DenizBank

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Serve & Delight Customers

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#ibmcommerce

"The primary purpose of a **business** is to acquire and keep **customers**."

Peter Drucker - *best-known and most widely influential thinkers and writers on the subject of management theory and practice.*

Agenda:

1. Business goes **Omni-channel**
2. Bringing **Mobile** to the heart of Marketing
3. Promoting a **superior Customer Engagement**

~ 45 minutes
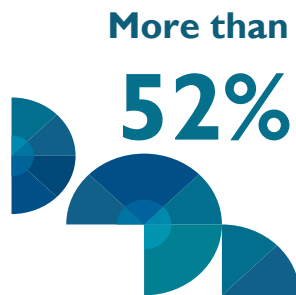
Empowered Customers

They can/have:

- Instant information
- More Options to consider and compare
- Listen to the feedback of others
- Regulation/Deregulation
- E-Commerce/Self-Service
- Etc..

Consumers are more connected than ever

Number of technologies consumers desire to use in the shopping process[1]

3 technologies	24%
2 technologies	18%
1 technology	29%

More than

52%

of adult cell phone owners used their devices while in a store to help with purchasing decisions[3]

More than

$650B

of store sales are mobile influenced[4]

1 IBM, *Winning over the empowered consumer : Why trust matters*, April 2012. (Study n= 28527 [global] C01 Which of the following would you be willing to use to shop and to make purchases, assuming they are available?)

Consumers are demanding than ever before

Consumers

Expectations are soaring and going unmet.
They are looking…

for a **seamless** and integrated **experience**

As they move across mobile, online and offline channels

to be **known as an individual**

Acknowledging their interests, preferences, behavior and interactions

for **relevant, timely** information/promotions

Receive personalized content in the right place and at the right time for maximum relevance

This new paradigm requires a continuous customer engagement

1:1 Marketing

- Marketing interactions
- Controlled and planned (campaign focused)
- Batch / cached offers
- Large segment personalization
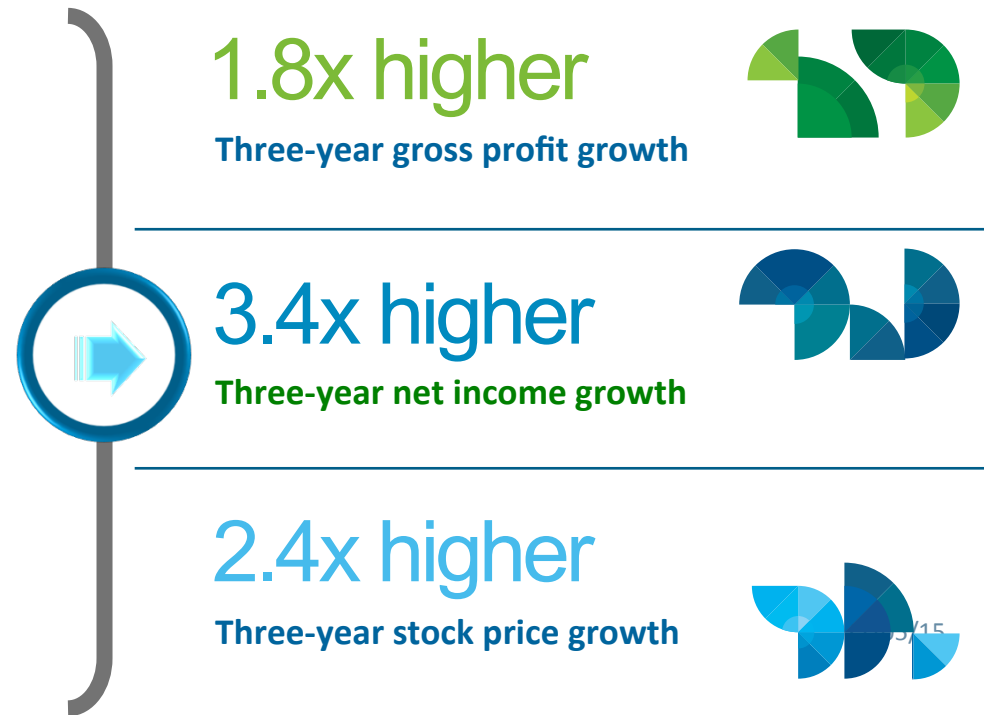- Structured data
- Owned (addressable) media
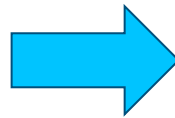
Continuous Customer Engagement

- All customer interactions
- Agile (customer focused)
- Real-time and location aware offers
- Contextual hyper-personalization
- Structured & unstructured data
- Paid, earned and owned media

Facts about companies that truly embraced Omni-Channel strategy

1 **Break down silos**
to better engage customers and deliver exceptional customer experience

2 **Maximize the moment**
with real-time and predictive analytics to delight customers in context

3 **Deliver an Omni-channel experience**
to ensure the right experience is delivered via the right channel every time

4 **Consistently measure results**
to improve customer insight, responses, and (ROI)

1.8x higher
Three-year gross profit growth

3.4x higher
Three-year net income growth

2.4x higher
Three-year stock price growth

SOURCE: The State of Marketing 2013: IBM's Global Survey of Marketers, IBM Center for Applied Insights

Mobile is **reshaping** how we live and work

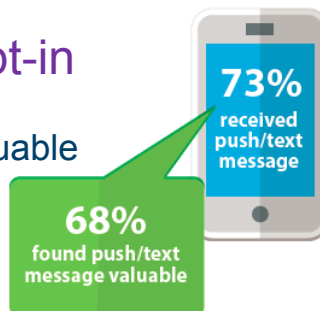The average mobile phone user checks their phone

