

W H I T E P A P E R

Analytical CRM:

# Optimizing Your Customer Initiative for Maximum ROI

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Overview

Customer Relationship Management (CRM) has emerged as a focal point of business investment aimed at achieving sustained competitive advantage. According to PricewaterhouseCoopers, 80 percent of the fastest growing U.S. companies initiated programs targeted at customer acquisition, retention and increased profitability over the last three years. Their goal: Drive Return on Investment (ROI) by maximizing the value of every customer relationship.

Will these customer initiatives deliver short-term results and long-range ROI? Can they reach their potential of delivering higher revenues? Will they reduce operating costs and facilitate enterprise-wide efficiencies? Unless companies are matching front-end, Operational CRM with Analytical CRM in the form of deep customer insight—and acting on that insight—the answer is probably no.

### Operational CRM only goes so far

The recipe for success appears straightforward: Generate and leverage customer data to develop interaction strategies that treat different customers differently. The problem is

### Brains and Muscle

To optimize a customer-based business strategy, companies must combine Operational CRM and Analytical CRM efforts.

Analytical CRM acts as the “brains” of the operation, processing internal and external data to create intelligence. Operational CRM is the “muscle” that turns the intelligence into customer value.

many companies focus their customer-based efforts exclusively on “customer-facing” or operational processes, such as upgrading a call center or implementing a self-service Web site. On the one hand, Operational CRM opens the door for more customer interactions and collecting more information than ever from customers. Touchpoints such as a Web site, call center and sales force are adept at capturing data about purchases, demographics, customer preferences, billing

and payment history. Yet, fully leveraging this valuable information lies in the ability to turn customer data into insight, then using that insight to develop customer strategies that yield bottom-line impact.

### Analytical CRM goes farther

To truly optimize a CRM initiative, organizations must understand the needs and value of individual customers then act upon that intelligence in a timely and relevant manner. This goes beyond Operational

**The analytical approach feeds customer data through the system over time, moving beyond a 360-degree view of the customer and providing greater predictability into behavior. The result: Customers move up the value chain to become more profitable over time.**

CRM, which helps firms manage their transactions with customers, and into Analytical CRM, which uses that information to help companies conduct the *right*

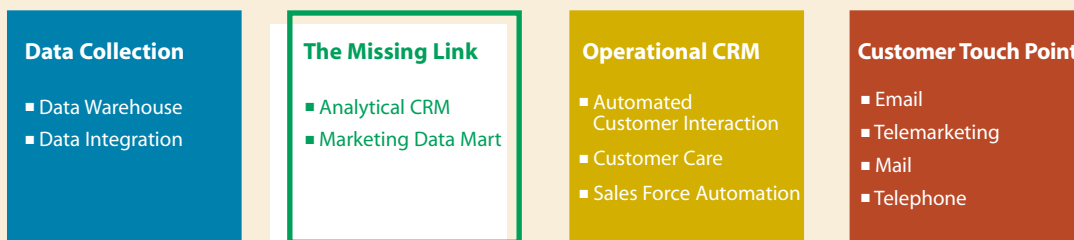
transactions at the *right* time with the *right* customers.

Analytical CRM is the missing link between an Operational CRM program and maximum ROI. The analytical approach feeds customer data through the system over time, moving beyond a 360-degree view of the customer and providing greater predictability into behavior. This generates actionable strategies that allow enterprises to retain at-risk customers, increase ROI on every marketing dollar spent, measure and learn from previous marketing initiatives and move customers up the value chain to become more profitable over time. Understanding how Analytical CRM can make the ROI difference—and setting a strategic and technological roadmap for getting there—is the purpose of this paper.

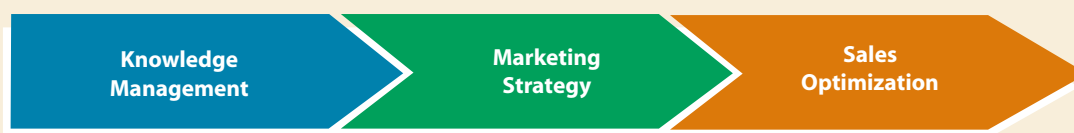
## Analytical CRM: The Missing Link

Enterprises that effectively execute Analytical CRM can better maximize the value of their customer base.

