

BusinessConnect

A New Era of Smart

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The Empowered Consumer... Blessing or Curse for Marketeers ?

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THIS IS A STORY ABOUT CUSTOMER ANALYTICS & BIG DATA



CHAPTER 1: HOW DID IT ALL START



CONSUMERS TAKE THE LEAD



Some statements on consumers

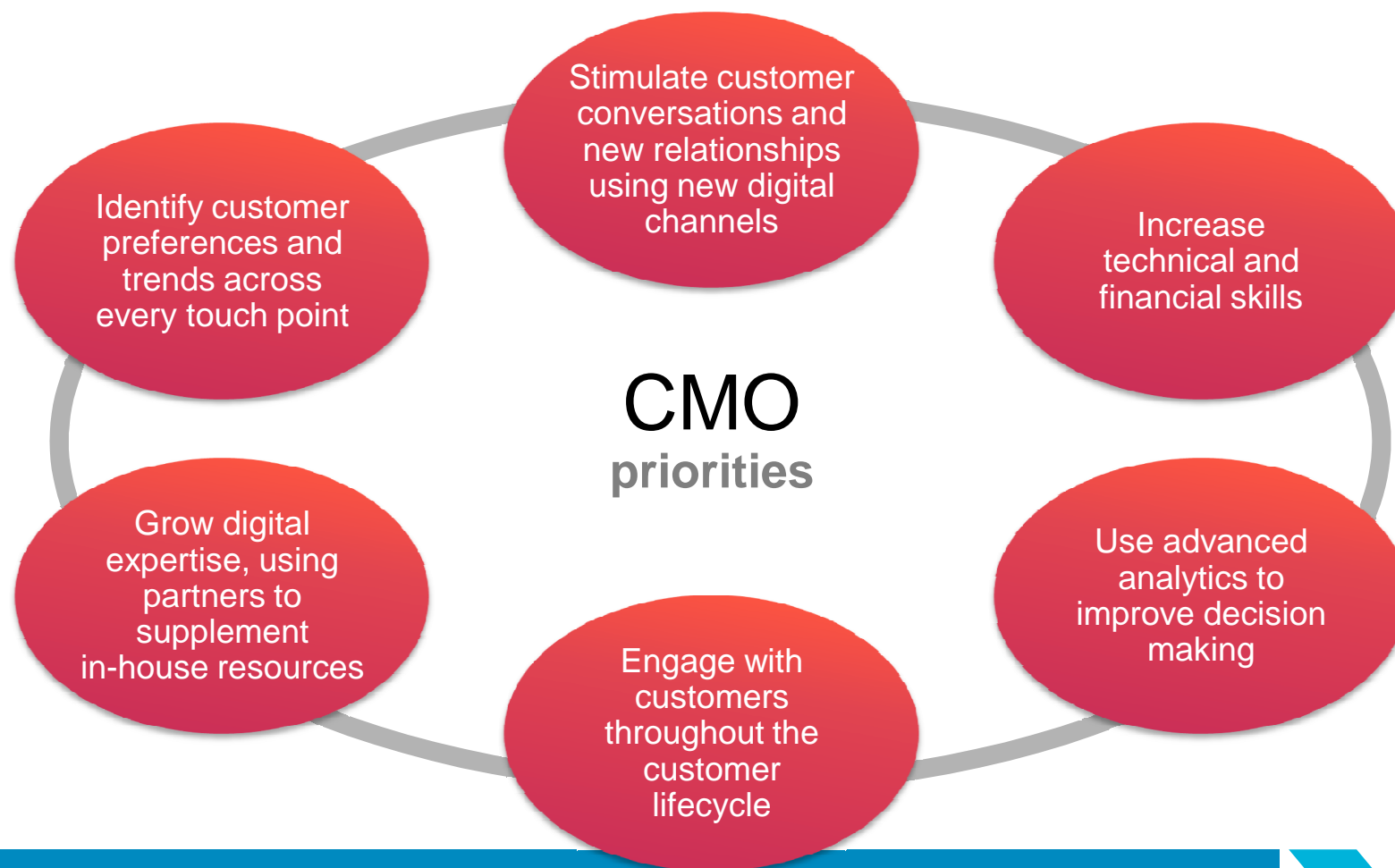
- What happened to good old loyalty ?
 - Loyalty to brands ?
 - Loyalty to shops ?
- Is it still possible to influence the “empowered” consumers ?
 - Does advertising still make sense ?
 - What can we do with all the data consumers generate ?



