

Oracle Business Analytics



ORACLE®

Real Time Decisions (RTD)

Some RTD customers say:

“RTD is the only software they know, which is close to print money!”

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Consumers: Hard(er) to Reach, Satisfy and Retain

Great experience is imperative, *Market Trends call for focus on Customer Experience*



Changing behavior ,
Mobile – choice of channel



More competition, less loyalty, rising
Expectations



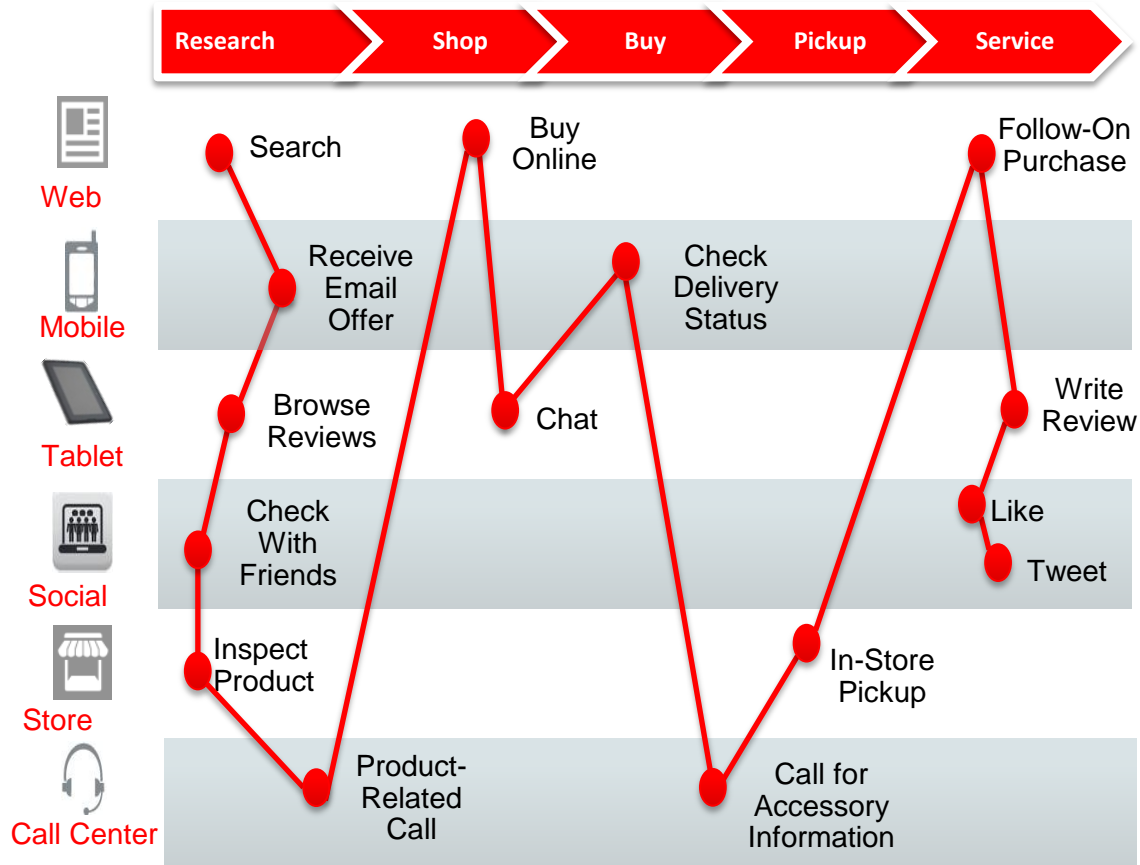
Growing complexity
more products, more channels



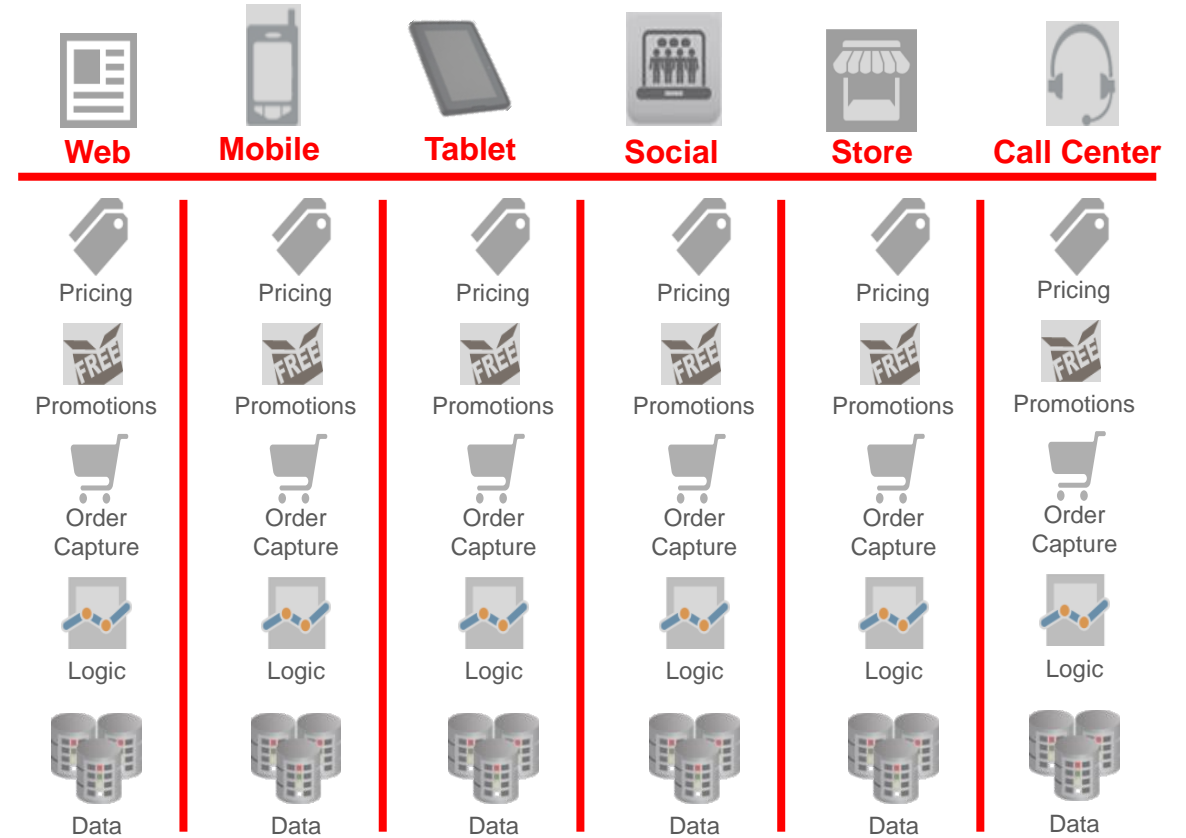
Not paying attention ...

Business have a siloes view of channels

Buying Journey Has Become More **Complex**



Siloed Channels Create Inconsistency



It is harder and harder for firms to control interaction flows with their customers, because the world has shifted from corporate defined outbound communications to fluid ad-hoc inbound driven dialogs.

And the proliferation of point marketing have created **silos among marketing teams**, processes and execution

*The **Result** of Silo'd Marketing is A **Broken Customer Experience***



The **Result** of Silo'd Marketing is A **Broken** Customer Experience



Marketers Lean Heavily on Fragmented Tools



Pass Fragmentation Onto Customer

78% of customers don't receive consistent experience across channels.
— *Accenture*



Bombarded, Customers Don't Convert or They Leave

94% of customers have discontinued communication with a company because of irrelevant messages.
— *Blue Research*

Strategy requires on a shift in thinking

Businesses need to move from static traditional marketing to a more dynamic approach, focus on innovation and faster time to market

- Increased complexity is driving need for automation
- Massive shift in spending from mass marketing to online and interactive channels
- Improving online and cross-channel experience #1 investment priority by marketers

Traditional Targeting

“I have an offer ...”

offer



“Let me find a group of people /segment to tell about it.”



Interactive Optimization

“I have a Customer ...”



“Let me find the optimal choice for this customer right now!”



