Empowering exceptional customer experience through data

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IBM DAY EVENT IN SOFIA
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Who are we?

ABOUT US

IBS is an IT Consulting, Systems Integrator and Software Development company

20

years' experience in complex projects for the finance industry and government

FOCUS

Industry

Financial institutions and Government

Solutions

Hybrid Cloud Integration, SOA and API management; Data & AI; RegTech solutions

IBM

Partner since 2003

Platinum Business Partner

IBM

Platinum
Business
Partner

IBM

Expert
Competency
Cloud Integration &
Development
Data Science & Business
Analytics
Digital Trust
Power Systems
Spectrum Storage Software
Storage Systems

Red Hat

Premier

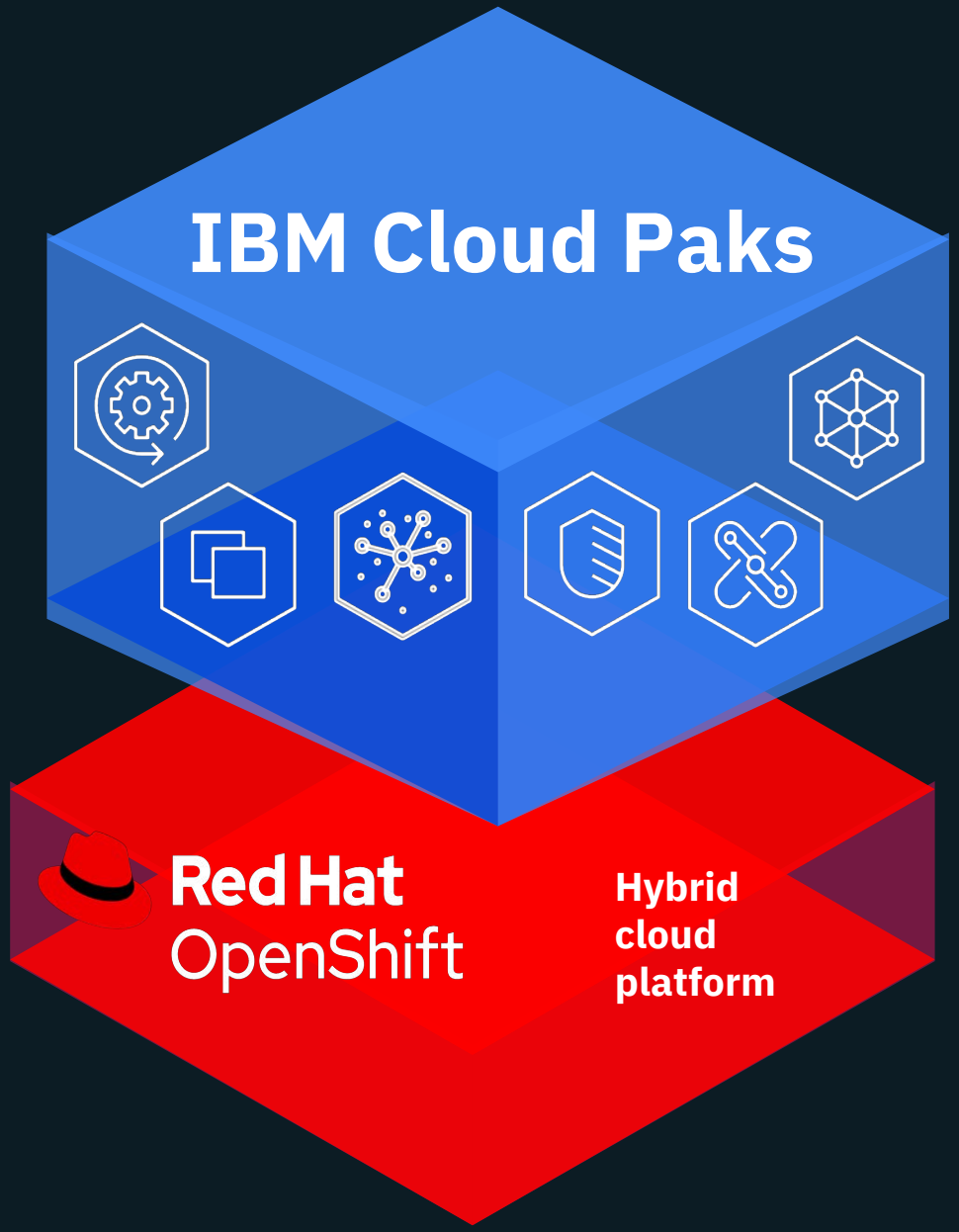
Business Partner
Solution provider

Container platform specialist

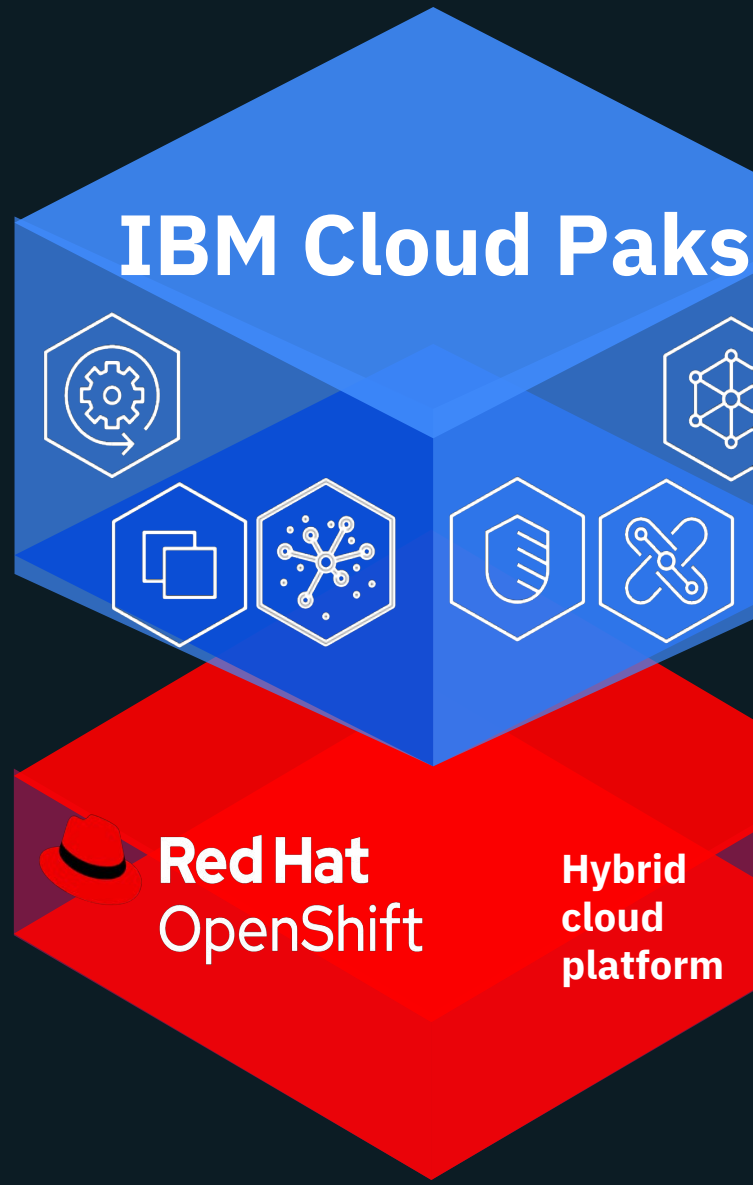
