

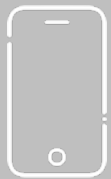
# appliance

Intelligent Engagement Platform

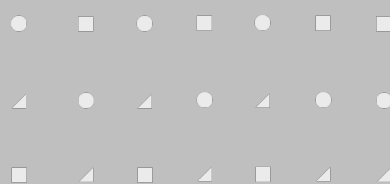




# Customer Engagement To Grow Revenue And Build Brand Loyalty



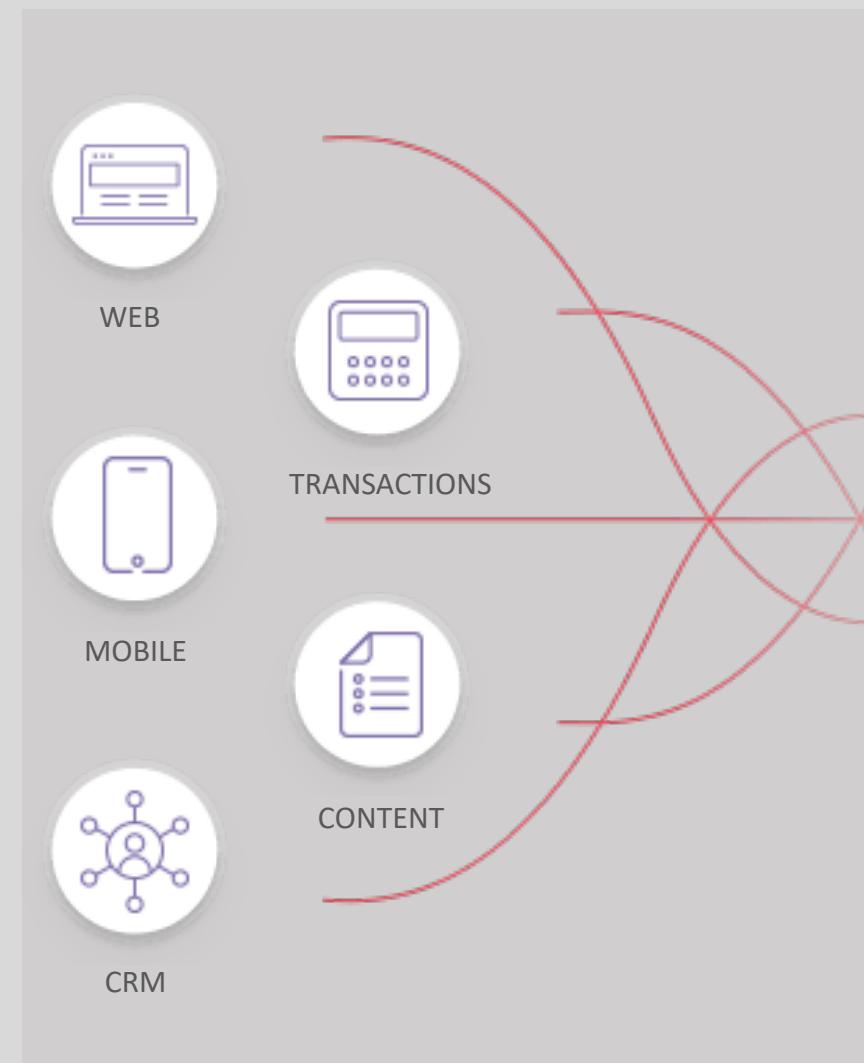
Customers today expect brands to deliver a balance of relevance, consistency and convenience at each stage of their journey, across the multiple channels and devices where they choose to engage.



# Your customers constantly send signals about what they like and what they're looking for – but this data is in disparate systems

## The Challenge

How do you leverage real-time behavioral insights that drive marketing growth.

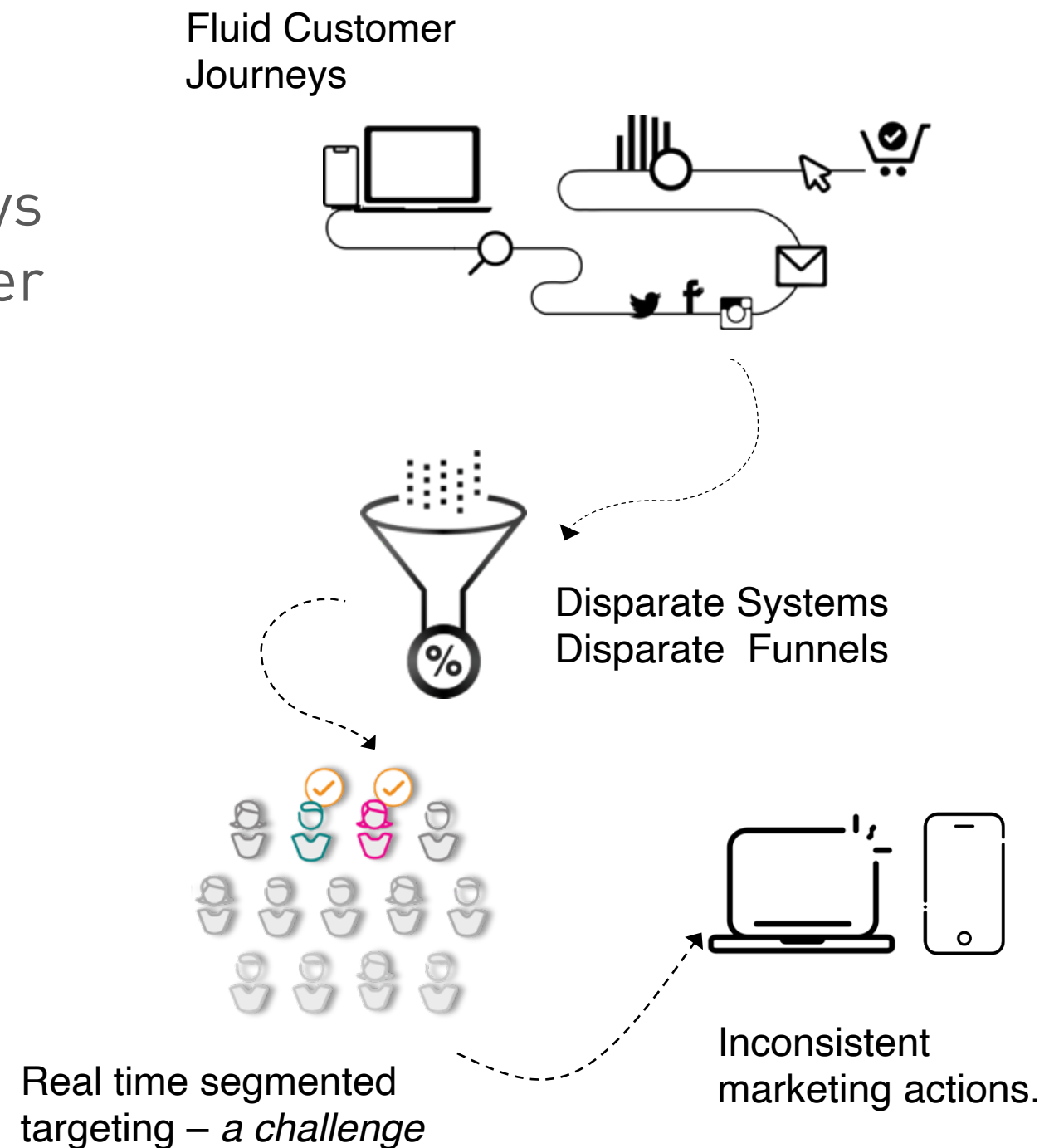


# Metrics that Impact business

Siloed data & fluid digital journeys do not provide real-time customer intent and behaviour.

thereby..

