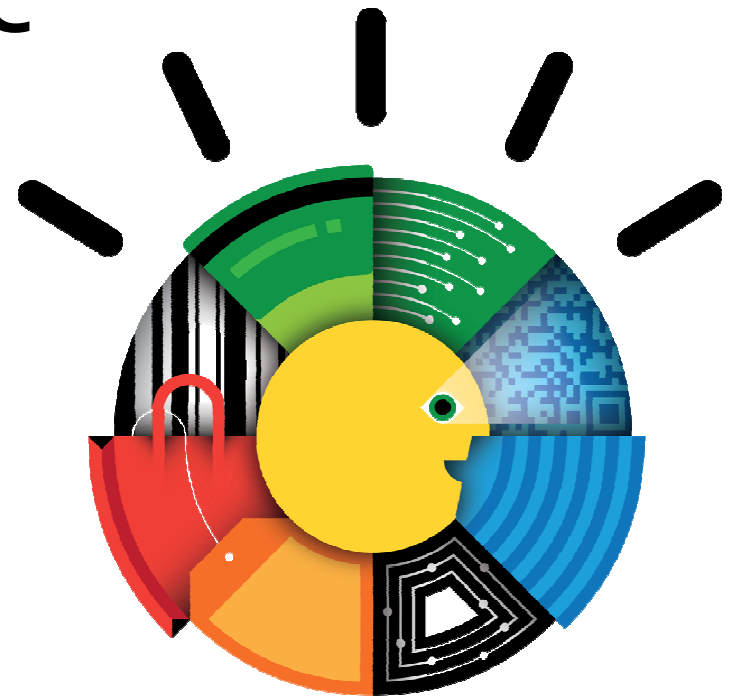


Marketing to Generation C



Generation C:
The Connected Customer

Consumer adoption and use of digital, mobile and social throughout the world is radically transforming the way we do business



Over two billion people online

Customers have unlimited access to information and can instantly share it with the world



Social networking giant

If Facebook were a country, with over 800 million members it would be the **3rd largest population in the world**



Global mobile & Data explosion

Over 5 billion mobile devices are being used globally.



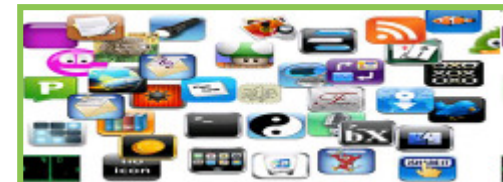
Digital Commerce Transaction

Massive increase in online transactions in the last 5 years



Smart device everywhere

There could be **50bn mobile devices** connected to the internet by 2020

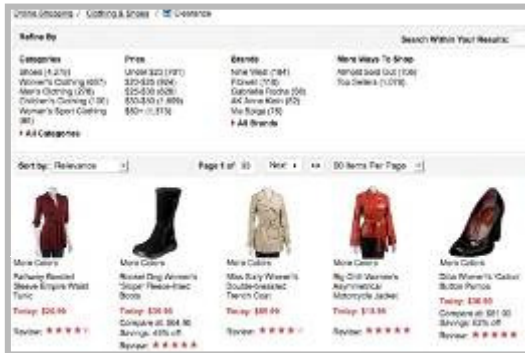


“Appification” of everything

There are expected to be 77bn mobile apps downloads in 2014

**Generation C:
The Connected Customer**

Consumers today are more aware, educated, empowered and much more demanding and emerging as the “Connected Customer” or Generation C



Consumers are increasingly informed and knowledgeable

Consumers want to know all of their options and find the best deal available



Consumers want flexibility

Consumers want service whenever, wherever, however



Consumers want the “focus” to be on them

Consumers expect service providers to respond in relevant ways

**Generation C:
The Connected Customer**

The connected customer has created an impulse economy, characterized by immediacy, frivolity, transience, and decreasing loyalty



Generation C:
The Connected Customer

<http://www.flickr.com/photos/trashd/1102373625>

CMO role is transforming to manage complexities and increasingly requires technology to market to the connected customer

