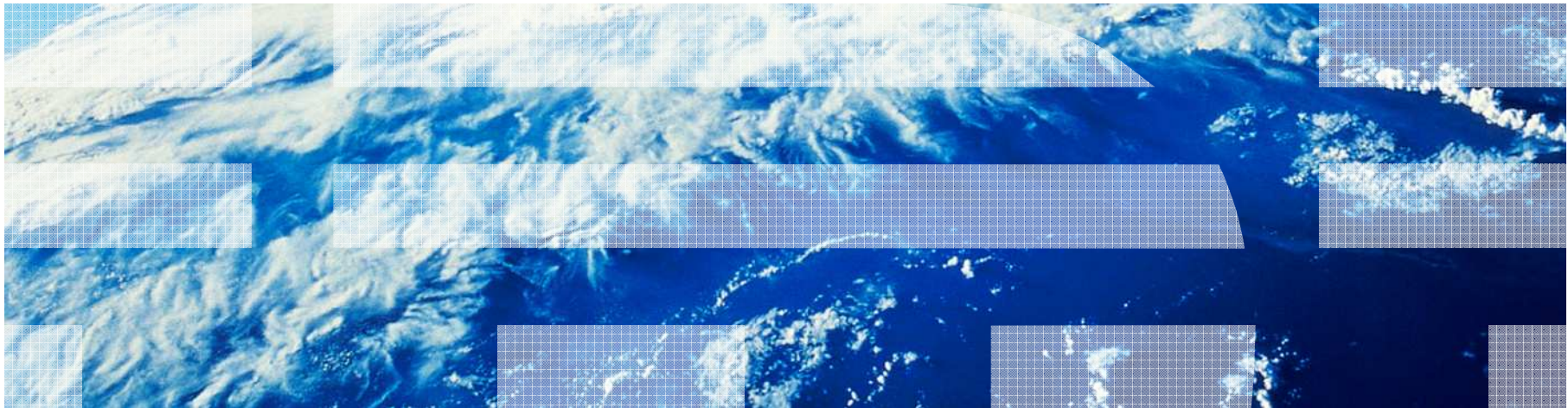


# Business in turbulent times

*a CIO office's opportunity to provide value*

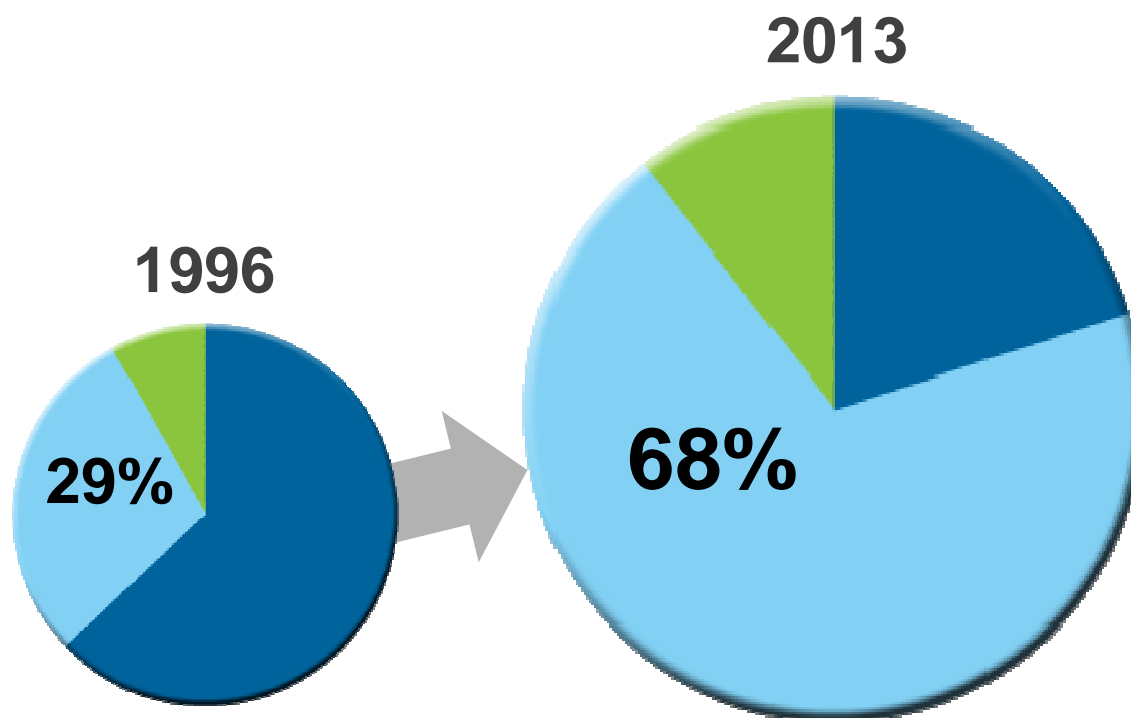


Are we really in more turbulent times than before?

- In business, *turbulent times* are our new reality. It will not “get better”.
- Speed of business, complexity of challenges and volume of information will only increase over time, resulting in lesser and lesser time per decision.
- Less time per decision *must* not result in less quality.
- We need to react, strategically and operationally, but how?
- It is basically all about **focus and balance** supported by **systems that give insight** versus systems that just provide information.
- With this most businesses see turbulent times as an opportunity for differentiation. The CIO office is in a unique position to add value.

