61 (2) 9955 4088  
Toll-free 1 800 647 006  
Fax +61 (2) 9955 7682

Website  
[www.crystaldecisions.com](http://www.crystaldecisions.com)

Contact us  
[www.crystaldecisions.com/contact](http://www.crystaldecisions.com/contact)

Crystal Decisions offices  
[www.crystaldecisions.com/offices](http://www.crystaldecisions.com/offices)