



IBM Information On Demand:

Unlocking the business value of information for competitive advantage



Gaining a competitive edge is never easy. Organizations today have learned that although it helps to be more productive and more efficient than their competitors, that alone is not enough. To sustain a competitive advantage, you need to do more than automate for efficiency—you need to optimize your business.

What's needed is innovation—part inspiration, part discipline and part another secret ingredient that you already have in your organization: information.

IBM Information On Demand helps you unlock the business value of information for competitive advantage. How? By freeing information from silos. By transforming it from conflicting and overlapping data points to accurate, integrated information you can trust.

By delivering it in multiple, meaningful contexts across the enterprise. And by leveraging it to help you understand what is happening and why it's happening, and plan for what should happen next.

With Information On Demand, your employees can recognize and seize opportunities. Your partners can align with your goals. And your customers can benefit from a customized relationship they value as much as you do. You can optimize processes on demand and deliver actionable insight to every employee for every transaction, maximizing the potential of your information to drive better business outcomes.

Start gaining and sustaining a business edge based on your secret weapon —Information On Demand.

The hidden potential

Most organizations are drowning in data, reports, spreadsheets, paper-based documents, e-mails and instant messages. If all this information is stored at all, it is kept in manual or paper-based file systems, locked up in different operational systems, hidden on employees' disk drives or scattered across multiple repositories.

In the absence of a unified, trusted view of customer, product and account information, workers continually search for and re-create the same information. Eventually multiple views of critical business information emerge—along with inaccuracies and errors. Costs go up and effectiveness goes down,

and it becomes increasingly difficult to respond to business pressures such as:

- Improving customer and product profitability
- Increasing agility and competitiveness
- · Optimizing business processes
- · Complying with regulations
- · Managing business risk

People throughout the organization ask questions such as: Can I trust the information I find? Am I receiving the information in context? Is it complete? Is it accurate? Can every employee get it on demand to support every transaction? Am I getting insights that help me understand what happened and why, and plan for what will happen next? And the answer is often "No."

In a world that relies increasingly on collaboration and informed judgment,

forward-thinking executives across multiple industries are beginning to realize that many organizations are missing the value that comes from leveraging accurate, trusted information as a strategic business asset.

For example, imagine a call center where representatives have access to a complete, up-to-the-minute view of customers—not just their names and addresses, but their policy history, balances and transactions, an analysis of prior issues and recent marketing contacts, together with recent e-mails requesting loan information and images of past statements from a policy system.

With this set of complete information readily available, the care representative can provide superior service to increase customer satisfaction and identify up-sell and cross-sell opportunities to increase revenue per customer.

Information On Demand across the globe

The need for business insight on demand, based on a unified view of accurate, trusted information about customers, products and accounts, touches organizations of virtually all sizes across all industries. Organizations around the globe are meeting that need with Information On Demand. For example:

- German financial services organization
 WestLB is increasing the accuracy of watch
 list checks and streamlining fraud analysis
 with Information On Demand. Name matching process acceleration:
 reduced from 12 hours to 15 minutes.
- A large American retailer is extracting sales data to enable real-time adjustments in inventory to maximize revenue potential and avoid "out-of-stock" conditions.
 Point-of-sale transactions leveraged: one million per hour.
- Honeywell is consolidating customer data across its four strategic business groups and creating a mechanism for sharing customer information. Value of revenue growth opportunities uncovered: millions of dollars.
- Whirlpool consolidated its data centers and introduced real-time workload management.
 Benefits: faster, easier server provisioning, increased operational efficiency, reduced space and reduced energy use.
- MGM Mirage implemented a customerrewards program that reconciles name variations (for example, Jonathan Miller, Jon Miller, J. Miller) and updates accounts as members visit theaters, restaurants, bars and casinos along the Las Vegas strip. Results: improved customer service, with loyalty club points updated in nearreal time across 23 resorts.



Information On Demand

Now imagine that information about this customer's history is automatically combined with that of other customers, and presented to market planners, support managers and executives in the form of trend tracking and predictive analysis to assist in short- and long-term planning.