### CRM Components



### CRM Value Proposition



By combining Analytical CRM with Operational CRM initiatives, enterprises develop marketing strategies that maximize their sales efforts.

*Source: Unisys*

## Gauging the Market for Analytical CRM: Economics Create Urgency

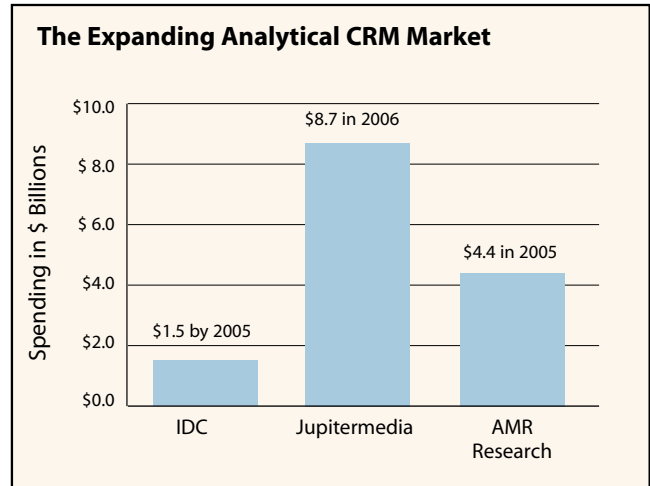
Analytics, or statistical tools such as queries, reports, segmentation and predictive models, have been used successfully in sales and marketing for years. However, economic factors, as well as the growth of Operational CRM, have sparked unprecedented interest in analytics, specifically to drive CRM strategies and initiatives. Executives are under increasing pressure to show a return on their investments whether that return is more revenue, higher market share or improved profitability. “The results must be quantitative, not qualitative,” says Guy Creese, Research Director and the Head of Internet Analytics at Aberdeen Research. “Future investments won’t be made without that economic return.”

In addition, Operational CRM systems now in use have enabled companies to collect more data than ever before. This creates an urgency to take available data resources, analyze them and develop customer intelligence through segmentation and statistical modeling that leads to more effective marketing strategies. “It’s

**According to research firm IDC, organizations that have successfully implemented and utilized analytical CRM applications have generated a median Return on Investment of 55%.**

really a way to get more marketing bang for your buck,” Creese concludes. Making efficient and profitable use of customer data has sparked widespread interest in more integrated and affordable analytics solutions.

Market statistics confirm Creese’s view. According to research firm IDC, spending on CRM analytics will surpass \$1.5 billion by 2005. Jupitermedia is even more bullish, predicting investment in CRM analytics will reach \$8.7 billion in 2006. AMR Research estimates that investments in analytical applications will grow at nearly double the rate of Operational CRM systems, with the market expanding to nearly \$4.4 billion in 2005, representing 19 percent of the CRM market.



The market for CRM analytics is expanding rapidly. As the above chart indicates, estimates as to the extent of that growth vary.

### Measuring the benefits

The investment in analytics is paying off. According to a recent IDC study, “The Financial Impact of Business Analytics,” organizations that have successfully implemented and utilized analytical CRM applications have generated an impressive median ROI of 55 percent. IDC indicated that the best results are achieved when analytics are part of a strategic implementation that includes business-process change in one of three areas: operations/production, financial/business performance management or Customer Relationship Management.

“Companies can derive significant ROI from analytics when they maintain a focus on a pressing business problem,” affirms Henry Morris, IDC’s Group Vice President of Applications and Information Access. “Analytics positively impact the productivity of knowledge workers across a range of industries and processes. The key is to continually apply the results of analytics in the form of corrective actions that improve a business process.” When implementing a customer initiative, the strategic application of Analytical CRM becomes the driving intelligence behind customer facing, Operational CRM efforts. The resulting combination of strategy, technology and refined processes can then become the basis of ROI performance.

