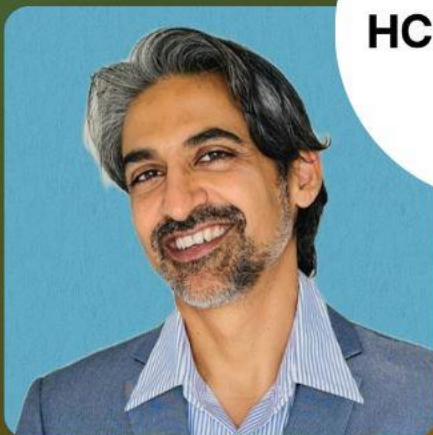




Keynote Presentation | **[Contextual AI Connections]**

Customer Data, Context, and Connection: The New Martech Trinity



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Customer Data, Context, and Connection

The New Martech Trinity

Ashish Deshpande
CX Evangelist

A high-angle, wide-view photograph of Earth from space. The horizon is visible on the left, with a bright light source (the sun) creating a lens flare and illuminating the clouds. The Earth's surface is covered in a dense layer of white clouds, with some darker patches of land or water visible. The overall color palette is dominated by deep blues and whites.

How do you *truly* understand when a prospect is in the market for your product or service?

Right now.

The value of understanding customer context:



- Who are they really?
- What is their behavior indicating?
- What is their price sensitivity?
- Which tone of voice appeals to them?
- When is the optimal time and channel?

A customers Intentions become clear when we have full context.

◆ Ingredients of the Intention Economy

Intent



Digital Body Language

Context



Real time usage data

AI



Memorable Experiences

◆ Marketer Challenges



1. More difficult to target paid media leads

2. Higher Customer Expectations

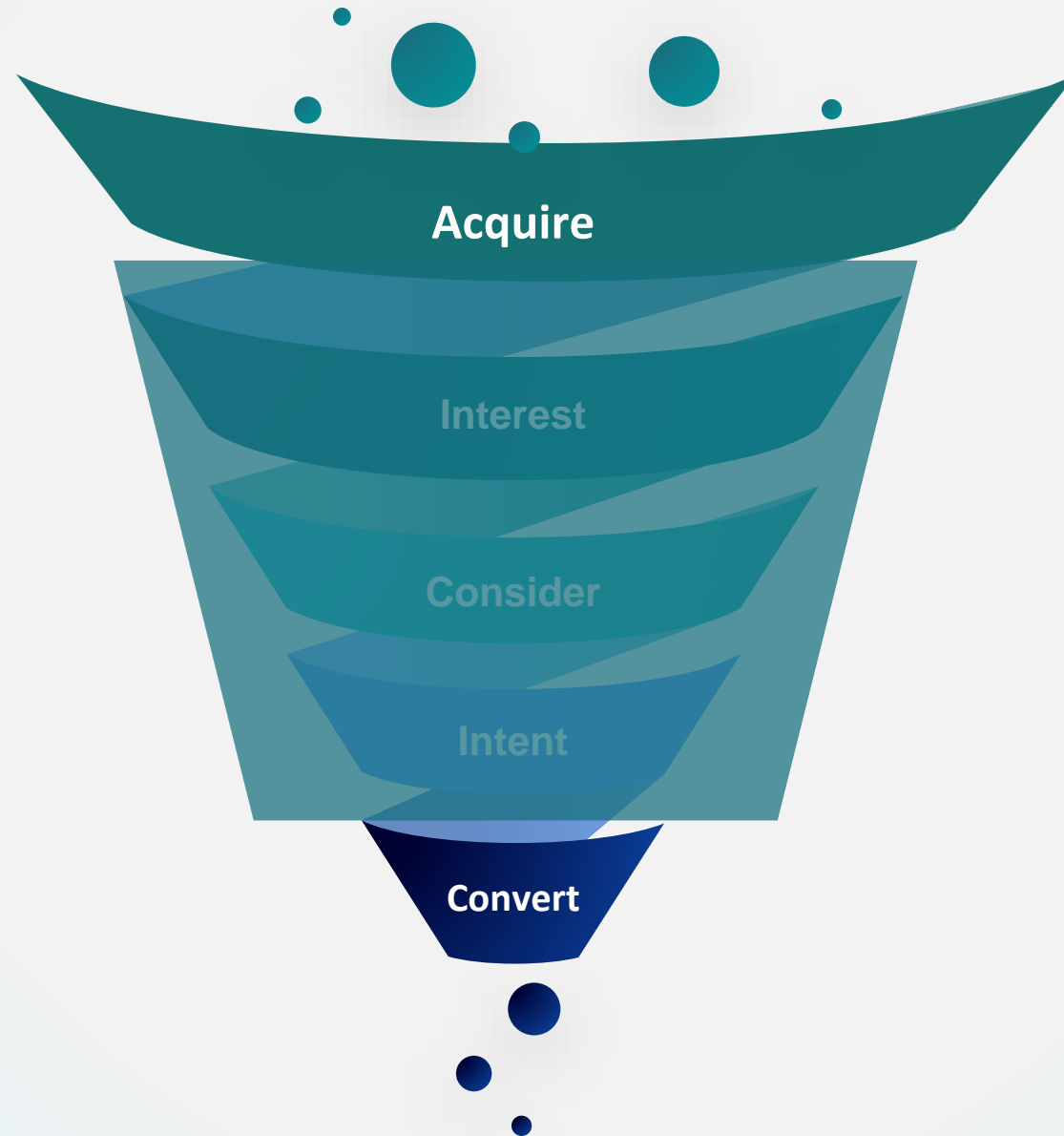
3. Marketer data is not ready for AI & always on Journeys

