REAL-TIME
CUSTOMER INSIGHT

Seize the moment—analyze, predict and respond in the right way at the right time

Your problem: Your customers want answers and information faster than ever—so they connect as needed through your call center, Internet and mobile channels. In their eyes, though, these are not separate channels. They are all part of you—and if they visit your website at 9 o'clock in the morning, they expect your call center personnel to know that when they call at 9:05 with questions. If neither your processes nor your infrastructure can meet these expectations, your ability to create a great customer experience is lost.

Software AG solution: Deliver precisely the intelligent, high-touch experiences your customers seek with a real-time customer insight solution from Software AG. You can contour your key business processes to deliver on customer expectations more effectively and efficiently. You can connect all those processes to streamline customer engagement. You can empower your personnel to ensure the relevance and timeliness of your services to support your customers at every step of their journey.

Problem details

In the realm of customer engagement, context is everything. Customers come to your website or your branch office with questions. You need to be able to provide a contextually appropriate response—and the sooner the better. For many banks, though, "sooner" may not be soon enough. Customer expectations for service—measured in responsiveness, personalization of response, even the degree to which the response is contextually appropriate—are always on the rise. Customers want you to know what they want; they want you to be able to answer their questions and meet their needs quickly—almost as quickly as if you were reading their minds.

As a bank, you might think it impossible to interact across all your channels with such real-time responsiveness and contextual awareness. Neither your infrastructure nor your core processes were built to perform this way. With new technologies, you can think again: Not only is it possible to seize the business moment more effectively, it's critical that you cultivate the ability to do so. It's the key to a long-term relationship that will be rewarding to your customer, to your customer-facing personnel, as well as to your bank.

Software AG's Real-Time Customer Insight provides the tools, integration and analytical services to help you deliver intelligent, high-touch customer experiences. The solution can build on the information you already have about your customers and their habits. It can monitor your website, your branch, even your mobile app to know when your customer walks in or reaches out.

What's the Software AG difference?

A real-time customer insight solution, designed to capture, analyze and act upon customer information across all channels:

- Interacts with your established channel infrastructure
- Provides insight into existing process bottlenecks
- Facilities process redesign and optimization
- Monitors high-volume data streams in real time
- Facilitates analysis of historical activities
- Triggers contextually relevant omni-channel responses

Software AG's solution

Analysis and optimization tools facilitate process improvements
- Analyze the customer's experience on existing channels
- Analyze the underlying business processes
- Determine how effectively existing processes operate
- Model and implement process optimizations across all channels

Analyze high-volume data streams in real time
- Detect immediately when customers initiate interaction
- Predict relevant upsell and cross-sell options
- Add that information to a consolidated customer record
- Enable omni-channel access to the consolidated customer record

Trigger contextually relevant responses
- Deliver contextually relevant insights to customer-facing systems and personnel
- Improve team insight to improve interaction

It can trigger an analysis of your customer's past interactions, suggest what might interest the customer at this very moment and pass that insight on to your customer-facing services and personnel. Armed with real insight, you can seize the business moment and interact with your customer—via the channel of their choosing—in a manner that is aligned with their evolving expectations as well as your desire to generate revenues.

Two aspects of Software AG's Real-Time Customer Insight are vitally important for both you and your customers. The first of these has to do with breadth of channel coverage. Software AG's Real-Time Customer Insight is designed to facilitate real-time interaction across all your existing channels. Your call center personnel, for example, will have full insight into your customers' recent visit to your web channel. Indeed, this kind of omni-channel information sharing, in real time, is crucial to your customer's experience—which is, in turn, crucial to your ability to cultivate long-term customer relationships. Customers expect you to know their interests and

foresee their needs. They don't want to have to recount history with you; they want you to know that history and to build on it.

The second critical aspect is the mirror image of the first: the degree to which Software AG's Real-Time Customer Insight can empower your personnel to deliver outstanding service. More and more studies show that people find the experience of giving great service to be very gratifying. Many find it even more gratifying than the experience of receiving great service. Thus, if you give your employees the tools and the information they need to provide a great customer experience, they will strive to do so. It's as rewarding to them as it is to your customers.

The bottom line? By providing the real-time insight required to make the most of every customer interaction, you can increase customer satisfaction and loyalty even as you increase employee satisfaction and effectiveness. You can increase wallet share, even as you increase net promoter score.

Critical aspects of a real-time customer insight solution

1 Monitor existing customer channels

2 Analyze customer activity

3 Predict opportunities of interest

4 Share insight with customer-facing systems and personnel

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