REAL-TIME ANALYTICS

The Key to Unlocking Customer Insights & Driving the Customer Experience
What’s the best way for businesses to differentiate themselves today? By delivering a unique, real-time customer experience across all touchpoints—one that is based on a solid, connected business strategy driven by data and analytics insights. We believe brands that gain the ultimate analytical advantage—by unifying the analytics life cycle from data to discovery to deployment—will also gain the ultimate competitive advantage through brand preference.

We partnered with Harvard Business Review Analytic Services to examine this opportunity more closely, through the insights and experiences of business leaders who are using analytics to inform their customer experience strategy. This survey offers a clear, current look at how your peers are pursuing real-time analytics capabilities, as well as their reasons for doing so.

In our view, brands that build the most effective, real-time customer experiences are those that master three interrelated capabilities—through analytics and insights:

- **Unified customer data platforms**: This capability unifies a company’s customer data from online and offline channels to extract customer insights and shape the customer experience.

- **Proactive analytics (with machine learning and AI)**: These purpose-built data collection and analytics capabilities incorporate insights on customers, marketing programs, and related customer-impacting functions such as service, operations, and support.

- **Contextual interactions**: This capability involves using real-time insights on where a customer is in a journey digitally (browsing product reviews) or physically (entering a retail outlet), drawing her into subsequent actions the brand wants her to pursue.

Delivering these capabilities will also require modernizing the underlying data infrastructure in order to make it more robust and agile. This should happen in three key areas:

- **Data volume and variety**: Both analytics and AI workloads rely on data—and lots of it. The data infrastructure should be able to accommodate massive volumes of data, as well as many different data types.

- **Data, analytics, and AI strategy**: Without a clearly defined strategy connecting each of these critical aspects—one that includes stringent data governance and lineage policies—the underlying data infrastructure may never deliver on the promise of a world-class customer experience.

- **Unified data and analytics infrastructure**: Only when data and analytics are working in lockstep with one another is it possible to accelerate and scale analytics and AI across the organization.

All of this will require a fully optimized stack of technology—from hardware and storage to software and applications—all designed to handle a variety of analytics and AI workloads running seamlessly in any environment, from the edge to the cloud and on-premises.

With analytics, brands can see the world as their customers do—and shape customer experience in real time accordingly. The reward: higher brand preference, revenue and cost improvements, and a lasting competitive advantage.

For more information about real-time customer analytics, visit sas.com/ci.
Customers today have high expectations. They anticipate that companies will meet them where they are and when they want. They respond to experiences that are timely, targeted, and tailored to their specific needs—and reject those that aren’t. To meet these customer demands—to anticipate the micro moments of the 21st-century consumer—companies must be able to differentiate their brands using real-time data analytics. Today more than ever they can, thanks to a slew of converging technologies including artificial intelligence, the internet of things, and cloud computing. Indeed, advanced customer data analytics, at incredible speed and precision, aren’t just possible now—they’re an imperative for companies hoping to connect tightly with their audience.

“The expectation of consumers today is that everything exists in the world of the now, and that their interactions will be personalized,” says Jeff Jacobs, partner in the category growth strategy and marketing procurement groups at management consulting firm McKinsey & Co. “Real-time analytics is absolutely core to enabling companies to deliver those kinds of experiences.”

That’s the finding, too, of a new survey of 560 business leaders conducted by Harvard Business Review Analytic Services in February and March of this year. Nearly two-thirds of the survey’s respondents say that real-time customer analytics is important to their organization’s overall performance today, and even more—nearly eight in 10—indicate it will be important over the next two years. **FIGURE 1**

Among our other key findings:

- Nearly six in 10 survey respondents—58 percent—say their companies have seen a significant increase in customer retention and loyalty as a result of the use of customer analytics.
- Just over half the survey respondents say their use of real-time customer analytics has provided them with a significantly better understanding of, and strengthened, the customer journey.
- Nearly half the survey respondents say their use of customer analytics has generated significant revenue growth.
- Nearly three-quarters of survey respondents say they’ve increased their spending on real-time customer analytics solutions over the past year.

