Delight customers,
ONE MOMENT AT A TIME

Learn how companies can develop timely, relevant and responsive
communications with IBM Real-time Personalization

IN TODAY'S SATURATED MARKETPLACE,

businesses are learning that many of their marketing strategies are ineffective and irrelevant. Tactics that rely on slow or disconnected systems offer little in the way of being able to maximize your live customer engagement.

Explore case studies by industry or location:

Banking

Discover how ING Bank Australia and ING Netherlands speed up campaign cycle times.

Telecommunications

Learn how Vodofone, Mobily and Telefonica | Vivo build campaigns based on customer preference.

Media & Entertainment

Read how Sky Italia and Matrimony.com create personalized campaigns to increase customer satisfaction.

Insurance

See how Standard Life uses more granular customer information to boost inbound conversions.

Customers Expect Their Banks to Know

Many banks are moving beyond customer age and income alone as the foundation for their marketing strategies. Now more than ever before, financial institutions have the opportunity to create personalized campaigns based on recent customer behavior and real-time activity.

> " When every channel is integrated into a single view, we will know exactly where every customer is in the buying cycle, and be able to **tailor our conversations** based on their individual needs.

–CLAUDIA LANE
Manager, Targeted Marketing, ING DIRECT Australia

Making banking personal at ING DIRECT Australia

ING DIRECT Australia created an automated, integrated marketing process supported by IBM Campaign and IBM Interact. The new platform executes more than 100 contextual triggers per day to share relevant, personalized messages to over one million customers each month. In the past, a medium-sized campaign took around five to six days to build and test. Today, they can roll out an entire campaign in just three days. They also previously did email campaigns manually with at least a 2-day gap in delivery. Now they can analyze up-to-date customer data for contextual triggers each hour of the day.

50%
shorter time-to-market for personalized campaigns

Substantially reduced the cost of customer acquisition across **digital channels**

120%
increase in outbound call center sales conversion

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Share ING DIRECT Australia's success

Building Interest in Personalization

> "With the help of cookies and tagging through IBM's solutions, we're now able to identify **90 percent of customers** who come to the website but don't log in. That gives us the ability to put personalized offers on our homepage when the customer arrives.

> **–MARTIN DE LUSENET**
> ING Customer Intelligence Program Manager

ING grows revenue and customer loyalty with personalization campaign

ING Netherlands recognized the need to revamp marketing programs that were slow, disconnected, costly, or impossible to execute as a result of technical blockades. With manual processes and a lack of centralized coordination, campaigns would take more than 20 weeks from conception to execution, inflicting high costs while generating subpar results.

With IBM Real-time Personalization as its technical foundation, ING has gained the ability to:

- Personalize marketing based on historical client data and recent interactions
- Synchronize marketing across multiple channels
- Develop a continuous dialogue with customers
- Leverage powerful monitoring and reporting tools

ING has dramatically increased its cross-sell and up-sell revenue and improved its return on investment (ROI) from marketing. The bank has realized 3 times higher response rates, lower direct marketing costs, and faster campaign cycle times.

Reduced direct marketing costs by **35% a year**

260 branch locations can now see Next Best Actions (NBAs) for each customer

Campaign cycle times reduced from 21 weeks to **4 weeks**

a great gain ING

4

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Share ING Netherlands' success

Personalization is the Only Way to Stand Out in the Crowd

Mobile data is exploding, and the key to success in this crowded field comes down to intimately understanding your customers' needs and habits. Without real-time personalization running in all facets of your marketing plan, you stand to alienate your user base and ultimately forfeit potential profits.

> "Deeper insight into individual preferences enables us to share highly personalized offers at the right time to capture sales opportunities. When a pay-as-you-go customer tops up, we can reach out immediately with **tailored offers and incentives** ... [such as] an incentive to top up again—**increasing our competitiveness**.

–GEORGE BOURAZANIS
Head of Insights and CVM Marketing, Vodafone

Vodofone nurtures customer loyalty

After winning a 34 percent share of Qatar's mobile communications market, Vodafone wanted to drive average spend per user (ARPU) by nurturing customer loyalty. Vodafone uses IBM Real-time Personalization solutions to build and manage campaigns based on a single view of its customers, their preferences and their recent interactions with Vodafone. When new campaigns are ready for launch, IBM Interact software assigns the most relevant messages to each customer.