Information On Demand can help you:

- Gain new insights from the information you already have
- Transform core processes by facilitating a free flow of information across your enterprise
- Understand and serve clients better by discovering new, innovative ways to approach the market

- Increase productivity through improved decision making
- Streamline compliance
 measures by more effectively
 managing information over the
 course of its lifetime
- Respond quickly to changing market conditions based on accurate, trusted information about clients and products
- Implement multichannel marketing, financial risk insight, workforce optimization, dynamic supply chain management, customer and product profitability, and other critical business initiatives requiring timely access to information and actionable insights

A better way

The journey to Information On Demand began twenty years ago, with the automation of financial systems, inventory systems, customer relationship management, human resources, and other key systems throughout the organization. With automation came efficiencies. And with more and more automation came more and more information.

Today, there is no shortage of information. It's everywhere throughout the organization—in customer databases and file systems, in applications such as customer relationship management (CRM) and enterprise resource planning (ERP), in e-mail messages and documents, in digital images. But an automated organization with lots of information is not an optimized organization. Managing information within isolated silos restricts business innovation and increases IT costs. Instead, information that is loosely coupled to core applications and business processes across and beyond the organization can more easily be managed as a strategic asset to drive competitive advantage.





BANKING

- Customer care and insight
- Risk insight
- Multichannel marketing



RETAIL

- · Single view of customer
- Multichannel marketing
- Loss prevention



GOVERNMENT

- Threat and security
- Single view of citizen
- Compliance



TELCO

- · Customer insight
- Data security
- Workforce automation



HEALTH CARE

- Health analytics
- Threat and fraud intelligence
- Customer/patient care



AUTOMOTIVE

- · Common quality framework
- Marketing, sales and service



INSURANCE

- · No-touch claims processing
- Customer care and insight



UTILITIES

- Proactive regulatory management
- Management of aging workforce and assets

The true business value of Information On Demand emerges when it is applied to meet the specific needs of industries

The business insights that enable a competitive edge require a clear view of accurate, trusted information, wherever it resides—not only in application databases, but also in e-mails, documents, reports, images and endless new sources. Until recently, change has been daunting. Now, service oriented architecture (SOA) and open standards are paving the way for information to

become available as a service, in an open and easily accessible way that can transform your business. An open architecture that embraces diverse technologies, SOA constitutes a powerful framework for flexibility, scalability, accuracy and consistency.

Information On Demand is a critical element of an SOA strategy. It helps unlock information from individual

applications or departmental silos so that it flows freely across your organization in a secure and timely manner. Information On Demand helps you gain control over the ever-expanding demands for fast, accurate and relevant information and provide valuable insights wherever they are needed throughout the organization.

Drill down to the truth

One of the first casualties of information overload is data quality. As more documents are produced, it becomes increasingly difficult to determine which version—and which data—is correct. The consequences are felt across virtually every area of the company: Answers to simple questions can't be trusted. Customer relationship management efforts are undermined, and new product launches indefinitely delayed. When it comes to compliance measures, inaccurate information can expose a company to significant regulatory-compliance challenges. Also crucial today is

the ability to know the individuals with whom you are dealing. This is a critical step to help companies protect themselves from risks such as fraud or money laundering.

Companies across multiple industries are already beginning to derive value from leveraging trusted information. For example, in banking, Wachovia has integrated its view of customer information, leading to major cost reductions. In the public sector, U.S. Customs Services has improved security through increased accuracy in name matching. In health care, Cleveland Clinic is identifying research subjects in

minutes rather than months. In retail, Canadian Tire has reduced integration costs that represented as much as 10–40 percent of project budgets down to only 3–6 percent.

Now, IBM is leading the evolution of Information On Demand to a new level, so organizations can unlock the business value of information for competitive advantage. At this new level, you can not only manage your data and content but also create and deliver accurate, trusted information from diverse silos, and gain valuable insights to optimize your business.

According to an industry survey, 47 percent of users don't have confidence in their information.¹

Information On Demand in action

The challenge

Leveraging information more effectively can have a big impact on organizations seeking to improve the efficiency of marketing to customers. In financial services, for example, most banks do periodic customer analysis and segmentation, enabling product and market managers to create quarterly, single-channel marketing campaigns that target groups of customers based on the overall customersegment history. However, these campaigns are often ineffective because they are based on historic information that can be outdated by the time the offer reaches the customer.