This trend of embracing real-time customer analytics has begun to take root in a number of consumer industries—led by early adopters in retail, banking, and telecommunications—as well as at many newer companies that were born digital.
These organizations are equipping their employees with real-time data and visualization tools to enhance the customer experience. Their goal: boost their share of wallet and revenue, in some cases upending incumbents and entire industries.

The early adopters are already reaping positive results. Survey respondents who rate their real-time customer analytics practices as very effective are more likely to have seen increases in customer retention and loyalty, revenue growth, customer lifetime value, profitability, and speed to market than their peers whose practices are not very effective. They also are more likely to have seen increases in innovation and the introduction of new business models, products, and services.

“As a strategic priority, real-time customer analytics is through the roof,” says Geoffrey Moore, business consultant and author of *Zone to Win: Organizing to Compete in an Age of Disruption*. “The early adopters bought in entirely, built monster capabilities, and are getting results.” Leading digital companies have spent a decade fine-tuning algorithms to offer relevant product recommendations that increase the likelihood of effectively upselling and cross-selling products at every touch point. They have mastered dynamic approaches that enable them to adjust prices on thousands of items based on consumer demand, buying behavior, competitors’ pricing, and other market factors. They have also built real-time customer capabilities that enable them to create personalized experiences for customers at scale. Their real-time platforms have been years in the making and are continually being refined. However, the investment has paid off, and these companies now set the standard for customer experience expectations.

Unfortunately, that’s not been the case for everybody. For companies that are lagging, Moore says, it represents an unprotected vulnerability they know they have to act on. “The problem is that they have to adopt the appropriate technology, hire the right people, and, most importantly, reengineer their business processes, which is incredibly hard for a large organization.”

In fact, despite the importance of real-time customer analytics and experiences to enterprise strategy, the vast majority of companies lack these capabilities today. Just a fraction of the survey respondents give themselves...
high marks for real-time customer experience effectiveness, and almost a third say they are not very effective at all. FIGURE 2

“We preach customer centricity and customer obsession, but you have to recognize what that really means,” says Joerg Niessing, affiliate professor of marketing at graduate business school INSEAD. “It means understanding the customer, and you have to leverage data to do that. You need the right technology, the right infrastructure, and the right governance—and then you have to empower people to act. To do this requires a shift in organizational structure, mindset, and culture.”

There’s no doubt that the ability to master the full customer-analytics life cycle from data to discovery to deployment—in a forward-looking, increasingly automated, and scalable fashion—will determine competitive advantage in the years ahead. To capture that advantage—to reap the benefits of real-time customer analytics so they can deliver the right messages or actions to the right customers at the right time—companies will need to align data collection, integration, analytics, and deployment across the enterprise. They must invest in the technologies, and the process and organizational redesigns, that will be needed to access data that increases contextual understanding, then mine that data for insight, and, finally, use those insights to offer real-time customer experiences at scale.

As a result, spending on real-time customer analytics is on the rise across industries. Seven out of 10 respondents to the HBR Analytic Services Survey say their investment in this area has increased over the past year, with about a third saying it increased significantly. FIGURE 4

At H&R Block, anything that adds value to the customer experience is a top priority, says Mike Weger, manager of direct marketing and corporate analytics. Anything that

**REAL-TIME BUSINESS DRIVERS**
Percentage of respondents indicating that these are among the top three drivers of increased investment in real-time customer analytics

<table>
<thead>
<tr>
<th>Driver</th>
<th>Percentage</th>
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<td>Scale customer-centered decisions and actions across function in the business</td>
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<tr>
<td>Design contextual customer engagements across their journey</td>
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<tr>
<td>Accuracy in demand planning and product/services availability</td>
<td>50%</td>
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<tr>
<td>Address competitive and/or regulatory market pressures</td>
<td>38%</td>
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<tr>
<td>Better understand supply chain dynamics</td>
<td>23%</td>
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SOURCE: HBR ANALYTIC SERVICES SURVEY, MARCH 2018

**REAL-TIME CUSTOMER ANALYTICS SPEND**
Percentage of respondents indicating to what degree their investment has changed over the past year

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<td>16%</td>
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<tr>
<td>Decreased slightly</td>
<td>1%</td>
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SOURCE: HBR ANALYTIC SERVICES SURVEY, MARCH 2018
does so in real time is particularly attractive. Accordingly, the 63-year-old tax preparation company has been expanding its real-time customer analytics capabilities for the past two years. Among other things, it can now offer personalized tax tips to clients, and customized interactions on the web and mobile devices. “If you’re able to add value in real time, it’s even better because you’re able to catch someone at the point of action using their most important information,” Weger says.