150 times A day

80% of apps are used once then deleted

68% Opt-in and find push notifications valuable

73% received push/text message

68% found push/text message valuable

65 apps installed in average on smartphones

The pressure now are in the organizations

Only 21%

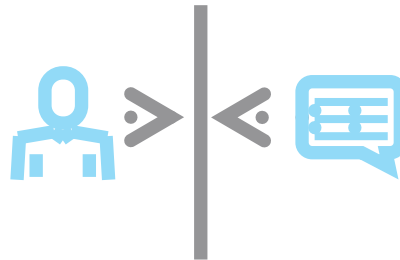of Marketers run Mobile Marketing tactics **integrated** as part of campaigns

and 79%

run mobile **marketing in silos**, discretely, and on an ad-hoc basis

Marketers are challenged by consumer expectations

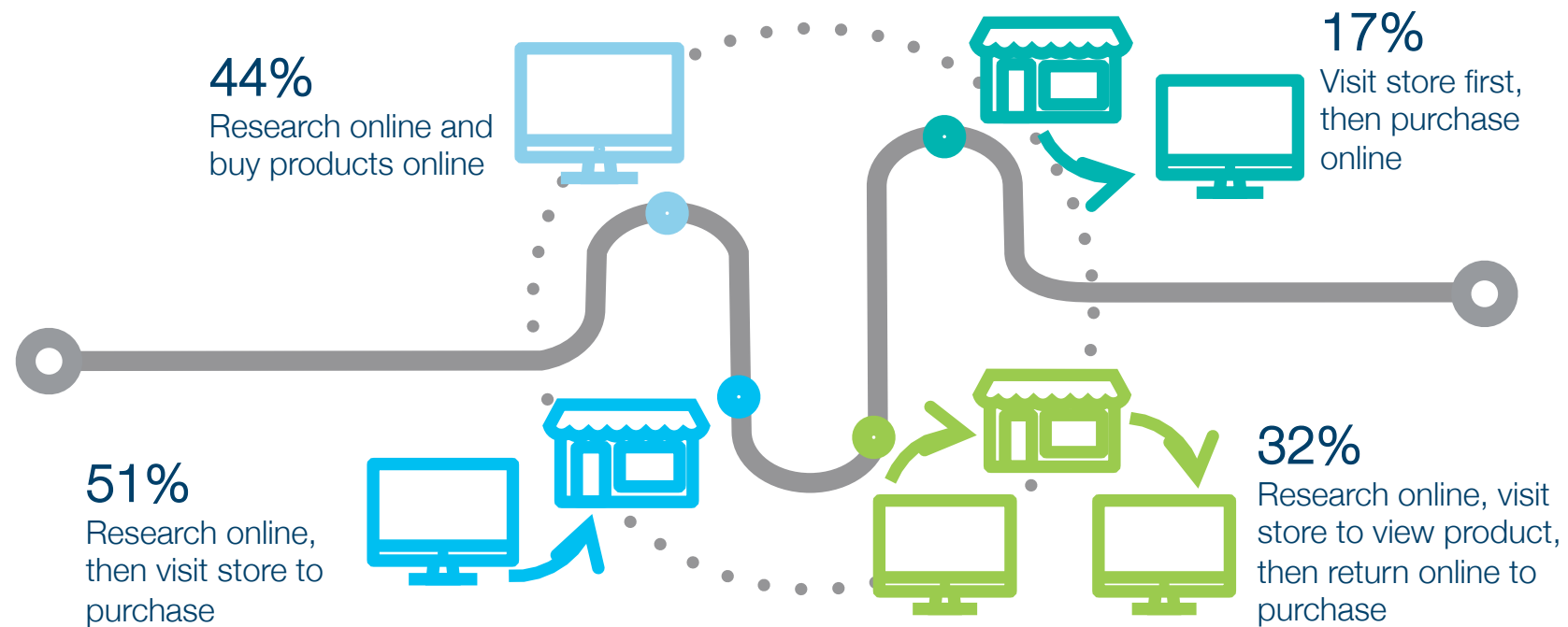**Separated:** Channels are disparate and do not communicate with each other