Where we need to be

Where we are



Agenda:

- Deliver **marketing results**
 - Understand the market and the customer
 - Build awareness and demand
- Steward the company's **brand experience**
 - Drive brand strategy and execution

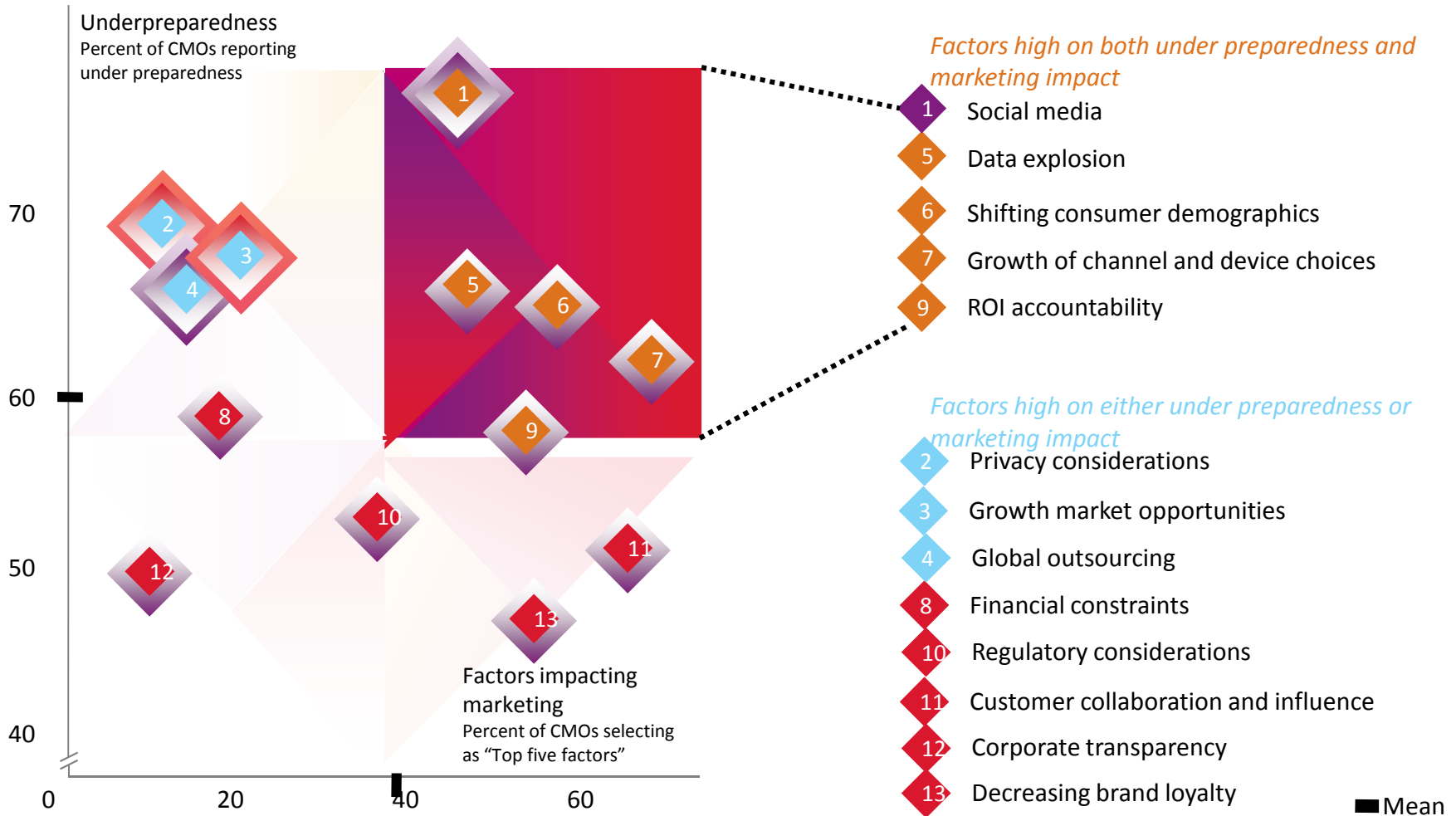
Agenda: Everything from yesterday **plus**:

- Own the customer and build advocacy
- Glean customer insights for enhanced understanding
- Steward the complete cross channel customer experience
- Optimize spends with engagement, affinity & demand
- Invest in relationships more than transactions

Generation C:
The Connected Customer

CMO's in India South Asia are underprepared in the most critical areas of marketing impact

Marketing Priority Matrix



Generation C:
The Connected Customer

Five critical steps of Connected Marketing

COLLECT

Listen to customers when they speak to you or about you

ANALYZE

Analyse customer behaviour and reveal best opportunities

DECIDE

Make the message personal and establish an ongoing dialogue

DELIVER

Connect with customers wherever they may be

MANAGE

Measure results and refine the operational excellence



The three imperatives that traditionally drove the marketing profession remain but the “How – to” has undergone radical transformation

Marketers have always been responsible for knowing the customer

Marketers have always been responsible for defining what to market, and how to market it

Marketers have always built trust for the brand

Understanding each customer as an individual –Business to Individual

Creating a system of engagement that maximizes value creation at every touch

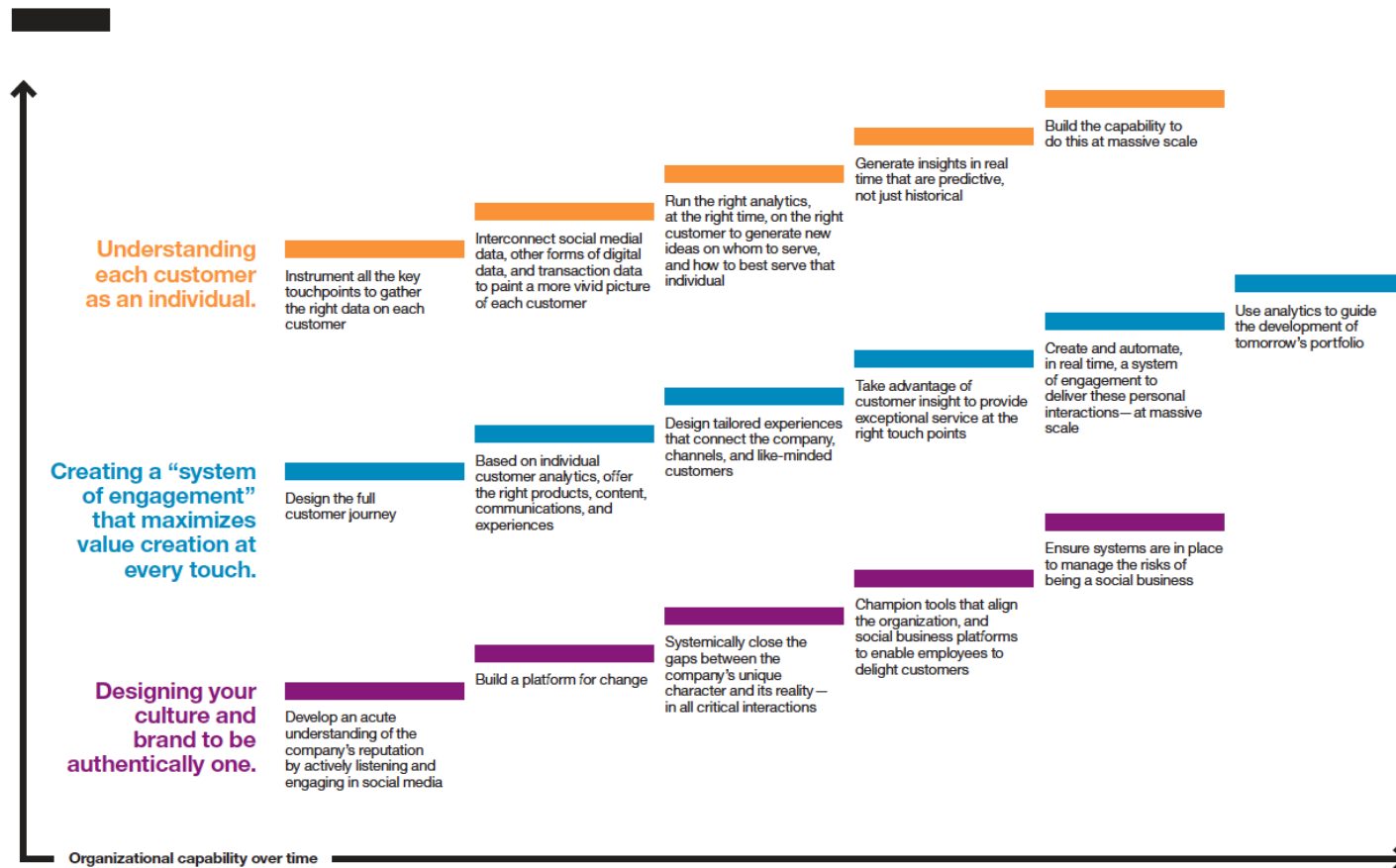
Designing your culture and brand so they are authentically one