What's Oracle RTD?

- platform that supports real-time decisions making
- from a universe of possible choices, it picks up 1 or more that fits in that particular context
- takes into account real-time information and learns to continuously optimize the decision process

Story about 1:1 Marketing, Computers and Automation

- 50 years ago we didn't had Computers and companies were doing business differently
 - Customers were welcomed personally by the manager of a branch – e.g. a bank or a retailer, knowing the family, the situation and preferences of the customers
 - The manager naturally generalized behavioural learnings from the answers of his customers
- Then computer changed the business dramatically
 - Instead of one branch the companies operated 100s or 1'000s of branches, instead of 200 customers they served millions of customers
 - Computers helped to automate all customer processes and repeat the same thing again and again (that's something computers are really good at)
 - But this is also the problem – all customers are treated the same way

What's wrong or right about Automation?

- Replacing people with machines makes it possible to tremendously increase the capacity of a process, which has obvious economic advantages. Automation has been successful in replacing people's work and improving many aspects of the process in addition to the capacity.
- So what is wrong with Automation? Nothing really, but the fact that there are a few things that people do better than machines.
- With automation we are able to run the same process, again and again, sometimes repeating the same mistake, again and again. With automation we tend to treat every unit the same way.
- My two favorite human characteristics that tend to be lost with automation are:
 - The capability of the process to learn
 - The capability of people to discern between different cases

What's wrong or right about Automation?

- RTD was designed to infuse these missing elements into business processes.
 - Learning and differentiating (sometimes called "personalization"), thus taking us a step further into better automation of business process,
 - not yet matching all the capabilities of humans, but at least bringing some "common sense" into it.

Intelligent Personalisation

The Next Generation in eCommerce



FORRESTER

77% of customers say that they find recommendations useful.

76% of consumers are interested in receiving personalised content during on-line interactions.

33% of customers who receive personalised recommendations report purchasing a product based on those recommendations.

Why do we switch?

The three key reasons why people change supplier are consistent across Europe and the US:

Not being recognised as a valuable customer

55%

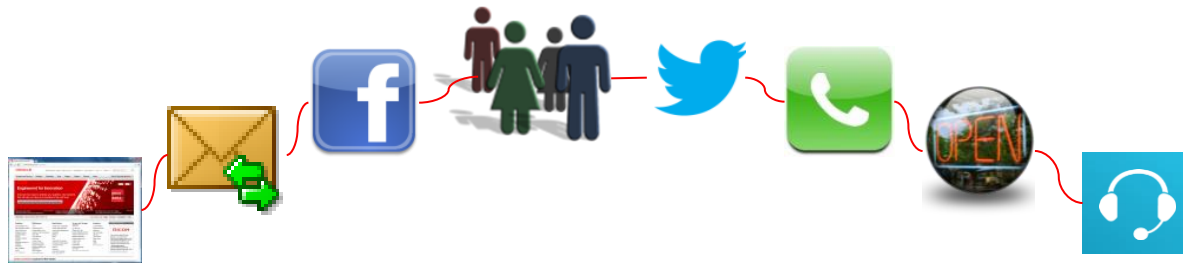
Unhelpful staff

47%

Ineffective call centres

42%

What is Oracle Real-Time Decisions (RTD)?



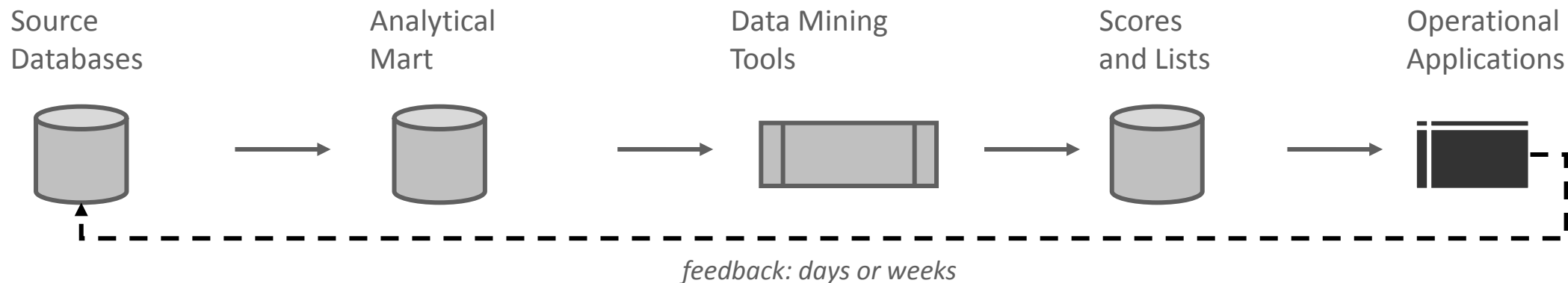
Platform to:

- **optimise** business events by making **accurate decisions** in **real-time** using the most up to date information **consistently** and in **large volumes**
 - **learn** from all available data and events to **automatically improve** all **future decisions**
- platform that supports real-time decisions making
- from a universe of possible choices, it picks up 1 or more that fits in that particular context
- takes into account real-time information and learns to continuously optimize the decision process

Oracle RTD Self Learning

RTD Complements Traditional Data Mining

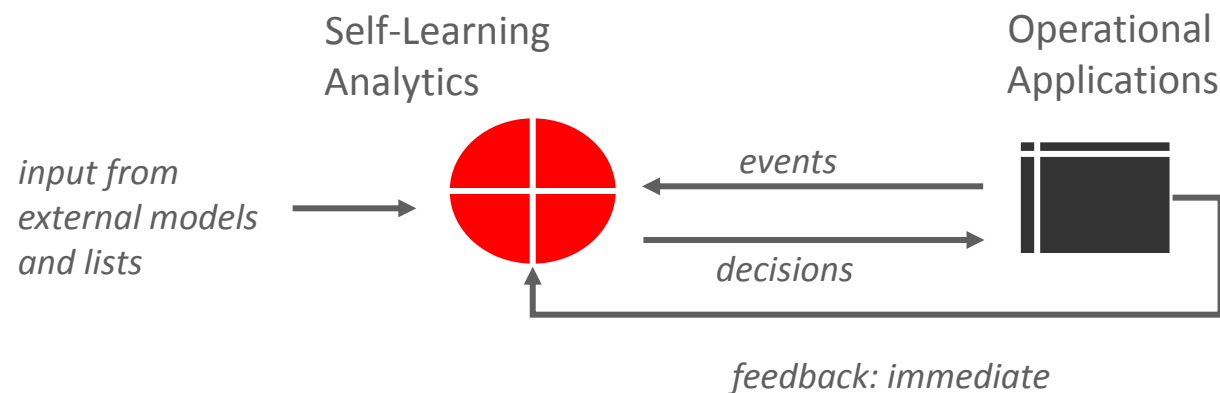
Traditional Learning Process: *models lag by weeks or months*



Continuous Self-Learning Process: *models are updated in real-time*

Advantages:

- Automatic model creation
- Quick to react when behavior changes
- Both learning and scoring in Real-Time
- Allows broader scope of analysis
- Simple to implement and run



Potential Usage of Offline and Real-Time Analytics

Offline Analytics

Examples:

- Life time value
- Clustering analysis
- Customer segmentation by Value other
- Recency / Frequency / Monetary
- Credit/Risk scoring
- Forecasting
- Sophisticated Retention

Reasons:

- Only Historical data
- No real-time contextual data required
- Complex task requiring Human intervention

Real-Time Analytics

Examples:

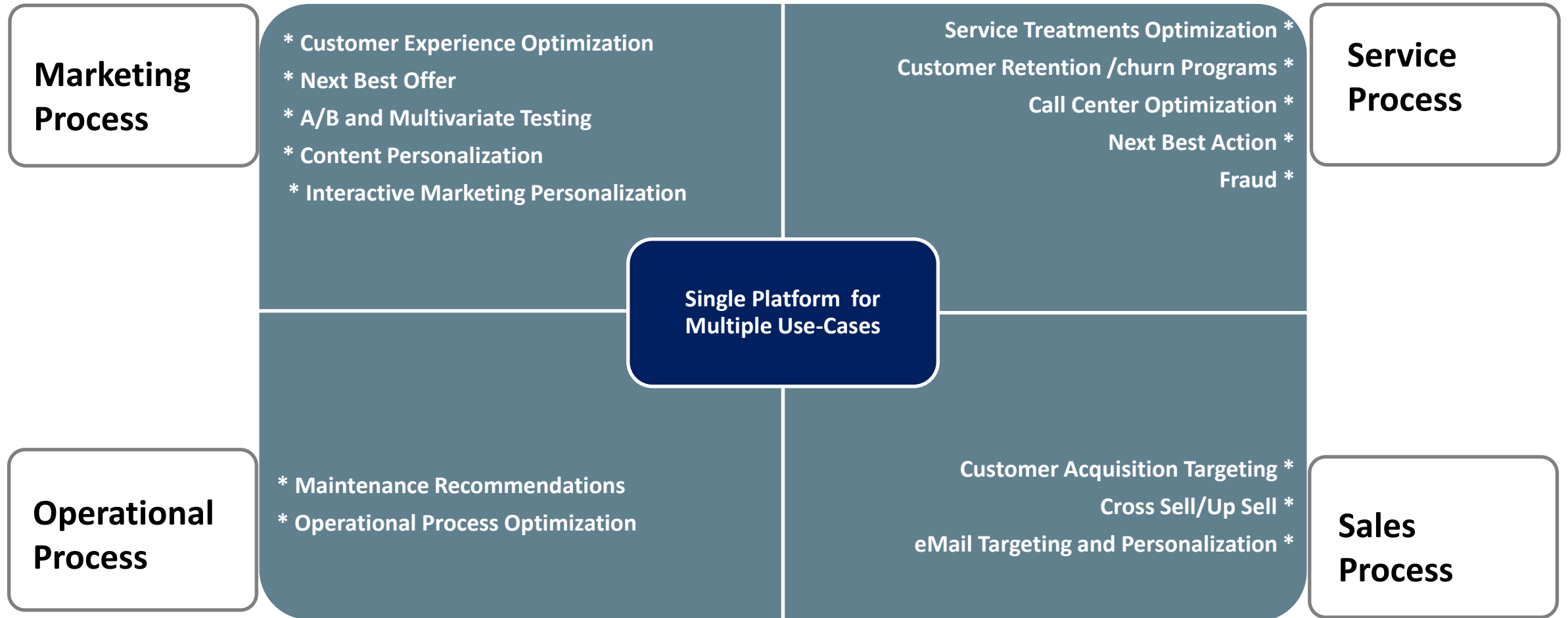
- Propensity of Next Best Offer/Action
- A/B and Multivariate Testing
- Granular personalization
- Real-Time Insight

Reasons:

- Both learning and scoring in Real-Time
- Model the campaign themselves
- Contextual +Historical Data to capture customer changing behavior
- Automated Process: Reduced TCO
- Faster time to market

One Platform for Multiple Decision Use Cases

At The *“Moment of Impact”*

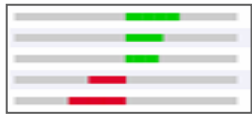


Oracle RTD Main Components



Decision Management

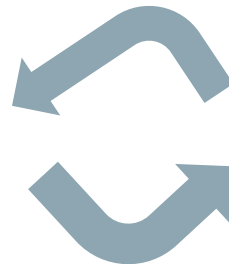
- **Collaborative** environment to define decision management strategies
- **User controls** over decision optimization logic
- **Discovery** with insight into decision



Learning Engine

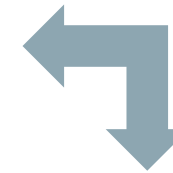
- Can be **deployed independently** from decision engine
- **Automatically learns** from each interaction and discovers important **correlations**
- Learning can be analyzed by way of **user friendly reports**

Learning Records



Predictive Models

Decision Logic



Decision Engine

- Support for simple **rules** based as well as automated **predictive models** to define contextual, optimal **decision logic**
- **Self-adjusting Decision logic** based on company defined **performance goals**
- Highly **scalable** Decision Services
- Test & Control Framework

RTD APPLICATION

RTD is not a black box: Business users have control over business rules and performance goals



Choices

Possible process outcomes: Offers, Messages, Svc Questions, Appropriate Agent, Content, Treatments, etc

Entities

Attributes (logical objects) used as inputs into decisions: customer, account and interaction data

Models & Rules

- Rules that support decisions and scoring (Rules are declarative business logic defined by business users that support decisions.)
- Predictive models that support decisions (Statistical models predict customer behavior or session outcome.)

Performance goals

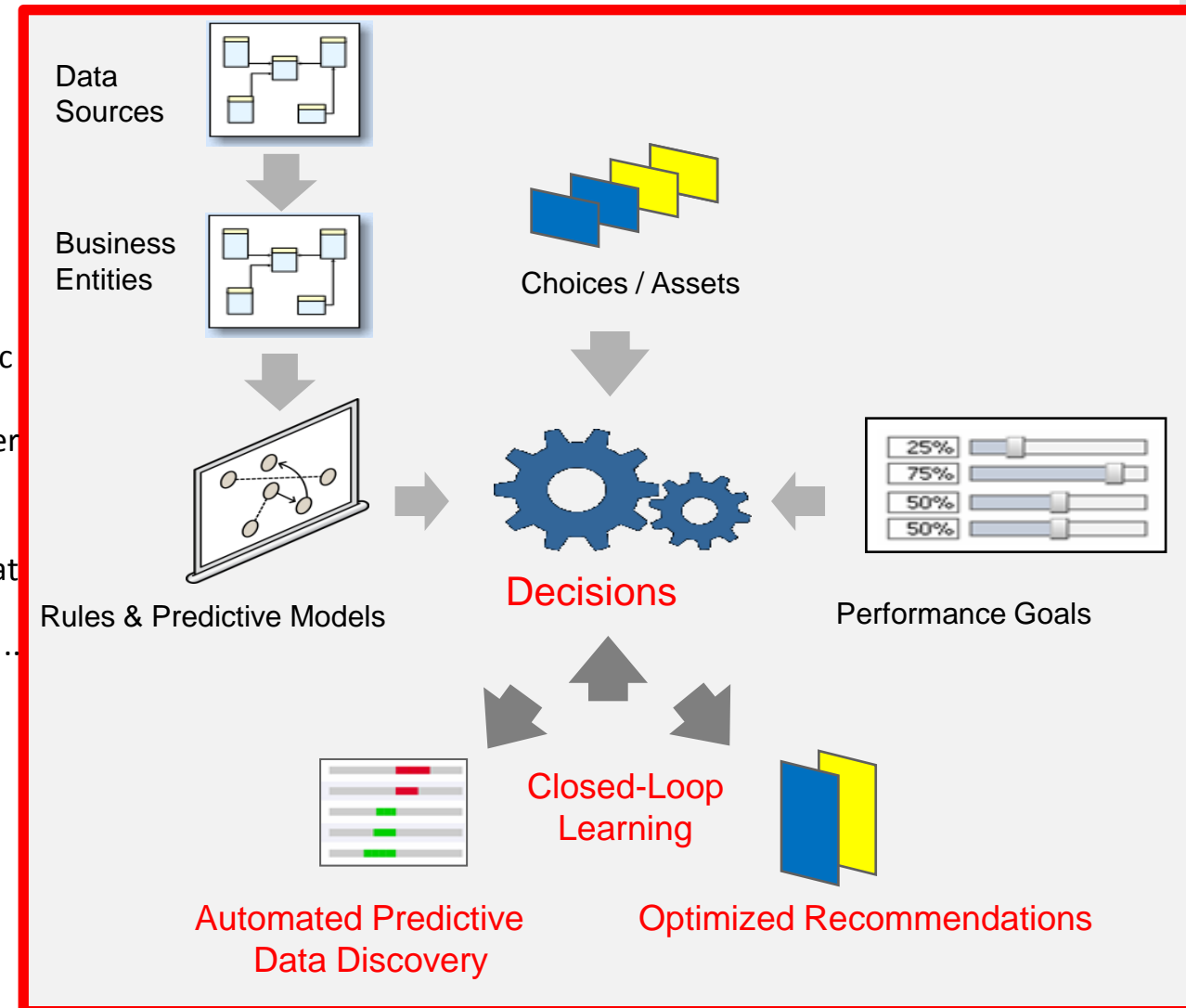
Business objectives (KPI's) by which value of decision is measured, ie. KPIs that the inline service is designed to optimize: Revenue, Costs, No of products per customer, Customer satisfaction, .Cust. retention, Maximize Response Rates, ..