Not Contextual: This leads to content that is less relevant to the customer

Less Value: Non-contextual content means less value for the end-user

Customer journey is not linear

44%
Research online and
buy products online

17%
Visit store first,
then purchase
online

51%
Research online,
then visit store to
purchase

32%
Research online, visit
store to view product,
then return online to
purchase

Making omni-channel customer experiences easier

1 *Design:* **A new way to work**

2 *Analytics*: **Analytics for impact**

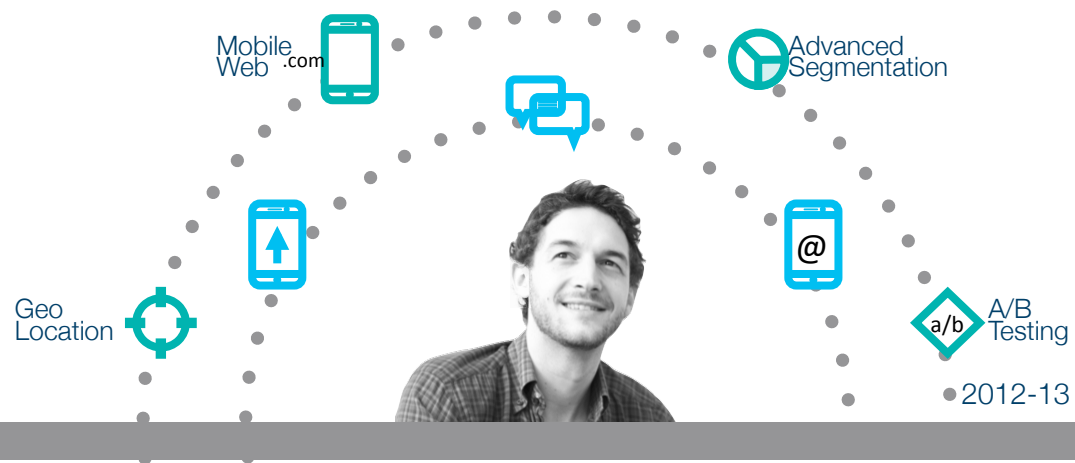**3** *Agility:* **Freedom to innovate**

IBM Customer Engagement Solutions

Serve & Delight Customers

- Bringing **Mobile** to the heart of Marketing

2011-2012: Device is the context

SMS
Texts

Native Push
Notifications

Mobile
mail

@

2011-12

2012-2013: Pull more context from the device

Mobile Web .com

Advanced Segmentation

Geo Location

@

A/B Testing

a/b

2012-13

Today: Mobile innovators are building Universal Context

Cart Abandonment

Coupon Redemption

Indoor Location

Past Purchases

Loyalty Point Balance

Email/Web History

.com

Social Activity

Call Center History

@

a/b

2015

Use Case: Reach customers based on behavior across multiple channels

Personalized email based on user attributes

User adds to shopping cart, but abandons

User clicks on the notification that takes them to the application

User clicks on link, and taken to personalized web page

Create a segment of all users that exhibited same behavior and send push

User finishes the transaction
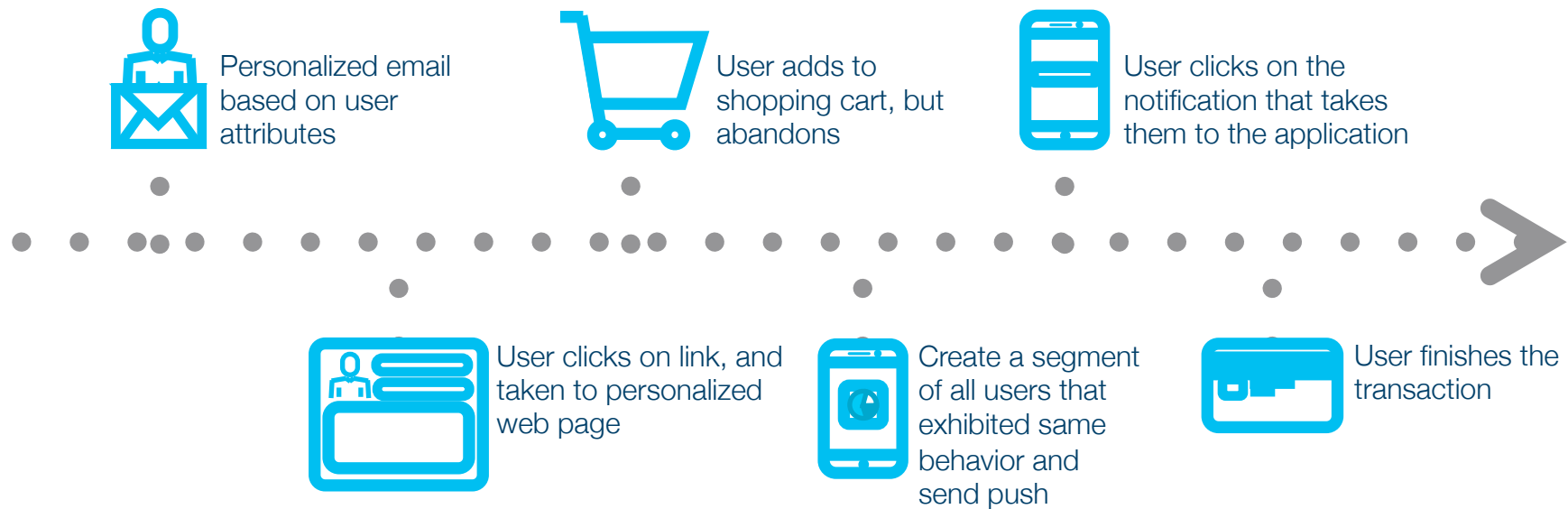
Marketers can leverage transactional API to notify users when a relevant event takes place

Customer installs application on their device

Send push notifications from logistics system when order is shipped, along with another offer

Customer purchases or transact through application
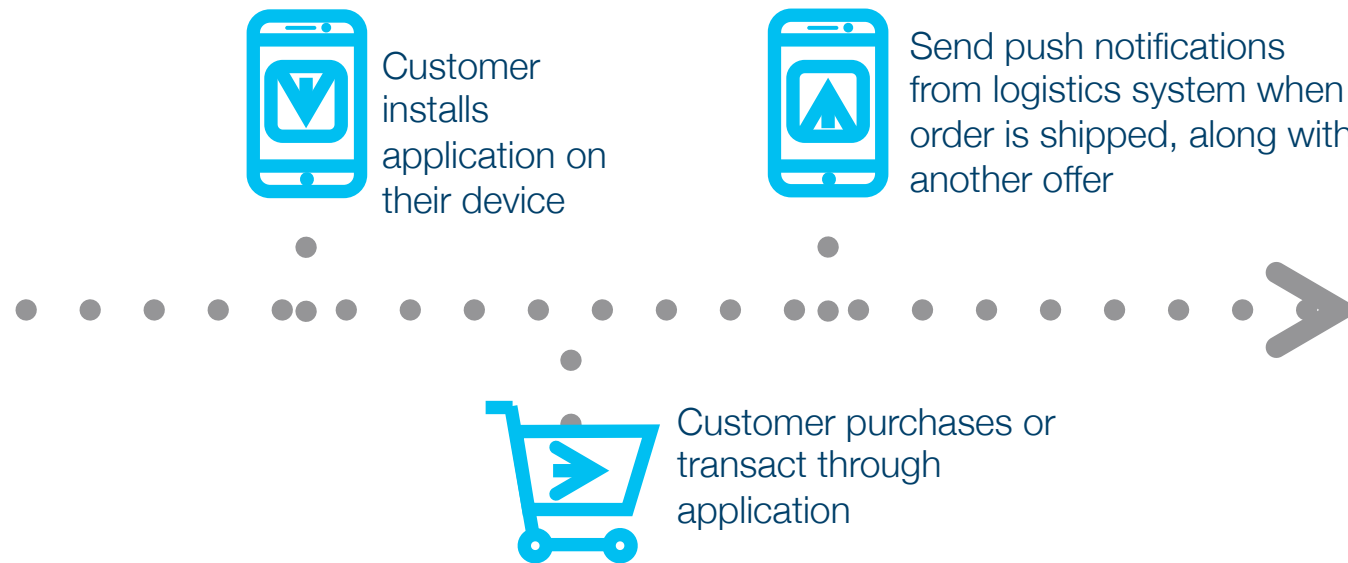
Specificity of Messaging

