

CUSTOMER ENGAGEMENT FOR THE MOBILE GENERATION

Deliver Personal, Proactive, Rich In-App Experiences in the Cloud

Boost customer satisfaction and accelerate business results with Oracle Live Experience Cloud, the only customer experience platform designed from the ground up for the mobile generation. Easy to deploy, and cost-effective to scale, Oracle's cloud-based service brings multiple forms of real-time communications and collaboration to mobile apps and websites, enabling rich, high-touch engagements. Improve customer loyalty and turn service calls into sales opportunities by giving agents the contextual data, business insights and remote assistance tools needed to streamline interactions and deliver individualized customer experiences.



ENGAGING CUSTOMERS AND EMBRACING A DIGITAL FUTURE

Businesses must embrace digital technology to thrive in today's online economy, but balancing digital innovation and customer experiences can be a challenge. Today's tech-savvy consumers prefer to use smart applications and mobile devices to purchase products and order services, but disjointed digital interactions can impair customer engagements and hinder customer satisfaction.

Customers are Abandoning Traditional Channels for Support Interactions

According to a recent Ovum report, "Ten Imperatives for Digital Customer Engagement" the use of mobile apps for support queries has more than doubled in the past two years, while calls from landlines have declined significantly. Mobile apps and live chat have emerged as the preferred channels for general support questions.

Digital technology can help companies eliminate inefficiencies and expand sales reach, but it can also lead to impersonal, dehumanized experiences that alienate customers. To thrive in the digital world, businesses must deliver engaging and personalized interactions that foster meaningful and lasting customer relationships. Forwardthinking companies are using contextual communications and real-time collaboration capabilities to provide deeply personalized and highly interactive digital experiences that build customer loyalty and boost business outcomes. By leveraging data analytics and proactively engaging customers, businesses can improve service and increase sales.

"We live in an age of convenience where people can do everything from their mobile phones, whether it is to open a new account or to pay. We want to provide our customers with services in the way they prefer to consume them, and we want to provide them the best experience possible."

Ignacio Teulon Ramírez

Digital Transformation -Customer Experience Director BBVA

RISING CONSUMER DEMAND FOR DIGITAL ENGAGEMENT

Changing consumer preferences are reshaping the contact center. Voice is no longer the preferred means of communications for many consumers. Millennials and Gen Z-coveted demographics for many businesses—use smartphones and tablets for everything from social media and entertainment to ride-sharing and shopping. They prefer to interact with companies directly from mobile apps using the most convenient and efficient means of communications for the task at hand, be it automated assistance, chat, or voice. Companies must make it easy for consumers to engage the business using the channel that is most suitable at any particular point in the sales or support journey.

Forward-looking businesses are adding contextual multimedia communications to mobile applications to satisfy the evolving expectations of today's on-the-go consumers. By proactively engaging customers and by delivering more personal experiences, businesses can foster relationships, improve customer satisfaction, and boost sales.



of companies agree that most customer interactions start on the web, on a mobile device or an application

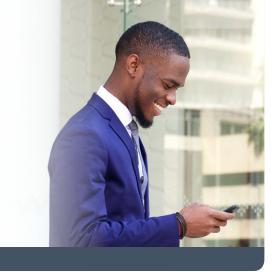


of companies agree that lines of business are asking for live customerengagement experiences



of companies agree that communications embedded within cloud applications will become the dominant way of communicating with employees, suppliers and customers

Source: Oracle's report, "The Future of Enterprise Communications: Cloud Redefines Customer Experience," surveyed 323 individuals at enterprises with decision-making authority for communications hardware and software regarding how they might help overcome challenges and harness opportunities by leveraging cloud communications technologies.



LEGACY CONTACT CENTERS CAN'T MEET EVOLVING CUSTOMER EXPECTATIONS

Conventional contact center solutions, designed for the telephony era, aren't well suited for the mobile generation. Over time some contact center vendors have bolted incremental services like web chat onto their platforms. But most legacy contact center solutions don't support multichannel communications or offer advanced collaboration features like screensharing, video capture, or remote control for smartphones and tablets.

To make matters worse, most contact centers aren't tied into CRM systems and other back-office applications or datastores, creating friction and inefficiencies across the customer journey. Customers are often required to repeat basic information-account number, security credentials, order number or retell their story throughout an exchange. Agents lack the tools and data needed to resolve issues quickly and efficiently. And they lack visibility into customer behavior and trends, missing out on upsell and cross-sell opportunities.

The bottom line: legacy contact centers deliver poor customer experiences and provide limited business insights. Impersonal interactions and repetitive exchanges waste time and effort,

leaving customers frustrated and dissatisfied. Moreover, most companies aren't able to transform raw data into meaningful information that could help streamline interactions or disclose sales opportunities.

DELIVER MEANINGFUL EXPERIENCES AT THE RIGHT TIME ON THE RIGHT CHANNEL WITH ORACLE LIVE EXPERIENCE CLOUD

Oracle Live Experience Cloud helps companies deliver a differentiated customer experience with mobile first customer engagement that is intuitive, frictionless and human-centered. Oracle Live Experience Cloud enables personal, proactive, in-app experiences that breed customer loyalty and boost business outcomes. The Oracle Solution promotes deeper and more purposeful engagements with

- Contextual and personalized interactions based on customer context
- Rich set of digital channel including voice, video, screen sharing and annotation
- Personalized and tailored experience with Engagement Scenarios
- Collaborative team experiences for associates with shared queues
- Search and retrieval of customer interaction history helping companies deliver more meaningful customer relationships.

