white paper | 2007

The Customer-Driven Innovation Series: Part 1

The Predictive Enterprise

Peppers & Rogers Group
a division of Carlson Marketing Worldwide

SPSS

The Predictive Enterprise

Executive Overview

Imagine you are a high-end retailer with over 300 stores. What if you could predict how many customers would walk through the door on a given day? Based on that insight, what if you were able to staff your retail floor with the right number of sales associates, and even assign associates to individual, high-value customers so the best customer experience was delivered at the right time? And as a result of those insight-based actions, you could predict how many transactions you would generate and how much sales you would capture. If you had all this in place, would your company be an innovator?

You bet it would. But it isn't just a pipe dream. At this moment, Coach, the global retailer of fine gifts and accessories, is putting the pieces together. "To get sales right, you need the right people in the right place at the right time," says Patraic Reagan, Director of Business Analysis at Coach. "But to do that, you must be predictive rather than reactive. You have to design the best customer experience ahead of time so that at every location and at every customer interaction, impeccable service turns into long-term relationships."

More and more companies like Coach are realizing the benefits and return of becoming "customer innovators." They're tapping into a wider range of different data sources to uncover predictive insights about customers, using the insights to identify the right customer experience ahead of time, then delivering that experience at the right moment. In the following white paper, we explore this topic in depth. We unravel the traditional definition of innovation and explain why customer interactions represent innovation's new battleground. To help you gauge your company's "customer innovation readiness," we detail four attributes of the predictive enterprise and how data mining and analytics can be used to enable it. Also included are the customer innovation stories of two esteemed international brands, Coach and Debenhams.

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White Paper in Brief

Who:
Senior marketers and decision makers across the enterprise

What:
Strategies and tactics for enabling a more innovative, predictive enterprise that maximizes the value of every customer interaction to "get, keep and grow" customers

How:
- Expands the definition of innovation beyond products to include customer interactions
- Documents why companies must become predictive enterprises
- Outlines four core attributes of the predictive enterprise, and how you can attain them
- Shows how Coach and Debenhams use data mining and predictive analytics to achieve customer innovation, strengthen brand and lift sales

Customer Interactions: Innovation's New Battleground

Geoffrey Moore, marketing expert and author, once wrote: "Failure to innovate equals failure to differentiate equals failure to garner the profits and revenues needed to attract capital investment."[i] Most executives would agree, and they've long placed innovation near the top of their to-do lists. In a 2006 *BusinessWeek* survey, 70% of respondents cited innovation as one of their company's top three strategic priorities.[ii]

Expanding understanding

For decades, innovation has been most closely associated with the ability to launch new products. But, capturing competitive advantage through product innovation alone—much less sustaining it—is getting tougher. No matter what product you sell today, in a few years it will likely be a commodity. Consider that, according to some reports, as much as 80% of the 36,000 new products brought to market in 2005 are destined to fail.

Companies like Coach are expanding upon the traditional definition of innovation. They recognize that innovation extends beyond products and back-end processes to include how, when and where they interact with customers. "The concept of 'product' itself has been expanded beyond the tangible item itself to include the customer interactions that happen before, during and after its purchase," says Colin Shearer, Senior Vice President of Market Strategy, SPSS. This is the new battle- ground for innovation as channels continue to proliferate and as the quantity of customer interactions explode. This view is shared by innovators such as Credit Suisse, Puma North America, GE aircraft and British Telecom. They know that the customer experience is about more than products.

It means being predictive

Achieving customer innovation depends on becoming a more predictive enterprise. Your customer-facing personnel must know *ahead of time* which customer will be on the telephone or the retail floor and which experience is the best one for *that* customer at *that* moment. The predictive enterprise knows which experience is right for a specific customer before the interaction actually occurs. It seeks to innovate by anticipating and enhancing different customer interactions prioritized by their impact on building and maintaining profitable, long-term relationships. It might be the decision to route a high-growth customer to the most knowledgeable service rep, to *not* approach a high-value customer the second she hits the retail floor, or to give a disgruntled customer a discount on his next purchase.