Privacy Laws have restricted the quality and volume of paid media leads (search, social, display)
Rise of AIO (AI Overview) leading to fewer click throughs

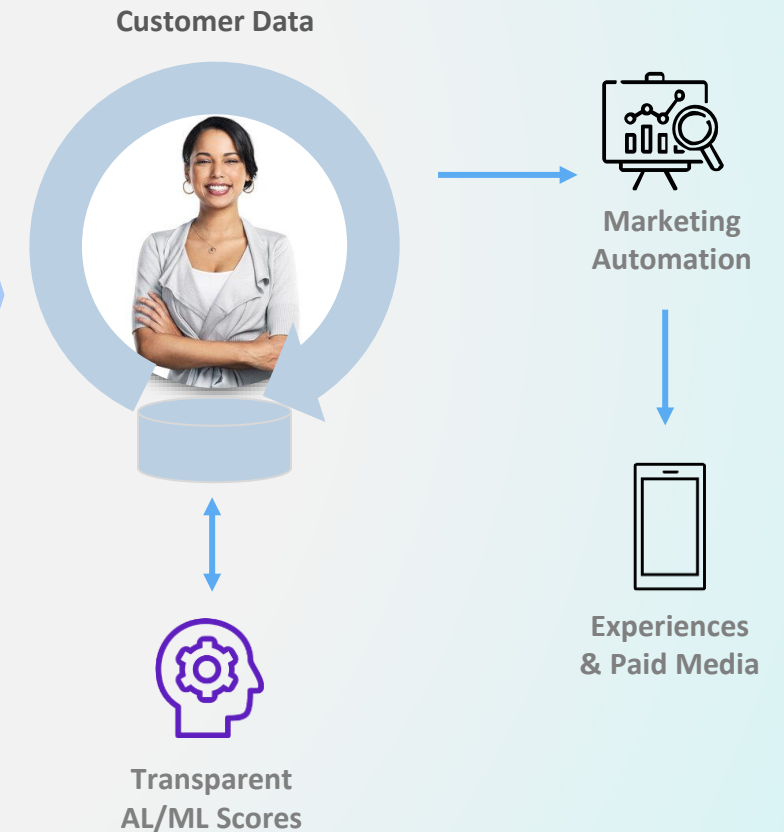
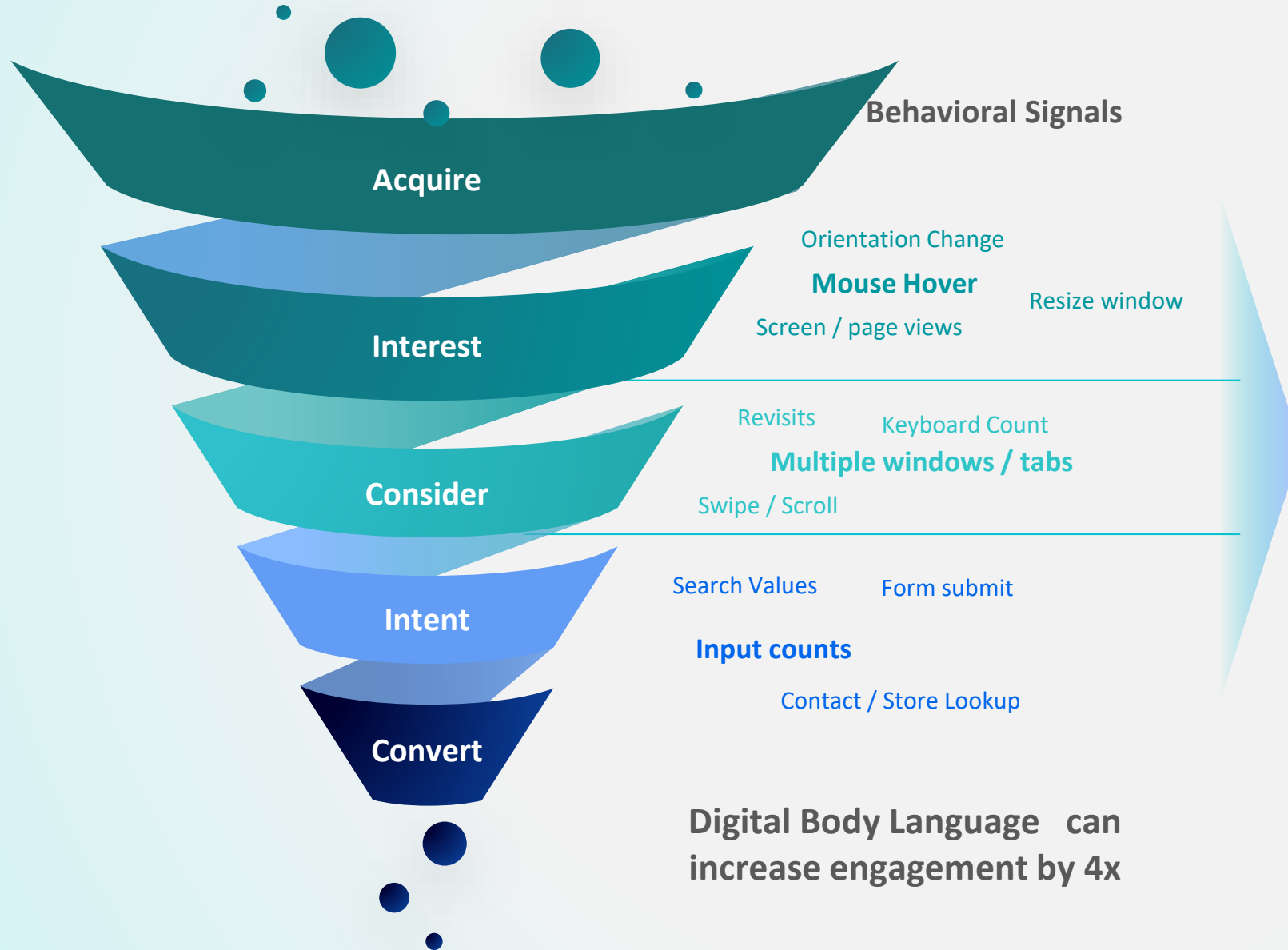
Digital first customers expect improved experiences before they buy (real-time)

