How to implement the new rules of customer engagement

An Experian best practice guide for **Telecoms**

April 2015

www.decisioningvision.com

Decisioning Vision 2020

Introduction

As Telecoms professionals you're experiencing a period of change like never before. Being able to deliver a seamless customer experience in an increasingly joined-up, omnichannel world has become a top priority for operators and a key differentiator in a crowded market.

Experian's recently published research[1] reveals four out of five (87%) key decision-makers from Telecoms believe that in the face of a rapidly evolving Telecoms ecosystem, improvements in customer experience will be the route to success. While a similar number (82%) acknowledge that their business strategy has to change to meet the challenges of customer experience.

However, putting the customer first can be easy to say and hard to do. With so many people, touch points, processes and technologies, keeping the customer at the heart of operations is a big undertaking.

In this best practice guide, we explore the key strategies you need to successfully deliver a consistently positive customer experience in an increasingly complex digital world – and how to implement this across the customer lifecycle.

In this paper we will show you:

- Key challenges facing telecoms organisations now and in the next five years
- Five key priorities to refocus your strategy for 2020
- How to implement a successful customer-centric strategy across the customer lifecycle

" By 2016 global smartphone penetration will stand at 39%, meaning over one third of the population of mobile users will be able to access OTT services via their smartphone. "

Mobile Squared June 2012

The rapidly evolving Telecoms ecosystem

There has been a blurring of traditional lines, with operators offering new products and crossing over into new business models such as payments, money transfers, insurance and home security – creating a highly competitive and complex ecosystem involving new technology players, intermediaries, regulators and ultimately savvy customers. Furthermore, internet giants such as Amazon, Apple, Google and Microsoft who serve over three billion customers between them, continue to take advantage as they deploy services on top of Telecoms infrastructures which create huge demand from the same customers Telecoms organisations are trying to delight.

Customer churn also remains a problem as 'savvy customers' sensitive to price and customer experience will not hesitate to look for a better deal. Many providers still have an 'inside-out' structure – one that puts products at the centre of the organisation rather than people.

And the onset of the digital era has changed the way in which customers use their devices. More and more people are calling and sending texts via 'Over The Top' (OTT) applications – and users are increasingly savvy about using wifi rather than their mobile data allowance to access these services.

The results of our study reflect that the industry needs to pay more attention to the customer and offer not only more value for their money but a differentiated customer experience by having a full picture of, and really understanding their customers. The current model is riddled with network costs and user experience hazards. And these are getting worse, not better. Changes in customer behaviour are forcing Telecoms organisations to not only re-think the markets they operate in, but also existing business models.

[1]Experian's Decisioning Vision for 2020 EMEA Market Research

Experian's DV2020 EMEA Research considers the major trends that will shape the Telecoms ecosystem in five years' time.

To download the full market research report, please visit www.decisioningvision.com

Current challenges

1

Here are the five main challenges the industry faces today:

Protect the business from risk and fraud threats

The availability of new and complex services brought on by the digital evolution demands greater credit and fraud controls across all stages of the customer lifecycle. The traditional view on Fraud, Credit and Risk threats is now challenged by the emergence of organised cybercrime seeking to benefit not only from transactional misuse, but to commit terrorist acts to disrupt business activities. It is now critical for digital customers to know their data is protected, and their service providers are trusted safe-keepers of their personal data.

Customer needs should always come before business needs. By following this principle, companies can guard their reputations and strengthen compliance with industry regulations. Telecoms organisations currently evaluate customers based on credit information, but moving forward there will be more forms of customer data available to aid this process.

2

Differentiate to gain customer loyalty

Telecoms providers have spent significant amounts of money trying to achieve a holistic view of customers. Drawing nearer to 2020, greater efforts to gain greater visibility of customer behaviour will continue as richer customer data and more powerful tools and advanced analytics will be available to draw meaningful insights from data.

Companies are struggling to provide unified customer experiences across the outward-facing parts of their businesses. This is due to variations in data and processes within different departments of the same company. By addressing and removing these 'data silos' and understanding the full picture of customers and how customers behave in the evolving world, providers can differentiate themselves from competitors.