What's the payoff? An IDC report found that the median ROI for projects that incorporate predictive capabilities and technologies was 145%.[iii] The benefits that help to drive this ROI can come in a range of different forms, says Nucleus Research. They include direct savings due to a reduction in marketing campaign costs, lower acquisition and retention costs, or even lower equipment and staffing costs. The ROI can also come from using predictive analytics to increase productivity, improved service levels or higher profits as a direct result of more targeted cross-selling and up-selling. A final ROI source: greater visibility across the enterprise that enables more efficient processes and operations.[iv]

How can you become a more predictive enterprise capable of real customer innovation? It starts with data. Lots of companies have plenty of data, but most are not taking advantage of the insights and predictions it can offer. For example, according to a 2006 survey by SPSS and Yankee Group, only 50% of organizations are applying advanced analytics to their data to drive predictive insight.[v] Even fewer take the next, innovative step of using the insight to maximize the value of each customer interaction by delivering a great customer experience. But this is the new frontier of innovation—where leaders will distinguish themselves from laggards.

Lots of companies have plenty of data, but most are not taking advantage of the insights and predictions it can offer.

Customer Analytics are in Style at Debenhams

DEBENHAMS "Style is primarily a matter of instinct." So said famed fashion designer Bill Blass. As one of the most influential fashion retailers in the UK Debenhams has competed on the basis that its style is about the customer experience and in trying to predict that instinctive process of stocking what its best customers will want when they want to buy it.

"Things change quickly in this business," says Debenhams commercial insight manager Matt Fryer. "Sometimes they change month to month. Analysis is crucial. It's all about using information about our customers to come up with a competitive advantage. Retailing is a simple business. You want to create a market for your products. We use a lot of tools to find and keep the customers that create our market."

Debenhams is synonymous with style and high fashion, with 139 stores, 10.2 million square feet of trading space and 24,000 employees across the UK and Ireland. Understanding customer shopping habits is hard to predict but as Fryer says, critical for the company's success. It employs a team of eleven analysts responsible for researching and evaluating all aspects of the customer relationship, including buying habits, as well as marketing campaigns and activity around new store openings. For example, when Debenhams is considering opening a new store, which is a key part of its strategy, its analytics team will assess the store's potential based on a number of factors, such as market size and location.

But that hasn't always been the case. As recently as 2000, the Debenhams analysts were struggling to extract increasingly complex data, such as customer numbers and transactional information, in a timely manner. "We found we needed a new tool to manage the high levels of complicated data we were handling," says Manjiry Tamhane, operations research and customer management controller. "We also needed several people to access the same data warehouse at the same time. And, on top of all of that, as always, we had to keep one eye on costs."

All of the company's marketing campaigns were executed by a third party, complicating the data picture. After a comprehensive review, the SPSS predictive analytics tool was chosen to support planning and decision-making within buying and merchandising, marketing and CRM activity and analyzing potential new stores.

'Basket analysis'– looking at the contents of customers' shopping baskets—plays a key role in successful merchandising in-store. As the amount of transactional customer data has grown, the SPSS solution has become the key to the success of this technique. Using the software, the analytics team can look at which special offers are generating the most sales, as well as identifying 'cross-sell' opportunities. The team also applies analytics to understand why some lines are selling better than others. Using clustered algorithms and SPSS technology, the team can analyze the pricing and optimize it to support Debenhams' business objectives.

Debenhams' marketing and CRM activity is another important area of the analytics team's work. Rolling out SPSS technology means that marketing campaigns can now be controlled in-house, and the success of campaigns is evaluated. This intelligence is then used to inform future campaigns and enable Debenhams to predict customer behavior. This has helped to generate significantly improved marketing ROI.