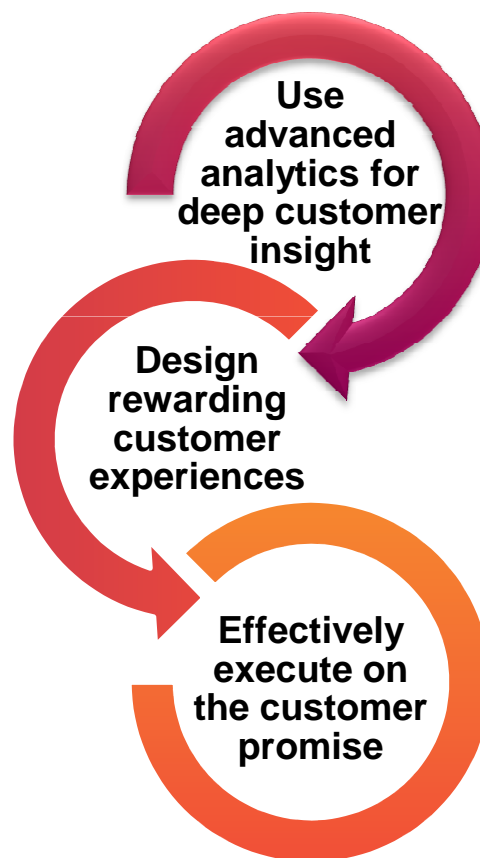
THE CMO'S CHANGING WORLD



In 2011, we identified several CMO priorities for transforming the marketing function in response to the emerging digital economy



CMOs identified three key factors for tackling their priorities, each of which relies on the effective use of emerging digital technologies



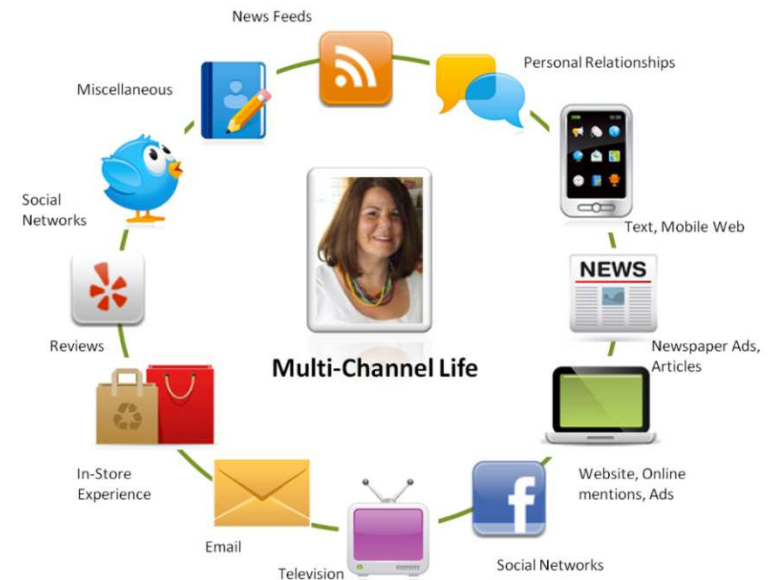
Source: Question CMO5—What is the single most important factor to be successful with regard to emerging digital technologies?



Some statements on Marketeers

- Agility is key !
 - Marketeers change their mind every day... And they should !
 - A plan is something you can adapt, not stick to !
 - Speed to act/react is crucial !

- Big Data is great, but how do we use it ?
 - Which data are relevant to our business ?