CMOs need new capabilities to drive each of these imperatives of the marketing transformation

Path to Marketing Transformation:

The capabilities CMOs and CIOs need at each step of the transformation.

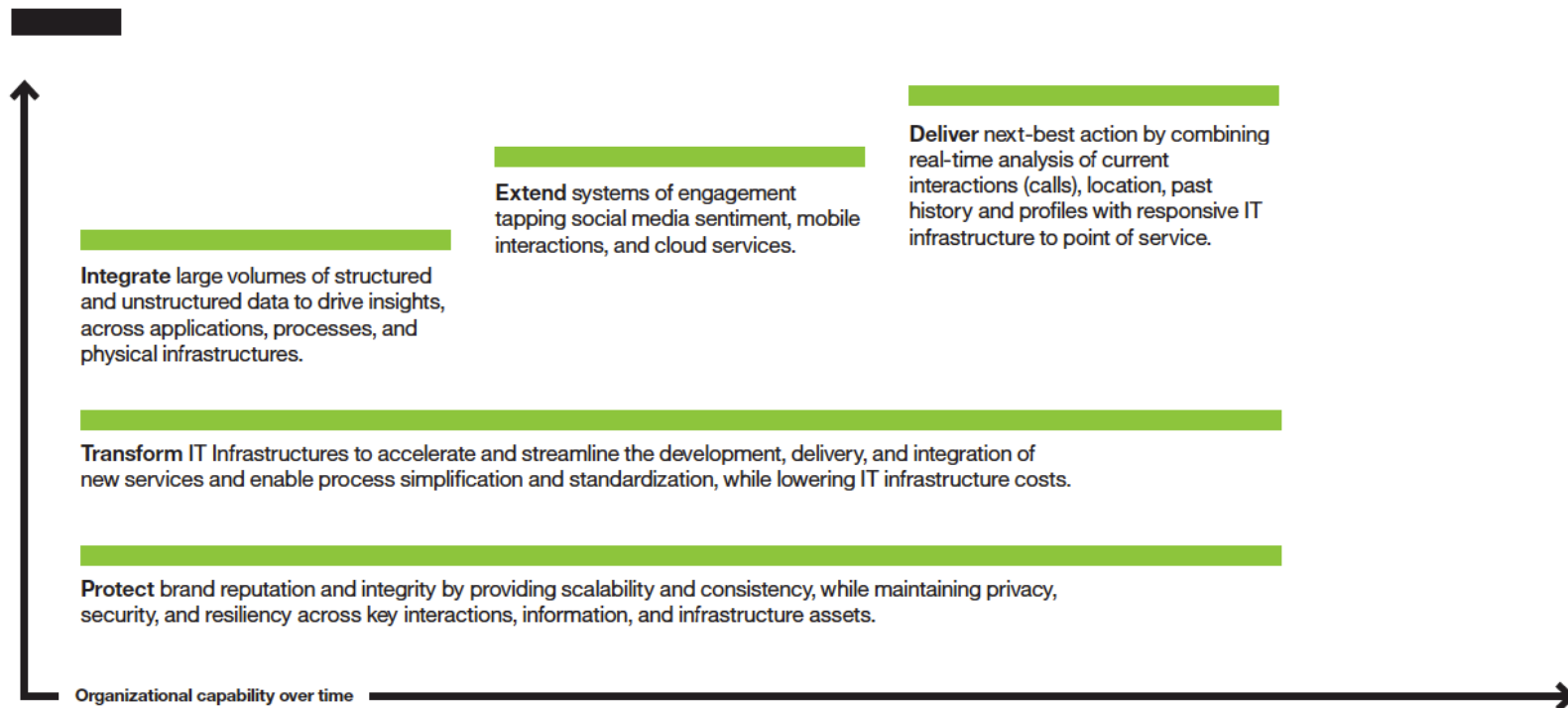




Technology will be the most premiere partner for CMOs

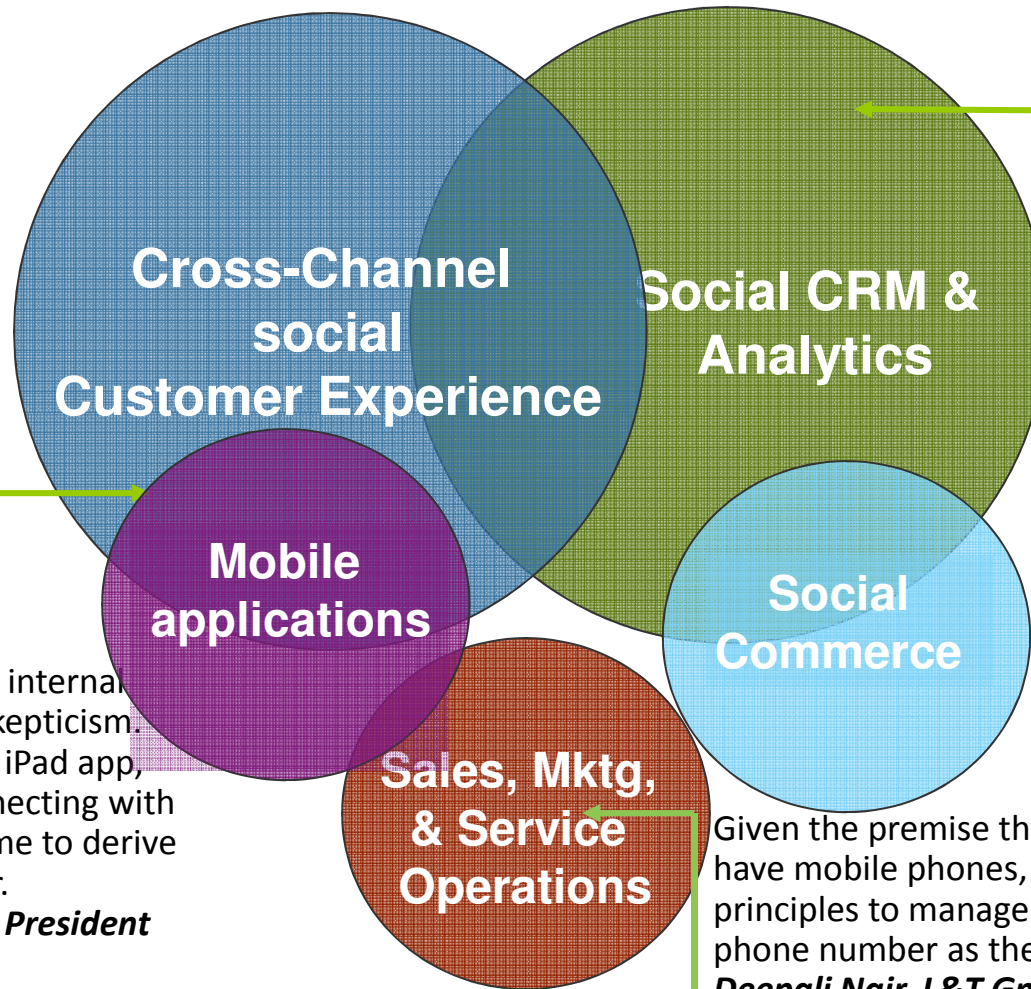
Implications for the infrastructure:

Understanding customers as individuals – at scale. Creating new value by engaging them in highly relevant ways through a system of engagement. Delivering on the brand promise at every touchpoint. These aspirations create significant implications for the information technology infrastructure and the team that delivers it. As CMOs seek to transform their organizations their most important partner will likely become their CIO.



The Chief Marketing Technologist is thus starting to emerge

Each of the IT assets in the Front Office from Portals to Social Media presence to Mobile and Digital strategies are ensuring a coordinated set of actions from Carpet Bombing to Laser sharp personalized messaging.
**Arvind S, CIO
Apollo Hospitals**



On reaching the million Facebook fans mark, we celebrated with our customers at all the cafés on the same day at the same time. The event photos were tweetcasted live by us and our customers..
**K Ramakrishnan,
President Marketing –
Café Coffee Day**

When we launched our internal TV platform there was skepticism. But when we made it an iPad app, people were instantly connecting with the initiative. Tech allows me to derive ROI much faster.
**Shivnath Thukral, Group President
Essar Group**

Given the premise that 100% of my customers have mobile phones, we have developed database principles to manage our CRM platform keeping phone number as the key dedupe logic.
Deepali Nair, L&T Gneral Insurance

**Generation C:
The Connected Customer**

The Indian Chief Marketing Technologists understand how technology can deliver business outcomes

CRM

- Scanning solution allows couriers with optical scanners to talk with Customer Service & Operation systems in parallel – inform on-ground courier to pick parcel within 5 minutes of online booking; track & trace servers capture pickup info. Within 5 minutes of pickup creating unparalleled market advantage. - *C. Pitre , DHL Express*

Customer analytics

- Our entire customer cross-sell and upsell program
- and analytics marketing is based on statistical models and
- the use of technology and systems. .. Web based analytics using relevant tools is also integral to both acquisition and retention initiatives by the organization. – *Arun Malkani, CMO Birla Sun Life*

Mobile applications

- Technology plays an important role in contextual delivery of propositions to help build product and brand relevance. A good example is our best in class CitMobile applications - we offer location based services – to find a nearby branch, ATM or dining offers – *Sanjeev Kapur, CMO – Citibank India*

Social systems

- We have used Social Media and Web Resources extensively to acquire new customer base while still retaining our existing base & keeping customers meaningfully engaged, We also have the largest Health Sciences Community on Facebook with over 51,000 fans and have generated sales both in pre-order and regular format for over 60 K USD – *Ajit Sharma, Head of Marketing, Elsevier Health Sciences*

Predictive analytics

- We reach out to our customers online via surveys, polls, researches for new product development and feedback. One of our products called 'Warm choco indulgence' was created based on an
- extensive customer research done on Facebook. It now contributes to 30% of our dessert sales – *K Ramakrishnan, President Marketing, Café Coffee Day*

Business benefits of technology are real

10-50% increase	Increase response rates	Increase productivity/ campaign volume	50-300% increase
5-15% improvement	Improve customer retention, loyalty & value	Reduce marketing cycle time & increase efficiency	40-80% reduction
20-75% reduction	Lower customer acquisition costs	Reduce campaign & marketing costs	20-40% reduction