Red Hat OpenShift

Hybrid cloud platform




IBM Cloud Paks
Red Hat
OpenShift
Hybrid
cloud
platform


IBM Cloud Paks
Automation
Data
Security
Application
Integration
Management
DevSecOps
Red Hat
IBM public cloud
AWS
Microsoft Azure
Google Cloud
Private
IBM Z
IBM LinuxOne
IBM Power
Systems
End points


IBM Cloud Paks
Red Hat
OpenShift
Hybrid cloud platform


You’re a data company now

What it means to deliver a data-centric customer experience

"A critical component of continuous customer experience includes evaluating where AI resources can extend or support your customer-facing associates, like chat bots, virtual customer assistants, or real-time analytics at key points in the customer journey."

Gartner

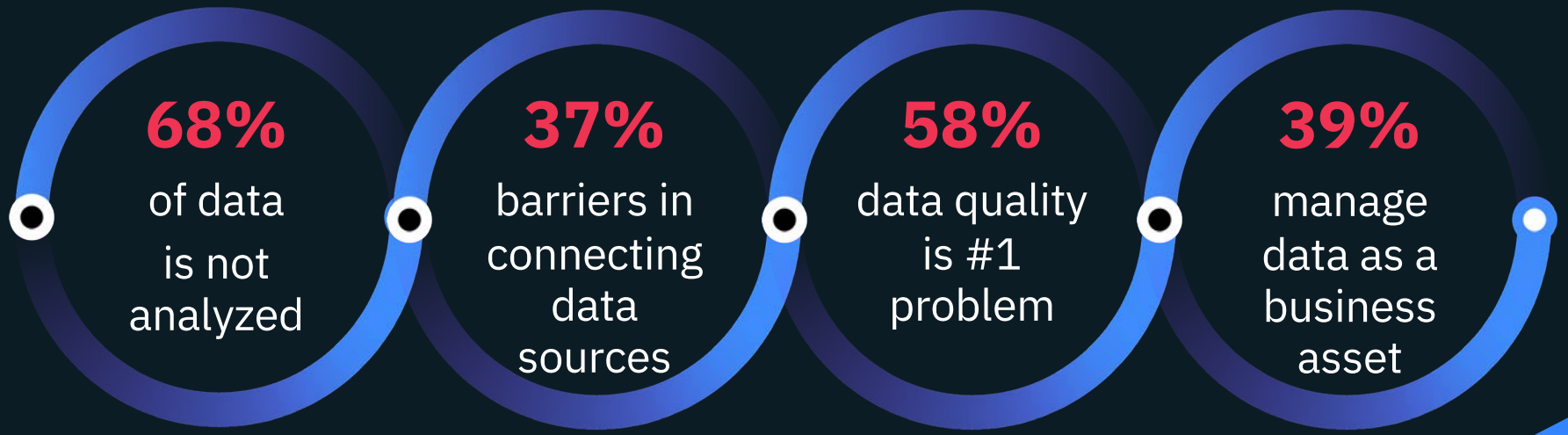
"Smart data will take priority over big data… for too long, the industry relied on sheer quantity of data with no quality metrics for making key audience assumptions."