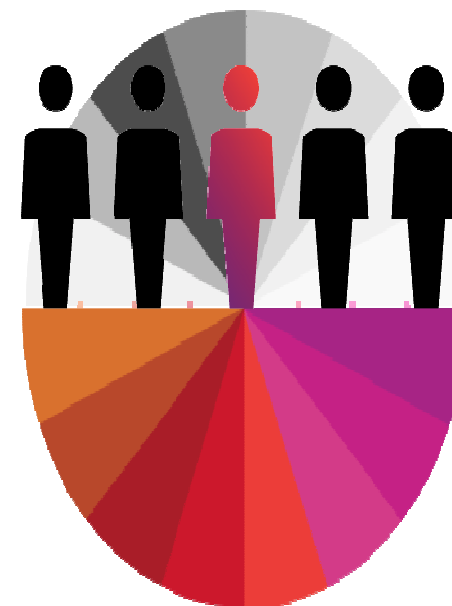


## Is IT Ready for the Challenge?



**68% of IT**

operating costs in 2013 will be for  
management and administration



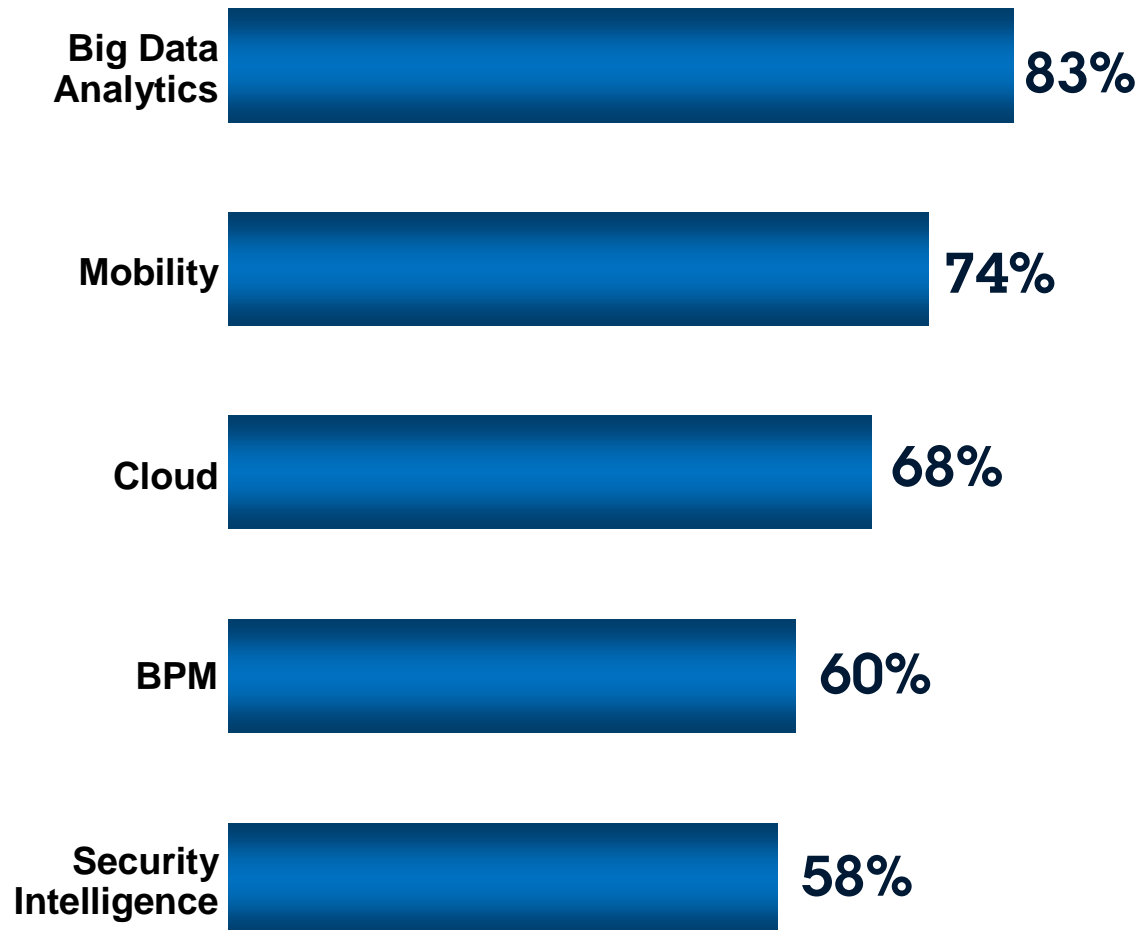
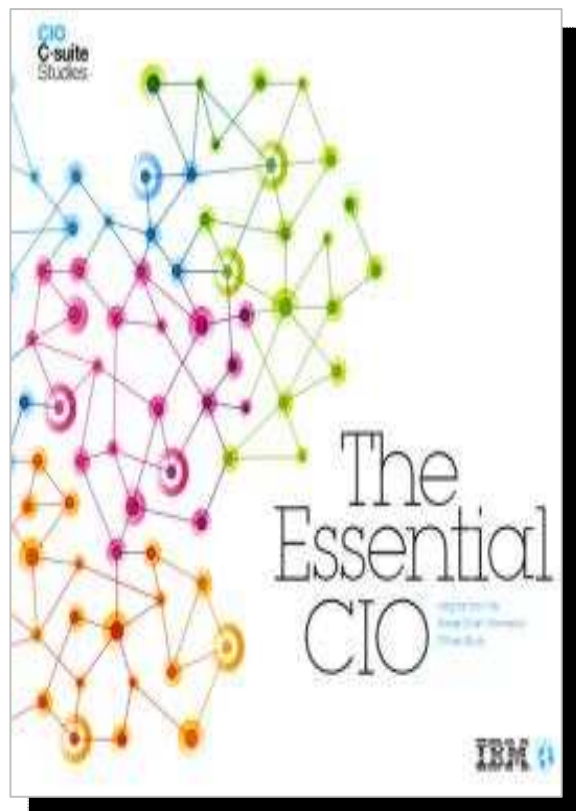
**Only 1 in 5**