The solution

Using Information On Demand, organizations can now deliver real-time, individualized offers at the point of contact. Based on the current transaction, existing marketing promotions, immediate analysis of and insight into the latest sales trends, and the customer's specific history, each offer will be relevant to the customer at that

Lower costs through an optimized infrastructure

Given that information costs and IT complexity are directly related to flexibility, optimizing your information infrastructure merits consideration. Although there is no single, mandated approach to information management, it is clear that information architecture is gaining in importance and that the infrastructure that supports your Information On Demand initiatives must be flexible enough to meet varying demands. IBM provides answers based on an integrated software platform with the industry's most complete end-to-end capabilities, including:

- Enterprise data and content management, to capture and manage information over its life cycle
- Information integration, warehousing and master data management to establish accurate, trusted information for a single version of the truth, managed over time
- Business intelligence and performance management to better understand and optimize business performance

IBM's new business intelligence (BI) and performance management capabilities take organizations another step closer to business optimization, supporting the good decisions that are the basis of great business performance. Reporting

and analysis let you see data, gain context, understand trends and spot anomalies. Measuring and monitoring performance with scorecards and dashboards track your key metrics. And planning, budgets and forecasts help you set and share a reliable view of the future.

Information On Demand helps you move from a basic level of leveraging information—with a focus on data and reporting—to higher levels of value, where you leverage trusted information in a business context as a strategic asset, where you use information to enable innovation and where information helps you differentiate your business, for competitive value and optimized performance.

point in time, and thus more effective in driving results. Banks and retailers can deliver this timely and relevant information to everyone who needs it—the teller or store clerk, the branch or store manager, the call center agent or even the customer—to ensure consistent, common offers across all channels. Whether the customer walks into a branch or store, banks or shops online or calls customer service, the offer and the result should be the same.

Accelerating your success

IBM industry frameworks and solutions help organizations across multiple industries—such as banking, retail, telecommunications and the public sector—to accelerate their business initiatives with Information On Demand.

Expertise reflecting experience in thousands of customer engagements, combined with critical technology and prebuilt accelerators specific to the industry, can lead to a rapid "return on information" and achievement of business objectives.

Take an integrated approach to information management

Information On Demand has the potential to revolutionize the way you do business. In IBM's experience with thousands of organizations, it is clear that technology alone cannot solve your toughest challenges—it takes an information agenda, with a strategy to guide decisions, an information infrastructure to establish a common information framework, a road map for implementing discrete projects, and governance to manage and protect enterprise information.

The IBM Information On Demand portfolio delivers an integrated approach to leveraging trusted information assets, involving skills, methodology, information technology and industry knowledge developed through thousands of client engagements.

The IBM Information On Demand portfolio includes:

 Information strategy and implementation—These offerings provide a tailored road map to help an organization become more innovative by achieving its goals with a focus on information strategy,

- architecture and governance, as well as design, planning and implementation. IBM also offers managed operations and financing to meet varied organizational objectives.
- System platform—These offerings provide a resilient foundation for the information infrastructure, with scalable platforms and operating environments, storage systems and storage management software. They enable system optimization and virtualization as well as security at the network, system and application levels. IBM also offers IT service management and development services and tools.

The evolution of Information On Demand: IBM leads the way with continuing innovation

In introducing the Information On Demand initiative, IBM focused on providing organizations with the underlying infrastructure to manage their data and content, and extended that with the ability to establish and deliver trusted information across the organization. IBM now takes Information On Demand to the next level by enabling organizations to maximize the value of their information by delivering actionable insight to every person across the organization as part of every operation or transaction—in real time.

IBM's commitment to Information On Demand in action Investment

IBM continues to invest significant resources in developing Information On Demand technology. In addition to the large investments in software development and services capabilities around the world, strategic acquisitions are strengthening IBM's offerings that help clients use information as a competitive and strategic business asset. Recent acquisitions include:

- Cognos, a recognized industry leader in business intelligence and performance management solutions to help companies plan, understand, manage and improve financial and operational performance.
- Princeton Softech, a leading provider
 of software for data archiving, test
 data management, data privacy, data
 classification and data discovery. These
 offerings improve database performance by
 segregating historical data from current data
 and storing it securely and cost-effectively.

