



BIG DATA'S BIGGEST ROLE ALIGNING THE CMO & CIO

Greater Partnership Drives Enterprise-Wide Customer Centricity

Full Report | March 2013



CONTENTS

3	Abstract	-----
4	Summary of Key Findings	-----
11	Expert Perspective	-----
13	Detailed Findings - Marketing	-----
44	Demographics - Marketing	-----
49	Detailed Findings - IT	-----
81	Demographics - IT	-----
86	Leadership Committee	-----
89	Executive Insights	-----
148	Academic & Expert Insights	-----
153	Affiliate Partners	-----
154	About SAS	-----
154	About CMO Council	-----



ABSTRACT

Discussions about the dynamic between chief marketing officer and chief information officer have often centered around the technologies being implemented in this age of digital engagement. However, as organizations realize the importance of delivering on a more customer-centric overall business strategy, big data has emerged as the real glue that has permanently cemented the relationship between the two offices.

The CMO Council and SAS set out to better understand the key challenges, opportunities and requirements that both CMOs and CIOs were facing in their journey to develop a more customer-centric enterprise. Through the research, what has emerged is a picture of alignment around platform and technology, as well as the opportunity for even deeper connections around data and customer intelligence. Ultimately, there is significant room to improve the organization's ability to capitalize on the opportunities that will emerge from a more customer-centric approach.

Both marketing and IT believe that customer centricity must start with a corporate culture that focuses all strategies and programs around the needs of the customer. However, both CMO and CIO also agree that functional silos that have prevented either function from actually connecting and leveraging big data create a core challenge that must be overcome in order to reach a true state of centricity.

It is clear that both CMO and CIO see data—or more specifically, big data's role in delivering deep insights, understanding and intelligence about customers, markets and operational efficiencies—as critical to success. Yet more often than not, marketing and IT are struggling to partner on priority projects and lack a critical call to action from the CEO that helps clear the path for collaboration.

The following findings are from an online audit of 237 senior marketers and 211 senior IT executives. Included in the full report, available for purchase, are best-practice profiles from 33 marketing and IT executives from brands including AIG Bank, Allianz Life Insurance, American Cancer Society, Brown-Forman, Citi, Commercial Metals Company, Conde Nast, Farmers Insurance Group, First American Financial, First Tech Federal Credit Union, Four Seasons Hotels & Resorts, GM, Hilton Worldwide, Intrawest, Lockheed Martin, Magnolia Federal Credit Union, Nexxo Financial Corporation, Omnicom Media Group, Outrigger Hotels & Resorts, Panasonic, PNC Financial Services, Rady Children's Hospital-San Diego, Silicon Valley Bank, Transamerica Insurance & Investment Group, Wyndham Hotels Group and WellPoint. The online survey and interviews were conducted from the third quarter of 2012 to the first quarter of 2013.



SUMMARY OF KEY FINDINGS

The growth and proliferation of digital engagement channels that reach from online to social and mobile experiences have inextricably linked the chief marketing officer and the chief information officer. The issue is that this link has been at varying degrees of connection, from tense cooperation to total collaboration. New titles including the chief marketing technologist and the chief digital officer have been floated as well, underscoring the criticality of the marketing-technology connection.

A recent study from Gartner revealed that investment into digital channels is surely on the rise, with enterprises with revenue in excess of \$500 million earmarking some 12.5 percent of their marketing budgets to digital marketing. Some are even tripling that spend percentage as Adobe recently made headlines by sharing that its own digital marketing allocation reaches an astounding 74 percent of total marketing investment.

In reality, this spend is not being limited to procuring digital advertising channels but is also being spread across the technology platforms, solutions and operational programs that are powering the digital marketing operations function. With this added investment into technology comes the question of who will control both platform and budget, increasing the likelihood of tension between CMO and CIO.

But the rise of marketing technology and the impact (or backlash, more to the point) it has on the CMO/CIO relationship is not a new debate. And according to the headlines, the tension seems to be growing. In the CMO Council's first glimpse into the relationship, "The CMO-CIO Alignment Imperative," neither marketing nor IT believed they were highly effective partners, more often struggling to achieve common goals in the race to adopt and keep pace with rapidly evolving digital marketing capabilities.

Despite their shared conviction that technology was the underpinning that shaped the entire customer experience, just 4 percent of marketers and 7 percent of IT executives felt they were very prepared to exploit these digital channels. More often, IT pointed to marketing's tendencies to skirt around IT, deploying its own systems that often did not connect to legacy infrastructures. Marketing, on the other hand, pointed to the slow timelines, reluctance to deploy and a sense that marketing was simply not a priority for IT as core problems in the relationship.

But since that first study, a boom in digital engagements that tie directly to bottom-line success and a resurgence in the importance of customer engagements through more personalized, data-driven experiences has shifted focus away from struggles over technologies and platforms to the very core of what can differentiate the product-centric from the customer-centric: data.

Marketers agree that there is no shortage of data; in fact, data is seemingly everywhere and for many, the lure of collecting everything has led to a scenario where data repositories are overly bloated. Rather than fueling the enterprise with fact-based decision-making tools, the organization has slipped into a state of "analysis paralysis." In this world where data is everywhere, it is easy to see why both IT and marketing executives feel the strain. Consider the following:

- Currently, about 2.5 exabytes of data are created each day.
- It is estimated that Walmart collects more than 2.5 petabytes of data every hour from its customer transactions.
- The volume of business data worldwide, across all companies, doubles every 1.2 years.



- “Dirty data” costs the U.S. economy \$3.1 trillion dollars per year.
- There will be a 40-percent projected growth in global data generated per year versus 5-percent growth in global IT spending.

This boom in data—and the corresponding boom in spending to manage data—has powered the continued conversation that the CMO and CIO are at odds, battling over control of marketing technology and technology budgets. However, according to the 237 marketing executives and 210 IT executives surveyed for this report, the battle lines are not this clearly drawn, and the chasm between the two functions is not nearly as broad as headlines might be claiming. In fact, the two are fundamentally in agreement about key direction, strategy and even roles in the advancement of technology and the criticality of data across the organization. What is lacking is the mandate that customer centricity is the core value, goal and direction of the organization, eliminating any of the barriers to partnership and aligning both CMO and CIO around the data that powers the customer-centric enterprise.

The State of the CMO/CIO Relationship

The gap may be narrowing between CMO and CIO, despite clear indications that the road to alignment has not been easily travelled. According to both marketers (85 percent) and IT executives (85 percent) who participated in this study, the relationship between the two is critical to the execution of customer-centric programs. And those marketers who have been able to take steps to align and partner are singing the praises of their peers.

“Joint goals, shared initiatives and success criteria tie our teams together, and there is very little ambiguity in what our goals are versus what marketing’s goals are,” says Jay Ferro, CIO for the American Cancer Society. “Watching the wall come down over the last year has been very rewarding. The CMO is my peer, and we both report to our staff president and COO. Over the next year, I see us continuing to focus on building our relationship as there are many opportunities to tie our annual outcomes to one another’s success.”

Both also agree (80 percent of marketers, 88 percent of IT executives) that working with one another to achieve customer centricity is a priority—even if marketing (45 percent) and IT (32 percent) feel that customer-centricity sometimes means something different for their cross-functional partner.

“It’s a complete partnership between marketing and IT, and they’re equal partners in helping define the strategy and understand its implications in terms of technology and information,” notes Paul Kadin, Head of North America Marketing Operations and Strategy for Citi. “It takes equal doses of both perspectives to come to a conclusion about what we need to do next.”

Marketing and IT also see eye-to-eye on the core aspects of what makes a customer-centric organization. Both groups (76 percent of marketers, 69 percent of IT executives) believe that working within a corporate culture that places the customer at the center of the relationship is key. Both also agree (40 percent marketers, 51 percent of IT executives) that big data is critical to executing on customer-centric programs.

But marketing and IT also agree on the shortcomings of the organization, with both sensing that there is still a considerable distance to go until the organization can fully exploit the opportunity that lies in being a totally customer-centric enterprise. First, both agree that while a culture centered around the customer is top among the key attributes of customer centricity, marketing (33 percent) and IT (31 percent) also agree that the core centricity attributes have only been partially implemented in their organizations.



Both also agree (47 percent of marketers, 47 percent of IT executives) that the organization is only moderately prepared to fully exploit the opportunities that would arise through customer centricity. One major contributor to this lukewarm outlook is the continued plague of the siloed organization. Marketing (52 percent) and IT (45 percent) both identify functional silos that make customer data and profile development difficult as the top roadblock to customer centricity. This may answer the question of why neither marketing nor IT is overwhelmingly confident in the ability of their current touchpoints and channels to fully activate and engage the customer base; 48 percent of marketing and 45 percent of IT are only moderately satisfied in their activation and engagement potential.

But it is around big data that we find the most common ground for the two functions—and also the strongest tie that will bind the two roles together. According to 61 percent of marketers and 60 percent of IT executives, big data represents equal parts opportunity and obstacle, as many are struggling to manage the complexity, flow, aggregation and analytics of the massive amounts of both structured and unstructured data flowing in to the organization. Big data has also added complexity to developing actionable customer profiles (according to 46 percent of marketers and 50 percent of IT executives). But while IT (39 percent) believes that big data has primarily focused importance on IT systems and data availability, marketing (52 percent) believes that big data has identified business opportunities. And while this, at least on the surface, indicates a divergence in outlook, it actually speaks more to where both marketing and IT believe they individually fit on the continuum of customer data and big data for the organization.

The Marketing View

Marketers view their role in the journey to customer centricity as being the primary architect of customer engagement strategies. There is also a sense that marketing is ready to take on the load of analyzing the aggregated data—brought from across the organization with the help of IT—into actionable intelligence that powers the customer-focused touchpoints across the entire enterprise.

According to marketing, ownership of insights and competitive intelligence resides with the CMO. But the CIO should be ready and willing to tackle the advancement of marketing operational and measurement platforms, as well as work to optimize the security and availability of technology platforms.

Interestingly, the majority of marketers (72 percent) believe that marketing is and should continue to be the group defining platforms, including critical systems that will analyze and monitor customer data and profiles. Yet 34 percent of marketers are only moderately satisfied with their current data and analytics platforms, while 37 percent are actually fairly unsatisfied. This would seem to indicate that there is an opportunity to collaborate with internal technology experts to identify better platforms that will work for the organization. And even as marketers believe they are bringing IT into platform conversations at the very beginning of the process, today's technology and customer requirements may necessitate IT being brought in at the beginning of the customer strategy development cycle—and not just to discuss platforms and process.

Marketing is also looking to improve the impact and efficacy of their measurement systems in an effort to better gauge and measure the impact of customer-directed programs. While data has added visibility and accountability across all functions that engage with and touch the customer (according to 44 percent of marketing respondents), marketing admits there is significant room for improvement when it comes to integrating the company's ability to measure across all



touchpoints, especially integrating online and offline analytic capabilities. Nearly half (46 percent) believe they are getting better at online and offline measurement and analytics integration, but 43 percent are still either struggling to integrate or are simply not integrated at any level. In fact, only 3 percent of marketers felt they had an integrated view of both online and offline measures.

But in the end, despite all of the complexity and challenges that technology is adding to the marketing function, it is data that seemingly keeps the CMO up at night. As stated before, marketers agree with their IT peers that big data is critical to customer centricity, but marketers also believe that big data can give their company a competitive edge. Overall, 70 percent believe that big data—or more specifically, the ability to translate big data into insights—can create a competitive advantage for the brand as 30 percent believe it is critical and 40 percent believe it is important. Still, they believe it is only part of what creates a competitive advantage.

The big data picture is riddled with holes as more than half (57 percent) of the marketers surveyed believe they are missing data that could be essential to the development of a more robust and actionable customer profile. When asked what they were missing, 71 percent indicated they would like to see more predictive analytics included in their data repository.

In the end, marketers are unsure if they are ready to fully exploit big data, sensing they may not have the right talent to fully execute truly customer-centric programs. Some 60 percent of respondents are either not sure or already know they don't have the right talent. And when asked to identify their weak points, 55 percent pointed to deficiencies in data analytics and intelligence modeling while 32 percent pointed to a lack of resources to manage IT integration. Interestingly, 34 percent felt they needed a liaison that could understand marketing, IT, finance and other marketing technology resources and strategies, which could function across both IT and marketing.

The IT View

While marketing struggles with platforms and is looking for a middleman between marketing and IT, IT is actually volunteering for more involvement—provided they have the bandwidth and budgetary support along with that deeper integration. CIOs agree that the CMO's primary role in realizing a customer-centric enterprise is to be the architect of the customer engagement strategy, and they believe that IT should serve as primary champion of the engagement, measurement and collaboration technologies. According to IT, they believe the CIO's primary contribution to customer centricity should be in advancing marketing technologies and platforms (55 percent), increasing the use and value of CRM systems by both marketing and sales (54 percent), and ensuring the integrity and availability of the technology infrastructure (53 percent).

And similar to their marketing peers, IT executives believe they are being brought into the marketing technology conversation from the very beginning of the strategic conversation. However, they also see that while they are partners in technology advancement, they should be brought into the conversation as overarching customer engagement strategies are being discussed. In fact, some 62 percent of IT respondents indicate they want to be brought in earlier and more frequently, and 39 percent are actually pushing for more regular customer strategy sessions that involve both groups.

Data again emerges as a core and prime opportunity for collaboration and deeper alignment. Similar to their desire to be more involved in customer engagement strategies, there is opportunity for IT to be far more involved in working with marketing to partner and develop a customer data strategy. When asked about the state of their partnership with marketing around big data strategies, 60 percent said there was only a limited partnership.



When asked about an optimized scenario, nearly one in every three respondents said the dynamic should be one of total partnership. Another 35 percent went one step further and defined the partnership as having IT aggregating data from across the enterprise while marketing focuses on understanding and managing the analytics. This belief in the roles and responsibilities of IT and marketing also falls in line with IT's belief that marketing's primary role in achieving customer centricity revolves around developing the engagement strategy, as previously stated, but also in gaining better customer insight and intelligence (69 percent) and understanding customer requirements and expectations (56 percent).

One critical view into why this relationship is often challenged can be seen in the reasons that IT has had conflicts with marketing over technology deployments. Some 54 percent of IT executives admit there have been challenges, and chief among them is that IT (53 percent) has priorities other than marketing programs to attend to. There is also a sense that they are being held back because of budget as half of respondents felt that insufficient budget to fund a specific program led to the breakdown. But almost as important is the challenge that lies just below the surface as nearly a quarter of respondents admit there is simple no management mandate to push certain marketing projects forward, and there is often a breakdown in communication (27 percent) due to the lack of a shared or common language between the two functions.

But this friction is not a case of just not seeing value in the relationship. In fact, IT views marketing as its partner in the advancement of analytics and data-driven decision making across the organization (62 percent), as well as a partner in being able to properly scope, test and deploy the right solutions and technologies (56 percent). However, the relationship has been strained thanks to budget battles (33 percent) and marketing not clearly outlining its goals and strategies (41 percent), which reinforces IT's desire to be looped into the process sooner.

Where the Relationship Can Go

What is uncovered by both marketing and IT is that while they both see value, both want deeper collaboration and see data as a true point of collaboration and connection. What is lacking is not the will to partner, but the mandate to partner. This lack of top-down leadership became most evident when both marketing and IT were asked to identify the primary owner of the customer within their organization. The picture that emerges is one of chaos, ill-defined ownership and organizations without a clear center point that is dedicated to advancing customer centricity.

According to marketing respondents, the customer is most often owned by sales, but not outright as ownership is spread across the CEO, CMO and sales, or is simply so ill-defined that respondents had no choice but to say there were multiple owners of the customer within their organization. IT had a similar perspective, with the customer being spread across a loosely connected web of CEO, CMO, sales and even service.

What is missing is that singular voice that owns the customer and is committed to mandating that business decisions must be centered around the customer across all functions. Simply put, this is a wake-up call to the CEO being clearly issued by two of the office's most critical functions.

When you look at the responses of those marketers and those IT executives who describe their relationship with the other as a "total partnership", what emerges is picture of what could happen with the right mandates and support. Key among the common traits that these totally partnered marketers and IT executives share is a belief that the CEO unequivocally owns the customer (24 percent of marketers, 30 percent of IT) and that sales most certainly does not "own" the relationship (only 4 percent of marketers and 5 percent of IT).



Other core attributes that can be identified as the benefits of total partnership:

- Both marketing and IT are highly satisfied with their company's ability to engage customers through the critical customer-centric touch points (42 percent marketing and 30 percent IT).
- Some 60 percent of marketing and IT say that the core attributes that define customer centricity have been deployed across their organizations.
- Fewer than 20 percent of respondents (9 percent marketing, 15 percent IT) believe that functional siloes are the primary roadblock to customer centricity. Instead, they point to insufficient training (35 percent of marketers) or lack of budget (35 percent) are actually the top concerns.
- Both feel very prepared (32 percent of marketers, 26 percent of IT) to address and exploit the opportunities that are produced thanks to customer-centric programs.
- Both believe the partner function is a priority as 68 percent of marketing believes they are a priority for IT and 67 percent of IT says they believe marketing sees working with IT as a priority.
- Marketing has total faith that customer-centricity is a priority for IT as 68 percent say that advancing customer centric projects is a total partnership. Marketers also feel they have a far more complete picture of the customer as 42 percent of marketers who are totally partnered with IT say that they are NOT missing any data.

Interestingly, despite the clear benefits to partnership – and the benefits to a strong customer-owner that sits in the CEO office – big data is still at the core of the bond between marketer and IT. Both still view data as critical to executing on a customer-centric program...and both see big data as a opportunity and an obstacle.

Conclusion

Regardless of the path to partnership these two roles take, both agree that big data is the biggest opportunity and component to customer centricity. And as the complexity that big data brings continues to proliferate, the strong voice of the customer that is collected by IT and interpreted and translated by marketing must be heard across the organizations. It cannot be trapped in silos or hoarded by a single team. Just as activists partner to democratize the web, it is the CMO and CIO who must work to democratize data, making it accessible and actionable across the enterprise. What is most obvious through these findings is that this will not be possible without partnership, and no partnership can flourish without support.

Unlike conversations around individual channels like social, mobile or even digital, there is a clear and present repercussion if this relationship goes untended: the customer experience will be impacted. But making these levels of cultural and organizational shifts will not be smooth sailing. "It's a huge change-management process to get everyone to think differently and put their own goals and objectives aside for a moment to think about the greater whole," says Karen Larrimer, CMO of PNC Financial.

But it is a shift that is essential to growth and exploitation of the age of the customer. It will require a new breed of CMO and CIO—both strategic in nature, wed to advancing analytics and customer data, and committed to the partnership. "I think that as you get real CIOs and real CMOs in place, you will see companies doing things in their marketplace that they never



envisioned were possible because there was such a disconnect at one time,” says the CIO of one global hotel resort brand.

Leaders across both functions are pressing for change, as noted by Caroline Basyn, CIO of Bacardi. “My hope is that we can have a relationship and partnership at a business level rather than just on a technology level.” But these leaders need even more air cover than their peers in the C-suite can provide. This shift to customer centricity and the enablement of the CMO and CIO to reorganize and reprioritize must be a movement led from the top.

Robert Solomon, CMO of Outrigger Hotels, said it best, stating that “Projects can be prioritized, but they’re only successful or completed when your business partners are aligned with your schedules and are able to assign the necessary resources. The role of both the CMO and CIO begins with the customers’ motives, and the appropriate technology is acquired according to the strategies developed to achieve those motives.”



EXPERT PERSPECTIVE

The Four Imperatives to Achieving Customer Centricity

By Wilson Raj, Global Customer Intelligence Director, SAS

Today's empowered new buyer is capitalizing on numerous social and digital channels and exerting tremendous pressure on the technology needs of marketing organizations. The real opportunity lies in how organizations have responded to this new paradigm and what they are doing to capitalize on these new opportunities. The key is integration—and traditional tools and approaches no longer produce the desired customer-centered results in our multi-device, multichannel world.

This research shows that marketing and IT unequivocally agree that successful customer-centric organizations embody two vital characteristics: a corporate culture that places the customer at the center of strategy and processes, and expertise to make data-driven business decisions based on customer behaviors and insights.

The onus is on CMOs and CIOs to partner in selecting the right technology that not only enables multichannel marketing and listening to your customers, but technology that truly integrates cross-marketing initiatives in order to improve your marketing and shape your overall business strategy.

SAS has developed customer intelligence solutions to help organizations become customer-centric in their business strategies. Our goal is to enable an integrated marketing management approach to solving critical challenges across marketing—including formulating customer-centric strategies, gaining insight from big data and analytics, optimizing customer interactions, and understanding the customer experience.

With SAS, powerful analytics capabilities ensure your data won't remain in a silo, but rather become integrated into your marketing and overall business strategy, unlocking the real value of customer data and big data.

The true value comes from an integrated view of analytics and technology that connects marketing operations with multi-channel campaigns. This is where CMOs and CIOs can jointly calibrate the financial, operational and customer impacts of every single marketing activity. The result is that businesses not only create better customer experiences, but do so more efficiently and cost-effectively.

To this end, SAS can help the CMO and CIO align around these four imperatives to achieving customer centricity:

1. Enable a single customer viewpoint. Successful customer-centric organizations tend to have a more centralized data- and information-management system for a single view of the customer. Marketing and IT must enable the different parts of the organization to gather customer interaction data from all internal and external customer channels in a consistent way.

In many companies, data is locked in various warehouses within the organization. There are customer records from the contact center, web analytics data on the website, and social media analytics from Facebook or Twitter. SAS helps bring all that together and uses smart, robust analytics to uncover possible opportunities, the right marketing action to take, and impacts on the business beyond marketing.



2. Develop actionable insight by automated, predictive analysis of the data. The next challenge for marketing and IT will be for the analytics team to create actionable insights that support specific customer-centered outcomes. These customer analytics will need to run in real time for an ever-increasing number of customer segments and more elaborate micro-segments by audience attitude, location, channel and more.
3. Distribute contextualized customer insight to support specific marketing actions. SAS also helps marketing and IT to create output from the customer data that targets the employees and other partners who have the potential to interact with customers. More than just information, they need to agree on the answers and actions that are most relevant at a specific touchpoint and design interactions that are adaptable to different skill levels.
4. Deliver an outstanding customer experience based on insight, not only data. Like their partners in marketing, CIOs are recognizing the importance of the external customer as the primary driver of technology strategy. SAS provides marketing analytics and customer analytics technologies to help redirect IT's traditional focus on delivering value to the internal IT customer to align with marketing in its external customer centricity.

That change in IT focus puts the customer at the locus of IT planning, deployment and support. In addition, frontline agents and customer-facing systems can now consistently deliver answers to a specific customer need at a specific touchpoint to create a compelling and customized brand experience.

Fueled by advanced and predictive analytics, SAS® Customer Intelligence can also help organizations improve operational efficiency of channels, calculate customer value, analyze customer influence and more. The result informs an enterprise-wide customer strategy that empowers all employees with the knowledge to make a difference in real time.

Organizations that best understand their customers and deliver experiences tailored to their needs will be able to capture an increasing share of each customer's share of wallet by increasing the value they bring to each customer in every interaction. By working as a fully aligned team across these four imperatives, marketing and IT will be powerful allies in unlocking customer value and driving profitable growth.

For More Information

We recommend this Harvard Business Review report: **“Customer Intelligence Tames the Big Data Challenge”**:
sas.com/reg/gen/corp/1835252

To read more thought leader views on marketing, visit the **SAS Customer Intelligence Knowledge Exchange** at:
sas.com/knowledge-exchange/customer-intelligence

To get fresh perspectives on customer and marketing analytics from marketing, visit:
blogs.sas.com/content/customeranalytics



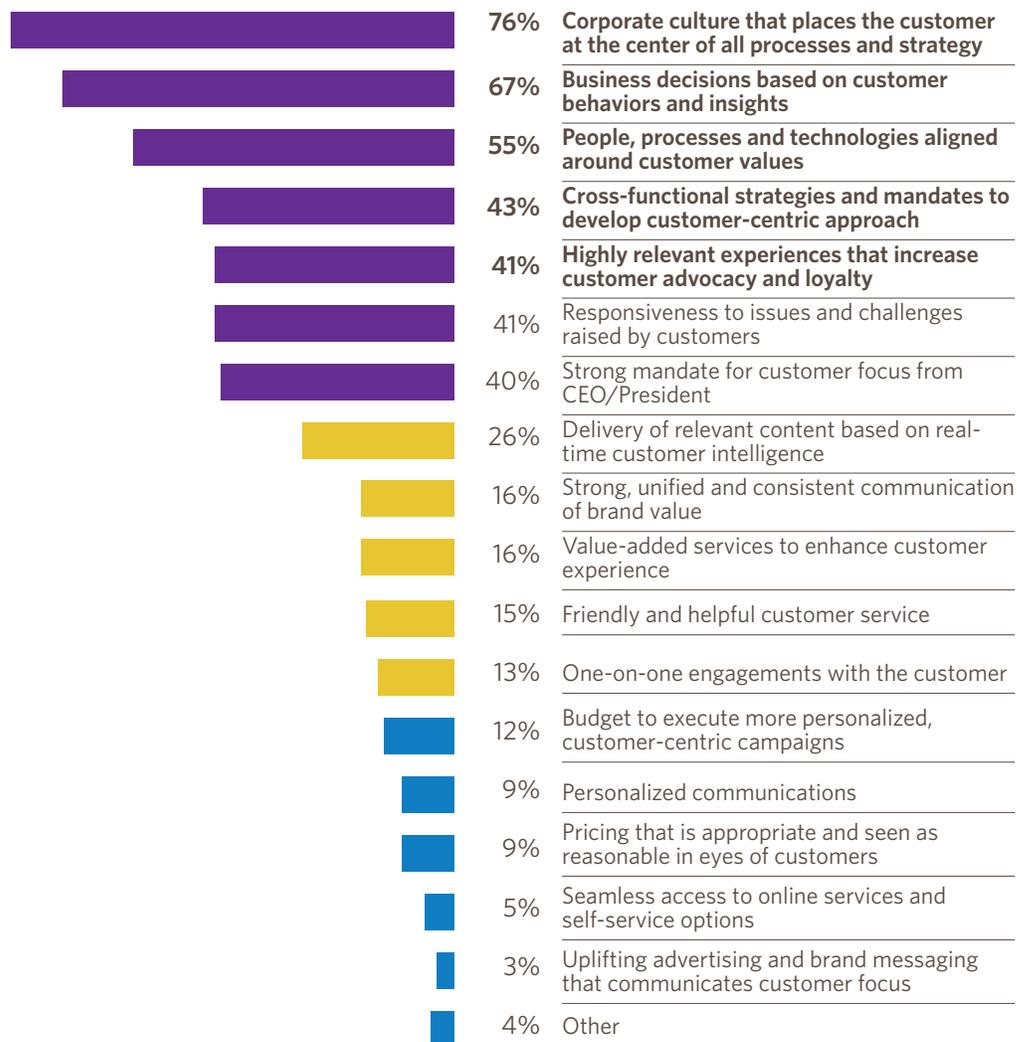
DETAILED FINDINGS—MARKETING

Marketers point to culture and insights as the primary attributes and driving forces that can press an organization to evolve into a customer-centric enterprise. The top two responses—having business decisions based on customer behaviors and insights (67 percent) and a corporate culture that places the customer at the center of processes and strategy (76 percent)—are also inextricably linked as marketers understand that a culture of customer centricity enables the flow of insights and data about customer behaviors that will form the strategies and processes that revolve around the customer.

Interestingly, just below the top two responses is the understanding that customer centricity will also involve cross-functional strategies and mandates, requiring the entire organization to develop customer-centric approaches.

Across all top responses, it is clear that marketing understands that partnership and a strong mandate will need to be bolstered by insights and intelligence about the customer in order to develop customer centricity.

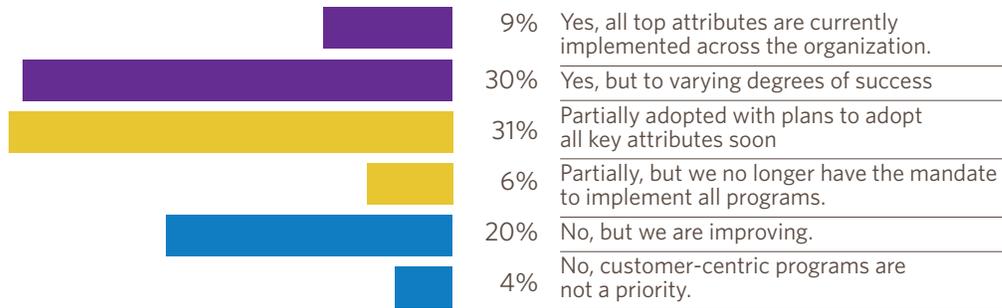
Q1. What are the key attributes of a customer-centric organization?





Only 9 percent of marketing respondents feel they have implemented these top attributes of customer centricity across the organization. The majority feels that some elements have been implemented, but success is not readily evident. Sadly, the reality is that a culture of customer centricity cannot be implemented halfway; it must be a total commitment made by the entire organization. However, 31 percent of respondents indicate that they have only partially adopted customer-centric attributes and are planning to implement others soon.

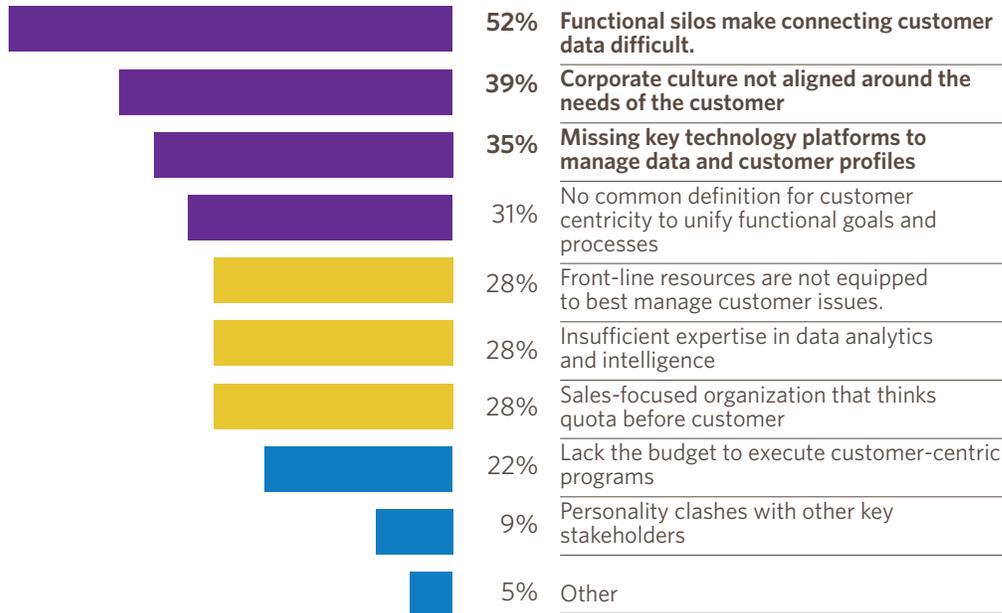
Q2. Have these attributes been adopted across your organization?





Marketing continues to be challenged by functional silos that make it increasingly difficult to connect and gather data to develop the insights so critical to developing customer-centric strategies. More than half (52 percent) of respondents believe that these functional silos are the chief challenge they face today, and despite marketing’s belief that a corporate culture which embraces the customer is the chief attribute of customer centricity, culture is actually a chief roadblock according to 39 percent of marketers.

Q3. What challenges do you face in achieving a truly customer-centric organization?

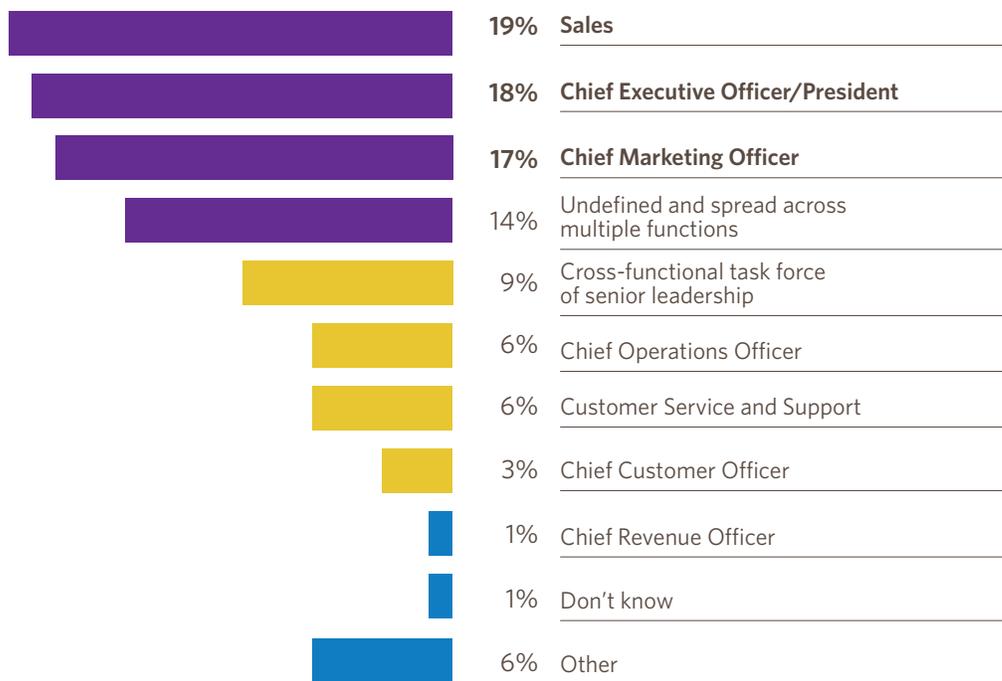




While headlines discuss the growing contention between marketing and IT, there has long been a struggle between marketing and sales. And as marketing struggles with adopting and executing more customer-centric campaigns and cultures, this rift may emerge as a key issue once again. According to 19 percent of respondents, sales is the primary owner of the customer in their organizations. While this was closely followed by 18 percent who believe the CEO is the owner of the customer and 17 percent who believe that responsibility falls to the CMO, this answer is significant as all too often there are anecdotal tales of insight, relationships and customer behaviors that are locked away in individual CRM or sales data repositories as sales, business development or account management teams fiercely hold onto the ownership role of the account.

Interestingly, the control seems to fall at the sales rep level, and not even to the C-level, as only 4 percent of respondents identify either the chief revenue or chief customer officer as being in the ownership role. And while the C-suite is in control in many scenarios (45 percent of respondents attribute ownership to some office at the C-level), a surprising 14 percent feel that ownership of the customer is simply not defined and that ownership is spread across multiple functions, perhaps indicating no real center for leadership, mandate or strategy.

Q4. Who is the primary “owner” of the customer in your organization?



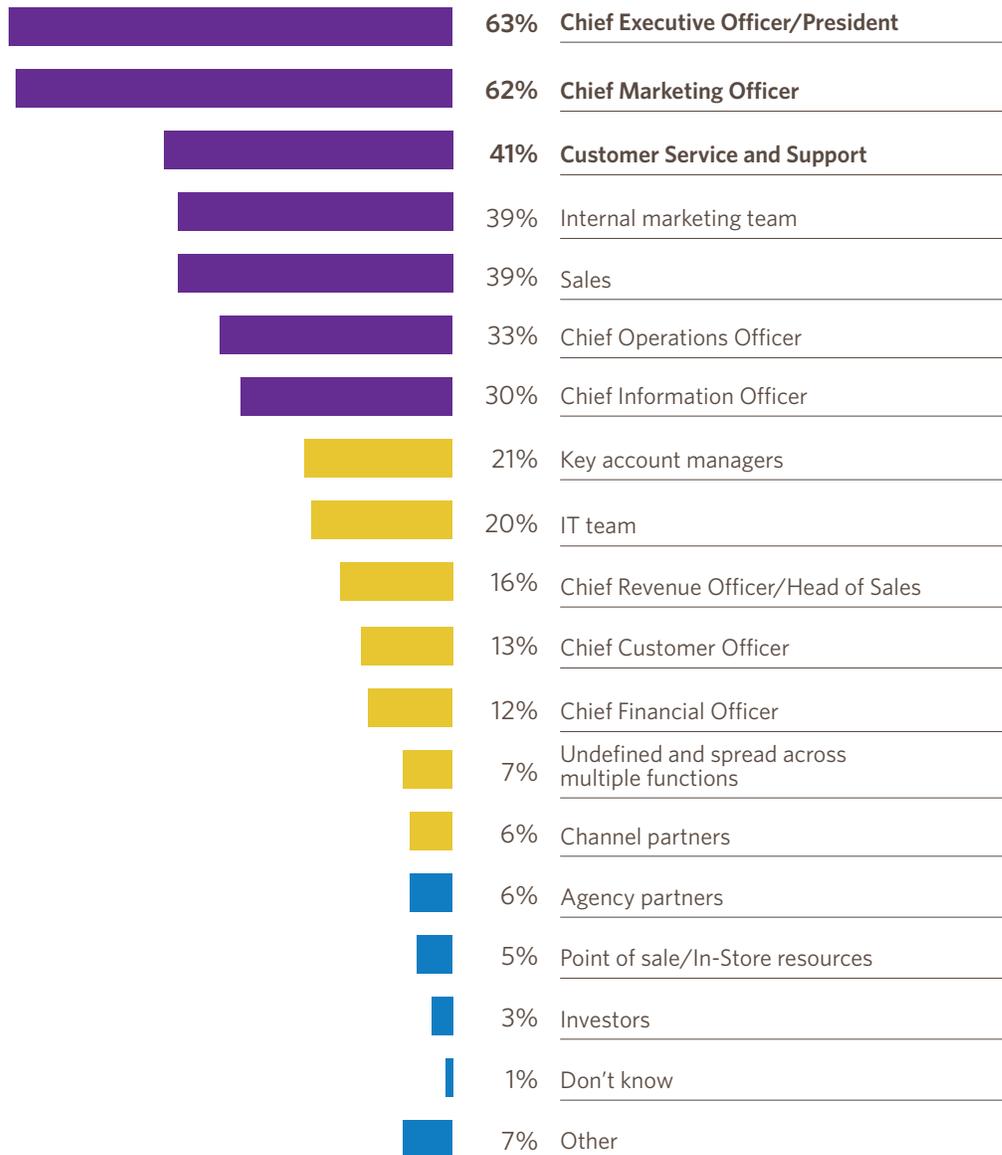


The CEO and CMO again take leading roles in this move to a customer-centric enterprise as 63 percent of respondents highlight the CEO as a key stakeholder while 62 percent tap the CMO. Also playing leading roles: customer service (41 percent), sales (39 percent) the chief operations officer (33 percent), and the CIO (30 percent).

Two key questions emerge from this question. First, as identified in the previous question, as sales tops the list of owners of the customer, it is again troubling that C-level executives fail to rank as highly as key stakeholders. Only 16 percent of respondents identified the head of sales/chief revenue officer as a key stakeholder, and only 13 percent highlight the chief customer officer. In fact, account reps and even key account reps (21 percent) are higher on the stakeholder list.

Secondly, as we will see later in these findings, marketing openly admits that a key element to an optimized customer experience and delivering on the promise of being a customer-centric organization largely depends not only on the ability to aggregate and access insights, but also to have the right processes and technologies in place to enable those campaigns. Yet the CIO is seventh in the line of stakeholders, well behind sales, support and even internal marketing teams.