CHAPTER 2: HOW DO WE DEAL WITH IT

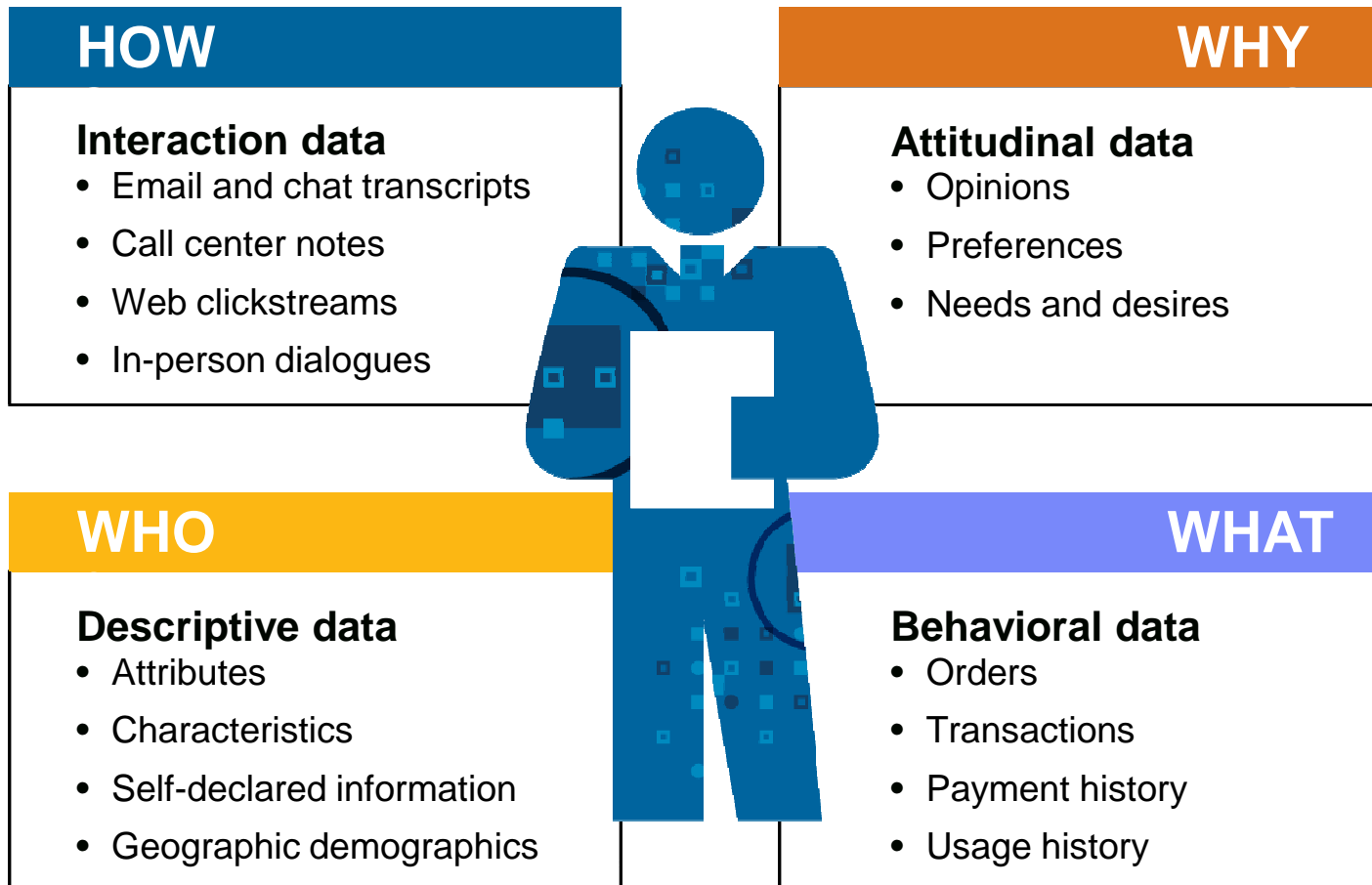


CUSTOMER ANALYTICS & BIG DATA

(A BIT OF TECHNOLOGY)



Typical customer data



Typical challenges where Big Data Analytics bring value

Optimize Offers and Cross Sell

How can I deliver more timely, relevant offers and improve response rates?

Customer Insight and Profitability

How can I anticipate customer activities and better understand needs?

Contact Center Service Optimization

How can I better understand customer issues and resolve them more efficiently?

Enterprise Operational Risk Management

How can I monitor internal systems activity for outages and risks?

Fraud Detection and Mitigation

How can I better predict, detect and investigate fraud?

Big Data Security

How can I protect my network and my business from intrusions and attacks?

Credit Risk Management

How can I better manage credit worthiness and changes in financial stability?