3x increased conversions from campaigns

Boosted below-the-line marketing revenues by **3x**

3x more effective at driving up- and cross-sell conversion

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Share Vodofone's success

Answering the Call with Custom Campaigns

> IBM Real-time Personalization solutions enable the **intelligent automation** we need to understand each customer's individual needs and preferences, and deliver a **tailored service** to nurture their loyalty.

–FAKHAR IQBAL BUTT
VP Customer Base Management, Mobily

Mobily replaces outdated distributed approach with 'fine grained segmentation'

Mobily is the second-largest communications company in Saudi Arabia and generates annual revenues of approximately USD 6.7 billion. Imran Mahmood, VP IT at Mobily admits, "Previously, we relied on a number of distributed tools to manage our marketing processes. In addition to making it difficult to create fine-grained customer segments, developing and executing campaigns was a time-consuming and labor-intensive process. As a result, our marketing teams were unable to deliver timely, personalized messages to each customer."

To solve its challenges, Mobily decided to replace its distributed approach to marketing with a single, centralized solution. "We selected IBM Real-time Personalization because we were extremely impressed with their fine-grained segmentation, advanced propensity modeling and rules-based automation capabilities, which are prerequisites for delivering personalized customer experiences at scale," says Imran Mahmood.

Today, thousands of personnel from Mobily's contact centers, retail stores and marketing departments use IBM Real-time Personalization solutions to gain the deep insights they need to leave customers not just satisfied, but delighted—a vital differentiator in a saturated marketplace.

Boosted average revenue per user contributing to a **RETURN ON INVESTMENT EQUIVALENT TO MILLIONS OF DOLLARS**

REDUCED CHURN, resulting in significant business growth

Identified customers for valuable upsell opportunities, **GROWING AVERAGE REVENUE PER MOBILE USER (ARPU)**

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Share Mobily's success

Answering the Call with Custom Campaigns

> "We needed a tool that could improve our marketing processes, increase our response rates, reduce the time of developing and implementing campaigns and optimize our customer interactions. We're reaching those goals and driving revenue growth through **personalized marketing campaigns**.

–LEANDRO ANDRADE
Director of Business Intelligence, Telefonica | Vivo

Telefonica | Vivo hones customer offerings

Telefonica | Vivo is the largest mobile telecommunications provider in Brazil. Manual list-generating processes performed by 30-plus marketing vendors created a nightmare of ineffective campaigns that didn't offer customers the services specific to their needs and created contact fatigue that devalued the brand. Marketing teams and vendors now use detailed segmentation and customized communications via text and email to anticipate what subscribers need and present it at just the right time.

Gained instant feedback on
200
campaigns per month

Increased the revenue generated from direct marketing efforts by
30%

Reduced marketing campaign operating costs by
30%

70%
increase in opt-in rate for customers who receive marketing messages through improved segmentation and targeting

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Share Telefonica | Vivo's success

Timing is Everything

Media and entertainment consumers have more choices than ever before. With the rise and ubiquity of mobile devices, consumers have constant access to their favorite shows, movies, music, etc. Marketers must segment their audiences as precisely as possible to optimize their ROI. Personalized, tailored messages must be delivered—the right messages when they need to be seen the most.
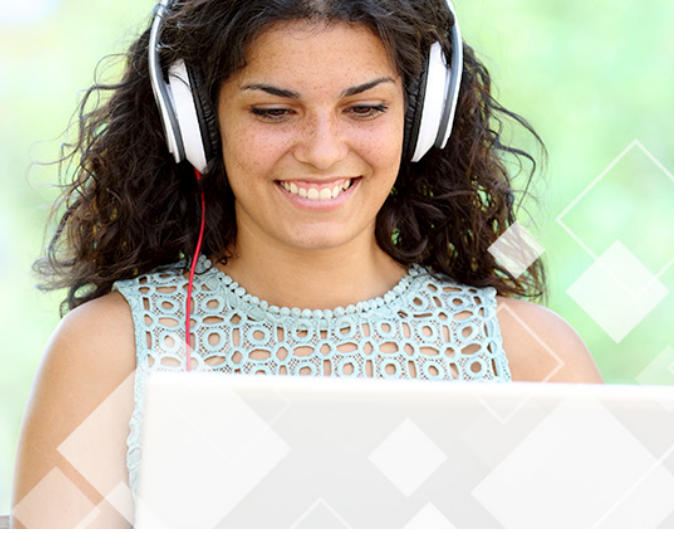
> "By boosting the effectiveness of self-care channels, the solution reduces the number of inbound calls to the contact center, **increasing up-selling and profitability**.
>
> **–EXECUTIVE**
> Sky Italia

Sky Italia sees huge gains in efficiency and effectiveness

Sky Italia is one of Italy's largest pay television companies, distributing programming services to approximately 4.8 million subscribers by satellite. Sky Italia manages more than 30 million inbound customer requests and sought to optimize the outcome of each request by tailoring and executing the message that each subscriber receives and at just the right time.