## From Data to Intelligence: Setting Strategic Direction

As we have seen, the combination of strong customer strategy, customer data and technology can generate actionable intelligence and drive ROI. Yet only a handful of companies have a true understanding of these core components. “Most organizations are either product- or operations-focused and lack the appropriate tools for insight and analysis,” explains Michael Lengel, Principal at Peppers and Rogers Group, a management consulting firm specializing in customer-focused business practices.

**By understanding customer needs, companies can create, “customer handling strategies that promote the behavior changes of staying loyal to a firm or switching from a competitor to your firm, versus the deployment of ‘so what’ changes that have minimal positive impact on the customer experience or value of the relationship.”**

Richard Fredrickson, Director, Unisys North America CRM Practice

CRM success begins with sound, customer-focused strategy. The key to profitably acquiring, retaining and growing customer relationships is the proactive management of the customer base to maximize return, and therefore, shareholder value. According to Peppers and Rogers Group, this requires the development of different treatment strategies for different customers based on their value to the enterprise and their individual needs. Analytics are the tools that optimize the effectiveness of customer data and enable these treatment strategies to become actionable. This allows companies to identify critical data, derive valuable insight, develop interaction strategies that leverage the insight and continually feed the system to maintain competitive advantage over time.

### Differentiating customers by value and needs

The ability to differentiate customers and develop appropriate treatment strategies requires a deep understanding of customers on two key levels: their value to the enterprise and the needs they want satisfied by the enterprise. Customer value is determined according to profitability or contribution to the enterprise. To make this assessment, individual customers are ranked according to

actual and potential profitability. “Every customer has these two different values to the firm,” Lengel asserts.

Actual value is the customer’s current and future value if “business as usual” is maintained. If the enterprise takes no action to alter the customer’s behavior, factors such as revenue, level of engagement, referrals and communications will go unchanged. Though measurable and predictable, growth is limited. Potential value measures unrealized opportunity: How much of a customer’s business goes to competitors? How much more of his business can be captured if treatment is modified? By looking at the customer’s potential value, the firm can more effectively allocate resources, optimize marketing spend and prioritize initiatives.

Concurrently, it is critical to understand customer needs in order to create treatment strategies relevant to customers. “By using analytics to understand the unique needs of different customer groups, the enterprise can develop strategies to customize elements of its products, services and marketing messages,” says Lengel. This is the initial step in treating different customers differently and contributes directly to a customer-focused business strategy.

By enhancing the understanding of customer value and customer needs with an analytics model, a customer initiative moves beyond Operational CRM and generates the greatest return. This helps to justify and

### \$1.2 Million in Monthly Revenue

A telecommunications company added \$1.2 million in incremental revenue per month after applying a segmentation model to its customer database. The company sought to enhance ROI on its customer-retention efforts through Analytical CRM. On average, one in 10 telemarketing contacts closed, for an average sale of \$100 per new customer and an average monthly account value of \$25. The typical customer lifetime was 20 months, resulting in a margin of \$6 to \$9 per account. The analytical model increased retention by .3 to .5 percent, which equaled \$1.2 million in additional monthly revenue.

Source: SIGMA Marketing Group

optimize investment, says Lengel. “Too many companies have invested millions of dollars in Operational CRM systems designed to create efficiencies around transactions and use data to provide better customer service.” As a result, investments are not delivering on their promises. Richard Fredrickson, Director of Unisys North America CRM Practice, agrees. “The outcome of understanding customer needs,” explains Fredrickson, “creates customer handling strategies that promote the behavior changes of staying loyal to a firm or switching from a competitor to your firm, versus the deployment of ‘so what’ changes that have minimal positive impact on the customer experience or value of the relationship.” Looking to facilitate this impact, Unisys, in partnership with SAS and SIGMA Marketing Group, recently developed the Z3 Customer Analytics solution to respond to demand for connecting Operational CRM and Analytical CRM processes and goals.

**Analytical CRM Optimizes Promotional Displays, Increases Sales**

Convincing a home improvement chain to optimize the promotional display of its product was the business goal of one pump manufacturer that decided to resolve the issue through analytics. Seeking more intelligent decisions regarding marketing expenditures, the manufacturer analyzed end-user data to identify the target audience in each of the retailer’s locations and determine what display would be most effective in specific markets.