Asset Optimization

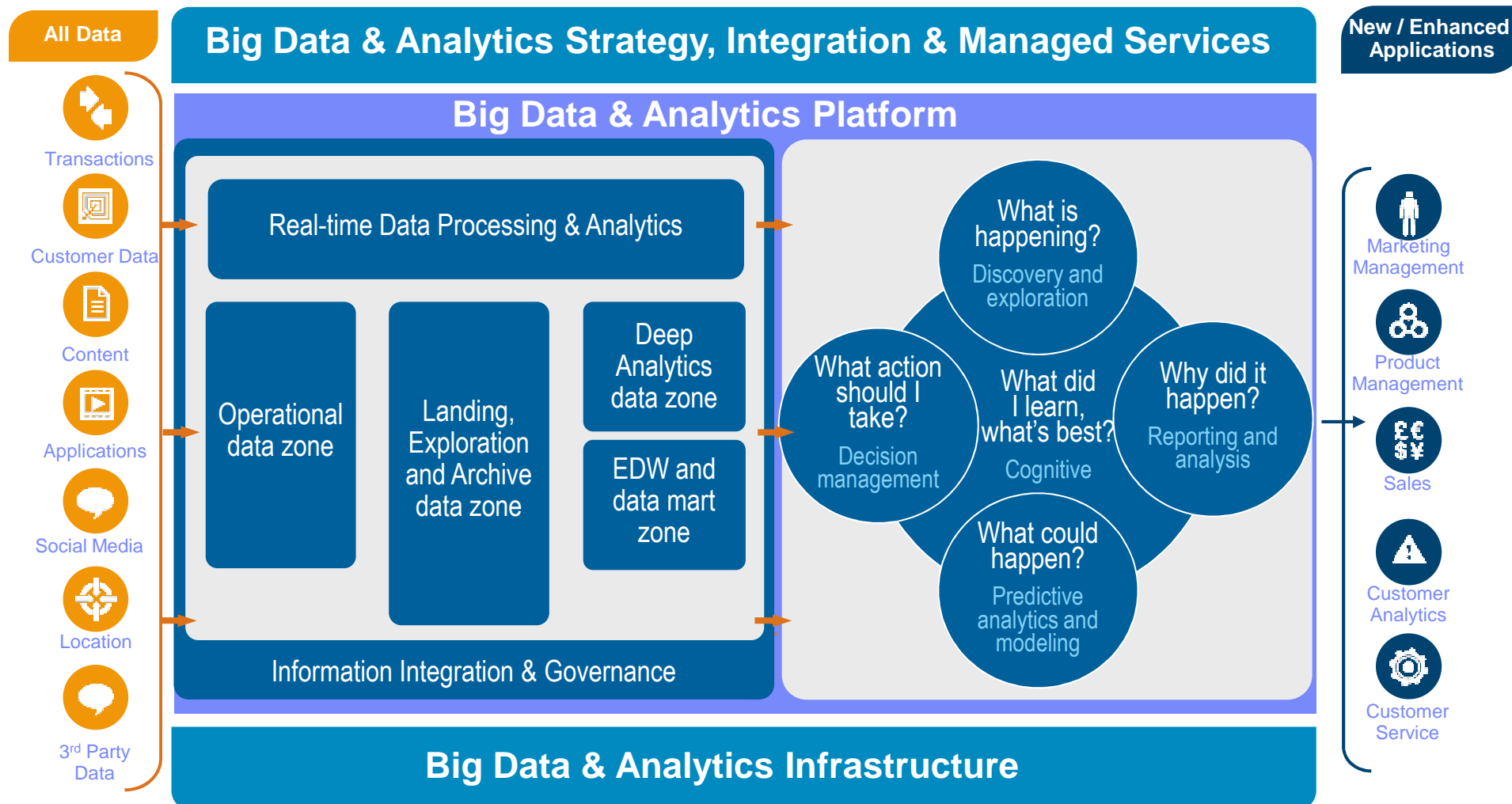
How can I improve trading decisions, portfolio compositions and valuations?

Optimize Consumer Payments

How can I monetize consumer payment information while lowering costs?



Big Data & Analytics capabilities required to address the challenges and opportunities



**BUT IN THE END...
BUSINESS USERS RULE !**



THE SHIFT, from this...

