






**THE
POWER
TO KNOW.®**

Kliendikontaktide tulemuslikkus.

Neil Hayward
Global Customer Intelligence Practice

Why Interactive Marketing?

			Customer View	Success Rate
Enterprise-Initiated Marketing-Driven	 Traditional Campaign	→	Intrusive	3%
Customer-Triggered Product as Service	 Event Driven Campaign	→ ←	Convenient	20%
Customer-Initiated Relationship-Driven	 Real Time Interaction	↻	Appropriate	40%

Source: Gartner, Inc., "Leveraging Customer Insight Into the Customer Interaction," Kimberly Collins,

Recency, Frequency..... £\$€Kr

- Mid-sized Bank in Iberia
 - 600+ branches, web, call centre, ATMs

3 Hours 22 Minutes per customer
Equates to 40 x Advertising budget
How to make the most of that time?



Customer



1.7



1.5



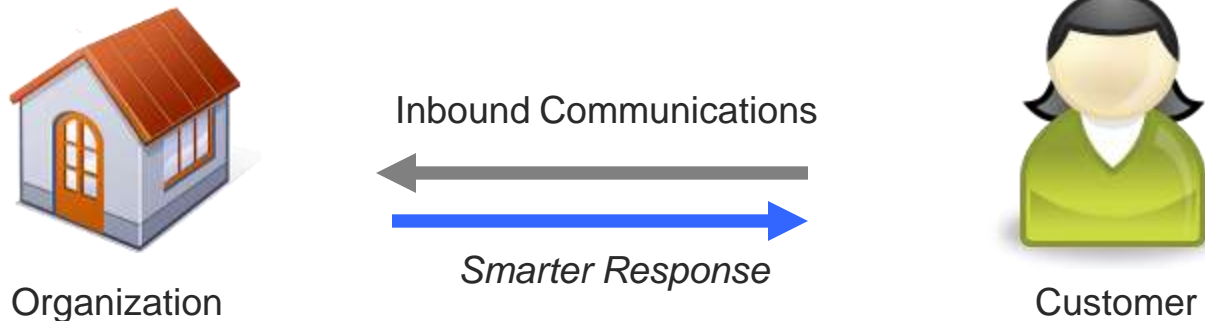
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8.4

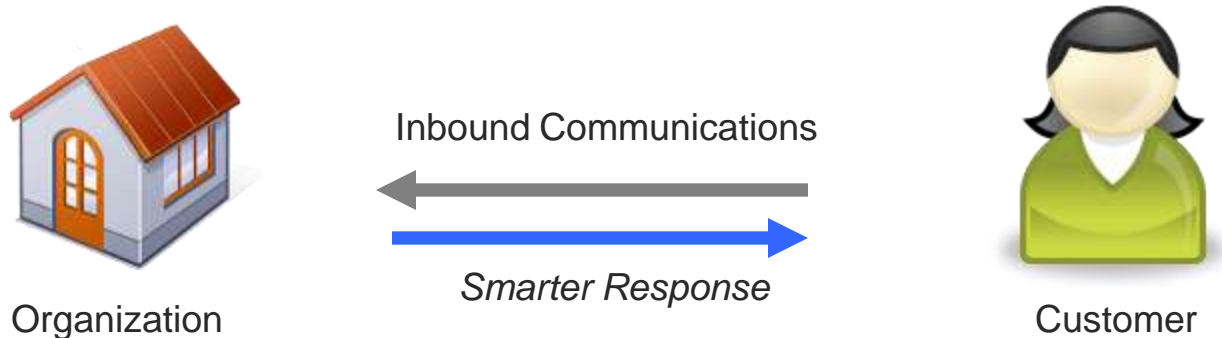
Interactions per month

What is Real-Time Decisioning



- **Real-time Decisioning** enables the real-time delivery of decisions and recommendations that optimize every customer interaction to improve revenue, growth and retention.

What is Real-Time Decisioning



- **Real-time Decisioning** implies:
 - You and the Customer are ‘in dialog’
 - Primarily inbound in nature
 - Re-evaluates decisions through analytical procedures during the dialog
 - Makes decisions incorporating customer needs, contact strategies, other contacts recently made

What is a Decision?