Broadcast
message all app users
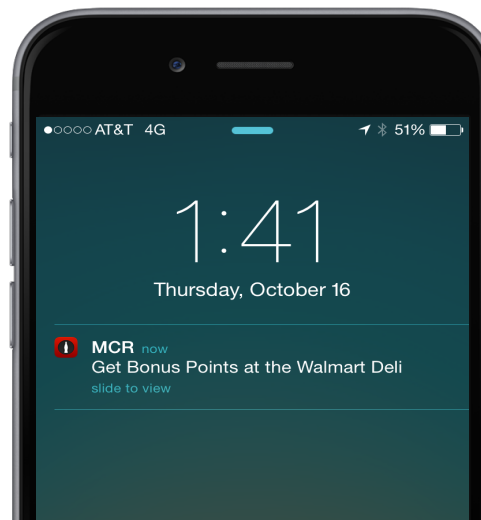
Narrowcast
message some app users
based on rules & segments
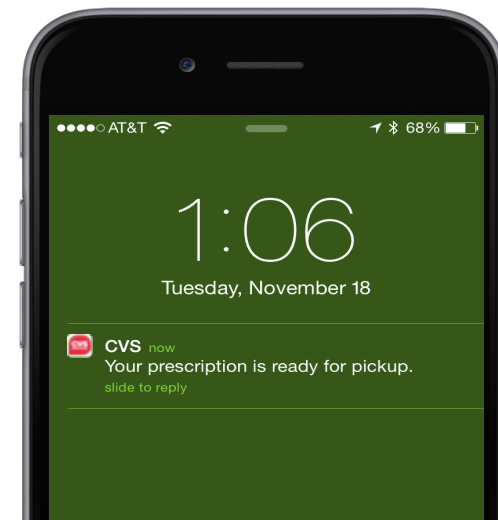
1:1 Cast
message individual users

Brands should employ all three types of messaging campaigns

App Push for Banks

- **Maximize cross-channel engagement and experience** with comprehensive banking functionalities enabled via app push

- **Improve customer satisfaction with 1:1 alerts:** statements available, payments posted, deposits confirmed, limit notices

- **Simplify engagement with deep-linking,** opening messages to most relevant app or web page and requiring fewer clicks

App Push for Banks

- **Optimize messaging with in-app preference center,** providing opt-in choice to type of alerts users want to receive

- **Enable mobile revenues or access to financial literacy content** with targeted in-app inbox content triggered by CRM data, location, user preferences

- **Promote new/unused app features** with broadcast messaging, educating users on new functionalities that simplify banking experience

- **Reduce SMS and physical location costs** by encouraging greater banking activity via app

 27/05/15

Android Push Notifications
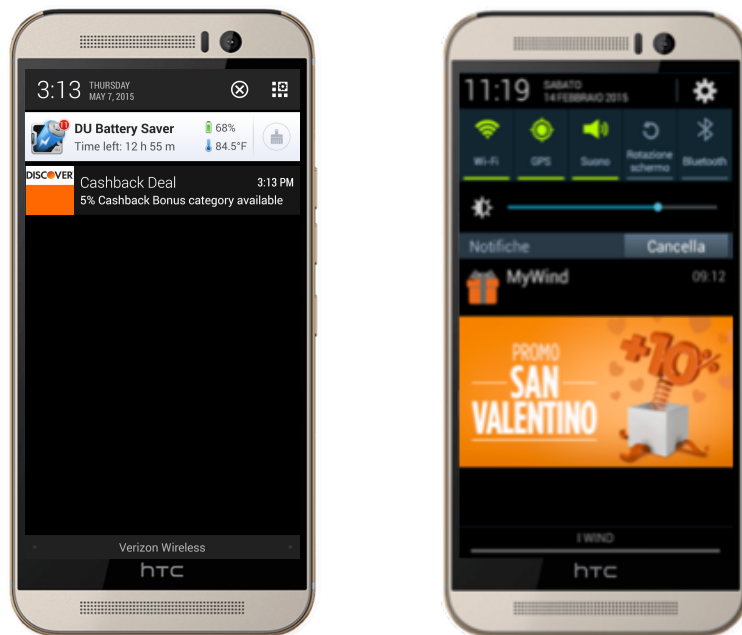
Simple & Interactive Notifications

Highlights:

- Text expansion

- Image expansion

- Multiple actions

- Personalized

- Segmented

iOS Push Notifications
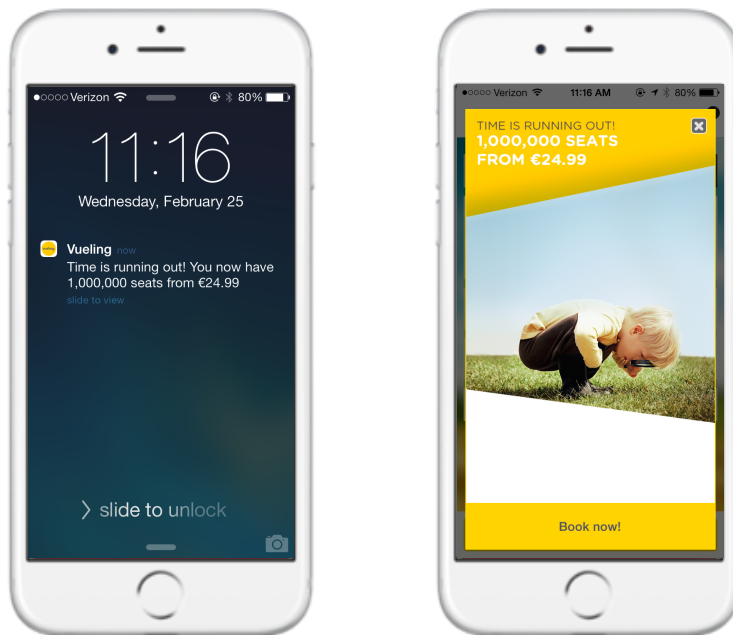
Simple & Rich Notifications

Highlights:

- Interactive

- Mutliple actions

- Passbook

- Personalized

- Segmented

Deeplinking
Simplify banking experience with Deeplinking

Increase repeat usage and simplify user experience with fewer clicks

Send financial alerts with pushes opening directly onto specific pages of the app

Notification can also lead to 3rd-party websites
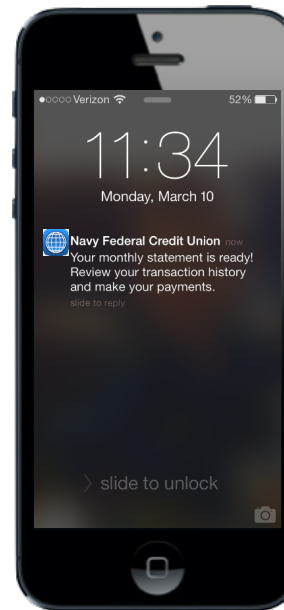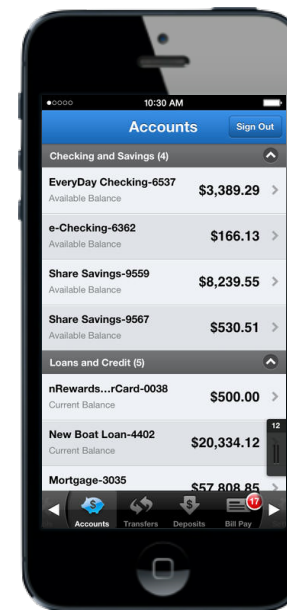
Simple Notification   Deep-Linked Destination

Rich Push Notification

Promote new functionalities with Rich Push
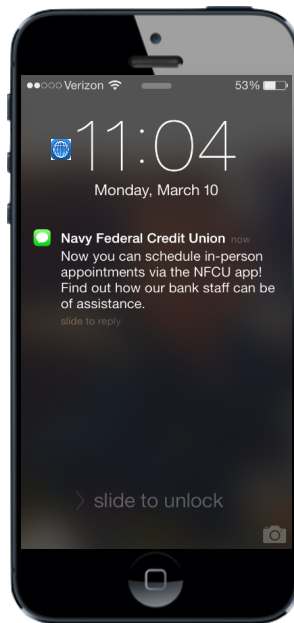
Simple
Notification
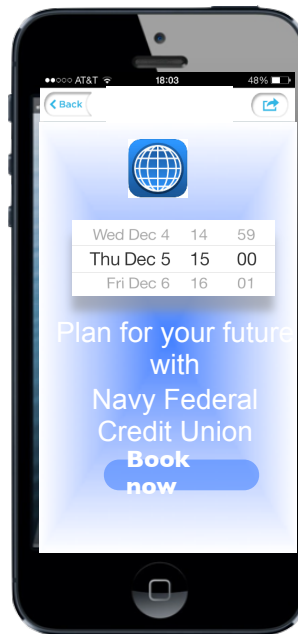
Rich Push
Notification

Dynamic Messages Build contextually relevant and dynamic messages based on customer segments as well as triggering location or event

Measurable Actions Drive customers deeper into the app, view mobile websites, click to call, take social actions, and configure your own action

Custom Inbox

Maximize Engagement with Custom Inbox

Encourage Greater Utilization

Store rich push messages sent to app users for future retrieval, promoting higher adoption and usage

Passively Engage Customers

Deliver rich push messages without interrupting users. These messages can be delivered even if a user has not opted into push
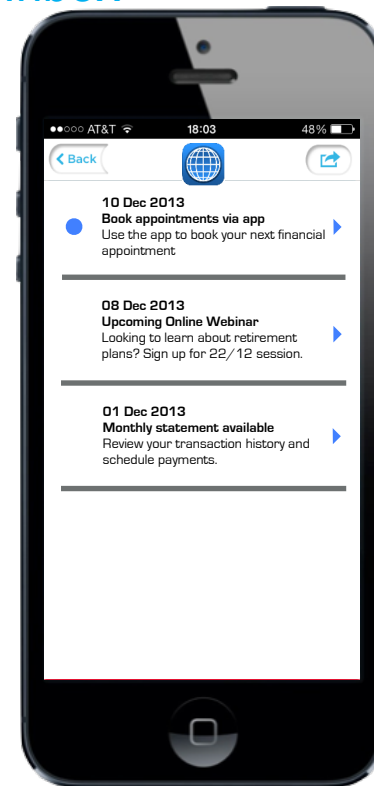
Different triggers and rules can improve relevancy