The SPSS tool has also played a critical role in the lifecycle of new store openings – from strategy to operations – including preparing the initial business case, evaluating the optimum mix of product lines to carry, through to evaluating marketing campaigns for the new store.

According to Tamhane, the results speak for themselves. "By moving our campaigns in-house, and concentrating on highly-targeted marketing and CRM activity, we've generated significant extra revenue for the company," she said. "Not only that, but the time it takes us to respond to insight requests, both internal and external, has been cut significantly."

Debenhams has recently used the SPSS solution for further in-store analysis. For example, the software is currently being applied to identify potential incidents of fraud, such as investigating high numbers of unusual transactions. The tool analyzes transactional data at the checkout, and immediately registers any unusual activity, which is then passed to Debenhams' in-house fraud team to investigate. ■

"We found we needed a tool to manage the high levels of complicated data we were handling"

— Manjiry Tamhane, operations research and customer management controller

Attributes of the Predictive Enterprise

Data mining and analytics enable an enterprise to become more predictive and customer innovative. But, advises Shearer, "If you're going to turn all the data you have into real insight, then use the insight to make the most of each customer interaction, you need a focused plan of action as well as the technology." How do you know if you have what it takes? Below are four attributes of the predictive enterprise you can use to start putting customer innovation to work at your organization.

1. Get to the Root of the Problem

Businesses succeed by solving problems to achieve goals. The same logic is true for the predictive enterprise that seeks to innovate around customers. But many companies don't take the time to define clearly what their specific problems are, or how data mining and predictive analytics should be used to solve them.

When organizations do not "get to the root of the problem" up front, they end up with a lot of data and a lot of tools, but not a lot of predictive insight or solid results. "It can't be just a case of 'let's get some data and let's use some analytics and see what comes out', but this is still the prevailing approach at many organizations," says Shearer. "It has to be driven by a business goal [such as reducing churn by improving the customer service experience on the Web], which then translates into an analysis goal. Once the analytical piece is complete, it then has to be mapped back to the original business goal and the results deployed to improve business outcomes."

In practice

At Coach, for example, the root of the problem was identified as the in-store interaction where the brand promise becomes the brand experience (see the case study, "How Coach Lives Up to Its Brand"). With a strong commitment to customer service, Coach recognized the opportunity to predict customer traffic patterns at each retail location and to use that knowledge to staff the store with the right personnel at the right time to deliver a consistent and best-in-class customer experience.

For other companies, the key problem to be solved may be different. For example, it's no secret that customers are becoming more intolerant of irrelevant offers constantly being pushed on them. It may be that the marketing department of a retailer does a good job of protecting customers from irrelevant direct mail but it uses outdated "batch and blast" techniques for email communications, which annoys customers and cuts into open rates, click-throughs and conversions. Or a telecom, for example, may be struggling with churn among high-value customers, and its "win-back" programs aren't preventing defection. In this case, the problem is uncovering what is causing these customers to reach the win-back phase in the first place. Is it pricing? A poor service policy that's causing customers to jump through hoops? Uninformed call center reps?

The scenarios are limitless. The point is, by identifying up front the specific problem or problems to be solved, a company will get the most out of its data and use its analytics to become a more predictive enterprise. "Never underestimate the advantage of solving just a few of the most important, root problems," says Shearer. "You don't need to boil the ocean nor do you need to predict with perfect accuracy to demonstrate significant business benefit." For example, the Dutch insurance firm FBTO Verzekeringen set out to use predictive analytics to solve a specific problem: to reduce its overall mailing volumes in marketing while better targeting customers. By centralizing its data and taking a closer look at customer behavior, FBTO refined its cross-product campaigns and captured an ROI of 448% in under three months.

"If you're going to turn all the data you have into real insight, then use the insight to make the most of each customer interaction, you need a focused plan of action as well as the technology."