Decisions

Executes models and rules, then applies performance goals to recommend 'best' Choices. (Decisions result from the evaluation of rules and models and the application of performance goals to select choices to provide as recommendations.)

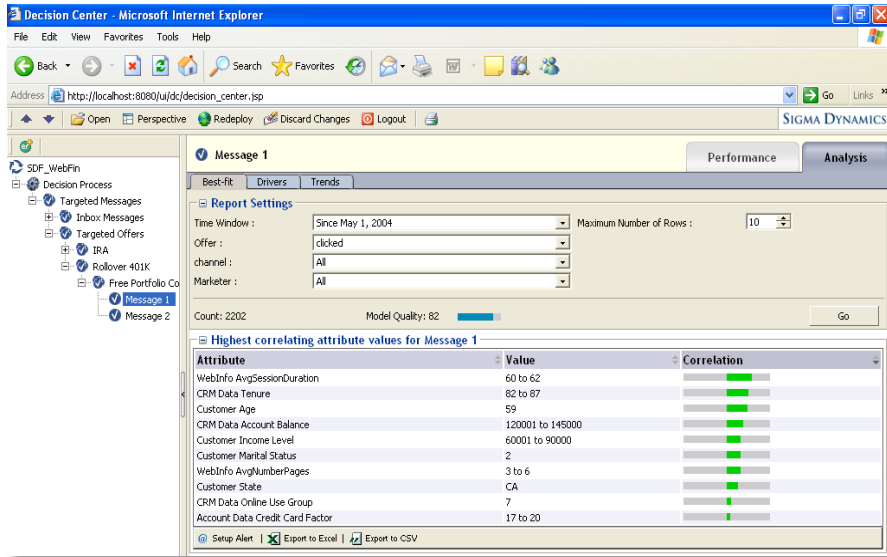
Real Time Analytical Reporting

Analytical reports such as data correlation, predictiveness, trends, etc.



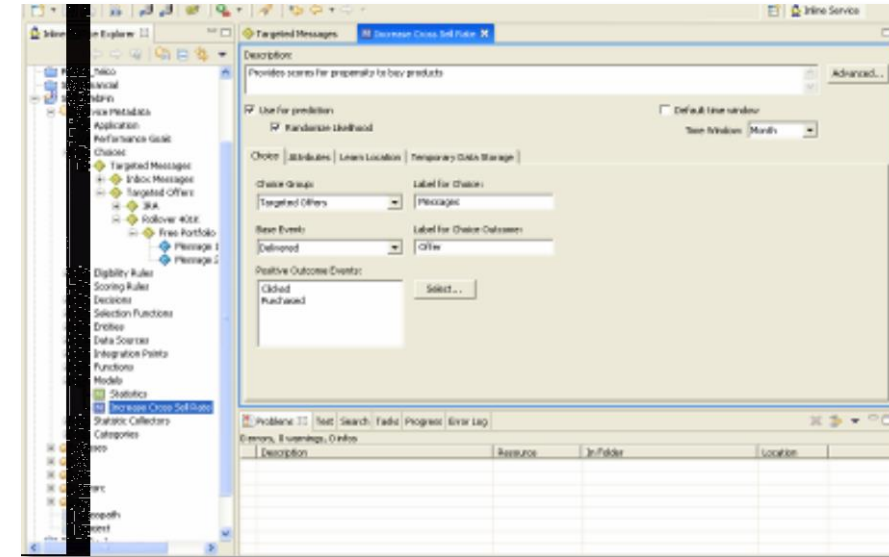
User Interfaces for Designing “Decision Logic”

Decision Center



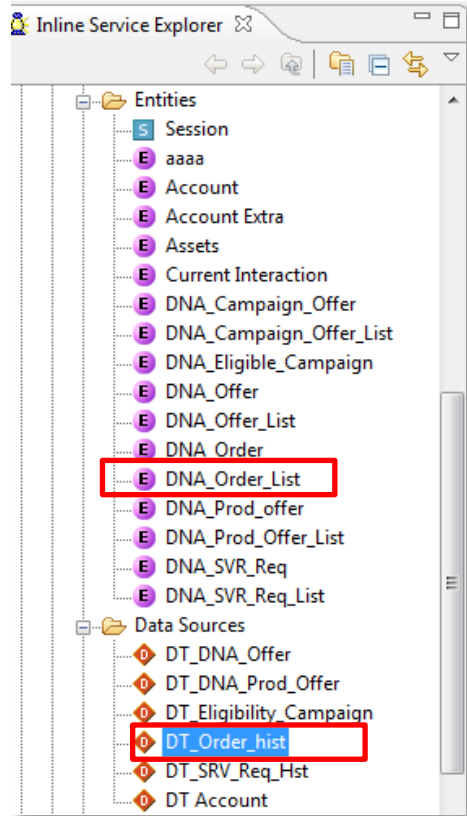
- Used daily by business analysts to monitor / define business logic
- Web Based App
- Analyze Data via reports
- Configure Actions / Choices and Attributes

Studio



- Used (one off) by IT to setup environment
- Client Based App
- Define Data Sources, Models, Attributes, Objects
- Built as an Eclipse Plug-in

Defining Data Sources + Business Entities



Definition Mapping Cache

Attributes:

Name	Type	Array	Default Value	Source
Account_ID	String			
DNA_Orders	DNA_Order	✓		
ACCOUNT_NAME	String			DT_SRV_Req_Hst / ACCOUNT_NAME
OFFER_ID	String			DT_SRV_Req_Hst / OFFER_ID
OFFER_NAME	String			DT_SRV_Req_Hst / OFFER_NAME
ORDER_ID	String			DT_SRV_Req_Hst / PROD_ID
ORDER_NAME	String			DT_SRV_Req_Hst / PROD_NAME
PROD_ID	String			DT_SRV_Req_Hst / PROD_ID
PROD_NAME	String			DT_SRV_Req_Hst / PROD_NAME
PROD_TYPE	String			DT_SRV_Req_Hst / PROD_TYPE

Data Source Input Values:

Data Source	Input Column	Type	Input Value
DT SRV Req Hst	ACCOUNT ID	String	Account ID

JDBC Data Source: SDDS Table Name: DT_RTD_ORDER_HIST

Output: Allow multiple rows

Input: Match rows using columns:

Column Name	Type
ACCOUNT_NAME	String
OFFER_ID	String
OFFER_NAME	String
ORDER_ID	String
ORDER_NAME	String
PROD_ID	String
PROD_NAME	String
PROD_TYPE	String

Column Name	Type
ACCOUNT_ID	String

RTD Entities

- Describes Business Universe
- Feeds rules and models

Data Sources Definition

- Can access multiple data sources
- Retrieve multiple rows

Business rules defined on business entities

Drives Adaptive Business Process

Rule Editor

- Intuitive & Easy to define business rules using Rules Editor for
 - Eligibility rules: to define restrictions on which offer to present and in which context:
 - Cross-sell and retention conditions
 - Channel preference conditions
 - Contact frequency conditions
 - Scoring rules : can be applied to prioritize offers
 - Segmentation rules : to define various sub-decisions
- Business Rules can be:
 - Sophisticated
 - Hierarchical
 - Re-used

The screenshot displays the Oracle Rules Editor interface. On the left, a tree view shows the hierarchy: Service Metadata > Application > Performance Goals > Choices > Analysis > Decisioning > Offers > Advertisements, Cross Sell Offers, Promotions, Upsell Offers. The main workspace shows the 'Choice Eligibility' tab for a rule titled 'Product choices are eligible when'. The rule is defined as 'All of the following' with five conditions:

1. this / Data / ProductID not in session / BagContentsArr
2. this / Data / DontRecommend = N
3. this / Data / NonSelable = "N"
4. Any of the following
 - 1. session / BrowsingContext <> "Registry"
 - 2. All of the following
 - 1. session / BrowsingContext = "Registry"
 - 2. this / Data / WcNoReg = "N"
 - 3. this / Data / NotForWcSale <> "Y"
5. Any of the following
 - 1. session / InternationalCode = "N"
 - 2. All of the following
 - 1. session / InternationalCode = "Y"
 - 2. this / Data / INTL_SUPPRESS_PRODUCT = "N"

Below the main workspace, there are two dropdown menus. The first menu lists logical operators: All of the following, Any of the following, None of the following, Not all of the following, For all, and There exists. The second menu lists comparison operators: >, >=, <, <=, =, <>, in, not in, includes all of, excludes all of, includes any of, and does not include all of. On the right, an 'Edit value' dialog box is open, showing a tree view of business entities under 'Choice Group' > 'Session', including Account, Channel, Complaint_Product_Id_List, Complaint_Product_Names, Current Interaction, AvgSessDurations, Day Of Week, Page Visited, Referrer, Time Of day, Web Segment, Web Site Language, Decision Group, Eligible_Camp_Id_List2, Eligible_Camp_Offers_Names_List, Eligible_Camp_Product_id_list, Eligible_Campaign_Id_List, ExtendedOffer, and IsFirstRequest. A callout box at the bottom right states: 'Rules defined using the defined business entities'.

Performance Goals

Drives Adaptive Business Process

RTD continually adjusts it's recommendations

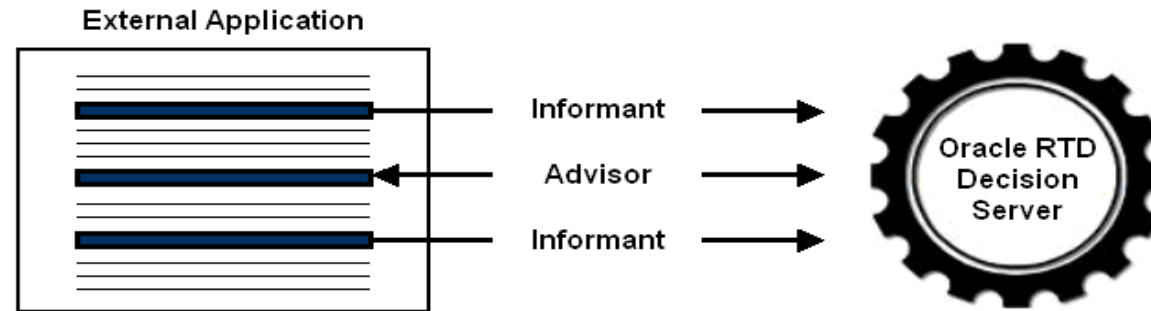
Performance goals driven decisions

- Recommendations evaluated based on impact of multiple outcomes
- .Business users control weight to apply to each performance goal per segment according to business priorities of the moment
- Can define multiple decisioning: per Campaign group, per channels ...
- When selecting the best offer to present to a customer during a given interaction Performance Goals represent the business objectives that the decisions are designed to track and optimize

PERFORMANCE GOALS	
High Value Customer	Acceptance Likelihood 30% <input type="range"/>
	Marketing Priority 10% <input type="range"/>
	Retention Factor 50% <input type="range"/>
	Offer Value 10% <input type="range"/>
otherwise	Acceptance Likelihood 40% <input type="range"/>
	Marketing Priority 20% <input type="range"/>
	Retention Factor 10% <input type="range"/>
	Offer Value 30% <input type="range"/>

PERFORMANCE GOALS	
High Value Customer	Acceptance Likelihood 30% <input type="range"/>
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	Offer Value 10% <input type="range"/>
otherwise	Acceptance Likelihood 40% <input type="range"/>
	Marketing Priority 20% <input type="range"/>
	Retention Factor 10% <input type="range"/>
	Offer Value 30% <input type="range"/>

Oracle RTD communication: Informants and Advisors



- I & A are integration points for handling information events and requests for decisions
 - Informants: pass contextual information to Oracle RTD; integration point where data flow is into RTD from an external system (eg. application). Examples: start user session, user information, choice acceptance/rejection
 - Advisors: request optimized offers from Oracle RTD ; integration point where data flow is bidirectional between an external system and RTD. Example: An application requests a decision and Decision Server provides it.
- I & A use standard SOA protocols to communicate

Oracle RTD Insight into its Decisions for Business Users

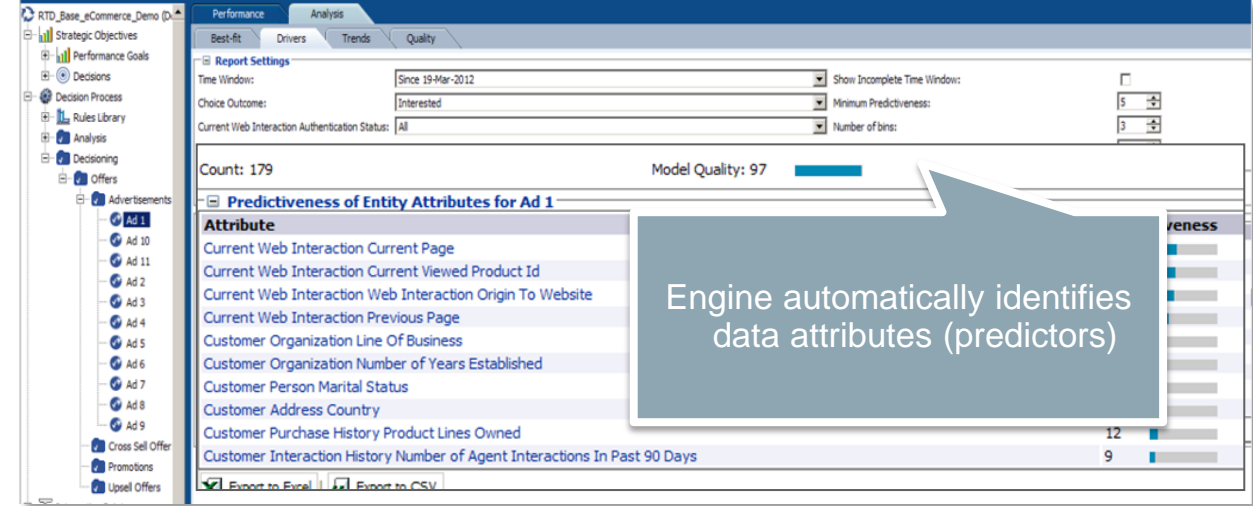
Oracle RTD Decision Manager is a rich web based user application for business users to collaborate on Decisions and Decision logic :

- for managing, analyzing and refining Decisions over their entire lifecycle,
- providing role based access controls for users to visualize, author, refine, version, audit

Distribution of Advertisements

Advertisements	Choice Outcome	Count	%
Ad 1	Presented	47393	100%
	Interested	1164	2%
Ad 2	Presented	50750	100%
	Interested	3213	6%
Ad 3	Presented	51965	100%
	Interested	51	10%
Ad 4	Presented	323	100%
	Interested	7101	14%
Ad 5	Presented	48625	100%
	Interested	8675	18%
Ad 6	Presented	44471	100%
	Interested	1640	4%
Ad 7	Presented	47305	100%
	Interested	3568	8%
Ad 8	Presented	48343	100%
	Interested	5447	11%