Event-based Messaging

Location-triggered

Response behaviors

User interface
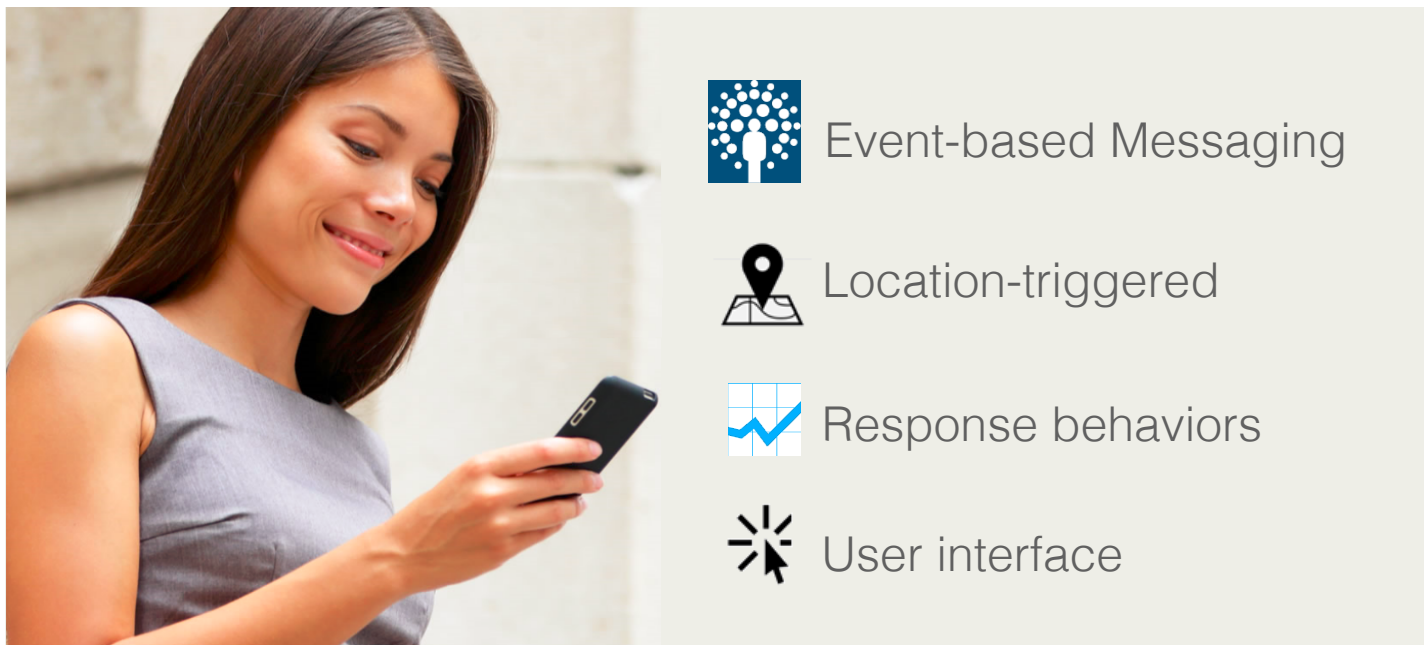
…to connect with your consumers in the most opportune moments

"Light" Business Case

Delivering great client ROI: Example Financial Benefit model for Mobile App Push

75,000	Monthly Downloads (Provided by Brand During Discovery Process)
1%	Percent Influence by Personalized Notifications to Open New Accounts
750	Net New and Funded Mobile Accounts
$12.61	Avg Commission Per Trade (From Annual Report)
15.81	Avg Trades Per Account Per Year (From Annual Report)
$199.36	Revenue Per Account Per Year
$149,523.08	Incremental Monthly Revenue from Net New and Funded Mobile Accounts Per Month

Serve & Delight Customers

- Promoting a **superior customer engagement**

Why is marketing orchestration so important?

The customer journey is now led by the customer, not the marketer.

Over **50%**

of customer interactions happen during a multi-event, multichannel journey.

Delivers greater profitability, efficiency, and higher customer satisfaction.