3

Run profitably at all stages of customer lifecycle

Running profitably at all stages of the customer lifecycle is imperative, but it is also important that telecoms companies understand customers across each touch point and interaction. They must ensure a consistent customer experience regardless of channel, and consistent decision-making processes across customer lifecycle stages. Some organisations are starting to make wider use of modelling processes to ascertain the lifetime value of customers, rather than narrowly assessing what they can afford or are eligible for right now.

4   Control operational costs

Telecoms organisations not only need to realise the best customer value – to drive profitability – but also need to develop the right internal processes to achieve this. This means ensuring entire operations are run efficiently and cost effectively. Many companies want to cut technology costs without impeding innovation. They need technology and IT infrastructure that is 're-usable' at all stages of the customer lifecycle – infrastructure that has the capacity to expand. Systems that age over the course of a few years are no longer acceptable.

Providers are also considering the emergence of new operational models based on low TCO and with little investment.

5   Proactively meet regulations

Regulatory requirements have soared across the globe. These regulations all share the common aim of improving customer outcomes. As a result, companies must prepare themselves to be able to meet growing regulatory demands over the coming years.

A number of Experian's clients are undertaking fresh reviews of operational processes that impact customer experience and ensure customer protection. This is in the hope that regulatory data capture and compliance processes become streamlined – ensuring customer satisfaction, and data protection and privacy regulations are met.

Looking into the future

As time goes on, Telecoms companies will face increasingly complex and critical challenges. . .

There has been an unprecedented rate of change since 2010, driven by evolving customer behaviours and an increasingly connected world. Companies operate in a demanding market, exhibiting reduced margins and decreased customer loyalty.

The customer of 2020 will be more informed, and more in command of the experience they receive. They will expect companies to know their individual requirements and to provide a personalised experience. Even immediate resolution will not be fast enough – Telecoms organisations will be expected to proactively address current and future customer needs.

A new wave of competition

As the competitive landscape opens up like never before, keeping hold of customers will become the main point of contention between service providers, OTT suppliers and internet giants.

Traditional Telecoms firms are already struggling to keep up with their newer, younger competitors – many of whom display superior innovation and customer focus, and who offer cloud-based software as a service solutions. Mobile Virtual Network Operators (MVNOs) will continue to grow, and network operators and platform providers will look to both enhance their offerings to MVNOs and optimise their profitability from hosting retailers.

Currently, Telecoms providers aren't moving quickly enough, with key services often hitting the market too late.

In addition to the above, Europe is becoming an increasingly unified Telecoms market, with regulatory changes on roaming charges and cross-border services creating market consolidation, as providers look to gain quad-play capacity.

> " 87% say customer experience will be the ultimate differentiator in five years' time, and 82% acknowledge that their business strategy has to change to meet the challenge of improving customer experience across the organisation. "

Rise of the self-directed, self-service customer

As we move towards a world of multiple devices per person and multiple wireless connections per household, customers will expect to make contact through the channel of their choice. They will demand instant connectivity – from anywhere – and without loss of connection. With the rise of mobile wallets, mobile phones will become increasingly embedded in people's lives, delivering everything the user needs at the touch of a button.

Access to price comparison sites, social media and customer reviews will continue to create a more empowered, informed and 'self-directed' customer.

As a result, the way in which Telecoms organisations provide their services will become more and more crucial. Customers will want a trusting, two-way relationship with their provider; they will not want a hard sell. They will expect expert guidance, in which they are genuinely known and helped by their provider. The sales norm will be relevant communications, highlighting suitable products that are matched to individual needs. Customers will want to be served quickly, with simple application processes, pre-qualification for relevant products and instant decisions.

Adapt or fail

To win this emerging customer type, Telecoms firms will need to use their expertise, data and advanced analytics to provide people with a fair, transparent and efficient service. It will call for active engagement, in which companies seek feedback from customers and listen sincerely to their needs.

The companies that will succeed have already begun to prepare. Those that recognise the shift taking place, develop the right resources, and focus on the right metrics will emerge as winners. Enlightened Telecoms firms will view the customer experience as a strategic, C-level initiative.

The competitive advantage will go to those that prioritise the customer.

DV Decisioning Vision 2020

The decisioning vision for 2020

How can you better position yourself to meet the new challenges this interconnected world has to offer and exceed customer needs and expectations?

We've described the challenges the industry is facing. Now it's time to talk about solutions.

Based on market-leading expertise, and backed by EMEA-wide research, Experian have distilled the key decisioning processes you should have in place in order to remain competitive and win in this new environment.