Q5. Who are the other key stakeholders in optimizing the move to customer centricity?

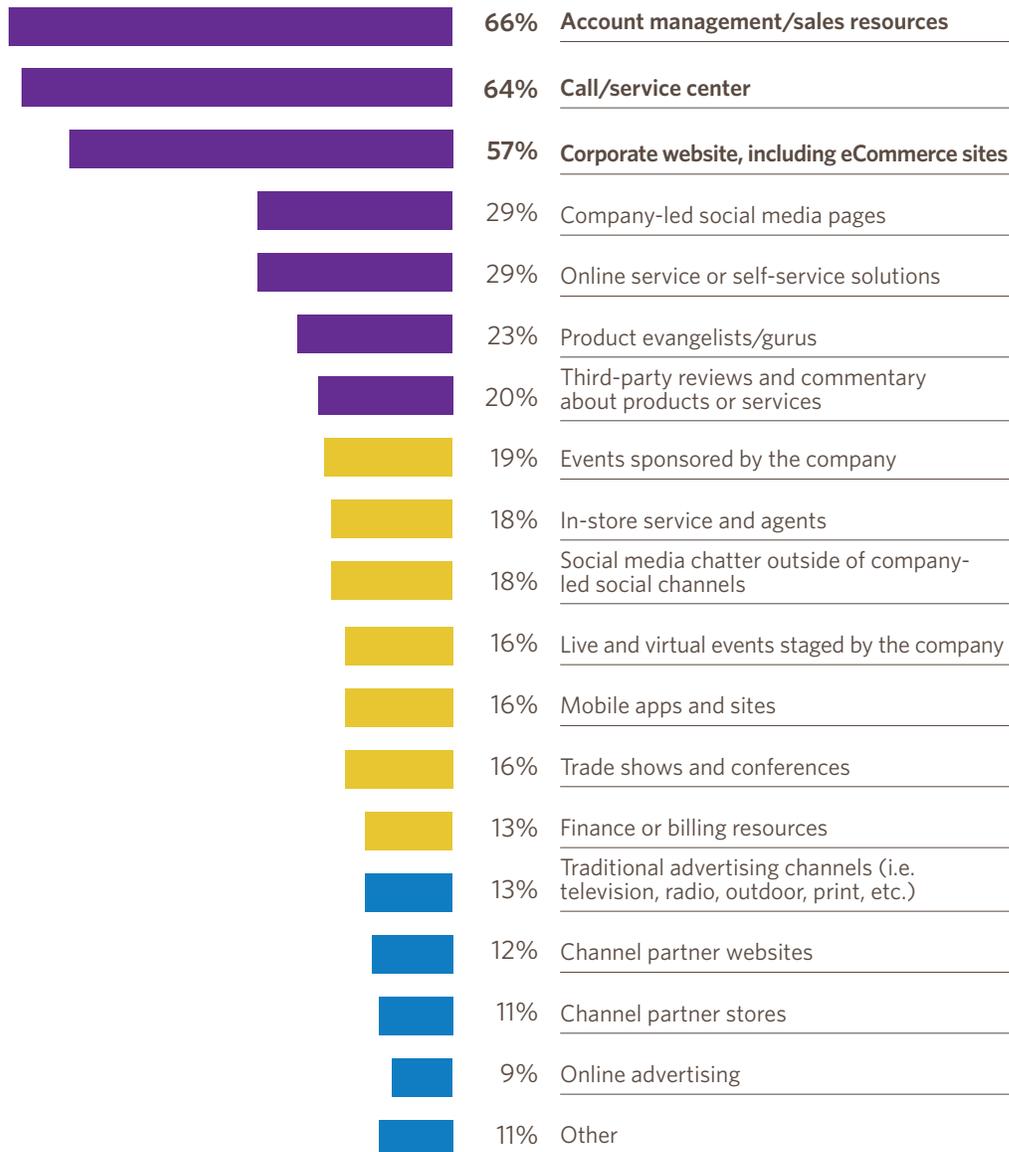




The majority of marketers identified a collection of live engagements and sales-driven functions as the key collection of touchpoints that evidence a customer-centric organization. Among the top responses were account management or sales resources (66 percent) and call center or service reps (64 percent), both very in line with previously stated beliefs around the ownership of the customer resting primarily with sales.

However, and perhaps shining a light on a major opportunity for marketers, few respondents identified key marketing-driven engagement points where customer and brand intersect as critical touchpoints. For example, events—seen in other CMO Council reports as being a foundational element to successful demand-generating strategies—are only seen as a critical touchpoint for customer centrality by 19 percent of marketing respondents. And online advertising—a medium that can be both targeted and personalized for a more intimate and relevant experience based on an individual customer’s behavior and profile—is seen as the least critical touchpoint on the list, with only 9 percent of respondents selecting the channel.

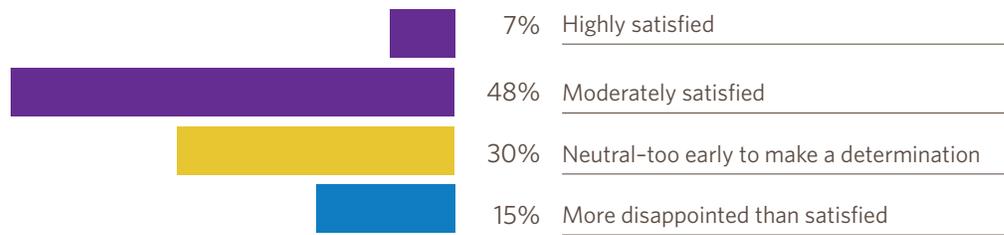
Q6. What are the critical touchpoints that demonstrate customer centrality to customers?





Marketers are only moderately satisfied with the ability of the critical touchpoints (as outlined in the previous question) to activate and engage customers, and 45 percent are either disappointed or neutral in their opinions. Less than 10 percent of respondents were highly satisfied. In reality, this may not be as shocking as the numbers reveal when you take into account what those critical touchpoints encompass. As previously stated, marketing sees sales and support as being the top two customer centricity-proving touchpoints, yet far too often, marketing is simply a stakeholder and not the owner of either of these processes. And as marketing does not see primary marketing touchpoints as being critical to customer centricity, this bland reaction is likely the best a marketer could hope for.

Q7. Are you satisfied with the ability of these touchpoints to activate and engage with the customer?

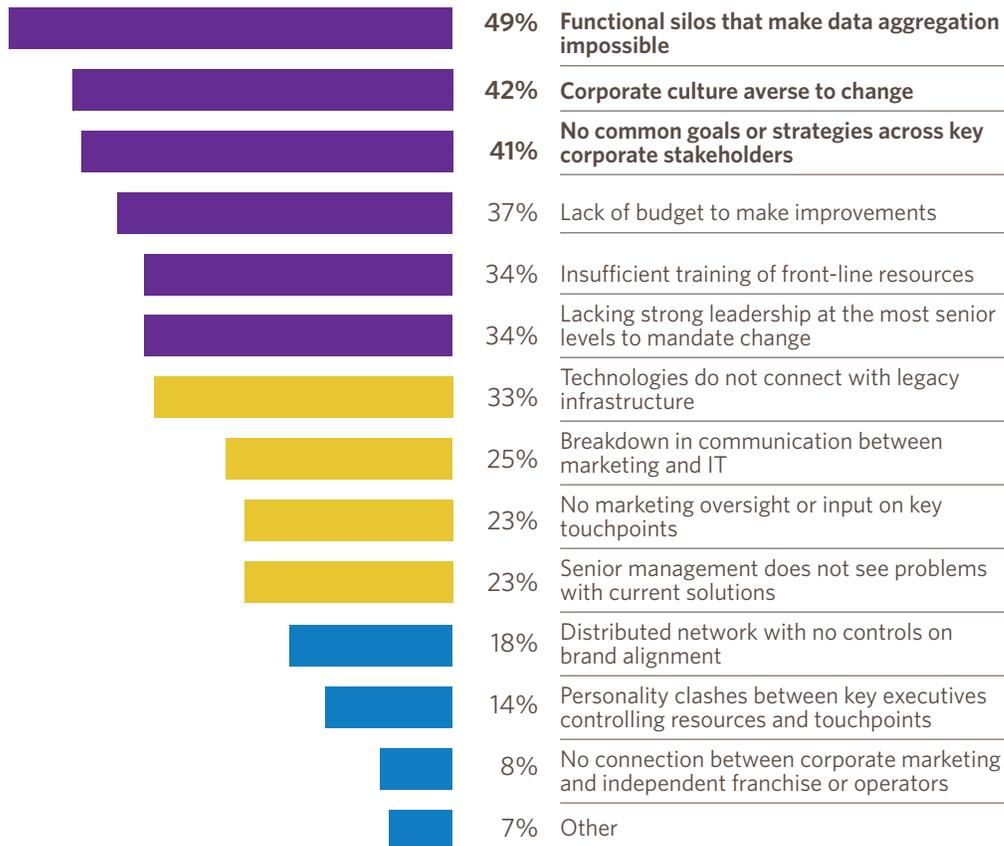




All roads seemingly lead back to culture as marketers point to functional silos that make data aggregation impossible (49 percent), a culture adverse to change (42 percent), and a lack of common goals or strategies across key corporate stakeholders (41 percent) as the primary roadblocks to optimizing customer-centric touchpoints. And while part of the issue may be in the identification of the most critical touchpoints to start, the inability to leverage customer insight and data from across the organization and embrace a company-wide commitment to the customer is core to the issue.

It is also of note that marketers understand that part of the disconnect back to the customer is at least partially due to disconnects in technology. One in three marketers believes their top roadblocks are actually technologies that do not connect with the organization’s legacy infrastructure. While this also likely contributes to the larger frustration—siload data repositories—enabling technologies that make big data readily accessible is key to success but currently an elusive goal for many marketers.

Q8. What are the top roadblocks to optimizing these touchpoints?



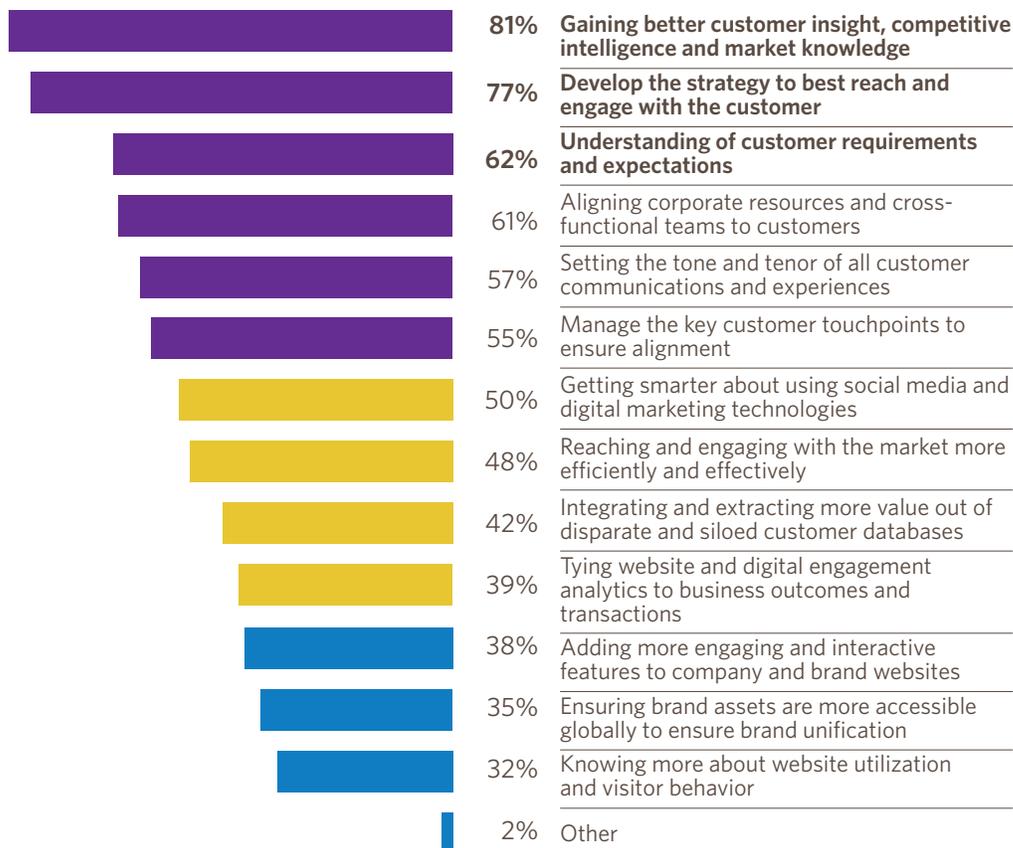


Marketers see their primary role as being the keeper of insights in the journey to customer centricity. An overwhelming majority (81 percent) say their top responsibility is top gain better customer insight, competitive intelligence and market knowledge. Additionally, 61 percent believe that understanding customer requirements and expectations—another piece of the customer insight and intelligence picture—is also key. Marketers also believe they should be developing strategies to best reach and engage the customer (77 percent) and working to align corporate resources and cross-functional teams to better serve the customer (60 percent).

What is truly telling about these responses is that few—if any—aspects are outlined that marketers feel are not part of their responsibilities specific to achieving customer centricity. Even the lowest ranked response, knowing more about website utilization and visitation, was selected by one in three marketers.

However, what is most revealing is how reliant on data—and how closely tied to technology (and by extension) and the IT team—marketers must be if they are going to be successful in mastering these responsibilities.

Q9. What are the key responsibilities of the CMO specific to achieving customer centricity?

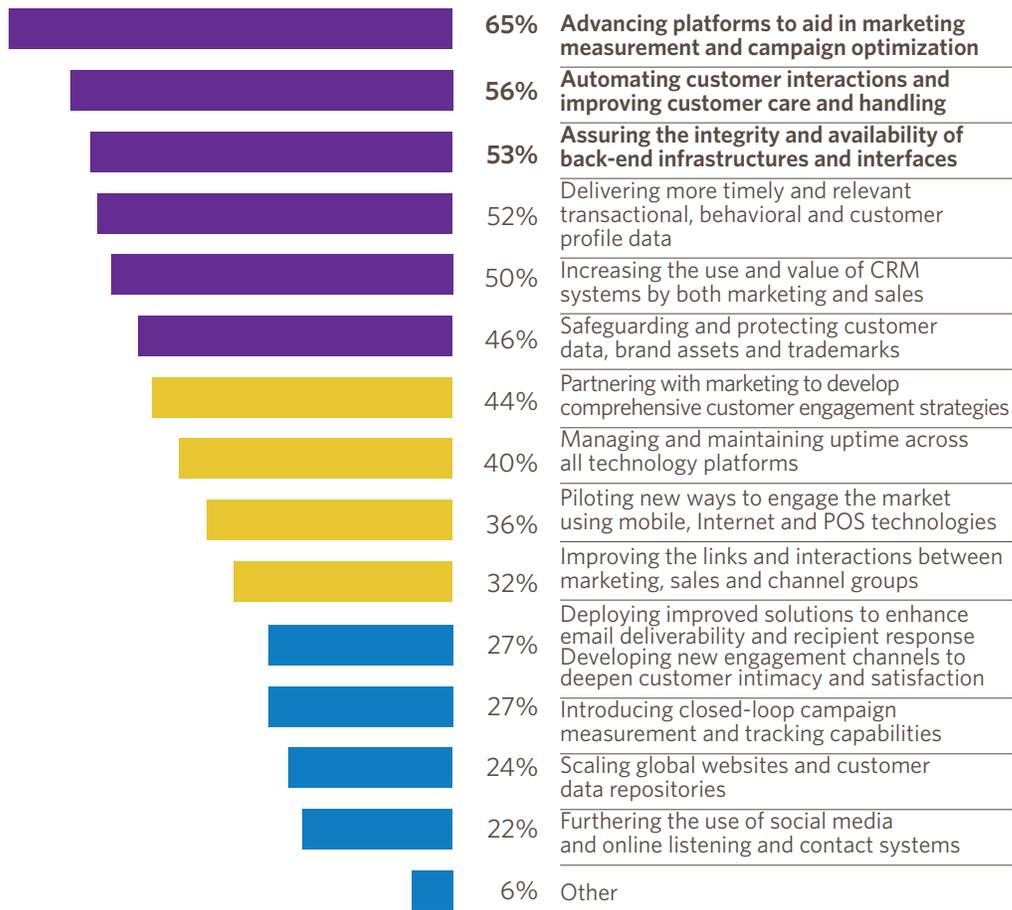




Marketing believes that IT should be focused on advancing customer centricity by keeping systems running and bolstering back-end systems that enable engagement, customer care and insight gathering. But there also seems to be a missed opportunity specific to a strategic partnership to enhance the development of customer strategies. Marketing believes that IT should be focused on advancing platforms to aid in marketing measurement and campaign optimization (65 percent) and automating customer interactions (56 percent). Yet only 44 percent believe there is a role of IT partnering with marketing to develop comprehensive customer engagement strategies.

Marketers (52 percent) are looking to IT to help deliver more timely and relevant data and information across some of the functional silos previously highlighted as key challenges. But some may be looking for a miracle as one of every two marketers would like to see IT help increase the use and value of CRM systems by both marketing and sales.

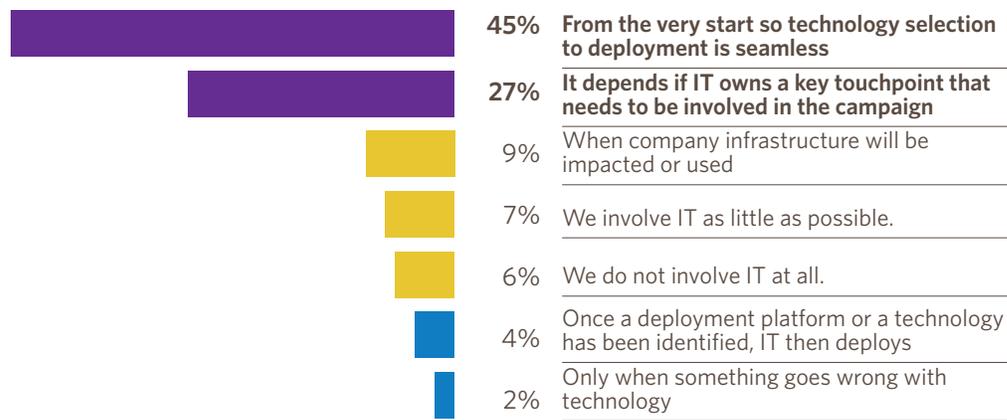
Q10. What role does IT play in achieving a customer-centric enterprise?





Most marketers are getting IT involved in the early stages of campaigns in order to make sure that technology resources are properly selected and deployed. A disappointing 27 percent only involve IT if they own a key touchpoint that needs to be involved in a campaign, potentially missing an opportunity to discuss key issues such as how to integrate results, data or insights gathered in the campaign into existing data repositories and insight engines. What is also telling is that 15 percent of marketers view IT as a largely functional or operational cog in the customer machine, saying that IT is involved only when something goes wrong, when infrastructure is impacted or in order to deploy a technology. Some 13 percent of respondents really have no interest in IT involvement and look to involve the team as little as possible or not at all.

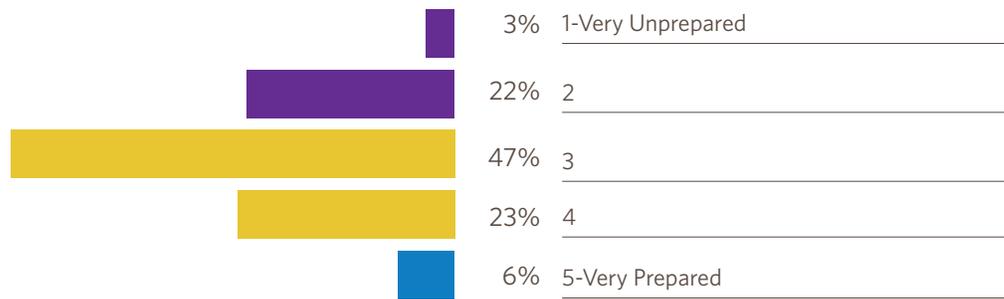
Q11. At what point in a marketing campaign’s lifecycle do you involve IT?





Marketers give their organizations an average grade when it comes to opportunity readiness. Some 47 percent see their ability to exploit the opportunities presented by evolving into a customer-centric culture as just average. Only 6 percent feel they are very prepared, but 25 percent admit they are either very or relatively unprepared to maximize the opportunity.

Q12. Rate how prepared your organization is to exploit opportunities presented by achieving a customer-centric culture.

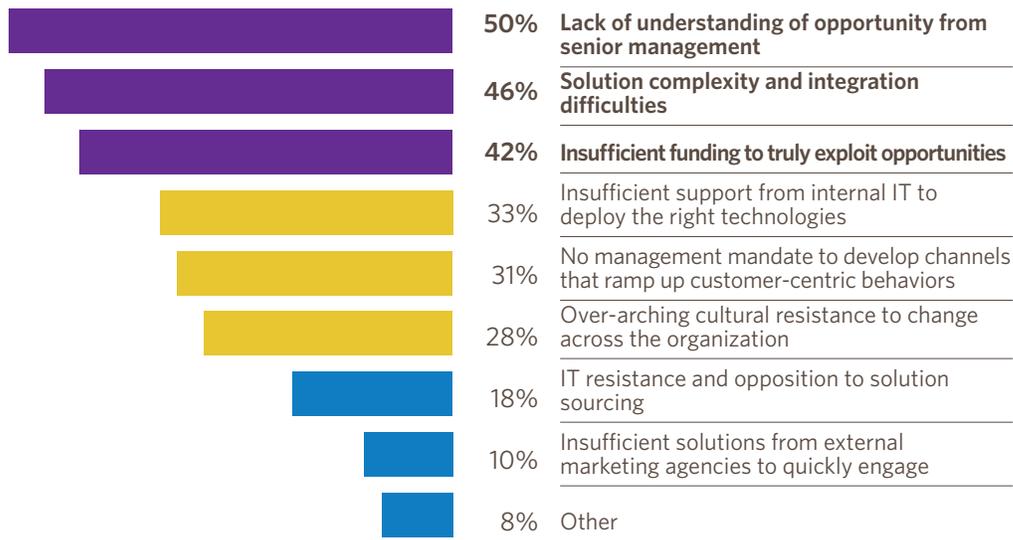




Culture and a lack of a strong mandate from senior management emerge as the key reasons that marketers lack confidence in their organization’s ability to fully exploit the opportunities that customer centricity can present. Half of respondents say a lack of understanding of the opportunities from senior management is the key issue while 31 percent admit there is no management mandate to develop the channels that would ramp up customer-centric behaviors. Some 42 percent say they do not have the budget to execute on the programs that could fully exploit opportunities, and an additional 46 percent have also been challenged by the complexity of the solutions being deployed or by integration issues.

On a positive note, IT does not appear to be a primary roadblock to success as only 18 percent felt that IT resistance and opposition to solution sourcing was holding the organization back.

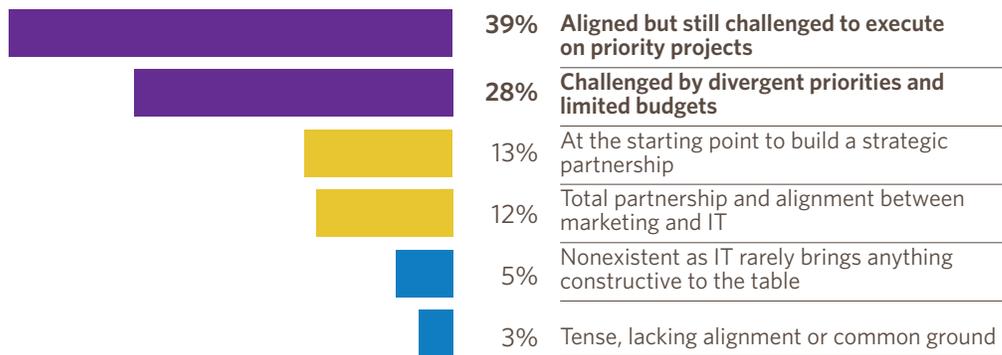
Q13. If you rated organizational readiness as a 1, 2 or 3, what are the reasons you believe your organization is not prepared?





While few marketers believe the dynamic with IT is contentious (8 percent), only 12 percent have reached a state of total partnership and alignment. On a hopeful note, total alignment may not be too far off. Some 39 percent of respondents feel they are aligned with IT but are still challenged to execute on key priority projects. More than a quarter of marketers surveyed also feel the dynamic is challenged by divergent priorities or limited budgets, echoing previous answers and sentiments indicating that budget and a lack of a core customer-focused, cross-functional strategy may be the biggest challenge facing many organizations.

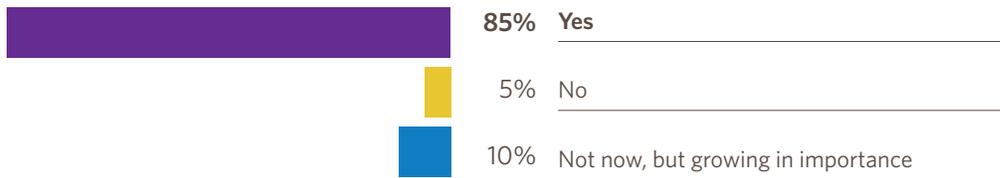
Q14. How would you describe your relationship with your CIO/IT department?





Even in the face of challenges and relationship strains, the majority views it as a critical dynamic. The majority, 85 percent, believes the marketing/IT relationship is critical, and an additional 10 percent believe that while it is not critical now, it is growing in importance.

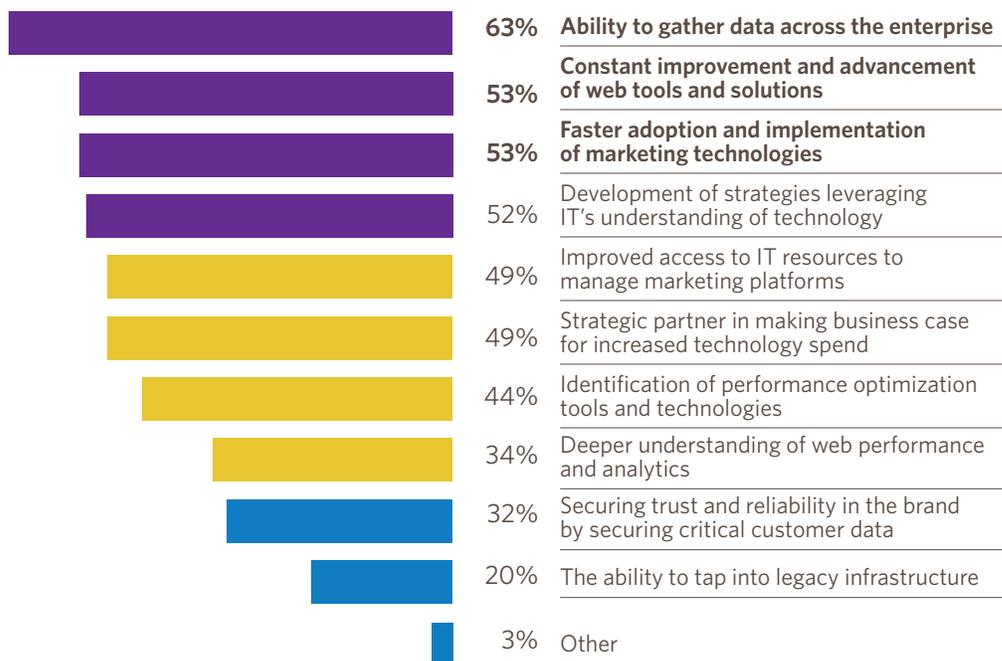
Q15. Do you view this as a critical relationship?





Data is the top value marketers see in the relationship between marketing and IT. More specifically, 63 percent of respondents believe that the ability to gather data from across the enterprise is the top value to the marketing/IT relationship. As big data plays a bigger role in marketing optimization, this realization is incredibly positive. Marketing is also looking to the relationship as a way to get far smarter about technology and hopefully selecting and deploying the right technologies that advance and speed engagements on a far faster timeline. Marketers also see IT as a potential partner-in-crime, as 49 percent see IT as being a strategic partner in making a business case for increased technology spend.

Q16. Where do you see value in the relationship?

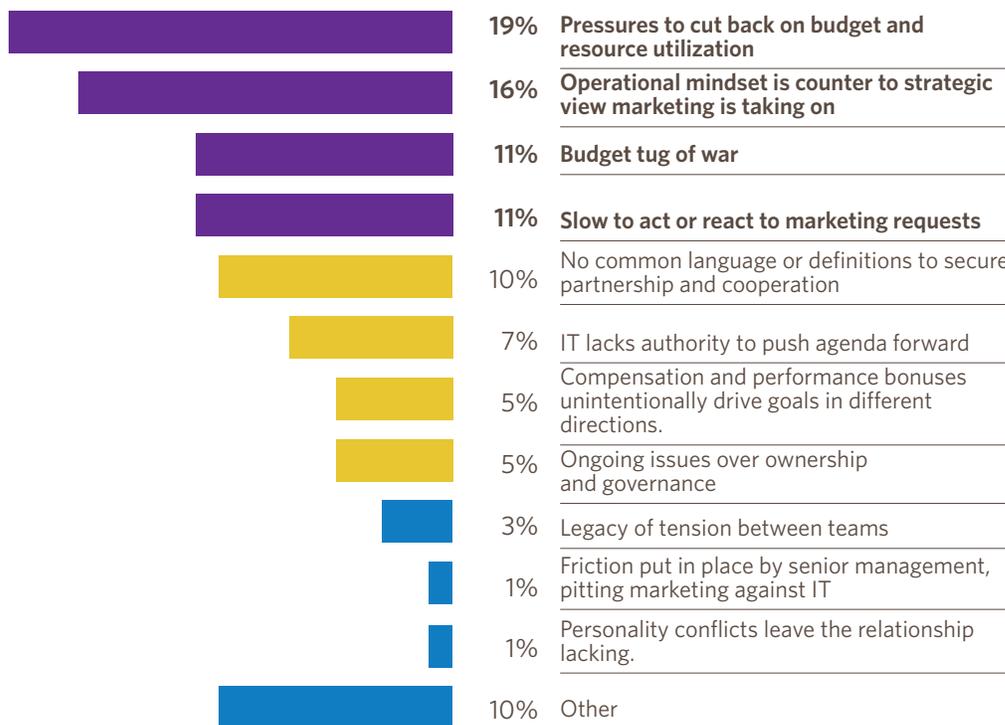




Even in the face of such a clear value—specifically, a partner in tackling big data—marketing admits that a collection of issues have combined to place pressure on the relationship. Budget emerges as a dominant issue as 30 percent of marketers point to some form of budget issue as being at the core of any strife in the relationship; 11 percent believe there is a budget tug-of-war between marketing and IT, and 19 percent admit to a pressure to cut back on budget and resources.

Despite previous indications that there is a lack of senior management understanding or mandate, only 1 percent feel that the senior team is actively pitting marketing against IT. However, marketing admits that a key contributor to a strained relationship is the lack of a common definition or language to secure cooperation and partnership.

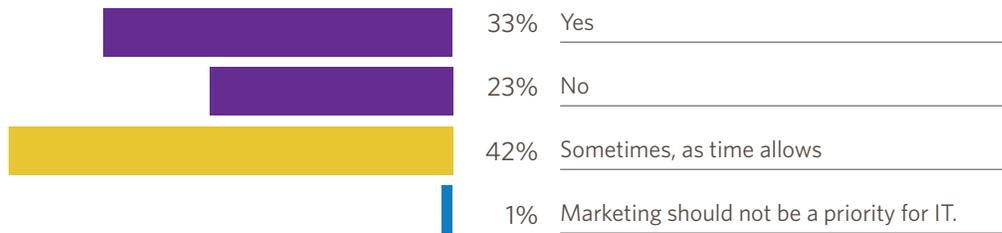
Q17. What has strained this dynamic the most?





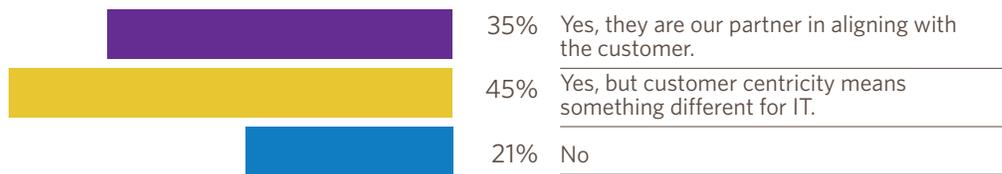
Marketing respondents have a real desire to be positive and believe that marketing is a priority, with 33 percent of marketers indicating a resounding “yes” and 42 percent recognizing that marketing is sometimes a priority, but it depends on time (and likely other priorities).

Q18. Do you believe marketing is a priority for IT?



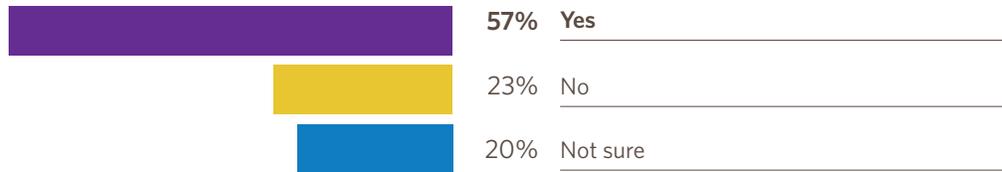
While marketing may not always be a priority for IT, the customer is. Only 21 percent of marketing respondents believe the customer is not a priority for IT. However, marketing also admits that some of the disconnects that exist—such as a lack of common language, budget, senior management mandate and a culture that does not always revolve around the customer—have indicated that while the customer is a priority, customer centricity means something different for IT than it does for marketing.

Q19. Do you believe that the customer and customer centricity are priorities for IT?





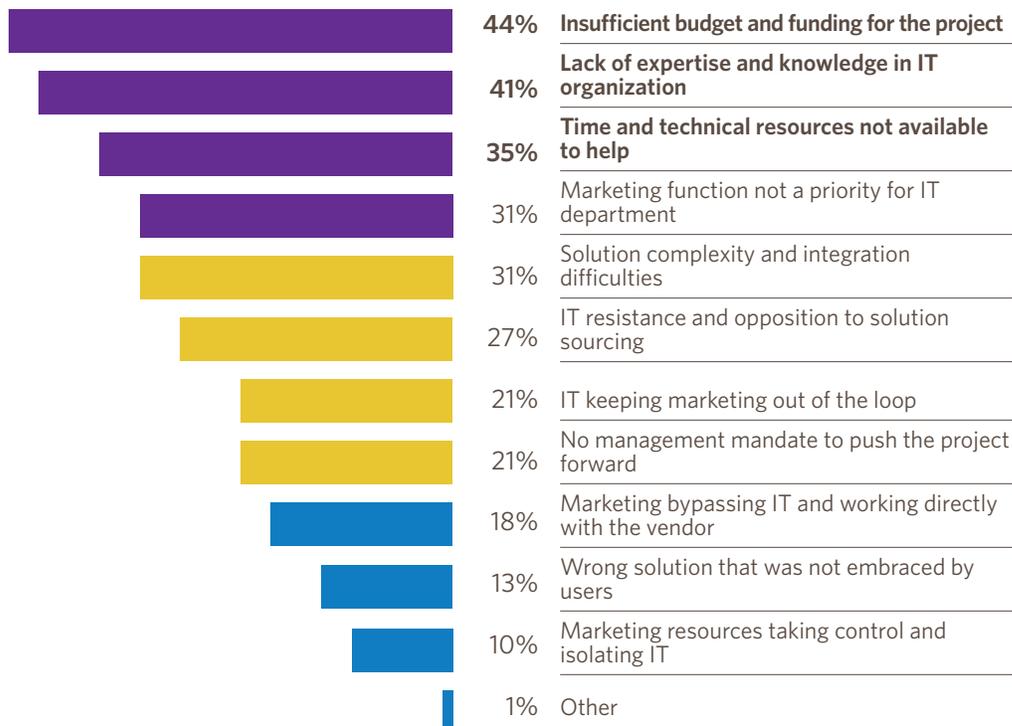
Q20. Have you had problems or challenges implementing marketing solutions or IT projects to further customer centricity?



As marketing and IT work to improve the relationship and identify common priorities and goals, there are still signs of strain as 57 percent of respondents admit they have had some problems implementing marketing solutions or IT projects. And similar to the key contributors to any overarching issues or challenges to the relationship, budget, time and cultural alignment emerge as the top issues contributing to implementation problems.

According to 44 percent of marketers, budget (or insufficient budget to fund key projects) has been the biggest obstacle between marketing and IT. Also high on the list of issues is a lack of time and resources, as well as the complexity of the solutions being implemented. However, there is a sense that IT may not have the right skill set required to best support and work with marketing as 41 percent see a lack of expertise as a key challenge.

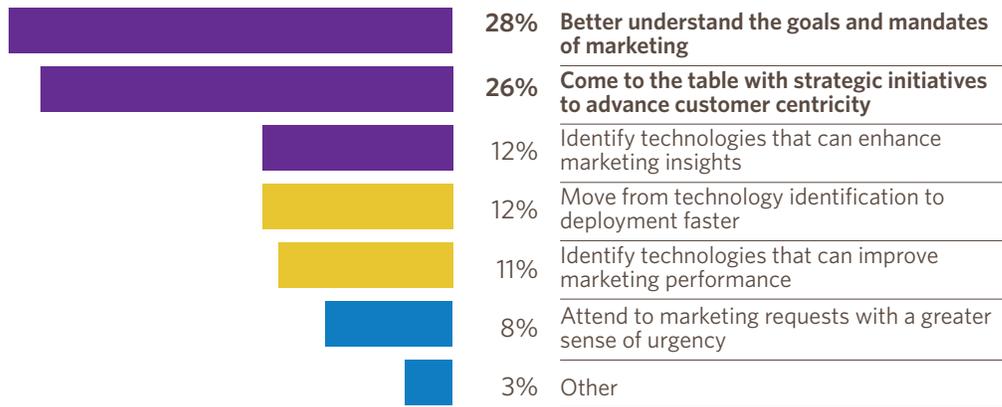
Q21. If so, what were the biggest issues or obstacles?





Marketing is looking for a value-added partner, not a roadblock or an order taker. Among the top areas where marketing would like to see added support include IT being able to better understand the goals and mandates of marketing (28 percent) and to come to the table with strategic initiatives to advance customer centricity (26 percent). In sharp contrast, only 8 percent expected IT to simply tend to marketing's requests or quickly move from tech identification to deployment (12 percent).

