

The logo for 'fractal' is positioned in the top left corner. It features the word 'fractal' in a lowercase, sans-serif font. The letters 'a', 'o', and 'l' are followed by three small circles in red, yellow, and blue respectively. The background of the slide is white with several large, thin, overlapping circles in light blue, yellow, and purple. A solid blue vertical bar is on the right side.

fractal

customer genomics

Using holistic customer insights
to build a true 1:1 relationship

In our experience, organizations continue to struggle with developing personalization frameworks @ scale

01 LACK OF UNDERSTANDING

Customer purchase decisions are irrational, often a function of their persona, the context and the environment which are rarely captured in the modeling

NEED TO BRING IN EMOTIONAL ASPECTS OF A CUSTOMER ALONG-SIDE DATA SIGNALS

Bob paid 30% extra for next-day shipping when 2-day shipping was free

02 LACK OF INTERCONNECTEDNESS

Often, data on many aspects of any given customer is collected and stored separately into siloes by various functions like Marketing, Digital, Loyalty, etc. Acquiring and integrating these data assets to get a holistic view of a customer is a challenge

NEED TO DEVELOP A COMPREHENSIVE AND DYNAMIC SINGLE VIEW OF A CUSTOMER

Gwen often purchases nut-free products in-store and online though continues to receive targeted promotions for peanut butter

03 LACK OF AGILITY

Customer decisioning is either rule-based or based on standalone propensity models which are static in nature and depreciate in performance over time

NEED MODELS THAT CAN DYNAMICALLY LEARN AND ADJUST TO MARKET BEHAVIOUR IN AN AUTOMATED MANNER

Angie has recently started purchasing more fresh items and fewer from the center store though her recommended products in the app don't reflect this change

04 LACK OF ORCHESTRATION

Customer outreach happens in a siloed manner often leading to communication fatigue and lower campaign responses

NEED TO HAVE A HOLISTIC NEXT BEST ACTION/MESSAGING MECHANISM

Deb received 8 unrelated communications from her grocery store in the last 24 hours; 2 emails, 3 app notifications, 2 texts and a call from customer service as a follow up to an issue she had last week.

Introducing Customer Genomics

Customer Genomics executes the Best Next Experience for every customer at any stage in their relationship journey by:

Capturing all latent customer behavioral and emotional signals

Creating a holistic single analytical view of a customer

Predicting and self-learning with every new signal

Automated Integration for maximum value

Making it a one-stop solution across different business models:



Service:

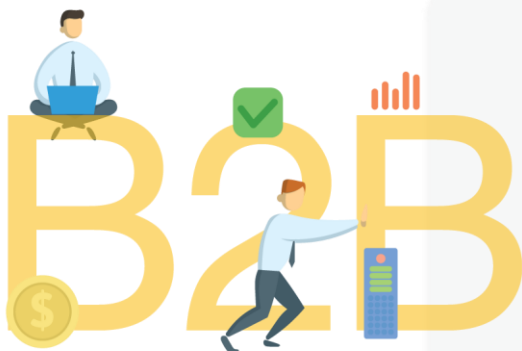
- Need-based routing
- Next best conversation
- Real-time client insights

Sales:

- Customer prioritization
- Behavioral triggers
- Peer based opportunities

Marketing:

- Campaign automation
- Next Best product
- Retention
- Onboarding
- Real-time action recommendations
- CLTV



