



Leveraging Technology to Truly Hear Your Customer

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Bad deals are made to the detriment of customer relationships because buyers and sellers keep secrets from each other; not because it is in their best interest, but because they are not equipped to share these secrets at the scale, complexity, and velocity required in today's globally wired business environment.



Put On Your Sales Hat

- Pretend
 - You are a new salesperson at our Book Store
 - You spoke with Jane Smith on the phone. She will be coming to the store to be your first prospect in 10 minutes
 - Your orders are to sell Jane from the new “How-To” line
- What do you need to know to close this sale?
 - Jane’s **demographics**?
 - Jane’s past **transactional behavior**?
 - Better **product knowledge**?
- What will you say first?
- How will you respond to Jane’s questions?
- How will you, sell like a top contributor?

“SFA System Says” (Demographics)

- In big flashing letters: **Platinum Client**
- 58 years old
- Green eyes and blonde hair
- Makes \$52K a year
- Divorced and remarried
- A 34 year-old daughter from her first marriage
- Techno-phobic (no TV, cell phone, or computer)
- Interests: fitness, gardening, and golf

“CRM System Says” (Prior Transactions)

- Buys on average 4 books a month
- Spends on average \$65 per month
- 60% of the time ships ground, 40% overnight
- Always pays with a personal check
- Returns 32% of her purchases
- Has never responded to a direct marketing piece
- We started tracking gift-wrapping requests to identify gift purchases, but no data on Jane yet

“Training Says” (Product Knowledge)

- We have How-To books on
 - Corporate Management
 - Information Technology
 - Marketing and Sales Best Practices
- Lengths range from 240 to 534 pages
- There are 618 different authors
- Printed on high-quality paper
- Ink is guaranteed never to rub off on your hands
- Electronic formats are available

Still Wearing that Sales Hat

- Still the new-guy/gal selling Jane a how-to book
- Given all that is known to help you close this sale
 - Jane's demographics
 - Jane's past transactional behavior
 - Our Sales Training's product knowledge
- What will you say to Jane first?
- How will you respond to Jane's questions?
- How will you sell like a top contributor?
- This is still very hard, isn't it?
- Does it still seem **something** is missing?

The Moment of Truth

- The boss is waiving you over
- Jane Smith is at the front desk asking for you
- The boss is not stepping away as you shake her hand and say hello
- You got it, this first sales call is also your first personnel review
- You are still struggling with what to say first and then you really look at Jane for the first time...

Meet Jane Smith



- Oops!!
 - She is not blond
 - Those eyes do not look green
 - She won't get off her cell phone
 - I doubt she is 58
- Now what do we say to Jane?
- How do we avoid the “Product Push”?
- **WHY** would she buy from our new line of how-to books?

Risks of Not Truly Hearing Customers

- Acting on missing or outdated demographics
- Assuming future transactions mirror the past, but
 - Economic situations change
 - Perceptions of one's products and brand change
 - Atypical transactions are difficult to identify (e.g. gifts)
 - The past may not apply to our new how-to products
- Removes the tool you have for **new** clients
- Ultimately, you have to resort to a “product push”
 - Everybody loves our high-quality paper and no-smear ink

The 3rd Source of Customer Intelligence

Just Ask; Get First-Hand, Real-Time Preferences

Customer Knowledge



■ Preferences ■ Transactions ■ Demographics

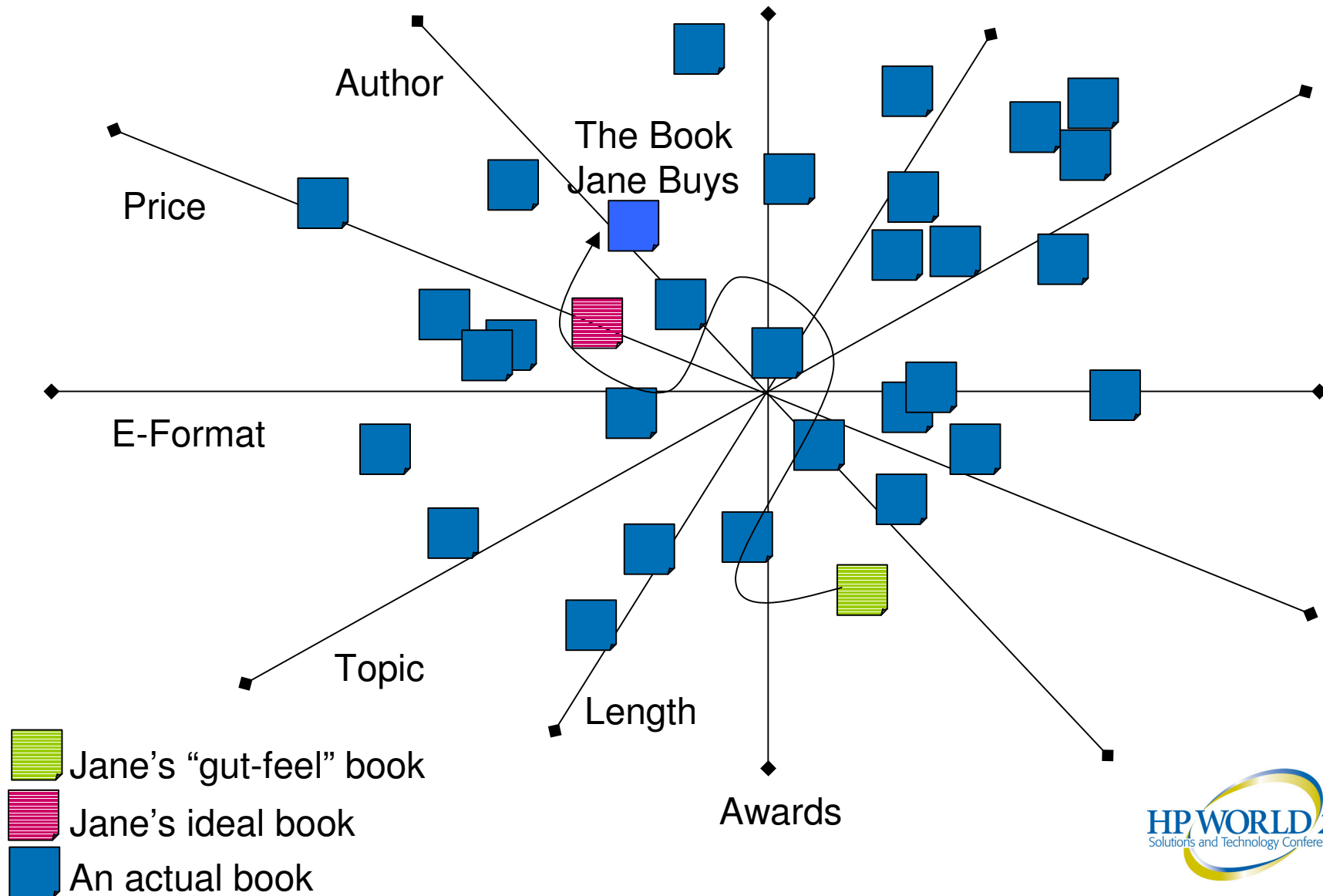
What if Jane Told Us

- She needs a how-to book to start her own company
- The drivers in her product selection will be:
 - Depth of content (especially legal and accounting)
 - Experience and background of the author
 - Availability of the book in electronic form
 - Liberal use of graphics and charts
 - Case studies of IT consulting startups
 - Availability for overnight shipping
- Our standard product push pitch is useless
 - Jane really does not care about paper and ink