Engine tracks real-time performance



Best-fit Drivers Trends Quality

Report Settings

Time Window: Since Feb 24, 2008

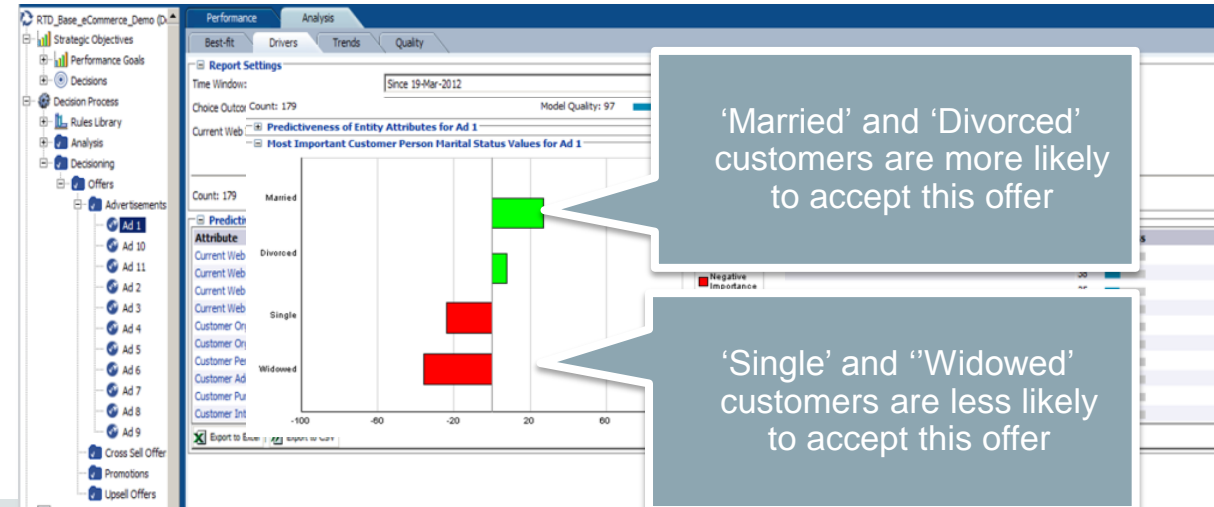
Choice Outcome: Interested

Count: 975 Model Quality: 99

Highest correlating attribute values for Ad 3

Attribute	Value	Correlation
Customer Address State Province	IL	
Current Web Interaction Current Viewed Product Id	Miles	
Current Web Interaction Previous Page	Checkin	
Current Web Interaction Web Interaction Origin To Website	Yahoo	
Current Web Interaction Current Page	Support	
Customer Person Marital Status	Separated	
Customer Address Country	Mexico	
Customer Purchase History Product Lines Owned	Upgrades	
Customer Interaction History Number of Web Interactions In Past Year	11 to 12	
Customer Purchase History Days Since Last Purchase	156 to 160	

Best Customer Profile



RTD Customers

Telecommunications / Media



Financial Services and Insurance



High Tech



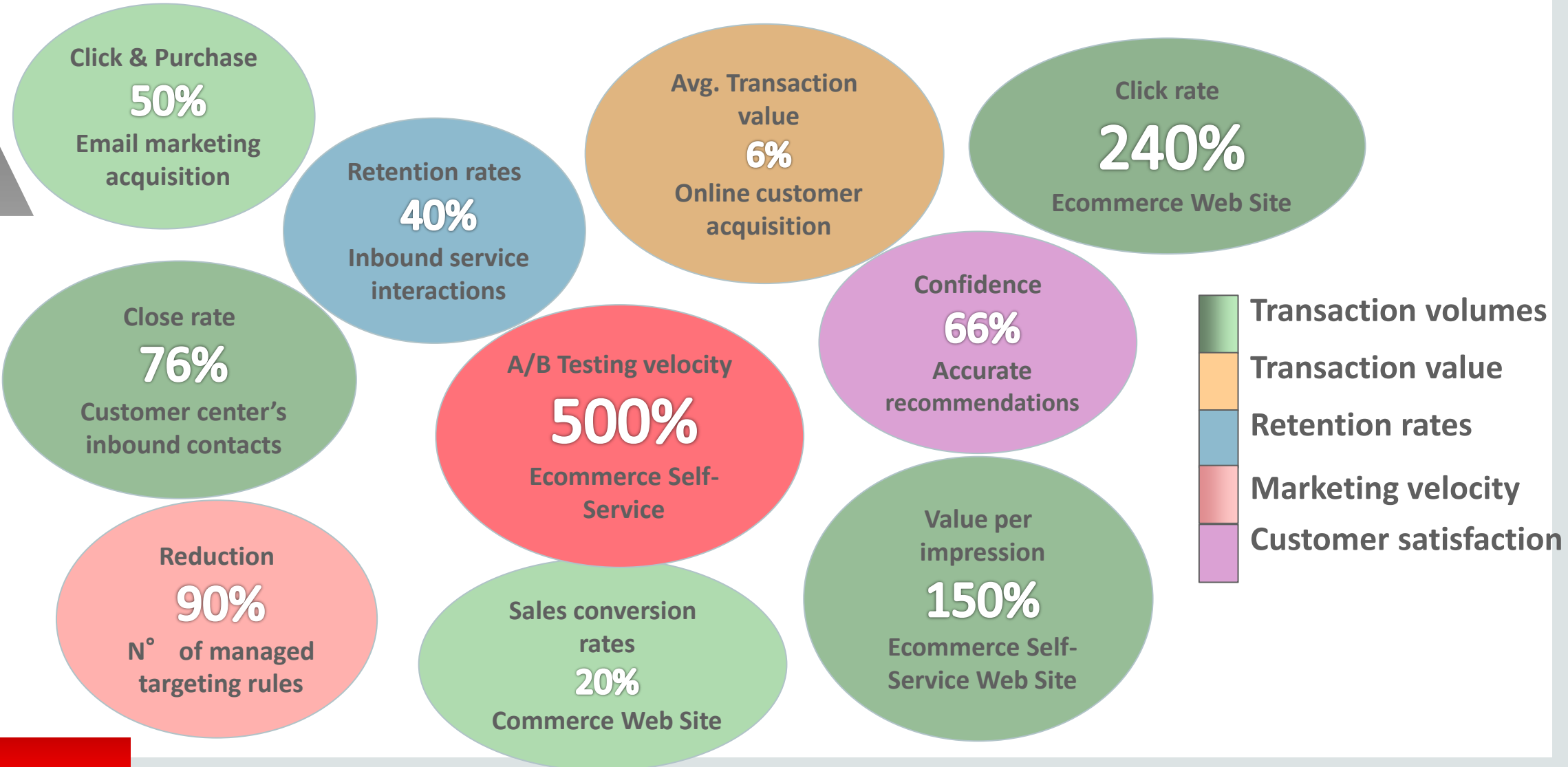
Retail



Misc.



Reality: RTD provides the infrastructure to measure and enhance ROI



Betfair boosts revenue with Oracle analytics RTD



- "We went through a rigorous selection process and found 23 potential suppliers. We cut this to a shortlist of six, who performed technology presentations for us, after which we cut to three suppliers."
- "We wanted a self-learning system. The system has to know how to categorise people..."
- "On average we are making 2,500 decisions per customer in around 50 milliseconds. Decisions like which sport we should drive the customer to. That means we can use this on the web, and serve it to mobile devices."
- "We've seen a 400 per cent uplift in click rate in the target group which is driven by RTD,"
- <http://www.computing.co.uk/ctg/news/2144534/betfair-boosts-revenue-oracle-analytics>

Privredna Banka Zagreb



Bank of INTESA  SANPAOLO



- Expansion of reach – increased *contact rate / number of customers reached*
- Communication relevance improved – increased number of “clicks” on banners
- Interest in communication increased significantly – numbers of responses captured on “product/service” information page has big growth rate
- Number of positive responses leading to contracting increased
- Number of negative responses also increased → good for customer know-how and saves time and money on other “unnecessary” outbound or more expensive contacts
- Impact on Sales and Leads very high – increased sales and leads on Internet Banking
- Learning from models tremendous in both quantitative and qualitative terms - previously not considered variable for targeting are coming up (can be applied to both “Traditional’ high priority campaigns and for improving future activities on RTD)

CaixaBank Línia Oberta

CaixaBank's homebanking site

- Línia Oberta (LOE) (www.lacaixa.es) is CaixaBank's homebanking website: by far the most used one of all banks in Spain
- With 30 million logins per month and peaks of near 3 million logins a day: LOE is used by several million customers of CaixaBank as his main and almost only interface with the bank
- So important communication channel claims to be used as an efficient promotion and sales platform for banking products, thus increasing benefits already obtained
- With that objective, CaixaBank Electronic Channels department requested to use RTD to improve product sales in the web channel, and then expand to other electronic channels (mobile, email, ...)