TC

"If you fail to keep up with your clients' increasing demands, the chances they will reach out to your competitors increases."

Forbes

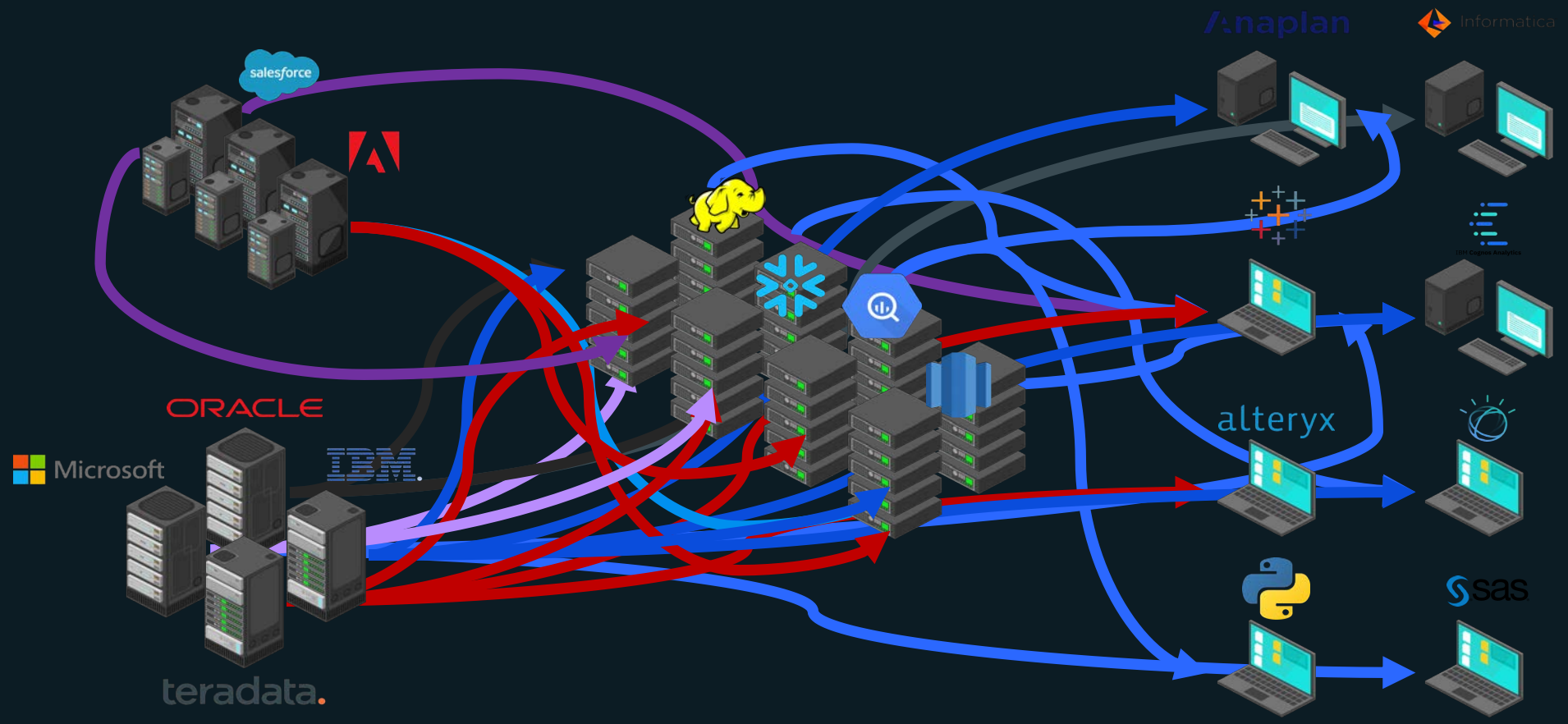
Data management complexity is the great challenge