What if We Hear Jane, Listening for

- How important is each product feature?
 - Education may be required
- How important is each feature value?
 - How much more preferred is electronic over printed
 - How important is one format vs. another
 - How much more valuable is the best author vs. 2nd best
- Analyze the fit
 - Do client needs/preferences align with product value?
 - Where do they align best?
 - Those are “hot buttons” to push in the sale.

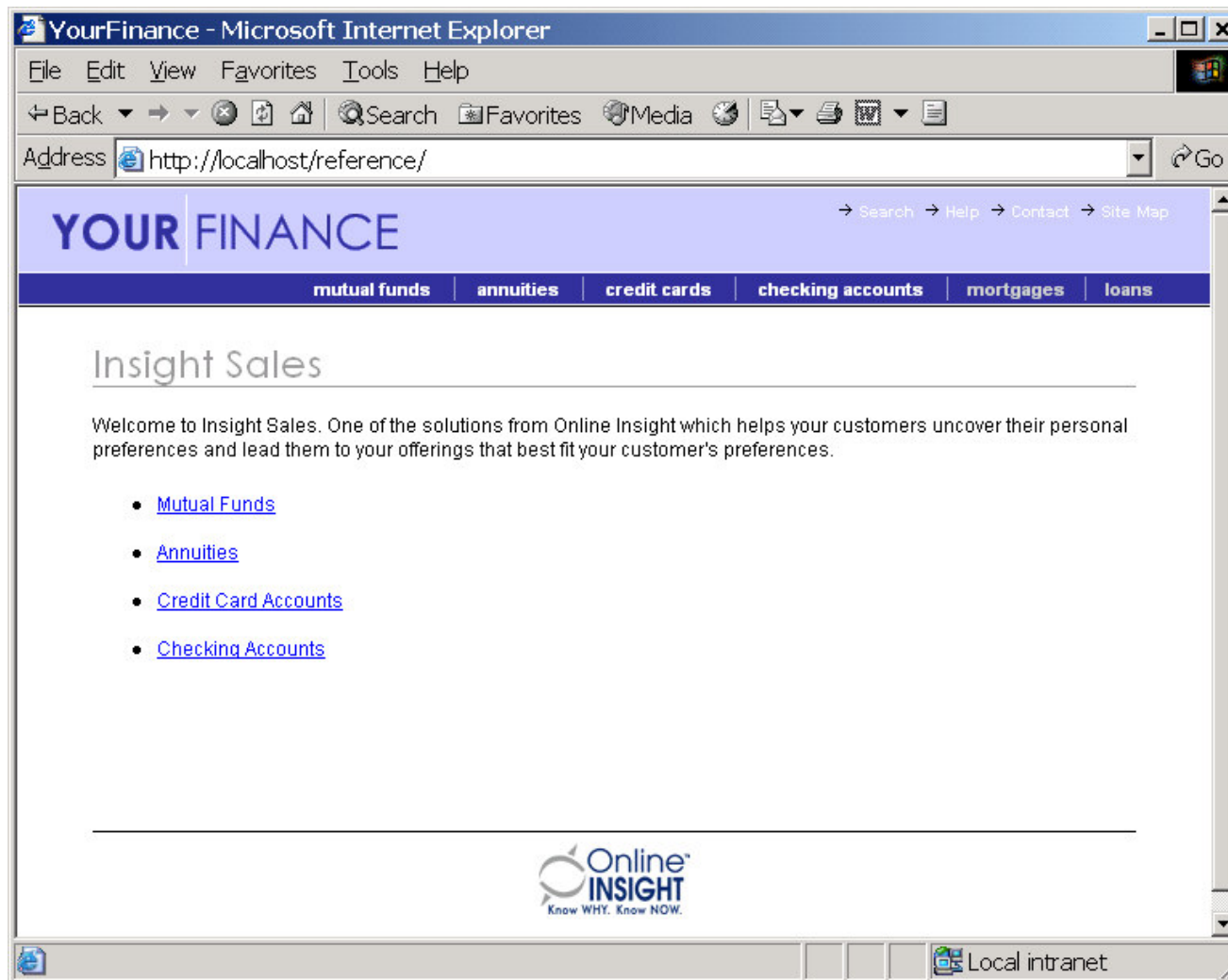
Guiding Jane; What Sales Pros Do



Optimizing Preference-Based Selling

- Avoid the ad-hoc with techniques that are:
 - comprehensive (across market campaigns & sales calls)
 - multi-channel (face-to-face, web, call center, kiosk)
 - real-time (adapting to constantly changing perceptions)
 - first-hand (without the error of statistical guesstimates)
 - detailed (measuring precise levels of preference).
- These five requirements demand **automation**
- Let's see an example of software that facilitates this
“Collaborative Customer Conversation”

One Solution, Multiple Product Lines



Refresh & Validate Demographics

YourFinance - Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address <http://localhost/reference/?conversation=mutualfunds> Go

YOUR FINANCE → Search → Help → Contact → Site Map

mutual funds annuities credit cards checking accounts mortgages loans

Mutual Fund Wizard

Section 1 of 6

Your answers to the following questions will enable us to help you find the best mutual fund that best fits your investment goals.

How much do you plan to invest in this mutual fund?

Less than \$2,500

Are you...

an experienced mutual fund investor?

Continue

Online INSIGHT
Know WHY. Know NOW.

Local intranet

Get a Gut-Feel and Educate

The screenshot shows a web browser window titled 'YourFinance - Microsoft Internet Explorer' with the address bar showing 'http://localhost/reference/InsightSales.jsp'. The main content area is titled 'YOUR FINANCE' and features a navigation bar with links: mutual funds, annuities, credit cards, checking accounts, and mortgage. Below this is a section titled 'Mutual Fund Wizard' with the instruction: 'Please state the importance for the following mutual fund attributes in your decision making process.'