Step one was collecting sales data from multiple retail locations and identifying trade areas within a select radius around each store. Using analytical modeling, the manufacturer ranked each of the retail markets according to its similarity to top producing markets. Data enhancement was then used to overlay consumer data that stood out in top-selling stores. The result: The manufacturer was able to identify the key stores that had the potential to deliver the same results as the stores in the top 20 percent, if they used the displays. The retailer adjusted the displays of the manufacturer’s product, producing sales increases across the entire retail chain.

Source: SIGMA Marketing Group

**Tracking Performance**

Customer Profitability Metrics	CRM Metrics
<ul style="list-style-type: none"> <li>■ <b>Gross Margin</b> (Contribution after cost of goods)</li> <li>■ <b>Contribution Margin</b> (Contribution after cost of goods, administrative and general expenses)</li> <li>■ <b>Operating Cash Flow</b> (Cash contribution before interest, amortization and depreciation, but after adjusted taxes)</li> <li>■ <b>Free Cash Flow</b> (Operating cash flow less changes in working capital and capital expenditures)</li> </ul>	<ul style="list-style-type: none"> <li>■ <b>Marketing Campaign Efficiency</b> (through segmentation and customer profiling)</li> <li>■ <b>Cross-selling and Up-selling</b></li> <li>■ <b>Customer Retention</b></li> <li>■ <b>Customer Churn</b></li> </ul>

**The critical difference; tracking performance**

Analytical CRM shifts the financial lens from the product to the customer. There are two primary ways to measure this shift. The first is customer profitability. Companies select appropriate metrics for determining customer value and choose the metric that produces the greatest insight. Peppers and Rogers Group identifies four levels of customer profitability metrics. They are gross margin (contribution after cost of goods sold); contribution margin (contribution after cost of goods, administrative and general expenses); operating cash flow (cash contribution before interest, amortization and depreciation, but after adjusted taxes); and free cash flow (operating cash flow less changes in working capital and capital expenditures).

The second category is CRM metrics. Here the payoff often includes increased marketing campaign efficiency through segmentation and customer profiling, greater focus in sales and marketing for cross-selling and up-selling, higher customer retention and reduced churn. According to Unisys’ Fredrickson, “As more organizations migrate to a multi-channel touchpoint environment (calls, Web, chat, email, POS etc.), an explosion of data and activity tracking is occurring, creating complex cross-channel service and sales models that require high-powered analytics to drive both current and emerging new benchmarks for CRM interactions.”

By leveraging insight from previously separate silos, the analytics model delivers enterprise-wide customer intelligence. “When you get several Operational CRM systems in the data warehouse, they begin to cross-pollinate,” says

Source: Peppers and Rogers Group.

<b>Analytics Create a Proactive Approach to Data Management</b>		
<b>Performance Measures</b>	<b>Business as Usual</b>	<b>Analytics-Driven Business</b>
Data Storage (Silos vs. warehouse)	Different business owners use different data (Key business metrics don't match)	All business owners view same data (View of business and value matches)
Data Policy (Responsible Information Stewardship)	Lacks central data controls (Data security risks and costs are high)	Initiates data governance procedures (Data ownership, quality and privacy)
Direct Marketing Approach	Pulls reactive lists (No intelligence gained over time)	Dynamic proactive analyses (Leads to dynamic customer relationships)
Modeling Technique	Follows historical trends	Determines future trends
Metrics	Monitors existing performance measures	Determines optimal performance measures
Campaign Analysis	Asks for response rates	Looks at the "why" behind response rates

Aberdeen’s Creese. For example, he continues, companies that first look at customer support may find that marketing has additional demographic data about customers. When this data is added to customer transactional data, companies can begin to segment customers, which leads to more cost-efficient and revenue-generating processes.