organizations allocate more than  
50% of IT budget to new projects

\* 2012 IDC

\* 2012 IBM Global Data Center Study

## What's Driving Innovation and Market Growth?

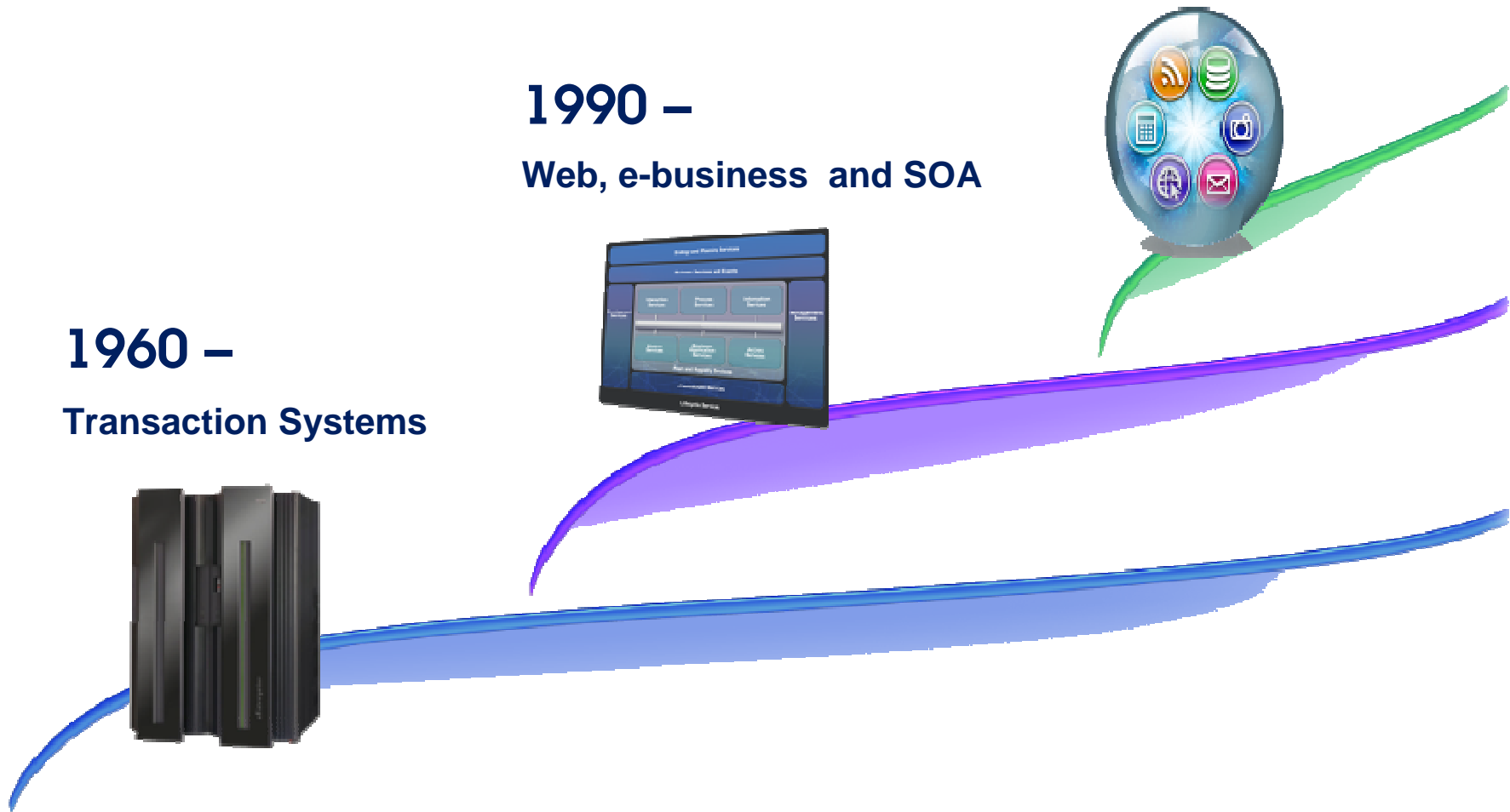


We've Seen This Before

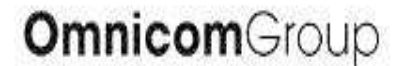
**2010 –**  
New Era Analytics

**1990 –**  
Web, e-business and SOA

**1960 –**  
Transaction Systems



## Leveraging Analytics Optimizes Outcomes



**10x**

Increase in  
revenue

**Grow, retain and  
satisfy customers**

**5%**

Increase in production  
capacity

**Increase operational  
efficiency**