Fund Features	Least Important	Most Important
Category	<input type="radio"/>	<input checked="" type="radio"/>
One Year Return	<input type="radio"/>	<input checked="" type="radio"/>
Five Year Return	<input type="radio"/>	<input checked="" type="radio"/>
Load	<input type="radio"/>	<input checked="" type="radio"/>
Minimum Investment	<input checked="" type="radio"/>	<input type="radio"/>

Below the table is a 'Continue' button. At the bottom of the page is the 'Online INSIGHT' logo with the tagline 'Know WHY. Know NOW.'

A pop-up window titled 'Feature Glossary - Microsoft Internet Explorer' is overlaid on the right side of the browser window. It contains the following definitions:

- 3 Year Return**
The average annualized return calculated over the previous 3 years.
- Fund Manager**
The current manager of the mutual fund portfolio.
- 1 Year Return**
The average annualized return calculated over the previous year.
- YTD Return**
The average return since the start of this year's period.
- Fund Manager Tenure**
The number of years since the current manager took over management of the fund.
- Average Annual Return**
The average annualized return calculated over the age of the fund.

The bottom of the browser window shows a taskbar with a 'Local intranet' icon.

Establish Preference Order for Features

YOUR FINANCE → Search → Help → Contact → Site Map

mutual funds | annuities | credit cards | checking accounts | mortgages | loans

Mutual Fund Wizard

Section 3 of 6

Please rate each of the following categories. For each category, indicate your preference by making a selection on the scale. Please rate the following home features based on the importance of each in your home purchase decision making process.

Category	Least Preferred				Most Preferred
Aggressive Growth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Growth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Small Company	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
International Stock	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Balanced	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equity Income	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Corporate Bond	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Municipal Bond	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Continue

Understand Trade-Offs

YourFinance - Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address <http://localhost/reference/InsightSales.jsp> Go

YOUR FINANCE → Search → Help → Contact → Site Map

[mutual funds](#) [annuities](#) [credit cards](#) [checking accounts](#) [mortgages](#) [loans](#)

Mutual Fund Wizard

Section 4 of 6


Below are two hypothetical mutual funds. Using the scorebar, please indicate which of the two products you prefer.

Fund "A"		Fund "B"
25 %	One Year Return	15 %
15 %	Five Year Return	25 %
0 %	Load	2 %

☐ ☒ ☐ ☐ ☐ ☐ ☐

Strongly Prefer Fund "A" Neutral Strongly Prefer Fund "B"

[Continue](#)

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Another “Realistic Hypothetical”

YourFinance - Microsoft Internet Explorer

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Mutual Fund Wizard

Section 4 of 6

Fund "A"	Category	Fund "B"
Small Company		Aggressive Growth
0 %	Load	4 %
\$1,000	Minimum Investment	\$0

☒ Strongly Prefer Fund "A" ☐ Prefer Fund "A" ☐ Neutral ☐ Strongly Prefer Fund "B"

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<http://localhost/reference/InsightSales.jsp?conversation=checking> Local intranet

Without Load

YourFinance - Microsoft Internet Explorer

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mutual funds | annuities | credit cards | checking accounts | mortgages | loans

Mutual Fund Wizard

Section 4 of 6

Fund "A"	Category	Fund "B"
Growth	One Year Return	Aggressive Growth
5 %	Five Year Return	25 %
25 %		5 %

☐ Strongly Prefer Fund "A" ☒ Prefer Fund "A" ☐ Neutral ☐ Strongly Prefer Fund "B"

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Another Level of Preference Validation

YourFinance - Microsoft Internet Explorer

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Address <http://localhost/reference/InsightSales.jsp> Go

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Mutual Fund Wizard

Section 4 of 6

Fund "A"		Fund "B"
5 %	Five Year Return	15 %
0 %	Load	6 %
\$2,000	Minimum Investment	\$0

☐ Strongly Prefer Fund "A" ☐ Prefer Fund "A" ☒ Neutral ☐ Prefer Fund "B" ☐ Strongly Prefer Fund "B"

[Continue](#)

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Critical Feedback to the Client

YOUR FINANCE

mutual funds | annuities | credit cards | checking accounts | mortgages | loans

Mutual Fund Wizard

Section 5 of 6

These are your preferences based upon the your answers to the questions asked. Based on these preferences, we will now show you mutual funds that best fir your preferences goals.

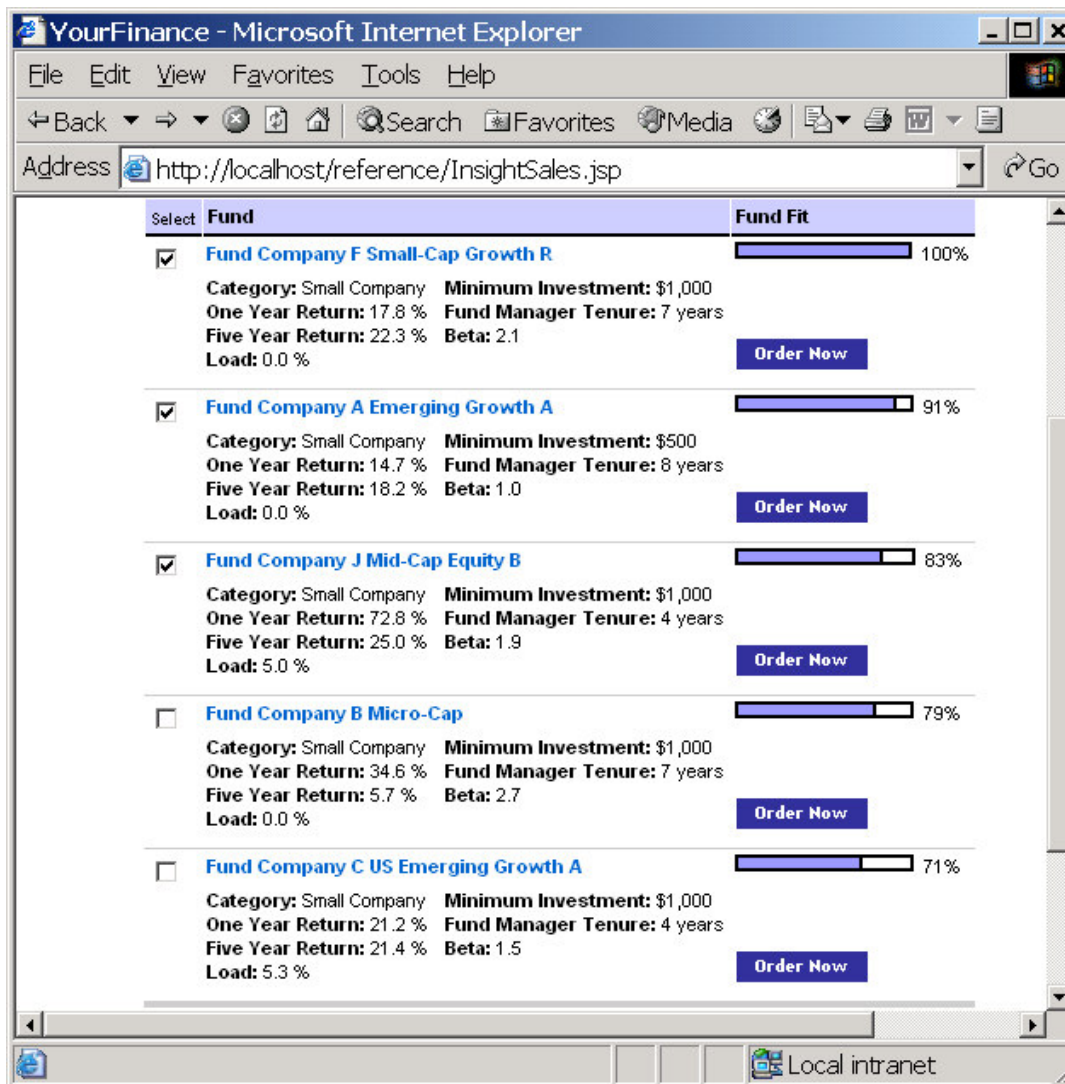
Five Year Return	30%
Load	30%
Category	18%
One Year Return	16%
Minimum Investment	6%