Results need interpretation by statistical experts

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.139	2.808		2.186	.030
	FEMALE	5.493	.875	.288	6.274	.000
	reading score	.125	.065	.138	1.931	.055
	math score	.238	.067	.235	3.547	.000
	science score	.242	.061	.253	3.988	.000
	social studies score	.229	.053	.260	4.309	.000

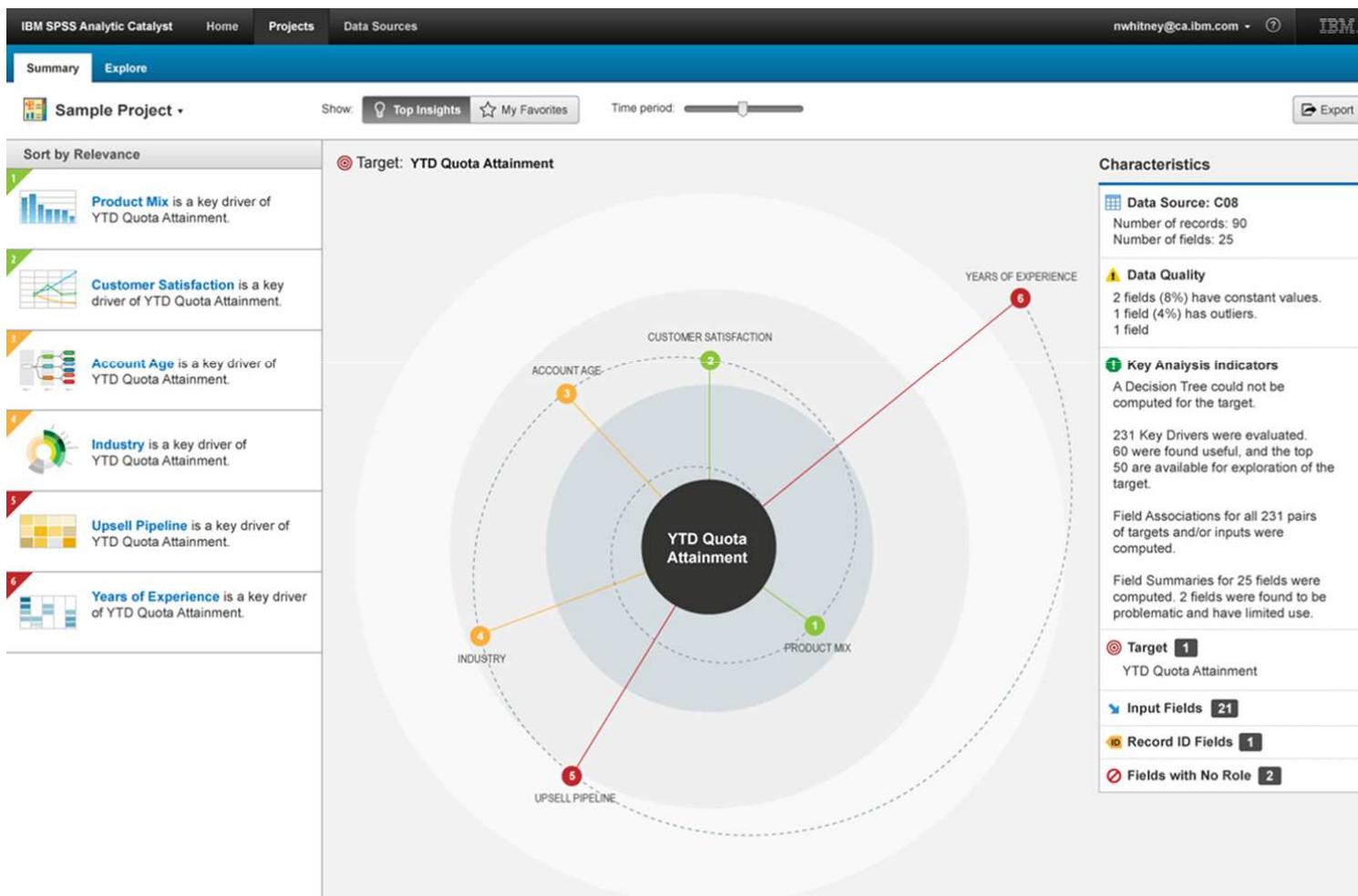
a. Dependent Variable: writing score

Before evaluation by business experts



To this...

Results ready for business interpretation



HIGH LEVEL DATA MINING DEMO



Thank You