Need a structure for clean organized data that can be used to power AI

◆ The mid-funnel blind spot



Digital Body Language



Audience Activation

Lead Acquisition Campaigns

- Paid media
- Events / Conferences
- Blog Posts

Interest

- Product Info
- Classes
- White Papers / newsletters

Consideration / Intent

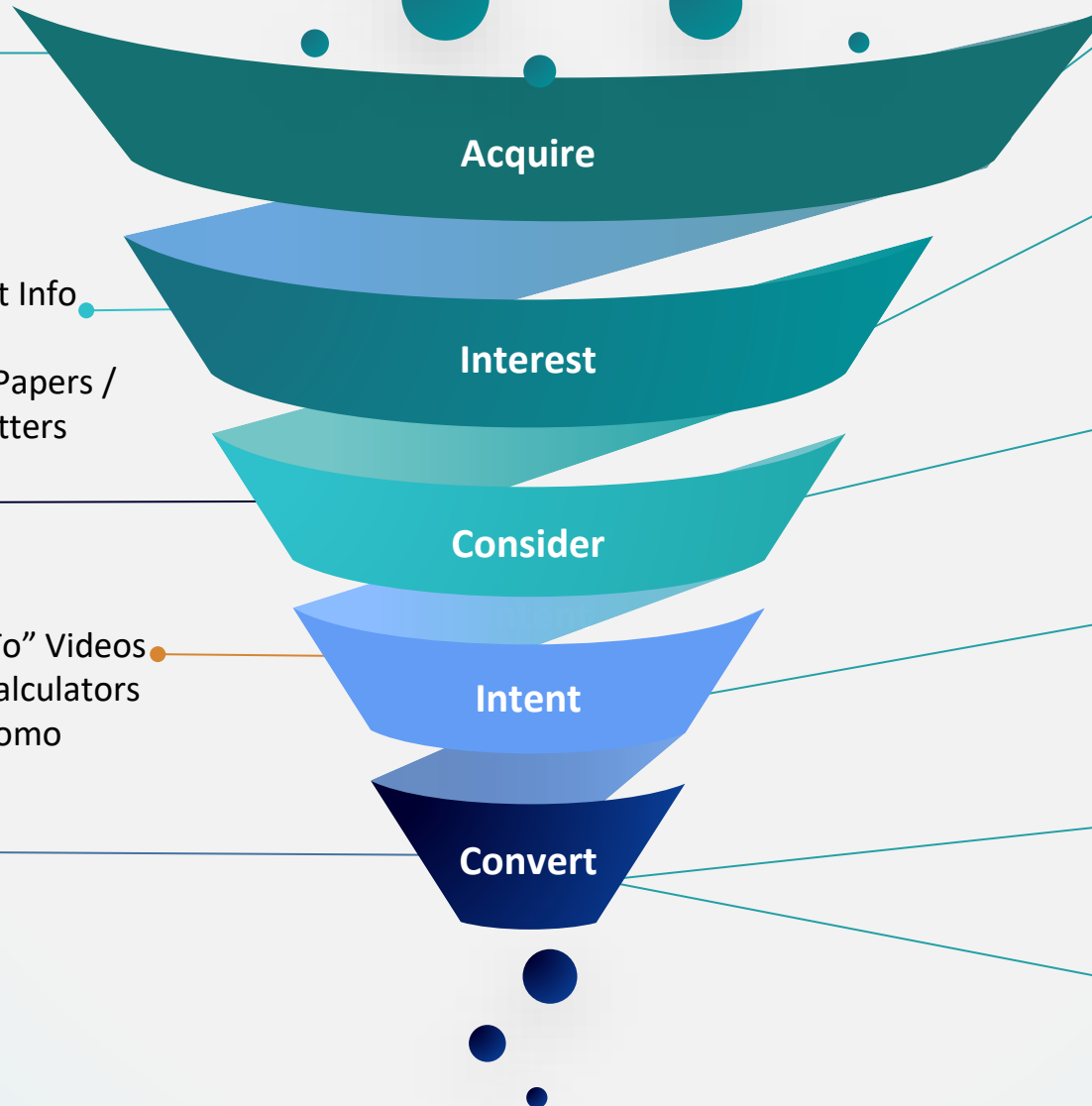
- Case Studies
- Free Trials

Intent

- "How To" Videos
- Price Calculators
- Sale Promo

Post Conversion

- Purchase Affirmation
- Training
- Warrantee
- Advanced Tips / "Did you know..."