Attain multiple and new sources of data

The communications industry is uniquely positioned to benefit from personalisation through its accumulation of data. People leave data footprints wherever they go. Capturing and analysing this information is key to delivering a personalised experience by unlocking insights into customer behaviour, lifestyle and future product needs. You will have to ensure depth, breadth and quality of data, whilst respecting privacy, data policies and regulation on data security. This will require inclusion of structured and unstructured data, and integration of internal and new external sources.

Achieve a holistic customer view

In a new digital world in order to gain or retain competitive advantage, you must create a holistic view of customers throughout the customer lifecycle and between the silos of customer service, risk, sales and marketing departments.

You will need a complete view of each and every customer. This will need to include all the data you hold on customers such as income, outgoings, life stage, family status, existing debts and more. With greater customer insight, stronger, trust-based relationships can be built – and current and future risks minimised. A 360-degree view of customers and businesses will be essential across the many dimensions of a customer's life, behaviours, assets and credit history. You'll need to work towards breaking down internal silos, bringing together multiple data sources internally and from external sources to fully understand your customers and their circumstances.

> " 43% of Telecoms firms said integrating insight data from multiple sources is their greatest barrier to obtaining a 360 degree view of customers. "
>
> Telecoms IQ 2014

Provide real-time, consistent and pre-qualified decisions

You will need to deliver real-time, reliable decisions that meet increasing customer expectations whilst also achieving regulation compliance and benefiting staff. The systems used for such decisioning will need to be easy to integrate into existing IT infrastructure. This will make decisions easy to push out to all channels and customer touch points.

You will also need to provide customers with an excellent multi-channel experience. Real-time and consistent decisioning will help mitigate losses and manage risk, as well as positively match consumer expectations. The customer will want around-the-clock availability, personalised treatment and zero errors.

Use multi-channel automation across multiple customer touch points

Automated decisions and fraud prevention should be applied across all channels and throughout the customer lifecycle to enable positive customer experiences. These can be easily integrated with your existing infrastructure and deployed across new and emerging technologies.

By automating decisioning processes, you can keep customers satisfied whilst streamlining your business and IT systems. Efficient processes mean fast responses to customer requests. This gives people the smooth, consistent experience they expect. Furthermore, this will enable employees to provide accurate and consistent information.

Embrace advanced analytics across the entire organisation

Advanced analytics should be used across organisations and the customer lifecycle to improve profitability, understand lifetime value and open up big data. Contextualisation is essential in transforming data into real information – data that can drive good decision-making.

Every commercial choice you make – whether about increasing revenue, controlling costs, or mitigating risks – can be informed by data and analytics. Advanced analytics is a real opportunity to redefine the playing field.

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How to implement the new rules of customer engagement across the customer lifecycle

Listed on the following pages are some of the ways that you can use data-to-decision mechanisms across the customer lifecycle in order to meet rising customer expectations.

Acquire

Grow

Manage

Protect

Comply

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Acquiring profitable customers

Acquire the right customers whilst improving the overall customer experience

" In five years' time, 73% see themselves challenged by improving the overall customer experience, 87% see processing high volumes of applications to be a challenge, 72% are concerned with acquiring the right customers. "

The application experience is a critical step in the customer lifecycle. You need to ensure that people have a positive experience at this early stage – and to be sure that you take on the right customers. Poor decisioning here can lead to losses later on (e.g. Telecom bills are typically the first to stop being paid by customers in financial difficulty).

Steps to achieving an improved acquisition experience:

1 Have an efficient and automated application process

In light of the above, you need the right decisioning platform in place at the very beginning of the customer lifecycle. This should be an efficient and automated platform. Automated data connectivity across internal and external data can offer you a complete view of prospects.

A system like this would not necessarily require infrastructure upheaval. Decisioning as a Service and pre-configured solutions can be quickly and efficiently implemented into existing infrastructure.

Without such capabilities, up to 10% of new devices for individuals and 20% in the case of small business can be lost to bad risks.

Furthermore, such systems ensure you balance the customer experience with the need to grant expensive, aspirational devices prone to attract international fraudsters or customers that cannot afford them.