—Colin Shearer

Senior Vice President of Market Strategy, SPSS

2.Consider all of Your Data Resources

Just about every company collects customer data. Most often, it is descriptive data such as name and address along with some basic demographics like gender, marital status or estimated household income. Some organizations take it to the next level by connecting their descriptive data with behavioral (i.e., transactional) data, such as purchase history. But only a few innovators add in the rich layer of attitudinal data that captures customer preferences and perceptions, or tie in interaction data that shows when, where and with whom an interaction took place and what was communicated. In most cases, these last two data resources (attitudinal and interaction) are left out, which keeps enterprises from becoming fully predictive.

Think about it. If all you know about "customer A" and "customer B" is that each has a similar descriptive profile and a similar purchase history with you, there is no reason to treat one differently than the other. You also don't know *why* customer A behaves differently than customer B. If, however, you are able to distinguish them on the basis of their attitudes ("self-reliant" vs. "traditional investor" in financial services, for example) or how they typically interact with you (over the Web versus in-person, for example), you can more accurately predict their behavior and design just the right customer experience before an interaction occurs. That's why using all of your data resources is the second key attribute of the predictive enterprise.

Not so unstructured anymore

Data and analytics professionals have always known that there's a wealth of customer insight hidden away in attitudinal and interaction data. But its common for survey data to be scattered or just sit on the shelf. In other cases, companies just couldn't gain access to data because its "unstructured" data that doesn't really "fit" on spreadsheets, such as email comments and open-ended inquiries typed into a Web site. "Historically, these free-form data have been nearly impossible to use effectively," notes Richard Hren, Director, Product Marketing, SPSS, "but new technologies have changed all that, allowing predictive enterprises to now be able to take full advantage of all of the data at their disposal."

Enterprise Feedback Management (EFM) systems, advanced text mining algorithms and improvements in natural language processing make it possible to extract concepts and sentiments from customer survey data and unstructured data. Companies can finally get their arms around loose data to gain predictive insight into customer attitudes and interactions, and then use the insight to drive innovation at the customer interaction level. For example, the ability to detect the presence of "delight" in a customer's inbound service email might help to predict the success of the next cross-sell offer, while the presence of "dismay" would trigger the immediate instigation of a service recovery tactic to stave off defection.

Getting going

"Many marketers believe that they need to first 'get all the data' before using analytics to dig out what's predictive, but that just isn't so," says Shearer. Analytics can help you sort through all the data points, decide which data pieces for which customer types are most important to address a specific business problem, and prioritize what new data has to be gathered, maintained and refreshed. To reduce churn, for example, a retail bank might be forced to examine many hundreds, if not thousands of variables, just to discover the critical 10 elements that provide a good solution," explains Hren. "But data mining algorithms efficiently uncover and extract those key components, easily identifying those data elements that provide the greatest insight. And as organizations acquire more knowledge about the wealth of data at their disposal, the more predictive they become."

"Never before in history has innovation offered promise of so much to so many in so short a time."

—Bill Gates
Microsoft Founder

Rules for the Predictive Enterprise

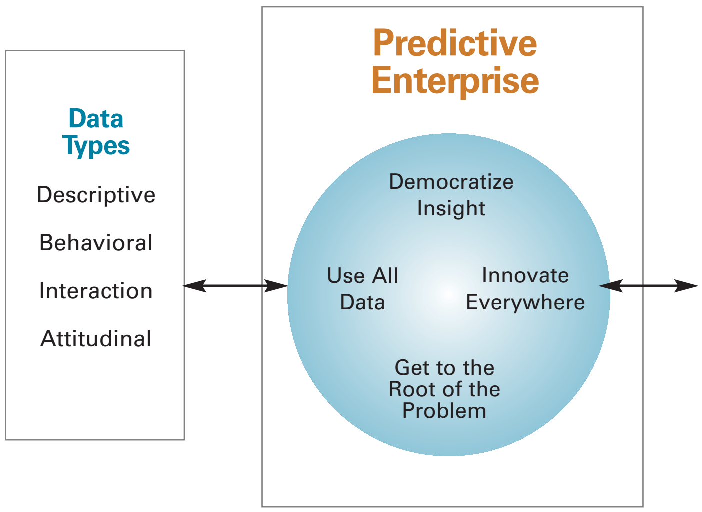
Know what you're trying to achieve: Planning is the key to successful predictive initiatives. Focus on specific challenges and opportunities for business improvement.