CaixaBank Línea Oberta

Best offers

The screenshot shows the CaixaBank website interface. At the top, there's a navigation bar with 'Línea Abierta Particulares' and various service categories like 'Cuentas', 'Tarjetas', 'Depósitos', etc. A central banner titled 'Inspiranos' asks '¿Nos ayuda a construir "la Caixa" del futuro?' and features a hand holding balloons with words like 'FACIL', 'MOVIL', 'IDEAS', 'SEGURIDAD', 'AJUSTE', 'AYUDA', 'MAYOR', 'LIGERA', 'RÁPIDO', 'PUNTOS', 'TARJETA', 'SÉCULO'. A button 'Acceder ahora a Inspiranos' is at the bottom of the banner. The left sidebar shows 'Mis tarjetas' and other services. The footer includes 'Saltar esta página' and copyright information.

RTD decides the commercial banner to show in several spaces through the site, including the welcome page after login. To do that, RTD analyzes in real-time around 1.000 variables.

Response time is critical, as some of the pages receive up to 3 million visits a day and cannot afford delays or overloads due to calculations.

CaixaBank Línea Oberta

Product catalog sorting

RTD decides the order and position of each product in the catalog, using business rules and purchase likelihood based on experience

Seleccione la tarjeta que mejor se adapte a sus necesidades

DESTACAMOS

- Visa Flash**
 - La tarjeta de prepago para sus hijos que puede controlar por Línea Abierta
 - Cuota gratis el primer año[Solicitar ahora](#)[Más información](#)
- Tarjetas de beneficiario**
 - Es una tarjeta adicional a la suya, a nombre de la persona que quiera
 - ¡Gratis el primer año![Solicitar ahora](#)[Más información](#)
- Visa Classic**
 - Exclusivas
 - Cuota gratuita[Más información](#)
- Tarjeta prepago MÁXIMA FM**
 - Control y tranquilidad para los padres con toda la autonomía de los hijos
 - Gratuita el primer año[Solicitar ahora](#)

TARJETAS DE PREPAGO

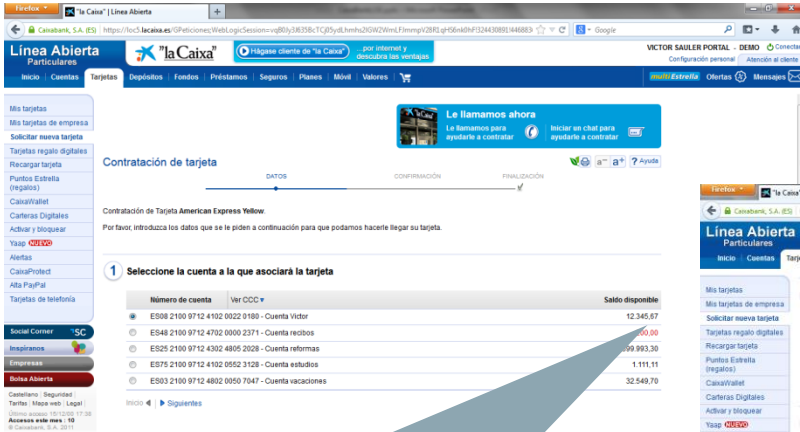
- CaixaWallet**
 - Compre *on-line* de forma segura
 - Liévase 500 Puntos Estrella
 - ¡Y acumule Puntos Estrella![Solicitar ahora](#)
- Visa Prepago para su día a día**
 - Hay una **Visa Money** para cada necesidad: para los gastos diarios, para sus viajes, para los gastos del hogar...[Solicitar ahora](#)
- Cybertarjeta**
 - La tarjeta de prepago para **comprar por internet** con total tranquilidad[Solicitar ahora](#)
- Tarjeta Regalo**
 - Con este regalo, ¡acumule Puntos Estrella!
 - Elija **gratis** una imagen para su tarjeta
 - ¡Máximas posibilidades![Solicitar ahora](#)

When purchase potential reaches certain threshold, RTD proposes to highlight the product

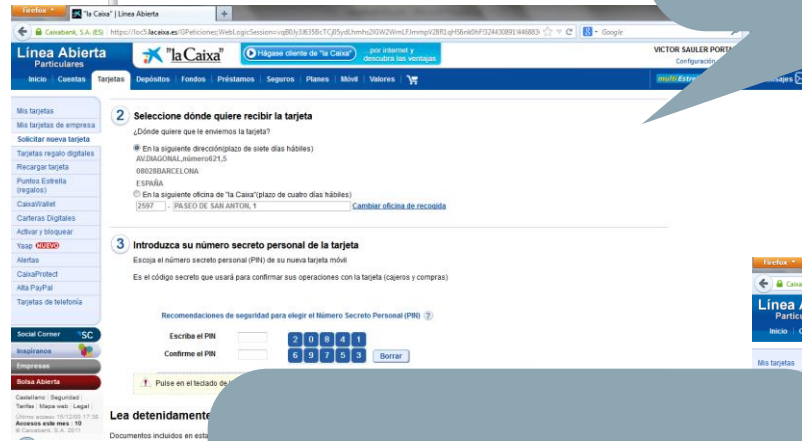
CaixaBank Línia Oberta

Purchase churning prevention

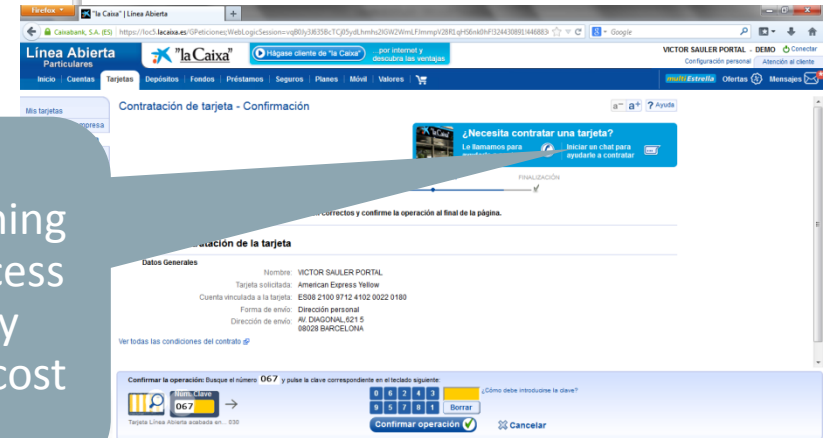
For each step into the process RTD recalculates churning likelihood, remembering decisions taken for this customer to maintain consistency



RTD predicts the probability that the customer leaves the contracting process, and decides if an incentive is needed in order to keep the customer in the process



As important as maintaining the customer in the process is to avoid unnecessary offers, as they can have cost



CaixaBank Línia Oberta

Facts of the project

- Some technical performance achievements
 - Over 30 million logins each month
 - Peaks of 3 million logins a day, with 150k concurrent sessions
 - Login decision in 60 ms, including RTD session start time
 - Best offers decisions in 20 ms, and combined set of 21 decisions in 70ms
 - Full HA & DR architecture, with 8 decision servers to manage 1.500 requests/second
- Some business performance achievements
 - Tests during pilot phase registered purchase uplifts from 30% up to 139% against batch assigned campaigns

RTD @ Credit Mutuel Arkea Bank, France



Company Background

- Crédit Mutuel Arkea is a mutual banking and insurance group in France
- Composed of three branch networks and several specialized subsidiaries, including one dedicated to online banking, Fortuneo
- Turnover of USD2.3 billion and over 9,000 employees and 600 branches

Business Challenges

- Marketing campaigns are not well targeted. These are distributed across various channels and they are not very relevant to consumer expectations
- need to increase the acceptance rate at their branches and improve customer product equipment level
- Pursue leadership in innovation in the banking and insurance sectors and achieve greater conversion rates during incoming calls