**From Intelligence to Action: Technology Connects Analytical and Operational CRM**

Sound Analytical CRM strategy, however, is only half the battle. Just as critical is the *implementation* of that strategy, which involves the technological capability to bring strategy full circle. Technology is a critical link in establishing a continuous loop of learning along with process and message refinement.

At the front end, Analytical CRM technology facilitates the collection and analysis of critical data from all touchpoints, including the call center, field sales, the Web, direct mail and point-of-sale locations. It then completes the loop by generating actionable insight. By using analytics to gain customer intelligence, companies have the opportunity to drive the relationship by knowing as much as possible about each customer’s preferences and tendencies, explains Jim Byrnes, Senior Vice President at SIGMA Marketing Group, a CRM/database marketing services company.

Once the IT organization installs solutions that can “talk” to other internal systems, captured information

can be passed to the analytics team—campaign managers, business analysts and statisticians—and back out across multiple channels, thereby completing the loop. In this way, Analytical CRM and Operational CRM elements can work together to create opportunities for richer relationships and more profitable interactions. Moreover, when technology links the two, companies can recognize and react to identified opportunities much more quickly. “Real time has become more crucial,” says Aberdeen’s Creese. “There is a much tighter coupling between operational and analytical systems to enable real-time analysis and action. Models are

**U.S. Bank Generates \$100 Million**

Analytical CRM helped one U.S. bank improve cross-selling efforts, increase the conversion rate and reduce checking account churn. The bank’s goal was to reduce churn within the checking account base by cross selling a money-market account to existing checking account customers through a direct mail program. Through the application of an analytical model to the checking account customer list, all three goals were met. Account churn was reduced by 10 percent. The conversion rate was lifted from 3 percent to 3.9 percent, which translated to 8,576 new accounts with an average value of \$11,690. In total, the bank achieved \$100 million in new deposits. In addition, the bank saved 634 at-risk accounts, resulting in nearly \$6 million in annualized savings.

Source: SIGMA Marketing Group

derived from data in the data warehouse and can be moved to the front lines to make recommendations while the customer is still on the phone.”

### The pieces of the puzzle

So what are the major components? Analytical CRM includes—but is not limited to—reports, online analytical processing (OLAP), data enhancement, data mining, personalization, segmentation and predictive modeling. “A report is an analytic because it’s the company’s codification of how it wants the data reported and summarized,” explains Creese. “So is OLAP, which presents a set of data and enables the user to drill into it via different pre-defined dimensions, such as by product, by customer age or by geographic region.”

The primary focus of analytics today, however, is statistical modeling, the mathematical analysis that allows an organization to more accurately predict customer behavior. Models and other applications such as neural networks, decision trees and logistic regression

### Retail Bank Projects 600 Percent Return Over Five Years

A retail bank wanted to spread out its home-equity loan volume beyond the two primary selling seasons. The strategy was to offer an appealing fixed-rate loan to generate new home-equity business during the off-peak periods. The bank decided to build on its operational information to create a predictive model that would identify the customers most likely to respond to the offer.

A CHAID (Chi-squared Automatic Interaction Detector) model was developed to target current customers with an offer for a low, fixed Annual Percentage Rate without payments until spring, along with a secondary offer for consolidating bills efficiently. This was followed up by outbound telemarketing, using a consultative approach that explained the full spectrum of the bank’s product line. Fueled by a response rate that was double-to-triple the typical rate, the bank achieved ROI in less than 12 months from the campaign launch, and is projecting a 600 percent return over the next five years based on account balances.

Source: SIGMA Marketing Group

sit on top of the data mart and turn the data into actionable intelligence that is executed through the firm’s various marketing channels. Different applications can be used in tandem or in conjunction. Models