While H&R Block may communicate with customers throughout the year, most of its contacts occur annually. “We have to make the most of those interactions,” says Weger. “We’ve only got one shot to get it right.” The company’s real-time offerings have doubled in complexity and customization each year, Weger says, and he expects them to quadruple over the next two years.

Real-time customer analytics also is a top priority at telecommunications company Telefónica Chile and its parent, Spain’s Telefónica. “Data and customer experience are the heart of our strategy,” says Eric Ancelovici Jara, chief data officer for Telefónica Chile, who explains that the company’s traditional role has been changing over the past five to eight years. “For a company like ours to survive, we need to transform customer experience for the digital era. Real-time analytics is the key to that.”

As part of its investment in real-time analytics, Telefónica Chile in February launched a cognitive platform for customer data analytics and experience called AURA, which it says redefines the interaction between Telefónica and its customers and also gives customers transparency into and control over their personal information. The platform, available through a variety of channels and devices, is expected to facilitate the discovery of new value-added propositions based on customer data insights.

Digging Deeper: What Does It Take to Reach Customers in Real Time?

Survey respondents are clear on the most important factors needed to create a foundation for real-time customer analytics and customer interactions, followed by the percentage saying their organization is successful in achieving it.

- The ability to translate data into actionable insight at the optimal time: 83% (61%)
- Data accessibility (right data to right people at the right time): 80% (21%)
- The ability to access and use all available data (e.g., customer activity) in a seamless fashion: 73% (18%)
- The ability to predict, optimize, and forecast using trusted algorithms: 64% (19%)
- Organizational support for experimentation: 61% (23%)
- The ability to add/enhance data with new sources: 61% (19%)
- The ability to deploy proven analytic models and test new ones: 60% (17%)
- The ability to incorporate results into updated algorithms to provide closed-loop marketing: 59% (14%)
- Rapid prototyping/testing of analytical models: 55% (15%)

SOURCE: HARVARD BUSINESS REVIEW ANALYTIC SERVICES SURVEY, MARCH 2018
to improve customer experience,” says Brandon Purcell, principal analyst serving customer insights professionals for market research firm Forrester. “Everyone believes in the need for it. But very few organizations have the technology, people, and processes in place to execute on the strategy.”

Even those companies that lack direct relationships with their end users, such as consumer goods manufacturers, are under pressure to better understand and respond to customer behaviors and needs. “In this day and age, all companies will need to find a direct path to the customer and will need real-time analytics,” says Erich Joachimsthaler, founder and CEO of consulting firm Vivaldi Partners Group. “However, many companies are still in transition.”

What Are the Barriers to Customer-Centricity?
The biggest gaps in real-time customer analytics capabilities are in the areas of accessing customer data, performing analytics on those data, and taking action based on the resulting insights. Companies are struggling to put in place the tools, techniques, and talent to harness data for real-time insight, says Forrester’s Purcell, noting that “very few companies have the ability to pull the data together for a holistic source of customer truth.” Even those that are able to overcome those obstacles often fail to move from insight to action, however, particularly when analytics tools are designed by data scientists with little understanding of how they will be used by others in the enterprise. “More often than not, the analytics team that does the modeling isn’t working hand in hand with the functional teams that will use the model,” Purcell explains.

It’s not surprising that survey respondents cite legacy systems and data and organizational silos as the biggest barriers to achieving real-time customer experience maturity, FIGURE 6. “The pipes weren’t built to handle real-time analytics,” says Purcell. “It requires a certain degree of speed that legacy systems were not built for.”