CUSTOMER FEEDBACK



Join our newsletter

get weekly access to our best deals, tips and tricks

JOIN

No spam, we hate it more than you do.

How Much Does it Cost

Home price	\$ 300,000	Taxes	\$300
Down payment	\$ 60,000 20 %	Insurance	\$67
Interest rate	3.770 %		
Advanced +			

Your payment

\$1,481

P&I \$1,114

try it free

5 helpful tips
for using your

Get 3 months of
Premium for free

Enjoy endless ad-free music - even offline.

GET 3 MONTHS FREE

VIEW PLANS

Monthly subscription fee applies after. Offer not available to users who already used Premium. Terms and conditions apply. Offer ends 30 Jan 2025.

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◆ Ingredients of the Intention Economy

Intent



Digital Body Language

Context



Real time usage data

AI



Memorable Experiences

◆ Types of customer lifecycle events...

Simple Events



"the customer has made a large deposit into his savings account"

Patterns



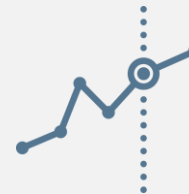
"the customer always makes a payment after due date"

Trends & Spikes



"the customer has decreased card spending on petrol by >30% in the last month compared to the average of the last 6 months"

Predictive



"the customer is predicted to travel in the next 48 hours" – real-time scoring

Real time trigger examples for a bank

 <p>Significant credit / debit</p>	 <p>Credit card declined</p>	 <p>Reaches 80% of credit limit</p>	 <p>International card usage</p>	 <p>Card usage behaviour</p>	 <p>Periodic savings below goal</p>	 <p>Potential fraud on card</p>
 <p>New card activation</p>	 <p>Frequent ATM transactions</p>	 <p>Off us ATM transactions</p>	 <p>ATM transaction location</p>	 <p>Spending exceeds budget</p>	 <p>International transfer</p>	 <p>Repayment default detection</p>
 <p>Low mobile wallet balance</p>	 <p>Payment through mobile app</p>	 <p>Purchases from favourite merchant</p>	 <p>First ecommerce purchase</p>	 <p>Inbound calls to call centre</p>	 <p>Location geofence</p>	<p>...and many more</p>



Domain Specific Real-Time Event Detection



Significant
credit / debit



Credit card
declined



Reaches 80% of
credit limit



International
card usage



Card usage
behaviour



Periodic savings
below goal



Potential fraud
on card



New card
activation



Frequent ATM
transactions



Off us ATM
transactions



ATM transaction
location



Spending exceeds
budget



International
transfer



Repayment default
detection



Low mobile wallet
balance



Payment through
mobile app



Purchases from
favourite
merchant



First ecommerce
purchase



Inbound calls to
call centre



Location geofence

**...and
many
more**



Proactive alerts upon detection of Cards related events in real-time



Onboarding Triggers

- New card setup in system
- Card activated PIN not changed [7] days
- First sales swipe on Merchant category [Fuel/Grocery/Dining/Travel/Fuel etc.]



Product Triggers

- First international sales swipe
- Crosses [80%] of credit limit utilization
- Declining trend in spend amount in last [3] months, lowest total monthly spend ever



Behaviour Triggers

- [45] days without Sales swipe
- Very large transaction [10X] of average transaction value on the same merchant
- Card Declined - reason code []



Preference Triggers

- Predicted Friday evening location
- Within 500m from airport
- Within mall geofence for 5 mins

Onboarding Triggers

- First time ATM cash deposit
- No transactions for [X] days after account setup
- First time using mobile app to make bill payment

Product Triggers

- Credit in a single transaction > [1000]
- Significant Credit (vs. previous average)
- Salary bonus in payroll account

Behaviour Triggers

- Set up direct debit instructions
- Frequently uses other banks ATM
- Outward remittance to high risk country

Life Stage Triggers

- 'Milestone birthday' (30, 40 or 50)
- Children's account opened
- Opening of a new high-interest savings account