**US  
\$3**

**million**  
Decrease in  
financial  
risk

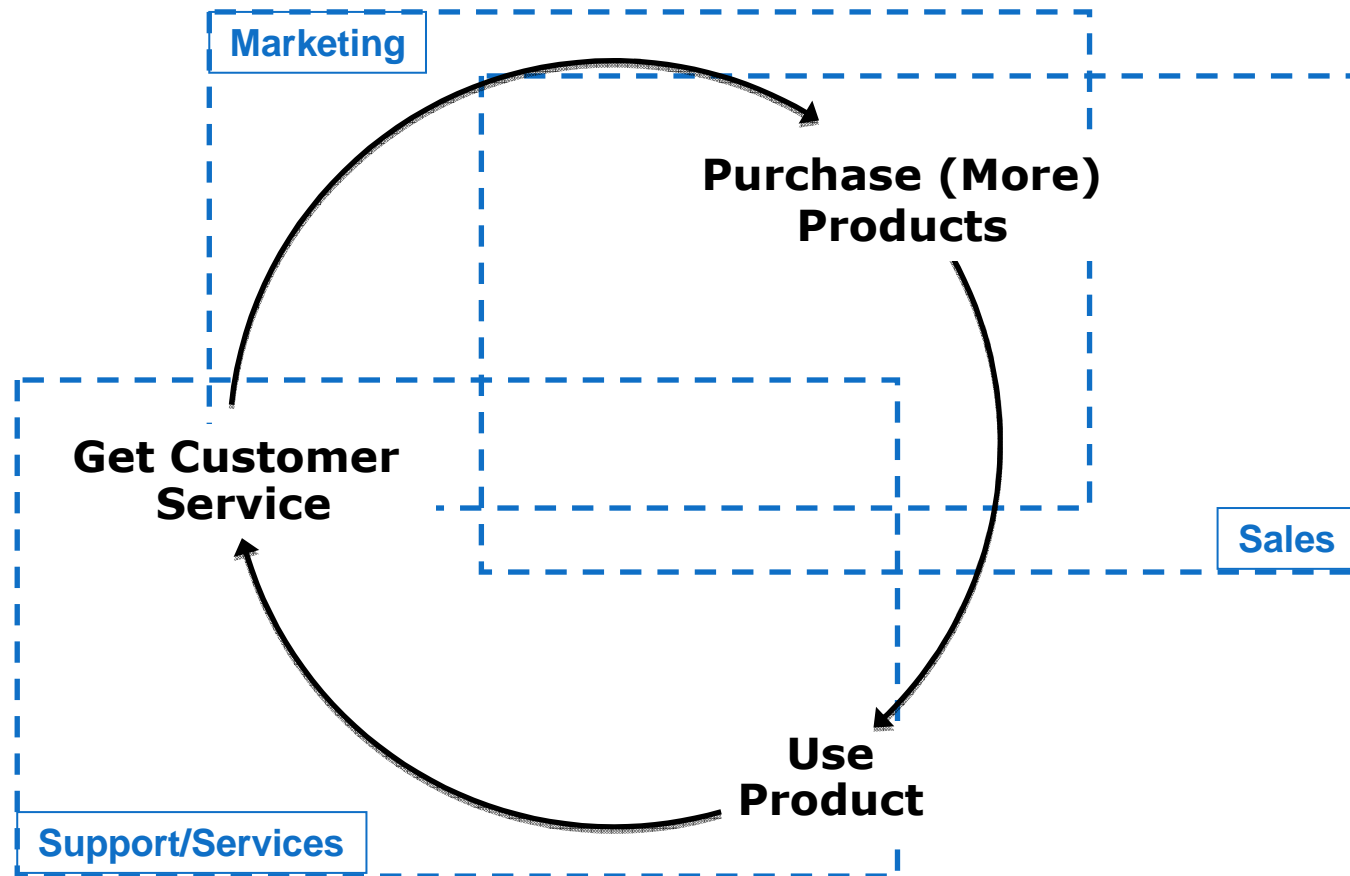
**Manage risk, fraud  
and compliance**

**US  
\$200**

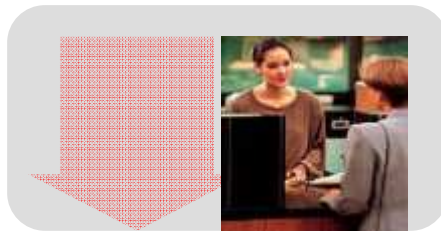
**million**  
Increase in  
cash flow

**Transform financial  
processes**

## Consumer Experience Framework – 10 years ago

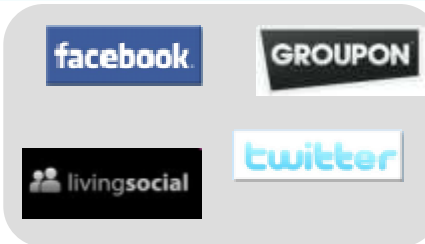


## The consumer has taken charge...



### Customers have lost confidence in institutions

- 76% of customers believe companies lie in advertisements
- Growing trust gap in many consumer focused industries



