



Customer Engagement Channels

Something Old, Something New, But All Integrated

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Crossing The Customer "Chasm"

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Cognitive Enterprise

The Customer Journey Tomorrow – Extremely Data-Driven, A "Push"

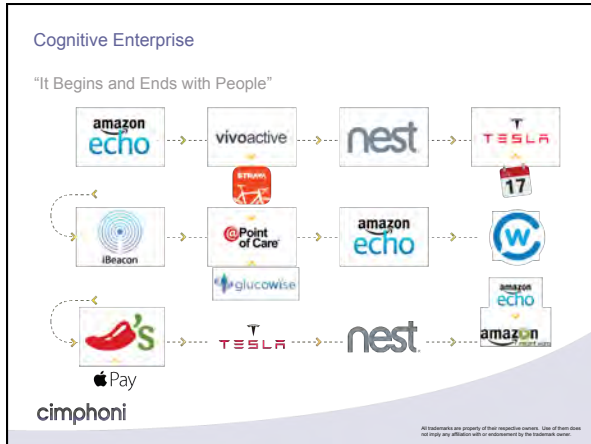
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Customer Engagement Channel – Contextual Information Delivered "On-Person"

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Industry Examples

	Legacy	Right? Cognitive
INSURANCE: (Underwriting)	Actuarial tables based on general population data	Individualized risk profiles based on behavioral patterns
PHARMA: (Drug Therapies)	Generic medicines based on most common pathologies	Customized biologics based on an individual's own DNA
HEALTHCARE: (Disease Detection)	Periodic health examinations to identify anomalies	Real-time blood chemistry monitoring for early discovery of anomalies
TRANSPORTATION: (Vehicle Ownership)	We each own a vehicle with utilization < 10% during given day	We purchase transportation on-demand, utilizing autonomous vehicles
EDUCATION: (Teaching)	Knowledge transfer is generic, occurs in-person in a physical classroom	Knowledge transfer is individualized, online and with a virtual instructor
GOVERNMENT: (Policing)	Investigate crimes after they occur using traditional forensic methods	Anticipate and prevent criminal activity (e.g., "Minority Report")
GOVERNMENT: (Voting)	Annual, biennial, quadrennial voting to elect representatives	Online, voting on-demand to capture citizen sentiment - true democracy
MANUFACTURING: (Smart Products)	"Fire-and-forget" products with static features / functions once manufactured	"Learning" products that are software-enabled and contextual

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