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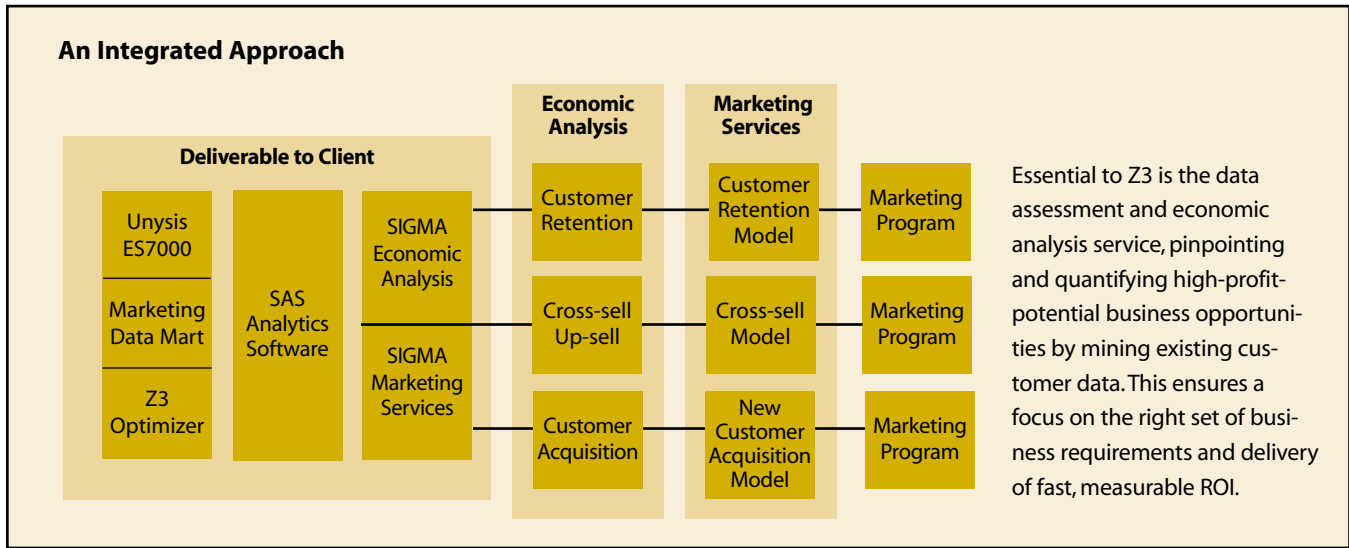
Jim Byrnes, Senior Vice President of CRM at SIGMA Marketing Group

use data such as customer transactions (including how many, how much and how often); demographics; attitudinal data gleaned from marketing research and customer interactions; and billing and service records to predict customer action or rank their potential value for customized offers. “Analytics are the key to drawing insight from data,” explains Sigma’s Byrnes. “Instead of being forced to rely on intuitive measures in targeting customers and prospects, businesses can pinpoint the most likely consumers that will accept an offer. This targeted approach drives a higher level of conversion at a much lower marketing expense.”

### Getting data organized

Models are dependent on robust data, thus an important step in Analytical CRM is capturing customer information beyond basic contact information. This includes transaction history, billing history, customer-service inquiries and demographic data such as family size, type of residence and income. “Data management is a critical foundation to the process,” says Scott Van Valkenburgh, Director of Solutions and Business Development at SAS. “To understand your customers, you’ve got to pull together all the information about that customer from all channels and all partners.”

The next step is integrating the silos that often result from data capture then ensuring data hygiene and accuracy. Data warehouses are common today, but a growing number of companies are moving toward smaller data marts, which organize the information around business functions. Not long ago, “The data warehouse was the be-all and end-all; but now we have data marts, which are smaller and smarter repositories of data,”



explains Van Valkenburgh. “We call the process ‘ETL’—extract, transform and load—which means pulling data from different data sources, transforming and cleaning [standardizing] that data, then loading the data into the data mart.” In doing so, the data loop can be optimized: data can be collected, cleaned and fed into the analytics system to produce actionable intelligence.

**An integrated approach**

A major challenge in implementing Analytical CRM is integrating the analytical software with existing legacy systems, as well as finding the technical expertise and marketing know-how to develop, understand and act on the intelligence. This requires a unique set of core competencies not found in many organizations.