### Technology is changing how customers interact

- Social media changed purchaser influence; opinions viewable instantly
- Mass customization and personalization of products and services



### Expectations have changed

- Focus is on value, transparency and accountability
- Customers want to be seen holistically across the enterprise

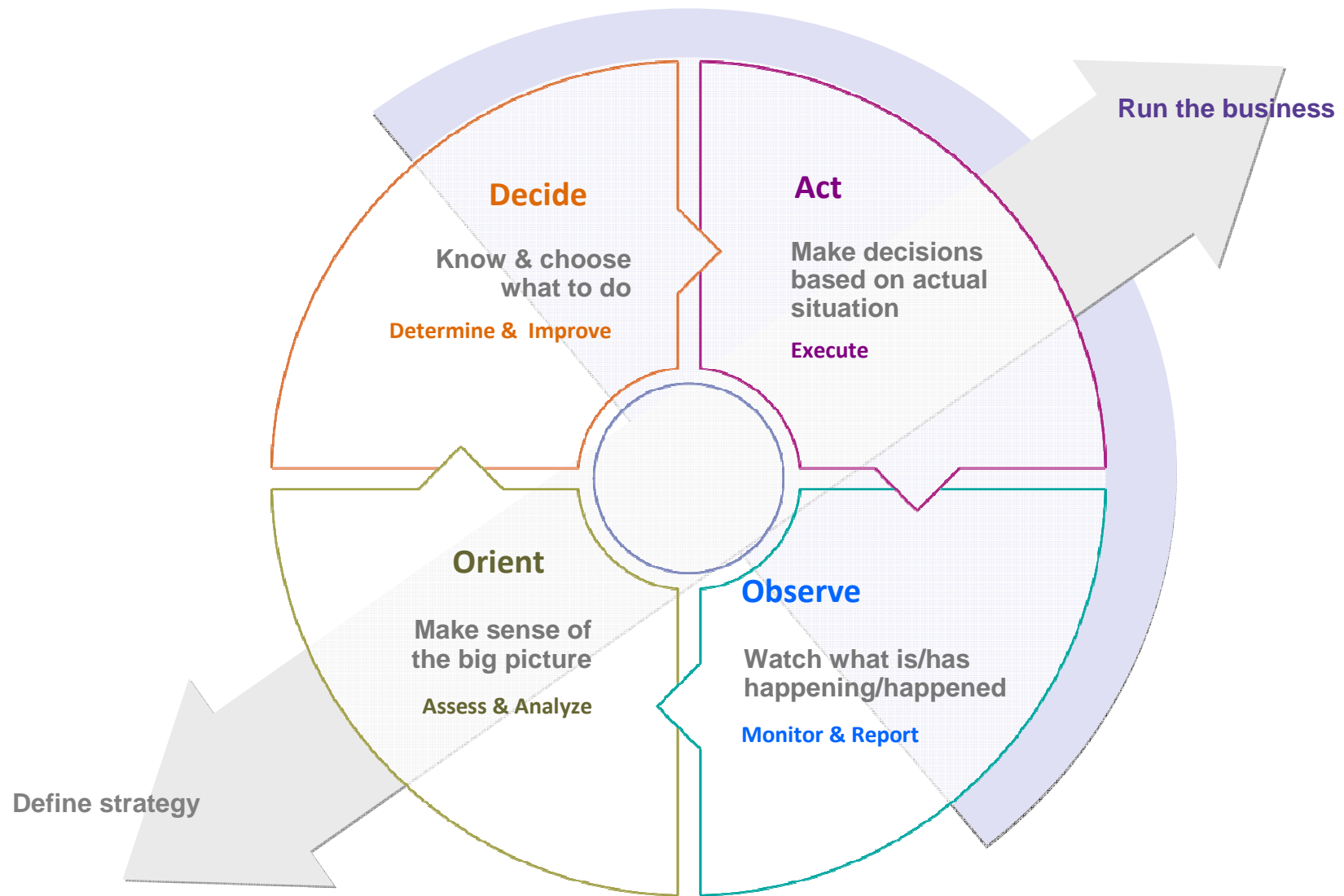


### Institutions need to rediscover their customers

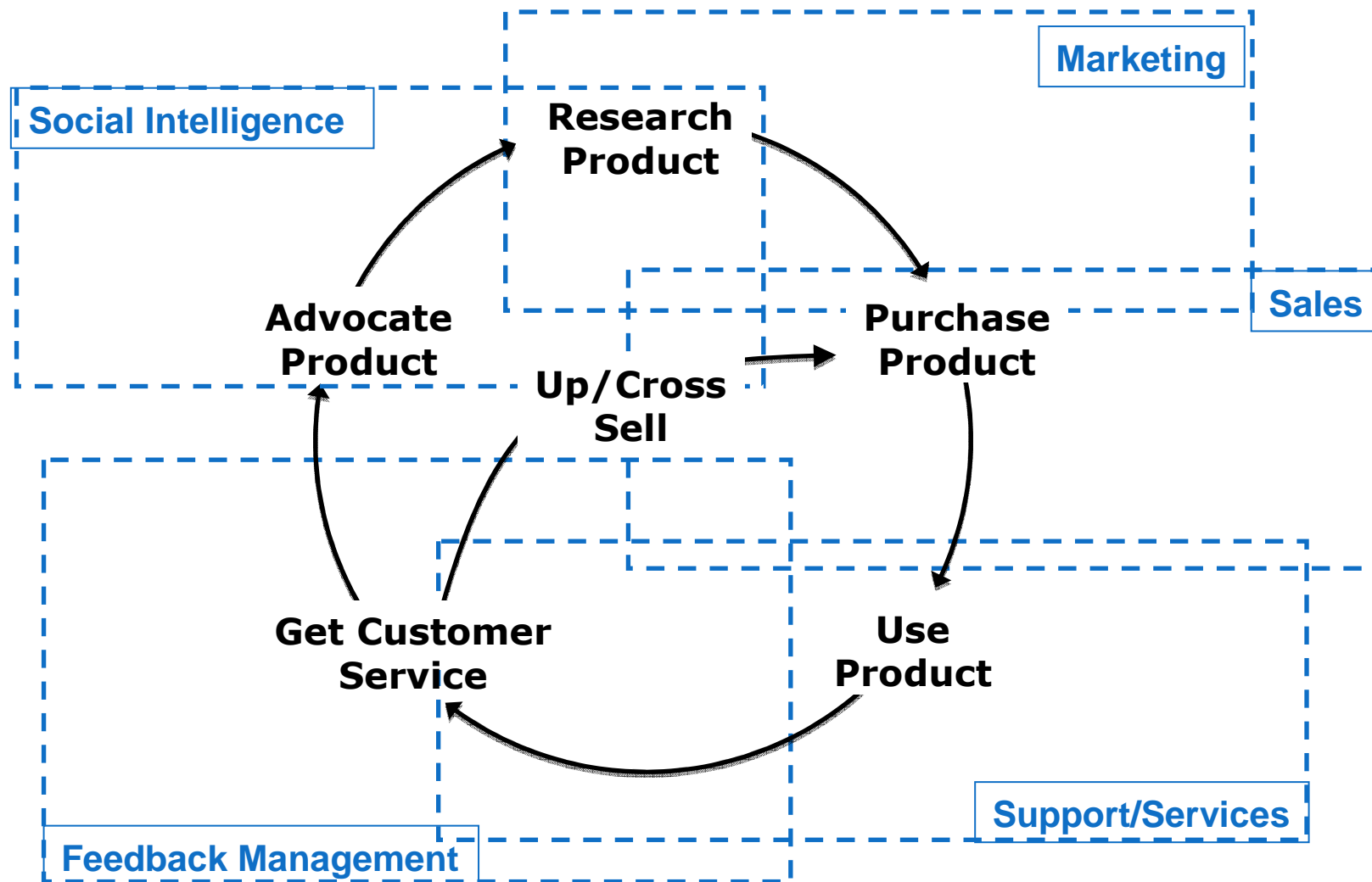
- Consumers are experiencing brands in new ways through new channels
- Micro-targeting: the move beyond 1 on 1 is accelerating