Continue

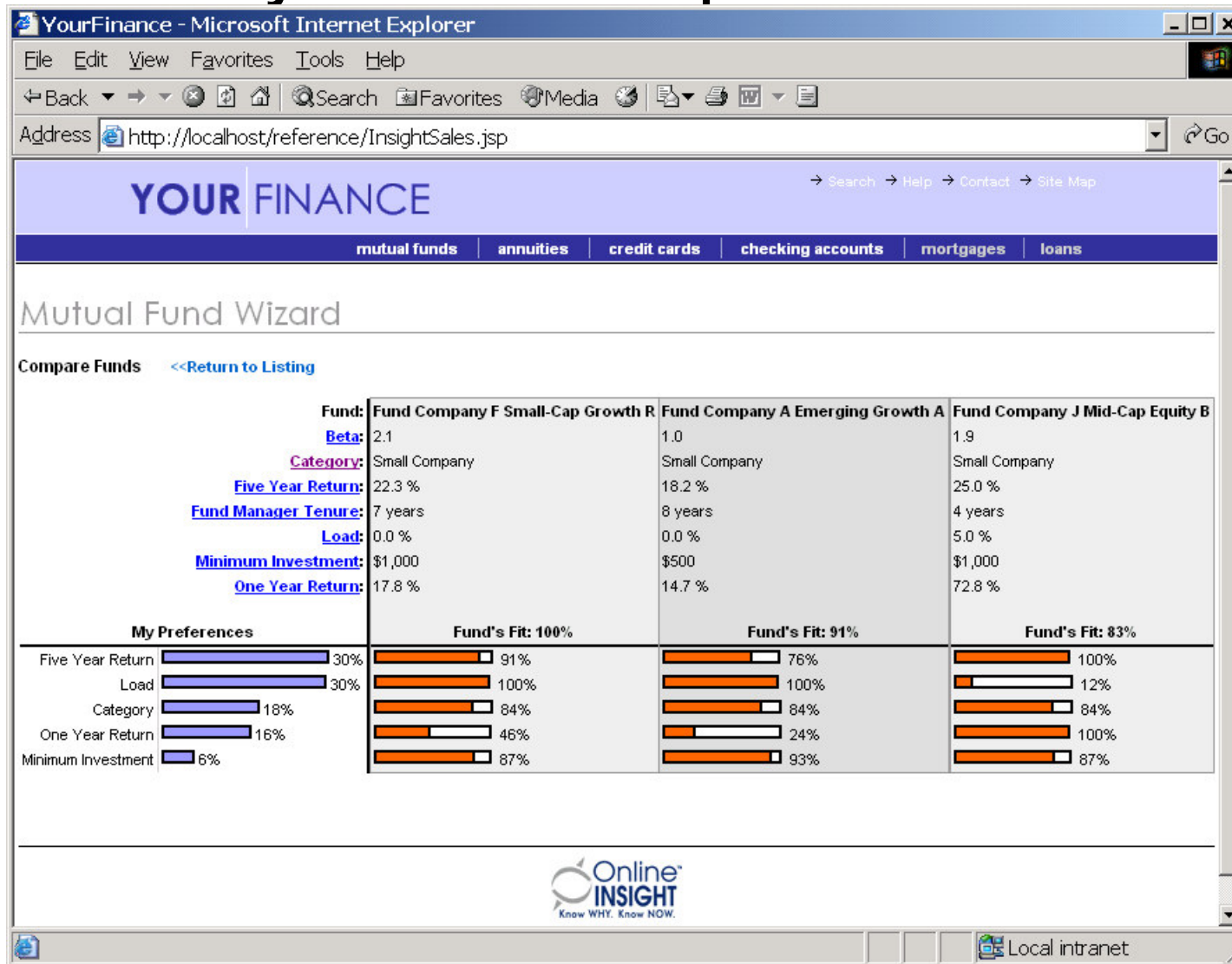
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Preference-Fit Recommendations



Side-By-Side Comparisons



Warm-Start a Sales Agent, Changing Up the Sales Channel When Needed

File Edit View Insert Format Tools Actions Help

Reply Reply to All Forward

From: Richard Khallouf Sent: Tue 10/1/2002 2:54 PM
To: Joseph Morris; Bradley Fordham; Gregg Mahoney
Cc:
Subject: Another Mutual Fund Lead for You

Name: Joseph Morris
Phone: (770) 555-1111 Mobile: (404) 555-2222 Email: jm@hotmail.com
Annual Income: \$101-150K Age: 26-30 Marital Status: Single
Account Opened: 11/15/2001 Experience: Experienced Investor Amount: \$6,500

Comments: I am interested in a no load fund with the lowest expense ratio possible to maximize my return.

Customer Preference Match:

low medium high

86%

Mr. Morris can be considered a strong prospect because his investment preferences are highly matched with currently offered mutual funds.