- **Next Best Offer**



- **Dynamic Relationship Pricing / Quote Engine**



- **Configuration Decisions**



- **Tariff Plan Optimisation**



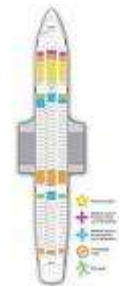
- **Stock & Capacity Based Promotions and Discounting**



- **Limit and Threshold Alerting**



- **Agency Commission Setting**

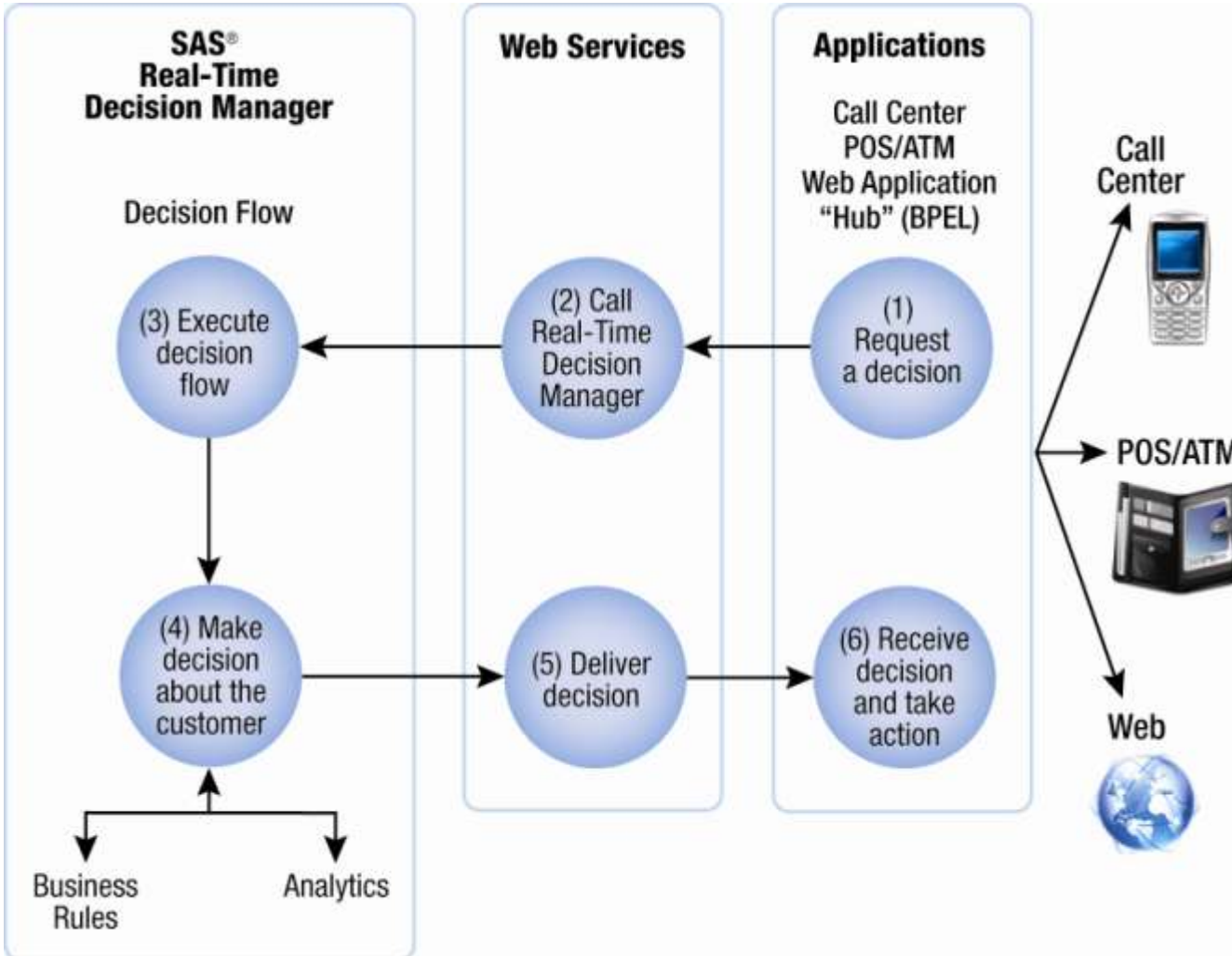


What is a Decision?

- **Interactive Retention & Complaint Handling**
- **Discretionary Fee Charging/Waiving**
- **Transaction Authorisation & Dispute Resolution**
- **Debt Collection Referral decisioning**
- **Credit Approval**
- **Claims/Warranty Fraud decisioning**
- **Call Centre & Queue Routing**
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How Real-Time Decisions Are Delivered



The Golden Design Principle

‘.... it’s wise to implement inbound marketing tactics incrementally, channel-neutral decisioning technology should be chosen to drive the message’.