113% lift in email open rates
285% lift in banner response rates

Reward Zone membership doubled in 3 months

Cost-per-conversion decreased nearly 80%

Increased number of campaigns 30x

Campaign prep time reduced from 3 weeks to 1 week

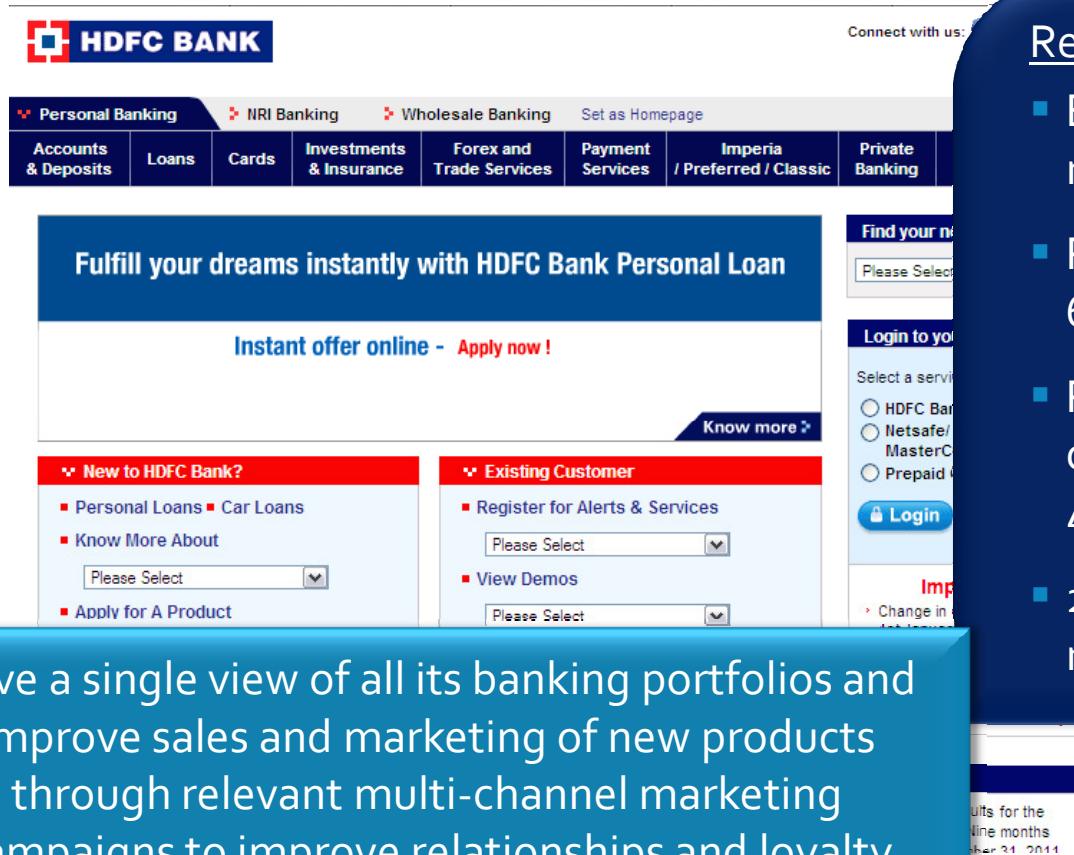
Marketing staff costs reduced 35%



**Generation C:
The Connected Customer**



Smarter Commerce at HDFC Bank



Have a single view of all its banking portfolios and improve sales and marketing of new products through relevant multi-channel marketing campaigns to improve relationships and loyalty

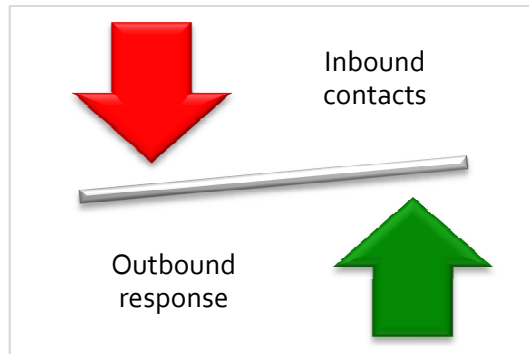
- ### Results
- Boosted incremental customer retention by 4%
 - Reduced acquisition costs by 60% in campaigns
 - Run 2,200 event based campaigns per year, using 400+ different triggers
 - 2 - 5x improvement over regular campaigns



Delivering Personalized Offers Across Channels in Real Time

About the Company

- One of Europe's largest financial services firms. Based in the Netherlands.