2   Understand lifetime value

By bringing new and existing data sources together and by using advanced analytics, you can unlock fresh insights. With a better view of risk and long-term life value, you may accept customers previously deemed unprofitable. Data can be harnessed to identify relevant cross-sell and up-sell opportunities, and in the launching of customer-relevant products.

Small proportions of the customer base are often responsible for disproportionately high amounts of revenue and losses. Identifying them accurately can have a sizeable impact on volume and profit.

Advanced analytics can also help you to identify potential customers and pre-screen them to ensure that products and services are suitable for their needs.

3   Optimise strategy design

To improve profits, take-up rates and portfolio growth under new market conditions, you will need to optimise the way you test potential customers. By taking a larger role in designing, updating and improving decision strategies, you can create decision trees that automatically target the most profitable new customers.

4   Multi-channel, consistent decisions

As customers use more and more channels to access services, decision-making will need to become more consistent. Processing, account opening and fulfilment of funds should be quick and easy regardless of the channel customers choose.

5   Analyse customers at household level

Analysing customers at household level helps in the detection of fraud. Most relationships in Telecoms are held with the household – loyalty, lifetime value and exposure are driven at this level.

Grow customer relationships

Retain, manage and grow existing customers profitably

> " **45% want to eliminate data silos and 35% want to offer customised products and services.** "

The next step in the process is to ensure a consistent experience across all customer touch points – with a clear value proposition for each target segment. Efficiency must also be improved to reduce cost structures.

Steps to grow and retain existing customers:

1 Achieve a holistic view of each customer

People leave data trails wherever they go. This information can be pieced together to achieve a 360-degree view of customers and their motivations. Amongst many other insights, you can discover:

- Why customers decide to adopt services and product offerings
- Why customers switch providers
- What people value in customer services

2 Use data to transform the customer experience

Understanding customer needs and behaviours is essential in cross-selling and up-selling relevant products based on what people may need now and in the future. Data insight can help you build good relationships with customers. It enables excellent customer care and encourages two-way trust (e.g. bill-shocks can be prevented).

By working with skilled and experienced data analytics specialists, you can combine credit data with other third-party and industry data sources. Through complex algorithms, these huge datasets can be converted into valuable business insight.

3 Use data analytics to understand current as well as lifetime customer value

In order to win the battle for customer loyalty, you will have to focus on the value of each and every customer – not just on market share. Data and advanced analytics can identify which customers are the most valuable, and why.

Whilst many providers have started to implement this kind of analysis in-house, they have not succeeded in analysing data at the level, or speed, required to extract maximum value from customers.

Understanding who is, for example, sensitive to price and customer service can provide valuable insight into the marketing offers that will resonate best with this demographic. By anticipating customer needs, you can offer the right product at the right time, and on the right channel.

4 Integrate decision-strategy design and execution on a unified platform

Competition over profitable customers will only increase as 2020 approaches. Insight into the true value of customer relationships will be crucial. Customer-level analytics can be turned into account-level strategies to be rapidly and consistently executed across product lines and channels. By having a unique profile for each customer, you can identify the most valuable customers and those with the potential to become more valuable.

5 Enhance the customer experience and monetise data

Big data analytics is creating a new market in which customer data can be monetised whilst adding value to customers at the same time. For example, by partnering with Experian, you could create a new business model around data assets. Some Telecom firms have monetised location data by supplying it to credit card lenders to help detect and prevent fraud. This has generated fresh revenue and provided customers with a higher degree of security.

In light of the above, Experian is making Data Scientists available to work in partnership with providers. They can offer a safe environment in which to test and build valuable new customer insight models.

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Manage customers in collections

Improve the overall collections experience and reduce time and cost to collect

"In five years' time, 85% want to improve the overall collections customer experience and 82% need to reduce time to collect, 80% cost to collect, and 63% reduce write-offs. "

In today's multi-channel era, people want to manage payment through the channel of their choice and at a time suited to them. Furthermore, increasing regulation demands that collections departments look beyond the recovery of debt to focus on financial rehabilitation and that they consider lifetime customer value.

Over the next 12 months 45% of operators plan to increase technology investment to improve their collections strategy.

Transcom 2014

Steps to improve the overall collections experience, whilst reducing time and cost to collect:

1

Give customers self-service tools

Digital tools can speed up and simplify communication processes. This is especially true where text messages and emails are used to provide an interactive experience, giving people the option to make a payment, set-up a payment plan or complete a financial assessment on their own terms.