30%

Customer journeys are more strongly correlated with customer satisfaction and willingness to recommend than uncoordinated communications.
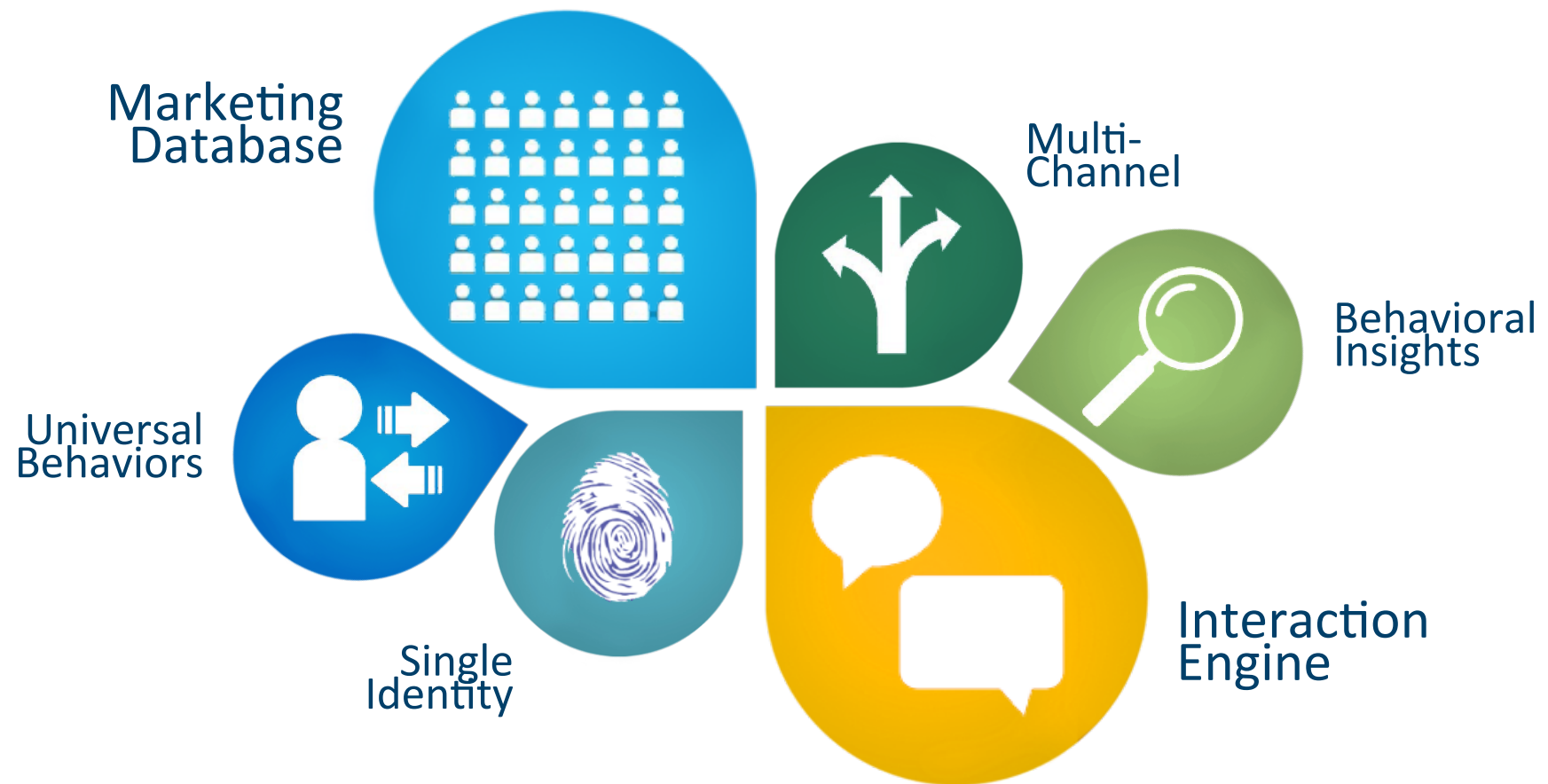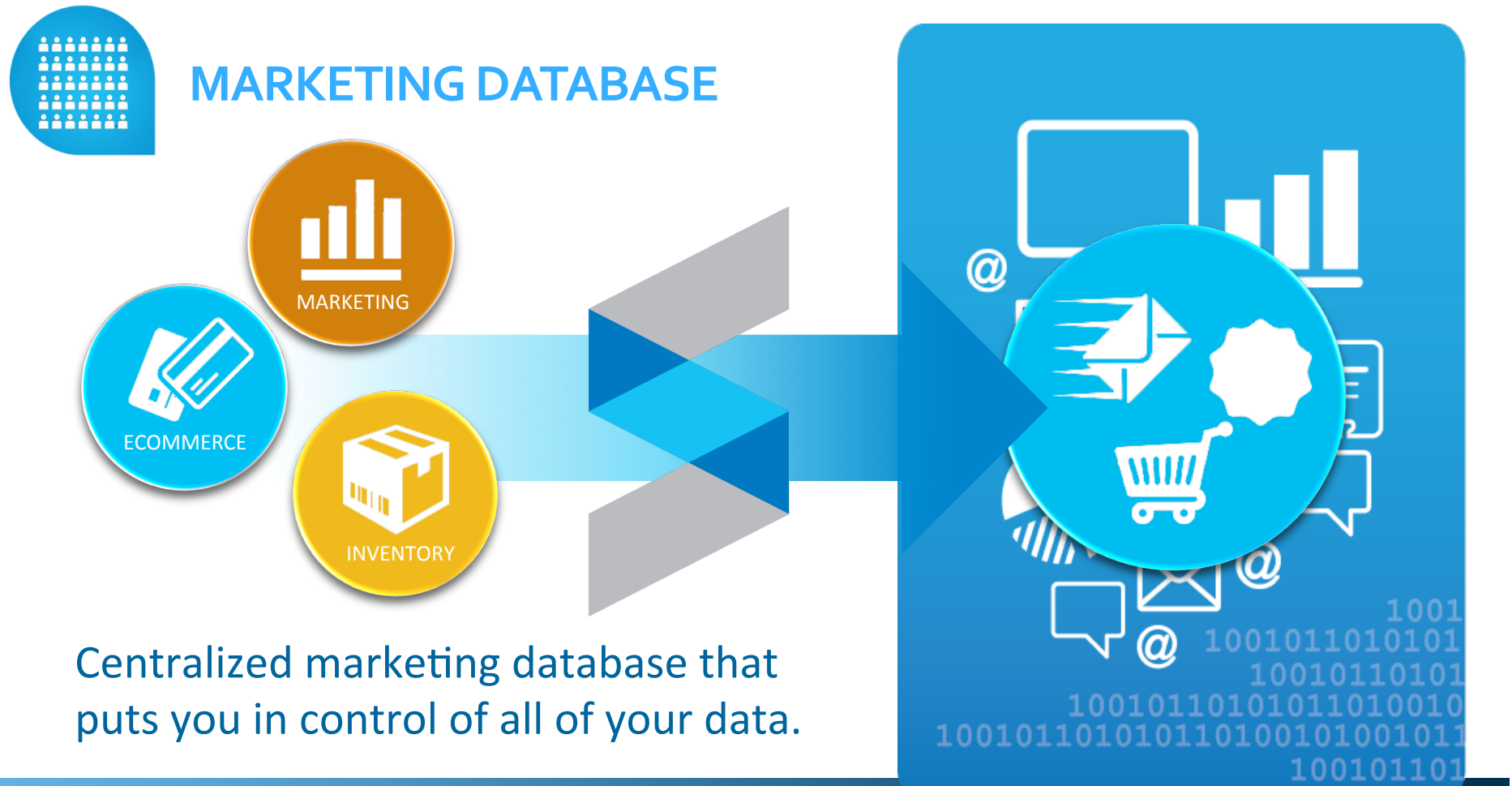
Marketing Database

