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A screenshot of a social media feed with a blue header containing navigation icons. The feed displays six transaction posts, each with a profile picture, a title, a date, and a monetary value. The posts are as follows:

- Kristina H charged Sarah R** May 10 Underwater fashion Like Comment **+ \$15.00**
- Sarah Rose paid Kristina H** May 10 LAST NIGHT Like Comment **+ \$47.00**
- Kristina Hendley paid Sarah R** May 8 Things Like Comment **- \$7.00**
- Jeffrey H charged Kristina H** May 5 "Salad" Like Comment **- \$5.00**
- Kristina H paid Jeffrey Hedges** Apr 29 Babysitting Darwin Like Comment **- \$18.00**
- Kristina H charged Sarah Rose** Apr 23 for special delivery from the QC Like Comment **+ \$64.00**





Customers want to be **understood**,
to be **engaged** and to **co-create**
brand experiences.



By 2018, organizations who offer personalization will outsell companies who don't **by more than 30%**

72% of CEOs are making major changes to understand their customers' individual needs

During the next 3 years, **60% of digital commerce analytics investments** will be spent on analyzing customer journeys



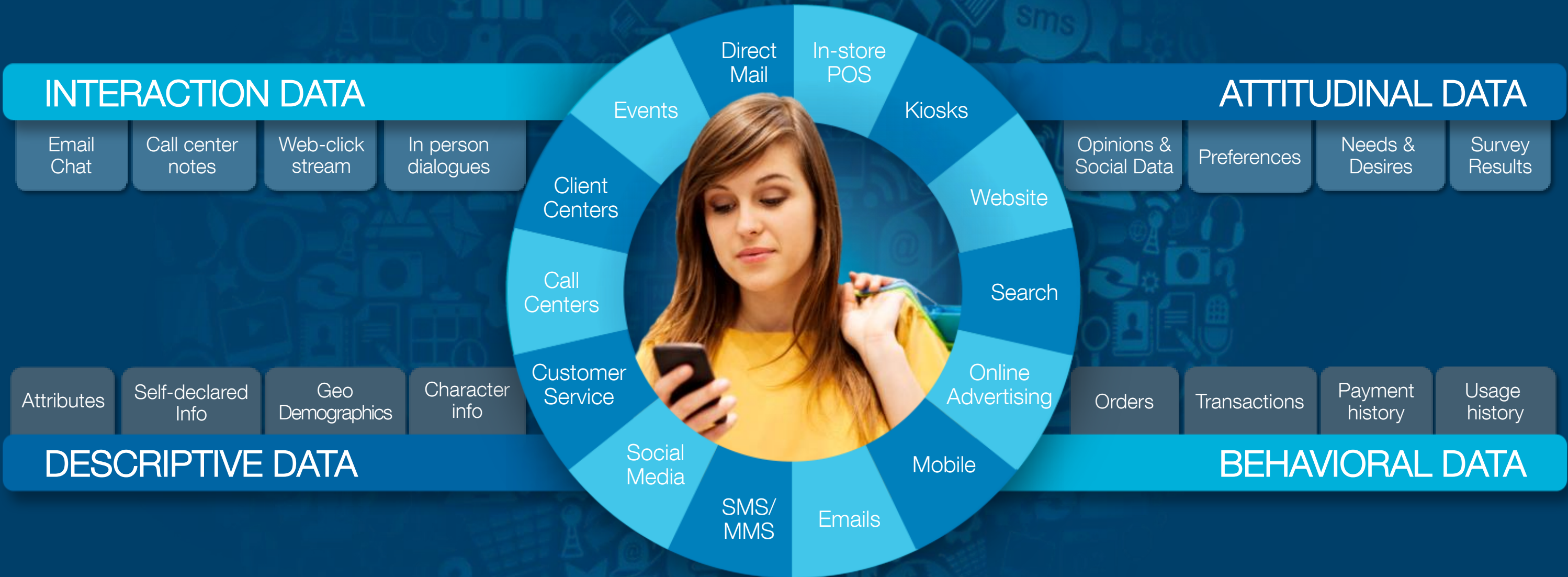
Leaders who harness insights to deliver **exceptional experiences**

- Apply sophisticated analytics

- Personalize each interaction

- Design, deliver and continually adjust

A single view of the customer: **all the data matters**



The importance of **predicting customer behavior** will continue to grow





Embrace the data and become **analytics-savvy**

Analytics combined with predictive and cognitive capabilities to drive insights

Individual focused experiences - infused with insights - to build advocacy

Drive ROI more effectively, and demonstrate business impact more quantitatively



celcom™

Leverages insights to deliver
real-time offers in context





BIENVENIDOS

- ▶ Nuestro compromiso es satisfacer sus necesidades financieras y apoyarlo hoy en el logro de sus proyectos a futuro.
- ▶ Garantizar un servicio de alta calidad con amabilidad y eficiencia.
- ▶ Perseverar la integridad, transparencia y calidad en todas nuestras operaciones.
- ▶ Ser responsables y participar como ciudadanos y como institución en el desarrollo de nuestro país.

Fortaleza
Honestidad
Confianza
Prudencia
Responsabilidad



Delivers individualized offers based on insights



Transforms business model for
merchants and consumers with
measurable ROI

Klarna[®]
Simplifying Buying

A winning strategy

Harness analytics, apply predictive and cognitive capabilities

Deliver personalized experiences to individuals at scale

Demonstrate business impact with quantitative results

Deliver the experiences your customers want—
Even the ones they aren't expecting