• Information infrastructure —

Meeting your needs for managing both structured data and unstructured content, these offerings support enterprise data and content management, including advanced application-aware data archiving, content-based business process management, data lifecycle management, search and discovery, and next-generation data warehousing. They support information integration through the use of a unified software foundation. methodology and tools, delivering high-quality information that can be captured as soon as it changes and transformed into a meaningful format for the information consumer. They provide a complete set of services

and technologies for master data management to create and maintain consistent and accurate business data for all stakeholders across and beyond the enterprise. The offerings also enable business intelligence and performance management, including reporting and analysis, financial planning, and performance measurement and monitoring.

Industry frameworks and
 assets—IBM helps you create new
 business value and innovation with
 software, services and partnerships
 specific to your industry. Based on
 industry best practices, Information
 On Demand industry assets leverage
 IBM business models and expertise
 in segments such as financial

services, retail, telecommunications, utilities, manufacturing, government and health care. Combining IBM technology, expertise and accelerators with services and tools from IBM Business Partners, they augment traditional uses of historical information, providing dynamic information during business processes, in real time, so you can turn insight into action. They accelerate strategic and operational business initiatives such as customer focus. compliance, employee productivity, multichannel marketing, financial risk management, threat and fraud intelligence and crime insight.

- DataMirror, a provider of technology that identifies and captures data that has been added, updated or deleted and allows the changed data to be delivered in real time to processes, applications and databases.
- FileNet, a leading provider of business process and content management solutions that help simplify critical and everyday decision-making processes and give organizations a competitive advantage.

Innovation

Ground-breaking research and development accomplishments are an IBM hallmark. Each year IBM is awarded hundreds of patents and releases to market an array of new capabilities strengthening Information On Demand for IBM clients. Recent introductions include:

IBM DB2® Warehouse Performance
 Management Suite, for easy deployment
 and management of business intelligence
 and data warehousing applications

- The ePedigree System, to combat drug counterfeiting and help clients comply with regulations
- IBM Information Server Blade, to help enterprises manage information overload
- IBM OmniFind™ Yahoo! Edition software, which drives advanced search and visualization solutions
- IBM Metadata Workbench for SOA, to aid in compliance, business intelligence and master data integration projects
- IBM DB2 9 data server, accelerating applications to production by simplifying developers' access to both XML and relational data

The right time for Information On Demand

The convergence of technology, knowledge and business demand has opened up a new era in information management. The time is right to take back control of your information—and IBM is ready to help you get started.

The IBM Information On Demand
Center Of Excellence brings
technology and expertise together.
Staffed with Information On Demand
experts, including researchers,
solution architects and information
architects, the Information On Demand
Center Of Excellence combines
software with services from IBM

Global Business Services and IBM Global Technology Services to help you quickly assess and tackle your individual information requirements. Now more than ever, IBM provides:

- Deep industry expertise, patented methodologies and technologies refined in thousands of projects
- Robust, enterprise-wide operating environment, optimized for performance and efficiency
- Leadership in all key information management segments—enterprise data and content management, information integration, master data management, data warehousing, business intelligence and performance management

- Industry solutions and business models that accelerate results
- The industry's most extensive partner network

IBM alone has the experience and the integrated information management portfolio that can deliver Information On Demand while embracing and extending the value of your existing investments.

For more information

To find more resources to help you take the next steps toward Information On Demand, contact your IBM marketing representative or IBM Business Partner, or visit:

ibm.com/software/ data/
information-on-demand/

Other innovations help organizations improve service to consumers, automate human resource tasks, reduce administrative costs, automate security audit and compliance management, deliver information to processes, applications and business users through a service oriented architecture, and accelerate a wide range of business initiatives across multiple industries.

Recognition

IBM's continuing growth is evidence of the company's industry leadership. Numerous third parties affirm that leadership with awards and other recognition. Examples include:

- Leadership positioning in analyst rankings for several information management segments
- eWeek Excellence Award for Business Integration Software
- Number 1 ranking in worldwide revenue for identity and access management software

The momentum of innovation continues.

Go to the IBM press room for details on these and other important announcements:

ibm.com/press/us/en/index.wss



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¹ AIIM, The Enterprise Content Management Association, industry study, 2007.