Such self-serve processes can be automated, offering real cost benefits. Furthermore, self-service frees up staff to perform more complex tasks, including those that improve customer experience overall.

Companies should also consider providing customers with a 'win back' period, effectively giving them a second chance to meet payments without being disconnected.

2 Streamline 'early stage' collections

Scoring and segmentation tools can be used to identify the 'early stage' accounts with the highest payment potential. They can also be used to predict which customers may fall into non-payment in the near future, enabling Telecoms organisations to connect with these customers and solve any potential issues at the earliest possible time. Automated technologies can help you track and cure such accounts cost effectively.

3 Embrace automated collections processes

Embracing multi-channel communications will require you to change existing systems and processes:

- Automated collections systems allow an audit trail of communication to be maintained – regardless of channel – ensuring consistent customer experiences

- Preconfigured systems can be live within weeks, giving almost immediate access to best practices for debt collection

- Automation aids regulation compliance (e.g. Treating Customers Fairly) allowing you to manage contact frequency and consumer payment preferences

4 Monitor debtor accounts

Debtor accounts can be monitored over time to assess when the ability to pay has improved. You can then use this information to intervene and collect unpaid balances at the most opportune time for the customer.

5 Segmentation to personalise treatment and focus

Data can be harnessed to differentiate the customers that won't pay from those that can't pay. Effort can be focused on those who can – but won't – to achieve the best returns on collections investments. By rehabilitating customers fairly, you can foster brand loyalty, keep good customers and reduce attrition.

Protect against fraud risk

Balancing risk and customer experience

> **95% think that tackling fraud can negatively impact the customer experience if not managed appropriately.**

Whilst the digital era has brought much positive change, it has also enabled fraud to flourish at an alarming rate. Our study revealed that most types of fraud will only continue to rise over the next five years. The same qualities that make digital commerce attractive to businesses – efficiency, speed, global accessibility through multiple channels – make it equally attractive to criminals.

Good fraud prevention must be effective at identifying and preventing fraud, and must do so with no negative impact to customers.

Steps to tackle fraud without negatively impacting the customer experience:

1

Deploy a multi-layered approach combining authentication and device reputation

Customers will expect to be able to interact across every possible channel in an easy and consistent way. By correctly verifying user identity and user devices online, you can promptly and accurately detect internet-based fraud. Through process automation and system integration, a comprehensive strategy to fight fraud can be achieved at low cost and without compromise to the customer experience.

2

Identity checks that improve the customer experience

ID checks that slow down and interrupt customer journeys are undesirable. Automated, web-based document verification alleviates the need for in-house checking and improves the customer experience.

Smooth customer journeys can be created by allowing people to submit document photos taken on a smartphone or digital camera. This, coupled with real-time verification and comparison with additional data sources, creates robust anti-fraud measures whilst providing the best experience possible. Fast and confident decisions can then be made as to whether a transaction is genuine.

3 Data optimisation

Data analytics resources are critical to effective fraud risk control. Successful implementation will require access to internal data, the appropriate analytics tools, the development of fraud models and scorecards, and systems that can support automated decisioning. And by working with trusted partners you can create data monetisation schemas to utilise data to better understand customer behaviour and help prevent fraud more effectively.

4 Defined, visible customer journeys

Securing agreement by the business, and bringing clear definition and visibility to customer journeys, will ensure the alignment of all parts of the organisation. This will help identify and remove or manage the risk of unintended consequence associated with poor, ineffective and unsecure customer journeys.

5 Data sharing

There is clear evidence to show that data sharing offers significant advantage in detecting higher volumes of fraud and in the identification of fraud trends and patterns. By enriching existing data and sharing data across organisations, you will detect more fraud, speed up the customer journey and improve operations by effectively managing resources and reducing manual processes.

Comply with regulations

Ensuring proactive compliance with regulations

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Steps to achieving compliance proactively:

1

Ensure personal data is properly handled

Failing to properly authenticate customers leads to more than just fraud or loss. Too often it leads to costly legal situations, in which honest individuals have been wrongly reported to credit bureaus or fraud prevention data sharing schemes. By proactively managing personal data quality, you can ensure that these risks and their associated costs are avoided. And by being transparent with your customers data you build more trust with your customers.