42%

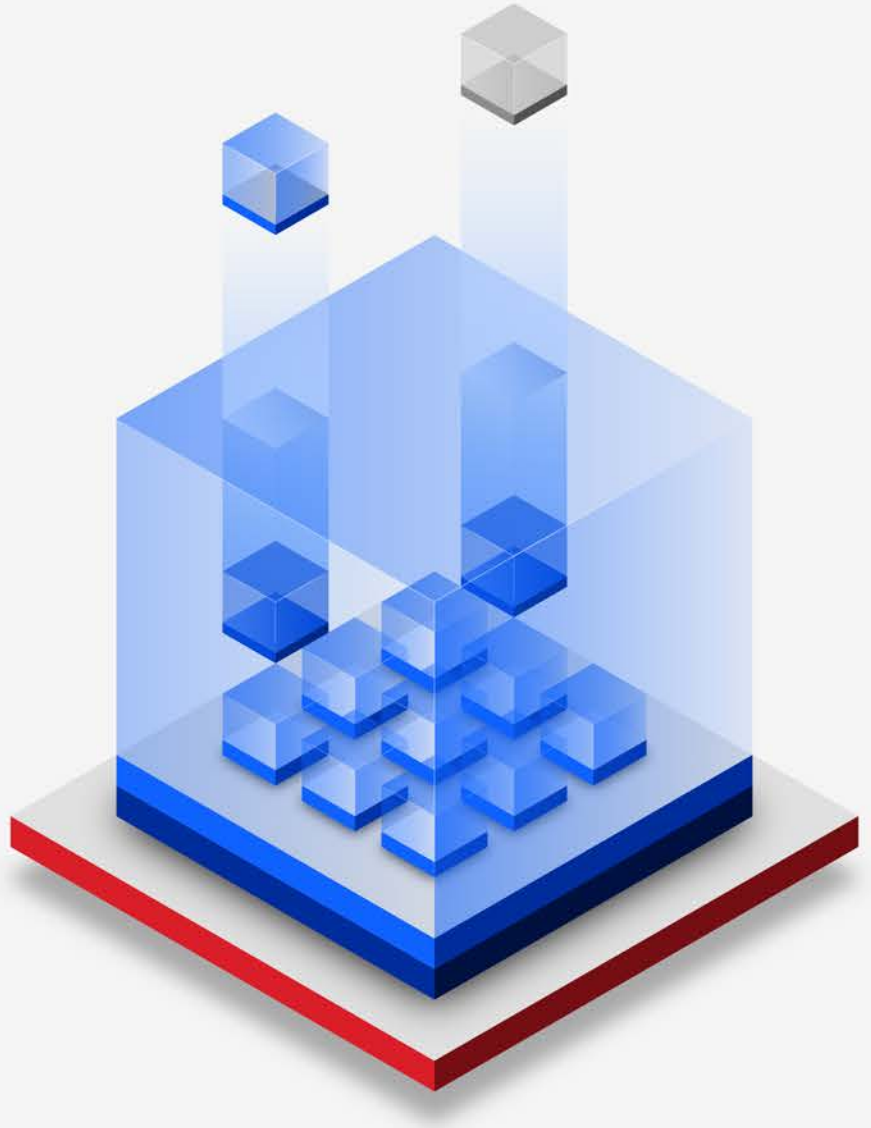
annual growth in enterprise data volumes