Get the right people involved: Using predictive insight to innovate around customers is a collective effort. Involve business sponsors and users throughout the process, and always secure IT buy in.

Line up the right data: Look for value from all four sources of data, especially the attitudinal data and survey data that often goes unleveraged.

Be strategic about technology: Ensure you have the breadth and depth of capabilities you need without taking on too much technology and too much cost. As a first step, determine current level of integration with IT infrastructure already in place (databases, operational systems, etc.).

Mapping Customer Innovation



The predictive enterprise distills insight from descriptive, behavioral, interaction and attitudinal data to get to the root of the key problems. It also democratizes new insight, and innovates at touch-points across the customer lifecycle to enhance the customer experience.

3. Democratize Your Insight

It's common to find analysts locked away in the far recesses of the company, receiving data from the IT team then forwarding obscure reports to the marketing, sales or service departments. "Companies that still separate off analysis and analytics in a different area of the business are creating their own obstacles," says Tom Khabaza, Director of Product Marketing for Data Mining, SPSS. "The analysts are essentially programmers, and any insight they come up with doesn't get out to the people who need it."

The predictive enterprise doesn't work that way. The ownership of and access to insight is democratized, decentralized and distributed so customer-facing personnel can make sense of it and put it to good use. It starts with leadership. In the predictive enterprise, a senior-level executive—often the CMO—shows a steadfast dedication to making fact-based decisions that lead to superior customer experiences. This dedication can then become part of the culture. For example, knowing rather than guessing is the rule when it comes to deciding how to analyze and use data resources, develop new customer experiences and treatment strategies and evaluate past decisions.

Insight is bi-directional

Achieving these cultural changes requires business decision makers at all levels to have access to insight—not only to a "single version of the truth" represented in reports, but to the very tools and datasets from which those reports arise. In the predictive enterprise, business decision makers are themselves able to execute customized queries, conduct "what if" analyses, and add their unique perspectives into segment definitions or models. This keeps the insight free-flowing and bi-directional so the enterprise can work together to solve its key challenges. If there's a customer churn problem, for example, chances are that it involves more than product development, more than strategic pricing, more than channel management, more than sales, and more than marketing. It involves and requires the viewpoints and the action of all. "Just as the concept of quality in business has moved from being a department to being the responsibility of everyone, so too has insight transitioned from a separated departmental and analytical function to a ubiquitous characteristic of the company itself," notes Shearer.

Democratizing insight doesn't mean that trained statisticians are marginalized. Quite the

"Companies that still separate off analysis and analytics in a different area of the business are creating their own obstacles,"

—Tom Khabaza

Director of Product Marketing for Data Mining, SPSS contrary. Analysts in the predictive enterprise become more valued and more highly utilized as expert resources, and achieve greater organizational visibility. The "soft skills" of working with business users become as important as their technical sophistication, and the most successful are those who seek to share their new-found insight. That way, the entire enterprise can become predictive, not just a few analysts in a back room.

4. Look to Innovate Everywhere

Different customers interact with your company at different times and across different channels. And these customers do not view interactions as isolated events. In their eyes, a phone call to service and shopping on the Web are part of a single, ongoing customer experience. In this environment, every interaction counts, which puts significant pressure on every aspect of an enterprise, from customer-facing personnel to back-end processes and operational systems. "Essentially, anywhere a decision needs to be made—whether it's by a person or by an automated system—you need the ability to be predictive," says Shearer. As a result, the predictive enterprise actively looks to innovate everywhere: across operational systems, across the customer lifecycle, across channels and to different customers.