◆ Ingredients of the Intention Economy

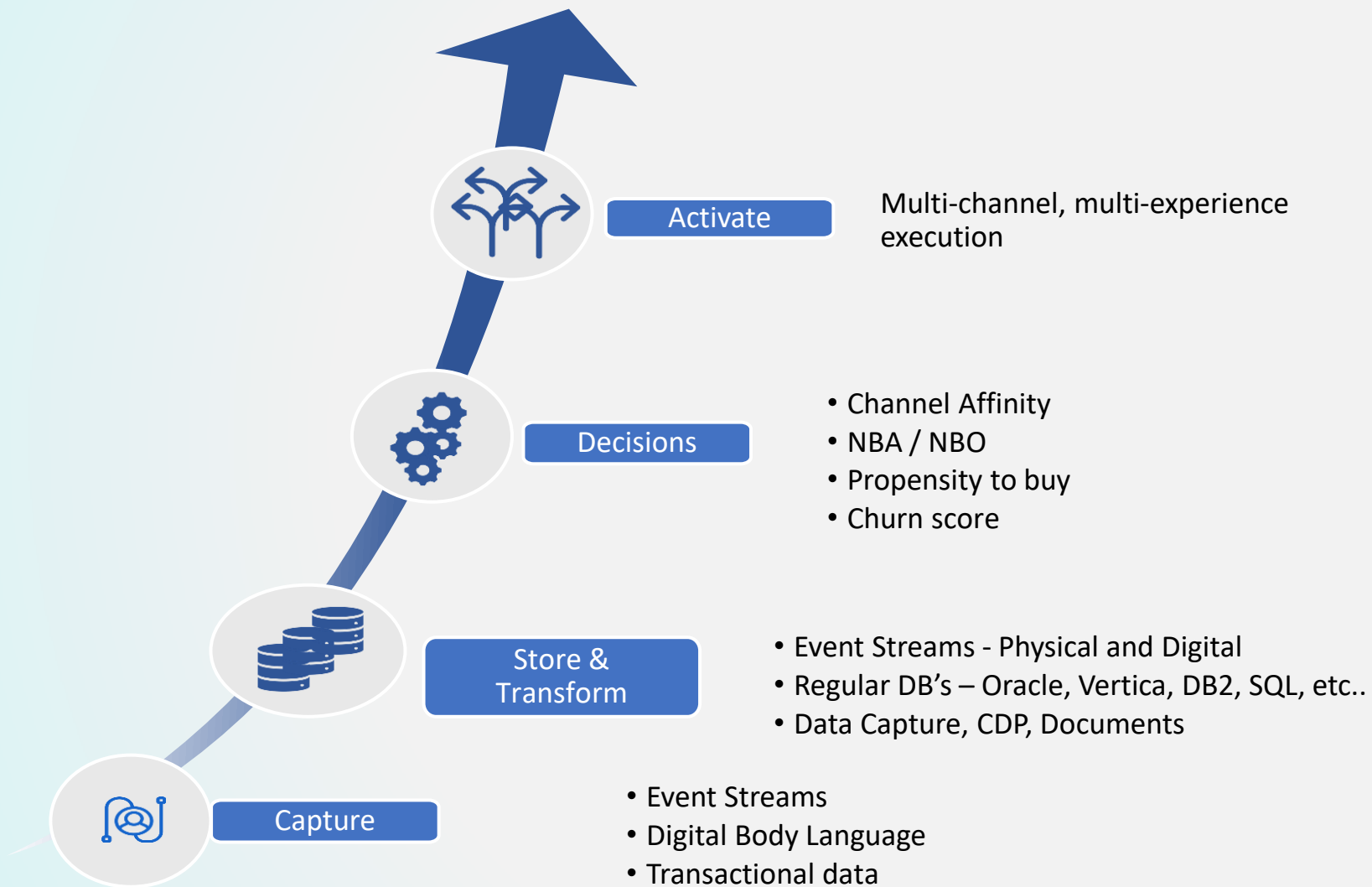
Intent ▶  **Digital Body Language**

Context ▶  **Real time usage data**

AI ▶  **Memorable Experiences**



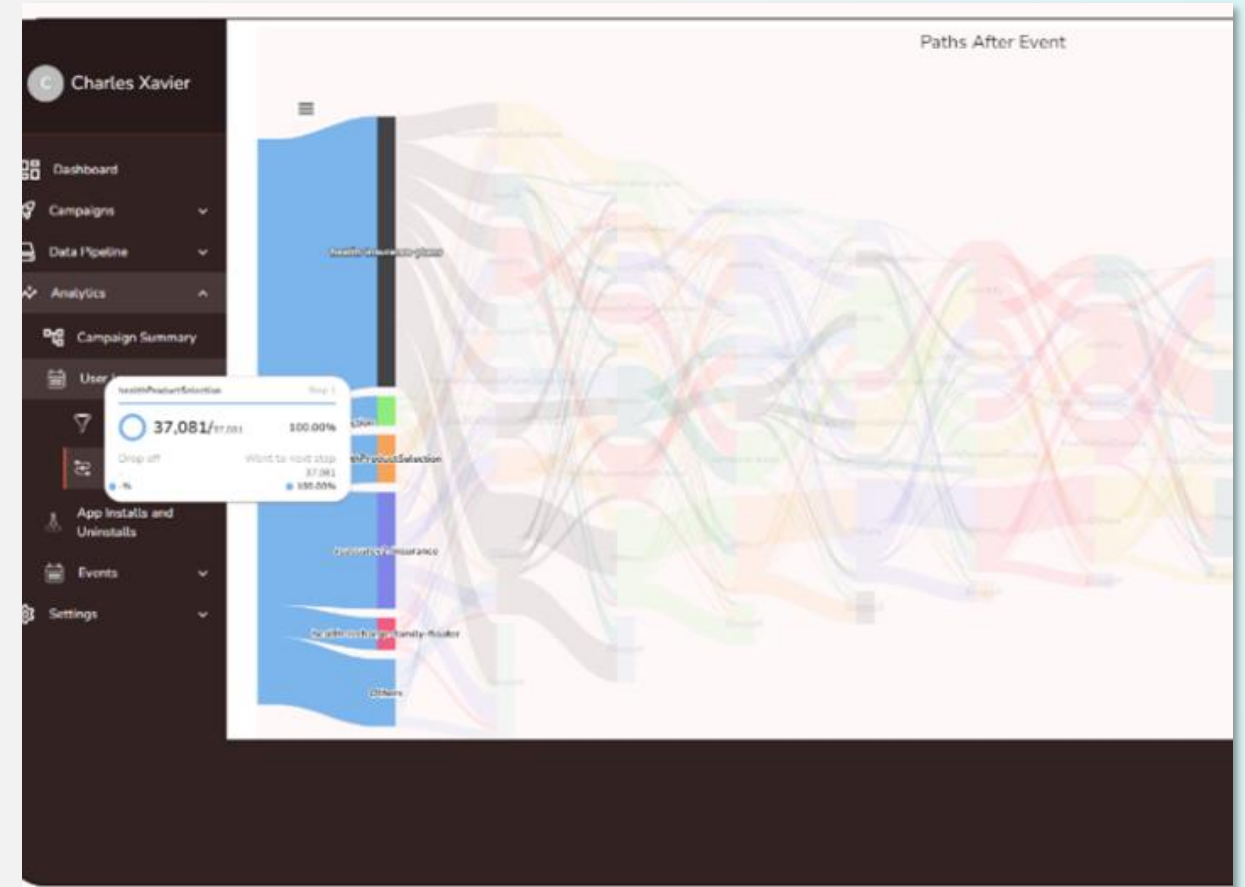
Bringing it all together



Causality moves beyond predicting events to curating journeys

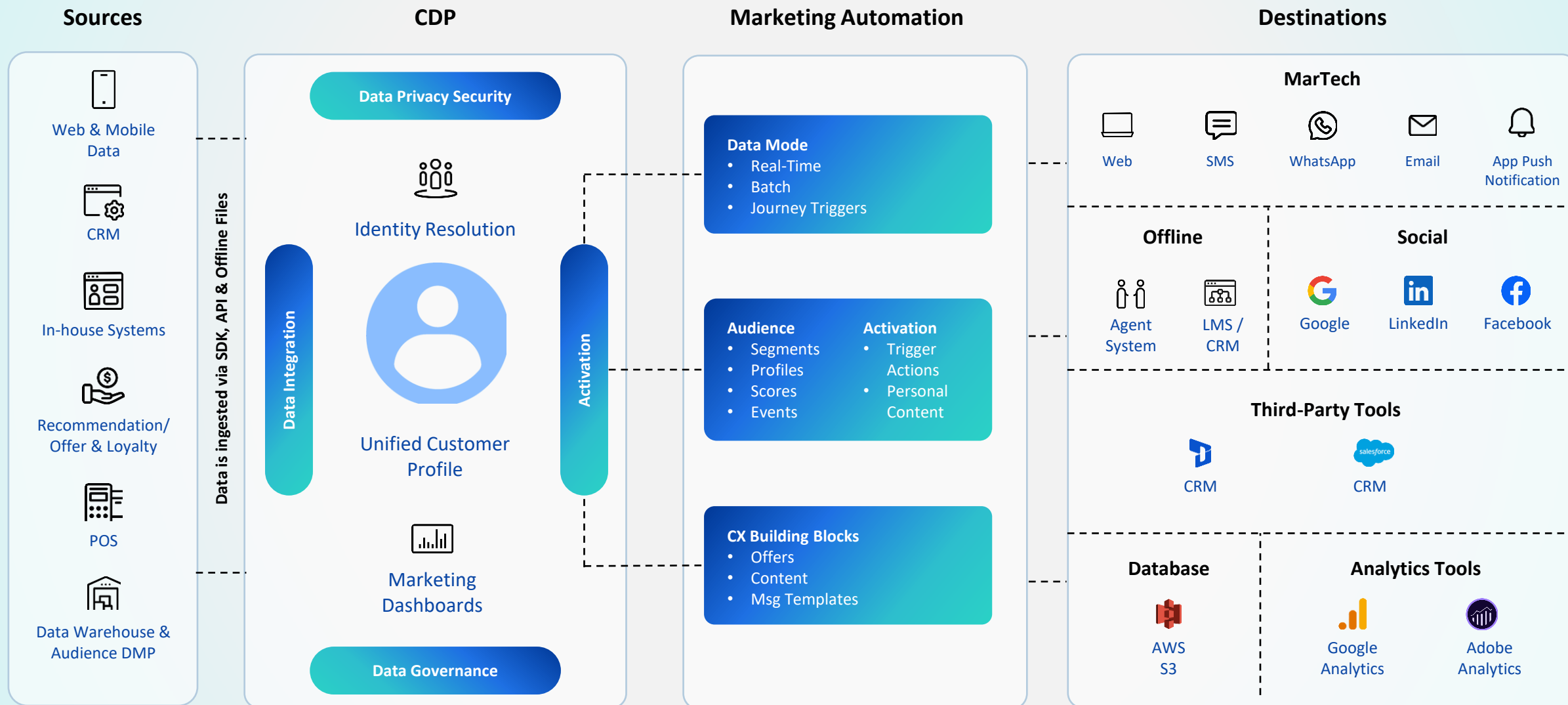
Understand the causal relationship between events

Combine offer data with behavioural data to bring insight to customer journeys





Bringing it together – Better Data, Better Outcomes



Takeaways

1. **Avoid mid-funnel blind spot:** Use customers' digital behavior to understand the intent and provide a contextual experience
2. **Real-Time Engagement:** Develop capabilities to respond to real-time customer signals, enabling timely offers and communications that align with current customer contexts.
3. **Integrate Data Silos:** Consolidate data from various touchpoints to gain a holistic view of the customer. This integration facilitates more accurate insights and personalized marketing efforts.
4. **Invest in Technology:** Utilize advanced analytics, AI, and machine learning to interpret complex data sets, predict customer behavior, and automate personalized interactions.

◆ And one more thing...



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