Common reality:
Tool-oriented,unnecessarily complex, and costly

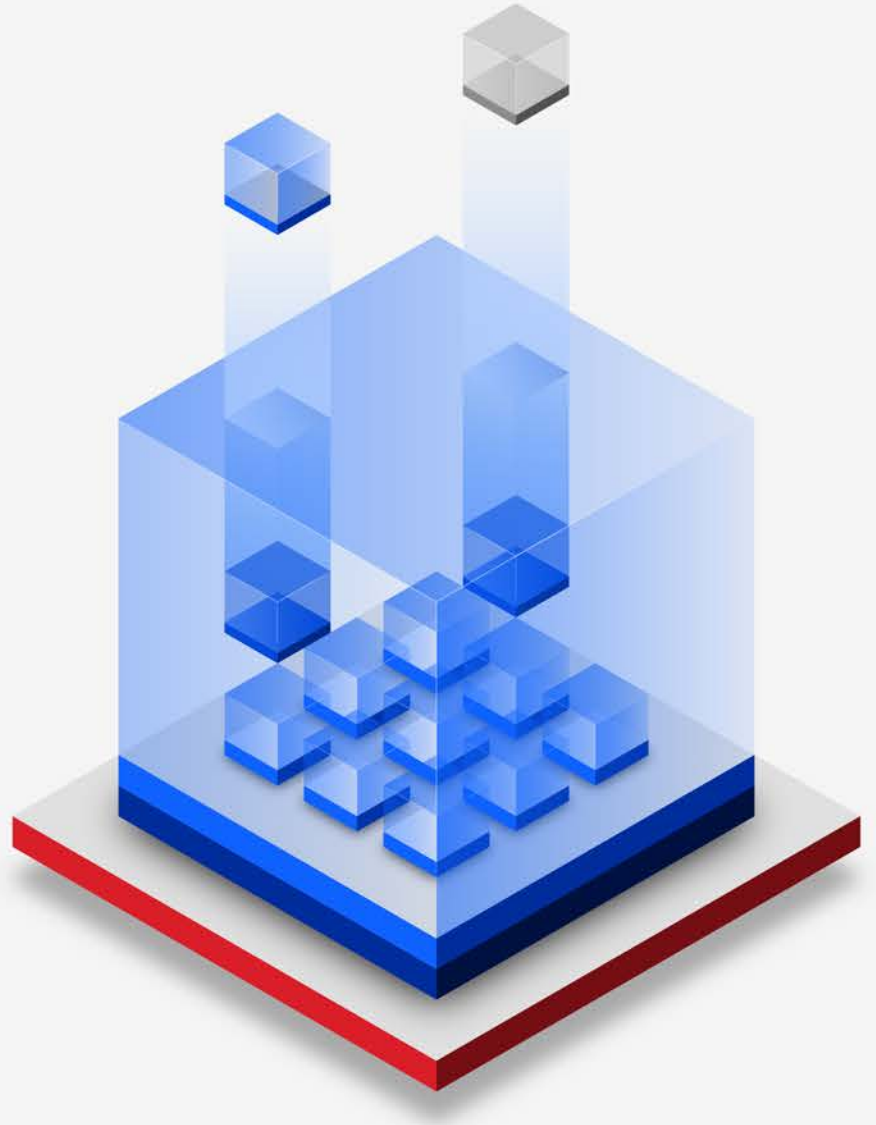


IBM Cloud Pak for Data is designed for a data fabric

no assembly required.



Analytics in a **Box**



Treat your customers like celebrities with Customers Insights & Analytics

powered by IBM Cloud Pak for Data

The right blend of Physical and Digital





High Tech & High Touch

“…High Touch must begin to inform High Tech…”

Expectations and marketplace realities are rapidly changing



It is crucial to differentiate and deliver value to your customers



Customers want and increasingly expect to be treated like celebrities



Customer Insights & Analytics



How to make customers feel like stars?

Life events are a source of opportunity if they can be predicted



Bringing Customer info together with Customer 360°

- Personal info
- Demographics
- Contact data
- Geographic location

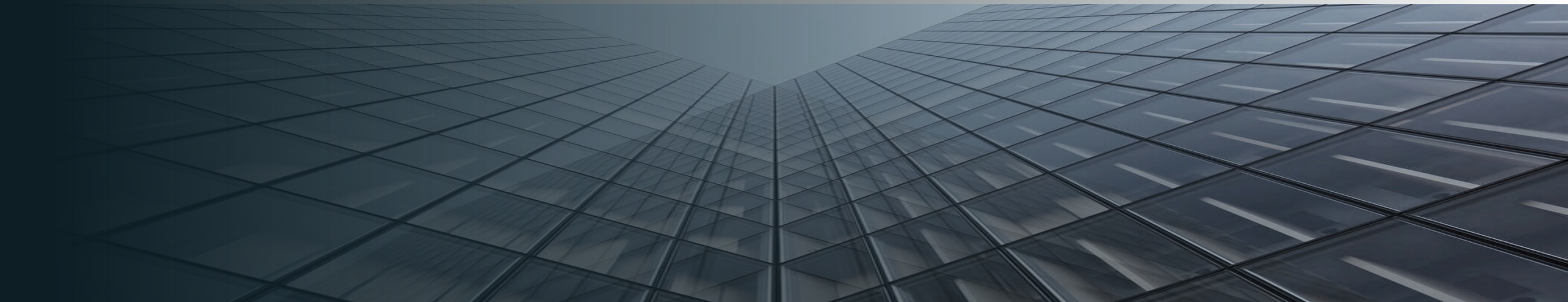
- Purchase history
- Behavior patterns
- Channel preferences
- Attitudes



- Product portfolio
- Accounts
- Sales activities
- Marketing campaigns & client interactions