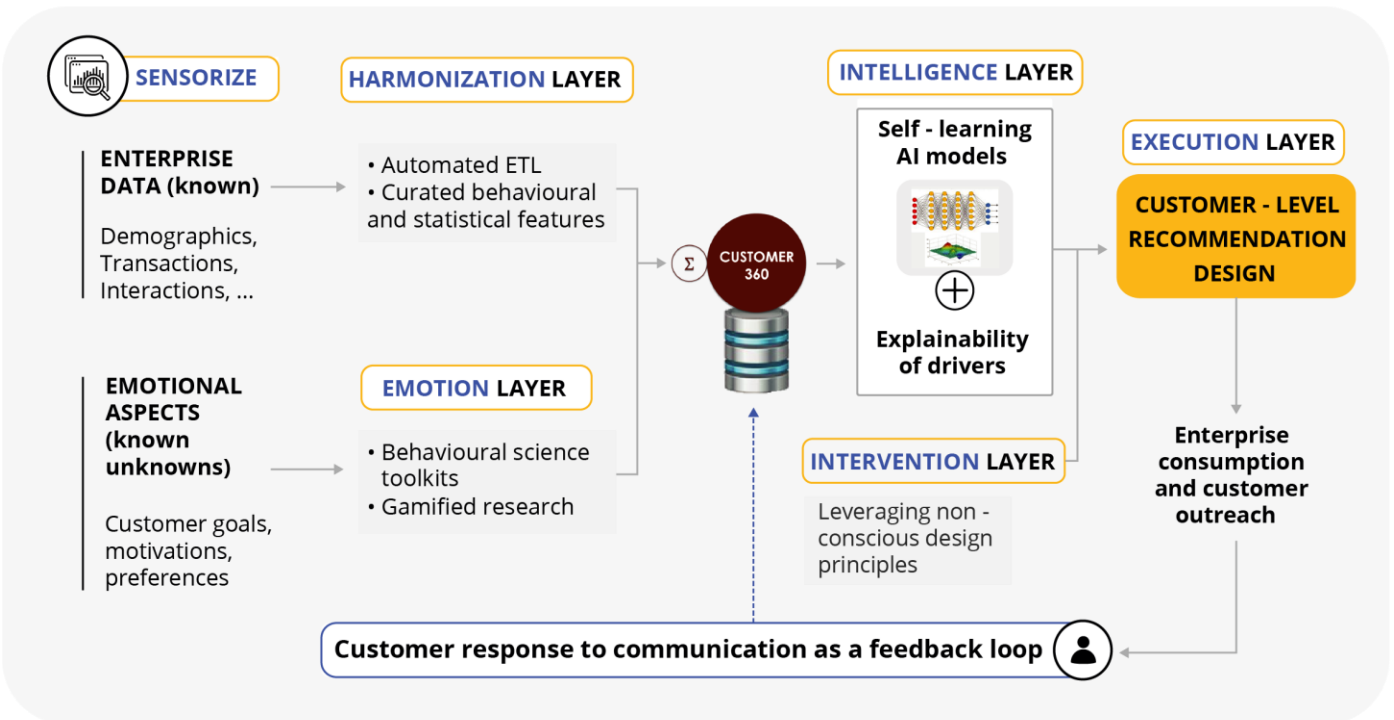
- Share of wallet enhancement
- Prospect identification
- Client prioritization
- Macro event-based risk attrition

- Next best action and product
- Domain experience and expertise

Our approach & related outputs

Integration of customer behavior and emotional aspects yields the ability to predict what's likely to happen and engage 1:1 accordingly.

Platform architecture:



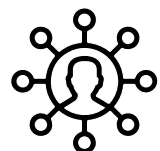
Key outputs:



01

CUSTOMER 360

The Customer 360 is a central repository of 500-2000 features at an individual customer level across time collated from multiple data sources.



02

CUSTOMER INSIGHTS HUB

This is a one-stop analytical foundation for all customer decisioning. This consists of insights, triggers and predictions around customer intent and drivers of intent.



03

MASTER CONTROLLER

End-to-end automated platform using a Master Controller module for automated scheduling and execution of the processing cycles.