At H&R Block, in fact, the transition to real-time analytics and experiences required a significant reworking of the company’s information systems before it could reach its goals. “We may be nimble and fast and ready (today),” says Weger, “but those legacy systems that we interact with had to be reengineered.” Purcell notes that just because companies know who their customers are and what they want doesn’t mean they have the right messages for those customers, or the experience to deliver those messages effectively. “The holy grail for real-time customer analytics is to deliver the next best experience to the customer,” Purcell says. “You may be awash in insight because you’re analyzing all this behavioral and transactional data. But you need an orchestration layer to deliver the right experience, and there are technical challenges to that. An even bigger stumbling block can be organizational silos.”

Companies have long complained, of course, about the technology and organizational status quo as impediments to change. “We are all in silos, and wouldn’t it be nice if we didn’t have to deal with this
franken-stack’ of IT systems that compartmentalize the world. It’s the same old song,” says Joachimsthaler. “But that’s looking at things from an inside-out point of view, which is the wrong perspective.” Companies that seek to embrace real-time customer analytics and interactions need to view things from the outside in, starting with customers and the problems they want to solve.

That’s the approach H&R Block has taken. “We’ve looked at where all the touch points are with our consumers and worked backward from there to ask how we can increase the value of those touch points,” says Weger. “We can’t overhaul the whole company in a year. But we’re working back from the client experience to try to be as client-focused as we can in real time.”

The company began by adopting a new customer relationship management system four years ago to bring together key customer data, and has layered on additional technologies, including a decision engine and machine learning capabilities, to begin to move from data to insight to action at key points along the customer journey.

**What Technologies Enable Real-Time Transformation?**

Survey respondents say CRM, predictive analytics, social media monitoring, content management systems, and marketing operations management are the technologies and capabilities most important to their real-time customer efforts today—and, to a large degree, looking ahead over the next two years. However, they see many of these technologies, including IoT, intelligent assistants, text/speech/voice analytics, mixed reality, content management, and cloud computing, becoming even more important in the years ahead. **FIGURE 7**

Despite the importance of real-time analytics to customer experience differentiation, few companies have one key part of the solution: a rules engine or decision engine to support instant, relevant, automated real-time decision making. Two-thirds are in the process of implementing or piloting such a solution, though, and 40%
are evaluating the idea. **FIGURE 8** “The only way to thrive in today’s world of increased customer expectations is to have the necessary real-time analytics, decision engines, and content management systems in place,” says Jacobs of McKinsey & Co.

Although it’s a necessary piece of the puzzle, a decision engine alone—indeed, technology alone—is not sufficient to deliver real-time customer interactions. “It’s an enabler—it’s not the end,” says Jacobs, who explains that a decision engine ideally is implemented after a company has a clear idea of what it wants to accomplish with real-time analytics, and has put in place a customer data platform to provide a 360-degree view of the customer. “A decision engine works in concert with that,” he says. “You’ve got to have that in place to do this at scale, which is why this is enabled by technology and AI. For this to be in real time and with the volume of consumers and data involved, you can’t do this manually.”

Companies can—and will have to—get there, but it may take some time, adds Moore.

In some cases, they’ll benefit from outside help. Telefónica Chile, for example, found it critically important to find a technology partner with the right products and experience to handle the scale of its real-time analytics ambitions, not simply in the area of customer experience where the work has begun but in other areas where real-time intelligence would add value. “We generate a high volume of data,” says Jara. “So when we designed and sized the platform and defined the parameters for data gathering and summarizing, it absolutely had to be done by experts. It’s very easy to fail on that point—and failure means additional costs for the company.”

**What Are the Critical Success Factors?**

As noted, a real-time customer analytics transformation requires much more than a technology shift alone. “It must begin with understanding your objectives—what you want to achieve with this data in real time,” says Niessing. “That’s where companies struggle—defining their objectives—even before they start thinking about the IT infrastructure or the cultural shift that needs to happen.”