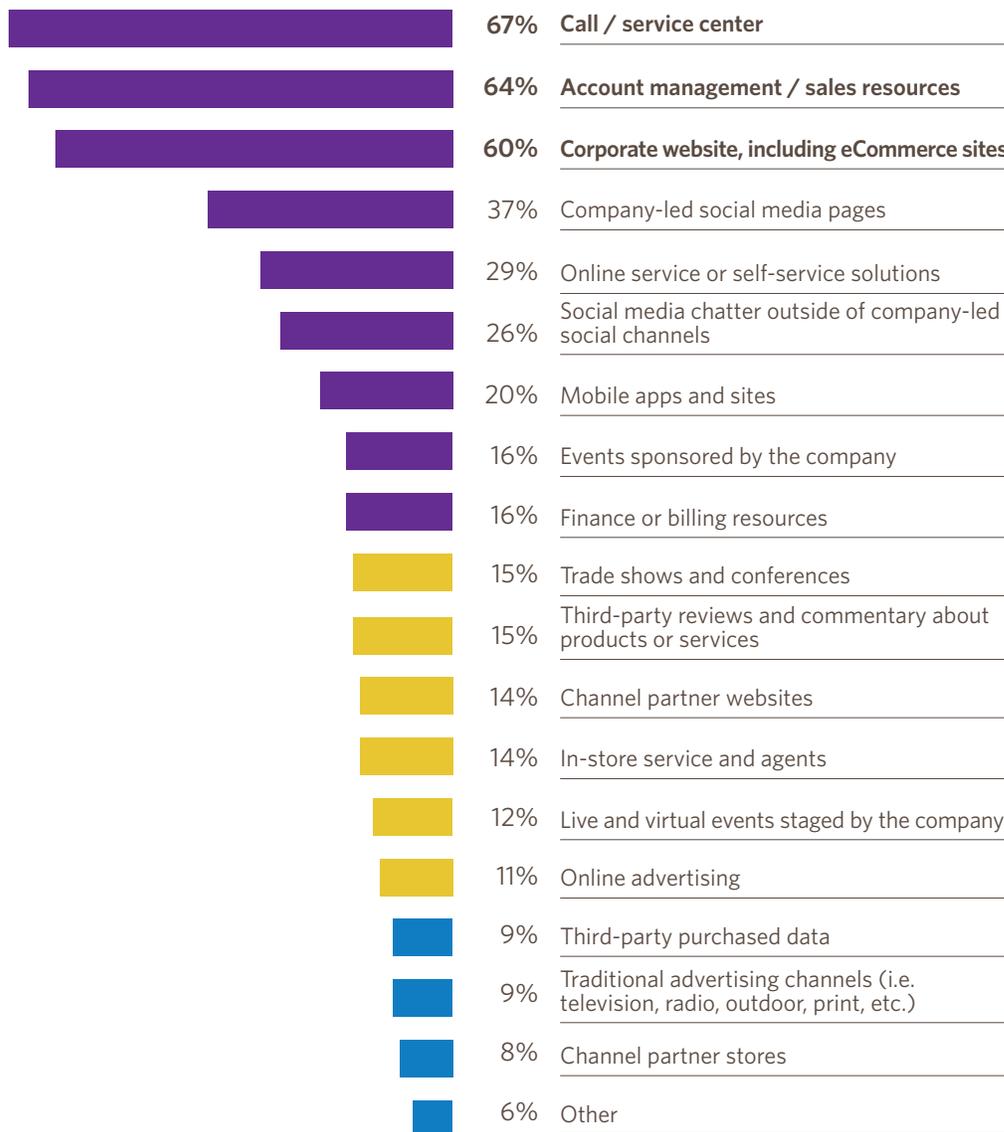
Q22. Where do you feel IT could better support marketing?





In a similar track to marketer’s ranking of critical customer touchpoints that demonstrate customer centricity, sales reps, account managers, service executives and call centers all represent key customer data repositories for marketers. Additional inbound points for data include corporate websites (60 percent) and company-managed social media channels (37 percent). These touchpoints represent large quantities of resource-dependent hearsay, leaving responsibility to sales, service or marketing reps to input valuable customer data through CRM or database systems. Interestingly, finance or billing resources rate relatively low on the list for critical data (16 percent); mobile apps (20 percent), online advertising (11 percent) and in-store experiences (14 percent) also rate lower than online service resources (29 percent) or social media monitoring (26 percent).

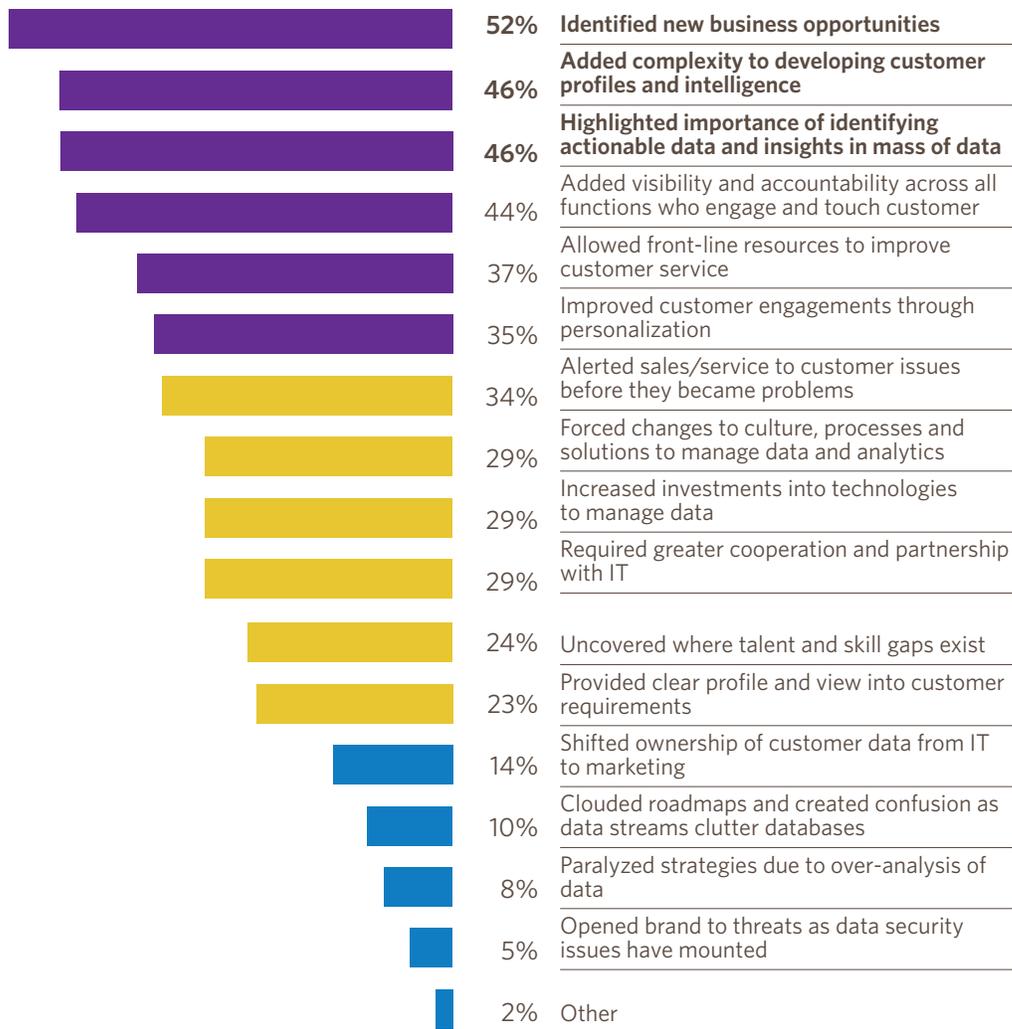
Q23. What do you consider to be the key customer touchpoints that provide customer data and insights?





Big data has had big payoffs as 52 percent of marketers believe that data has identified new business opportunities for the organization. Data has also added visibility and accountability across all functions that engage with the customer (44 percent), improved customer engagements through personalization (35 percent), and proactively alerted sales or service to any customer issues before those issues became problems (33 percent). But data has also revealed some significant issues, ranging from added complexity in developing robust customer profiles to forcing changes to culture, processes and solutions in order to manage data and analytics. But this deluge of data has also highlighted the need for actionable data and insights versus a requirement for more data.

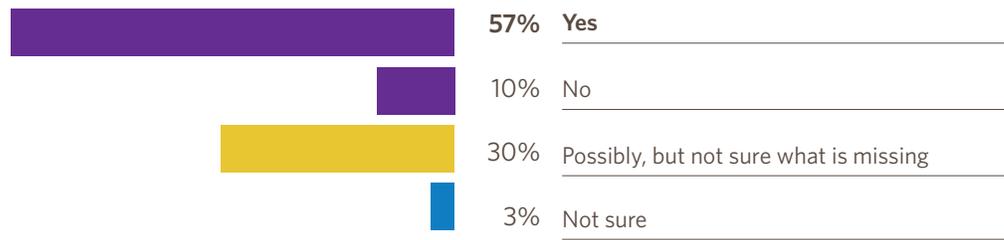
Q24. How has data—both structured and unstructured—impacted your operations?





Marketers are keenly aware that gaps exist in their customer data profile picture. More than half (57 percent) indicate a resounding “yes” to missing important data points while an additional 30 percent say that it is possible, but they just don’t know what is missing. Only 10 percent of marketers feel they have everything they need for what is often an elusive comprehensive view of the customer.

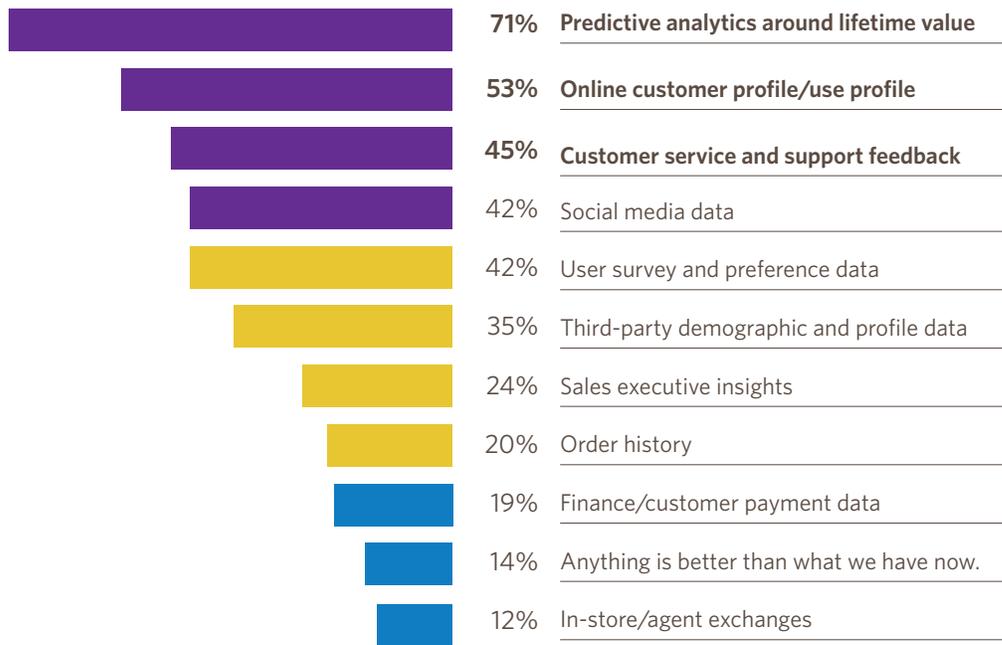
Q25. Do you feel you are missing important data points to provide a more comprehensive view of your customer?





The biggest gap in the big data wish list is in the area of predictive analytics and additional insights around customer lifetime value. Marketers would also like to add data points including online customer profiles or user-generated profiles (53 percent), customer service feedback or support (45 percent), and social media data (42 percent). Along the lines of wanting customer usage profiles, marketers would also like to see user preference or survey data folded into the customer data profile.

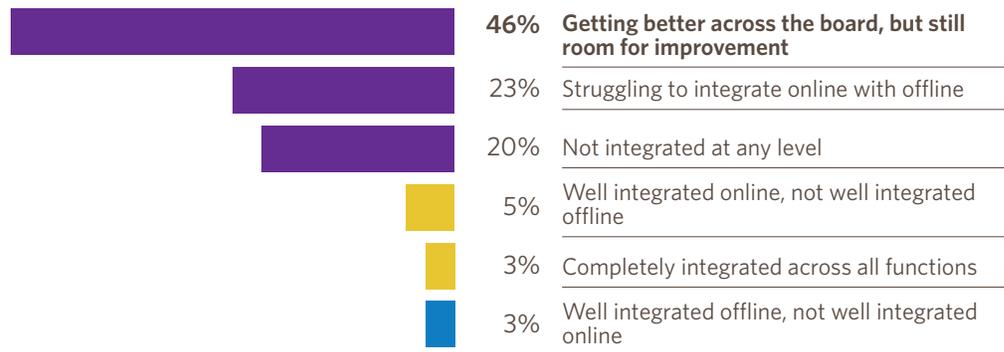
Q26. If yes, what data would you want to add?





Interestingly, across multiple previous questions, very few marketers are actively seeking the addition of insights and data from traditional or offline channels. This is likely due to the complexity many marketers face when trying to integrate online and offline measurements across all campaigns. This challenge is also echoed as 43 percent of marketers feel they are either not integrated at all or are struggling with integration. Almost half (46 percent) are slightly more hopeful that they are improving but admit there is still room for improvement. Only 3 percent of respondents are fully integrated across online and offline channels—and across all functions.

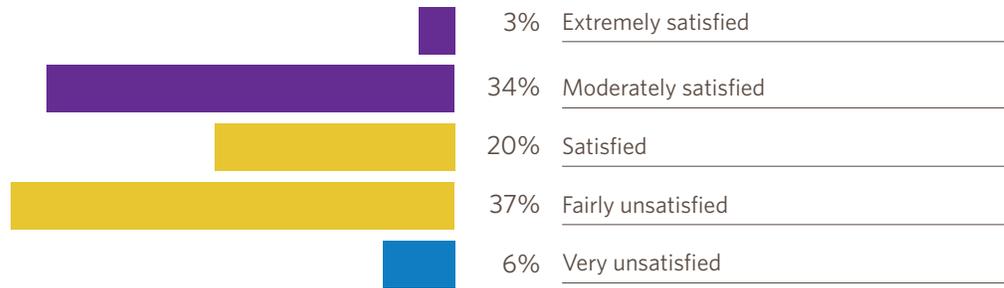
Q27. How well integrated are your company's online and offline analytic capabilities?





Not surprisingly, marketing is not overly thrilled with the current state of their data and analytics technologies. Only 3 percent indicate they are “extremely satisfied” whereas 43 percent have some level of dissatisfaction (37 percent are fairly unsatisfied; 6 percent are very unsatisfied).

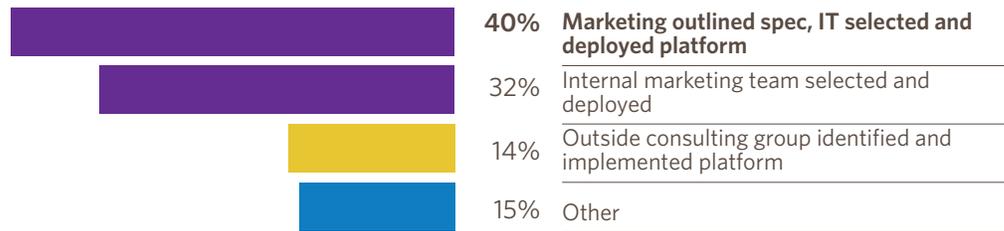
Q28. How satisfied are you with your current data and analytics platforms and technologies?





Marketing may not have anyone else to blame for the lackluster response about their satisfaction with big data management technologies. According to 32 percent, the platforms and technologies were identified and deployed by an internal marketing team whereas 40 percent said that marketing specified needs and IT deployed. With marketing at the top of that decision tree, perhaps it is time to look at the voices being involved in the technology and platform research processes.

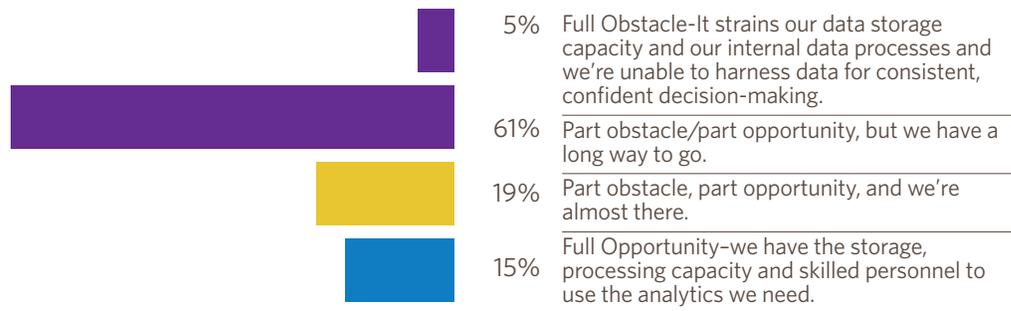
Q29. How were your analytics platforms identified and deployed in your organization?





Despite all the complexity, challenges, missing points of data and lack of satisfaction in current tools and systems, marketers still have faith that big data holds opportunity, but it is going to take time, effort and change to get there. The majority (61 percent) of respondents say that they have a more 50/50 outlook to big data—part obstacle, part opportunity, with a long way to go to reach an optimized opportunity scenario with big data.

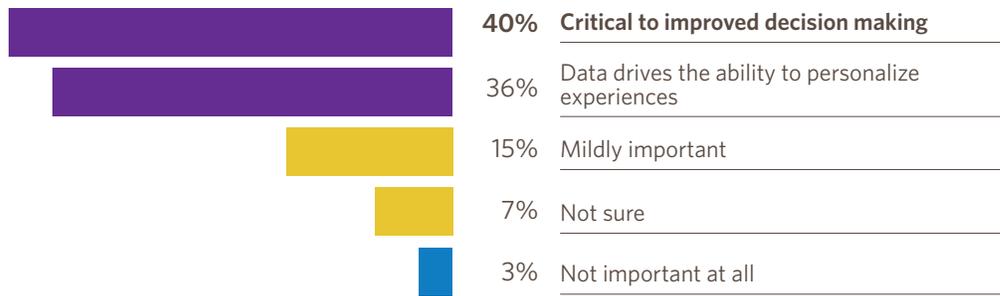
Q30. Is big data an obstacle or opportunity for your organization?





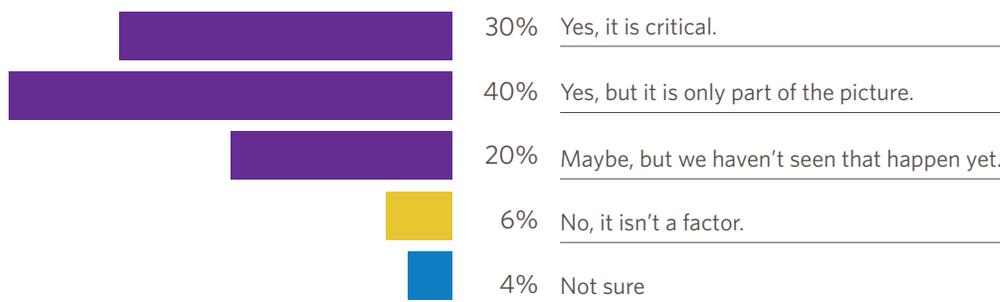
Most importantly, marketers are in total agreement that big data is critical to customer centrality. While 40 percent say it is critical to improved decision making, 36 percent say big data drives the ability to personalize around the customer.

Q31. How important is big data to your ability to develop and execute customer-centric programs?



The majority of marketers view big data as an opportunity for competitive advantage. Some 70 percent of respondents see the competitive edge, with 30 percent saying it is a critical advantage. Forty percent say it is an advantage, but just part of the overall brand picture. Forty percent say it is an advantage, but just part of the overall brand picture.

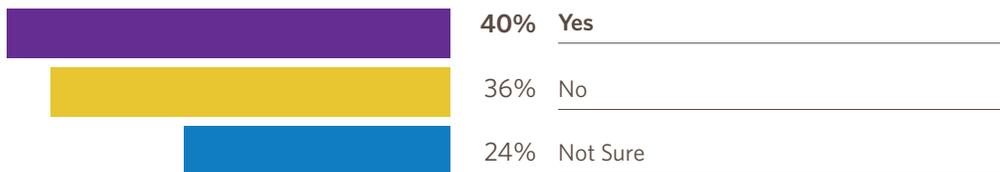
Q32. Does big data—and the ability to translate it into insights—create a competitive advantage for your brand?





Marketers are torn, unsure of whether they have the right talent to execute on customer-centric programs. While 40 percent believe they are rightly staffed, 36 percent know they do not have the right talent, and 24 percent are just not sure. This falls in line with other CMO Council studies which indicate that marketers intend to heavily invest in training and up-skilling their digital marketing and data/analytics capabilities in order to more fully exploit new customer-centric engagement channels and strategies.

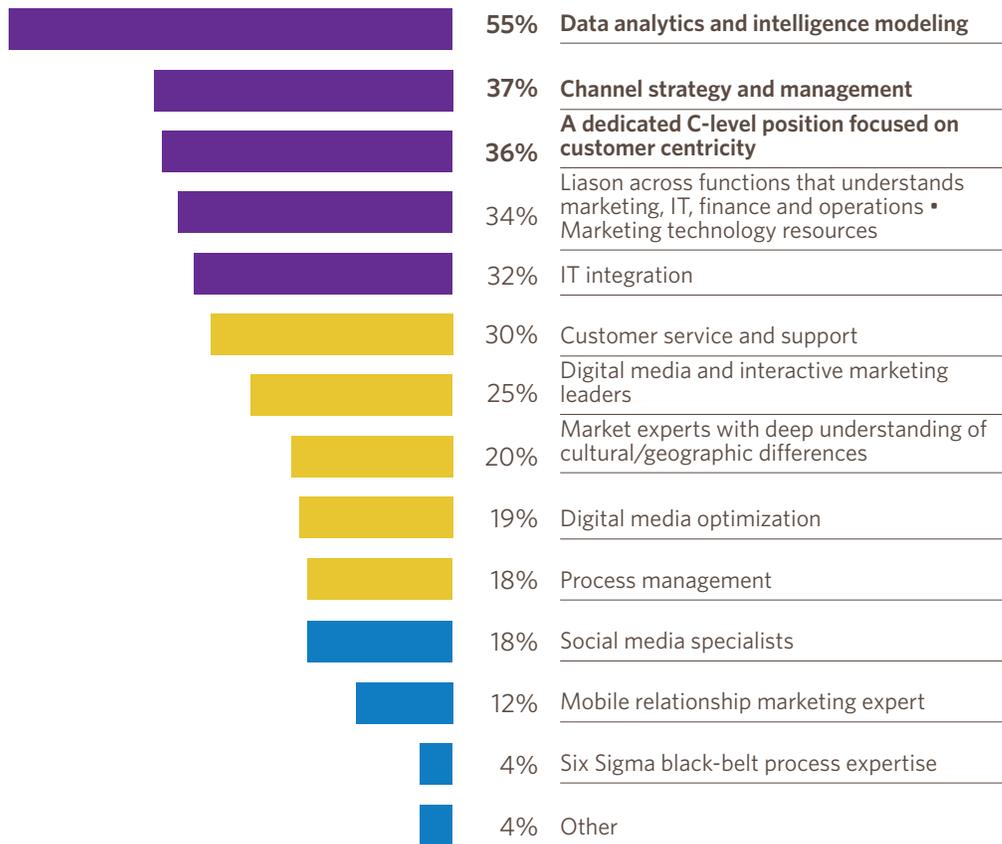
Q33. Do you have the right talent in marketing to execute customer-centric programs?





Marketers are looking to on-board and train talent to bolster analytics and intelligence capabilities, digital media optimization and insight gathering. Interestingly, marketers also feel that key talent that can bridge gaps between marketing and IT are also needed. Some 34 percent of respondents indicated they will need a liaison across functions that understands marketing, IT, finance and operations. An additional 36 percent believe that a dedicated C-level position focused on customer centricity is required, which leads to an important question: Why doesn't the CMO occupy that spot already?

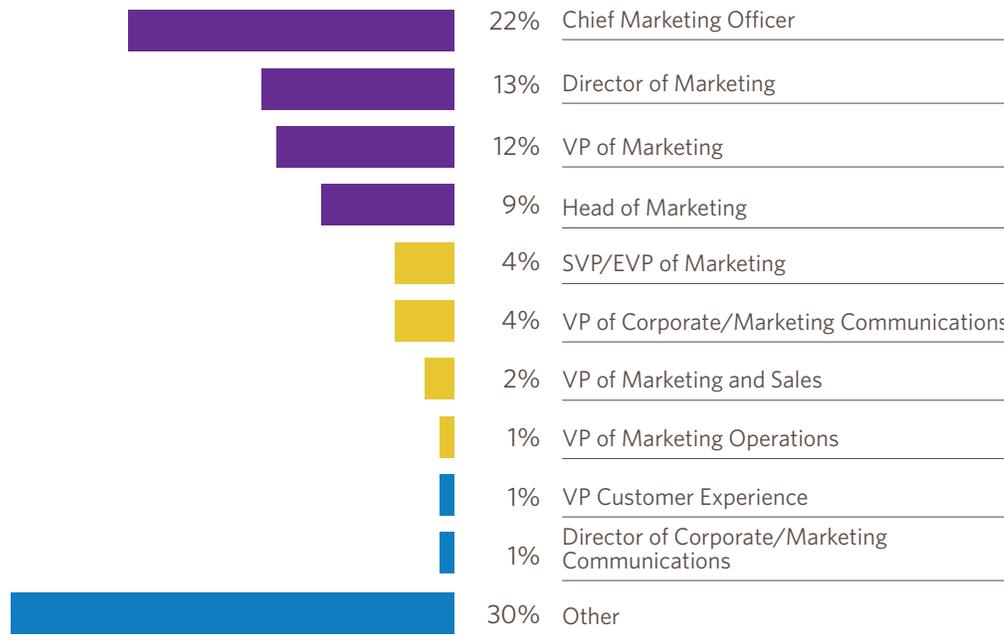
Q34. What skills does your organization need to achieve true customer centricity?



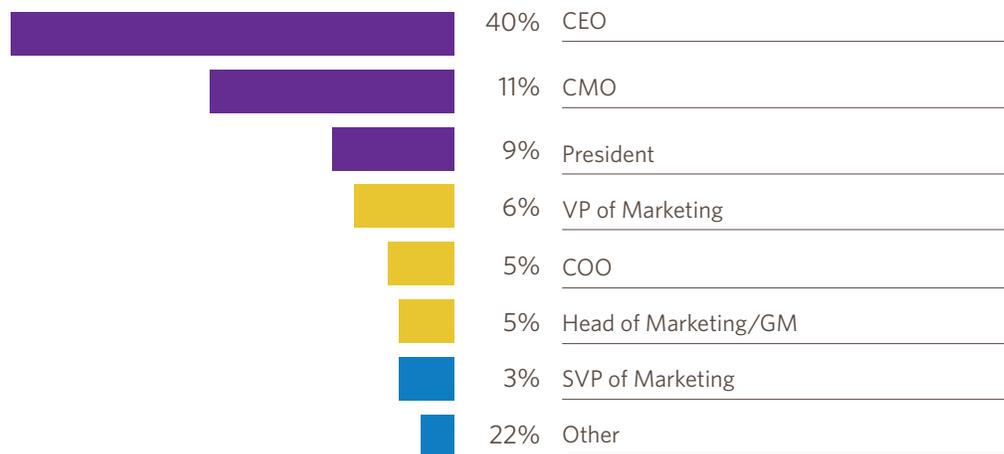


DEMOGRAPHICS—MARKETING

1. What is your title?

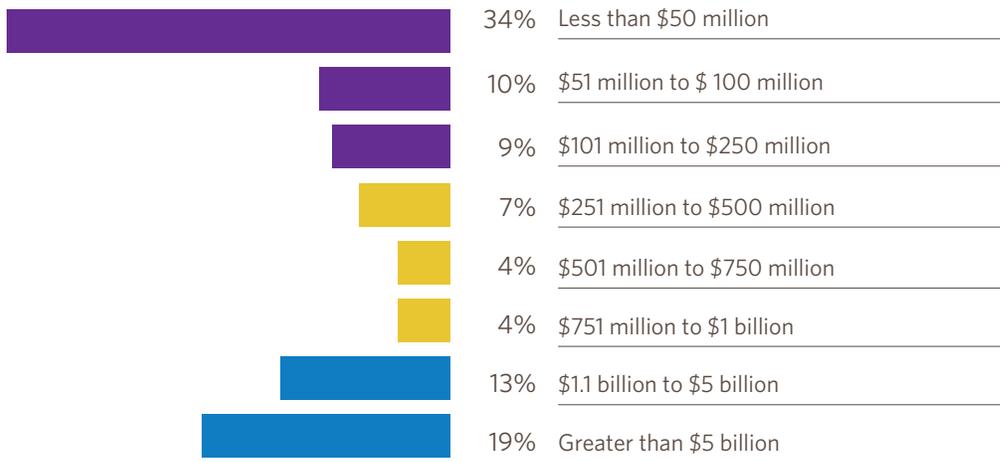


2. To whom do you report?



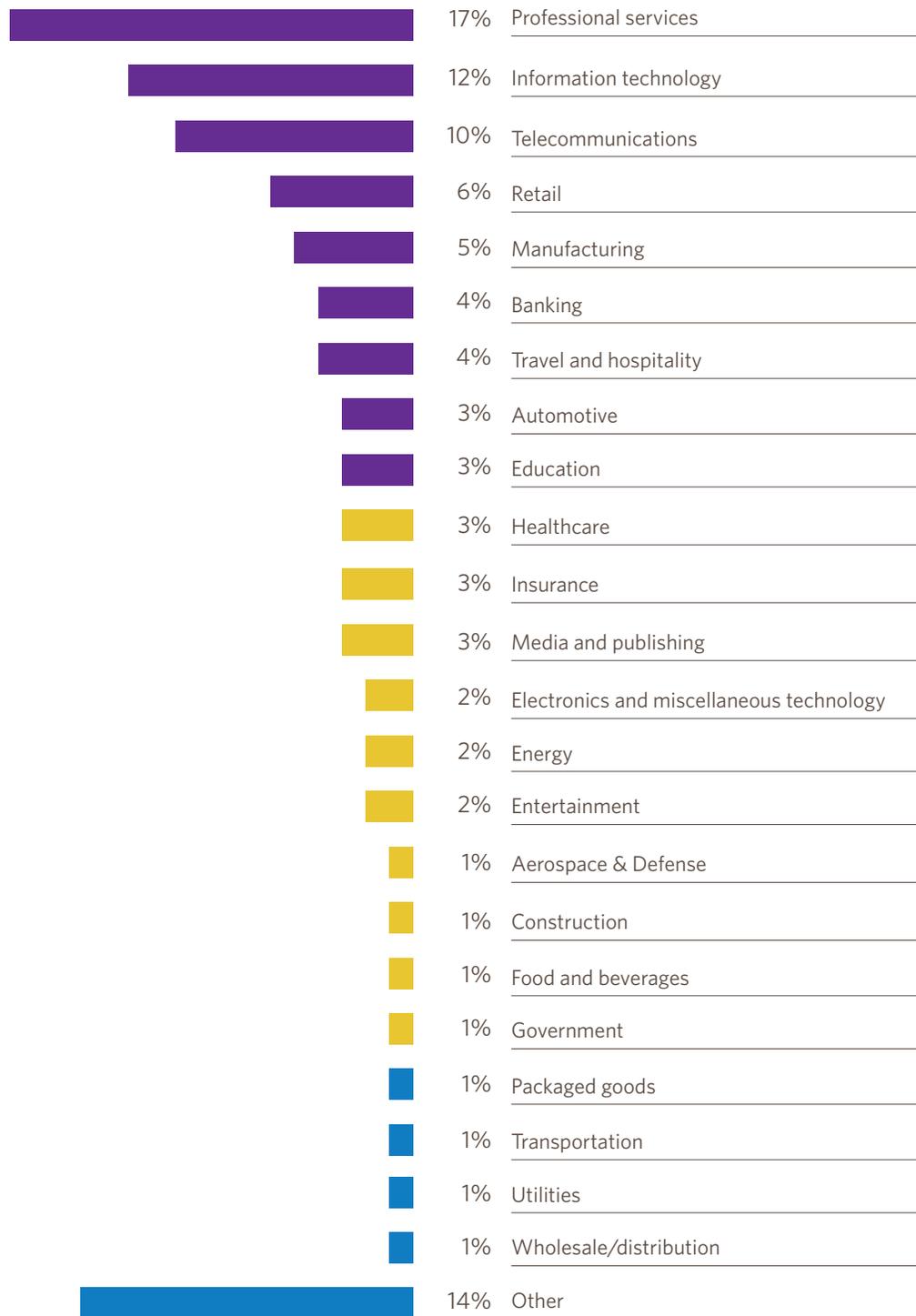


3. How large is your company?



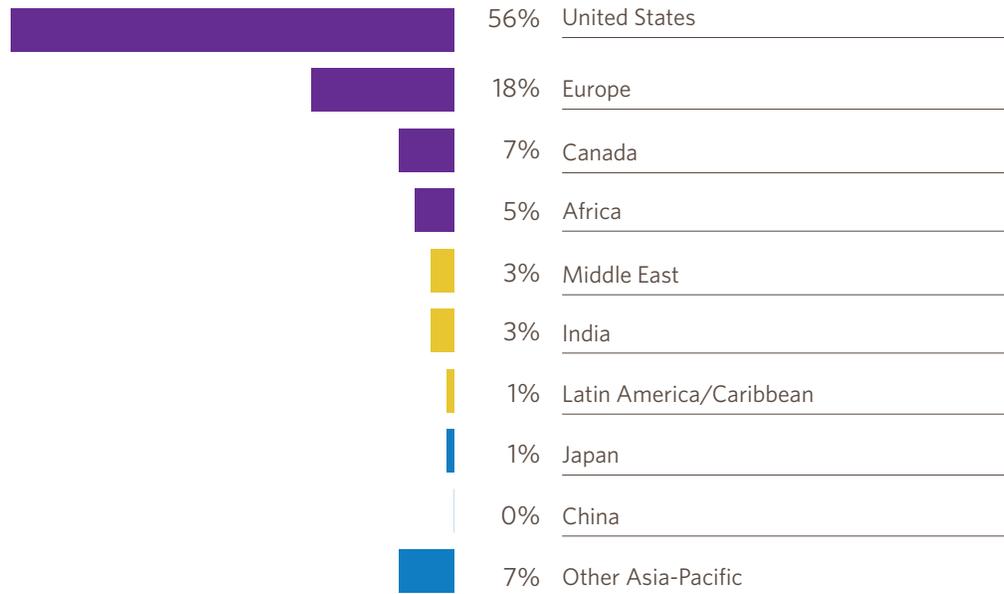


4. What best describes your company's industry sector?

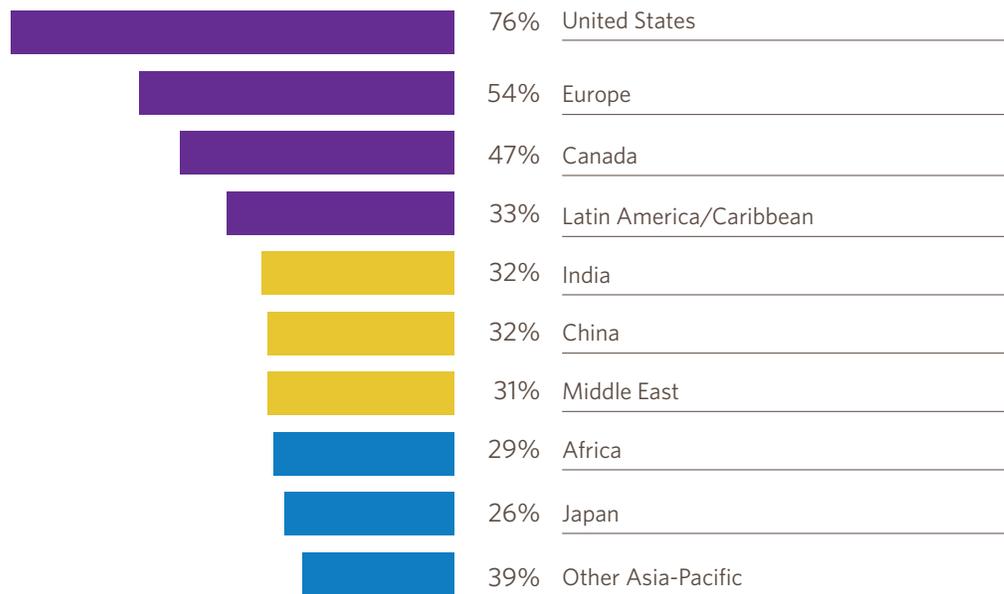




5. In which region is your company headquartered?

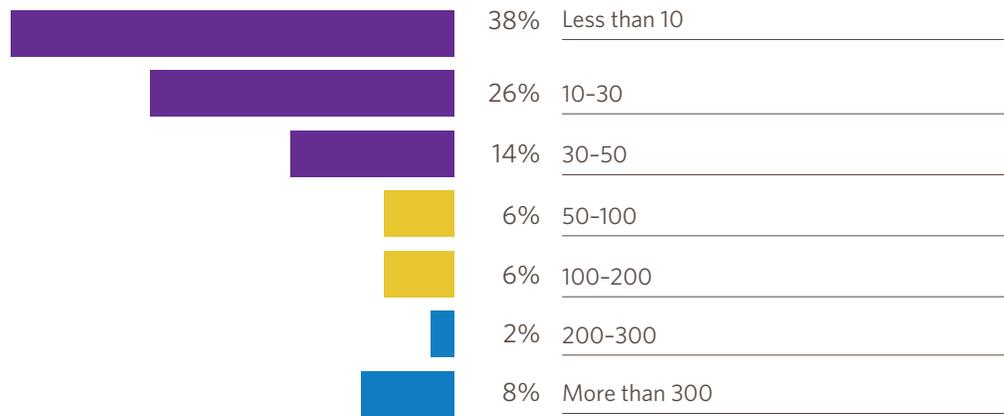


6. In which regions does your company operate?





7. How large is your staff/team?

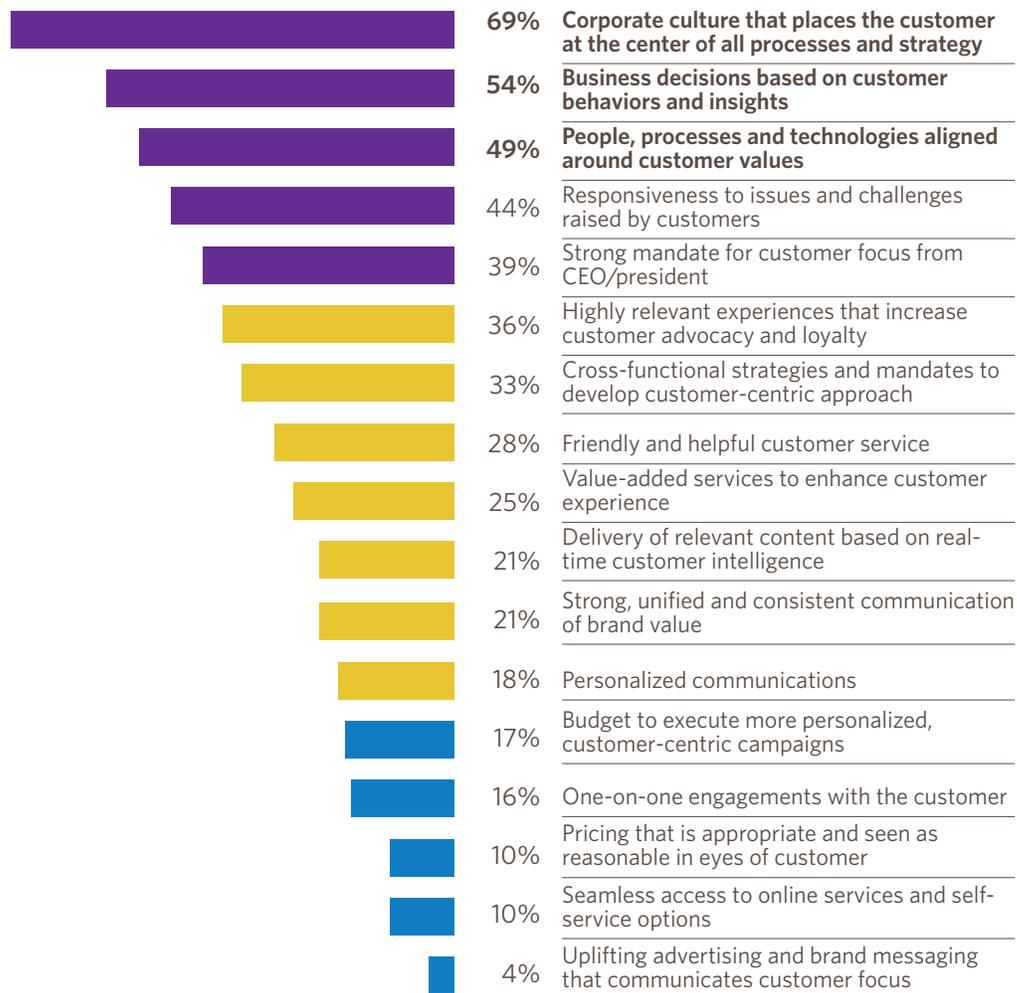




DETAILED FINDINGS—IT

CIOs believe that customer centricity starts with culture and is demonstrated by business decisions that are based on customer behavior and insights. According to 69 percent of IT respondents, having a corporate culture that places the customer at the center of all processes and strategies is the core attribute of operating a customer-centric organization. More than half also feel that making business decisions based on customer behavior and insights is key while 49 percent believe a core attribute is aligning the right people, processes and technologies around the customer.