As Analytical CRM evolves, solutions to meet these challenges are beginning to emerge. One example is the

Z3 Customer Analytics solution developed in collaboration by Unisys, SAS, SIGMA Marketing Group and Intel. This complete system integrates best-of-breed CRM analytics, data management and data mining software technologies with mainframe-inspired capabilities built on scalable and flexible Intel® Architecture-based servers. Optimization middleware provides a tightly integrated technical foundation between the hardware and application software platforms, enabling rapid, successful implementation and the highest levels of performance. Full integration is achieved by applying marketing acumen and database and analytical skills to ensure the creation and execution of actionable marketing strategies. This integrated approach—software, marketing services and technology—provides the basis for justifying investment in Analytical CRM through reduced Total Cost of Ownership (TCO) and increased short-term ROI.

**Off the Shelf or Custom Fit?**

Both off-the-shelf and customized Analytical CRM solutions get results. A recent study by research firm IDC found that firms that purchase off-the-shelf analytics saw a median ROI of 140 percent, while customized analytics built internally yielded a median ROI of 104 percent. “Choosing a buy-or-build approach,” IDC concluded, “depends upon the organization’s problem addressed, the level of skill available internally and the availability of packaged solutions.”

Source: IDC

**Managing Total Cost of Ownership (TCO)**

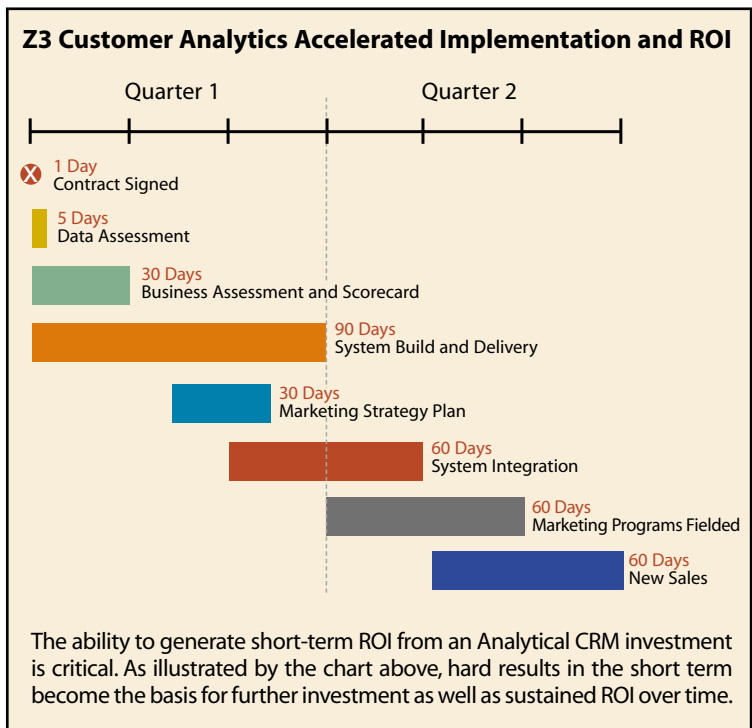
An indispensable key to achieving results from an Analytical CRM technology is keeping TCO down. “Strategy, process, people and technology are the four factors that determine costs, and most companies have the infrastructure and just need to overlay the analytics,” says Van Valkenburgh.

The primary components of the investment are time-to-market (the longer it takes, the more money an organization spends) the cost of the system itself (hard-

ware and software) and supporting costs such as training and marketing services support. Making these costs manageable requires a solution that is multifunctional and can roll up with additional integration and support services to avoid incremental costs and time delays. For these reasons, an integrated solution such as Z3 is the foundation for keeping initial and ongoing costs in check. In fact, an integrated solution—rather than the rollout of separate applications over time—can reduce TCO by upwards of \$500,000 or more.

### The salience of speed

Speed is also critical. Typically, the process of making the decision to invest in analytics to installing the infrastructure, software and marketing systems can take from 18 to 24 months. However, integrated analytics systems allow for more rapid time to market and, when implemented correctly, reduced resource cost in the forms of time and money. Often, choosing an “out-of-the-box” or integrated analytics solution can cut the 18-24 month time frame down considerably, in some cases as soon as the next quarter, according to Van Valkenburgh. A second benefit of the



integrated approach is “one-stop shopping,” he adds. “You get more out of the investment you’ve already made in your data without having to figure out the platform, technology, process and people.” Ultimately, it allows for short-term wins as well as long-term ROI, critical factors for justifying the analytics investment.