Challenges

- Outbound campaigns were ineffective – not taking advantage of customer initiated interactions
- Needed to create a single, cross-channel, relationship with each customer
- Disparate teams managed customer dialogs
- Needed to reduce marketing costs through optimization

Results

- Relevant, real-time campaigns drive higher response rates
 - 85M targeted offers served each day across 5 channels – direct mail, email, web, call center, and branches
 - €20M increase in earnings expected
- Lowered direct marketing cost 35%
- Faster campaign cycle times: reduced from 26 weeks per campaign to just 4 weeks

Unica Solution



Generation C:
The Connected Customer



Customer centric cross channel transformation

	Business Challenge	Project Approach	Client Benefits
<p>Leading telco in Hongkong</p> <p>Cross Channel Customer Experience Transformation</p>	<ul style="list-style-type: none"> Telco operates in a market that is highly price competitive, deeply penetrated and is characterized by low customer loyalty. They identified customer centricity as one of the key drivers of differentiation and growth. They thus decided to invest in a large scale business support systems transformation that would help them become customer centric. 	<ul style="list-style-type: none"> The customer centric strategy and the associated strategic business drivers were identified and translated to actual customer experience visualization that would deliver seamless integrated cross channel experiences Customer scenarios were visualized across customer lifecycle for each segment of customers 	<ul style="list-style-type: none"> The customer experience strategy was translated across IT tracks and business requirements to deliver this across channels, were defined Self service , social collaboration and smart analytics were identified and driven as key innovation areas IT system approach now has the future state of customer experience designed in

	Business Challenge	Project Approach	Client Benefits
<p>Global mobile manufacturer</p> <p>Online customer experience transformation</p> <p>Generation C: The Connected Customer</p>	<ul style="list-style-type: none"> The company was looking at enhancing customer experience and promoting self service through digital channels in order to improve customer satisfaction, facilitate faster problem resolution, reduce costs at contact center through call avoidance and improve revenues through better customer engagement 	<ul style="list-style-type: none"> Visualized and recommended the ideal customer experience and engagement scenarios through a keen understanding of customer needs and wants using quantitative and qualitative web and customer analytics data Used web and consumer analytics techniques to ensure online support content solves real consumer issues 	<ul style="list-style-type: none"> Continuous improvement in online customer satisfaction rate and success rates Increase in positive customer comments through social media Prioritization of different regions and sites based on online KPIs while focusing on issues driven by highest volume of customer comments , page level feedback and overall site visits



IBM's marketing solution portfolio addresses the emerging CMO needs

Typical Challenge

- Large amount of real time, disparate, unstructured data to collect, analyze and manage.
- Make informed decisions, identify potential trends and opportunities to improve.
- Integrate offline and online customer data.
- Relevant experience across all channels.
- Maximize response rates.
- Define next best / most relevant action.
- Maximize website conversions and improve search results/rankings.
- Improve ad and paid search ROI.
- Impact of collaboration and influence through social networking on organizations.
- Social as effective channel.
- Demonstrate marketing performance and returns.
- Optimize budget allocation.
- Manage audience fragmentation

IBM Smarter Marketing Solution Areas

Customer Analytics

Customer Experience and Engagement

Social Marketing and Collaboration

Marketing Performance Optimization

Marketing Strategy and Transformation

Primary IBM Products and Services

COGNOS
AN IBM COMPANY

Coremetrics
an IBM Company

SPSS
AN IBM COMPANY

IBM InfoSphere

NETEZZA
an IBM Company

IBM GBS

UNICA
An IBM Company

Sterling Commerce
An IBM Company

Coremetrics
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tealeaf.

WebSphere.

IBM GBS

Lotus software

Coremetrics
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The Connected Customer



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