Customer's Top Motivators

5-Year Return:	28.0%
Expense Ratio:	20.0%
Fund Age:	14.0%
Morningstar Rating:	12%
Fund Manager Tenure:	10.0%
Morningstar Category:	10.0%
One-Year Return:	6.0%

Summary of Top Motivators:

Mr. Morris' selection of a mutual fund will be driven primarily by the 5-Year Return, Expense Ratio, and Fund Age. Although 1 Year Return was selected as an important feature, it is the least important contributor to his overall decision.

- 5-Year Return: Mr. Morris strongly prefers a fund with at least a 10% Annualized 5-Year Return.
- Annual Expense Ratio: Mr. Morris prefers an Expense Ratio of less than 1.0.
- Fund Category: Mr. Morris has a strong preference for a Growth fund.

Mr. Morris chose these features from among 10 possible choices, and was asked to make trade-offs.

Speak with a Beazer Agent - Microsoft Internet Explorer

Mutual Fund Wizard

Please provide us with the following information, so an agent can contact you and assist you further with selecting your ideal mutual fund.

Full Name

Phone

Mobile

Email

Address

City

State

Zip

Comments

Continue

Done Local intranet

What Can We Learn on the Backend?

The screenshot displays the Insight Intelligence web application in a Microsoft Internet Explorer browser window. The main interface is titled "Insight Intelligence (TM) - Microsoft Internet Explorer" and shows a navigation menu with "Data Analysis", "Segmentations", "Saved Reports", "Administration", and "Help". The "Data Analysis" section is active, featuring a "Select Report Attributes" panel on the left and a "Select Report Type" panel on the right. The "Select Report Attributes" panel includes fields for "Report Title" (HP World 2004), "Product Category" (Insight), "Interview Dataset" (Funds Experienced Investor - 102), and "Segmentation Schema" (Select). Below these are "Modify Schema" and "New Schema" buttons. The "Define Time Period" section shows a date range from January 1, 1970, to December 31, 2004, with a note: "Note: time must be in 24 hr. format." The "Select Report Type" panel lists several report types, with "Relative Importance Report" selected. A "Report Options - Microsoft Internet Explorer" dialog box is open on the right, titled "Relative Importance Report Options". It contains a "Select Product Attributes" list with items like "YTD Return", "1 Year Return", "Fund Manager Tenure", etc. The "Select Report Style" section has checkboxes for "Include data formatted in table" (checked) and "View segments in single table and/or chart". The "Select Graph Type" section has radio buttons for "Horizontal Bar", "Pie Chart" (selected), and "No Graph". The "Sort Values By" section has radio buttons for "Descending values" (selected), "Ascending values", and "Alphanumeric". "Run Report" and "Cancel" buttons are at the bottom of the dialog.

Insight Intelligence (TM) - Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Insight Intelligence™

Data Analysis Segmentations Saved Reports Administration Help

Data Analysis

Select Report Attributes [Help?](#)

Report Title: HP World 2004

Product Category: Insight

Interview Dataset: Funds Experienced Investor - 102

Segmentation Schema: Select

Modify Schema New Schema

Define Time Period:

From: Month Day Year Time
Jan 1 1970 00:00:00

To: Dec 31 2004 23:59:59

Note: time must be in 24 hr. format.

Run Report Reset

Select Report Type [Help?](#)

☒ Relative Importance Report

☐ Utility Profile Report

☐ Feature Premium Analysis

☐ Summary Statistics Report

☐ Correlation Analysis Report

☐ Product Simulation Report

Report Options - Microsoft Internet Explorer

Relative Importance Report Options [help?](#)

Select Product Attributes:

YTD Return

1 Year Return

Fund Manager Tenure

Average Annual Return

Fund Age

Share Price (NAV)

Morningstar Rating

Expense Ratio

Fund Size (net assets)

Morningstar Category

5 Year Return

Select Report Style:

☒ Include data formatted in table

☐ View segments in single table and/or chart
(Requires a schema with multiple segments defined.)

Select Graph Type: Sort Values By:

☐ Horizontal Bar ☒ Descending values

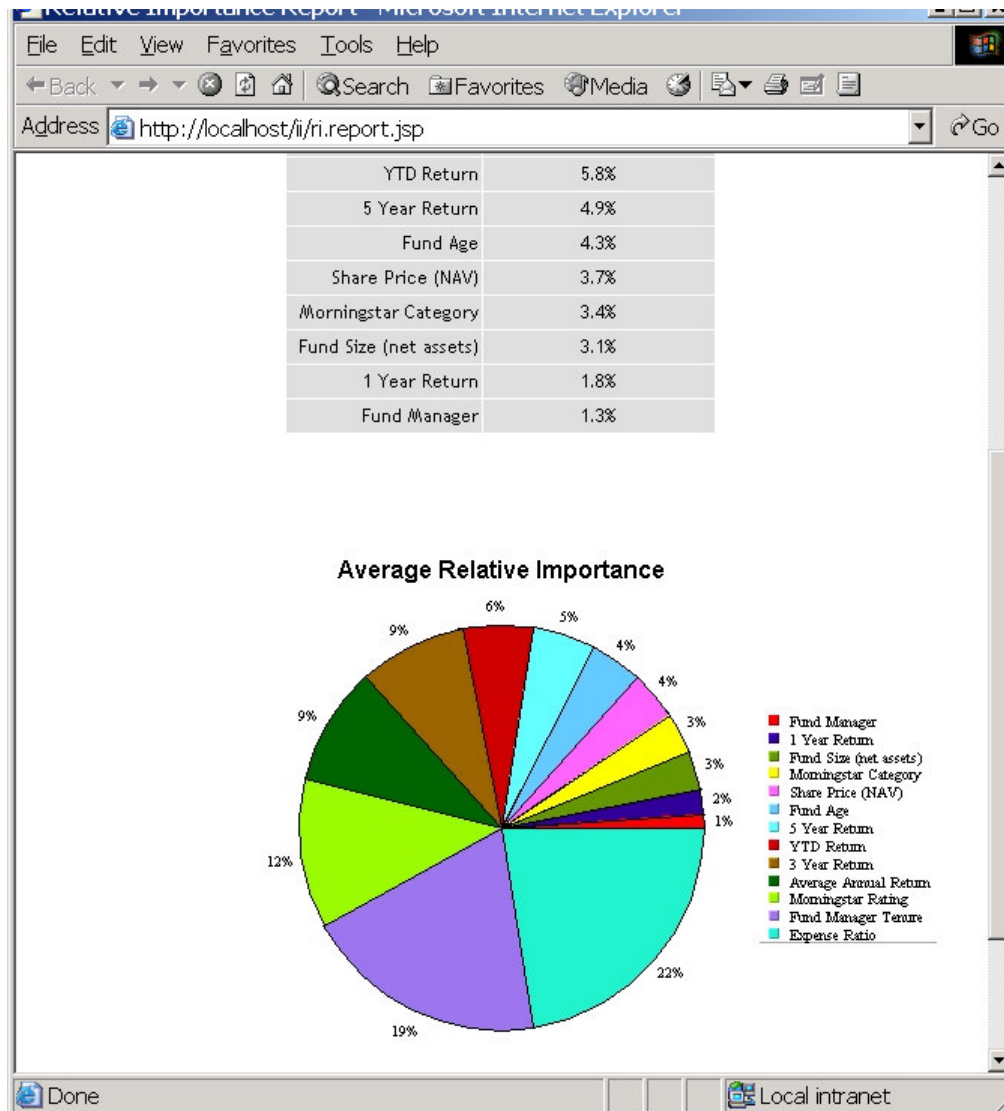
☒ Pie Chart ☐ Ascending values

☐ No Graph ☐ Alphanumeric

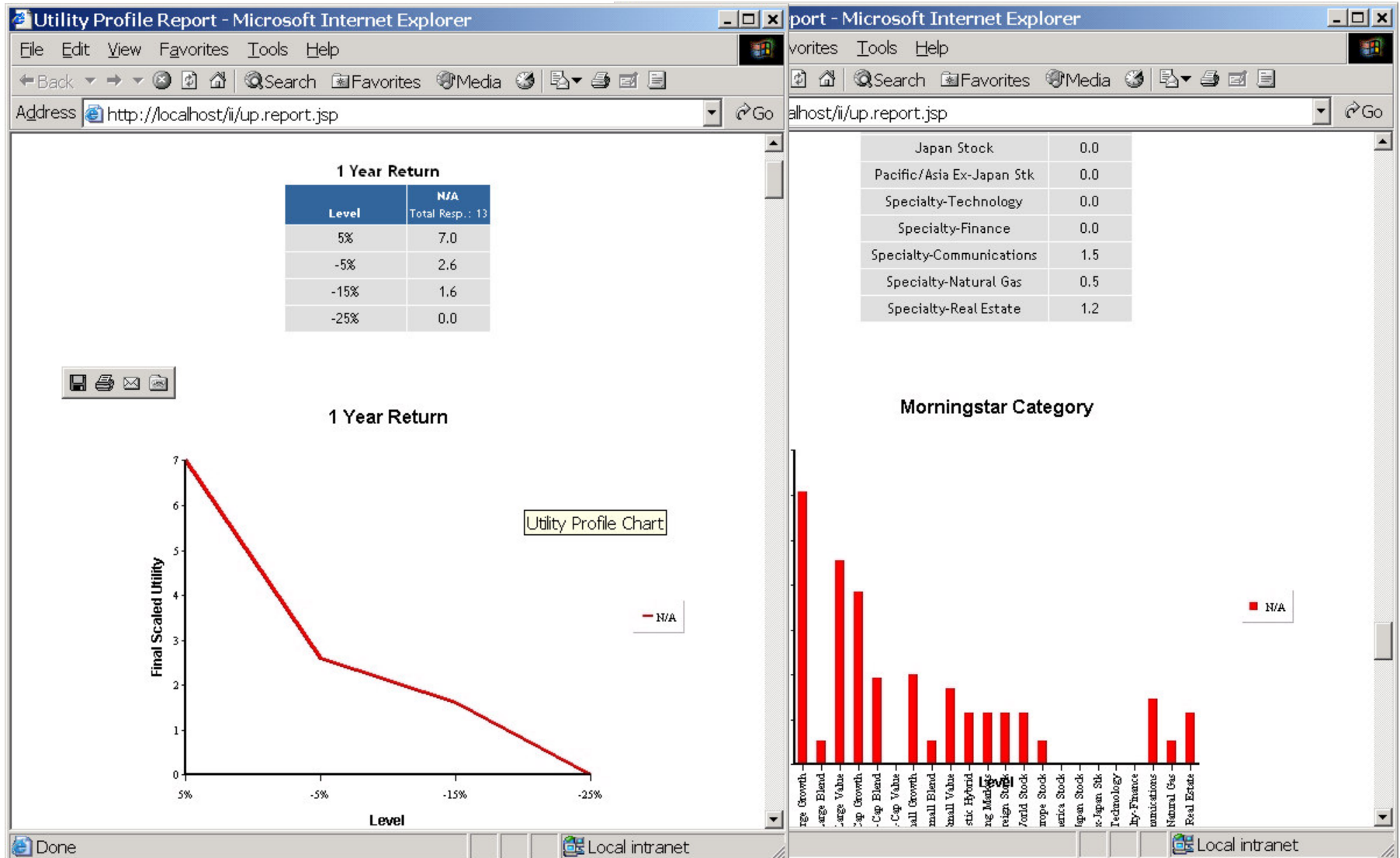
Run Report Cancel

Local intranet

How Important Was Each Feature?



How Important is Each Feature Value?



How Much is a “Bell or Whistle” Worth?

Feature Premium Analysis Report - Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address http://localhost/ii/fp.report.jsp Go

Morningstar Rating	5	\$2.88
Morningstar Rating	4	\$2.08
Morningstar Rating	3	\$1.45
Morningstar Rating	2	\$0.90
Morningstar Rating	1	\$0.00
Expense Ratio	.35%	\$2.60
Expense Ratio	.75%	\$2.55
Expense Ratio	1.15%	\$2.54
Expense Ratio	1.55%	\$2.77
Fund Size (net assets)	Large	\$0.75
Fund Size (net assets)	Medium	\$0.47
Fund Size (net assets)	Small	\$0.00
Morningstar Category	Large Growth	\$0.81
Morningstar Category	Large Blend	\$0.11
Morningstar Category	Large Value	\$0.52
Morningstar Category	Mid-Cap Growth	\$0.39
Morningstar Category	Mid-Cap Blend	\$0.39
Morningstar Category	Mid-Cap Value	\$0.00
Morningstar Category	Small Growth	\$0.40
Morningstar Category	Small Blend	\$0.11
Morningstar Category	Small Value	\$0.34
Morningstar Category	Domestic Hybrid	\$0.23
Morningstar Category	Diversified Emerging Markets	\$0.23
Morningstar Category	Foreign Stock	\$0.23
Morningstar Category	World Stock	\$0.23
Morningstar Category	Europe Stock	\$0.11

Done Local intranet

Report Options - Microsoft Inter...