Tight integration with CRM solutions, business rules systems, knowledge bases and data warehouses eliminates friction and customer frustration. Business insights and contextual data give agents full visibility into customer actions, transforming support calls into sales opportunities.

CUSTOMER ENGAGEMENT IN ACTION

MOBILE BANKING

An innovative financial services company delivers enhanced client experiences. Customers open accounts directly from a smartphone or tablet, using video capture to provide proper identification and satisfy government regulations. The solution saves clients time and effort, helping the bank improve customer appeal and drive new account growth.

The banking industry is under heavy scrutiny to validate and protect customer information. The solution provides comprehensive security features to enhance efforts to meet EU compliance requirements for confidential documentation and secure management of personal data, as well as standards for authentication, reporting and monitoring.



IMPROVE BUSINESS OUTCOMES AND BOOST CUSTOMER SATISFACTION

Oracle Live Experience Cloud can help your company:

- Deliver differentiated customer experiences. Provide the rich, interactive mobile experiences younger consumers expect.
 Support multiple forms of realtime communications including voice, screen sharing and video. Enable frictionless and human-centered interactions throughout the contact center journey with seamless transitions and persistent data across channels. Prevent customers from repeating information or retelling stories.
- Streamline product support and training. Use advanced collaboration features like screen sharing, live annotation, video recording, and remote control for interactive assistance and troubleshooting. Use contextual data and historical information to resolve sales and service issues, quickly and efficiently.
- Drive business results.
 Transform contact center agents into trusted specialists and



turn service calls into sales calls. Use business intelligence to cross-sell and upsell. Offer concierge services to high-value customers. Digitize business touchpoints with live "in-app experiences" that are intuitive, personal and contextual.

- Create more meaningful relationships. Empower agents to deliver high-touch, personalized and interactive engagements.
- Increase conversion rates and revenues. Add contextual business logic to mobile apps and websites for suggestive selling and to improve customer service. Use pop-ups and hints to entice customers to engage

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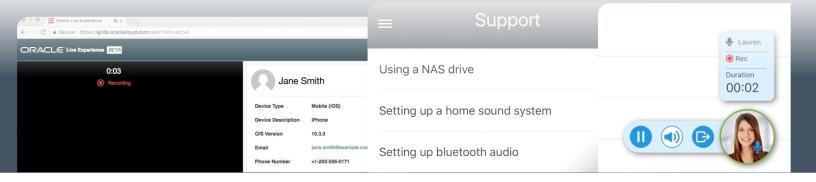
agents. Reduce website and shopping cart abandonment.

- Improve contact center
 economics and agent
 productivity. Lower wait times
 and reduce customer frustration
 by diversifying communications
 channels and giving agents all
 the data they need to effectively
 support customers.
- Maintain tight control over interactions. Let agents decide exactly when to offer voice or video communications to customers. Let customers decide if they want to hand over device controls or camera functions to an agent.

CUSTOMER ENGAGEMENT IN ACTION

CONSUMER ELECTRONICS

A global consumer electronics manufacturer reinvents customer service. The firm uses one-way video and remote control to deliver compelling customer experiences with a personal touch. The solution simplifies training and problem solving, helping the firm spur product adoption and foster customer loyalty.



BUSINESS ADVANTAGES OF A CLOUD-BASED SERVICE

- Accelerate deployment and minimize upfront investments
- Tightly align ongoing operating expenses with evolving business demands
- Avoid obsolescence by gaining new features and technologies in the cloud
- Enjoy global reach and availability with web scale and resiliency
- Free up IT staff to focus on strategic tasks with no on-site solution to deploy, scale, or maintain
- Self-service on-boarding and administration



CONTEXTUAL, IN-APP CUSTOMER ENGAGEMENT WITH ORACLE LIVE EXPERIENCE CLOUD

Oracle Live Experience Cloud is precisely designed to fill the needs of engaging the modern customer by humanizing digital customer engagement with live experiences that delight customers and strengthen brand loyalty:

- Create mobile and web, in-app experiences to improve customer satisfaction
- Pro-actively engage customers at key moments of their individual journey to deliver meaningful experiences
- Create new processes and operations to capture value from digital engagements by analyzing insights across all interaction modes
- Accelerate your digital transformation by creating an environment to connect with customers via the right channel and the right time



To learn more about Oracle Live Experience Cloud:

Visit www.oracle.com/live-experience | Email oraclecommunications_www@oracle.com

WHY ORACLE?

Oracle is leading the industry-wide movement to the cloud, bringing virtualization and service orchestration capabilities to our best-of-breed communications solutions. Count on Oracle to deliver the reliable technology, trusted experience and worldwide support resources you need to accelerate your digital transformation in the cloud:

- ✓ Extensive product portfolio spans network edge to business applications
- ✓ Enterprise-class communications solutions boost collaboration and productivity
- ✓ Open architecture protects investments and satisfies future requirements
- ✓ Global support in 145 countries streamlines problem resolution
- √ World-class partner network simplifies system design, deployment and operations



ENTERPRISE COLLABORATION



CUSTOMER EXPERIENCE



DIGITAL BUSINESS

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Oracle Communications Cloud Solutions for your Digital Transformation Journey