Limiting ability to personalise experiences basis behaviour or target using current intent.





# The Solution

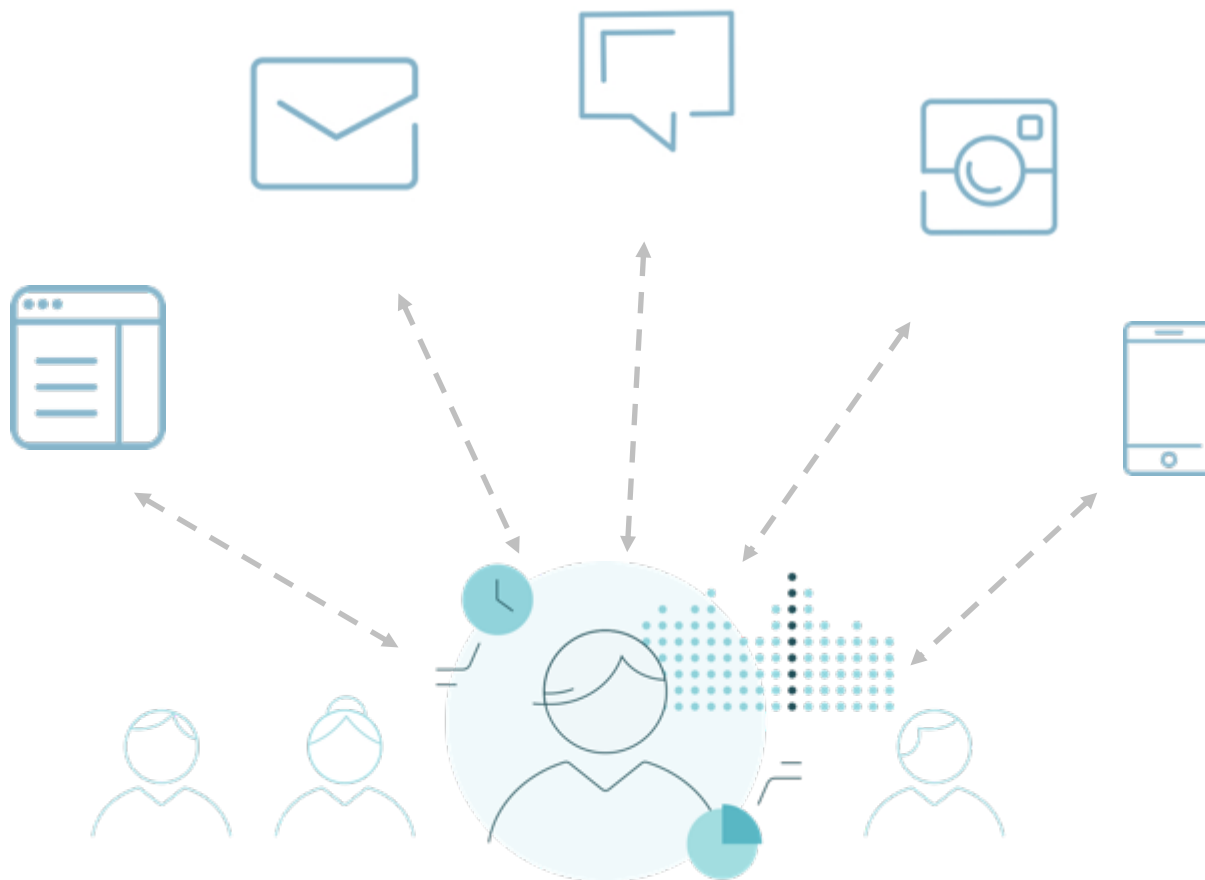
## Customer data platform

### 360 view

#### AI Driven Customer Data Unification

Break down data siloes to gain a unified picture of customer data and glean unlimited insights. Engage your audience based on behaviour & context.

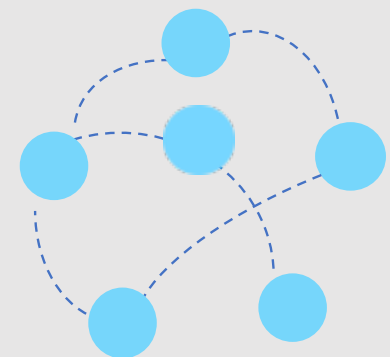
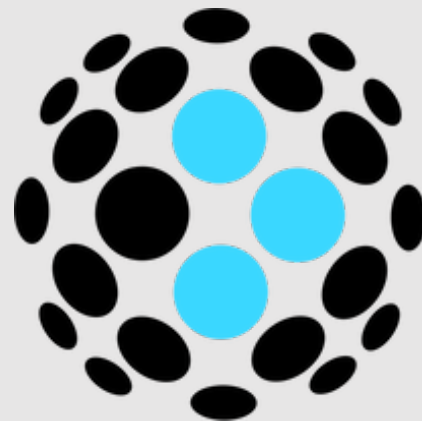
Orchestrate marketing strategies that enrich the customer experience.