Business Goals

- Support the client's 'bank of tomorrow' strategy to target major events in their clients' life
- Enhance customer experience by providing real-time offers across channels
- Optimize operations

Business Results:

“We increase our revenue by 30% in few weeks”

Marc Chéreau – IT Innovation Director



RTD @ A Financial Global

Client

- A global Financial Service Institution with 10 years of experience executing successful real-time personalization programs on their Ecommerce Banking Web site - **30 Million sessions per day**
- **Selected RTD out of 25 Vendors** to support it's 10 years cross-channel "Personalization Utility" roadmap - **400+ business requirements, 100 M data records for predictive modeling benchmarking**
- Top 150 US Web site according to Alexa.com traffic ranking

Business Goals

- Improve consumer's online experience and maximize revenue opportunities from each web visit
- Combine offline & real-time predictive models to optimize offer click-thru & conversion rates
- Reduce time to market by providing business users controls over the lifecycle of offers

Project 1 – Website Optimization

- **Largest RTD worldwide deployment generates 100% lift in value per impression**
- Support personalization for high traffic pages in the US and migrating international sites
- .RTD handles **400M Marketing Messages per Month**

Project 2 – Interactive Marketing Lifecycle Management of Choices

- Enabled daily change cycles versus bi-weekly, by providing direct business user control over personalization logic & associated content
- End-to-end "campaign-to-offer-to-creative-to-placement-to presentment" in support of marketing "ideation to production workflow"

Project 3 – Recommendations For Mobile

- RTD is now being used to push personalized recommendations to Smart Phones and Tablets

Project 4 – Facebook Page Recommendations


- Rules utilize Facebook opt-in shareable/actionable profile attributes
- Utilize models based on Corporate web page choice presentments to push recommend offers .

Project 5 – Call Center Service Optimization

- Provide Next Best Action for Service Related Calls
- Improve Process related to determine automated approvals

Oracle RTD @ Garanti Bank

NEXT BEST OFFER: First Project Web Channel

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1. Enrich existing product propensity models with new external data sources
 2. Identify best offers/products for individual customers real-time thru machine learning
 3. Discover Commercial and SME networks, understand the roles and the relationships in the networks and between to better predict financial needs of the customers

Enhance product offers with real-time data by utilizing machine learning and Real time decisioning



RTD @ Nextel

Company Background

- Nextel Argentina is a subsidiary of NII Holdings Inc., a company based in Reston, Virginia, United States. NII Holdings Inc. is a leading provider of mobile communications for business customers in Latin America, with operations in Argentina, Brazil, Mexico and Peru, listed on NASDAQ (US market) under the symbol NIHD.
- Nextel began operations in Argentina, in June 1998 with his service PPT (Push to Talk) focusing on the cities of greater economic activity, beginning with Buenos Aires.

Business Objective:

- To improve the level of acceptance of offers prepaid mobile telephony, maximize interest in increasing the threshold offers recharging.
- Based on understand customer consumption behavior through processing of call records - Call Details Records - in real-time and predictive models
- using RighthNow (RN) and Real Time Decision (RTD)

Implementation

- Nextel acquired RightNow and RTD to replace the Campaign Management solution used in the marketing area, in sending offers through text messages to their pre-paid customers.
- RightNow was implemented for segmentation campaigns for their prepaid customer base, and RTD for intelligent promotions online, incorporating the concept of marketing one-to-one.
- Implementaion of RTD in both Peru and Argentina

Results from RTD in Argentina

- .Prior to the implementation of RTD Nextel has 9 (nine) different offers to provide its customers, now handle more than ninety (90) (new) offers.
- .Doubled acceptance rate of 1.74% to 4.22% in two months.
- RTD allowed Nextel learn more about the behaviour of their customers and the preferred offers the one they are most likely to accept
- Achieving Autonomy and facilitate the management in area segmented marketing campaigns. (Nextel stopped paying segmentation service that was outsourced to another company, which was completely manual. On the other hand, added the solution of RTD to implement the strategy of direct marketing)

Oracle RTD for Customer Acquisition & Retention



- **Goals**

- .Increase revenue from products and associated services through inbound contact center channel
- Easy integration into backend systems and contact center processes
- Minimal disruption to exiting business models and agent handle times

- **Implementation**

- .Contact Center deployment on top of Siebel
- .Phase 1 deployment was 2 month production pilot in 3 sites (100 advisors), 3 control teams
- Success metrics: Conversion rates, Customer experience, Call Handling Time, Agent Satisfaction

- **Results**

- Improved accuracy over business rules alone
- **.Improved Cross Sell Lift by 8%**
- **.Based on agent survey, confidence that RTD helped doing their job increased from 26.1% to 85.7%**
- **.Agent confidence that RTD recommendations are 'very accurate' in matching customer's needs: 66.7%**



Oracle RTD for Customer Acquisition

Real time call from ...

RTD ordered list of marketing offers

Response closes the loop

Targeted Informational messages

Score	Name	Response	Info	Description	Link
★★★★★	Total BB 2			1. State wireless BT Home Hub	Call Flow
★★★★★	Total BB 1			1. Wireless BT 220V router £25. Wireless BT H	Call Flow
★★★★★	Total BB 3			Remember start high and work your wa	Call Flow
★★★★★	Upgrade to MPP	Offer accepted		Monthly Payment Plan gives you the opti	Owl
★★★★★	Home phone	Customer interested		The latest cordless digital and corded tel	Owl
★★★★★	BTT International	Customer not interested		** Customer has made 5 or more internal	Owl
★★★★★	Net Protect	Offered but not appropriate		As you've chosen BT Total Broadband C	Owl

Flag	Name	Description
⚠	VIP	This customer is a VIP
🚫	Unpaid bill	Customer has an unpaid bill
📄	Test info	Inline Service: Consumer Inline Se
📞	Call info test	Local: 43; Mobile: 35; National: 20
👉	Interested in	. Broadband. [The customer has p
📧	Collect email	Please collect the customers email
📝	Note	Please see notes on customer's ac

Customer Acquisition

Customer Retention



Marketing Personalization in Dell



- “We increased our revenue by 40%”
- “The insights are amazing. You can really see customers' buying patterns and interests, how they change over time, and we can take action on that.”

Mark Sucrese, Marketing IT Director, Dell

Dell is using Oracle's RTD in 15 countries and 30 languages to accomplish:

- \$132M in net new revenue FY2012
- 40% reduction in cost of dispatch
- 20% Closure Rate
- 10% Increase Revenue per Call
- 20% Increase Profit Margin per Call

Dell RTD is Live in 3 Channels, 4th is WIP



Project#1: Service Contact Centre

- 70,000 Service Requests/Day
- 7,000 Tech Support Agents
- RESULTS: 15% Close Rate



Project#2: Sales Contact Centre

- 40,000 Order Booked/Day
- 4,000 Sales Agents
- RESULTS: \$15M Revenue / Month



Project#3: Email content personalization

- Personalize email subjects header to increase opening rates
- Send emails at optimal time based on learned behaviors.
- Propose Upsell / Cross-Sell offers at mail opening with high probability of a sale transformation
- Learn in real-time on mail opening, click, cart, revenue generating positive events

Many Organizations Are Facing Similar Challenges

Objectives

Timeliness and Relevance

Multi-Channel Support

Ease of Integration

Problems Today

.Over-reliance on business rules

.Long lead times between analysis and deployment

.Poor channel integration

Siloed solution for each channel

Poor real-time performance and scalability

Best Practice

Balance between model-based and user-defined decisions

High degree of automation / Self-learning models

Pervasive solution spanning all customer-facing applications

Common set of models and metadata for all channels

Service-oriented architecture with guaranteed response times

Source: Oracle Insight analysis

Oracle RTD: Summary

- Unique decision platform learning in real time from real time context
- Tie Operations with Analytics to offer more personalized interaction flows across channels
- Insightful business decisions Analysis
- Performance – sub-second decisioning & automatic statistical models management
- Business User interface to decide on Marketing Priorities over Predictive models
- Open Architecture
- Strong References
- Very High ROIs

Hardware and Software Engineered to Work Together

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