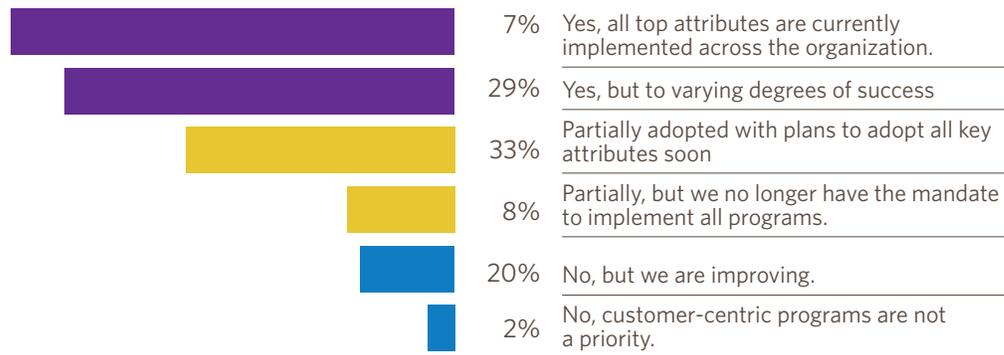
Q1. What are the key attributes of a customer-centric organization?





IT executives feel that while some of the top attributes have been adopted, there have only been varying degrees of both completion and success. The slim majority (33 percent) admit that the key customer-centric elements they highlighted in the previous question have only been partially adopted, but they plan to implement others soon. An additional 29 percent say that while the attributes of customer centricity have been adopted, they have only yielded varying degrees of success. However, it is notable that the 20 percent of IT executives who believe that their organizations have not adopted these attributes but are on the path to improvement.

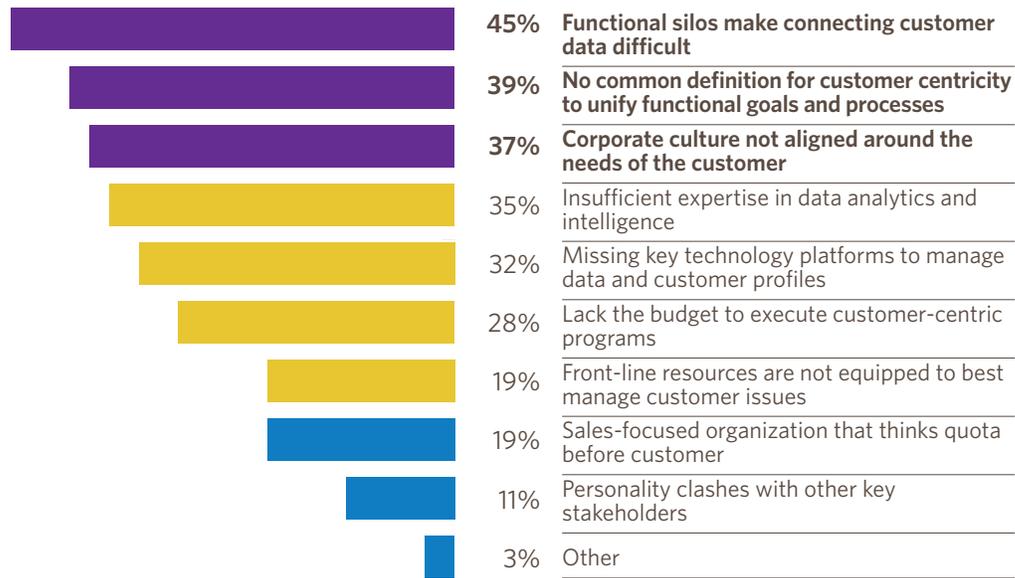
Q2. Have these attributes been adopted across your organization?





Functional silos are the top challenge that IT executives believe is holding back the organization from being a truly customer-centric enterprise. But just behind the very real issue of silos that can block the flow of data through the organization is IT’s belief that there is no common definition for customer centricity that can actually unify functional goals and processes. Notably, IT admits that the organization is missing key technology platforms to manage data and customer profiles (32 percent) and lacks the expertise in data analytics and intelligence (35 percent).

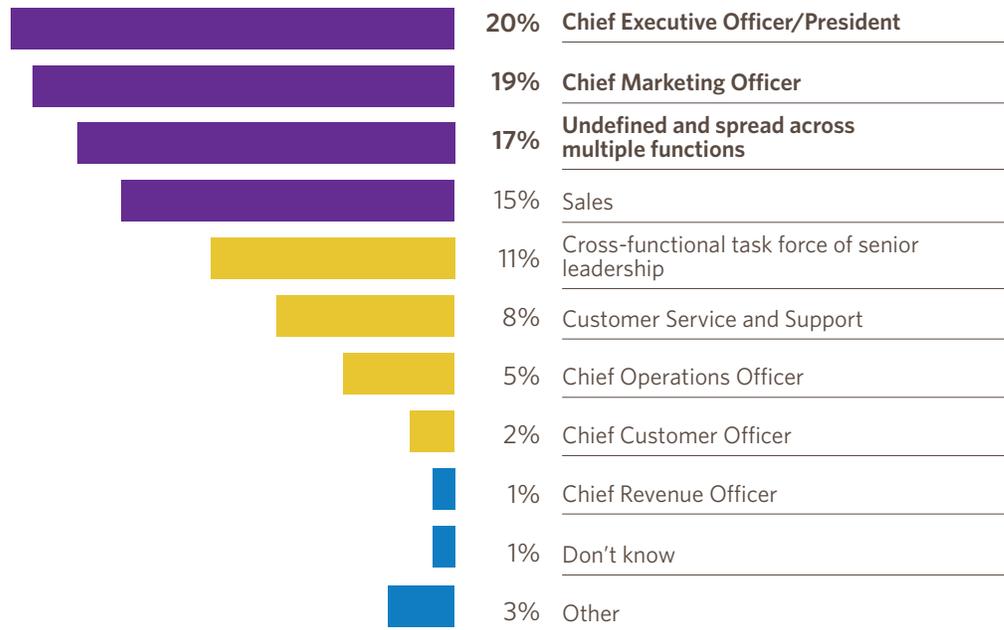
Q3. What challenges do you face in achieving a truly customer-centric organization?





The top spots—the CEO and the chief marketing officer—are the two leading owners of the customer. According to IT respondents, 20 percent say the CEO owns the customer while 19 percent say it is the CMO. However, what should be of bigger concern is that some 17 percent of respondents say that ownership of the customer is undefined and spread across multiple functions.

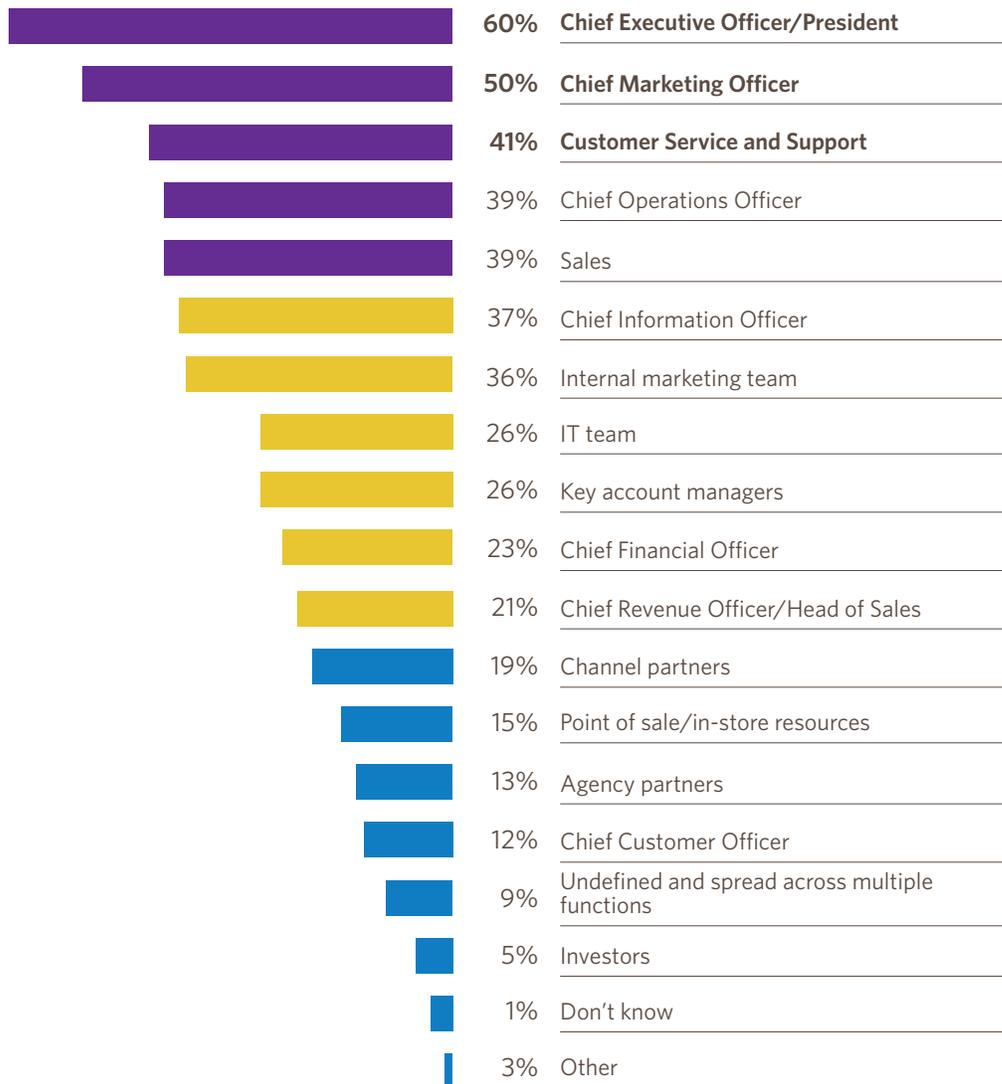
Q4. Who is the primary “owner” of the customer in your organization?





The C-suite executives, with additional help from customer support and sales, are the key stakeholders in advancing a corporate agenda of customer centricity. The top spots include the CEO (60 percent), the CMO (50 percent), customer support and service (41 percent), the chief operating officer, and sales (both 39 percent). The CIO falls just outside these top five stakeholders (37 percent), despite previous statements that data and the development of platforms and processes that can cross silos and deliver critical customer intelligence is core to a customer-centric organization.

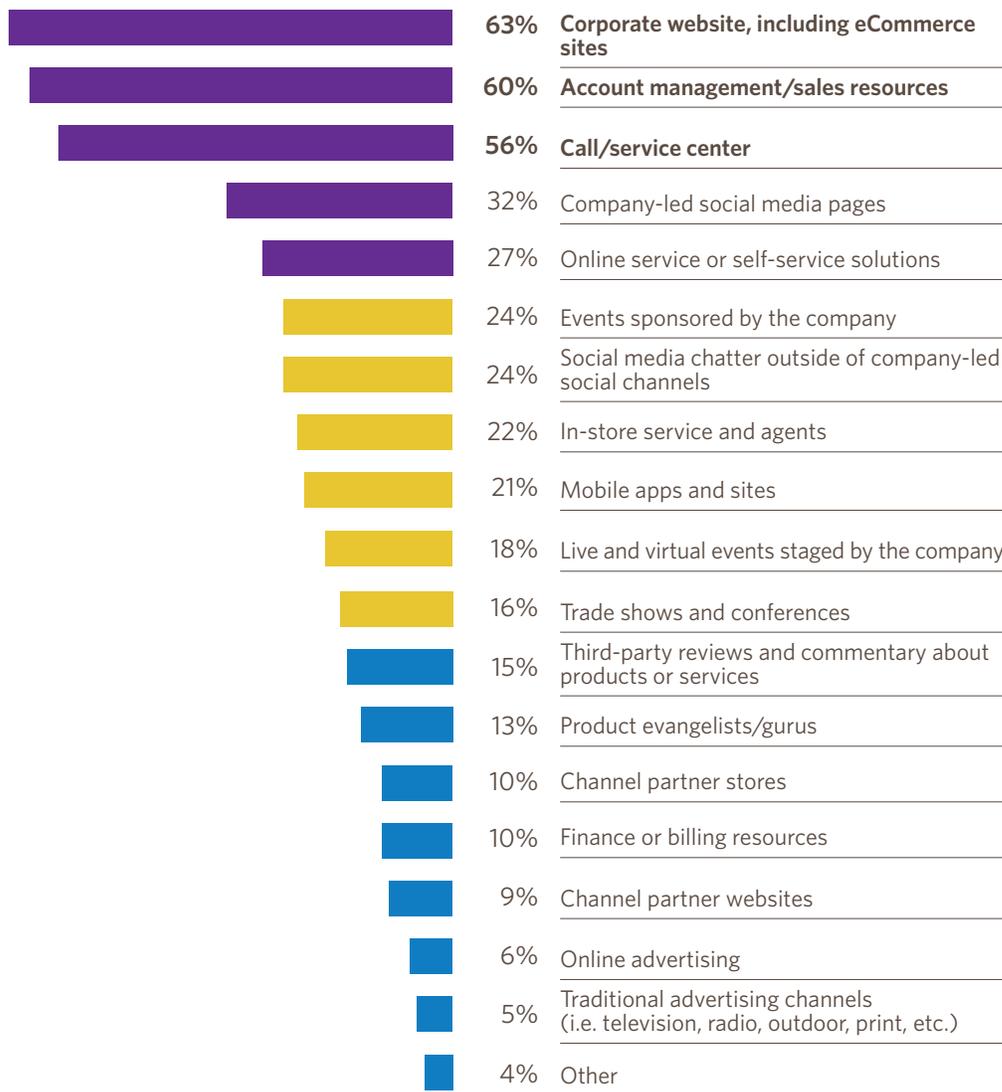
Q5. Who are the other key stakeholders in optimizing the move to customer centricity?





For many organizations, the website is where marketing and IT most connect or most conflict over ownership or governance. But according to 63 percent of IT executives, the website is the top touchpoint that demonstrates customer centricity. Following closely behind are traditionally more sales-focused touchpoints like sales/account management resources (60 percent) and call centers/customer support (56 percent).

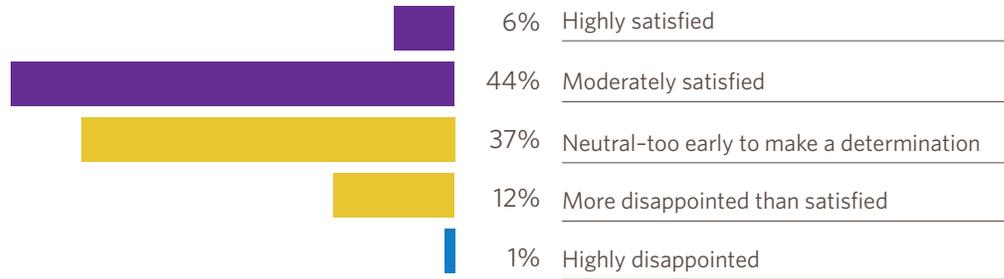
Q6. What are the critical touchpoints that demonstrate customer centricity to customers?





For the most part, IT executives are moderately satisfied with the ability of the top touchpoints outlined in the previous question to activate the customer—but in a time where “okay” may not be good enough, it is more telling that only 6 percent are highly satisfied. In fact, 49 percent of respondents are neutral in their assessment or are more disappointed than satisfied.

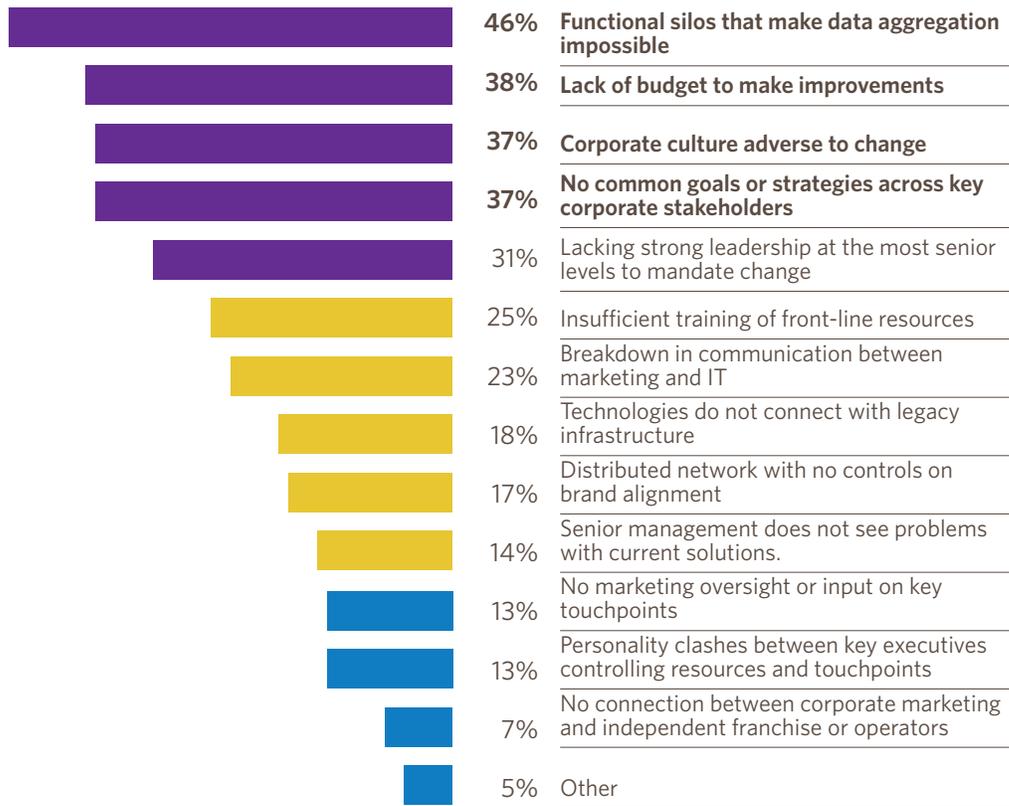
Q7. Are you satisfied with the ability of these touchpoints to activate and engage with the customer?





Eliminating functional silos and getting on the same page for a customer-centric strategy again emerge as the top roadblocks to optimizing the individual touchpoints that deliver on the promise of customer centricity. As IT executives indicated in question three, silos that make data aggregation difficult (46 percent) and no common goals or strategies (37 percent) make touchpoint improvements difficult at best. Budget also emerges as a key issue as 38 percent point to a lack of funds to enable improvements as a core issue. Interestingly, few see marketing as the problem (only 13 percent say there is no marketing oversight or input on key touchpoints), or perhaps few think marketing should be involved to begin with! What is curious is how few see the technology as a limiting factor as only 18 percent of respondents say that technologies not connecting with a legacy infrastructure is an issue (or at least a more challenging factor, considering that this issue may be at the core of what keeps functional silos segmented and separated).

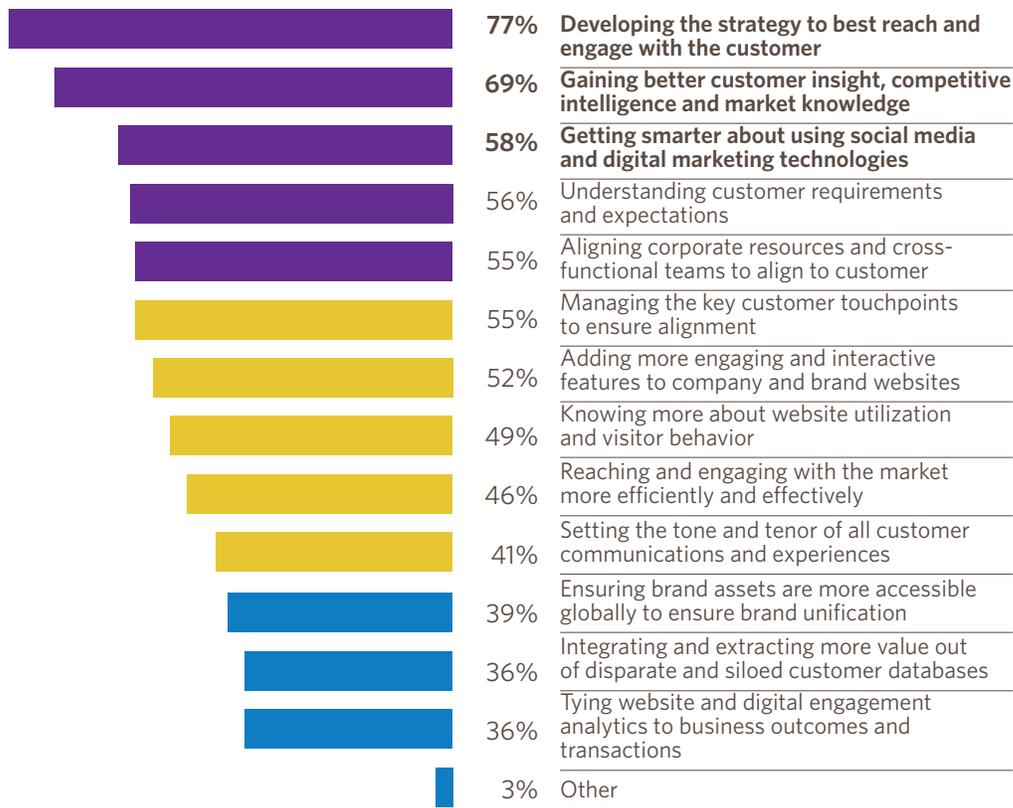
Q8. What are the top roadblocks to optimizing these touchpoints?





The CIO should be the leader in advancing platforms to aid in marketing measurement and campaign optimization according to 55 percent of respondents. IT executives also believe the CIO should be increasing the use and value of CRM systems (54 percent), ensuring the integrity and availability of back-end systems (53 percent), and delivering more timely and relevant transactional, behavioral and customer profile data to the organization (51 percent). However, partnership with marketing is only selected at the middle of the list at best. Fewer than half of respondents felt that partnering with marketing to develop comprehensive customer engagement strategies was a key responsibility, instead opting for functions that are far more operational or tactical like maintaining up-time and automating engagements.

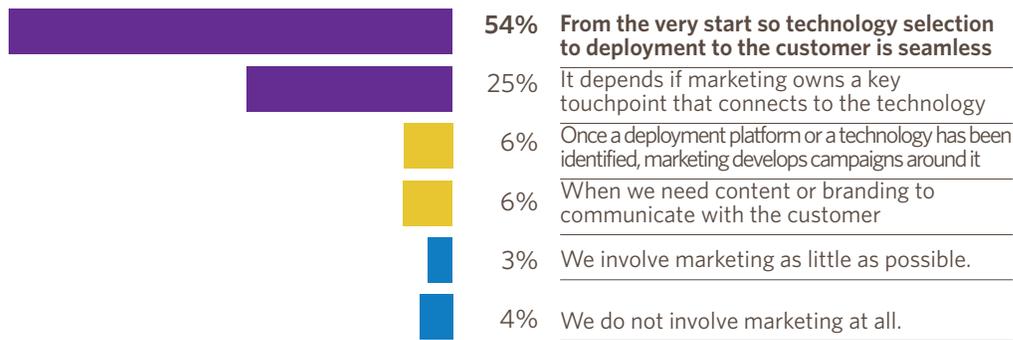
Q9. What role does marketing play in achieving a customer-centric enterprise?





In line with the previous answer, IT is happy to turn customer engagement strategies over to marketing as 77 percent of respondents say that marketing’s primary role is to develop the strategy to best reach and engage with the consumer. IT also sees marketing as the center point for turning data and profiles into insights and intelligence as 58 percent say marketing is responsible for getting smarter about using social and digital channels, 56 percent say marketing should understand customer requirements and expectations, and 69 percent say that marketing should be gaining better customer insights, competitive intelligence and market knowledge. Yet despite this nod to marketing’s role in customer intelligence, only 36 percent feel marketing should focus on integrating and extracting more value out of disparate and siloed customer databases, perhaps in a nod that this is really the role of IT in this partnership around big data.

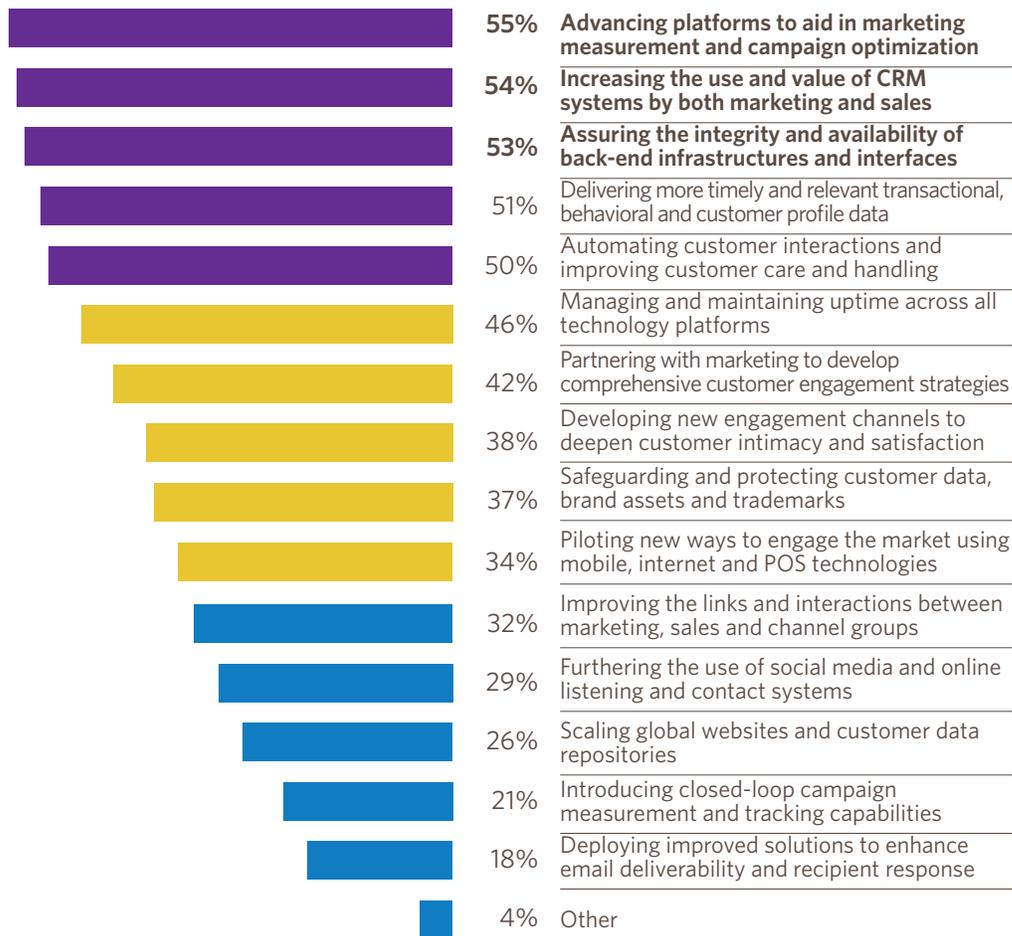
Q10. Specific to technologies and platforms that deliver customer-centric experiences at what point in the IT process do you involve marketing?





More than half (54 percent) of IT executives believe that marketing should be involved in identifying platforms that deliver customer-centric experiences from the very start so that platform selection and deployment are a seamless process. Only one in four respondents only engage marketing when that group directly owns a key touchpoint. In fact, only 7 percent of IT executives don't (or only sparingly) involve marketing in the process at all.

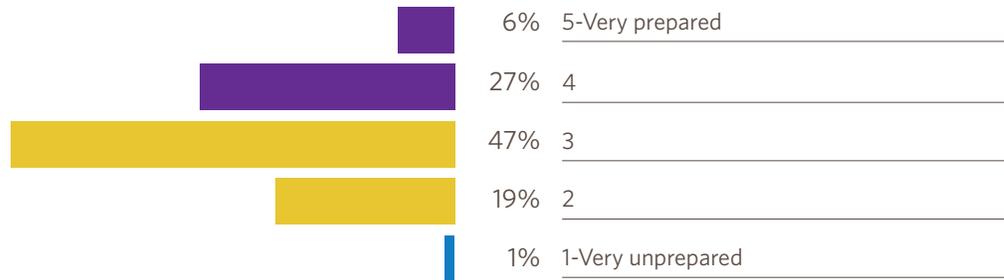
Q11. What are the key responsibilities of the CIO specific to achieving customer centricity?





Most IT executives give their organizations passing (albeit average) scores in the organization's ability to exploit opportunities presented by a more customer-centric culture. Nearly half see themselves in the middle of the road (47 percent) while only 6 percent feel the organization is very prepared.

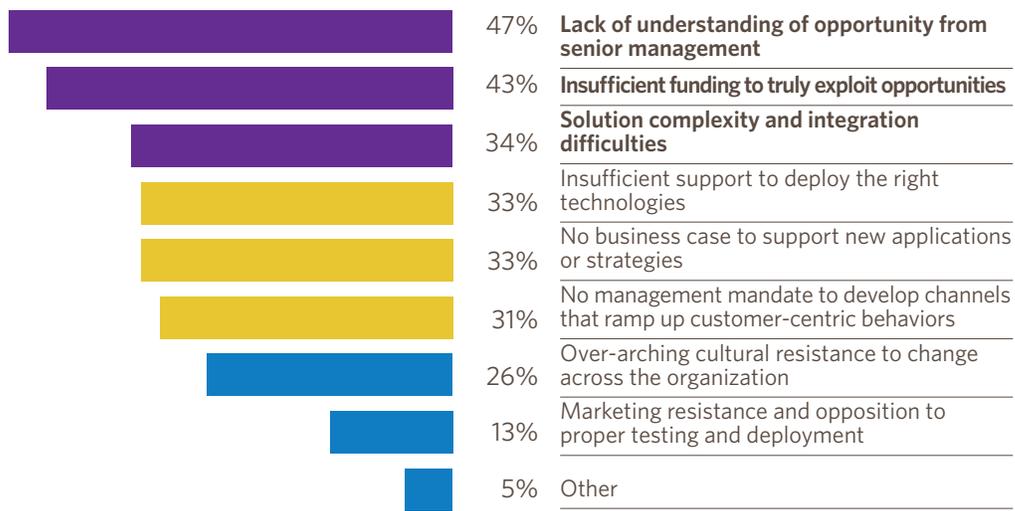
Q12. Rate how prepared your organization is to exploit opportunities presented by achieving a customer-centric culture.





Again, culture—or more specifically, the lack of strong leadership from the topmost ranks of the C-suite—emerges as the key reason that organizations are not fully in a position to capitalize on customer centricity. Some 47 percent of IT respondents identified a lack of understanding of the opportunity from senior management as the key culprit for their lackluster confidence while 43 percent point to a lack of budget to exploit opportunities. Again, marketing does not emerge as a key culprit in holding back the organization as only 13 percent point to marketing resistance and opposition to proper deployment of customer-centric technologies or platforms.

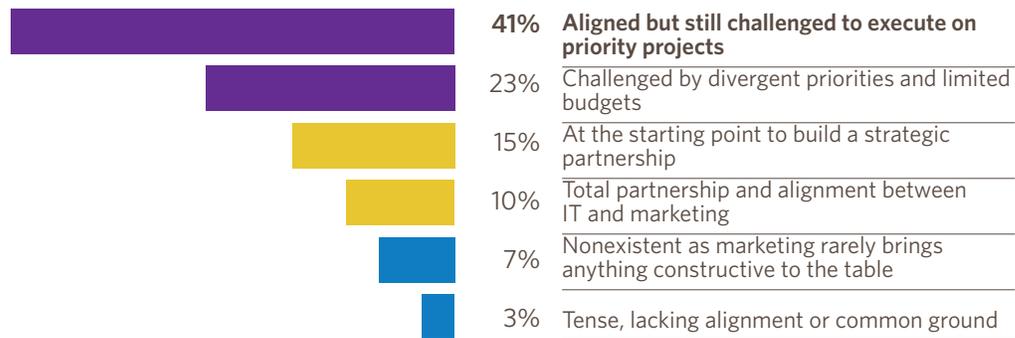
Q13. If you chose a rating of 1, 2 or 3, what are the reasons you believe your organization is not prepared?





IT and marketing seem to be aligned, but according to 41 percent of respondents, the alignment is not always perfect as they are being challenged to execute on priority projects. An additional 23 percent indicate that the relationship is challenged by divergent priorities and limited budgets, a response well in line with previous sentiments of a lack of common definition and strategy across the entire organization.

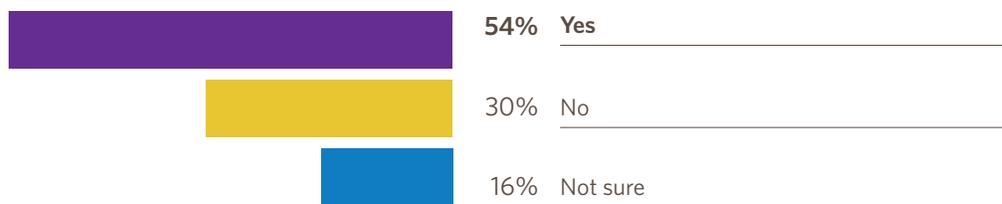
Q14. How would you describe your relationship with your CMO/marketing department?



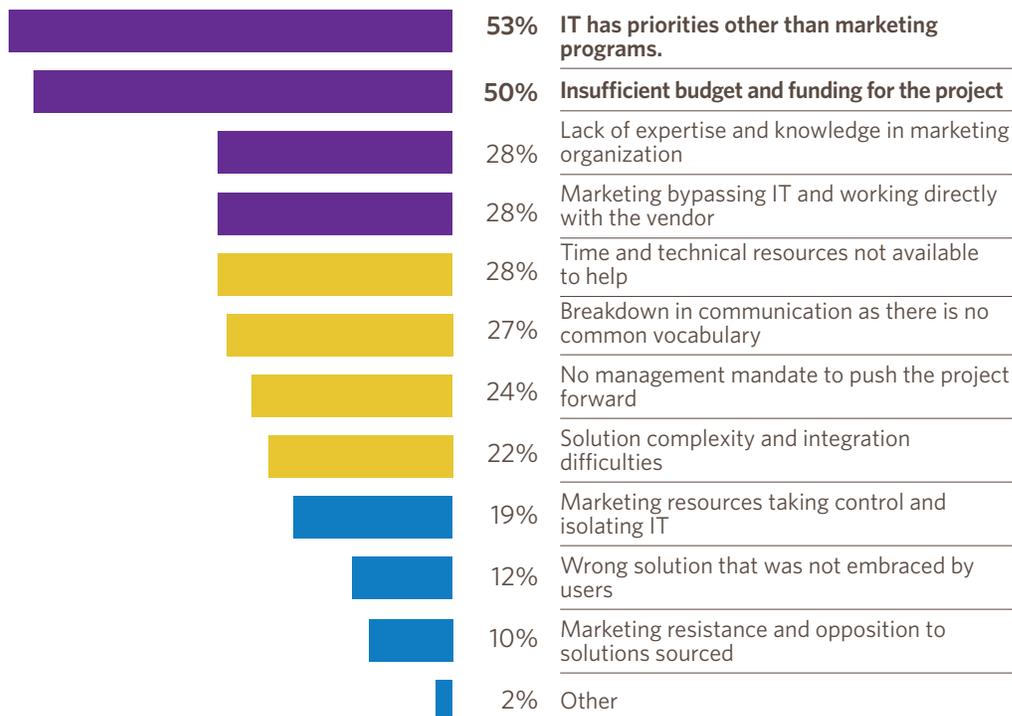


More than half of respondents admit there have been challenges when trying to implement technologies. And as reflected in previous answers, IT is clear that a lack of common priorities and budget constraints tend to be the biggest roadblocks to success. Some 53 percent say that IT has other priorities than marketing programs while 50 percent admit there was insufficient budget for the project. And again, we see that marketing is not resisting IT's involvement; only 10 percent felt that marketing was opposing solutions sourced by IT, and only 19 percent said that marketing was taking control of solutions and bypassing IT, suggesting that the historical friction between the two groups may be thawing.

Q15. Have you had problems or challenges implementing marketing solutions or IT projects to further customer centricity?



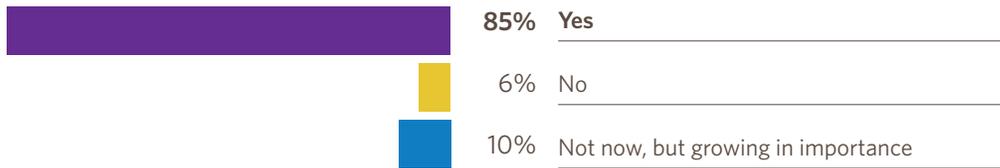
Q16. If so, what were the biggest issues and obstacles?





Further proving the criticality of the CMO/CIO dynamic, an overwhelming majority (85 percent) of IT executives say that the relationship between marketing and IT is critical.