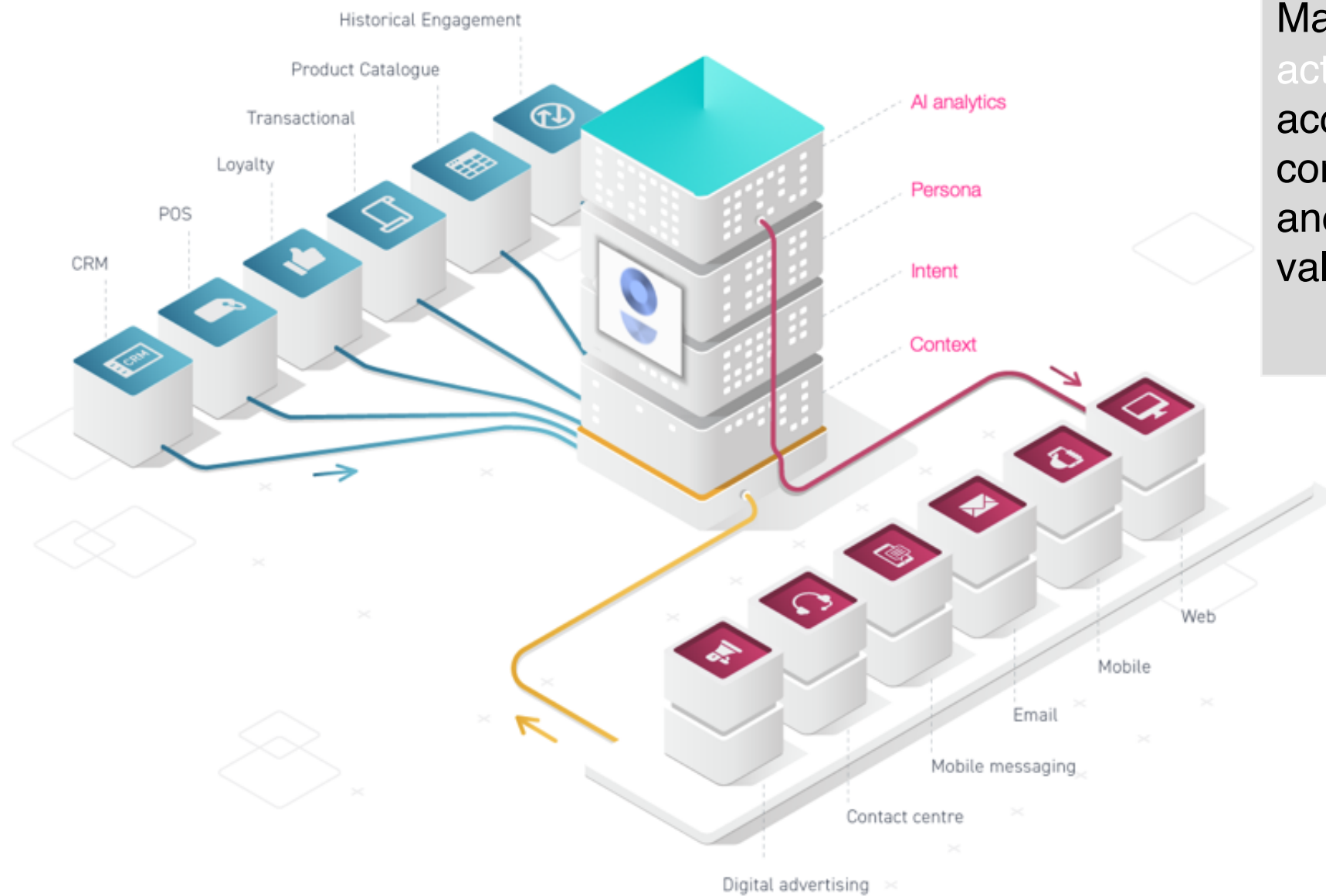
# Unlocking Siloed Customer Data

applICE algorithms automatically joins millions of data points to identify patterns & create the Next Best Action (NBA) recommendations.

applICE evaluates each customer touchpoint and looks at the customer's profile, segmentation and all prior responses in similar contexts to deliver the right predictive offer.



# How it works



Ingest data from any source including legacy data stores. Connect all customer, product and operational data to enable 1:1 personalization basis:

- Persona
- Intent
- Context

Matrix of real-time segments  $\times$  actions lowers customer acquisition costs, accelerates conversion rates, improves CX and delivers higher lifetime value.

# Delivering Value



## DELIVER BETTER DIGITAL EXPERIENCE

Increase online transactions and reduce churn. Unite data from all customer touchpoints to identify segment insights – how they respond & behave to digital inputs.



## UPSELL AND CROSS-SELL EXISTING CUSTOMERS

Identify which customers are likely to upgrade or adopt new services based on transaction volume, balance, and other behavioral and account characteristics. Then, trigger an offer when specific conditions are met.

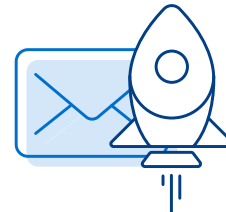


## DRIVE LOYALTY AND REDUCE CHURN

Understand what your best customers have in common and identify the red flags that signal cancellation. Then, allocate resources toward driving behaviors that create satisfaction and loyalty.



**Drive revenue**



**Increase traffic**



**Boost engagement**



# Features

Unify customer intelligence  
to engage in real-time



Personalize, at  
scale



Unify data with  
context & events



Find valuable users  
with high retention  
rates



Measure  
experience



Predict future  
actions



State-of-the-art safety  
& data security



Enrich existing  
data using AI



Re-engage high-value  
users on social



Improve  
conversions

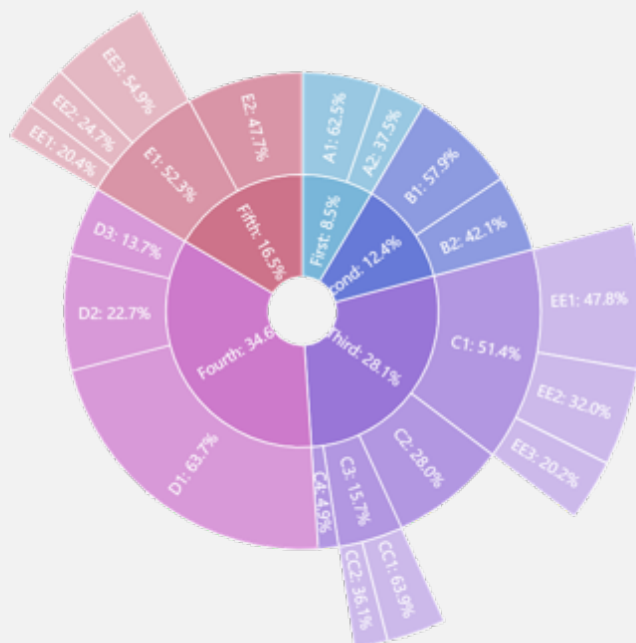
# Engagement Automation

applICE orchestrates rich media campaigns based on real-time segmentation, triggered basis events in a customer's journey.