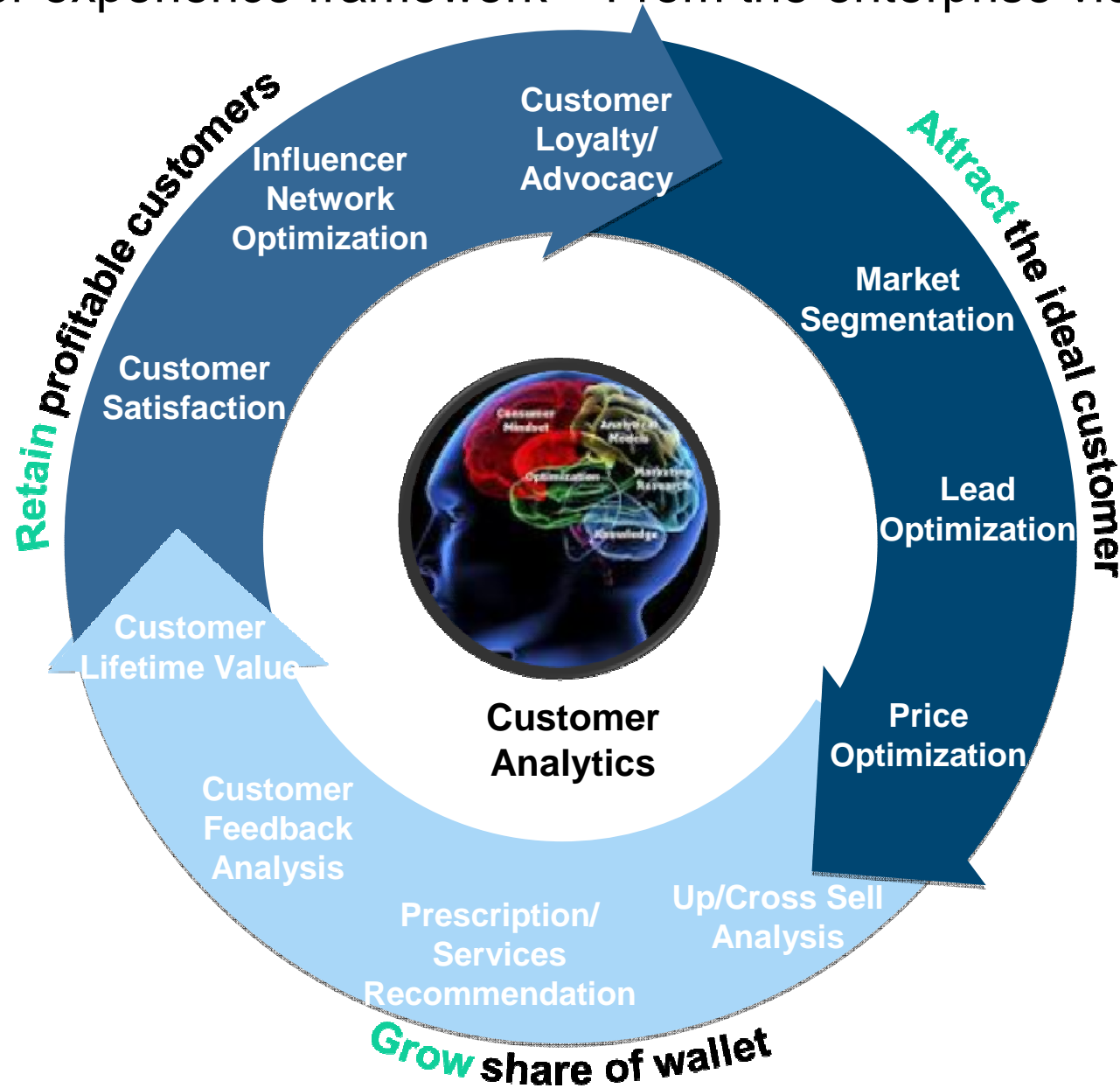
# Conceptual Framework for Decision Management



## Customer Experience Framework today



# Customer experience framework – From the enterprise viewpoint



Thank You