Indeed, survey respondents say having a clear strategy and goals is the most important factor in the ultimate success of real-time analytics efforts. **FIGURE 9**

**RULES ENGINE ADOPTION**

Percentage responding to the question of whether their organization has a solution (e.g., decision engine) in place that allows them to integrate customer data, content, and channels to enable two-way, interactive customer experiences

| Yes, fully implemented for enterprise use | 11% |
| In the process of implementing | 23% |
| Piloting/testing | 14% |
| Evaluating/researching | 40% |
| No plans to invest | 13% |

*SOURCE: HARVARD BUSINESS REVIEW ANALYTIC SERVICES SURVEY, MARCH 2018*

**SUCCESS FACTORS**

Percentage of respondents who said each was one of the top three success factors in delivering real-time customer interactions across touch points, channels, and devices

| Clear strategy/goals | 42% |
| Actionable data/visualizations | 39% |
| Collaboration across roles/functions | 33% |
| Data hygiene/reliability | 32% |
| Strategic alignment | 29% |

*SOURCE: HARVARD BUSINESS REVIEW ANALYTIC SERVICES SURVEY, MARCH 2018*
The **biggest gaps** in real-time customer analytics capabilities are in the areas of accessing customer data, performing analytics on those data, and **taking action based on the resulting insights**.

While that strategy must be broadly defined, an analytics program itself need not be implemented all at once—an ambitious undertaking that can be too much for most organizations. Companies that are successfully integrating real-time analytics and interactions into their operations instead start with very clear use cases and hypotheses about the business impact each of those use cases will have—whether that is to increase sales conversions, raise customer satisfaction, or decrease churn—and proceed incrementally.

“There’s a tendency among companies to want to build an entire stack first,” Moore says, “but what they should do is solve one use case end-to-end in one corner of the customer base and expand from there.” Once one use case is delivering results, companies can take what they’ve learned to expand real-time capabilities to adjacent areas. “The good news is that this works,” says Moore. “We’ve watched company after company do this.”

Real-time customer analytics isn’t the goal, reminds Jacobs, but merely the enabler. “You have to start with the problem you want to solve, prioritize those use cases in terms of impact, and then figure out what’s required in terms of technology infrastructure and organizational change to get there.”

Telefónica Chile has been thoughtful and deliberate in pursuing only those use cases that have a clear return, in part because “real-time capacity isn’t cheap,” says Jara. Real-time campaigns for prepaid wireless products had clear value, for example, while the company has not yet determined that real-time network service controls are worth the investment.

Having data and insight that are actionable for users throughout the company is another important factor. It requires conquering the real-time data life cycle, beginning with a foundation of usable customer data. “There’s no silver bullet for that,” says Purcell. “The best way to get there is to have a top-down mandate from the CEO and the budget to create a foundational customer data asset that can be used by the business.”

That was one of the first hurdles for H&R Block. “We had to come up with a golden record identifier for each client, no matter where they were interacting with us,” says Weger. “We needed data stewards that could get us to that point.” The vast majority of companies still lack that single source of truth across all channels, says Purcell, but that’s okay. “They have to be a little scrappier and start with the data sources they do have and determine, based on that more limited data set, what’s possible,” Purcell says. “They may start with analytics to solve attrition problems with existing customers, for example, rather than focusing on potential customers. That can create enormous lift.”

Another key to delivering actionable insight is developing visualization dashboards and tools with end users in mind. “It’s a people and process question,” says Purcell, adding that one of the best approaches is to have analytics experts reside in the team that has the need for the analytics during development and beyond.

Telefónica Chile began its real-time customer analytics journey four years ago. While the greatest difficulties at the beginning were making sure that the data inputs were available...
and actionable, the challenges then shifted to making sure the insights derived were fed back into systems that enabled customer interactions across channels in real time, says Jara.

**Who Owns the Real-Time Customer Process?**

To overcome the challenges inherent in becoming a real-time, customer-focused enterprise, Jara says, the transformation typically must begin at the top. “The real key to success is the conviction of the top management because you have to move the entire company to get this done,” he says. “They must believe that we need to move toward real-time so we can put in place teams of people and experts and move resources to accomplish this.”