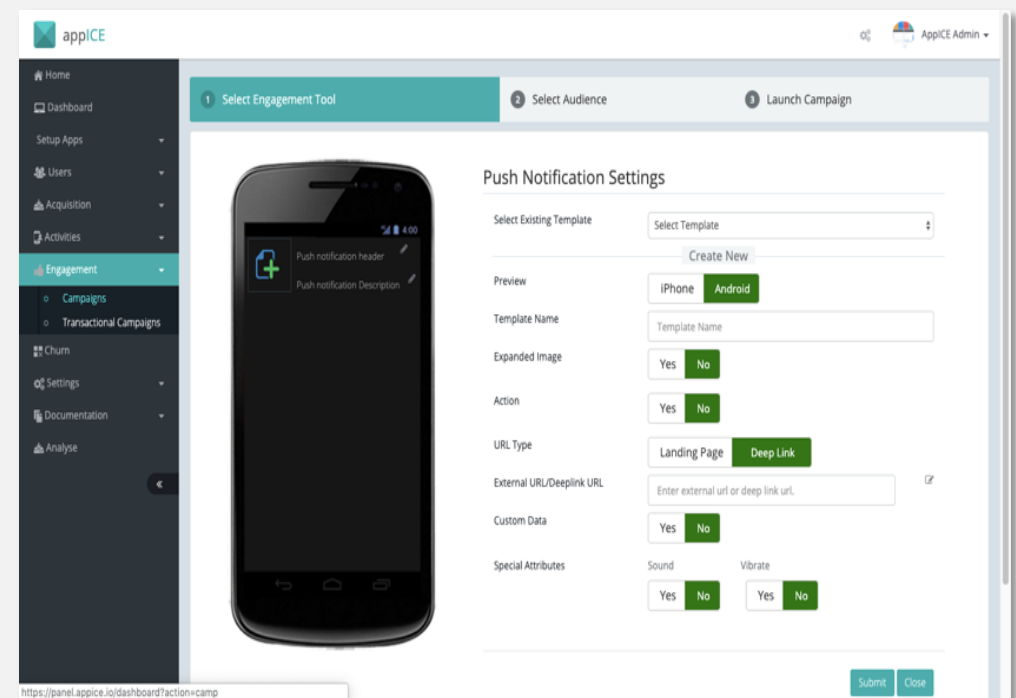
Users who have Bought term deposit ▼

category ▼ is Term Deposit ▼

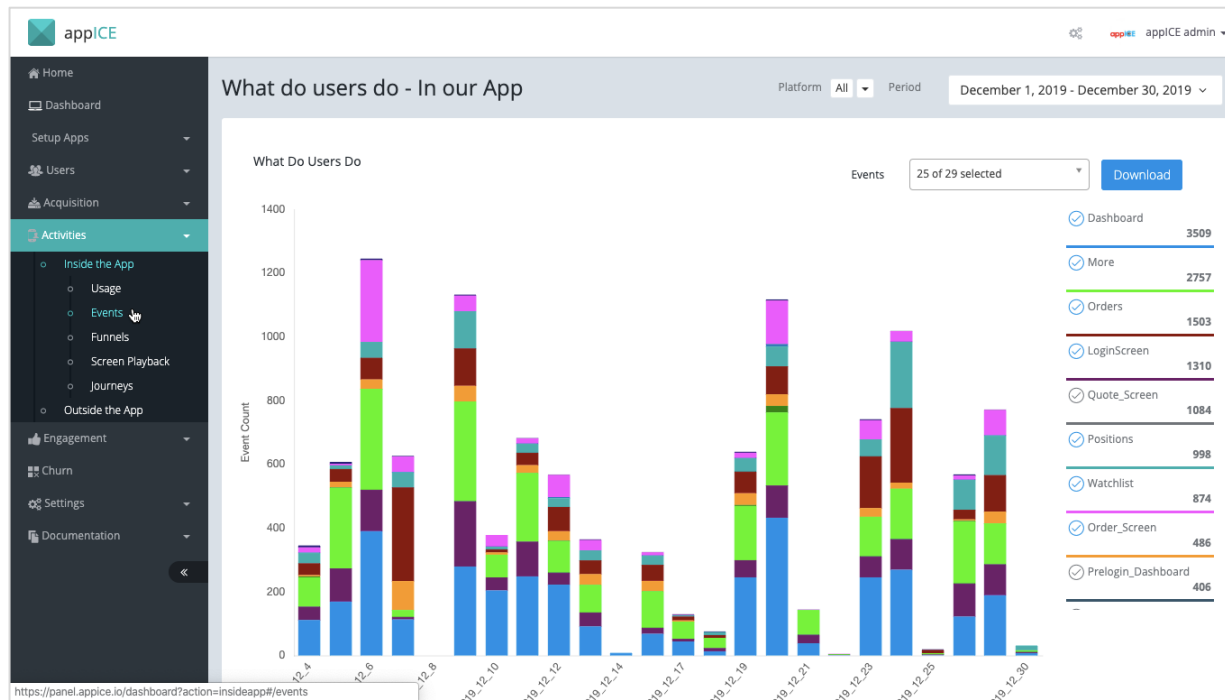
and have not Invested again ▼



First 8.5% Second 12.4% Third 28.1% Fourth 34.6% Fifth 16.5%



# Business Impact Analytics



## Real Time Events

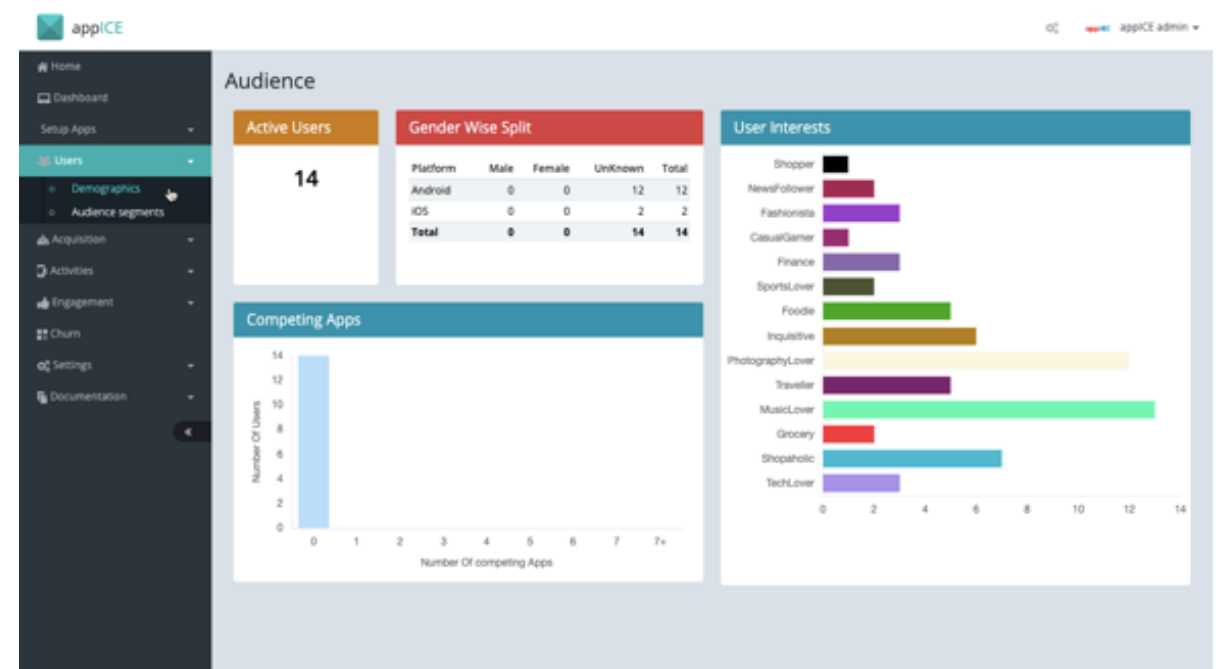
*Millions of customers, millions of actions on your App or Web – all in real time*

Contextual and behavioral segments to show relevant 1:1 personalized messages.