Elana Anderson – Forrester
Inbound Marketing Goes Mainstream

- Reach across all operational systems
- Ensure synchronisation of rules and analytics
- Provide central understanding of the contact relationship
- Deliver true integration of inbound with outbound marketing

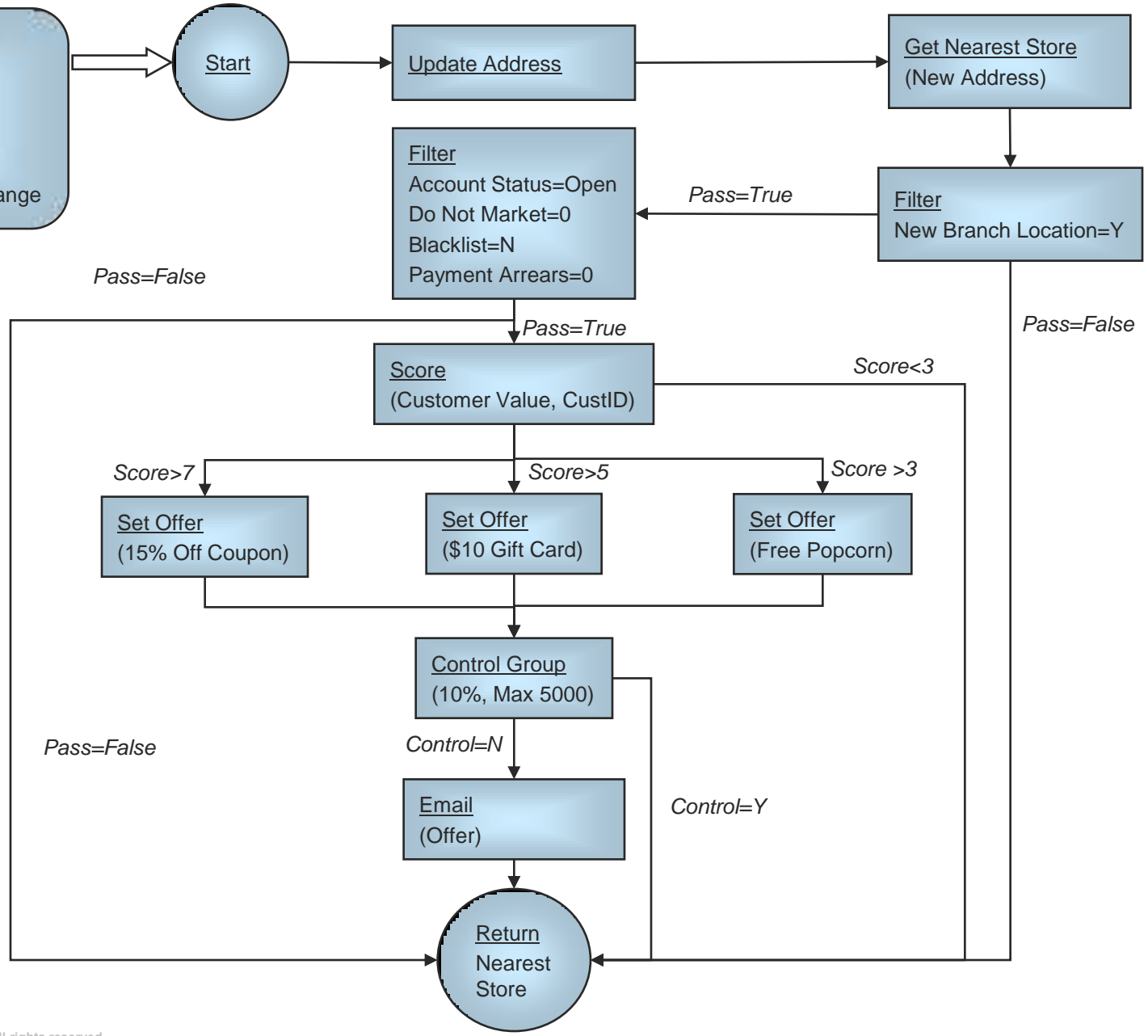
Retail - New Mover Retention Scenario

Maintain relationship with retail outlet at the customer's new home

- Customer calling to change their address on account are identified on a real-time basis
- Specific offer is determined by customer value
 - 15% off coupon for a full day of shopping
 - \$10 gift card
 - Free popcorn at store
- Customer should not receive the same offer more than once during a 30-day period

Siebel Event
CustID
Account #
Name
New Address
Type=Address Change

Process Flow for New Mover Offer



A reminder – where this could apply

- Next Best Offer
- Dynamic Relationship Pricing / Quote Engine
- Configuration Decisions
- Tariff Plan Optimisation
- Stock & Capacity Based Promotions / Discounting
- Limit and Threshold Alerting
- Agency Commission Setting
- Interactive Retention & Complaint Handling
- Discretionary Fee Charging/Waiving
- Transaction Authorisation & Dispute Resolution
- Debt Collection Referral decisioning
- Credit Approval
- Claims/Warranty Fraud decisioning
- Call Centre & Queue Routing
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