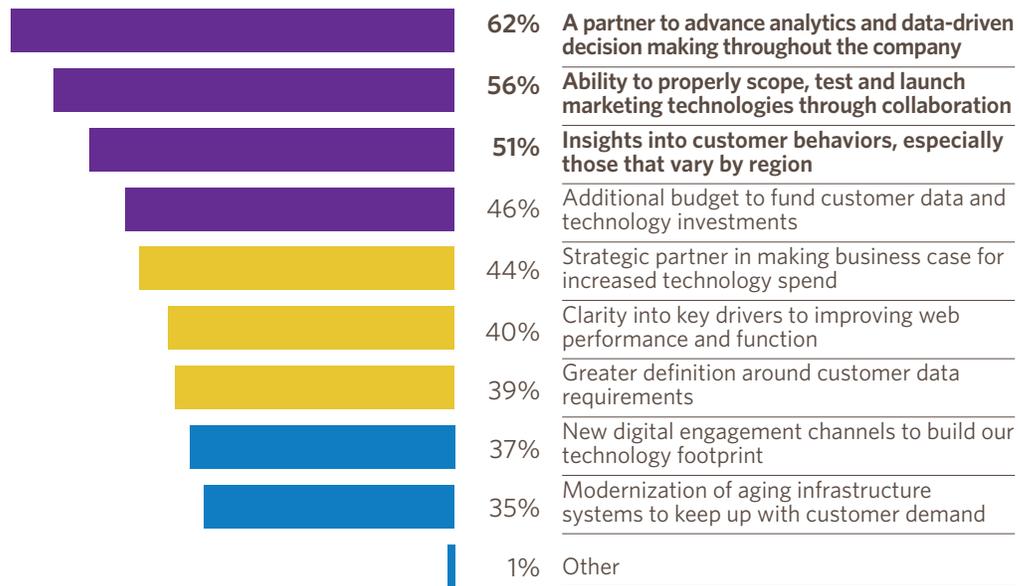
Q17. Do you view this as a critical relationship?





According to IT, the value in the CMO/CIO relationship revolves around big data, specifically in having a partner in advancing analytics and data-driven decision making throughout the company. In fact, IT views several key points around big data as being at the heart of the relationship, including the ability to provide greater definition around data requirements (39 percent) and the development of insights into customer behaviors that can be shared with the organization (51 percent).

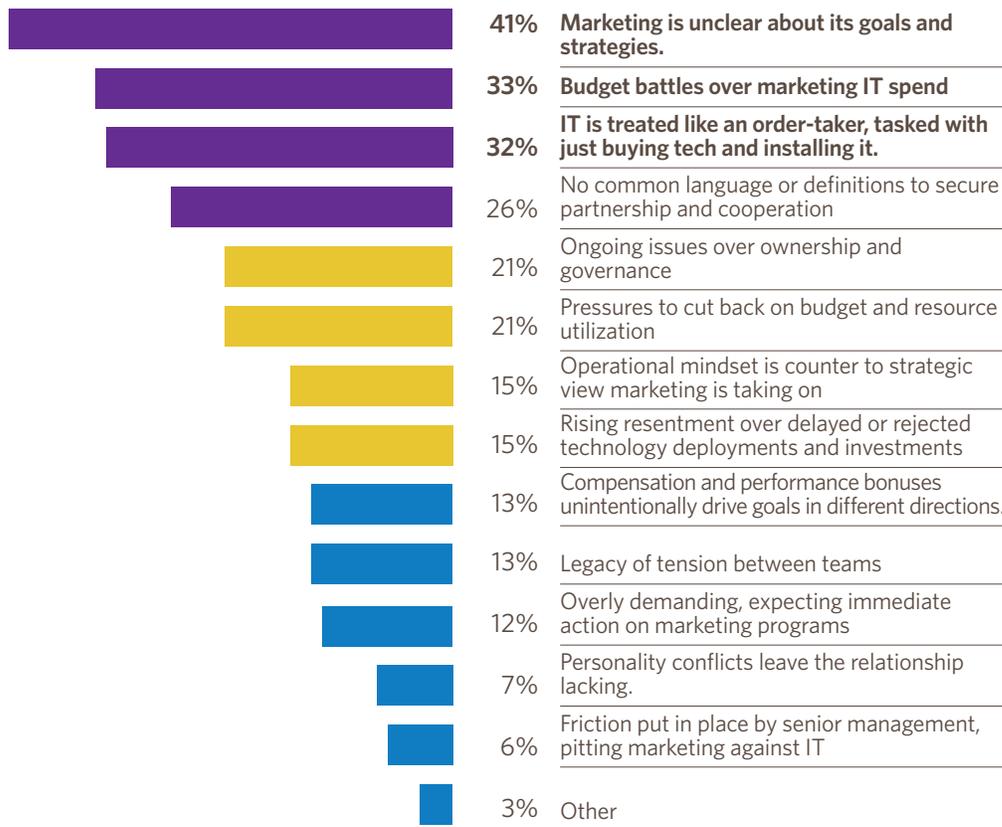
Q18. Where do you see value in the relationship?





It would seem that IT is pointing the finger of blame in marketing’s direction, saying that marketing is unclear about its goals and strategies, and this is leading to a strained relationship between marketing and IT. And while budget battles (33 percent) and IT being marginalized and treated like an order-taker and not a strategic partner (32 percent) are also issues, it would seem that not even senior management pitting marketing against IT (selected by only 6 percent of respondents) strains the relationship as much as marketing’s own murky strategy.

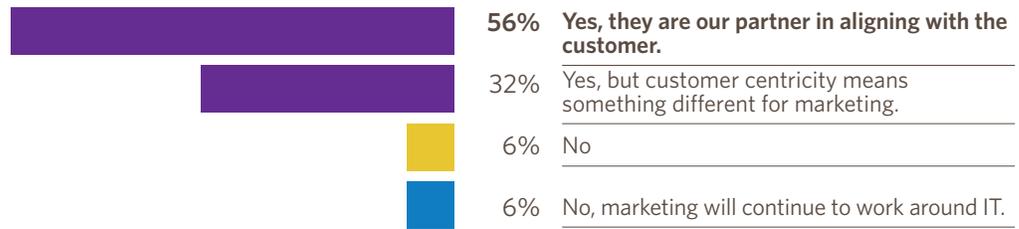
Q19. What has strained this dynamic the most?





Despite any challenges that may exist, IT firmly believes (56 percent) that marketing and IT are partners in aligning with the customer. An additional 32 percent say that there is collaboration, but customer centricity has different definitions for marketing.

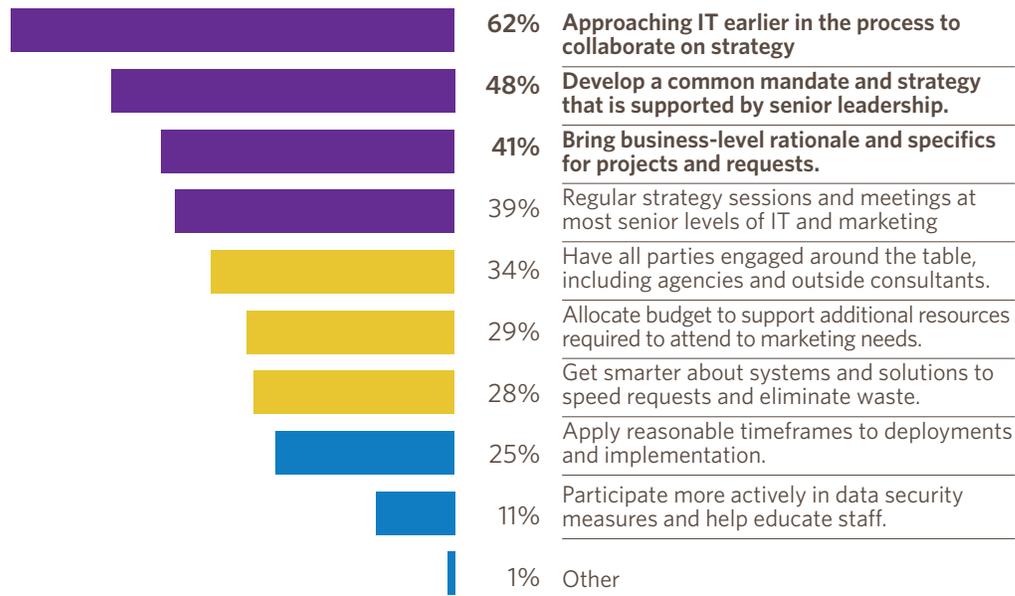
Q20. Do you believe working and collaborating with IT is a priority for marketing?





For marketers looking to improve the relationship, IT suggests approaching them earlier in the process to collaborate on strategy (even though IT earlier stated that marketing doesn't understand its own goals or strategies). IT also recommends developing a common mandate and strategy that is (or can be) supported by senior leadership. What isn't IT looking for? Only one in four IT executives would like marketing to apply more reasonable timelines on deployments and implementations, and only 11 percent would like to see more involvement by marketing in data security measures.

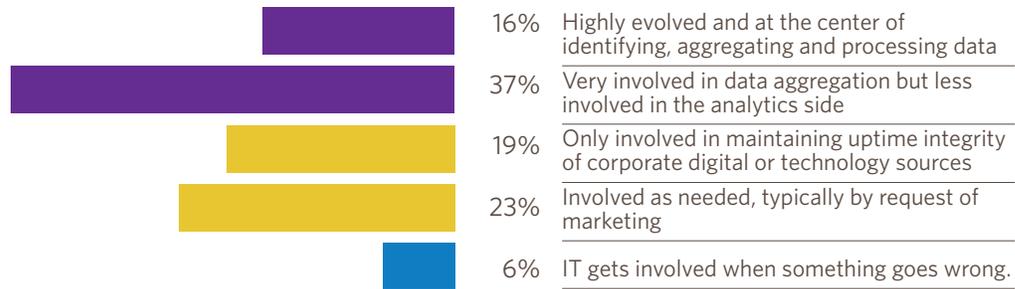
Q21. Where do you feel marketing could do a better job of engaging and working with IT?





IT believes it is very involved in data aggregation but less involved in developing analytics. But 23 percent admit that while they are involved as needed, it is typically only when marketing requests something.

Q22. How involved is IT with the identification of data streams, aggregation and analytics of customer data, and delivery of insights to the organization?

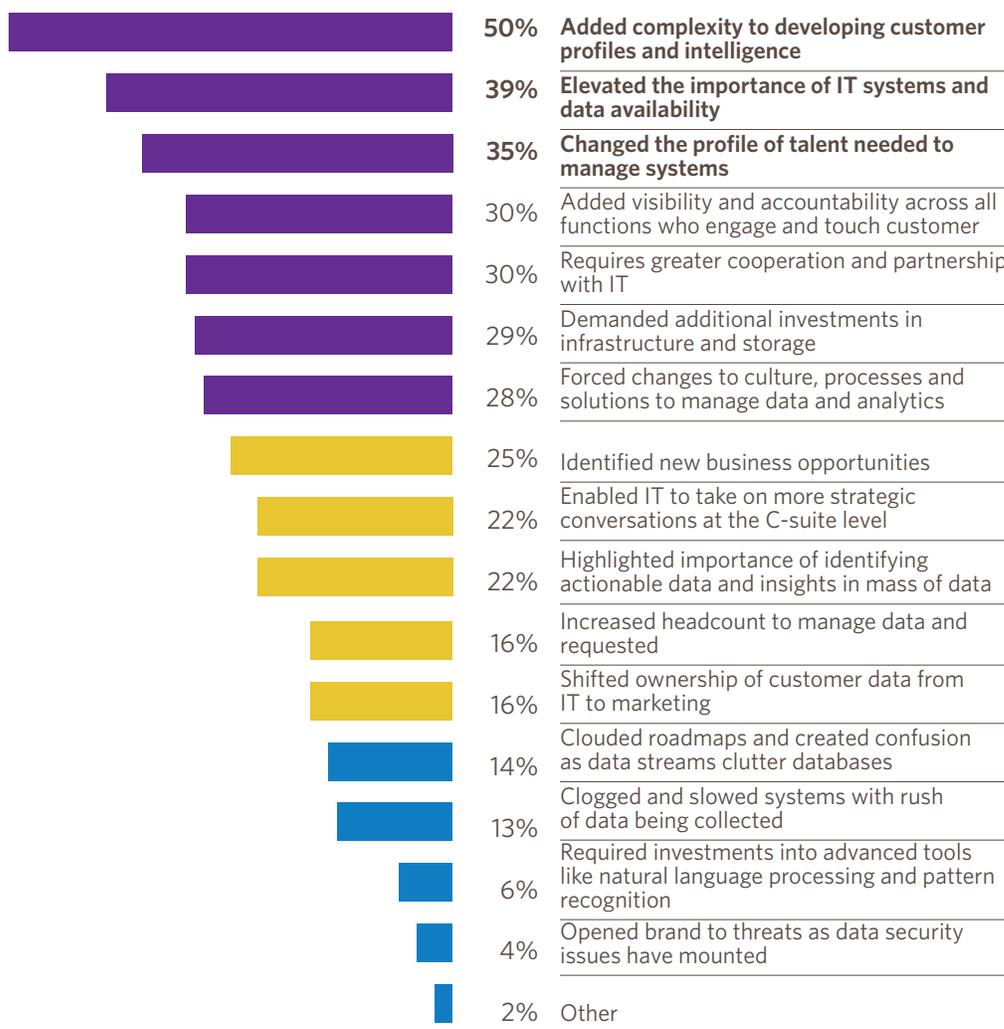




Added complexity has been the primary byproduct of the influx of structured and unstructured data according to half of the IT respondents. But IT also recognizes that big data has elevated the importance of IT systems and data availability across the enterprise. With this new complexity and increased importance also comes a call for new talent to manage these systems according to 35 percent of respondents.

And IT seems ready to deal with the influx of data as few respondents indicated that issues around increasing headcount (16 percent), data flow clogging systems (13 percent), or the complexity clouding roadmaps (14 percent) have been issues that have created a negative impact.

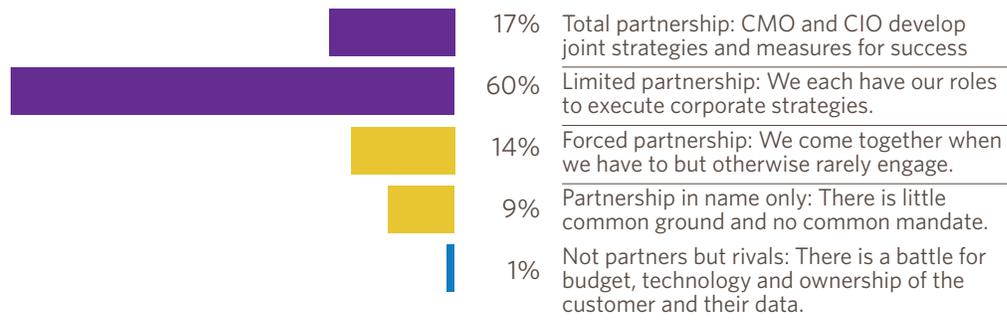
Q23. How has data—both structured and unstructured data—impacted your operations?





An opportunity to further partner—this time around big data—seems to be missed as IT respondents admit that IT and marketing only have a limited partnership when it comes to strategies around data management. Some 60 percent of respondents believe that each group has its own roles to execute, again pointing to previous sentiments around a lack of shared vision, mission or mandate. Only 17 percent of respondents enjoy a state of total partnership that includes strategies and measures for success.

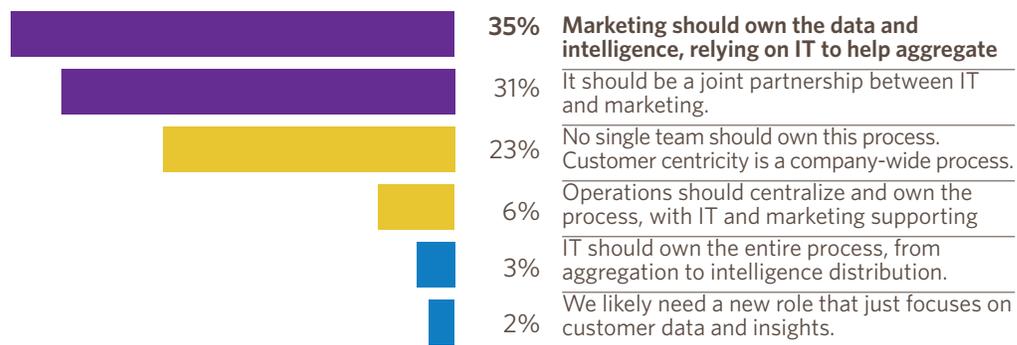
Q24. How closely do you work with marketing in developing strategies to manage data?





As noted in the previous question, marketing and IT have a limited partnership when it comes to data management strategies. However, 35 percent of IT executives indicate that this may be just fine, stating that marketing should own the data and intelligence and rely on IT to help aggregate the data from across the organization. However, there is a growing number of respondents who would like to see a deeper partnership with marketing around the big data demands of the organization as 31 percent believe that there should be a joint partnership between the two functions.

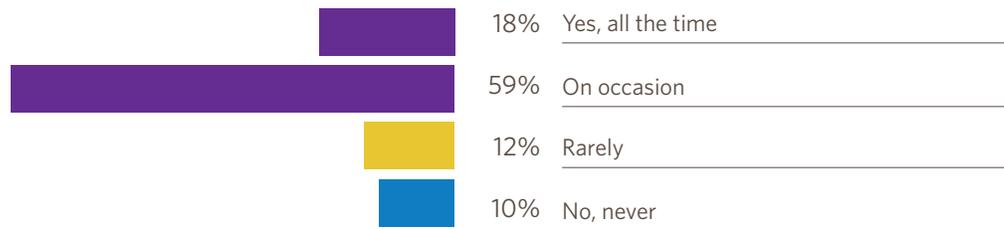
Q25. Who should own and manage customer data and the intelligence drawn from that data?





Likely a symptom of not sharing a core mission or mandate that is issued from a CEO committed to customer centricity, IT admits that marketing, at least on occasion, makes requests of IT that are not in line with IT mandates. However, when you consider that IT has previously stated that marketing should own customer data and intelligence and that the hallmark of customer centricity is making business decisions based on this customer data and intelligence, it would stand to reason that marketing and IT should be better aligned, not making requests that fall outside either's corporate, customer-centric mandate.

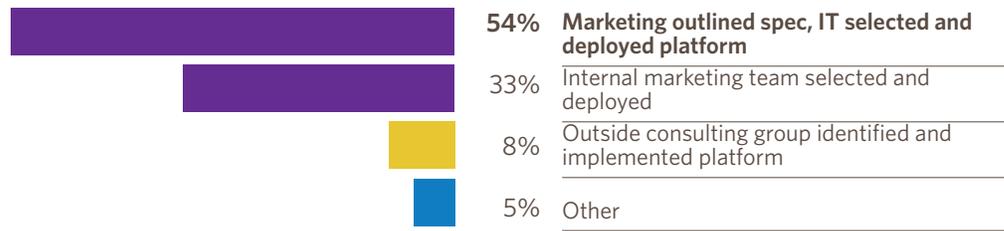
Q26. Does marketing make requests of IT that are not in line with IT mandates?





Falling in line with IT frustrations that they are seen as “order-takers,” 54 percent of respondents admit that marketing technologies tend to be outlined by marketing and selected and/or deployed by IT. A significant number of respondents say that internal marketing teams are actually selecting and deploying their own solutions.

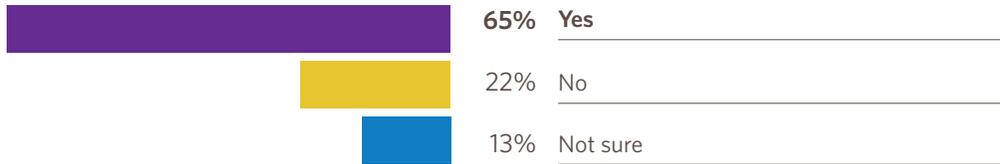
Q27. How are marketing technologies, platforms or solutions identified in your organization?





Not surprising, 65 percent of respondents say that problems have emerged from this solution identification process, especially considering that nearly one in every three respondents said marketing was circumventing IT in the process.

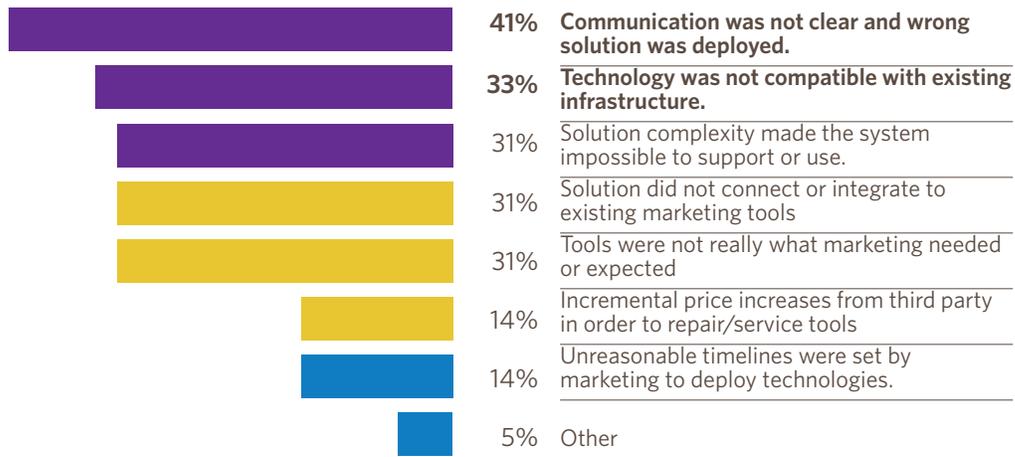
Q28. Have challenges emerged as a result of this process?





A broad range of issues have emerged thanks in part to the processes currently in place to define and adopt marketing technology platforms. Of the 65 percent of respondents who admitted there had been challenges, 41 percent believe the wrong solution was deployed due to a lack of communication. One-third said the technology that was deployed was not compatible with existing infrastructures, and nearly one in three said the solution was too complex, did not integrate into existing marketing tools, or was not really what marketing expected or needed.

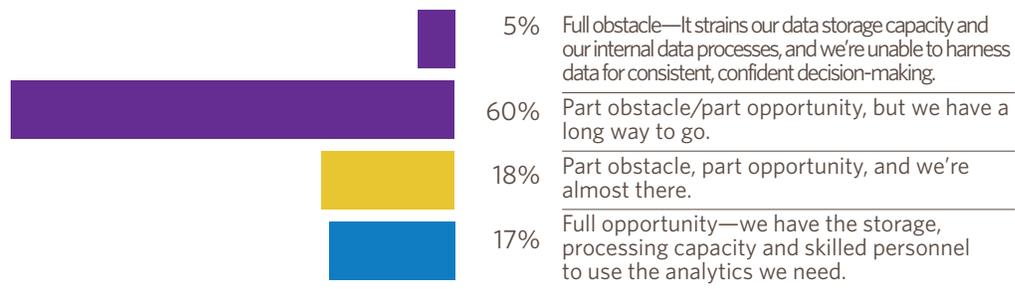
Q29. If yes, what were the primary challenges?





IT executives admit they have a long way to go when it comes to fully realizing the opportunities in big data. In fact, 60 percent feel big data is both an obstacle and an opportunity for their organization. At this time, only 17 percent of respondents feel that big data is a complete opportunity and that they have the right storage, processing, capacity and skilled personnel to use the analytics the organization needs.

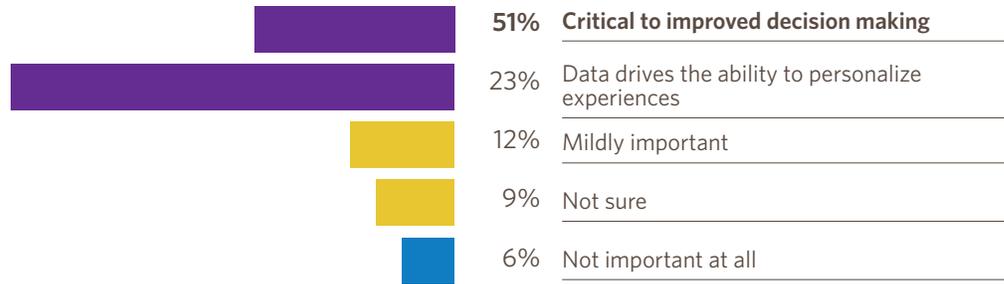
Q30. Is big data an obstacle or opportunity for your organization?





Even with the recognition that there is still a long road ahead, IT executives remain committed, with 51 percent of respondents saying big data is critical to improved decision making and another 23 percent saying it drives the ability to personalize experiences.

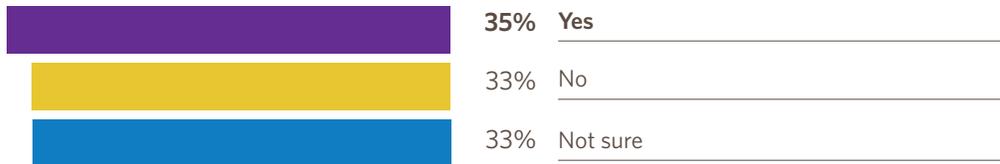
Q31. How important is big data to your ability to develop and execute customer-centric programs?





Part of what could be making the journey more difficult to traverse is talent. Some 66 percent of IT executives are either unsure or know they do not have the right talent within their current IT teams to execute on a customer-centric mandate.

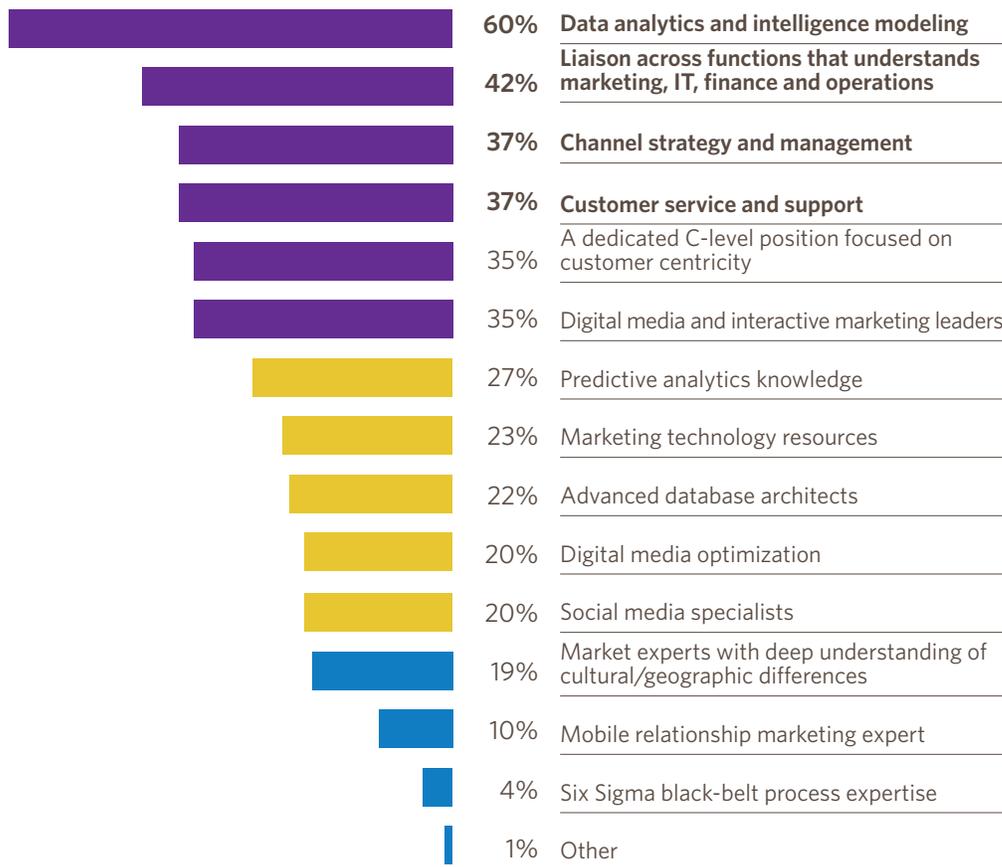
Q32. Do you have the right talent in the IT department to execute customer-centric programs?





Overwhelmingly, IT sees a deficit in data analytics and intelligence modeling talent—although previous responses would indicate that IT may believe this talent should actually reside within the marketing team. Along with analytics talent, IT would like to see a position created that serves as a liaison across functions like IT, finance, marketing and operations. IT is far less interested in bringing on process gurus as only 4 percent indicated they could use the assistance of a Six Sigma Black Belt expert. However, 37 percent would like to see additional expertise in channel management and customer service and support join their team.

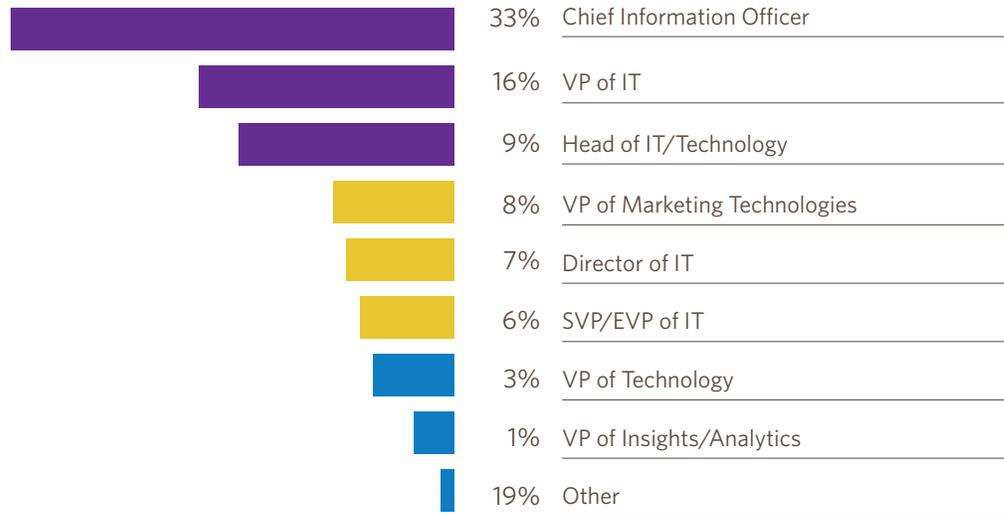
Q33. What skills will the organization need to achieve true customer centricity?



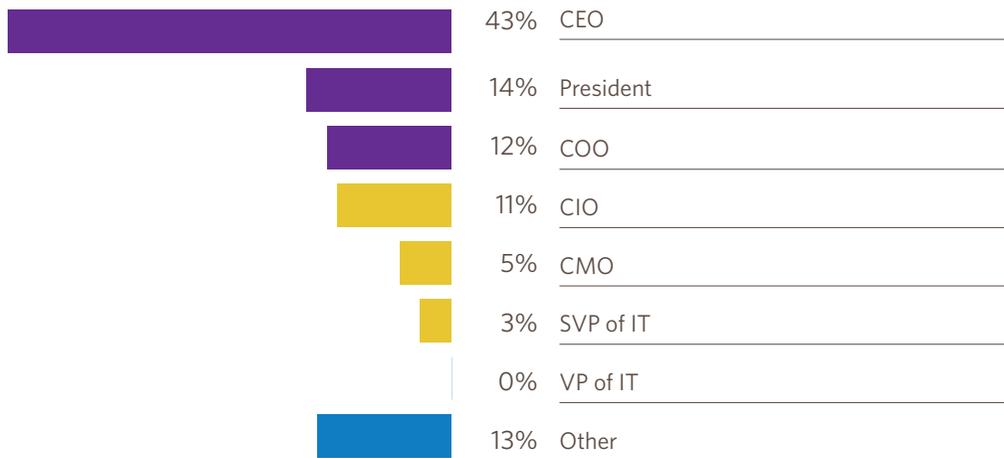


DEMOGRAPHICS—IT

1. What is your title?

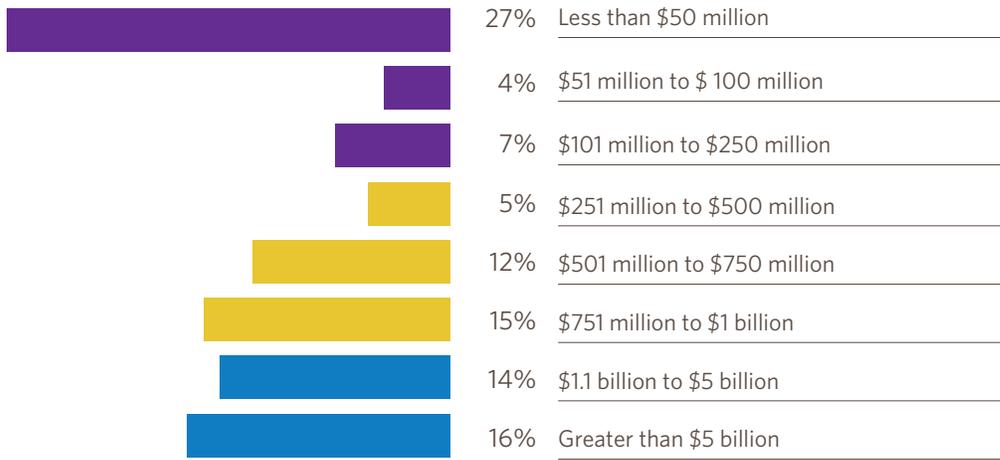


2. To whom do you report?



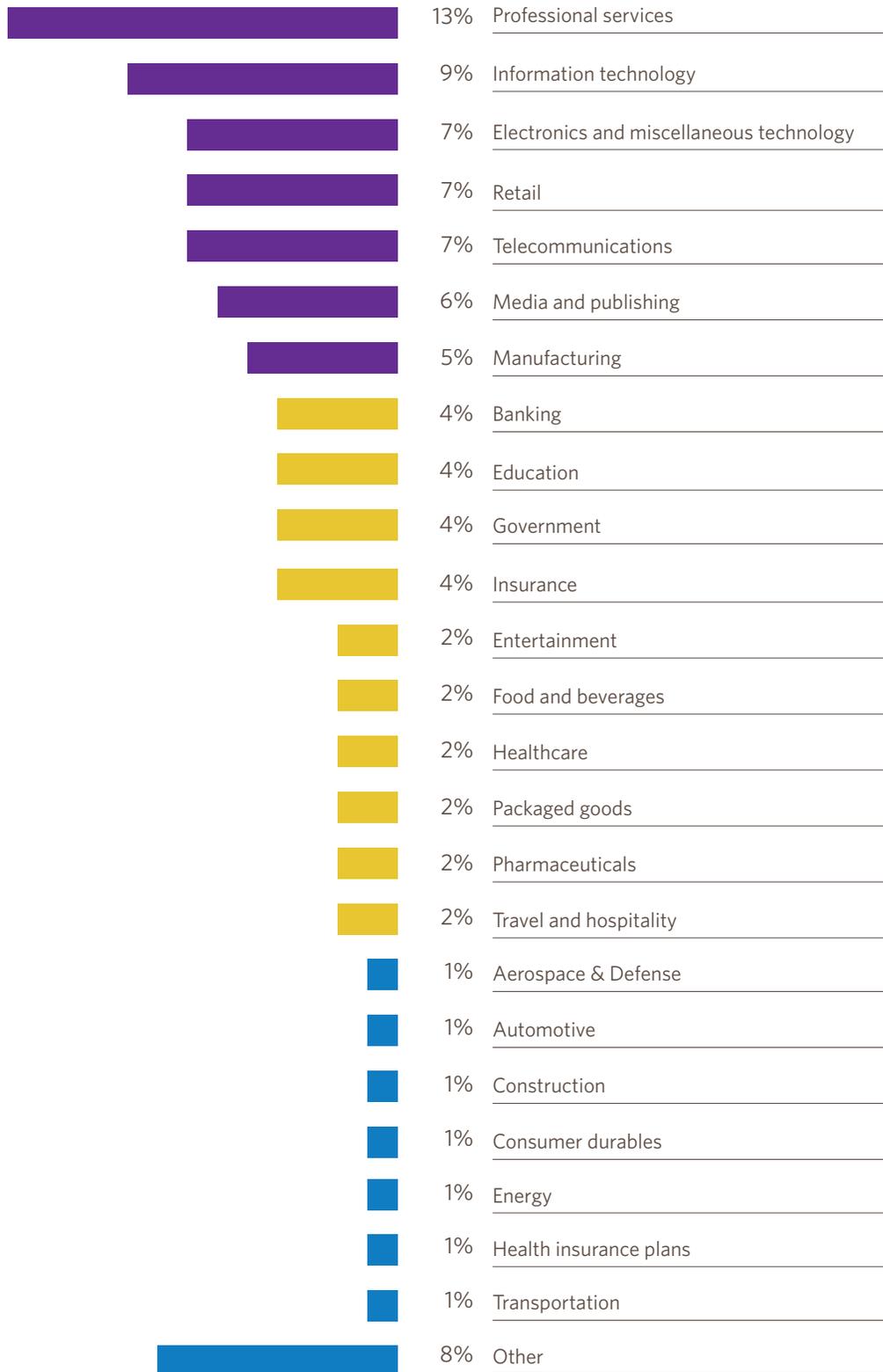


3. How large is your company?



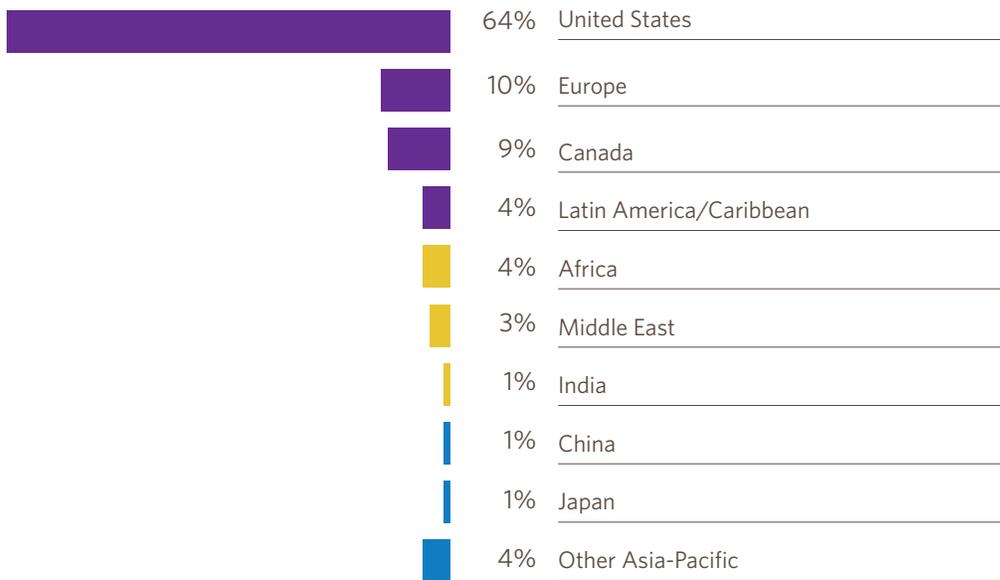


4. What best describes your company's industry sector?

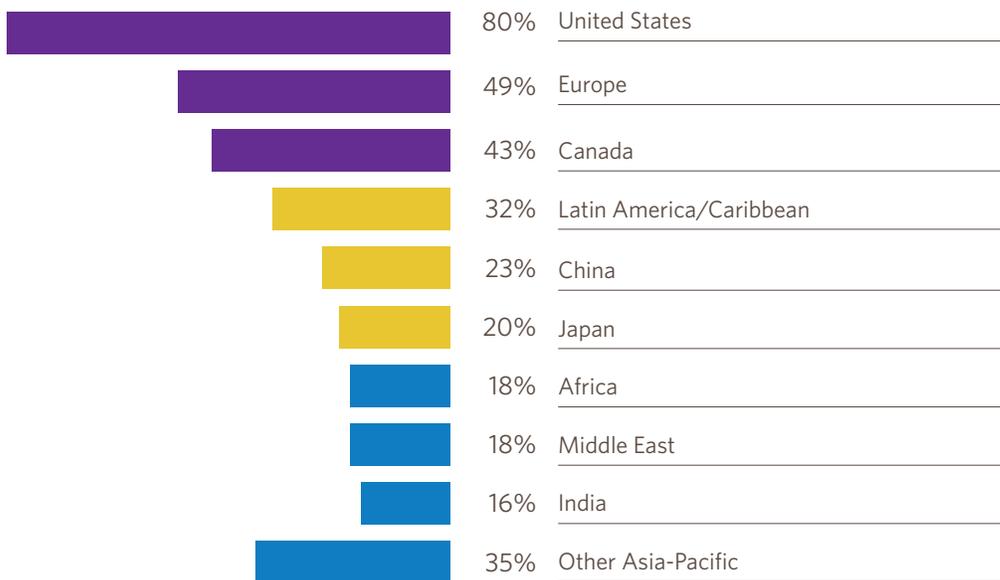




5. In which region is your company headquartered?

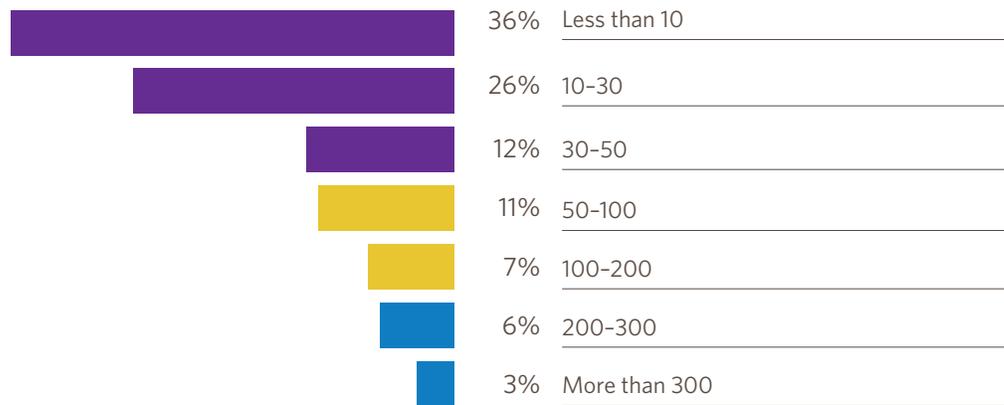


6. In which regions does your company operate?





7. How large is your staff/team?





LEADERSHIP COMMITTEE—MARKETING

AIG Bank **Richard Smith**
SVP & Chief Marketing Officer
AIG Bank

nexxo **Adriana Eiriz**
Chief Marketing Officer
Nexxo Financial Corporation

Allianz **Nancy Jones**
Chief Marketing Officer
Allianz Life Insurance

OUTRIGGER **Robert Solomon**
HOTELS + RESORTS
SVP & Chief Marketing Officer
Outrigger Hotels & Resorts