## Collaborative App Intelligence

*Which other apps do they use; competitor or collaborative.*

Real time targeting basis behavior displayed, outside of your App.

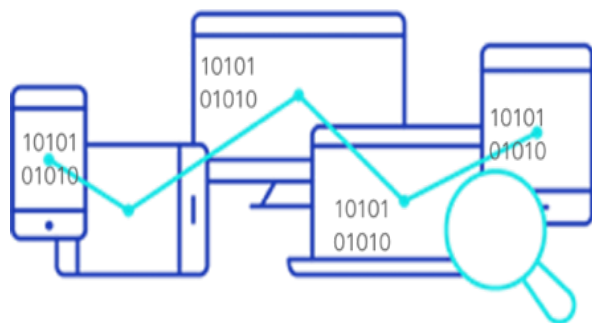


# applCE + Microsoft

applCE is deployed on MS Azure cloud in GCC region to ensure data residency within region - providing an integrated stack to power omni-channel engagement and AI driven automation .

- Global partnership
- AI & ML engine
- Best in class data security
- Data encryption

We offer both On-Premise and Cloud deployments. Leverage Azure AI to supercharge your marketing automation stack.



CONNECT ALL YOUR DATA



TRANSFORM DATA TO INSIGHTS



AI ENABLED PERSONALISATION

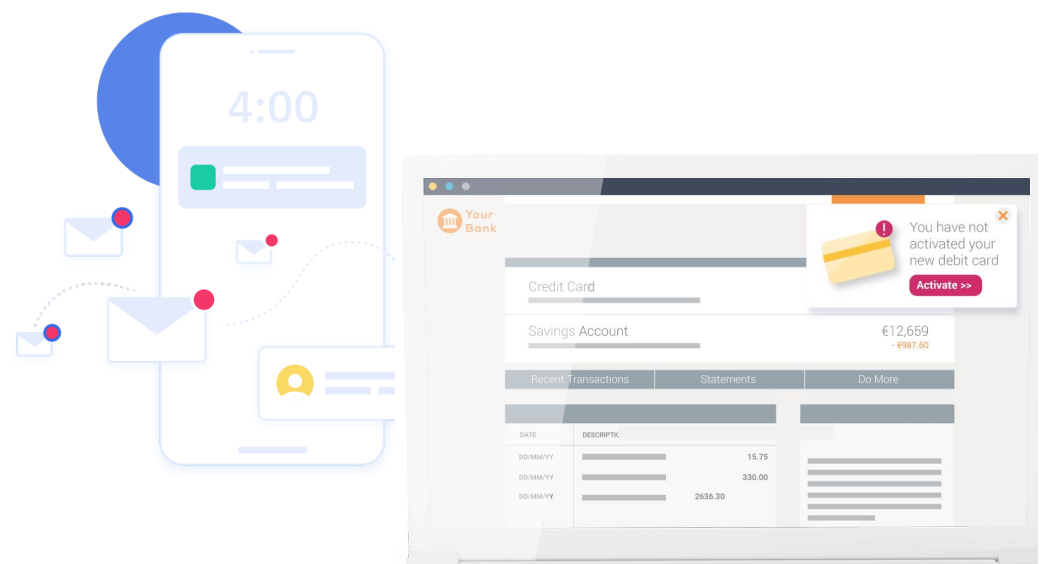


# Legacy System ROI

We make your legacy IT investments generate more ROI.  
By integrating data from systems such as PEGA, Kony, SAS.

## Where legacy systems Stop:

- Capture behavioural data for smarter segmentation from Apps and Website.
- Ability to run omni channel campaigns on App, Web, Social Media based on real-time segmentation.
- Contextual communication basis events in a customer's journey.
- Export segments for Social Media Targeting.



# Case Study

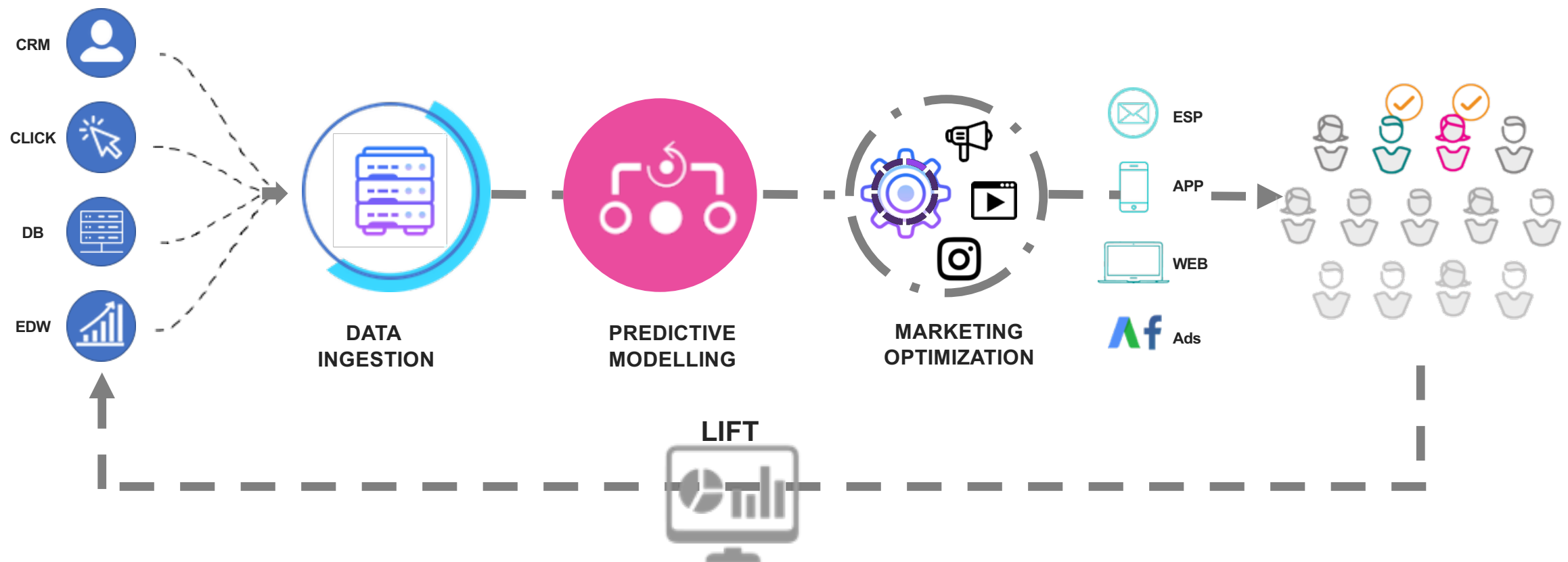
## India's Largest Bank



Integrate transactional & behavioural data to create marketing outcomes that impact revenue.