- Customer classification
- Segmentation segments
- Loyalty programs

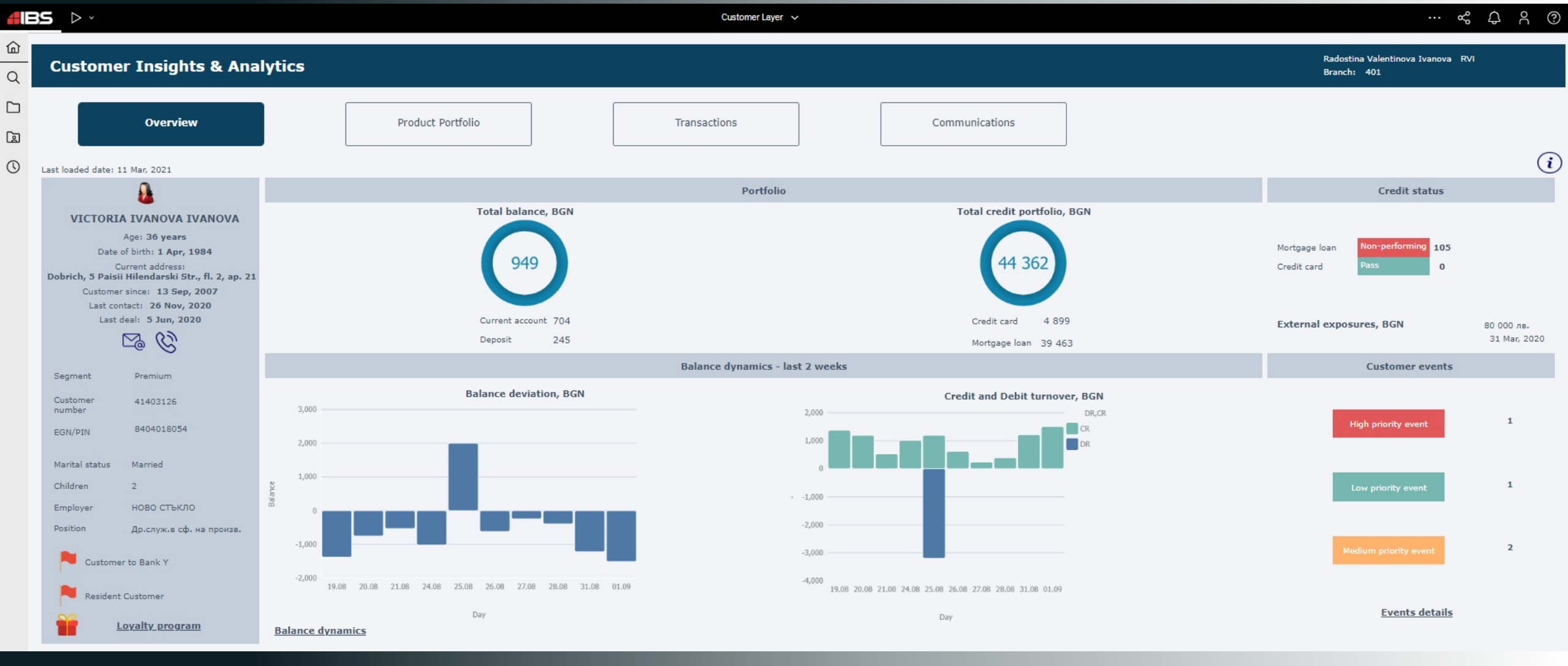
Data-driven insights takes Relationship-driven banking



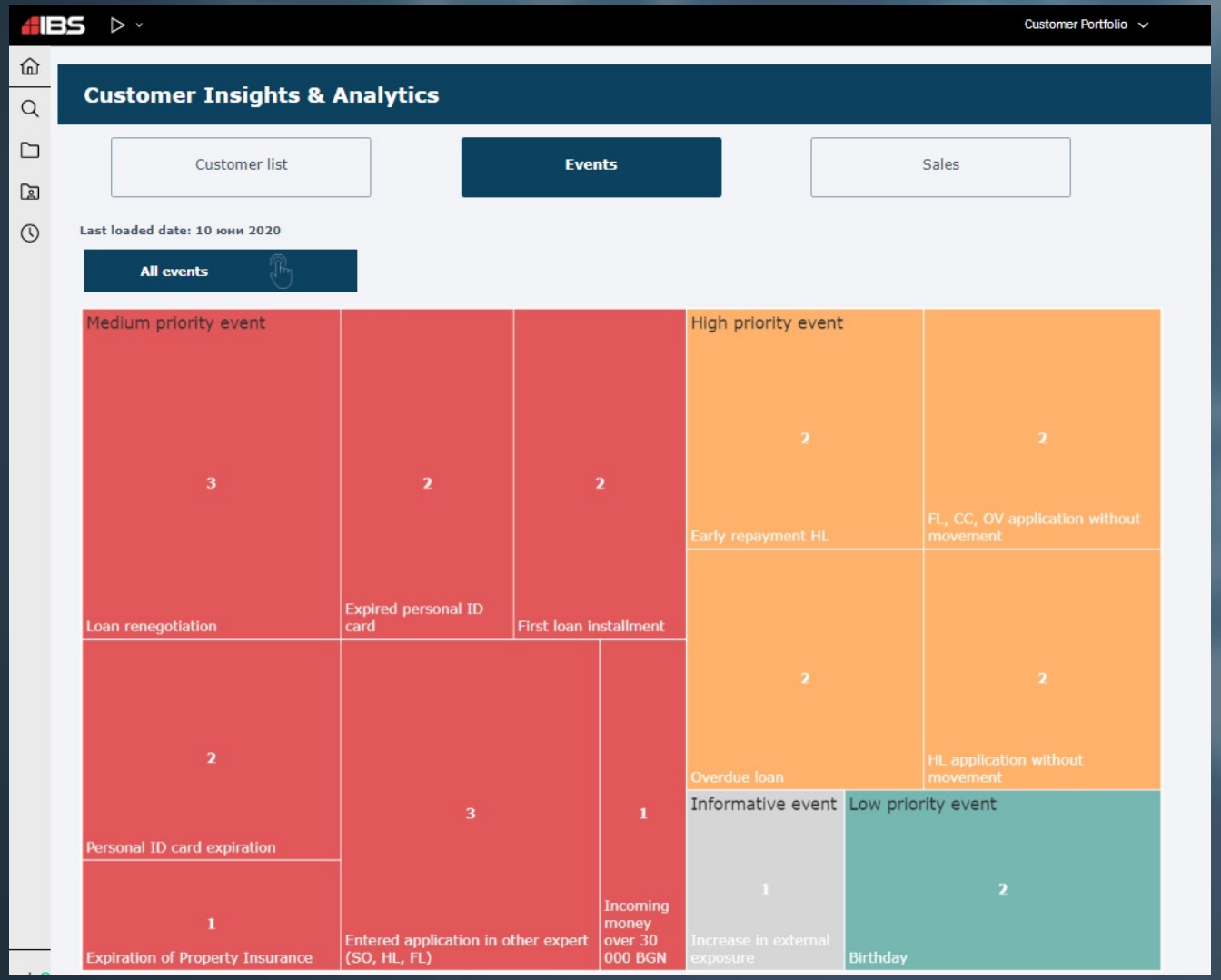
Customer Insights & Analytics

Know Your Customers
Real-Time Financial & Life events
Monitor Branch Performance
Dynamic Segmentation
Targeted Marketing