WELLPOINT **Patrick Blair**
Chief Marketing Officer
WellPoint

PNC **Karen Larrimer**
Chief Marketing Officer
PNC Financial Services Group

citi **Paul Kadin**
Head of North America
Marketing Operations
and Strategy
Citi

Silicon Valley Bank **Jane Stackpole**
Head of Market Strategy
Silicon Valley Bank

First Tech **Deborah Colby**
federal credit union
VP of Marketing
First Tech Federal Credit Union

TRANSAMERICA **Michael Babikian**
TRANSFORM • COMMITMENT
Insurance | Investments | Retirement
Chief Marketing Officer
Transamerica Insurance
& Investment Group

GE Healthcare **Nicholas Caffentzis**
GM of Strategic Alliances
GE Healthcare IT

WYNDHAM **Robin Korman**
Hotels and Resorts
SVP of Global Loyalty and Partnership
Wyndham Hotel Group

HILTON **Stuart Foster**
WORLDWIDE
VP of Marketing
Hilton Worldwide

Anonymous
Chief Marketing Officer
Life Insurance Company

INTRAWEST **Ian Arthur**
Chief Marketing Officer
Intrawest

Anonymous
Chief Marketing Officer
Life Insurance Company

magnolia **Lanet McCrary**
VP of Marketing and
Business Development
Magnolia Federal Credit Union

Anonymous
Vice President, Head of Marketing
Financial Services Company



LEADERSHIP COMMITTEE—IT



Jeff Palm
Chief Information Officer
 Allianz Life Insurance



Ken Corriveau
Chief Innovation Officer
 Omnicom Media Group



Jay Ferro
Chief Information Officer
 American Cancer Society



Albert Oriol
Chief Information Officer
 Rady Children's Hospital-San Diego



T.J. Graven
VP, Chief Information Officer
 Brown-Forman Corporation



Gabrielle Wolfson
Chief Information Officer
 Panasonic



Tracy Nolan
SVP & Chief Information Officer
 Commercial Metals Company



Anonymous
Chief Innovation Officer
 Hotel Resort & Brand



Joe Simon
Chief Technology Officer
 Conde Nast Publications



Anonymous
*Senior Vice President, Chiefs
 Information and Operations Officer*
 Life Insurance Company



Shohreh Abedi
Chief Information Officer
 Farmers Insurance Group



Anonymous
Chief Information Officer
 Medical Device Company



Larry Godec
SVP & Chief Information Officer
 First American Financial



Marco Trecroce
SVP & Chief Information Officer
 Four Seasons Hotels and Resorts



Haden Land
*VP of Engineering &
 Chief Technology Officer*
 Lockheed Martin



LEADERSHIP COMMITTEE—ACADEMIC



Anindya Ghose

Associate Professor
NYU Stern School of Business



Robert Rose

Author, Speaker, Senior Analyst
Digital Clarity Group (DCG)



David Large

*Vice President of
University Advancement*
University of Fredericton



EXECUTIVE INSIGHTS—MARKETING

Richard Smith

Senior Vice President & Chief Marketing Officer
AIG Bank



At AIG Bank, customer centricity is not a destination; it is a journey. There is no finish line or limitation to being customer-centric, and it is something that can always be improved. Richard Smith, Chief Marketing Officer, embraces this journey by teaming up with the CIO and creating a customer-centric culture that spreads across the organization.

The customer's objectives should be the focus of every decision and action made in every organization. That is why AIG decided to make customer centricity a part of their organizational culture. Implementing this mindset allows the customer to be at the center of all processes within the organization, and all objectives are focused on what the customer wants.

"I would define customer centricity as having a strong service culture within the organization and designing your processes, systems, operations, marketing tools and functions around solving customer problems and providing solutions to customer needs," Smith says.

Coming from an organization that started with very little consumer business, AIG had to undergo a huge transformation in order to successfully conduct consumer-directed business. Their employees had to understand the importance of being customer centric and what benefits that could bring to the company. To prove why this mindset was critical to success, customer feedback was reviewed by management and employees.

"Looking at this feedback helps make the case as to why we need to change and helps us identify the benefits of making those investments and taking the time and effort to change our mindset to become more customer-centric," Smith says. "I think that was one of the key things that we used in order to help drive that change."

More challenges that arise with improving customer centricity are the investments and decisions made based on those investments. It takes time to see a return on some investments, and it can be difficult to decide which investments will be beneficial and which will provide greater risk than reward.

"You have to take into account the return on investment," Smith explains. "In some cases, you have to build that over time in order to make sure you are really getting the results you need to grow with the business. You need to make sure that you're not just making those investments for the sake of making them."

Along with the employees, AIG seeks to change the mindset of the consumer so they can see how customer-centric the organization is. According to Smith, the most successful way to prove to the consumer that you are a customer-centric company is by providing transparency. Allowing the customers to see the processes and operations that are involved with the bank's services is what helps them become more willing to understand and trust the organization.



“By giving customers a view into your operations and how you provide them with the services you provide them, you’re showing them that you’re willing to put everything up front and provide them with the best service possible,” Smith says.

Smith wants to work toward understanding customers more in a holistic way. Although technology is providing more customer insights than ever, it still does not provide a 360-degree view of the customer’s relationship with the organization. The customer could own several products in one household, but because those products exist across different lines of business, there is no way of properly tracking them.

“Looking at multiple products in one household is an important metric for us,” Smith says. “But because they can be located under different names, etc., sometimes it’s difficult to get that holistic view of the customer.”

Since most of AIG’s customer data acquisition is done online, it is important for Smith and the CIO to be in constant communication. If marketing owns the customer and makes the decisions, then IT is what makes those decisions actionable.

“We work together on any sort of data or infrastructure project, technology project—everything from the website to customer service systems,” Smith explains. “For anything that touches on customer experience, we would work directly together.”

IT and marketing have recently grown out of two separate departments and into a collaborative team at AIG. Since digital and mobile marketing have taken off, the marketing and IT departments have almost grown to depend on each other for a successful campaign.

“Now that so much of what we do is being done online and so much of the customer interaction is taking place online or through technology, our partnership is critical to the user experience,” Smith says.

Smith looks forward to the next step in the journey and continues to influence the customer-centric mindset throughout his organization. By providing customers with a transparent look into what they have to offer, Smith and the CIO plan to strengthen relationships with current customers while building new ones along the way.

“We continuously improve areas of our service and the way we’re thinking and try to strengthen our organizational culture to be more customer-centric,” explains Smith. “That requires a change in mindset throughout the organization. It’s been a positive journey, and we still have more progress to make.”



Nancy Jones

Chief Marketing Officer
Allianz Life Insurance

Jeff Palm

Chief Information Officer
Allianz Life Insurance



Within this B2B organization, the CMO and CIO work hand-in-hand to better define and serve the end customer. With strong support coming from the top, these two are making great progress on their journey to becoming a more customer-centric organization.

“Like many companies, we’ve had a lot of emphasis on customer experience and are looking at how to improve customer interaction, from consideration and purchase to ongoing service,” Jones says.

Palm explains customer centricity as a company-wide point of view on how each touchpoint—direct and indirect—impacts the customer. He feels the first step in customer centricity is defining the end customer. They follow by exploring the various initiatives and technologies in play to determine what each means to the customer, how each touchpoint affects the customer experience, and the impact of each.

As a B2B company, Allianz distributes products through financial professionals, who in some ways are the first customer. As a result of this structure, the enterprise has many layers when looking at customer centricity.

“A big element of being customer centric is knowing the customer upfront and understanding the behaviors, trends, data and analytics,” Jones says. “By Through being more closely tied in with IT solutions, this is where marketers have increasingly more opportunity. We can then identify the right product, the right program and the right context to make offers based on the needs of the customer.”

From a strategic perspective, marketing is the owner of the customer at Allianz. However, customer service and distribution play a major role in processing the business.

“Everybody really has a part and owns various pieces of the end process, but our targeting operating model at Allianz is a market management-centric model, which focuses on the customer. , and T that’s driven out of the marketing function,” Jones says.

Palm contributes, “Marketing owns the customer. Granted, other people touch the customer for various reasons in an end-to-end business model, but I like the notion of having it anchored somewhere, and in my view, that is in marketing.”

Corporate and senior management mindsets pose a challenge during their journey of becoming more customer-centric organization, though educational programs have shown progress in this shift.

“It takes time to evolve a culture and the mindset of the employee base,” Jones says. “Our goal is to ensure everybody from the very top to the very bottom and across every function has the same understanding of who the customer is and what we are actually trying to do to support them.”

An additional roadblock may be the enterprise’s legacy systems, which make data mining complex. Nevertheless, both marketing and IT are in agreement that marketing leads the effort to manage the use of customer data while IT is the architect and keeper of andthe raw data.

“There’s a notion of a data owner and a data steward, and generally speaking, one is a business person, and one is a technology person. Technology is responsible for the stewardship of all the data in our company; however, ownership responsibilities still reside with the business,” Palm says. “Technology is more of a support function than say marketing, especially relative to the customer,



so there may be a layer or two of insulation between us and direct interaction with the customer. We are not quite as customer facingcentric in that regard, but hopefully we are proceeding forward instead of backward.”

Appropriate investment is a key element in customer centricity, which ties highly to IT solutions to support marketing initiatives.

“We tend to be project focused in the way we invest; projects are generally designed to either augment a capability such as, building a better general ledger system, launching a new website, or automating a system, etc.,” Palm says. “I think you’ll find a lot of them are not necessarily customer centric in their orientation. They are more around executing a particular project. Therefore, I would say appropriate prioritization of investments is key.”

Jones adds, “Clearly you have to be able to demonstrate your customer centricity by building the appropriate support tools and service models to make it easy to do business with us. But often, we don’t always think about how project sit fits into the overall picture of what the customer’s needs are and what they expect. Our goal is to make that a discipline.”

Having robust research, analytics, modeling and mining abilities are also critical to the success of becoming more customer centric.

“The data is only as good as the people who use it, but having clean data easily accessible is imperative on the front end in helping people understand and know the customer,” Jones says. “Also, that same kind of data helps on the back end in servicing. Given the complexity of some of our businesses, getting the data the way we want to use it and having it easy to use, model and manipulate is always a challenge. This is something that we are getting better at.”

Palm says, “Every now and then over the last couple of decades, something has come up in technology that turns out to be the next great thing and is a reality. And there are some terms you can look at that were all the rage for a little while, and then they turned out to be nothing but hype that eventually fizzled. Take “Big data” for example. I think Bbig data falls into that category in that, despite what some people may tell you, it is still on its training wheels as people are trying to figure out how to think about it. IAnd it could go one of two ways. It could take off like crazy and be the next big thing, or it could fizzle out and be a passing fad for thinkers. But without any sort of practical, tactical implementation, the jury’s is still out regarding big data.”

At Allianz, data is gathered from transactional systems and funneled into a series of locations—operational data stores—that then feed into a data warehouse. Some of the data that’s gathered from those transactional systems is then acquirable and usable from a combination of the operational data stores and warehouse. In addition, they would ideally like the data stores to be other sources of information beyond just transactional systems.

ROI made to improve the customer experience is measured across the enterprise through financial metrics, quantitative and qualitative metrics, and consumer research. Teams tasked with specifically driving the customer experience get measured and compensated based on their results.

“Often as you improve customer interactions, you’re reengineering processes or approaches, which allows you to save money for the company,” Jones says.

Due to a strong emphasis on customer experience at the top, both the CMO and CIO at Allianz feel valued by their C-suite peers.



“I think our CEO has a strong view of the aspects of improving the consumer experience. It starts at the top, having the C-suite be supportive and understand the value of customer centricity,” Jones says. “The CIO role is a hand-in-glove partner with my team. From developing products to digital capabilities our interaction and from mobile platforms to our CRM systems, we cannot do anything without him. I, and I view him as a partner. I view the role as being a strategic partner at the table and helping us understand what the trends and opportunities are based on what we are trying to drive from a business perspective.”

Palm adds, “My perception is that the CMO role is highly valued in the C-suite, and the notion of customer centricity is obviously something that gets a fair amount of airtime. However, generally speaking, I would say the CIOs and the CMOs probably have a bit of an under-appreciation for what the other actually does. I think in order to continue to enhance a strategic partnership between the two—not just here at Allianz, but in general—we probably need to make sure that CMOs and CIOs develop a greater appreciation and understanding of what the other does in their organization. I do not know exactly in what areas this relationship will grow, but I know it is going to deepen quite substantially.”

**Patrick Blair**

Chief Marketing Officer

WellPoint



WellPoint is looking to create a more seamless experience for its members. In order to do so, all functions need to work from the same data set. As the company becomes more data-driven, CMO Patrick Blair develops a deeper alignment with the CIO.

As a health insurance company that focuses on the Medicaid population, it is extremely important that the customer is at the center of all of the company's business initiatives.

"Whether it's a clinical program that focuses on high-risk pregnancy or diabetes, we put the member at the center of everything we do," says Blair. "We constantly look at various opportunities to improve business performance from the perspective of the customer."

Aligning all functions to become more customer-centric has been a big part of leadership discussions over the past six months. WellPoint executives are in the process of mapping member touchpoints throughout the entire organization.

"We haven't evolved to the point where we have a single business owner of the customer relationship, but it's something that we've talked a lot about," he says. "In our business, we are very much a service-oriented company that has many different touchpoints with a member. We have individuals who touch members through clinical engagement, service or physician relationships. As the CMO, in some ways I am the de facto owner of the customer relationship, but I certainly look to my business partners that lead other functions in the company to help me understand how to best help them engage the member in whatever they're trying to accomplish."

The organization's traditional marketing department is tasked with building awareness and customer retention. Because the organization touches members with health issues in a multidimensional, multifaceted way, an ongoing relationship with each member is established.

"The customer experience becomes a lot about building trust and having members look to us as a resource for their health," notes Blair. "We have a very strong understanding of who our customer is, but we haven't brought all of that information together to create a seamless, consistent experience whenever someone interacts with the company."

Having a consolidated, longitudinal view of all customer interactions across the organization is key. There is a vast amount of disparate data sitting in balkanized systems, and people across the company are looking at different information that is intended to provide a consolidated view of a customer.

"We need to provide consistency through one source of truth or one system of record, which everyone across the organization can use to see all outreach, interactions and transactions associated with a member in one central place," Blair says. "When you are organized in this way, customers have a better experience."

In order to accomplish this, data sets and a technology platform that would allow executives to see member interactions in a holistic way is required. The organization's goal is to be efficient with resources and not create uncoordinated interactions with customers.

"Because technology is at the center of every engagement, I find myself working with the CIO quite a bit," he says. "We discuss what tools are available and ask, 'Are we looking at a CRM package, or



is this something we can do with our core administrative systems? Do we need to build or buy this? I find myself working with him more than I have in the past because everything is becoming so data-driven.”

IT was once more oriented to infrastructure, such as hardware, software and implementation, but has now become a much bigger, more relevant aspect of the organization and is becoming increasingly more important. The CIO finds solutions to deal with the fact that the healthcare industry is entering the world of big data and is key to finding the right warehouse strategy. Blair believes the CIO’s teams have evolved from purely being a technical resource to becoming strong business analysts.

Current organizational planning includes marketing and IT sitting down early in the strategy process to lay out initiatives and where technology can enable these.

“The relationship that has evolved from a world of an arm’s-length transaction to a much deeper collaboration,” Blair says. “IT has moved from an internal trading partner to a business collaborator.”

**Paul Kadin**

Head of North America Marketing Operations and Strategy
Citi



Customer centricity is a constant focus within the banking industry because trust and loyalty from customers are essential for success. Citi adopts a customer-centric attitude within every operation performed. But if marketing is the brain of customer insight, IT is the backbone. Paul Kadin, Head of North America Marketing Operations and Strategy, elaborates on how the CIO is crucial in driving customer insight into every strategy determination.

Customer insight is the driving force behind every decision made at Citi. In order to achieve loyalty and trust, Kadin believes customer centricity must be the intention behind every internal operation.

“Customer centricity entails injecting customer insight into all important decision making,” he says. “Whether it is resource allocation decisions and prioritization, strategy determination or individual tactic development, customer insight is critical in every decision we make.”

At Citi, the only way to truly include customer insight in every decision is for everyone within the organization to collectively own the customer. It is the responsibility of everyone to view their interactions with customers as a resource toward driving improved customer centricity.

“The customer really needs to be seen as a responsibility of everybody,” explains Kadin. “Marketing can be a source of insight, but it cannot be the only department that utilizes the data.”

Once that customer data is received, it is gathered and analyzed by the decision management team to provide insight into customer attitudes and behavior. A critical part of the process is selecting what data of all that is collected is most relevant and how can it be operationalized.

“The challenges lie in bringing the data together and making it actionable,” Kadin says. “Shortage of data isn’t an issue—it’s the synthesis and integration of all the information to create some clarity of insight that we can act on.”

One of the key measures used is the Net Promoter Score, which Citi uses across the entire organization to help establish priorities and set actions to be taken..

“Getting everybody to speak the same kind of language and having the methodologies line up has been a very important step toward improving our customer centricity,” he says. “It’s a good example of finding a metric that creates consistency in people’s analysis of the issue as well as their measurement of progress.”

Along with a consistent metric system, Kadin believes a completely equal partnership and full cooperation from both marketing and IT are essential in measuring and achieving customer centricity. IT provides not only accurate knowledge about the customer, but also tools that make that knowledge available for the benefit of the organization. Without customer insight or the ability to use it properly, customer centricity is nonexistent.

“It’s a complete partnership between marketing and IT, and they’re equal partners in helping define the strategy and understand its implications in terms of technology and information,” Kadin explains. “As the strategy moves into execution, there is a very close partnership between the business and IT in determining what sorts of technical resources are necessary.”



Through the close partnership of IT and marketing, Citi continues to identify new ways to synthesize data to enhance their customer centricity. The collaboration of the CIO and CMO, along with a customer-centric mindset, are the tools needed to achieve accurate and actionable insight.

“The cooperative relationship between IT and marketing is really quite excellent and very trusting,” says Kadin. “It takes equal doses of both perspectives to come to a conclusion about what we need to do next.”

**Deborah Colby**

Vice President of Marketing
First Tech Federal Credit Union



First Tech Federal Credit Union serves a very unique customer circle. As a not-for-profit organization, the company's entire customer circle is comprised of loyal members. First Tech's mission is not centered on being profitable, but on delivering the type of experience their members expect from them and returning value to that membership. Vice President of Marketing Deborah Colby understands that in order to make customers happy, they need to maintain a consistent customer-centric mentality and a shared language with the CIO.

In the credit union industry, it is important that every employee is adept at connecting with the customer. At First Tech, Colby believes the customer does not belong to just one division of the company, but to everyone. Since all of their customers make a commitment to become members, the customer experience is crucial for business success.

"There are certainly divisions of our organization that have more one-on-one connections on a daily basis, but the expectation is set in our organization that every individual owns the member experience," Colby says. "We bring that experience to fruition through teamwork and collaboration."

First Tech is very transparent with their customers. They utilize the Net Promoter Score and publish their satisfaction scores to their customers. This commitment to releasing feedback about the company to members provides motivation to stay dedicated to meeting customers' needs.

"We talk about the Net Promoter Score as an aspect of loyalty," Colby explains. "We use it as a gauge for loyalty, and it's available to members through what we say we're going to deliver as a part of our brand platform and the service they feel every day."

Colby believes customer centricity would not be where it is without the CIO. Although the partnership developing between the Colby and the CIO are in its beginning stages, she understands it is critical to achieving customer satisfaction. The biggest hurdle for the two to overcome in order to work together as a team is the language barrier. The CIO is a highly focused IT role, and the CMO is a highly focused marketing role; because those roles are becoming more and more intertwined with one another, communication can make or break the relationship between the two.

"The CIO and I are in a teenager stage simply because we each have to learn each other's language," Colby says. "The CIO and CMO don't often speak the same language due to their completely different roles. What's missing in our organization—and probably in many other organizations—are CMOs or CIOs that can ride both of those lines."

In the end, the customer decides whether the organization is truly customer centric or not. Colby believes direct feedback from customers is the best possible metric for measuring customer centricity. With the help of the CIO, Colby plans on letting the customers make the decisions at First Tech.

"The proof that you're a customer-centric organization lies in your customers and their loyalty and satisfaction with the organization," Colby explains. "That is proof of how your members are feeling about you because ultimately, whether we think we're doing it right is not the point. Our members and customers have to tell us we are."



Nick Caffentzis

General Manager of Strategic Alliances
GE Healthcare



When competing in the healthcare industry, organizations must understand how broad their customer base is and how to mold each and every interaction with a customer so it meets their particular needs. At GE Healthcare, customer-centric initiatives are put in place to meet the objectives that are important to individual customers. Nick Caffentzis, General Manager of Strategic Alliances, pilots this development to measure customer centricity holistically while individually meeting customers' needs on a personal level.

When looking at improving customer centricity within the organization, Caffentzis believes it is important to pay close attention to why the customer is looking for a particular service. With this information, the organization can infer beyond the obvious expectations and into exactly what the customer wants without them having to say it.

"For us, customer centricity is much more around understanding how customers buy, what's important to them as they buy, as well as trying to do as many different types of research as possible around what's important to them from an offering standpoint," Caffentzis says.

While some organizations believe everyone must own the customer, Caffentzis believes this can be detrimental. When too many people own the customer in an enterprise, data can become ambiguous and inconsistent. To prevent this from occurring at GE Healthcare, Caffentzis attempts to segment information in terms of the related divisions within the company.

"We don't have a single data repository for all of the different types of customer information that we collect," Caffentzis explains. "Some of the product-level information sits with marketing and product management, and the historical and revenue-type information resides with finance and IT."

One aspect of big data that Caffentzis is currently working to improve is the ability to look at the customer base holistically across the different regions of the world. Every customer has specific expectations, so it is difficult to hone in on the general performance of the company and create a holistic measurement for customer satisfaction.

"In certain regions of the world, our customers are fairly complex in terms of their organizational structure," Caffentzis says. "Getting a holistic view of what we do with a customer today is challenging."

GE Healthcare relies heavily on their different tools to measure customer data and performance. Currently, they are utilizing Marketo as a marketing automation tool as well as Salesforce.com and SAVO as sales enablement platforms. They also use the Net Promoter Score to measure the success of their relationship with the customer.

"We've piloted some approaches around how to measure whether or not we are profitable with a customer and whether that customer is more or less profitable with us versus other companies," Caffentzis explains.

Over the years, Caffentzis believes the CIO role has grown from an IT implementer to a decision leader. The CIO is becoming accepted as an individual who is not just restricted to internal functions, but also able to contribute to external actions. As this role continues to grow and evolve, the CMO/CIO relationship will benefit as a result.



“Previously, other functional leaders would come to the CIO with ideas on what they wanted and look to the CIO for implementation,” Caffentzis says. “Now, the CIO is becoming much more of a proactive advocate and developer of solutions that we use both internally and externally. CIOs are now driving discussions rather than just reacting to them.”

Going forward, Caffentzis plans on utilizing the knowledge of the CIO to assist not only in the implementation of marketing projects, but also in the brainstorming and development processes as well.

“Our CEO and CMO are driving a discussion about understanding our customers’ businesses, and they’re looking for the CIO to be a partner in how we create the approaches that allow us to know if we are understanding the customer and how we can share that with them,” he says. “This partnership and collaboration will lead to enhanced knowledge of the customer and heighten customer centricity throughout the organization.”

**Stuart Foster**

Vice President of Marketing
Hilton Worldwide



A number of different teams drive customer initiatives across the Hilton brand. Stuart Foster, the company's Vice President of Marketing, oversees the marketing team for Waldorf Astoria and Conrad hotels. In this capacity, Foster and his team both work seamlessly together with the Hilton HHonors Loyalty team to communicate and provide offers to motivate customer retention. Through cutting-edge technology platforms and a robust customer data warehouse, Foster is able to drive loyalty and increase sales. Consequently, his relationship with the IT function is close, and the role of the CIO is valued by the C-suite.

As a key player in the service and hospitality industry, Foster believes no other industry could be more consumer-centric. In fact, customer experience is so important that one of the key drivers for success continually measured at Hilton Worldwide is the satisfaction index. It is measured and analyzed on a daily, monthly and annual basis and is even tied to team member compensation. For these reasons, data and insights play an extremely important role in shaping the customer experience.

Across the enterprise, customer data is jointly owned by the actual properties and the HHonors team. The HHonors database consists of almost 120 million people and contains specific fields of customer data, such as locations visited, frequency, preferences and spending habits. The organization also uses outside data from partners such as airlines and American Express to complement their own database.

"Having access to the specific fields of customer data allows me to really zero in within the 120 million to a really efficient group of people that I want to target for direct activities," says Foster.

Due to such a robust customer database, the time it takes to analyze the data and then articulate a motivating offer can be limiting. Additionally, customer-centric strategies sometimes fall behind the desire to drive immediate revenue.

"At the end of the day, loyalty is our greatest friend," he says. "If we can drive loyalty and get repeat guests, it's proven that as they come back, they will spend more. It's less expensive to motivate somebody a second, third, fourth or fifth time. However, sometimes we are more focused on driving that new customer than we are driving the repeat purchase, and I think that's because we can let short-term sales objectives get in the way of long-term guest recruitment."

Customers who are members of True Waldorf Service receive pre-arrival offers based on their historical spend. Through offers like this, the brand shows its dedication to service principles.

"It's not only customer satisfaction that we measure—it's the actual revenue that those customers spend in the hotel," Foster says. "They're spending about 40 percent more when we contact them on a personal basis and show that we know more about them than they realize, and therefore, it customizes their stay. They're much more satisfied with the hotel. They're much more likely to come back, and they actually spend more."

In Conrad Hotels, the brand just launched Conrad Concierge, which is able to hotwire guests directly into the hotel's services. Through their smartphone or tablet, guests can access all of the services of the hotel, such as in-room dining, transportation, amenities, housekeeping, reservations, wake-up calls, etc.



“All the services that you would normally pick up a phone and ask for are now available for guests to access directly through their personal devices, and that’s where we’re using technology to provide a very personalized customer experience in a very innovative way,” he says. “No one else is doing this in the same way we are.”

The CIO is an extremely valued role at Hilton and was once considered beneath the president of the company but is now on the executive committee in a position considered equal to the president.

“The role is extremely important because of the vast amount of hotel operating and CRM systems—all these different systems need to work together,” notes Foster. “The IT function has definitely evolved. They are the people we work with on a daily basis at all levels, from manager to director through senior vice president.”

**Ian Arthur**

Chief Marketing Officer

Intrawest

INTRAWEST

At Intrawest, customer centricity takes place in a different environment. Since Intrawest competes within the hospitality and tourism industry, their consumers don't just buy a product—they commit to a service. To maintain optimal satisfaction among their guests, Intrawest combines their marketing and technology to become as guest-centric as possible. Ian Arthur, Chief Marketing Officer, uncovers why it is so important to have the guest as the number-one priority and to work side by side with the CIO in that endeavor.

The key objective in achieving customer centricity is to ultimately obtain dedicated customer loyalty. The guests at Intrawest are not just paying for a product; they are investing in a vacation experience. The best feedback source on how satisfied their guests really are is their return rates.

"In our organization, customer centricity is the ability to enhance a guest's vacation experience and drive higher levels of service by truly understanding exactly what our guests want," Arthur explains. "That is absolutely critical to building loyalty. It's also very important to have a clearly defined brand so that once you make that promise, you can deliver it to the guests. And that, of course, drives the loyalty factor."

The customer or guest is shared across the enterprise at Intrawest. Different divisions within the organization share ownership by contributing their expertise to the overall customer experience.

"Data resides in our enterprise warehouse, which has data managers that actually pull the data and respond to requests from finance and other people, so this aspect is essentially owned by IT," Arthur says. "If you're talking about our guests, what their wants are, what their preferences are, who they are, the building of personas, etc., that's owned by marketing."

Although big data is the buzzword and hot topic addressed at many organizations today, Arthur does not believe this is a big issue at Intrawest.

"Each group—whether it's a sales team, marketing team or finance team—needs to understand the data they need to pull and know where they need to pull it from," Arthur explains. "As long as there is a clear vision of the objective and the steps to reach that objective, the only data that should be acquired is that which is necessary to reach the objective. Any other data is irrelevant and is not needed to make good, quantifiable decisions."

Several different platforms are used to measure customer satisfaction at Intrawest. The Net Promoter Score is utilized to obtain customer satisfaction and loyalty numbers, Salesforce allows information to travel and be shared throughout the organization, and guest services departments are implemented to show guests how important customer satisfaction is to the organization. Intrawest tries to go above and beyond the expectations of their guests by reaching them at every possible level and having a communicative relationship with them.

"We touch our guests from the dreaming phase of their vacations all the way through the completion of their trips," Arthur says. "Afterward, we follow up by asking whether they're satisfied with what they've received from us as a company through all of our brands."

Although the CIO is not on the executive team, he plays a critical role in customer outreach and engagement. Arthur and the CIO work closely every day and successfully integrate their expertise together in order to continuously improve the customer experience.



“The CIO is a very, very important part of the puzzle, and we work very closely together,” Arthur explains. “We communicate multiple times every day and work together on many projects, so the CIO is an integral part of our success.”

Arthur believes the CMO’s relationship with the CIO has evolved as technology platforms have evolved. Now that cloud computing and social media are becoming more popular and convenient to the public, marketing has had to collaborate with IT to keep up with these standards.

“One of us supplies the vision, and the other supplies the technical expertise to achieve that vision,” he says. “That is basically the nature of our relationship within the organization.”

Arthur continues to make sure his guests are the number-one priority at Intrawest. His partnership with the CIO is what helps the organization consistently improve and provide better service to their guests. The ultimate goal is not just to have guests leave with a fulfilling experience, but to have them come back over and over and continue to leave with that same fulfilling experience.

“It’s not a campaign; it’s a culture,” Arthur says. “Our motto is to provide the best experience again and again and again. Everybody’s involved with providing our guests with the best experience possible.”

**Lanet McCrary**

Vice President of Marketing & Business Development
Magnolia Federal Credit Union



Customers have high expectations for their financial service providers. They want continuous access to their accounts and expect quality service immediately, so it is important for organizations in this industry, like Magnolia Federal Credit Union, to place customer centricity at the top of their priority list. Lanet McCrary, Vice President of Marketing & Business Development, elaborates on the importance of teamwork between IT and marketing when creating the best possible customer service culture.

When evaluating customer centricity, the first step is understanding exactly what the customer is looking for in their service. Every customer wants fast and reliable service, but there are different expectations between one customer and the next. McCrary believes customer centricity is defining those differences and developing practical ways of delivering unique, personal service to each customer.

“Customer centricity is basically providing products and services that are meeting the needs and desires of our members,” McCrary says. “It means looking from the member outward, trying to figure out how we can provide those products and services.”

At Magnolia, a collaborative team of four executives comes together to discuss the direction of their customer service initiatives. This management team is made up of McCrary, the Vice President of IT, the Vice President of Operations, and the Vice President of Lending. Through innovative teamwork, they make decisions based on their members’ feedback.

“The four of us get together and look at what products and services our members are either looking for or need, or something that we need to create for a particular segment of our membership,” explains McCrary. “The overall objective of these meetings is to directly identify those products and services that the members are looking for and trying to tie that in with the goals of the organization.”

One of the issues they discuss relates to the issue of integrating their customers’ goals within the organization. To be truly customer-centric, the goals of the customers and the organization need to be somewhat aligned with one another.

Some technology changes have been implemented in response to customer feedback. A lobby tracking system was created to make sure their members were being efficiently assisted in the lobby. Another improvement was added to their call center so their members would have access to more representatives. Although digital assistance is the latest technology, McCrary is finding that members do not want to do everything online. They receive most of their customer feedback through satisfaction surveys that they distribute quarterly.

“We do a quarterly member satisfaction survey, and we have seven areas that are scored from zero to five,” explains McCrary. “We want to make sure we’re meeting the satisfaction of our members, and if we aren’t, we want to know what we can do to fix it.”

The [VP of IT] CIO is a fundamental player in the executive team at Magnolia. By working together for 13 years, McCrary and the [VP of IT] CIO have been able to develop a close and communicative relationship. Their constant attention to addressing customer feedback and collaboration on new projects shows how teamwork is essential to building a customer-centric environment within the company.



“The [VP of IT] CIO is completely responsible for all of our computer systems and all of the technology in the credit union, including how things would work with new products and services, making sure that it’s programmed properly, and ensuring that we have the right equipment,” says McCrary. “She is a very vital part of our organization, and I think we make a good team.”

**Adriana Eiriz**

Chief Marketing Officer

Nexxo Financial



Nexxo's Everyday Financial Services (EFS) platform enables retail banks, as well as other providers, to expand their alternative financial services. Nexxo's platform, which is available in self-serve kiosks, teller-assisted desktops and mobile, gives a consumer-focused experience across those three channels. Consumers register only once, are remembered on return visits and can complete a variety of transactions. Adriana Eiriz, Chief Marketing Officer, elaborates on how her organization is built on customer centricity and how the CIO plays a part in bringing that perspective to practice.

Nexxo captures customers' transaction histories in a fully compliant way, which allows financial service providers to see a unique portfolio view of their customers and offer personalized promotions. Nexxo's platform is already integrated with bill payment providers and check cashers. That paves the way for financial institutions to expand to new channels quickly and easily.

"The more customer-centric we are, the more successful our products become, so it's important for that dynamic and experience to be at a very high level," Eiriz explains. "That's how we view our business; customers are central to everything we develop and offer."

What separates Nexxo from other financial organizations is the development of a platform that is completely customer-centric.

"Nexxo's technology captures consumers' profiles and transaction histories giving retailers the unique ability to build loyalty and form valuable relationships. Thanks to this portfolio view of the self-serve consumer, providers can target promotions and pricing to expand usage of the full suite of transactions," Eiriz says. "The EFS clients who utilize our platform can access their customers' information in one single place, and by doing that, they get a better and deeper understanding of that customer, and what services they prefer."

It is important to clearly understand what the customers want before implementing any final decisions when it comes to their services. It can be very fast and easy to assume what the customers want and use that as a reference. However, this causes organizations to lose touch with their customers and ultimately lose their customer-centric focus. Receiving constant feedback and understanding customers is what makes customers feel satisfied with the service and become loyal to the organization.

"When we don't have the opportunity to be in touch with the customer, we fall into assumptions about what customers want and need," Eiriz explains. "If that is the case, we test different scenarios that help us evaluate if our assumptions are accurate or not."

According to Eiriz, the true proof of customer centricity is determined by how loyal their customers are. Their success is measured by whether their customers keep returning and transacting. By making services easier and more convenient for their customers, they are displaying how important customer satisfaction is to them.

"The best way to show how much we care for the customer is to draw on the historical experience or the transactions that the customer has had in the past," Eiriz says. "This shows them that we're paying attention and want to transform their future transactions into an easy and convenient experience."

Because their business is centered around the customer experience, data is important at Nexxo.



“The more data we have available, the more we understand how our businesses are performing,” she says. “And if we understand how our businesses are performing and we can identify where we’re not doing the right thing, we have the opportunity to shift directions quickly and see immediate changes.”

The CIO plays a huge role in the success of the organization, and Eiriz partners with him to acquire the technology that is most relevant to the customer needs.

“Our CIO spearheads the design of the actual technology and the customization of what our EFS clients’ ask and need us to develop. He is an integral part of the C-suite and shares with our board of directors the advances and technical initiatives being developed,” Eiriz says.

Eiriz believes the best way to stay customer-centric is by placing the customer first and making this focus a goal for the organization. By listening and being responsive to their feedback by improving or adding features, there is almost always a guarantee that customers will become more loyal to that service.

“Identifying the customer’s needs and behavior brings loyalty and repeat business,” Eiriz says. “At the end of the day, customers returning to continue to transact shows us we’re doing something right.”

**Robert Solomon**

Senior Vice President & Chief Marketing Officer
Outrigger Hotels



Outrigger Hotels competes within an extremely technology-driven industry. Robert Solomon, Chief Marketing Officer, explains how keeping up with the technologies that provide the most valuable customer experience requires a constant conversation between the CMO and CIO. Outrigger Hotels strives to implement their customer-centric values into their practices and corporate culture.

As a strong competitor in the hospitality industry, Outrigger Hotels is expected to keep up with the most updated technologies in order to achieve optimal customer satisfaction.