### Business Challenges:

- Contextual data not being used to influence actions.
- Segmentation in batch mode, not in real-time.
- Legacy data lakes and on-premise data could enable messaging on digital channels.
- Increase ROI from digital channels to acquire and engage customers by determining best time to engage on paid media & own channels.
- Data from different service providers (SMS, Email) and internal data from APP and Web visits did not allow real time insights on what's working and what's not.



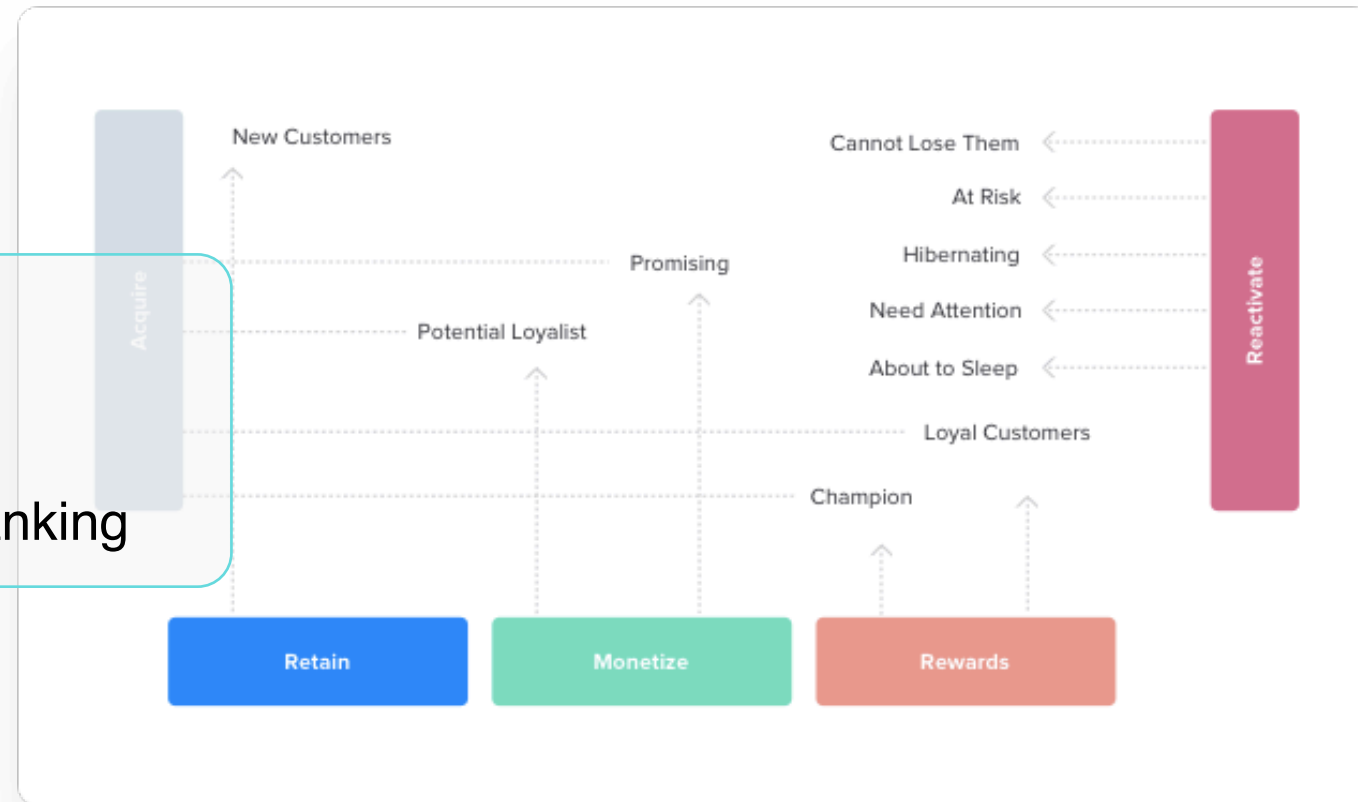


# Results



## Behavior Shift

- Nudge to increase FD investment.
- Increase in digital only FD creation
- *Major Impact* as per Head to Retail banking



## Engage SME owner, *not* employees

- Increase time on site.
- Recommend products to owners (logged in for transaction approval session)