Drive exceptional customer experience

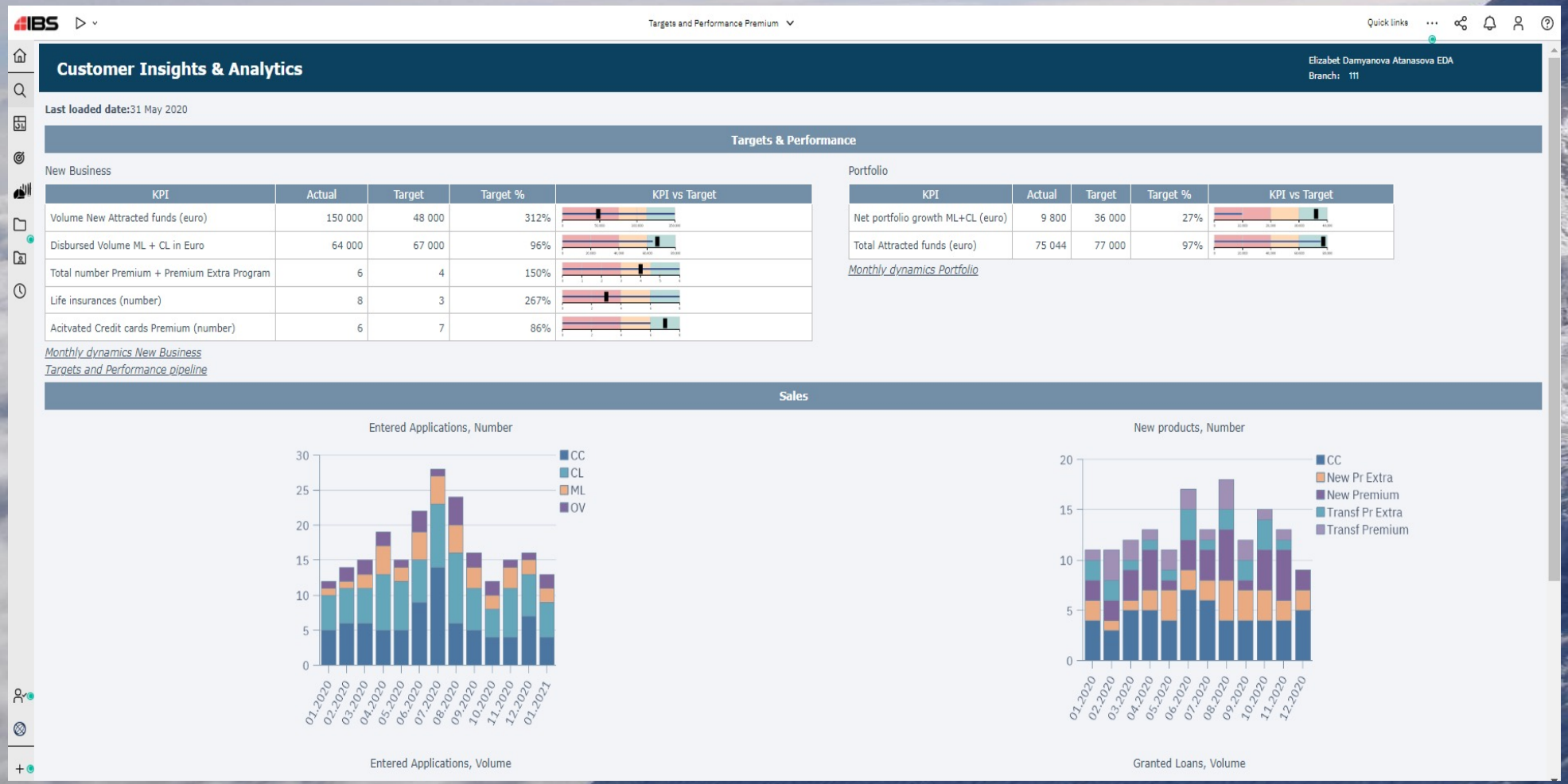


Drive Personalization

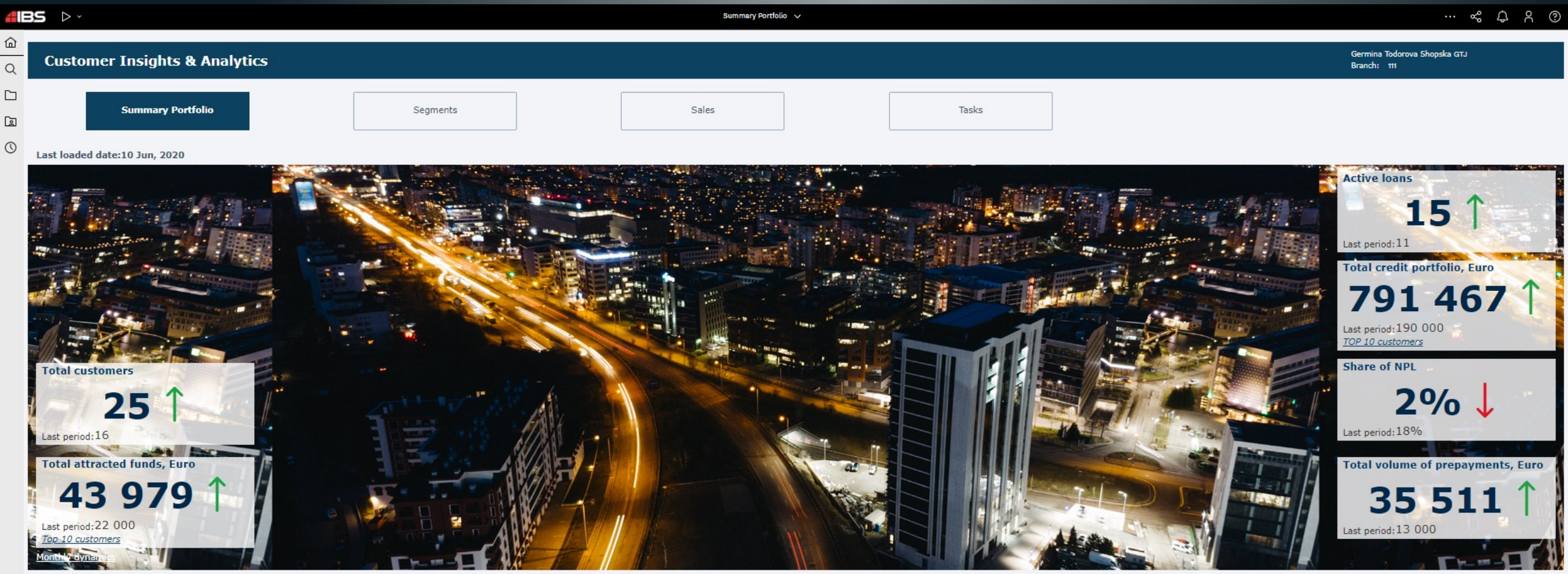




Drive Revenues

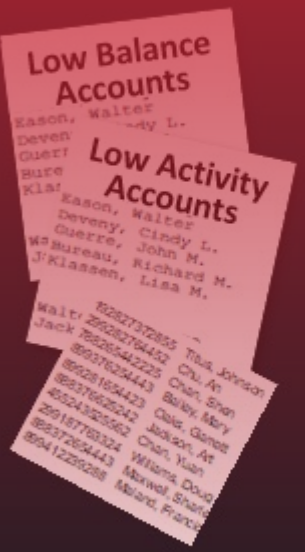


Boost Targets



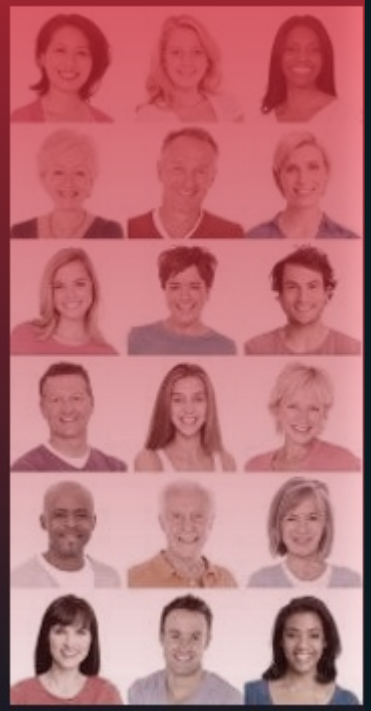
Polarize Segments

TRIGGERS AND REPORTS



Primarily demographic
Static, less actionable
Stuck in a moment

HIGH CHURN PROPENSITY



DYNAMIC SEGMENTATION → ACTIONABLE SEGMENTS → MARKETING ACTIONS



- Mortgage near **payoff**
- Predicted **retirement**
- Predicted **move**
- Mass **affluent** income

- Assign Relationship Manager
- Offer mortgage options
- Education campaign on move and investment services



- **Millennials**
- Good credit score; **no cards**
- Household income > **$150K**
- Declining **account activity**

- Offer new investor webcast
- Offer Gold Level digital banking app via social media
- Campaign for high lifetime value



- Low income **student**
- Predicted **graduation**
- Predicted **new job**
- **Card only** account

- Offer more mobile products
- Offer career builder account



Customize Offerings

THINK SMART!

THANK YOU!

