



## TIBCO Smart Offerings for Retail Banks

### Increase non-interest revenues and improve customer relationships with highly personalized micro-marketing

#### STREAMING ANALYTICS

A combination of real-time event processing and predictive analytics that enables businesses to capture, aggregate, and analyze large volumes of in-motion data. Streaming analytics is used in a broad range of industries to augment business intelligence in real time and to anticipate opportunities and problems such as a customer product interest or equipment failures.

Increasing your non-interest revenues without increasing customer fees that ultimately drive customers away can be a challenge.

The digital economy is opening up new ways to drive additional revenue from existing customers. The same technical innovations are also opening up new ways to communicate with customers about both digital and traditional offerings. But that results in customers becoming overwhelmed with advertising and marketing messages. They are forced to decide upfront who is providing relevant information and who to completely ignore. Ultimately, it comes down to trust.

Customers consider generic messages to be spam and learn to filter them out, even if they come from a known vendor. Over the long run, these types of marketing campaigns not only see diminishing returns, they can even damage your long-term relationship with customers and decrease revenues.

Micro-marketing overcomes the noise that traditional spam-marketing creates and establishes new levels of trust between customers and vendors. Banks and card companies have access to a wealth of knowledge that can be used to drive such campaigns. But executing these types of campaigns at scale is impractical using traditional approaches.

## MICRO-MARKETING

A marketing strategy in which marketing and/or advertising efforts are focused on a small group of tightly targeted consumers. Campaigns are much smaller in scale and more customized than with traditional marketing approaches. Micro-marketing or hyper-segmentation enables marketers to focus their efforts and use their resources more efficiently when designing and executing campaigns

## SUPPORTING PRODUCTS

- TIBCO BusinessEvents®
- TIBCO Spotfire®
- TIBCO Enterprise Message Service™

## RIGHT OFFER, RIGHT CUSTOMER, RIGHT TIME

TIBCO Smart Offerings enables you to create and execute micro-marketing campaigns at scale and provides the ability to clearly monitor and measure your results.

Through the power of streaming analytics and recent advances in machine learning, TIBCO Smart Offerings is able to recognize the correct moment to engage your customer and do so with personalized offers that leverage your unique understanding of who they are, how they behave, and what they want.

This combination of personalization and contextual relevancy ensures that your offers will stand out and tell the customer that you are not just another vendor but rather a trusted partner.

## MARKETING AGILITY AND SCALABILITY

Respond to market needs and shifts quickly, and create campaigns faster. Intuitive and powerful analytics and data-visualization tools enable market researchers to investigate new ideas rapidly. Drag-and-drop definition tools allow campaign managers to implement the marketing department's vision and define and execute campaigns directly without direct dependency on IT. Machine learning algorithms help automate the final delivery of highly personalized offers at just the right moment. With these productivity improvements, TIBCO Smart Offerings users are able to create new campaigns in less time and increase the number of campaigns they execute.

## IMPROVED CUSTOMER RELATIONSHIP

TIBCO Smart Offerings improved targeting and personalized messaging increases sales in the near term — but it does even more over the long term. Relevant and timely communication fosters a greater sense of partnership and trust with customers. This capability translates into greater returns on future campaigns, improved customer loyalty, and reduced churn rates.

## REAL-TIME CAMPAIGN EXECUTION

TIBCO's event-driven technology ensures extremely fast, reliable delivery and enables immediate visibility into a campaign's results. When integrated with a real-time transaction system, such as credit cards, offers can be generated and delivered in seconds. Results are monitored in real time, allowing you to learn and adjust at a much higher frequency than is possible with traditional marketing solutions. This ability to fail fast gives you the freedom to test out creative ideas and find opportunities that your competitors cannot.



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