## Lower 'Form' Dropouts

- Better form fills
- On site Contextual campaigns

## End-to-End Funnel Optimization

- Path to purchase to deliver better CX
- Re-engagement at drop off points



# Results



Push Notifications



In-App Messaging



SMS Messaging



Mobile App Inbox



Email Messaging



Browser Push



Desktop Web Pop-up



Install Cohorts



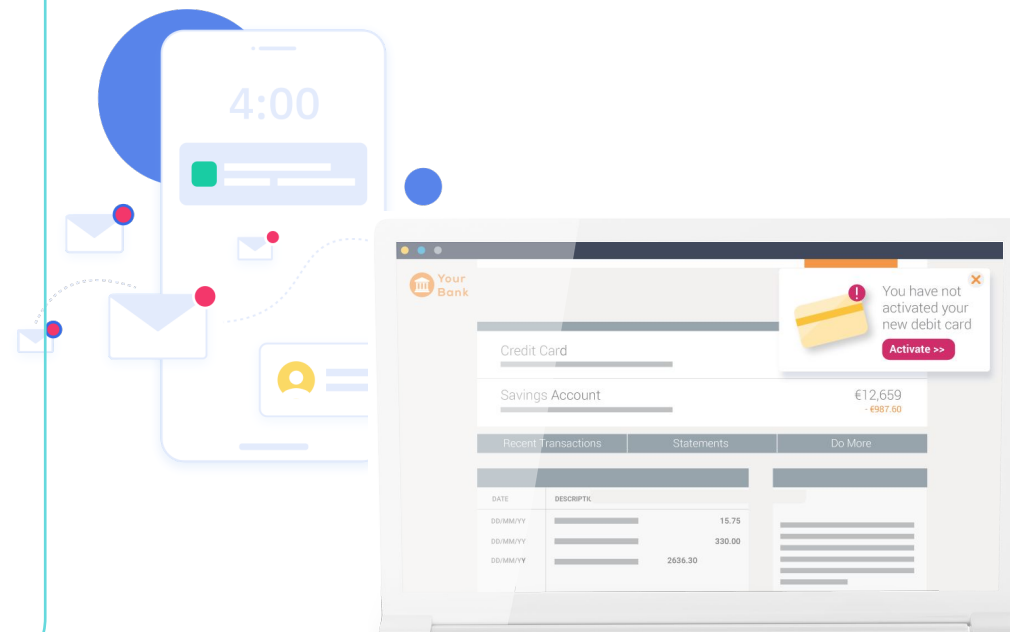
Facebook Targeting



Google Ads

## Omni Channel Engagement

50 million App and web user base

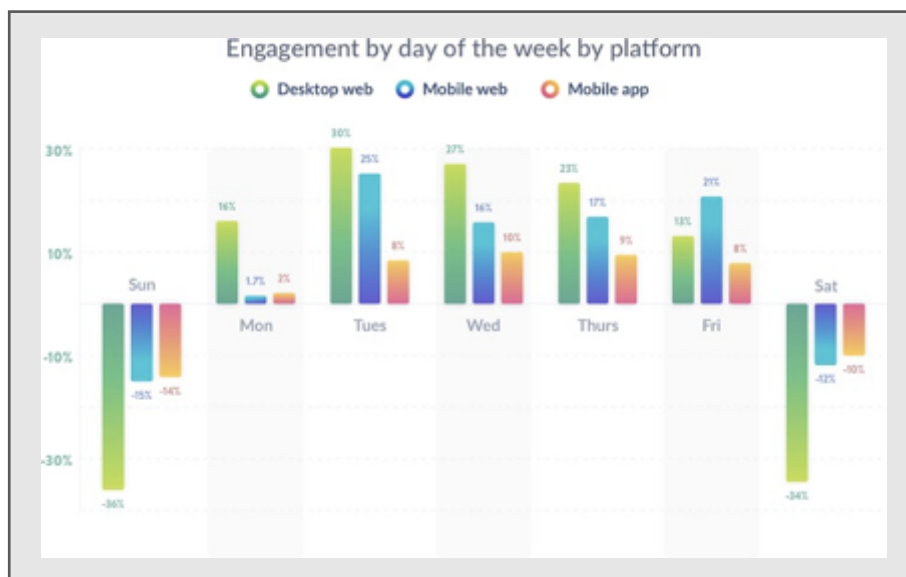






# Results

- ✓ **Digital Deposit Velocity Increase.**  
Moving funds from saving A/c to FD A/c.  
Savings product adoption increase.
- ✓ **Increase App MAU.**  
Dormant users and occasional user engagement. ROI impact.
- ✓ **Funnel Optimisation.**  
Increase conversion ROI. Decrease paid media cost.



# Case Study

## Leading Mutual Fund



### Business Challenge

The mutual fund operator wanted to increase its share amongst millennial investors who do not want to rely on traditional fund managers/brokers.

Research showed that millennials needed time-saving mobile solutions that make it easier to engage and have full control over their finances. If the client proactively delivered best-in-class mobile content related to investments solutions, they would increase retention and attract new customers.

### Customer Problem

Consistent investing in SIP's faces wallet-competition from other desires and re-engagement differs basis age and lifestyle segments e.g. first jobbers vs SME, Tier 2 town vs metros.

### Solution

Goals based approach creates consistent and relevant engagement. Unified 360 view basis content recommendations, time of engagement and channel of communication, delivered business KPI's on engagement and ROI on digital media spends.

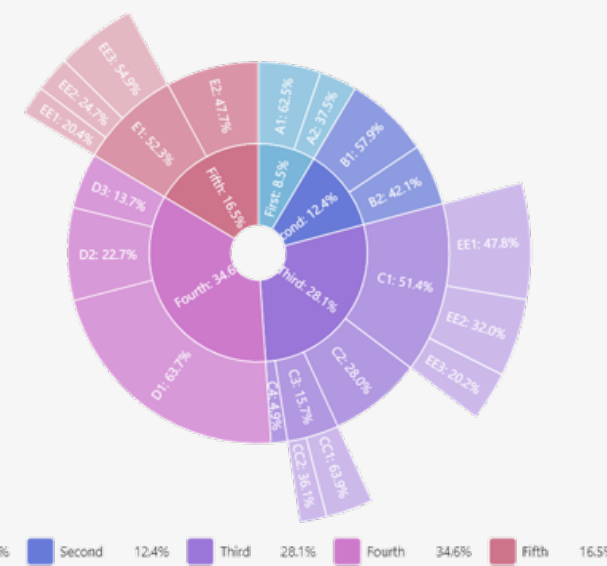
- Recommendations on a balanced portfolio of assets, tailored to the risk profile of the user.
- You were interested in x stocks but didn't complete your transaction.
- Best time and channel for engagement.
- Content on asset class which initiates engagement or digital assets.



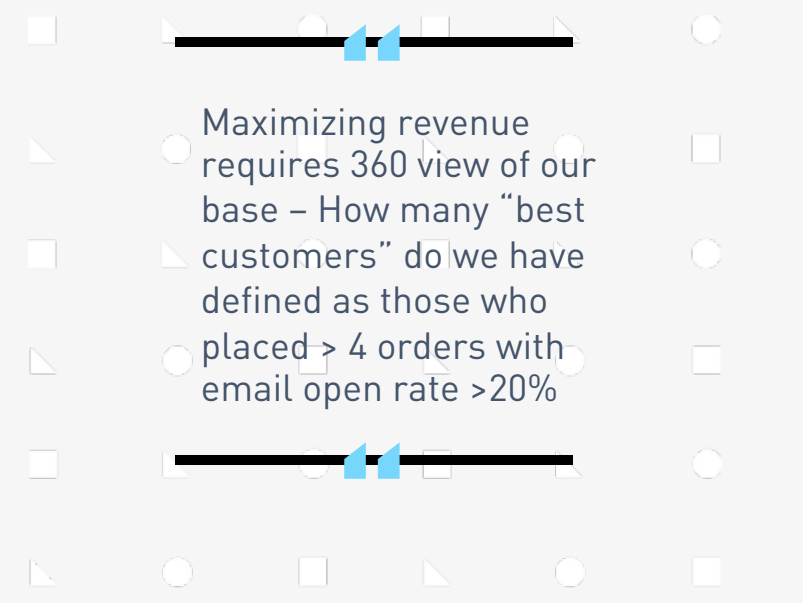


# Results

- ✓ Increased Policy cover.  
New Premium worth~ \$1.8mn
- ✓ Increases 'stickiness'.  
75% would stay with Client because of Goals based approach.
- ✓ NPS Increase.  
23% increase in NPS - felt messages addressed their specific needs, making them feel understood.
- ✓ Boosts engagement.  
23% increase in mobile logins.