Feature Premium Report Options

Select Product Attributes:

- YTD Return
- 1 Year Return
- Fund Manager Tenure
- Average Annual Return
- Fund Age
- Share Price (NAV)
- Morningstar Rating
- Expense Ratio
- Fund Size (net assets)
- Morningstar Category
- 5 Year Return

Pricing Attribute:

Average Annual Return

Report Style:

☐ View segments in single table
(Requires a schema with multiple segments defined.)

Run Report Cancel

Good Old Marketing Numbers

Summary Statistics Report - Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address <http://localhost/ii/means.report.jsp> Go

Variable	Mean	Std. Dev.	Min.	Max.
1 Year Return: -15%: FSU	1.6154	0.0000	0.0000	21.0000
1 Year Return: -25%: FSU	0.0000	0.0000	0.0000	0.0000
1 Year Return: -5%: FSU	2.6154	0.0000	0.0000	34.0000
1 Year Return: 5%: FSU	7.0000	0.0000	0.0000	91.0000
1 Year Return: RIU	0.0184	0.0000	0.0000	0.2388
3 Year Return: -15%: FSU	0.0000	0.0000	0.0000	0.0000
3 Year Return: -5%: FSU	2.6923	4.6188	0.0000	17.0000
3 Year Return: 15%: FSU	14.5385	31.9531	0.0000	99.0000
3 Year Return: 5%: FSU	7.0769	15.9478	0.0000	49.0000
3 Year Return: RIU	0.0856	0.2192	0.0000	0.6111
5 Year Return: -5%: FSU	0.0000	0.0000	0.0000	0.0000
5 Year Return: 0%: FSU	2.8462	4.9497	0.0000	22.0000
5 Year Return: 10%: FSU	11.2308	11.3137	0.0000	81.0000
5 Year Return: 5%: FSU	6.0000	1.4142	0.0000	40.0000
5 Year Return: RIU	0.0491	0.1274	0.0000	0.4091
Average Annual Return: 0%: FSU	0.0000	0.0000	0.0000	0.0000
Average Annual Return: 12%: FSU	13.3077	17.8979	0.0000	73.0000
Average Annual Return: 4%: FSU	4.9231	8.9629	0.0000	27.0000
Average Annual Return: 8%: FSU	8.8462	10.2632	0.0000	47.0000
Average Annual Return: RIU	0.0942	0.1359	0.0000	0.5530
Expense Ratio: .35%: FSU	21.9231	29.6020	0.0000	83.0000
Expense Ratio: .75%: FSU	19.6154	11.2670	0.0000	42.0000
Expense Ratio: 1.15%: FSU	18.9231	22.9114	0.0000	57.0000
Expense Ratio: 1.55%: FSU	19.8462	41.5419	0.0000	86.0000
Expense Ratio: RIU	0.2236	0.1760	0.0000	0.5000

Done Local intranet

Correlations Among Preferences

Correlation Analysis Report - Microsoft Internet Explorer

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Address http://localhost/ii/ca.report.jsp Go

	1 Year Return: RIU	3 Year Return: RIU	Average Annual Return: RIU	Expense Ratio: RIU	Fund Age: RIU	Fund Manager Tenure: RIU	Fund Manager: RIU	Fund Size (net assets): RIU	Morningstar Category: RIU	Morningstar Rating: RIU	Share Price (NAV): RIU	YTD Return: RIU
1 Year Return: RIU	1.000	-0.139	-0.151	-0.009	-0.120	0.049	1.000	-0.154	-0.118	-0.247	0.344	-0.157
3 Year Return: RIU		1.000	-0.251	-0.306	-0.029	-0.236	-0.139	0.242	0.267	-0.350	-0.189	0.430
Average Annual Return: RIU			1.000	-0.108	-0.218	-0.213	-0.151	-0.278	-0.215	0.237	-0.206	0.126
Expense Ratio: RIU				1.000	-0.292	0.665	-0.009	-0.495	-0.131	-0.333	-0.322	-0.594
Fund Age: RIU					1.000	-0.181	-0.120	-0.222	-0.171	0.365	0.718	-0.226
Fund Manager Tenure: RIU						1.000	0.049	-0.507	-0.166	-0.739	-0.238	-0.189
Fund Manager: RIU							1.000	-0.154	-0.118	-0.247	0.344	-0.157
Fund Size (net assets): RIU								1.000	0.089	0.364	-0.210	0.397
Morningstar Category: RIU									1.000	-0.105	-0.162	0.074
Morningstar Rating: RIU										1.000	0.308	-0.219
Share Price												

Done Local intranet

What-If I Rolled Out a New Product?

Create Simulation - Microsoft Internet Explorer

Create Simulation [Help?](#)

Create products below. When finished click "Save Simulation" to save your additions.

Exclude from Sim.	New	Product	3 Year Return	Fund Manager	YTD Return	1 Year Return	Fund Manager Tenure	Average Annual Return	Fund Age	Share Price (NAV)	Morningstar Rating	Expense Ratio
<input type="checkbox"/>	<input checked="" type="checkbox"/>	HP World Test	15	Stephen W. Boesel	5	5	25	12	6	5.00	5	.35
<input type="checkbox"/>	<input type="checkbox"/>	Capital Appreciation	10.29	Stephen W. Boesel	-4.78%	1.28%	30 yea	12.57%	16 yea	\$13.94	5	0.82%
<input type="checkbox"/>	<input type="checkbox"/>	Select		Brian C. Rogers								
<input type="checkbox"/>	<input type="checkbox"/>	Select		Robert W. Sharps								
<input type="checkbox"/>	<input type="checkbox"/>	Select		Robert W. Smith								
<input type="checkbox"/>	<input type="checkbox"/>	Select		Charles M. Ober								
<input type="checkbox"/>	<input type="checkbox"/>	Select		John H. Laporte								
<input type="checkbox"/>	<input type="checkbox"/>	Select		Edmund M. Notzon, III								
<input type="checkbox"/>	<input type="checkbox"/>	Select		David M. Lee								
<input type="checkbox"/>	<input type="checkbox"/>	Select		Michael F. Sola								
<input type="checkbox"/>	<input type="checkbox"/>	Select		Gregory A. McCrickard								
<input type="checkbox"/>	<input type="checkbox"/>	Select		Preston G. Athey								
<input type="checkbox"/>	<input type="checkbox"/>	Select		Donald J. Peters								
<input type="checkbox"/>	<input type="checkbox"/>	Select		Select								
<input type="checkbox"/>	<input type="checkbox"/>	Select		Select								
<input type="checkbox"/>	<input type="checkbox"/>	Select		Select								

Simulation Name:

Done Local intranet

Where Does Preference-Share Go?