In many cases, one function owns real-time customer analytics and another owns the customer analytics technology stack. Responsibility for the real-time customer experience tends to rest with the CMO or CEO at most companies, while responsibility for real time customer technology resides with the CIO or CTO. **FIGURE 10** Less than a third of survey respondents (29%) say these stakeholders are well aligned, with the majority rating their alignment middle of the road.

“No matter whose initiative it is, it has to be an organization-wide commitment,” says Jacobs. “If marketing says they want to do this, they can start providing more personalized digital marketing and advertising, but that’s just a sliver of the overall real-time customer experience.”

At H&R Block, real-time analytics efforts aren’t the only priority within the company, so alignment is critical. “IT’s goals sometimes are to keep things up and running and accurate. And our goals are to be nimble and client-focused,” says Weger. “Sometimes, to give the customer the best experience, we need IT to reengineer and redevelop systems.”

Creating consensus around initiatives is critical. “A big part of my job is getting on people’s road maps,” says Weger. “The best way to do that is to have a vision with client satisfaction at the heart of it and sell that vision. We are in a good place now with our capabilities, but we’re striving to build a substantially better, client-focused real-time environment.” A new CEO and CIO together have spearheaded a recent customer-focused reorganization of the company that will help moving forward.

“There’s a whole mindset shift that has to happen. To operate in this way, companies have to reorganize how they do work,” says Jacobs. “It can’t be business as usual, building a real-time marketing stack on top of an existing organization.” That kind
What Is the Return on Real-Time Analytics Investment?

The biggest benefit of real-time customer analytics is overwhelmingly—and expectedly—improvement in customer experiences, but more than half the survey respondents also note that they’re reaping more-streamlined operations and efficiencies in sales and marketing; faster decision making; and improved collaboration between marketing, sales, services, and operations. Figure 11 Four out of 10 respondents say real-time customer analytics also can lead to increased innovation, as well as the introduction of new business models, products, and services. Those numbers are even higher—58% for both benefits—among those who rate their real-time customer analytics as very effective.

More than half of respondents say they are seeing significant increases in customer loyalty and retention, and improvement in their understanding of the customer journey, as a result of their investment in real-time customer insight. Even more importantly, a significant number say they are reaping topline benefits as well—44% report significant increases in growth and revenue generation, and a third have seen notable increases in customer lifetime value. Figure 12 (Those highly rated real-time customer analytics organizations reported even higher levels of benefits in the areas of customer retention and loyalty, growth and revenue generation, customer lifetime value, profitability, and speed to market.)

Such improvement in key financial and customer metrics lines up with
Develop and prioritize use cases. Outline a few initial applications for real-time analytics, clearly defining the business objectives for each and prioritizing them based on value and viability.

Get your data in order. Ideally, companies will have the budget and CEO-level support to create a foundational customer data asset that provides a 360-degree view of the customer. Those that don’t can prioritize those use cases that are possible given data currently available.

Map out the transformation. Determine the technology infrastructure (e.g., data platforms, decision engines, content management systems) and organizational changes necessary to deliver the desired outcomes.

Consider usability from the start. Ensure that analytics solutions and dashboards can be used by employees throughout the organization. Consider co-locating analytics developers and data scientists with real-time analytics users.

Build for scale. Make sure your technical infrastructure can handle the volume and speed of your real-time data aspirations.

Add data, capabilities, and technologies over time. Those who are successful in adopting real-time customer analytics embrace a culture of experimentation and continual learning and layer in new data, systems, and functionality over time. They also track the results of real-time decisions and modify rules and analytics accordingly.

“While it’s important to figure out the strategy, at the end of the day, 95% of the work is in doing it—starting small and seeing results,” says Niessing. For most companies, future growth will depend on it. “Understanding customers and anticipating their needs at point of interaction is going to be essential to a company’s ability to compete in the future,” says Forrester’s Purcell.
METHODOLOGY AND PARTICIPANT PROFILE

A total of 560 respondents drawn from the HBR Advisory Council and the HBR audience of readers (magazine/newsletter readers, customers, HBR.org users) completed the survey.

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Figures may not add up to 100% due to rounding.