"Whether it's through marketing, sales or service, you are constantly looking to provide a satisfying customer experience in order to get, keep and grow customers," says Shearer. From how a customer first becomes aware of a need, to the exploration of brands and solutions, to the purchase decision itself, to the initial experience with the product, to service encounters, to buying upgrades, to making a recommendation. All of these are parts of the lifecycle that may be enhanced by anticipating when, where and with whom in the organization customer interactions take place. During the "get customers stage," for example, the ability to predict a customer's immediate receptivity to an offer as well as the downstream profitability yields an improved quality of the customer base. During the "keep customers stage," the ability to identify which factors contribute to the defection of high-value customers allows companies to act long before a win-back offer is needed. During the "grow customers stage," the ability to identify customers who have the most unrealized potential value and understand their needs allows the predictive enterprise to craft more targeted, more relevant communications.

Bringing it all together

Predictive enterprises become customer innovators when they bring together all four of the attributes above, from getting to the root of the problem to innovating everywhere. To show the point, consider the case of one large, European cable network operator that provides a broad array of interactive communications to both business and consumer markets. It had used data mining for some time, but the company wanted to do more in an effort to reduce customer churn within one of its product offerings. The company recognized that mid-way along the customer lifecycle, valuable customers began considering defection. But why? And what should the company do to prevent it?

The company believed that by making better use of its customers' attitudinal data, it could predict when customers were thinking about defection and which offers would work best in lowering churn. It worked with SPSS to create open-ended questionnaires, and sent them to customers about to hit a seven-month milestone in the relationship (which was identified as the likely "weak point" at which customers began to think about defecting). The company translated the attitudinal feedback into a single satisfaction index based on the responses that they received. It then combined the insight with existing customer data, including behavioral and descriptive data. A predictive satisfaction score and model were built, and the model was applied to the entire customer base. Using its predictive insight, the company built more targeted retention strategies, tactics and offers and used them to drive relevant interactions with customers at the weak point in the lifecycle. The results: among the treated customer group, churn plummeted from 18% to 2%.

"Innovation is the use of a new product, service, or method in business practice immediately subsequent to its discovery."

Barron's Dictionary of Business Terms (3rd Edition)

CASE STUDY

How Coach Lives Up to Its Brand

Remember the last time you shopped at a high-end retailer? Odds are, the second you walked in the door, your expectation levels for a premium experience went sky high. At Coach, the global designer and retailer of fine accessories and gifts, delivering a premium customer experience is a central part of living up to its brand. "The Coach brand is well known for its quality products, but it doesn't end there, says Patraic Reagan, Director of Business Analysis, Coach Retail Group. Every time customers interact with our brand, we have to make sure that their impression of our service is as strong as their impression of our products. Our objective is to provide each customer with a unique experience, something relevant to remember us by."

Value on the retail floor

It all starts on the retail floor. "The in-store experience is the most important touchpoint for conveying our value propositions and building our brand," says Reagan. This puts a lot of pressure on Coach to be predictive: to know when valuable customers will come in to the store, which sales associates to have ready, and which experiences are most relevant. "We can't put a name and email address to everyone that walks in, but we can use predictive analytics to get close," says Reagan. "We can predict how many people will walk in that day, how many transactions we'll generate and how much sales we'll probably get. We also know who the top 1%-2% of our customers are."

Store managers use this insight to staff the floor and assign sales associates to specific customers so the right experience is delivered at the right time. "This is key to sustaining repeat purchases," says Reagan. "Our best customers will buy 10-12+ bags a year, and that unique relationship with that specific sales associate is a big reason why.""There are operational payoffs, too. It not only looks bad to have an army of sales reps standing around, it's also expensive. Being able to know ahead of time what staff levels are needed keeps costs down," says Reagan.