First 8.5% Second 12.4% Third 28.1% Fourth 34.6% Fifth 16.5%

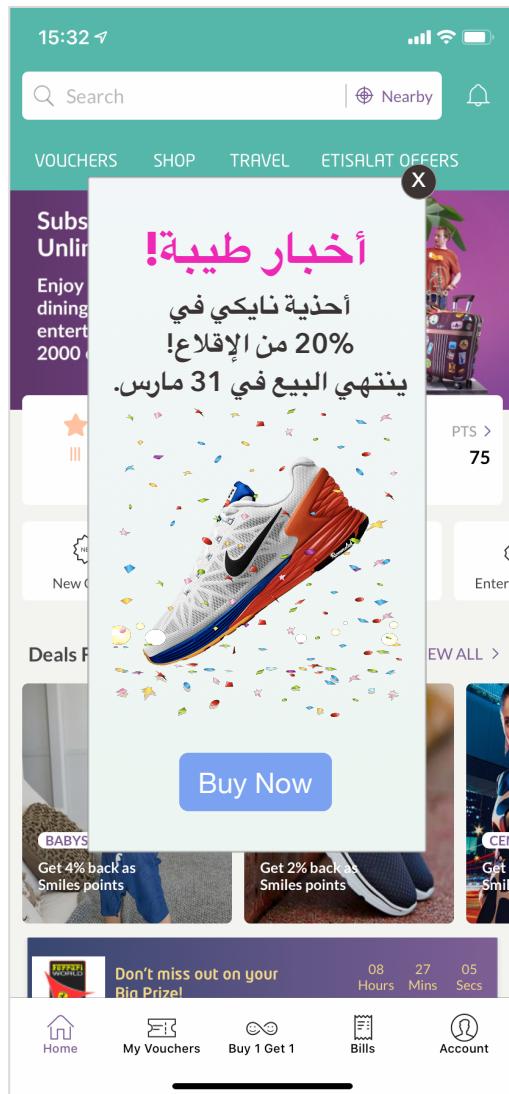


# Case Study

## Leading Middle East Telco



Etisalat integration across three key business lines. Key business impact metrics :



### Increase Transactions.

Smiles App - AI driven recommendations to increase engagement & revenue.



### Better Service Experience.

My Etisalat App - Shift customers to digital service, reduce costs.

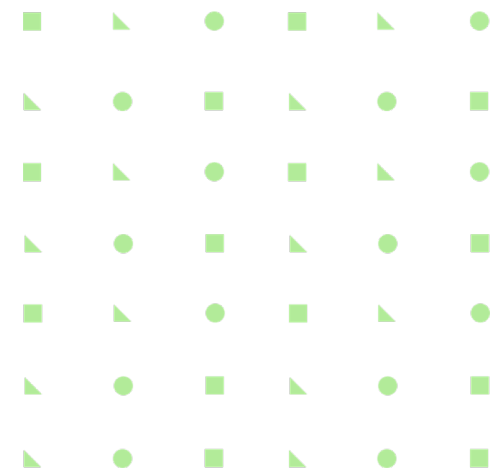


### Higher Device Sales.

Web Portal – grab higher share of device sales. Increase e-commerce revenue.



# Our Customers



## India's Largest Bank

Unified attribution, engagement & competitive intelligence solution.  
Segmented offers, real-time engagement



## Leading Private Bank

Deploying AppICE for omni channel engagement and customer loyalty.



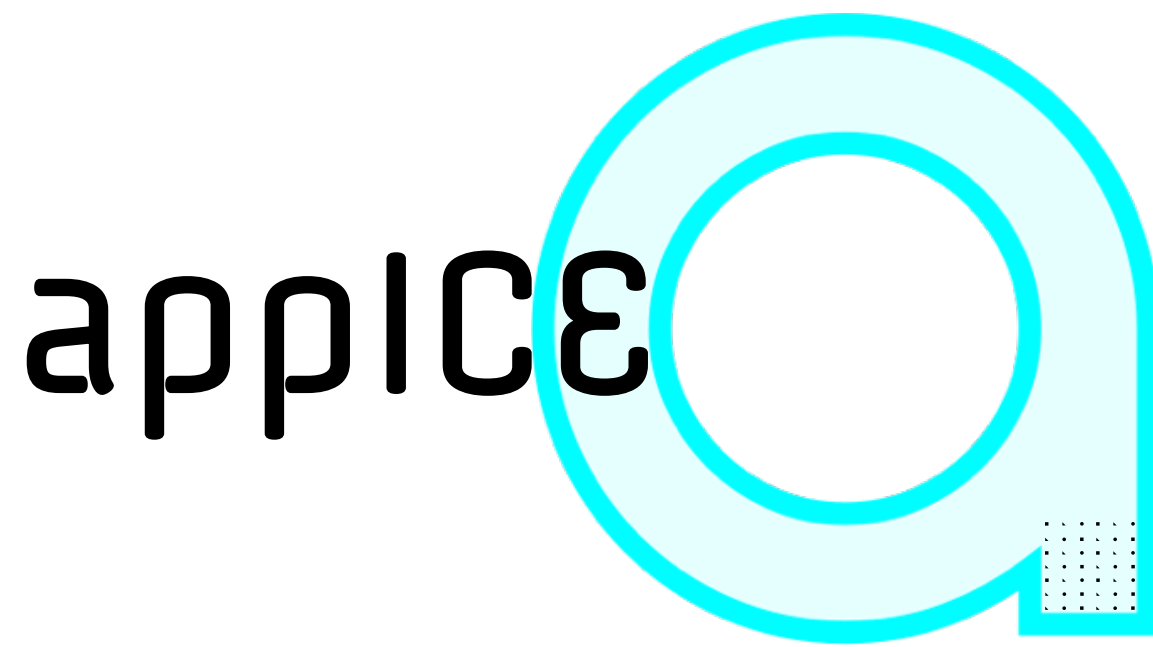
## UAE Mobile Operator

Deploying AppICE for omni channel engagement across telecom and commerce services



## Global FMCG

Used AppICE in the new repositioning initiative on 'health'.  
Engagement for health bot.



With our customer engagement platform, brands can finally create and unified 360 view to deliver highly personalized experiences at any touchpoint, rather than generic offers; target individuals rather than segments; act in real time rather than in batch; and create personalized journeys rather than campaigns.