What makes us unique is our ability to discover and deliver customer level insights with:

01

SPEED



- Domain-specific feature stores
- Code accelerators for data harmonization
- Behavioral science toolkits

02

SCALE



- End-to-End automation pipeline to generate insights per month, week, and even by day
- Ability to connect seamlessly with data platforms such as Cassandra and consumption layers such as Salesforce

03

SOPHISTICATION



- Ensemble Deep Learning models
- Real time training and prediction
- Feedback loop and models that self-correct over time
- Industry leading AI + Behavioral Sciences framework

A few case studies

FINANCIAL SERVICES

FORTUNE 500 INVESTMENT FIRM:

- *Managing financial assets better through AI-powered advisor genomics*

▶ \$ 600M + in incremental flows over 12 months, 30% increase in overall digital engagement, 26% increase in Sales

TOP INDIAN BANK

- *Redefining customer interventions through personalized email campaigns*

▶ INR 1B+ incremental revenue in 14 months

FORTUNE GLOBAL 500 BANK

- *Transforming assisted banking through Next Best product and opportunity predictions*

▶ 12+ productionalized insights to RMs from 4 markets

FORTUNE 100 INSURER

- *Enhancing outreach through personalized channel and payment mode migrations recommendations*

▶ 30% reduction in call center costs

TELECOM

LARGEST PAY-TV BROADCASTER EUROPE

- *Unravelling CX to enable upstream decisioning and intervention strategies*

▶ \$20M+ savings through reduction in churn

FORTUNE 20 TELECOM FIRM

- *Improving digital feeds through next best action*

▶ > 75% precision achieved in top 4 app feed recommendations for top 10% of customers

CPG

FORTUNE 500 SUBSIDIARY

- *Powering tailored interventions to enhance customer experience and increase sales*

▶ Estimated annual \$70M+ revenue increase across all channels.

HEALTHCARE

FORTUNE 50 INSURER

- *Campaign personalization through predicting next best campaign*

▶ ~USD 1.2M incremental value generated through 7 campaigns for a sample of 50K customers

Awards and Recognition

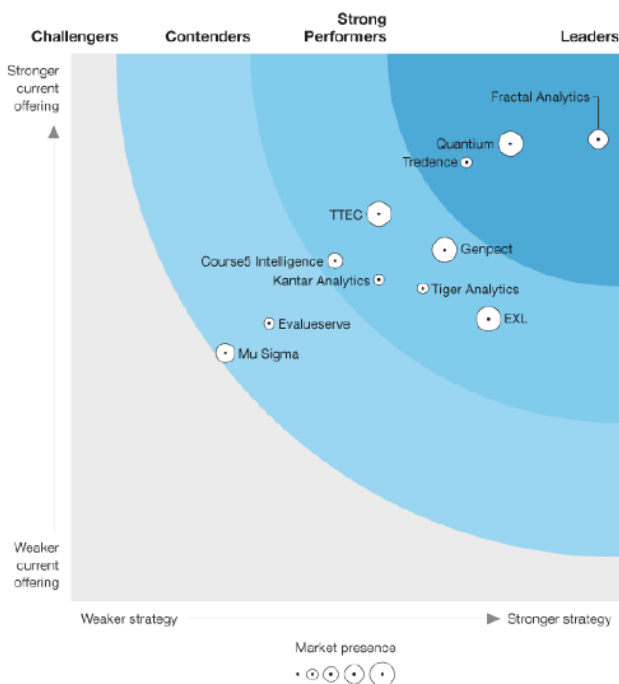


Forrester Wave: **Leader in Customer Analytics 2019 and 2021**

ANA Genius in Digital Marketing Award 2016

Innovators in Artificial Intelligence Award 2019

Awarded by ESOMAR at their global conference for **best Behavioral Sciences research application two years in a row**



The Forrester Wave™: Customer Analytics Service Providers, Q3 2021

In terms of capabilities, Fractal has long been a customer analytics juggernaut. Its Customer Genomics product provides next-best-experience personalization capabilities to clients, and its ability to apply emerging techniques such as reinforcement learning is unparalleled. The company also excels at turning insights into action, using its design practice to embed insights seamlessly into user workflows. It is one of only two providers in this evaluation with an AI ethics committee and framework. Fractal only struggles in the area of business consulting, with one client reference remarking, "Some of their resources aren't equipped to drill down to find the real problem statement." Enterprises facing big, hairy challenges such as "How do I acquire and retain customers in the wake of a global pandemic?" should consider Fractal.