Data in droves

Reagan says putting all the pieces together isn't easy. His team is sifting through 9 years of store-level data—from traffic patterns and purchase histories to weather trends—all to get a clear understanding of the ebb and flow of customer behavior. Coach actively gathers customer data, too. In addition to the usual tactics of collecting emails at point of sale and using in-store traffic counters, it sends thank you cards to each customer who makes a purchase of $250 or more to keep the dialogue going. The challenge is turning all the bits of data into predictive insight, and that's where the SPSS Clementine tool comes in. "We rely on SPSS to isolate the data holes, make educated assumptions and identify when customers will come into our stores each day. It helps us to stay innovative and one step ahead of our competition," says Reagan.

No pressure...

According to its mission statement, Coach seeks to build "long-term relationships based on trust and satisfaction" by "treating customers as guests in our own home." That's a lot to live up to, but the retailer is backing up its brand promise by using predictive analytics to deliver value at every customer interaction at over 300 stores, from Austin, Texas to Madison Avenue. However, says Reagan, there's always more work to do. In the coming months, Coach will start inputting product-line and merchandising data into the customer behavior equation, too. "For example, we want to know why a particular bag flies off the shelves in Manhattan but not in the Midwest," he says. "Each piece helps us to complete the data puzzle and make each customer experience the best it can be." ■

>insight

Coach uses in-store data such as

1. Traffic patterns
2. Purchase history
3. Weather trends

"Every time customers interact with our brand, we have to make sure that their impression of our service is as strong as their impression of our products."

—Patraic Reagan

Director of Business Analysis, Coach Retail Group

React or Predict: It's Up to You

Innovation has always been about prediction—that uncanny ability to "read the business tea leaves" and discern the future. The same is true for customer innovation. However, when it comes to customer interactions, the majority of organizations are more reactive than predictive. They fail to capitalize on that moment of truth when a customer is deciding to make a purchase, considering whether or not to defect, or just browsing the retail floor. To see this in action, think about all of the marketing offers and ads you see. By some estimates, 99% of all marketing messages are either ignored by consumers or simply go unnoticed. Results like these are symptomatic of a reactive enterprise. It's also why companies that are able to incorporate predictive capabilities and technologies into their business see an average ROI of 145%.[iii]

Leading organizations like Coach and Debenhams are turning the tables to become customer innovators. They are solving specific business challenges by capitalizing on their data resources, putting their predictive insight into the hands of customer-facing personnel across the enterprise and improving the customer experience across the customer lifecycle. The strategies, the tools and the tactics are available. So it's up to you. Will you react or will you predict? ■

"145% is the median ROI of projects that incorporate predictive capabilities and technologies."

IDC, 2003

Footnotes

[i] Geoffrey A. Moore, "Darwin and the Demon: Innovating Within Established Enterprises," *Harvard Business Review*, July-August 2004.

[ii] *BusinessWeekOnline*, "Online Extra: The Top 100 Most Innovative Companies Ranking," 24 April 2006.

[iii] IDC, *Predictive Analytics and ROI: Lessons from IDC's Financial Impact Study*, 2003.

[iv] This information was taken from a presentation by Rebecca Wetteman, *Evaluating the ROI of Data Mining, Nucleus Research*. October 2006.

[v] Yankee Group and SPSS, "Yankee Group / SPSS Online Seminar Survey," August 2006.

SPSS

SPSS Inc. is a leading worldwide provider of predictive analytics software and solutions. Founded in 1968, today SPSS has more than 250,000 customers worldwide, served by more than 1,200 employees in 60 countries. You will find SPSS customers in virtually every industry, including telecommunications, banking, finance, insurance, healthcare, manufacturing, retail, consumer packaged goods, higher education, government, and market research. Our software helps organizations optimize interactions with their customers and ensure that the actions they are taking today will positively affect their ability to reach tomorrow's goals. www.SPSS.com

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