“We have to look for the point of intersection where consumer needs, competitive needs and the right balance between investing in new technologies while keeping the old is achievable,” Solomon says.

There is no one stakeholder in charge of defining the overall customer experience within the executive suite. Rather, the role is more suited for an extended team. The rule of the “unidentified stakeholder” is implemented so the team can come to an internal agreement about the customer experience rather than attempt to control or define it. Through platforms like social media, the organization is able to constantly measure their customer centricity and how it can be improved.

“In order to be globally successful in driving customer relationships and business performance, you must start with a local marketing strategy,” Solomon explains. “With globalization come the issues of compatibility with different mobile technologies and payment systems, and we address this issue by staying connected with international business partners and keeping up with technology. Once we are able to utilize these technologies, an analysis of the data determines whether our strategies are successful.”

Because the organization deals with such a close customer interface, there is an ongoing balancing act of readjusting strategies and platforms. Solomon feels the relationship between the CIO and CMO must be close and involve constant communication in order to keep up with the fast-paced environment.

“Projects can be prioritized, but they’re only successful or completed when your business partners are aligned with your schedules and are able to assign the necessary resources,” Solomon explains. “The role of both the CMO and CIO begins with the customers’ motives, and the appropriate technology is acquired according to the strategies developed to achieve those motives. We let the business drive the technology and the technology enable the business, not vice versa.”

**Karen Larrimer**

Chief Marketing Officer

PNC Financial Services Group



PNC puts customer insight at the forefront of all operations. When it comes to marketing, the customer is what drives the decisions and, ultimately, the sale. Karen Larrimer, Chief Marketing Officer, has played a chief role in transforming the consumer organization from a product-focused organization to a customer-focused organization. With close collaboration between marketing and the CIO, PNC has achieved success and positive customer feedback from its marketing makeover.

Many organizations look at their productivity as the main metric for measuring success, and until recently PNC was among them. Larrimer, along with other leaders in the organization, brought a new perspective and shifted the focus from the product to the customer. This new focus has not only created a more enjoyable and intimate experience for the customer, but it has also tightened the alignment between Larrimer and the CIO.

“Our way to becoming a great marketing company was through customer insight and information,” says Larrimer, “Partnering with our CIO really meant creating a more flexible, scalable customer information system than we had previously.”

PNC employees make sure to place customer focus at the top of their priorities. Every level of engagement is seen as an opportunity to gain more insight and knowledge about the customer, which they can then integrate when making decisions and taking action. However, this type of mindset is an ongoing process and certainly is not accomplished all at once.

“It’s a huge change-management process to get everyone to think differently and put their own goals and objectives aside for a moment to think about the greater whole,” explains Larrimer. “That’s what you have to ask them to do, but it’s a process to get them there.”

PNC measures their customer engagement based on the Human Sigma philosophy. The whole goal behind Human Sigma is to measure the employee and customer experience as an engagement and not as two separate entities. In this process, the focus is on engagement instead of satisfaction. Larrimer also looks at the recommendations provided by previous customers, which are important because they are influenced entirely by the customer and their firsthand experience with the organization.

“We get a pulse for whether our customers would or would not recommend us, which is something that tips you over on the loyalty scale,” says Larrimer, “We look not only at whether they are happy and engaged, but if they’re also willing to tell other people about it.”

The big issue arises when trying to obtain the maximum amount of useful information from all the customer data collected. The customer data warehouse houses all of the structured data. Bringing in the unstructured data and finding a way to successfully marry the data to make actionable decisions is a work in progress.

“We need to figure out how to marry the structured and unstructured data and pull in the right data so as to not overwhelm ourselves but make sure we have data that can be useful and relevant for customer interaction,” explains Larrimer.

Once some type of data alignment is achieved, a challenge arises in trying to make that data relevant to the customer. As long as customers view an organization as relevant to them and their lifestyle, they will most likely stay loyal to that organization.



“When you talk about relevance and resonating, to me, it’s our technology that is going to make all the difference in how we obtain the right information to approach our customers,” Larrimer says.

“Marketing has a good, strong partnership with our CIO, and we have definitely partnered on many of the company’s big initiatives,” Larrimer explains. “I think we were in alignment because PNC’s goals were centered around customer information and insight as the way to become a great marketing company—and technology was critical to our success.”

With the 2013 plan in motion, Larrimer has high hopes for the new year. With customer focus at the top of the to-do list, she believes PNC will continue to be a tough, customer-engaging competitor in the financial world.

“The actions that we’re taking have to result in a more loyal customer,” Larrimer says. “It is our belief that through all of the turmoil that the financial services industry is going through, the company with the most deeply engaged, loyal customers will come out winning.”



Jane Stackpole

Head of Market Strategy

Silicon Valley Bank

Silicon Valley Bank >

Silicon Valley Bank (SVB) has based its business model on the concept customer centricity. Head of Market Strategy Jane Stackpole defines customer centricity as designing programs and products around what is valued by specific customer segments and is now implementing a segment-focused strategy across the organization. IT is an increasingly important part of the equation.

Silicon Valley Bank is a boutique commercial bank.

“We’re exclusively focused on technology, life science and clean tech companies, plus the venture capitalists who fund them,” Stackpole says. “Clients’ needs vary considerably by industry sector and company size, so SVB has organized its business around key market segments. Our bankers specialize – and develop deep expertise – in a specific sector. Our specialization helps us think about what really matters to clients in each segment. This degree of focus has allowed us to achieve an overwhelming market share in our target markets.”

B2B financial services are typically “sold” rather than “bought”, and SVB is no exception. Sales has primary responsibility for both client acquisition and ongoing relationship management. “CFO choose their banking partners based on more than just the terms of a loan. They’re looking for a long-term partner, so sales people able to provide deep and relevant insights are key,” she says.

SVB believes client satisfaction critical for long-term growth in profits. It relies heavily on Net Promoter Score metrics to measure client satisfaction and loyalty and gauge progress over time. It further enhances its understanding of the client perspective through studies of key touch points, product functionality and topical focus groups, plus outside syndicated studies that provide impartial competitive benchmarking.

While SVB’s segmentation strategy was driven by Marketing, it relies heavily on IT. “We are much smaller than the money center banks, so we also have a smaller IT budget,” she says. “A few years ago, we built a lot of our capabilities in-house. We’re now a “buy” shop rather than a “build” shop, and focus on integrating best-in-class applications.” IT actually has a big role in ensuring client-centricity at SVB. Product capabilities and the online banking user experience are critical to client satisfaction. The CRM system and the data warehouse enable tracking and understanding of customer relationships. Major infrastructure upgrades such as moving from a dollar-based to a multicurrency back end have enabled SVB to rapidly grow and scale, especially internationally.

Marketing at SVB also partners with IT on its own systems. It has achieved a moderate degree of automation through several independent systems, including the CRM, email, market research and events management systems. But that will change in 2013. SVB is planning to implement a marketing automation that will enable greater integration and deeper insights.

At SVB, IT is a critical partner to Marketing in terms of both marketing automation and supporting the company’s customer-centric mission.

**Michael Babikian**

Former Chief Marketing Officer, Current Chief Executive Officer
Transamerica Brokerage



With a customer base reaching both the B2B and B2C circles, Transamerica Brokerage must be conscientious of the various needs and expectations of its customers. The close collaboration of the CMO and CIO is a critical step to achieving optimal customer centricity at Transamerica. Michael Babikian, current CEO and former CMO, understands how keeping the customer in mind at all times can mean the difference between a satisfied customer and a loyal customer.

Although the customer's use of the product or service is the final step in the business process, it should be the first step considered when making important decisions within the organization. In product development, the consideration of multiple constituencies and scenarios in all stages—conception to promotion—is critical. Customers are the underpinning of a successful organization and their objectives, as well as their issues, need to be a top priority.

"From the time we're designing products to the implementation and rollout of that product and marketing it throughout the entire value chain and process, we think of the impact that we're going to have on the customer and build inward from there," Babikian says. "We start out with the customer first."

What is unusual about Transamerica's shift in customer centricity is that it started out with IT having true ownership of the customer by gathering, managing and protecting the customer data. Now that marketing and IT have aligned their objectives around the customer, there has been a shift of responsibility. This has resulted in a partnership between marketing and IT—allowing the data to be used to experiment and solve.

"If I was asked months ago who owned the customer, I would've said the CIO," he says. "Today, we're setting up cleaner sandboxes where data is set up for particular purposes, and marketing owns the customer data to a large extent now."

Several new strategies have been adopted to improve customer centricity at Transamerica. They have brought in some outside firms to assist in implementing customer-centric initiatives throughout the organization. And instead of focusing on the obvious factors that may contribute to competitors' decisions, such as what customers are saying, Transamerica looks to go beyond what the customer is saying and look at behaviors to predict customers' future needs.

"We aren't developing products based on what competitors are doing, but rather gleaning insight from what our customers are doing based on their behavioral trends," Babikian says.

Babikian also hopes to go beyond the stereotypical improvements that differentiate them from their competitors. Improvements in making the process faster, cheaper and easier are important, but they are not always the best solutions for the issues customers are currently facing. Other improvements include allowing the customer to have more control and giving them peace of mind by guaranteeing them satisfaction.

"The customer is going to see us developing solutions that work in today's environment and focus on the problems that they're facing today," explains Babikian. "Not necessarily just developing and delivering something that's going to be faster and cheaper."



Another change that has been implemented to improve customer-centric practices is a collaboration of the CIO, CMO and operations officer, as well as the product development and sales teams, to brainstorm solutions. This newly developed team was put in place to integrate the knowledge of each division to create a group of head decision makers who can brainstorm best customer-centric practices together.

“Today, it’s an engaged, empowered approach where you have the whole team developing a solution together,” Babikian says. “They go out to the marketplace together, and customer centricity is built in from all of those disciplines at the same time.”

Currently, Transamerica sends out quantitative surveys to their customers and receives data through what customers are saying and doing. An issue with having so much customer data and so many outlets to use that data is separating the insignificant data from the data with meaningful information that can be used across the enterprise.

“I think big data will become a bigger challenge moving forward because of the volume of additional data that is added in on a day-in and day-out basis,” he says.

Babikian views his relationship with the CIO as a vital aspect of improving customer centricity within the organization. However, with marketing going digital, there can be a struggle to understand each other’s language. The partnership between the two must be created carefully and with the customer in mind at all times.

“I look to the CIO as a strategic partner,” says Babikian. “I know that hasn’t always been the case, certainly within our organization or many organizations, but going forward I think it is an indispensable relationship that has to be forged very carefully.”

As the partnership grows, the CIO is becoming more integrated into the decision-making process rather than just the implementation process. Babikian believes without the CIO’s relationship with marketing, Transamerica would not be where it is today.

“The CIO has become a strategic partner with the rest of the executive team,” explains Babikian. “From a marketing implementation perspective, it’s very tough to do any kind of marketing today without the cooperation of the CIO.”



Robin Korman

Senior Vice President, Global Loyalty and Partnership
Wyndham Hotels



Wyndham Hotels has been working hard to identify and understand its customers. Since the organization is 99-percent franchised, some people would say their customers are not consumers, but the franchisees. Robin Korman, Senior Vice President of Global Loyalty, looks to improve customer centricity by ensuring there is a laser focus on the travelers' needs and satisfaction.

The first step in becoming a customer-centric organization is carefully defining it. Korman defines customer centricity by understanding specifically what a customer expects from an organization and what unique benefit it can deliver.

"Customer centricity is looking at your product and marketing as well as the customers' actual experience from their point of view. You need to understand how they see you within the competitive set, where there are gaps in what is offered in the marketplace and how your product or service can realistically fill an unmet need," Korman says.

At Wyndham Hotel Group, the "customer" has historically been defined as the individual or groups who franchise the company's brand names such as Days Inn, Super 8 and Ramada, and the "consumer" defined as the traveler – the end user of the product. As a marketer, Korman's goal is to focus on the consumer as the customer through the company's loyalty program. The loyalty program uses information that guests choose to share as well as stay history to attract non-members to join the program and create relevant offers to existing members. By increasing member stays and driving more revenue into the hotels, the program can increase engagement with the franchise "customer".

"The gap between member and non-member spending is getting larger," Korman explains. "It's really just using the data to show that when you do focus on the high potential members, you can drive more stays and revenue more cost-efficiently."

The loyalty program a lifecycle communication system with the member that is triggered by their stage in the program and their stay behavior, creating a more personal and unique engagement with the member.

"We've created real-time triggers around encouraging engagement," explains Korman. "For example, if we see that your points are going to expire in three months, we'll trigger a conversation through email inviting customers to stay with us in order to keep their points."

Another way Korman is altering the perspective of the organization toward customer centricity is by embracing their partnership with TripAdvisor, a website that features hotel ratings and reviews provided by customers. In November 2011, Wyndham Rewards was the first hotel program to feature TripAdvisor ratings and reviews next to each property on its website. Since 87% of travelers surveyed by PhocusWright agree that TripAdvisor hotel reviews "help me feel more confident in my decisions," Korman understands the value of the customer's opinion and the effect it has on future customers. The reviews provide a transparent look into how Wyndham hotels are meeting customers' expectations.

"It's about trying to create a feedback loop so we can see whether we're delivering as expected by the customer," Korman says. "Creating that transparency motivates our hotels and Wyndham to improve our performance."



Data is accessed and analyzed by various departments within Wyndham Hotels Group including IT and a newly created Business Intelligence group. Wyndham Hotel Group has just embarked on a multi-year project to improve the accessibility and organization of the data. While led by Business Intelligence, it is a cross-departmental mission which involves all areas of the organization from IT to brand marketing, loyalty, revenue management, ecommerce and operations.

“We believe it will probably take three years to really clean up and assess the data and then get it into an easily accessible database with business rules governing access and use,” Korman says.

Although both Korman and the CIO share many responsibilities regarding the developing infrastructure of the organization, their dynamic is more of a problem-solving relationship than an everyday collaboration. They come together when big issues arise and look to each other for suggestions and solutions.

“The interactions with the CIO occur when we get a roadblock to getting what we need or want in the timeframe we need it,” Korman explains.

Both Korman and the CIO work together to improve data quality so better analysis will drive better decisions. They strive to increase franchisee satisfaction by driving more member stays which increase franchisee revenue.

“By ensuring the consumers are happy, we’re going to make the franchisee happy because we’re creating more stay behavior,” Korman says. “That stay behavior is only going to improve if we make the consumer happy first.”

**Anonymous**

Chief Marketing Officer

Anonymous Insurance Company



With a constant mindset to put the customer experience first, one insurance company is focusing to increase their level of customer knowledge and general business intelligence. The future of customer-centricity strategies will include increasing the level of sophistication in aggregating customer insights and campaign delivery.

The company is making strides to put customer data at the heart of corporate strategy so that this knowledge can be leveraged through offers, customer touchpoints, support processes and service experiences. Properly staffing and assigning the customer experience role has been a struggle until recently, when a head of customer experience role was established.

“We have a customer-centric mindset, but the level of sophistication at delivering is something we are improving,” he says. “There are a lot of items on the project docket for the company, and customer centricity is something that we want to get into a rhythm of living, not just having it be another project.”

Although customer data across all functional areas has not been consolidated to form a data-driven picture of customers, a general customer persona from a combination of psychographic and behavioral segments has been developed to frame the dimensions of the organization’s customers. This is used as the overarching framework for everything from product promotion strategies to customer acquisition strategies.

Key roadblocks for implementing a culture and mandate for customer centricity have been organizational capacity and demand. An additional roadblock is discretionary budget for research, which would supply a constant update on customer knowledge for more robust, informative actions.

“Carving out the time to achieve all we would like has been a challenge,” he says. “To meet and exceed the expectations of your customer, you must be available in all appropriate channels, and the customer’s experience should be indicative of your customer-centricity strategy.”

Transactional data is currently stored in a data warehouse and business intelligence systems. Future tools that will allow for faster aggregation and interpretation are being considered, but the customer experience is currently measured primarily through repeat purchase data and the lifespan of a sole policy, as well as customer survey data gathered both regularly and independently. Employee payouts are aligned with some of these measures.

Rather than marketing or IT owning responsibility for the customer experience, he believes that the whole organization is responsible for the customer relationship. However, he says the role of the CIO is valued by the C-suite boardroom within the organization.

“The CIO provides technology tools and data that enable other functional areas and business leaders to acquire new customers and keep repeat customers,” he says. “While marketing’s interaction with the corporate CIO is somewhat rare, I do think that relationship is improving and will continue to improve as the CIO function becomes more and more involved in the business application and as we become a more customer-centric enterprise.”

**Anonymous**

Chief Marketing Officer
Life Insurance Company



With adoption being driven by the top and a close working relationship with IT, this life insurance company is at an excellent starting point on their journey toward becoming a more customer-centric organization. The immediate future holds the integration of new technology platforms to leverage customer data and improve measurement of customer satisfaction. The company's CMO, and his CIO counterpart will continue to align, keeping customer centricity at the forefront.

"Customer centricity begins with a good understanding of your customer in terms of their needs, wants, behaviors and attitudes toward your brand, says CMO. "From there, customer centricity is proactively reaching out to your customers with the right message at the right time, targeting the right person. This is where we are trying to go but are not there yet. We have aspirations to be customer-focused and are just beginning our journey."

Customer centricity adoption is being driven by the top of this organization.

"The top is always the best place to start—if you can get CEO buy-in and support and have the CEO of the company be the champion of it, then the buy-in through the rest of the organization is a lot easier," he says. "In our case, we are very fortunate that our CEO realizes the importance of this and has been a very strong supporter of it."

When it comes to initial roadblocks, the organization is looking at where to lay the first brick. In addition, they have not yet define which aspect of the organization truly owns responsibility for customer data.

"The runway ahead of us is clear, but the plane is just not ready to take off yet," he says. "We provide good customer service and are very reactive in what we do. Our customers recognize us for that, but we're not proactively engaging them, and we don't really know that much about them, so it's a bit of a challenge."

The marketing department is currently breaking customer centricity down into key areas, with one strategic component being information management, which involves compiling and unifying the customer data that sits across 20 different systems. The next area includes analytics and insights, which is really turning the data into useful information and applying segmentation models and predictive modeling to it. The next piece is around campaign delivery, or developing the right types of campaigns to reach customers proactively based on the data. A steering committee of multiple key executives and a project management office oversee the overall program's structure and design.

"The key stakeholders in developing customer campaigns would definitely be IT," said CMO. "Our sales group would be another key stakeholder, as well as our senior leaders [management team] because they see this as a growth opportunity for the company and the marketing group."

Customer data is currently being pulled from disparate systems, but in the future they plan to have an enterprise data warehouse to drive the customer relationship and business performance. The CMO believes this will enable the company to go from having a decentralized data management system to a single view of the customer, although it will be a long process. He also hopes to begin measuring the customer experience with much more rigor.

"Today, we measure the customer experience by a quarterly customer satisfaction survey, but we're planning to move to something much more comprehensive and sophisticated starting first quarter,"



he notes. “Employees within the organization are not currently compensated specific to customer experience measures, but this could also change in the next year.”

The CIO also has a great deal of responsibility and is a critical partner in this process.

“Not only is the CIO responsible for the technology, strategy and deployment, but also the contact centers,” he says. “This is an important piece if you are going to be customer focused, especially in the insurance industry, because most interactions with your customers take place over the phone. In order to be a consumer-focused company, a certain set of capabilities must be in place, and a lot of those capabilities involve technology and having clear insights and learning tools around your customer behavior. We recognize the CMO-CIO alignment as a critical step in this process. We are focused on ensuring broad-scale adoption and buy-in; being customer centric cannot be just a marketing agenda item; it really needs to be embraced by everybody.”

**Anonymous**

Vice President, Head of Marketing
Financial Services Company



Many organizations believe customer centricity is simply asking what the customer wants and delivering that desired experience. However, the Vice President and Head of Marketing believes that customer centricity does not stop there. He intends to explore the customer's objectives further and build a deeper relationship with the customer through personal engagement and communication.

At the company, customer centricity goes further than looking at the obvious feedback from each customer. They pride themselves on understanding their customers and anticipating what their customers would expect in the future.

"Customer centricity means knowing the customer well enough to not just ask them what they want from your company, but well enough to develop the ability to arrive at conclusions without the customer telling you what they want," he explains VP and Head of Marketing. "You need to have an intuitive understanding of what the customer does and what they need. The only way to do that is to spend quality time with your customer."

What makes this company unique from most companies is its two groups of customers. They have customers who use services and customers who pay for the services. Those two groups provide two separate sets of customer data utilized by two different departments within the organization.

"The salespeople are the primary interface to the paying customers, and the marketing group is the primary interface to the users of our products," he says. "The salespeople own the relationship with the paying customers, and we own the user data."

In order to understand the customers and be able to anticipate their expectations, the organization really needs to have a 360-degree view of customers' thoughts and behaviors. This can be extremely difficult with a limited budget available for the latest technologies and capabilities. They believe this roadblock can be prevented by aligning all of their current technologies to obtain the most accurate customer data.

"We have lots of touchpoints with customers; some of them are personal, and some of them are digital, such as click-throughs and downloads," he explains. "It's been hard for us to connect all the dots of all those touchpoints because they are measured and tracked through different systems that don't always connect and communicate with each other."

Currently, the financial services company relies on annual surveys to provide basic information about their customers. They use these surveys as a metrics system to see what needs to change and what has been working. Then, instead of quantifying those surveys and treating all customers the same way, the executives sit down and discuss the results so they can understand each customer on a deeper level.

"Within the survey, there are several key questions that we ask around areas such as usage and satisfaction," he says. "Then, all of those survey results get presented and disseminated around the whole company. People talk about it, and that feedback is used in planning sessions where we look at the scores that we're not satisfied with and develop action plans around how we're going to improve."



In developing a customer-centric brand, the CIO plays a crucial role in the C-suite. When actionable decisions are put in place, it is his responsibility to make them a reality. Even though the CIO has a different customer focus than the CMO, their collaboration is critical to improving customer centricity throughout the organization.

“The relationship with the CIO is very tight,” explains the VP and Head of Marketing. “He’s valued, important and a key player in the success of our organization.”

Although the proper technology to achieve optimal customer data is not readily available, the VP and Head of Marketing continuously looks for new capabilities to improve customer centricity. Treating every customer the same may be the easy way out, but he believes it is not the best way to retrieve data and ultimately provide outstanding service. By learning the differences between each customer and molding to their particular needs, the financial services company can build high satisfaction and trust from their customers.

“The first step is to anticipate the customer’s needs: What kind of products and services do customers need? How do they need them to be delivered? How do you need to communicate to the customer about it? How do you provide that service to them? The more questions you can answer, the more customer-centric you become,” he says.



EXECUTIVE INSIGHTS—IT

Jeff Palm

Chief Information Officer
Allianz Life Insurance

Nancy Jones

Chief Marketing Officer
Allianz Life Insurance



Within this B2B organization, the CMO and CIO work hand-in-hand to better define and serve the end customer. With strong support coming from the top, these two are making great progress on their journey to becoming a more customer-centric organization.

“Like many companies, we’ve had a lot of emphasis on customer experience and are looking at how to improve customer interaction, from consideration and purchase to ongoing service,” Jones says.

Palm explains customer centricity as a company-wide point of view on how each touchpoint—direct and indirect—impacts the customer. He feels the first step in customer centricity is defining the end customer. They follow by exploring the various initiatives and technologies in play to determine what each means to the customer, how each touchpoint affects the customer experience, and the impact of each.

As a B2B company, Allianz distributes products through financial professionals, who in some ways are the first customer. As a result of this structure, the enterprise has many layers when looking at customer centricity.

“A big element of being customer centric is knowing the customer upfront and understanding the behaviors, trends, data and analytics,” Jones says. “By Through being more closely tied in with IT solutions, this is where marketers have increasingly more opportunity. We can then identify the right product, the right program and the right context to make offers based on the needs of the customer.”

From a strategic perspective, marketing is the owner of the customer at Allianz. However, customer service and distribution play a major role in processing the business.

“Everybody really has a part and owns various pieces of the end process, but our targeting operating model at Allianz is a market management-centric model, which focuses on the customer, and T that’s driven out of the marketing function,” Jones says.

Palm contributes, “Marketing owns the customer. Granted, other people touch the customer for various reasons in an end-to-end business model, but I like the notion of having it anchored somewhere, and in my view, that is in marketing.”

Corporate and senior management mindsets pose a challenge during their journey of becoming more customer-centric organization, though educational programs have shown progress in this shift.

“It takes time to evolve a culture and the mindset of the employee base,” Jones says. “Our goal is to ensure everybody from the very top to the very bottom and across every function has the same understanding of who the customer is and what we are actually trying to do to support them.”

An additional roadblock may be the enterprise’s legacy systems, which make data mining complex. Nevertheless, both marketing and IT are in agreement that marketing leads the effort to manage the use of customer data while IT is the architect and keeper of andthe raw data.



“There’s a notion of a data owner and a data steward, and generally speaking, one is a business person, and one is a technology person. Technology is responsible for the stewardship of all the data in our company; however, ownership responsibilities still reside with the business,” Palm says. “Technology is more of a support function than say marketing, especially relative to the customer, so there may be a layer or two of insulation between us and direct interaction with the customer. We are not quite as customer facingcentric in that regard, but hopefully we are proceeding forward instead of backward.”

Appropriate investment is a key element in customer centricity, which ties highly to IT solutions to support marketing initiatives.

“We tend to be project focused in the way we invest; projects are generally designed to either augment a capability such as, building a better general ledger system, launching a new website, or automating a system, etc.,” Palm says. “I think you’ll find a lot of them are not necessarily customer centric in their orientation. They are more around executing a particular project. Therefore, I would say appropriate prioritization of investments is key.”

Jones adds, “Clearly you have to be able to demonstrate your customer centricity by building the appropriate support tools and service models to make it easy to do business with us. But often, we don’t always think about how project sit fits into the overall picture of what the customer’s needs are and what they expect. Our goal is to make that a discipline.”

Having robust research, analytics, modeling and mining abilities are also critical to the success of becoming more customer centric.

“The data is only as good as the people who use it, but having clean data easily accessible is imperative on the front end in helping people understand and know the customer,” Jones says. “Also, that same kind of data helps on the back end in servicing. Given the complexity of some of our businesses, getting the data the way we want to use it and having it easy to use, model and manipulate is always a challenge. This is something that we are getting better at.”

Palm says, “Every now and then over the last couple of decades, something has come up in technology that turns out to be the next great thing and is a reality. And there are some terms you can look at that were all the rage for a little while, and then they turned out to be nothing but hype that eventually fizzled. Take “Big data” for example. I think Bbig data falls into that category in that, despite what some people may tell you, it is still on its training wheels as people are trying to figure out how to think about it. IAnd it could go one of two ways. It could take off like crazy and be the next big thing, or it could fizzle out and be a passing fad for thinkers. But without any sort of practical, tactical implementation, the jury’s is still out regarding big data.”

At Allianz, data is gathered from transactional systems and funneled into a series of locations—operational data stores—that then feed into a data warehouse. Some of the data that’s gathered from those transactional systems is then acquirable and usable from a combination of the operational data stores and warehouse. In addition, they would ideally like the data stores to be other sources of information beyond just transactional systems.

ROI made to improve the customer experience is measured across the enterprise through financial metrics, quantitative and qualitative metrics, and consumer research. Teams tasked with specifically driving the customer experience get measured and compensated based on their results.

“Often as you improve customer interactions, you’re reengineering processes or approaches, which allows you to save money for the company,” Jones says.



Due to a strong emphasis on customer experience at the top, both the CMO and CIO at Allianz feel valued by their C-suite peers.

“I think our CEO has a strong view of the aspects of improving the consumer experience. It starts at the top, having the C-suite be supportive and understand the value of customer centricity,” Jones says. “The CIO role is a hand-in-glove partner with my team. From developing products to digital capabilities our interaction and from mobile platforms to our CRM systems, we cannot do anything without him. I, and I view him as a partner. I view the role as being a strategic partner at the table and helping us understand what the trends and opportunities are based on what we are trying to drive from a business perspective.”

Palm adds, “My perception is that the CMO role is highly valued in the C-suite, and the notion of customer centricity is obviously something that gets a fair amount of airtime. However, generally speaking, I would say the CIOs and the CMOs probably have a bit of an under-appreciation for what the other actually does. I think in order to continue to enhance a strategic partnership between the two—not just here at Allianz, but in general—we probably need to make sure that CMOs and CIOs develop a greater appreciation and understanding of what the other does in their organization. I do not know exactly in what areas this relationship will grow, but I know it is going to deepen quite substantially.”

**Jay Ferro**

Chief Information Officer
American Cancer Society



This 100-year-old nonprofit organization revolves around supporting, engaging and educating its constituents. Due to this high level of customer centricity, IT and marketing have little ambiguity when it comes to their goals and are strategically linked together.

Everyone that engages with the American Cancer Society is considered a constituent; the customer could be someone who is battling cancer, a survivor, a caregiver or a volunteer. Having a lifesaving mission makes customer centricity a top priority.

“We are not an IT organization, we are not a finance organization, and we do not make widgets. We are trying to save lives, so customer centricity is the absolute top priority of what we do,” says Ferro. “As one of the largest health nonprofits, we are absolutely dependent on our very generous donors and volunteers.”

Customer or constituent data is jointly owned by marketing and IT within the organization. The CIO plays a role in partnering with marketing, fundraising and all other departments to make sure they have the tools and data needed to fulfill their part of the mission.

“Our constituent or customer, in this case, is absolutely the lifeblood of what we do. We are continually striving to engage, educate and inform them,” he says. “Traditionally speaking, marketing has been the steward of our constituents, and IT is the steward of the data in terms of what is captured and how it’s utilized. But we are all responsible for our own piece of the organization.”

A key roadblock to continuously implementing a customer-centric culture tends to be time restraints on the team.

“It gets easy to fall into departmental silos at the rapid pace we’re moving,” Ferro explains. “Nevertheless, we try to make communication a priority to avoid these types of conflicts, especially between marketing and IT.”

A CRM platform allows access to customer data and key insights and is the backbone of the organization. In addition to the day-to-day blocking and tackling, IT also supports marketing’s engagement strategies, such as the use of mobile campaigns during one of their largest annual events, Relay For Life.

“Joint goals, shared initiatives and success criteria tie our teams together, and there is very little ambiguity in what our goals are versus what marketing’s goals are. Watching the wall come down over the last year has been very rewarding,” Ferro says. “The CMO is my peer, and we both report to our staff president and COO. “Over the next year, I see us continuing to focus on building our relationship as there are many opportunities to tie our annual outcomes to one another’s success.”

**T.J. Graven**

Vice President, Chief Information Officer
Brown Forman Corporation

**BROWN-FORMAN**

Customer centricity is not just a priority for the corporate culture of Brown Forman—it is essential to their corporate anatomy. T.J. Graven, Chief Information Officer, believes the customer and consumer are one in the same, and customer satisfaction is one of many products of a close relationship with the CMO.

At Brown Forman, understanding a customer goes beyond point of sale. Competing in the wine and spirits industry, customer centricity enters into the realm of understanding what, where and why customers are purchasing a particular product.

“In our role as a three-tier business, it’s easy to manage the value chain and the partners in the value chain, but as a brand owner, it’s extremely important that we put the consumer first,” Graven says.

Marketing may own the customer, but measuring customer centricity requires a collaboration of many different departments within the organization.

“We have people driving consumer insights from all over the company,” Graven explains. “I don’t think there’s one clear owner of consumer information within our company. There are a lot of contributors to this big picture – and we want more of our people thinking about our consumers.”

Since customer centricity is one of the top priorities at Brown Forman, the organization has learned how to break through the three-tiered environment and reach out to the customer through the front of the organization. By reaching out from the front office, the organization is able to retrieve more specific information, such as demographics and account characteristics, required to understand exactly what drives business.

“As I try to shift our IT investments, attention and focus from things like ERP and traditional data warehousing toward sales force automation and understanding our consumers, things are moving to the front,” says Graven, “I’m trying to shift my investment more toward the front office because they’re closer to the consumer, and that’s where we’re driving value.”

When refocusing a system or strategy of an organization, the IT and marketing departments must be in sync. Global brand programs and plans are developed and then translated by different marketing teams throughout the world to make the messaging more relevant to their specific markets. Because there are so many different countries and markets, the information can become overwhelming. Graven is currently working on resolving this issue by narrowing down the captured information based on relevance and efficiency.

“We focus on very specific elements of information and capturing those in an efficient way that will allow us to measure the effectiveness of our programs and where we’re making investments in the marketing space,” Graven explains.

Although big data is not currently a big issue for the organization, Graven believes the difficulty of deciphering consumer data occurs when structured and unstructured information are organized and used to make important decisions. Brown-Forman turns to social media sites, such as Facebook, to see in real time when consumers are buying certain products and how that activity correlates to the promotions and ad campaigns running during that time.



“We’ve spent a lot of time hunting and gathering information that doesn’t allow you to analytically provide a robust environment to understand your consumer,” Graven says. “We’re working to rectify that by creating governance around the process of collecting information and creating repositories for it so it can then be mined in a more efficient way.”

The close partnership of Graven and the CMO has played a crucial role in measuring the company’s customer centricity. By sitting in on each other’s meetings and sharing resources, they work in total alignment toward a common customer-focused goal.

“I am part of the marketing leadership team and have good visibility to the priorities of the group,” he says. “Because of that, marketing and IT are able to work together in ways where we traditionally haven’t been able to.”

Graven believes the role of the CIO will stray away from staying behind the scenes and begin teaming with the CMO to focus on more front office goals. This transition will not only make sales and marketing more successful, but it will also give the executive suite the access it needs to better understand the consumer. Furthermore, Graven believes his role as CIO would not be successful without the work of the CMO. Constant communication and teamwork between both roles is required in order to drive a successful, customer-centric organization.

“The Chief Marketing Officer and the Chief Information Officer speak different languages, and it’s a relationship that you have to build working together,” Graven says. “We’ve developed a really good professional relationship, and through that I think our work on both sides has been better.”



Tracy Nolan

Senior Vice President and Chief Information Officer
Commercial Metals Company



Tracy Nolan, Senior Vice President and CIO for Commercial Metals Company, feels the organization differentiates itself from more prominent companies in the commodities industry by being completely focused on the customer and customer service. In order to achieve such customer centricity, he drives the use of big data to provide marketing with critical customer insights. He describes IT's relationship with marketing as a partnership in driving business performance.

"The customer is of critical importance to all of us; everyone across the enterprise is responsible for the customer and has insight into customer data," says Nolan. "However, the functions closest to the customer are our sales force and marketing teams."

Within the organization, data aggregation and distribution across the enterprise has been a challenge. Consequently, finding solutions to this has been a major focus for the last year and a half. A "listen, launch and learn" approach is exercised, and customer input and questionnaires are used to garner feedback on the tools customers need to do business (or ...need to be successful in their business).

Nolan says the role of information technology has become increasingly important. The company uses several technology platforms, including a CRM product for tracking sales and collecting customer data about behaviors and buying patterns. In order to pass on the correct offers to customers, IT looks to combine all customer knowledge gathered across different platforms.

"Our customers understand that no matter where they go in our organization, we hear them and will partner with them with one voice throughout the organization," he explains. "Therefore, it is critical that our technologies provide a seamless, 360-degree view of the customer."

In terms of cost, IT must move from a traditional project-based focus to continuous improvement to deliver the highest value to the customer. "When it comes to customer centricity, IT aims to become a part of the customer lifecycle," Nolan says. "It takes a considerable amount of communication and tracking to ensure that IT strategies continue to have a positive impact on the customer. You have to bridge a project with clear-cut ROI to maintain continuous improvement in the metrics that are important to driving the overall strategy."

Nolan describes IT's relationship with the CMO as growing stronger and stronger. Almost two and half years ago, there was no relationship, but he has worked to cultivate a strategic partnership.

"It's a partnership where we are both looking at ways to drive business performance higher and higher," he says.

**Joe Simon**

Chief Technology Officer
Conde Nast

CONDÉ NAST
PUBLICATIONS

For Conde Nast, the customers are both the advertising clients and readership, which makes customer centricity twofold. Nevertheless, Joe Simon, Conde Nast's Chief Technology Officer, believes that being customer-centric is a brand trait that is critical to the multi-brand organization's success.

"We are very focused on the end customer and the experience they have with our brands," Simon says. "We look at what we can do to enhance and extend their experience across all platforms, including print, web and mobile. The experience should reflect the quality of our brands."

Working with agencies and advertisers to create a customer-centric experience is a bit more complicated, however, as Simon says they need to think more about the segmentation and messaging of their advertisements, which is a top priority.

The hallmark of Conde Nast is said to be their enterprise-wide drive to be extremely customer focused. These days, the organization's abundance of customer knowledge comes from the web and their move to incorporate more digital platforms. For IT, gathering customer data in a way where it can be easily leveraged across multiple segments is a priority.

"The big difference today is that we know more about the customer than we have before," he says. "The kind of data we have on behavior is a lot more granular than we ever had on print. There has been amazing enhancement in our depth of understanding around the customer."

While big data is generating a lot of buzz, Simon says that if you consider the term outside of its technology implications, it actually makes it easier to focus on specific areas of the customer experience. The capabilities they now have enable them to combine behavioral data across platforms that are more real-time and actionable.

"We make sure that the technology we put in front of the consumer really takes into consideration their view and experience," he says. "Whether it's purchasing something or browsing, we aim to make the experience as simple as possible."

As a multi-brand company, segmentation across the brands can sometimes be a cultural challenge. One solution is to offer subscription bundles in both print and online, as well as cross-segment offerings. Joint meetings with consumer marketing, editorial design, IT and sales are often held around providing company-wide solutions, many of which involve technology.

"The role IT plays is becoming increasingly significant as we deliver more and more value in providing solutions," Simon says. "Our relationship with the consumer marketing group and the CMO is evolving and getting stronger."

**Shohreh Abedi**

Chief Information Officer

Farmers Insurance



An enterprise-wide approach is taken when it comes to driving customer centricity at Farmers Insurance, and the relationship between IT and marketing is critical. These two functions work together to build a data management platform, leverage customer knowledge and insights, and increase business performance by creating an experience that is centered around the consumer.

Customer centricity is such a critical priority at Farmers Insurance that a charter and dedicated group were recently formed to ensure and enhance the customer experience throughout the enterprise. The Chief Operations Officer, who works closely with the CMO and always keeps the customer in mind when developing and building out new campaigns, oversee these initiatives. Although agencies are the primary distribution channels, the organization believes a connection with the end customer is key, and they strive to be accessible via any channel at anytime, anywhere.

“Across the organization, every single person has the responsibility to think from the customer’s standpoint,” Abedi says. Everyone acts as if they are servicing the customer regardless of their role or level in the company”

A current priority for IT is building a master data management platform to organize data collected from web and digital channels. The CMO is leading the charge for that need and will assign ownership of the database once complete.

“As the head of IT, I am the funnel for each of the business units, and I have a very close working relationship with my group and the CMO,” she says. “Everything that we do as an organization has an IT component to it. At the end of the day, it’s the data that makes you successful. Having this data easily accessible to draw intelligence, profile and action properly is really the key. A 360-degree view of the customer is important.”

Another critical platform for driving business performance within the organization is social media. A great amount of unstructured customer data is mined from these outlets.