### Manufacturer Reduces Attrition by 20 percent

A leading global manufacturer of office products sought to increase its customer retention lease rate in one of its high-end product lines. The company used analytics to identify at-risk clients and provide sales and service reps with proactive, Web-based notices to retain current leases and bolster customer service.

A “likely-to-attract” predictive model was created to identify the reasons behind defection. A host of information—including customer name, address, billing information, types of contracted services, terms and lease expiration date were examined. The result was an automated process that flagged at-risk customers with “Code Red” alerts. This created a system of sales accountability for lead generation and management and an email lead notification system. Attrition was reduced by 20 percent within the first quarter alone, substantially surpassing the established goal.

Source: SIGMA Marketing Group

### Conclusion

As Customer Relationship Management matures—and investment in CRM initiatives grows—Analytical CRM will emerge as the key to short-term and long-term ROI. Operational CRM has proven to be a valuable business initiative. However, to truly optimize a customer program and achieve the highest ROI, a greater focus on Analytical CRM is needed.

Identifying how strategy and technology can come together to connect Analytical CRM to Operational CRM and drive ROI has been our purpose here. Analytical CRM helps firms derive intelligence from rich customer data and act on that intelligence for maximum result. When deployed correctly, Analytical CRM and Operational CRM collaborate to ensure timely and relevant interactions with the most valuable customers. ■

### About Unisys

Unisys is a worldwide information technology services and solutions company. Our people combine expertise in systems integration, outsourcing, infrastructure, server technology and consulting with precision thinking and relentless execution to help clients, in more than 100 countries, quickly and efficiently achieve competitive advantage. For more information, visit [www.unisys.com](http://www.unisys.com).

### About Intel

For more than three decades, Intel Corporation has developed technology enabling the computer and Internet revolution that has changed the world. Founded in 1968 to build semiconductor memory products, Intel introduced the world's first microprocessor in 1971. Today, Intel supplies the computing and communications industries with chips, boards, systems, and software building blocks that are the "ingredients" of computers, servers and networking and communications products. Today, 88% of the world's servers run on Intel® processors. Intel's mission is to be the preeminent building block supplier to the Internet economy.

### About SIGMA Marketing Group

SIGMA Marketing Group is a full-service customer relationship management/database marketing company. They work with clients to develop personalized, forward-thinking, one-to-one B2B and B2C communications strategies and implementations targeted toward customers and prospects. These strategies are driven by the insights and knowledge developed through research, data mining and analytics, and the implementations are accomplished through multi-channel, multi-media programs according to customer preferences.

### About SAS

SAS is the market leader in providing a new generation of business intelligence software and services that create true enterprise intelligence. SAS solutions are used at more than 40,000 sites - including 90 percent of the Fortune 500 - to develop more profitable relationships with customers and suppliers; to enable better, more accurate and informed decisions; and to drive organizations forward. SAS is the only vendor that completely integrates leading data warehousing, analytics and traditional BI applications to create intelligence from massive amounts of data. For more than 25 years, SAS has been giving customers around the world *The Power to Know*®. Visit us at [www.sas.com](http://www.sas.com).

### About Peppers and Rogers Group

Founded in 1993 by Don Peppers and Martha Rogers, Ph.D., Peppers and Rogers Group is a management consulting firm recognized as the world's leading authority on customer-based business strategy. The company is dedicated to helping enterprises compete and win by identifying differences within the customer base and using that knowledge to gain competitive advantage.

Recognized in 2001 by the World Technology Network as having played a significant role in developing the field of CRM, Don Peppers and Martha Rogers, Ph.D., are the co-authors of the revolutionary book, *The One to One Future*, and a series of business books that further develop the unique one to one methodology espoused by their firm.

Peppers and Rogers Group is headquartered in Norwalk, Conn. and maintains a global client list. For more information visit the company's Web site: [www.1to1.com](http://www.1to1.com)

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