2

Use data to focus on your customers

A comprehensive view of customers enables you to treat them fairly. Data and analytics enables both excellent customer experience and the protection of company revenue.

Customer disputes on services and invoices are for the most part genuine. However, some are raised falsely to avoid payment obligations. You can distinguish between them through the use of data (e.g. usage, payment patterns, channel interaction history) ensuring honest claims are addressed promptly and adequately. Dealing with customer issues poorly leads to customer dissatisfaction, churn and ultimately legal claims.

Another example is location-based applications. While they can bring enormous benefits for the customer through useful relevant offers or by reducing exposure to fraudulent payments, privacy concerns must be proactively addressed.

3 Optimise customer value within competition constraints

Telecommunications regulations shape the competition landscape, putting pressure on areas like pricing, network sharing and market share limitations. Using data to better understand households, assess customer life-time value and to maximise commercial and service interactions will enable you to flourish within legal constraints.

4 Automate processes to treat customers fairly at all stages of the lifecycle

Effective automation that creates consistent decisions across the lifecycle can help you provide the excellent service customers demand. It also encourages regulation compliance – having systems that offer full audit trails will enable you to provide auditors with the information they need quickly and efficiently.

Conclusion

Shaping the future

Moving away from offering limited products and services through limited channels and into more sophisticated, personalised offerings, delivered and serviced through multiple channels has to be a priority. Operators need to make a commitment to each customer that involves building sophisticated multichannel relationships with individuals.

To really push the boundaries, to truly transform and to build loyalty and revenue, Telecoms firms need to seek ways to connect with customers – to offer products and services that meet their needs with a seamless personalised experience.

In a fiercely competitive market, customer experience is becoming an increasingly important differentiator and is vital for the success of Telecoms organisations. Whilst the majority have recognised this, many companies have been slow to put in place robust systems to improve the customer experience at every touch point and many still have a siloed approach to this strategy.

The time has come to truly put the customer at the heart of your business and every decision. Customers are informed, they have a voice, they know what they want, and they are driving change in the industry. It's up to savvy operators to recognise and to implement the best strategies to improve the customer experience at all stages of the customer lifecycle.

To succeed, it is imperative to create immersive experiences for customers:

- They should be experiences that exceed expectations and engage people
- Data and advanced analytics should be harnessed to support customer involvement and engagement
- These experiences will need to be when and where the customer wants, and through the channel of their choice

You will need to work on becoming increasingly customer-centric. Future solutions will have to be devised with a focus on the customer – on what they really want – rather than with a 'product or solution push' sales focus. You will have to know your customer better than anyone else and serve them well.

Change of internal culture

Those who have seen the most success have committed to a top-down culture of customer centricity and building the message into the company DNA. However, our study found a lack of internal communication. 78% said that more collaboration between customer-facing departments was a top priority.

Company values with clear commitments to the customer, performance measurements that focus on customer-related metrics and constantly talking about the customer at every level of the business, are just some of the ways that organisations can build a customer-centric culture.

In the future, 'Chief Customer Champions' will become a common notion. They will be people who serve one purpose – creating an unrelenting focus on the customer throughout a given organisation. To support this strategic initiative, the use of data, analytics and automation will be necessary. A holistic customer metric will emerge as a leading indicator of growth.

In Telecommunications more than any other sector, it is essential that teams work together. Telecoms companies should begin by looking at how they are organised and how responsibilities are apportioned. A holistic customer view will help break down internal silos and aid the prioritisation of the consumer across all business functions.

The time to act is now

You will face the rise of the self-directed customer in the next five years. As a result, you'll need to take action to meet the challenges identified in this report. For this, the right tools, support and capabilities will be necessary.

Scores of providers are recognising the need for comprehensive decisioning solutions across customer lifecycles. Companies need automated decision making and world-class data to provide a complete view of every individual.

Those that meet this challenge head-on will succeed in the new rules of customer engagement. Those that do not will be left behind.

Find out more and benchmark your organisation

Visit our dedicated website to download the full research report and a snapshot for your region www.decisioningvision.com. You can also visit our interactive tool to benchmark yourself against the industry standard.

By now you've probably read our full DV2020 market research report at **www.decisioningvision.com**. For any further questions, or to find out more about implementing a truly customer-centric decisioning strategy, get in touch at **www.decisioningvision.com/contact-us**

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