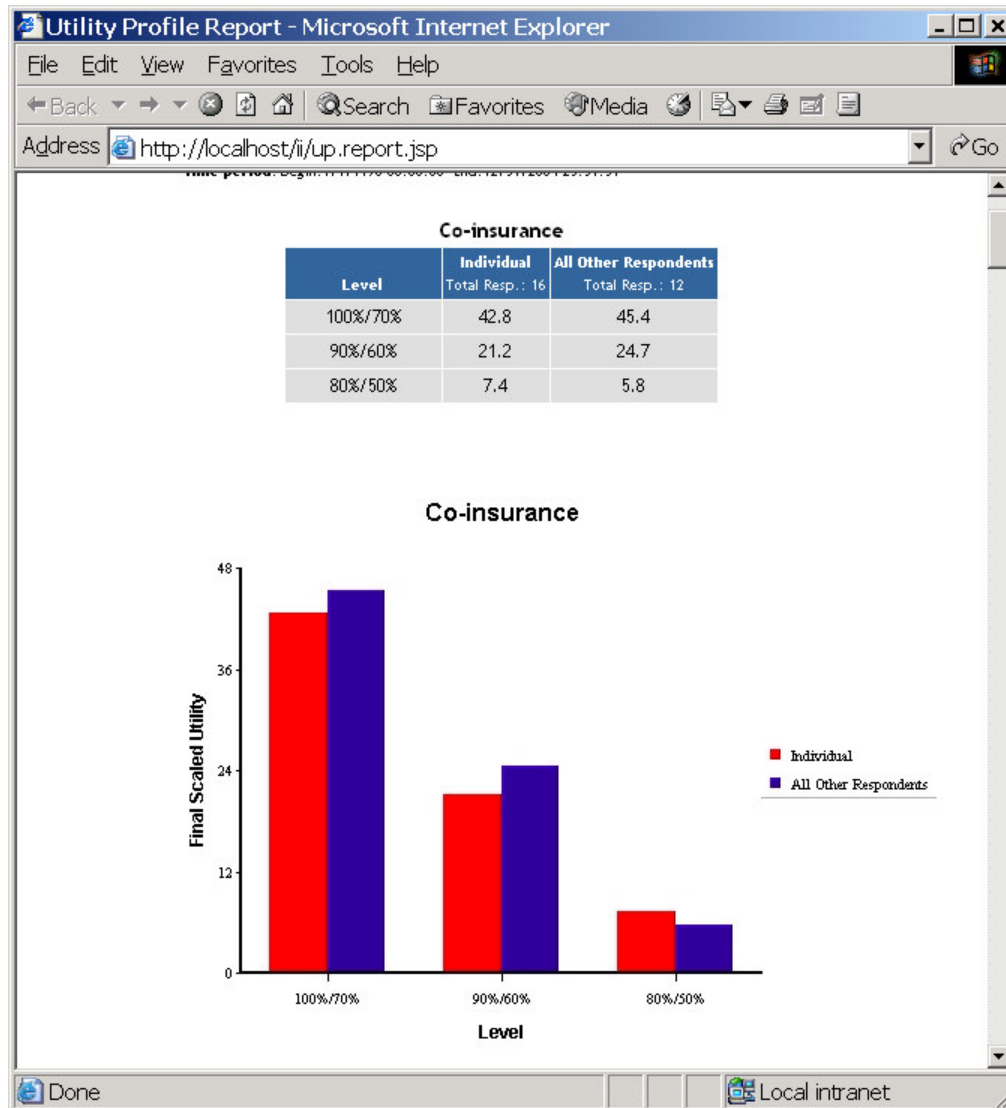
HP World 2004 - Preference Share Simulation Report

Report by: generalUser
Product category: Insight
Interview dataset: Funds Experienced Investor
Segmentation schema: N/A
Simulation definition: Real Estate Exp Rat 0.5
Time period: Begin: 1/1/1970 00:00:00 End: 12/31/2004 23:59:59

Segment - Number of Respondents: 13

Product	Base Share	Simulated Share	Point Change	Percent Change
Capital Appreciation	30.8%	26.9%	-3.8%	-12.5%
Equity Income	15.4%	15.4%	0.0%	0.0%
Equity Index 500	7.7%	7.7%	0.0%	0.0%
European Stock	23.1%	23.1%	0.0%	0.0%
Extended Equity Market Index	7.7%	7.7%	0.0%	0.0%
New Asia	7.7%	7.7%	0.0%	0.0%
Real Estate	7.7%	11.5%	3.8%	50.0%

And I Can Do Everything by Segment



All with Java Across Most HP Platforms

- Java and XML architecture
- Easy to work with XML API
- Extreme scalability
- Multi-Channel from a single server array
- Database standardization (JDBC)
- Open schema
- Reference or custom interface ready
- Fast implementation time
- Horizontally or vertically scalable

What Makes This Example Ideal?

- Sophisticated, accurate, marketing analytics
- Initially validated in panels and focus groups
- Only needs to ask a few, but the **right** questions
- Works across sales channels and sales forces
- Executed at the point of sale
- Makes every salesperson an expert
- Integrates sales, marketing, & product development
- Cuts costs in this, now integrated, operational cycle
- Multi-Vertical Solution (FS, CP, HC, HB...)

These Techniques Have Impact

- The first day this technique was deployed on their website, a top health insurance carrier experienced its largest number of individual applications ever.
- A top, national homebuilder went from averaging 15 home showings to 3.2 to close each sale.
- 87% of those that start one of these collaborative customer conversations will complete it.
- The old e-commerce goals of a 1% conversion are shattered when customers truly understand their purchase and its value for them.
- Customer attrition and returns decline significantly.

Value to Customers and Prospects

- Real-Time profile of unique needs and motivations
- Best-Fit product recommendations
- Education that builds confidence
- Shorter sales conversations
- Avoid pitches for products that do not match the holistic set of needs
- Reduce untargeted cross-selling and up-selling

Value to the Enterprise

- Continuous research into customer motivations
- More effective, real-time cross-sell/up-sell
- Evolve 'Best-Practice' selling across channels, products, and segments
- Better product recommendations to customers
- Less client turnover, fewer returns
- Integrated customer intelligence
- Integrate sales, marketing, and product efforts

Sales and Marketing Effectiveness is not about asking questions. It is about asking the “right” questions of the “right” people at the “right” time. It is also about remembering, recalling, and optimally leveraging the answers every time.



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