The company deployed IBM's Real-time Personalization solution that analyzes and segments customers when a subscriber contacts the company through its website, IVR system or call center. The solution then draws from a database of more than 150 personalized treatments and instantly offers up or recommends the ideal offer and message for each customer to help improve service and reduce churn.

Cut costs by
5%
within 30 days
of going live

More than
4.5 MILLION
customers have benefited
from personalized
treatments

Increased up-selling on web
from 10% to
30%

200%
increase in
effectiveness rate for
call center operators

Reduced time to market
for new retention
promotions by
500%

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Share Sky Italia's success

Tuning in to the Right Channels

> IBM's solution will help us **push the boundaries, achieve accurate results** when it comes to targeting subscribers and **improve our bottom line**.

–JAYARAM K. IYER
Chief Strategy & Analytics Officer, Matrimony.com

Matrimony.com develops innovative solutions for better matchmaking

Matrimony.com is a matchmaking service and has customers all over the world. Finding partners for more than two million members is critical to Matrimony.com's reputation. However, the company's existing matchmaking engine was no longer able to manage the data it had accumulated, and slow, manual marketing efforts were delivering too little, too late. But with IBM's Real-time Personalization solutions, the amount of time it takes for Matrimony.com to identify a market segment, design a campaign aimed at that segment and then launch the campaign has decreased by a full 90 percent.

Decreased lag time in overall marketing processes by

90%

Made better use of data and insights to deliver integrated marketing messages helping to match **more potential partners**

MARRIAGES
made with **data**

IBM plays matchmaker using analytics driven marketing. See how!

Read more

Share Matrimony.com's success

Granular customer information is critical for personalization

Businesses are increasingly realizing that personalized marketing is essential in creating campaigns that speak to customers' needs. Arguably, there is no one area where personalization is more useful than in insurance and investment banking. Because the needs of financial service customers are inherently diverse, companies must develop more tailored products that speak to their customers' necessities. To achieve this, access to more granular customer information is critical.

> **"** We are having great success in proactively reaching out to customers with a high probability of switching, and delivering tailored offers to nurture their loyalty and drive retention—both **key capabilities** to succeed in the UK's highly competitive market.

–STEPHEN INGLEDEW
Managing Directior, Marketing, Standard Life

Standard Life uses tailored messaging to deploy personalized communications

Because of recent government reforms shaking up the UK savings and pensions market that make it easier than ever for customers to switch providers, Standard Life recognized that it was essential to gain deeper insight into individual customer preferences and deliver tailored services to nurture their loyalty.

"…Many of our customers visit us online or on mobile devices to research their options before reaching out to our contact center to speak with a member of our team," explains Stephen Ingledew, Managing Director of Marketing. Ingledew adds, "In the past, we had no way to bring together all of these customer interactions. We knew that we were missing out on valuable opportunities to engage with our customers, and we looked for a way to gain a 360-degree view of customer preferences across every channel."

Standard Life now creates fine-grained customer segments and uses an intelligent campaign-development engine to build, deploy and measure personalized communications at enterprise speed and scale.

Ingledew concludes, "Today, we have integrated our channels from end to end—delivering a single, accurate view of every customer interaction. If [customers] do decide the product is right for them, we keep them updated every step of the way via their preferred contact method—ensuring a high-quality, seamless experience."
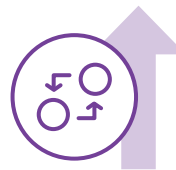
Boosted inbound conversion by
8%

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Share Standard Life's success

MAXIMIZE

your customer interaction with
IBM Real-time Personalization

IBM Real-time Personalization:

Leverages all available information about each individual customer when they engage with your business through any channel.

Helps optimize live customer engagement by acting on what you know about your customers and what they are doing in the current moment.

Provides critical information about your customers' interests and past interactions to deliver highly personalized content.

Gives highly targeted messages delivered during real-time, inbound customer interactions.

Visit **ibm.com/real-time-personalization** for more information.

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