Abedi believes companies are listening much more to the CMO than years ago, when they were viewed more as an advertising and branding unit. She feels than CMOs have much more influence these days when it comes to business decisions.

**Larry Godec**

Senior Vice President and Chief Information Officer
First American Title Insurance Company



At First American Title Insurance Company, the enterprise-wide mandate to become more customer-centric comes from the top. All functions collectively drive growth and revenue by offering the customer a more seamless and enhanced experience.

"It all starts at the top, so if the CEO and COO are behind it, then it is certainly incumbent upon all of the operators—whether it's the business function or technical support—to follow suit," Godec says. "If and when roadblocks do come up, it is very easy to get around them just by pointing back to the corporate strategy."

From a technology and spend standpoint, First American's CEO made the decision to be less internal facing and become more customer-facing.

"About two years ago, the CEO changed the direction of the corporation from cost cutting to growth. Coming out of the housing slump, we are now more focused than ever on our customers. Every revenue-generating division is going to be coming to IT looking for new and better technology to help them grow," Godec says. "We track every dollar spent on customer-facing technology, and the goal is to reduce doing 'run-the-business' infrastructure projects and really focus dollars on ensuring that our technology is easy for our customers to use."

Within the organization, the customer relationship is primarily owned by the revenue-generating departments. IT is there to support those departments and come up with new ideas to enhance current customer relationships and drive additional business.

"From my vantage point, it's really the revenue-generating business units that control data for the customer, and IT is the manager of it," he explains. "We're the custodians."

When it comes to new technologies, Godec believes that it's all about mobile. In the last 18 months, the organization has rolled out multiple new technologies. One product, called myfirstAm, gives real estate professionals an easy-to-use mobile and desktop solution for obtaining property characteristics. They can order title insurance directly from their iPad or phone and receive status updates on the progress of the closing.

"We provide automated alerts throughout the closing process, which real estate professionals love," Godec says. "The platform also delivers all documents electronically, so it's very robust, easy to use and customizable."

He also enjoys getting into the field to talk to customers and sales representatives about how they perceive the technology.

"I like to communicate with them to demonstrate our interest in assisting them and that we are listening," he says. "I hear what their needs are and in many cases we are able to implement those changes quickly."

When it comes to big data, both structured and unstructured, Godec sees a great opportunity and is looking for a single dashboard to pull together all customer data for a 360-degree view.

"It's a good opportunity to consolidate data from our CRM system, our production systems, claims systems, and other internal and industry sources," he says. "Our IT and corporate marketing teams analyze social data and are currently monitoring Facebook, Twitter and other media to locate people



talking about First American. We've already been able to see several conversations and direct them to the appropriate customer service or sales rep, which has resulted in additional business."

Within the organization, the role and responsibility of the CMO is valued by the C-suite and personally by Godec, the CIO.

"Our CMO and I work very closely on our customer-facing technologies," he says. "She is instrumental in rolling them out internally and in the market. Again, our CEO really changed the focus to a more customer-centered one. These initiatives have resulted in having me work more closely with our CMO. That is just going to continue, and we will work more closely together over the coming years."



Marco Trecroce

Senior Vice President and Chief Innovation Officer
Four Seasons Hotels and Resorts



Within the last two years, improving technology has moved to the forefront of Four Seasons' roadmap. Marketing was a self-contained business unit with its' own approach to delivering IT projects before the arrival of Marco Trecroce, the company's first CIO, who has influenced the organizational IT structure by integrating more IT resources with specialized skills to help marketing deliver on a series of complex projects. IT now works with Marketing as their internal customer and together they are working in tandem to tackle guest-centric initiatives.

Within the organization, customer centricity adoption is not driven by a singular person; rather, being guest-centric is a part of the company-wide culture, which is mandated in their global brand perspective.

"We have a very strong culture around guests, which we call being guest-centric," he says. "It is deeply embedded in our values as a business and in everything we do within each hotel."

Marketing is tasked with optimizing loyalty and understanding the customer better to create guest programs or campaigns. They own the customer database globally and are responsible for maintaining the quality of customer data. However, each individual hotel takes it one step further by executing these programs and applying customer knowledge by being aware of guest names, allergies, preferences and more.

"Our properties do a very good job of guest recognition," Trecroce says. "For example, we try to proactively meet the guests and use their names as much as we can in all their stays. This is engrained in the culture and our standard operating procedures around the globe. In ownership of the guest, you have to maintain a balance between global marketing and local execution."

Due to the majority of brand initiatives having huge technology implementation requirements, the relationship between marketing and IT is tightly aligned.

"Marketing cannot operate efficiently unless technology solutions are implemented correctly, so we are highly aligned in driving these initiatives," he says.

With a few roadblocks in respect to culture, the primary obstacles in solution implementation are cost, time and centralizing customer data. As a sizable global company, information can easily be decentralized, which poses a challenge in the modern world of technology and vast amounts of customer data.

"There is so much customer information available these days that unfortunately, it can become decentralized," Trecroce explains. "There is customer information sitting in marketing globally, as well as massive amounts of information available on the net and via social media. We are working toward operational strategies to harness and centralize all of this available customer data."

Looking to the future, customer centricity remains a top business priority for all functions.

"Customer centricity is a business priority, so it's a priority for the marketing team and for me as the CIO," explains Trecroce. "Each year, we tend to have an initiative that we focus on, and even though we've always been very customer-centric, we're putting more of a focus on it in 2013. I'll be working with my colleagues in marketing around taking customer centricity and customer loyalty to a new level and bringing in select technologies that will help our hotels really understand our customers better. We also look to provide our guests with easy-to-use tools and technologies for sharing with us more about what they want."



Haden Land

Vice President, Engineering & Chief Technology Officer

Lockheed Martin Information Systems & Global Solutions-Civil Product Line



The advanced technology available at Lockheed Martin provides the organization with a transparent look into customer data. Being heavily involved with cloud computing, big data and enterprise portals, the organization views its state-of-the-art devices as a key to their customer centricity. Haden Land, Vice President, Engineering & Chief Technology Officer for Lockheed Martin's Information Systems & Global Solutions-Civil (IS&GS-Civil) Product Line believes that even if all the right data is acquired, it is meaningless without the proper tools to turn that data into actionable insights.

Many organizations believe in placing their company goals as the top priority, and customer centricity starts and ends with putting the customer at the forefront of their thinking. Lockheed Martin takes this a step further by looking at the customer's expectations first and meeting those expectations to the best of their ability.

"We have a heavy focus on understanding the customer's mission and objectives, and everything we do is centered around enabling those objectives," Land says. "Customer centricity is all about being a partner in the endeavor of delivering on the customer's mission and achieving their objectives."

As CTO for IS&GS-Civil, Land provides a strategic framework for customer communication. It is his goal to successfully align the organization's technology and resources to meet the expectations of the customer. He also provides visionary insights on next steps to begin planning ahead. With all of this responsibility, he maintains his focus on making every step as transparent as possible for the customer.

"Being very transparent with customers is important," he explains. "Making them aware of both the opportunities and risks involved helps them form a strong, trusting partnership with your organization."

Sometimes problems arise in developing transparency with the customer when there's a lack of communication and consistency. Everyone needs to understand the customer-centric methodology and execute that consistently across the organization. Lockheed Martin relies on a secure dashboard and an accurate metrics system to create a consistent platform that drives customer relationships and business development.

"We are heavily focused on providing information in a secure fashion using state-of-the-art devices," Land says. "We understand the importance of mobility and all the collaborative support necessary to maintain that relationship with our customers."

At Lockheed Martin, customer insight is gathered by aggregating data obtained both internally and externally. Land believes this extra step is essential to gaining optimal insight into customer relationships.

"I think the key is to strike the right balance," Land explains. "If you just try to run your business and execute your mission with the information you have and that you manage without leveraging all that's available, you're shortchanging your goal. The key is striking the right balance between internal business information and external data that's available to everyone."



Some improvements Land is currently looking into focus on the way data is currently obtained. He wishes to break down some barriers, such as language, that may act as a roadblock from retrieving the best content available. He is also looking to go beyond what customers are saying in surveys and questionnaires. He wants to look at their behavioral responses to their interactions with various systems. The path they take through a system, along with the decisions they make to reach a particular goal, can be extremely helpful when looking at ways to appeal to all customers.

“I think getting better at understanding the less obvious factors about the way people interact with systems or the gestures that they make, that path that they take through the Internet and what we can learn from some of that is an opportunity that we haven’t fully exploited,” Land says.

Currently, the relationship between Land and his communications team is strong and constant. They collaborate on innovative measures and strategies and work to brainstorm solutions to existing roadblocks.

“The communications team works hand-in-hand with me on my external speaking engagements, of which I do a lot, as well as external writing, opinions and columns,” explains Land. “We share a very strong partnership as it pertains to me specifically, and that holds true for others in our organization as well.”

Daily collaboration is necessary and almost critical to the organization. Land plans to eventually have not only a two-way collaboration, but a three-way dialogue between himself, the communications team and the customer.

“Going forward, I suspect we’ll be in a scenario where we’re looking at more customer engagement and involve the customer in some of the interactions,” says Land. “This will help ensure that the messaging, marketing and collateral that we develop are aligned with some of the evolving objectives on their side as well.”

When looking at improving customer centricity, Land plans to focus on expanding the partnership with current customers, as well as engaging with new customers through open dialogues on how to achieve their objectives. At Lockheed Martin, it takes the collaborative effort of both Land and the communications team to make this vision possible.

“You really need to leverage the relationships that you have today and build that relationship with the current customer,” explains Land. “You must work with the customer to influence the requirements to be in a good position to provide them with the best value solution.”

**Kenneth Corriveau***Chief Information Officer*

Omnicom Media Group

OmnicomGroup

As an advertising agency, client retention and acquisition demand innovative solutions, causing IT to play an integral role in business performance. Kenneth Corriveau, Chief Information Officer of OmniCom Media Group, feels that as client needs continue to evolve and require innovative technology solutions, the relationship between IT and marketing will grow closer.

“We are all about our clients and our relationships, which makes us very client focused,” Corriveau says. “Customer centricity is part of everybody’s responsibility. It is a constant conversation with all individuals in all groups. I view it as being sticky with the client.”

He feels that since the account teams work directly with clients, they could be considered the owners of the customer or client. However, customer data is owned by IT or the analytical group that leverages the data. In addition, big data is something that the organization has dealt with for years. Aggregating and sorting data in order to leverage this knowledge to benefit the client is always being addressed and improved.

With respect to advertising, campaigns are determined based on the client’s needs, and performance is measured in a multitude of ways, including client sales reports, direct feedback and positive messaging in the marketplace.

“We focus on the media aspects of advertising, and we look at it in two ways,” he says. “First, we look at the way we view our clients and focus on creating solutions around their needs and challenges. Second, we look at the individuals in the marketplace or the targets our clients are trying to reach.”

As the organization attempts to win new clients or to fulfill current client needs, it is concurrently providing support and technology solutions ranging from traditional to digital.

“As more marketing dollars are allocated for technology solutions, I see IT and marketing working closer together,” he says. “In the past couple of years, we have become more tightly knit, and this will continue as technology proliferates.”

**Albert Oriol***Chief Information Officer*

Rady Children's Hospital San Diego



When it comes to driving business value, a number of initiatives are currently being implemented by Rady Children's Hospital's CIO, Albert Oriol, in collaboration with his executive peers. Together, they aim to centralize customer data as opposed to the traditional and historical practice of looking at data in silos.

"As an integrated delivery system that focuses on pediatrics and family care as a whole, we take pride in our family-centered care model," he says. "The way we approach customer centricity is first and foremost with quality interactions and top-notch services. Although we certainly keep the customer at the forefront, it's an evolution for us."

Improving customer engagement is important to the business. A number of initiatives are currently being implemented, and innovative tools are being explored in collaboration with the COO, who also wears a marketing hat. In order to bring services to the patient wherever possible, mobile is being actively investigated.

"We have realized that the more engaged are customers are, the better they take care of themselves and the better outcomes they have when it comes down to their own health," he says. "A number of different technologies help us ensure that our services keep getting better. For example, mobility is becoming increasingly important to the organization as it gives customers access to information and the means to communicate more readily with their providers."

In comparison to the number of competing priorities with healthcare reform and a host of additional external forces driving organizational priorities, there are few internal challenges in terms of implementing a customer-centric culture.

"I think like everybody else in health care these days, we are faced with having to do more with less, and that obviously means we have to think differently about how we accomplish our mission of taking care of patients while ensuring that the patient experience is great," Oriol explains. "Making sure that we are not spread too thinly so that we can keep the customer at the forefront can sometimes be a challenge."

From the members of the care team and patient financial services to registrars and IT, it is clear that everybody is responsible for the patient's overall experience. However, for the most part, the physician is the owner of the customer. The custodian of customer data is the health information department, which reports to Oriol. When it comes to using customer data to drive better business value, this is something they are looking to delve into.

"Whether you call it big data and analytics or something else, this is certainly something that's on our radar," he says. "We are utilizing our data right now more on the clinical side, and as we get better at it, I think its uses will be very expansive. It is still early for us in the game, so we are learning as much as we can."

Oriol feels the company's COO is supportive and understands the value of technology, and this is beneficial to their working relationship.

"I think we are going to continue to get stronger and more interdependent," Oriol says. "This organization has had a realization over the last two or three years that there is not a strategic initiative being undertaken that does not involve technology or data as a critical component of success. As a result, we are seeing much earlier engagement from my team in helping to craft direction and solutions. I anticipate that's going to continue."

**Gabrielle Wolfson***Chief Information Officer*

Panasonic Corporation of North America



Panasonic is a unique organization with a wide array of products across different industries. The company's relationship with the customer varies depending on the distribution channel. Gabrielle Wolfson, Chief Information Officer for Panasonic Corporation of North America (PNA), understands that because their customer base stretches across industries, the relationship with the CMO must be tight in order to keep up with the various marketing and brand management strategies across multiple technical platforms, including social media.

Currently, the information systems organization is collaborating closely with the CMO and the PNA business to brainstorm ways to further engage with the customer. This will provide a better understanding of their potential to add value to the consumer market, as well as their B2B customers.

"We still target the end customer in our B2B solutions. And we're working with our sales companies and the channel partners to keep current with the markets and develop new business models," Wolfson says.

One of the biggest challenges PNA faces throughout the organization is opening up to possibilities. With the digital environment constantly changing and drawing in customers with the latest technologies, IT must be diligent in pursuing the most cutting-edge platforms.

"Nowadays, if the technology is out for six months, it cannot be labeled as cutting-edge or new anymore," Wolfson explains. "We need to be capable of accepting these new ways of reaching the market, making them business as usual and keeping an open mind to innovation."

Big data seems to be the hot topic at many organizations these days, and the struggle between recognizing structured and unstructured data and making it relevant has been a burning issue across the industry. Wolfson sees big data not as an issue, but as a chance to improve current data platforms and possibly improve customer centricity.

"I don't think big data is an issue; it's an opportunity," Wolfson says. "But I think you have to plan for big data; you can't leverage the existing technology or infrastructure that you have in place and extend it to cover or address big data requirements."

Wolfson believes PNA needs to continue to work through the different levels of data management maturity across its businesses in order to maximize the benefits from big data analytics. The amount of information received varies across the different parts of the organization, and this can be a challenge when trying to gain a holistic view of customer insight across the enterprise.

"We need to take the time to prioritize and understand the value that big data could bring to the individual businesses and leverage that to gain insight," Wolfson explains.

The collaboration between the CMO and CIO needs to be continuously centered around how to enhance engagement with customers. Wolfson believes that having marketing work with the CIO to leverage social media is the key to having that interaction with the customer. This initiative will not only open up a dialogue with the customer, but also strengthen the relationship between the CMO and CIO.



“Having real-time understanding of customer reactions to our marketing campaigns, different initiatives or brand management is very critical for us,” Wolfson says. “Leveraging technology to achieve this dialogue with the end customer is really the foundation of the relationship between the CIO and the CMO.”

Although the CMO/CIO relationship seems like a simple fix to inspire collaboration within the organization, it can be a struggle for some companies. Because both roles speak completely different languages, it can be difficult to communicate and work together as a team. Wolfson believes both roles have to work on communicating and learning from each other. This should be a process that continuously improves while strengthening the relationship.

“I think that collaboration between the CIO and CMO is very much an educational process that goes both ways,” Wolfson explains. “I would say our relationship has grown tremendously over the past few years, and we’ve learned a great deal from each other based on the opportunities that we have had to work together.”

Looking forward, Wolfson sees her relationship with the CMO as a growing business partnership. As they continue to build their relationship, she feels they will also strengthen customer centricity throughout the organization.

“I think the relationship is going to get stronger and stronger as digital opportunities grow and technologies evolve,” Wolfson says. “I think this partnership will grow even tighter, and we need each other to bring value to our business.”

**Anonymous**

Chief Innovation Officer

Hotel/Resort Brand



Achieving customer centricity is not a one-stop shop for one hotel/resort brand. According to the company's former Chief Information Officer, customer centricity is a mindset that is never fully achieved, but one that is constantly growing and changing. In order to effectively work toward it, strong collaboration between the CMO and CIO is a necessity.

With a customer base of 28 million, the brand is constantly analyzing their audience as well as their competition. The CIO's goal was to differentiate the company through personalization and customization.

"We wanted to differentiate ourselves from our competition based on our knowledge of our customers and really target promotions and campaigns that were relevant to them," she says. "We stayed away from the mass mail approach that a lot of people try to use because it has a very low return rate."

The company launched a program that showcased its ability to personalize content for consumers. The program unified all the different hotels to create a consistent experience for the customer. The more they stay and spend at any property, the more rewards they can earn. A customer can also move up within the program and join different tiers depending on how much they spend. This allows the customer to feel as if they belong to an elite club whenever they visit one of the company's properties.

"It's totally a cultural immersion, which means you're going to manage the guest experience at all points of interaction in a consistent fashion so that the guest knows—regardless of where they are staying—they're part of that affinity group," she explains.

The former CIO believes the key to becoming a customer-centric organization is not to have one person believe they own the customer experience; in order for an organization to revolve around the customer, everyone within that organization must take ownership of managing the customer experience.

"I think to work toward true customer centricity, everybody needs to own and manage the experience because all of the touchpoints have to unify and rally together to create that differentiated experience," she says. "It's all about the experience."

When analyzing data across the organization, it's crucial to not focus on the ownership of the data, but to make sense of it. The importance of the data is measured based on its accuracy and relevancy.

"The issue is not the big data; the issue is relevant information," she says. "Big data is more of a consultant annuity program. At the end of the day, what you really care about are the meaningful nuggets of information that enable you to serve a customer in the moment."

The company looks for something extra when measuring customer satisfaction. Surveys can show if a customer was satisfied or pleased with their experience, but they are not able to show the genuine "wow" reaction that the company strives to achieve. That experience is the conversion factor that



transforms a one-time visitor into a loyal customer. Customer centricity is not settling for the satisfied customer; it is seeking what could be improved to bring out the “wow” factor.

She also emphasizes the importance of each part of the organization striving toward unification within the company. No one department can support customer centricity all on its own; each department within the organization relies on one another to create a customer-centric environment.

“The most important part of implementing customer centricity is the partnership with the business,” she explains. “It’s not IT. It’s not about innovation. None of these can stand on its own. It’s vital that it involves the partnership with the business—that’s the game changer.”

Her collaboration with the CMO enabled the company to reach a new level of success. Integrating the departments is a new development that allows everyone within the organization to see all of the phases of customer centricity, which is vital to entering the next stage of hospitality management.

“I think that as you get real CIOs and real CMOs in place, you will see companies do things in their marketplace that they never envisioned were possible because there was such a disconnect at one time,” she says.

The former CIO understood the value of customer centricity and how a close partnership with the CMO would give deeper insights into the customer experience. Customer centricity is not an action that is performed, but a mindset that is implemented in all aspects of the organization.

“Customer centricity is what the word means. It’s about the customer; not a system,” she says. “It’s a state of mind and a philosophy. How do you give the customer a consistent experience at all points of interaction? That’s true customer relationship management.”

**Anonymous**

Senior Vice President, Chief Information and Operation Officer
Life Insurance Company



This enterprise is moving from an operationally efficient strategy to a more customer-centric strategy. The CIO acts in dual a capacity, overseeing both technical systems and new business processing and servicing. Customer centricity is being driven by a function that is new to the organization—the CMO. The CIO and CMO are closely aligned and will continue to deepen their relationship as new systems are put into place.

The enterprise's CIO defines customer centricity as the experience, preferences and engagement of customers, as well as the impact business changes have on these.

"At the end of the day, what are the needs of the customer in terms of your offerings? What's the reputation that you built with the customer, and how do they talk about you when you're not in the room?" he asks.

This CIO also runs a big part of operations that include new business processing and servicing. The owner of customer centricity across the entire enterprise is somewhat unclear. From a servicing standpoint, insurance administration or policy-holder servicing owns the customer experience. However, when the data from these interactions is consolidated, he feels it will soon belong to the marketing department.

"We have a new CMO, a function that we have not had before, who wants customer data and aims to understand the customer experience," he says. "Data is decentralized today, but I think there a need for it, and ultimately that implies where the ownership will reside. That's where it should reside."

The organization is moving from an operationally efficient strategy to a more customer-centric strategy. The role of IT was all about doing things faster, cheaper and accurately, and now performance goals related to simplifying the customer experience have been set.

"We have done a lot of work over the last year, but we know we have a long way to go," he says. "Asking for feedback before we design a product and having a consistent dialogue is not in our DNA. It is going take us a while to get there, but we recognize where we are short and are making investments to close those gaps."

Most large investments are measured against the alignment of this new customer-centric strategy and the net impact on the customer experience or the customer relationship, and the CIO plays a big role in this process. Starting next year, compensation specific to customer experience measures will be in place. Ultimately, the chief operations officer, which oversees both the CIO and the CMO, is the key stakeholder in customer experience development and investments.

Lack of information about customer needs and wants, as well as mechanisms across the board to capture data about the customer experience, tops the list of roadblocks to implementing this new culture.

"Currently, we do not have the systems in place because until now, capturing customer experience and customer needs data has not been important to us," he says. "There is a lot of infrastructure that does not exist that must be built out."



Operational mindsets have also been hard to break, and getting out of the “how fast and cheaply can we do it?” mode is another barrier.

“We must understand that spending a little more time with a customer who you value may have a stronger business case in the end than saving money because you got the person off the phone 13 seconds earlier or quicker,” he says. “So that’s the mindset shift in going from an old strategy to this new strategy. That’s just change, and it takes a while to sink in.”

Since the CMO role is new to the organization, the CIO is looking forward to expanding the relationship and aligning on customer-centricity initiatives.

“Our new CMO is a very qualified person who has a bit of an uphill battle,” he says. “We have a lot of people in the organization that don’t understand what a CMO does, nor how they fit in. However, there is a healthy curiosity about what he can do for the company.”

**Anonymous**

Chief Information Officer
Medical Device Company



At this medical device company, the customer can be a number of different individuals, including distributors, a hospital administration department, a doctor who uses the actual product and the patient, who is the ultimate beneficiary of the product. Even though a patient may not know the brand or be involved with any transactional commitment to the product, he or she is still considered a customer. The chief information officer for the company explores the types of customers and how the CIO/CMO relationship can be influential at every customer level.

As CIO, the individual has mainly dealt with technology functions and implementing what marketing says is right for the customer. Now that the role of marketing has become much more integrated with technology, however, he has made customer centricity one of his top priorities.

“Customer centricity is increasingly becoming a priority for me in my job as a CIO,” he says. “If I look three years ahead, I would say that it is likely the only focus I will have. This is changing because we are increasingly becoming a customer-aware company as opposed to a self-aware company.”

IT is not the only department feeling this shift in customer centricity; the customers are feeling it as well. As a result, new ways of communicating with the customer, receiving feedback and interpreting that feedback will need to be in place in order to effectively use that information to further customer insight.

“Customers now need to be aware of the fact that they have a voice and a seat at the table,” he explains. “This comes with its own responsibilities, so we’ll need to ask ourselves how to understand and appreciate their voice at our table and allow it to inform things that we do for them. There will be a challenge ahead of us in terms of managing through the change and retraining our own thoughts and behaviors.”

He feels the organization will put practices in place that exude customer centricity and hope customer feedback will indicate whether or not it is working. He believes the proof of effective customer-centric efforts lies in the reason behind why a customer chooses to do business with them over another company.

“How they choose us would be a pretty good determinant of how customer-centric we are,” he says. “Would they choose us if they had a choice? And if so, why? Understanding that will be the yardstick to measure the proof.”

When measuring and retrieving customer data, the CIO believes one type of platform is not sufficient to provide the optimal amount of useful information. Technologies like CRM, Business Analytics and Informatics are used in order to further develop customer insight across the enterprise.

“We don’t look at one specific technology and lean on that exclusively to give us insight,” he explains. “Instead, we choose to go broad. I would rather see our team look for insights on a broad and shallow scale than a narrow and deep scale.”



The relationship of the CMO and CIO at this company has grown a great deal over the past couple of years. Before they decided to come together for a business partnership, marketing was the main decision maker for the customer, and IT was viewed as more of a supporting role to marketing. Now that the expertise of both roles is critical to improving customer centricity, the CIO and the CMO have come together to create a council to address the issues and plans revolving around customer centricity.

“Two years ago, we did not have a relationship with the CMO and the marketing heads,” he says. “A year ago, the CMO and I chose to change the landscape and created what we call our digital marketing strategy sweep, where the representation includes the heads of our marketing and IT departments and a couple of other people that are critical in the decision-making process.”

Looking into the future, this CIO believes this leadership council is going to act as the rock that continues to implement customer centricity. Along with the other members of the council, he plans on enhancing customer centricity to gain a greater understanding of customer insight across every customer level.

“Today, the guardrails for what can be done, the consistency of what should be done from a brand perspective, and the guidelines and priorities of what must be done are all decided in the strategy council,” CIO says. “It’s a strong forum that has come into existence, and we’ll continue to get leverage over the next several years.”

**Anonymous**

Chief Marketing and Strategy Officer
International Insurance Company



Insurance companies often have marketing efforts for both B2B and B2C, and these efforts will vary based on country, region and business line. Insurance companies also tend to have agents or brokers to generate sales on a local level, which is beneficial in terms of understanding local consumers' needs. For one CMO, the company's overall strategy and mission are global, but the deployment of various initiatives must be done locally.

In most cases, the company has local CEOs and CMOs, and under the global brand they bring together best practices and ideas for setting the strategic framework, implementing governance measures and seeking opportunities for economies of scale. However, once these come together, the marketing strategies are deployed at the local level.

"We rolled out new brand guidelines in 2011, and while we have focused our efforts on the US market today, we have a common look and feel across the globe and are fairly compliant to our standards," she says. "But at the end of the day, we have to think about how we take the brand promise, character and personality that we have developed in the U.S. and adapt it in a way that resonates in local markets around the world, which involves aligning closely with our businesses in all regions. It's a constant evolution in terms of moving from centralized to decentralized efforts and finding the right balance, but we believe that our marketing campaigns need to take place closest to the customers—in the local markets."

With respect to the obstacles the company faces specific to local marketing strategies, she says it can be difficult to strike the right balance in what needs to happen globally versus what should be done and tailored locally. Having that balance as well as governance in place is an important part of the mix for any global organization.

To gather data and measure the success of their efforts, she says the company has a series of reports that are reviewed on a global level, as well as monthly dashboards that provide information about KPIs such as sales by country. Country teams and business lines review their results at a more granular level on a daily basis. For online efforts, they focus on KPIs such as visits, sales conversions, cost per lead, cost per sale and return on marketing spend.

"We perform significant post-campaign analyses to ensure we're meeting financial hurdle rates and making the right investments," she says. "In terms of figuring out the right marketing and channel mix, it's driven by listening to what customers want and what their preferences are."

For the company, online and other digital activities are part of the overall mix, but the interplay between channels is critical since customers often aren't comfortable going through the entire process online when making an insurance purchase. They often want to be able to speak to a person, so the company tries to measure interactions between the channels. Furthermore, she believes digital must be part of the overall mix so that customers can use it in combination with other channels based on where they are in the purchase cycle.

The company is still building its capabilities in social and mobile and is gaining better insights into consumer use of these channels, which can vary from one market to the next.



“Social media is an important part of what we’re looking at for 2013; we’re still testing and learning, and we’ve recently hired someone to build global best practices for social. Currently, the channel is used more from a corporate perspective,” she says. “The same is true for mobile—we know it will completely change our marketing mix, but we’re still learning more about it and how to best include it in our efforts.”



ACADEMIC & EXPERT INSIGHTS

Anindya Ghose

Director of the Center for Business Analytics
NYU Stern



As associate professor at NYU Stern Business School, Anindya Ghose has studied and taught countless sessions on customer centrality. His insights around CMO/CIO alignment and customer centrality are essential to furthering knowledge on the subject and strengthening the collaboration that occurs in the C-suite.

Although customer centrality has a universal definition, Ghose believes the concept should be altered depending on the type of customer. There is a distinct difference between a customer that is buying a product for the first time and a customer who has been buying a product again and again. Ghose views customer centrality as a specific focus on those high-value, loyal customers and treating them separately from other one-time customers.

“Customer centrality means that an organization is going to be customer friendly, providing good service and new products and services for a handful of special customers,” Ghose says.

In order to implement this type of customer centrality for loyal customers, a strategic team of strong decision makers needs to be formed first. Instead of forging a simple partnership between marketing and IT, Ghose believes it should be more of collaboration of data scientists across multiple departments within the organization.

“In order to achieve optimal customer centrality, you need a very specific, hand-picked team of individuals from marketing, sales, IT, analytics and so forth,” explains Ghose. “It shouldn’t just be a marketing or IT-driven agenda; there should be a team integrated across all of these areas.”

Even with a strong team of data scientists, retrieving customer data can be difficult if there is not a clear distinction between average customers and loyal customers. The tremendous hydrogenating between customers makes it difficult for certain data measuring tools to achieve their full potential. When setting a clear line between the different types of customers, the organization can provide special benefits for their loyal customers while at the same time providing a motivational tool to attract average customers to become loyal ones.

“If you don’t have people with skills in analytics, you’re not going to be able to do a good job in distinguishing your average customer from more diverse, heterogeneous customers,” Ghose says. “If you don’t recruit the right people with big data understanding, then you’re not going to be able to really implement a good customer-centric culture.”

In this new era of digital technology, marketing is beginning to rely on IT much more heavily than before. Because of this new dependency, marketing and IT have had to combine their expertise in order to keep up with the latest digital marketing trends.

Today, so much of the business relies on the strength of the CIO and his/her capabilities in a business environment that is so focused on being digital. Before, the CIO was thrown back and forth between trying to invest in the best marketing practices while at the same time trying to find the



cheapest way to do so. Today, Ghose believes it is important to utilize the CIO's skills and combine that knowledge with other departments within the organization.

"One of the biggest contributions that IT can have is not just in providing the infrastructure for collecting the data, but also in actually analyzing the data," says Ghose. "They need to work hand-in-hand with people from marketing and sales."

With any organization, teamwork plays a key role in developing a stronger customer-centric mindset. Each division in the company works with a different side of the customer, and combining all of those perspectives is what truly drives customer centricity.

"Marketing people bring their own experience and vision from what they see in the field, and IT will be able to bring in skills in data sciences," Ghose explains. "The organizations that do this well are going to be the ones that really excel with customer centricity."

**Robert Rose**

Author, Speaker, Senior Analyst
Digital Clarity Group (DCG)



Certain aspects of defining customer centricity vary across different organizations, but some factors should never change and should be practiced universally. Robert Rose—author, speaker and Senior Analyst for Digital Clarity Group—discusses the key to successful customer centricity and strengthening customer engagement.

Most organizations strive to put their customers first, and although this is an important priority, Rose believes more is required in order to accomplish optimal customer centricity. Because customers are expecting more from companies these days, organizations have to keep up with these needs. Rose believes the key to customer centricity is in improving availability to their customers.

“Customer centricity is truly just starting with why you’re in business in the first place,” Rose says. “Customers now expect to be able to communicate with companies across myriad touchpoints. The way this manifests itself is by reorganizing our efforts around giving consistent, relevant and valuable content to these customers in all the ways they expect it.”

Several organizations believe providing transparency to their customers and making their customer centricity scores available to their customers are the best ways to prove they are customer-centric. However, Rose does not think this is necessary. He says the customer should feel happy and satisfied with the service they receive, and their loyalty will be the proof.

“The magic is that the customer should never see it, but rather just feel better about the company in general,” explains Rose. “The key elements start with a great product and service, but now also include consistent and facile management of great content, and true integration of customer-centric attitudes across every customer touchpoint.”

Rose understands the tendency for organizations to want a certain department to own the customer experience. He also says this is one of the biggest roadblocks to implementing a customer-centric culture in an organization. Organizations should learn how to integrate the customer into every division and collaborate based on their engagement with the customer.

“I work with so many large companies where marketing people aren’t even allowed to speak with customers because sales ‘owns’ the customer,” Rose says. “This is insanity. The biggest roadblocks that I see in my work with global companies is the siloed nature of today’s marketing organization, in concert with this idea of departments ‘owning’ the customer relationship. The key is working to de-silo the content processes and, either through the creation of specific roles or adding responsibility to existing roles, give content, marketing and technology a strategic seat at the management table.”

IT plays an integral role in bringing this integration to the forefront. Rather than acting as a department that just receives orders and then delivers, IT should really be involved with, and just as responsible for, engaging with the customer and sharing their insights on customer-centric initiatives.

“I truly believe in the power of IT as long as they are empowered to not just be the office of ‘no’ and only responsible for creating efficiency in the business,” Rose explains. “IT should be a strategic figure in the deployment of these initiatives.”



While big data has been a focus of conversation for many marketers, according to Rose, big data is not yet the issue. Many businesses do not know what to do with the little information they already have. He believes the largest missed opportunity common among businesses is the ability to ask the right questions. Instead of trying to obtain as much information as possible about the customer, he says organizations need to figure out what questions will open the doors to data that no other organization possesses.

“Ninety-nine percent of businesses do not have and will never have a big data challenge” Rose says. “But the real key is regardless of whether you have a small data or big data, the ability to ask the right questions. This will be the real magic of big data, predictive analytics and other similar strategies.”

When it boils down to improving customer centricity, the collaboration between all divisional teams is necessary. Although marketing and sales have commonly been the ones to drive the customer experience, IT must learn how to spearhead the initiative to enhance customer engagement and integrate a customer-centric strategy throughout the organization.

“From my perspective, it all starts with a great story, the ability to tell it well, converse with customers fluently across any channel, gauge the experience effectively and derive great insight to feed our strategy going forward,” he says.

**David Large**

Vice President of University Advancement
University of Fredericton



David Large, former Professor of Marketing at Telfer School of Management and current Vice President of University Advancement at the University of Fredericton, a private online university, believes customer centricity starts at the top of an organization. He sees the marketing and IT relationship as vital to business performance and feels that the CMO-CIO tandem is an extremely valuable part of the C-suite.

“Whether it's a product, service or advice that an organization is providing, the organization exists because of a customer,” Large says. “Customer centricity has to be included in all significant business decisions, and the call for its adoption needs to come from the CEO rather than from the CMO. I think the CEO should get that message out there so the CMO is not seen as a lone voice.”

Large feels customer ownership is organization-wide, with each function owning the customer at some point in the customer lifecycle. IT plays an important role by capturing the customer experience and maintaining customer data from cradle to grave. He feels there needs to be a constant message from executives to employees that reinforces customer centricity so that the correct customer data is gathered and regularly updated.

“IT plays an important role in developing, managing and maintaining customer centricity across an enterprise through a comprehensive database,” Large explains. “You can't know your customers, detect their media sensitivities, understand their experience or have a good sense of measurement without a functional CRM system.”

As for roadblocks in the road to customer centricity, Large feels all functions need to work together to understand what is required, when customer hand-offs occur, and how to reinforce the message to employees.

“It's a never-ending push,” Large adds. “I know that people get caught up in their day-to-day responsibilities, running their own organizations and making sure they're really ticking along. But if the top people in marketing and IT are not talking to each other on a daily basis, there will be trouble.”



AFFILIATE PARTNERS

CTIA



CTIA-The Wireless Association® (www.ctia.org) is an international organization representing the wireless communications industry. Membership in the association includes wireless carriers and their suppliers, as well as providers and manufacturers of wireless data services and products. CTIA advocates on behalf of its members at all levels of government. The association also coordinates the industry's voluntary best practices and initiatives, and sponsors the industry's leading wireless tradeshow. CTIA was founded in 1984 and is based in Washington, D.C.

Qualtrics



For a long time, the only people with access to Qualtrics survey software were our closest friends and a bunch of Scott's MBA students. It was our research clients who pushed us to open up the system... and gave us the feedback needed to make it both the easiest to use and most sophisticated research suite on the market.

Marketwire



The only fully integrated North America-based global newswire, Marketwire Inc. is a full-service partner to IR, PR, and MarCom professionals seeking premier distribution, media management, multimedia and monitoring solutions. Marketwire's customer-centric corporate philosophy focuses on being the best by infusing every aspect of its business with the following core attributes: precision, adaptability, innovation, and simplicity. Marketwire delivers its clients' news to the world's media and financial communities. With a reputation for technological leadership, Marketwire offers innovative products and services -- including Social Media, Search Engine Optimization, Dashboard Mobile Financial, News Dashboard coverage reports, exclusive access to networks such as the Canadian Press Wire Network, Easy IR and Easy PR workflow solutions, and more -- that help communication professionals maximize their effectiveness while ensuring accuracy and best practices. Having merged companies (Market Wire and CCNMatthews) in April 2006, and enjoying a combined history of 25-years of service, Marketwire is now majority-owned by OMERS Capital Partners, the private equity arm of one of Canada's largest pension funds.



ABOUT THE CMO COUNCIL



The Chief Marketing Officer (CMO) Council is dedicated to high-level knowledge exchange, thought leadership and personal relationship building among senior corporate marketing leaders and brand decision-makers across a wide range of global industries. The CMO Council's 6,500-plus members control more than \$300 billion in aggregated annual marketing expenditures and run complex, distributed marketing and sales operations worldwide. In total, the CMO Council and its strategic interest communities include more than 20,000 global executives in more than 110 countries covering multiple industries, segments and markets. Regional chapters and advisory boards are active in the Americas, Europe, Asia-Pacific, Middle East, India and Africa. The council's strategic interest groups include the Coalition to Leverage and Optimize Sales Effectiveness (CLOSE), LoyaltyLeaders.org, Marketing Supply Chain Institute, Customer Experience Board, Market Sense-Ability Center, Digital Marketing Performance Institute, GeoBranding Center and the Forum to Advance the Mobile Experience (FAME). More information about the CMO Council is available at www.cmocouncil.org.

ABOUT SAS



SAS is the leader in business analytics software and services, and the largest independent vendor in the business intelligence market. Through innovative solutions, SAS helps customers at more than 60,000 sites improve performance and deliver value by making better decisions faster. Since 1976 SAS has been giving customers around the world THE POWER TO KNOW®.

SAS and all other SAS Institute Inc. product or service names are registered trademarks or trademarks of SAS Institute Inc. in the USA and other countries. ® indicates USA registration. Other brand and product names are trademarks of their respective companies. Copyright © 2013 SAS Institute Inc. All rights reserved.