Multi-Channel

Behavioral Insights

Universal Behaviors

Single Identity

Interaction Engine
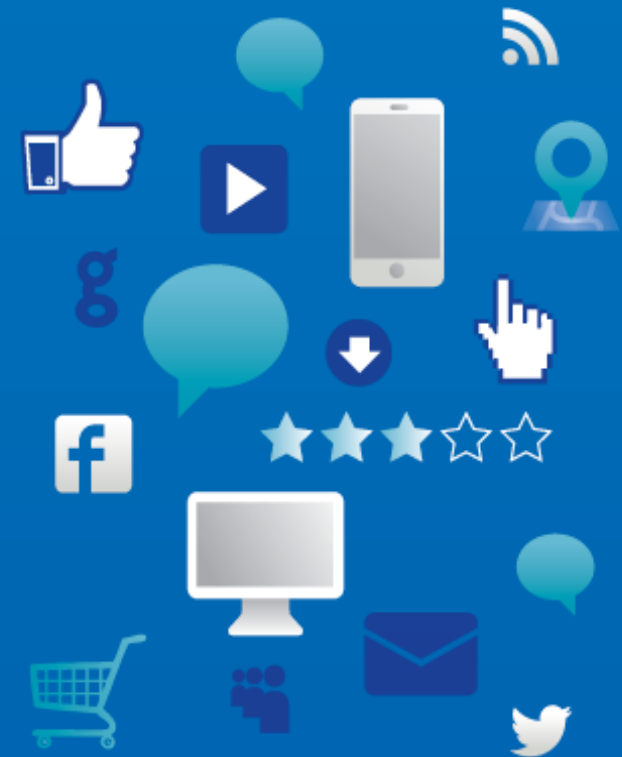
Marketers can segment using robust query capabilities

Program automation drives interactions at scale
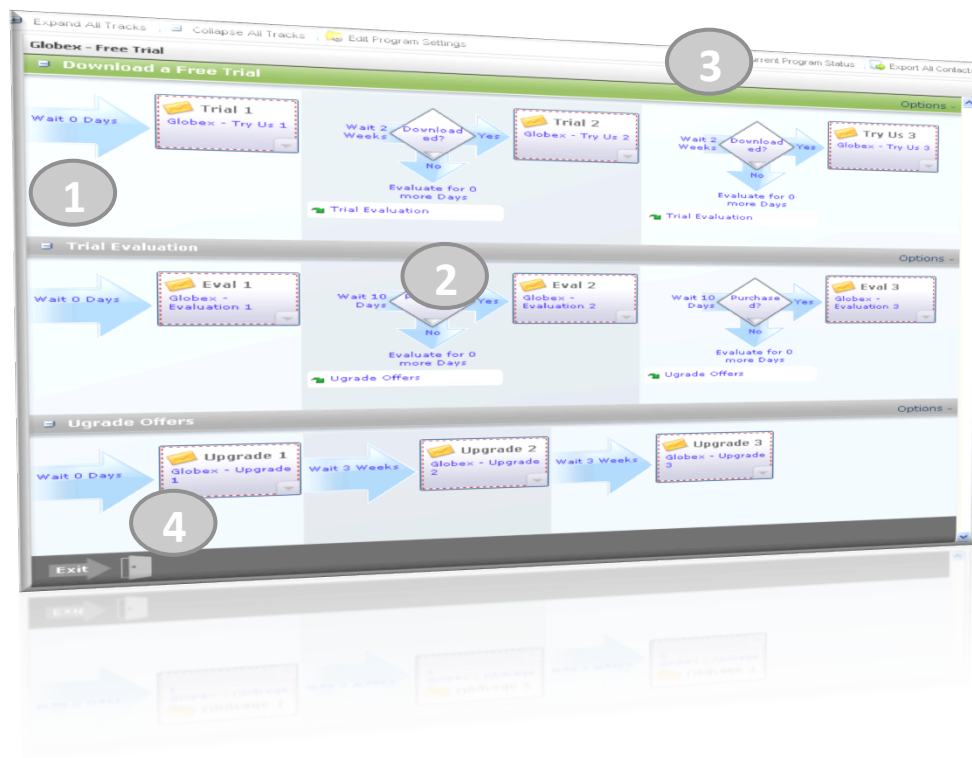
1 Communication steps

Marketers can visual build the content and cadence for the automated campaign including email, direct mail, tele-sales, and lead routes.

2 Decision diamonds

Easily add business criteria to determine when and which path each individual will move down.

3 Advanced processing (global, track, step)

Extensive capabilities drive real-time interactions and external systems - Filter, route, update, Sync with CRM, add to CRM campaign, or End Track contacts
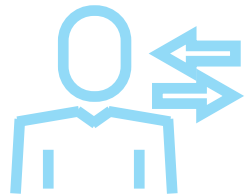
4 Hyper individualized content

Dynamic content, relational table content, behavioral content, real-time content and send time optimization are available in each step
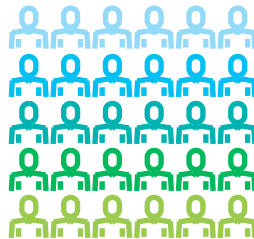
IBM Silverpop Engage

The ability to thoughtfully engage individuals with contextually relevant messages at the right time, at the right place, and in the right moment

Universal
Behaviors

Single
Identity

Marketing
Database

Interaction
Engine

Multi-
Channel

Behavioral
Insights

Listening	Contextual Insights	Omni-Channel

IBM **Integrated Marketing**

Contextual Approach

- Lifecycle Events
- Transactional Events
- Behavioral Patterns
- **Real-time** Decisioning
- **Self-Learning** Algorithms
- **Predictive** Insights
- **Omni-Channel** Offer Orchestration

Optimal Interactions

360 View from Interactions

Profile & Channels

Usage Patterns

Social Activity

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AUDIENCE PARADIGM VS. CONVERSATIONAL PARADIGM

Questions?

**Learn more at
ibm.com/marketing**

Thank you!

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