

# GrowthEngines

## The marketplace is more volatile than it has been in decades.

Customers will switch companies if they are unhappy with anything from price to service, to products, to security, and it's easier than ever before. Digitization has empowered customers to do their business on their phones – anywhere, anytime. Fintechs are offering compelling alternatives. Regulation has increased. Interest rates have risen. Volatility is everywhere. **We think that's a good thing.**

## Volatility = Opportunity

**When you have the right data to understand the volatility, you can generate insights to see the market opportunity.**

Volatility means that the data is changing more quickly than ever before. Businesses are growing or shrinking at a record pace. Households are changing their behavior patterns over the course of months, rather than years. But, because of digitization and the barriers to profitable customer churn are crumbling, there's a tremendous amount of information that is available about them that was not available before.

**Data, properly harnessed, gives actionable insights.**

Understanding the drivers of volatility requires data. Raw data by itself is insufficient, it needs to be worked to find its purpose like a lump of iron. GrowthEngines is the hammer that shapes that iron.

Insights like the ability to predict:

- Who will engage but not complete the buying process
- Who will buy and be profitable.
- Who of your existing customers will buy more.
- Who will buy a product and use it inefficiently.

**Data on its own is just a homework problem.**

**With GrowthEngines, we turn that problem into the answer.**



It's not about giving you more data. It's about giving you access to the right data to generate the right insights. 3rd party data will broaden your understanding of your customers.

We took advantage of our decades of experience and built something with the latest tools, technology, data, access, cloud, speed and ease of use and plug-and-play ability to help you understand your customers better and stay competitive, so you avoid the erosion of your profitable customer base.

The time for personalization is now:

- AI techniques are mature
- technology platforms are cheap
- data is plentiful
- digitization has given us innovative ways to engage customers

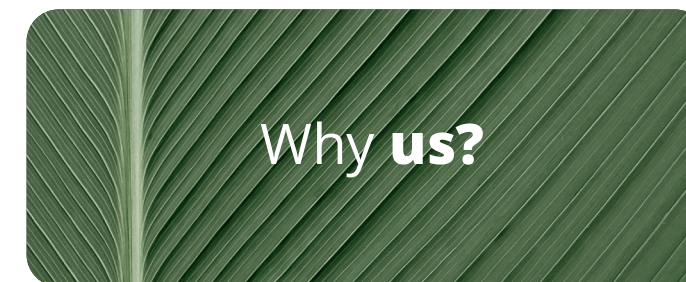
**GrowthEngines will help you reduce customer acquisition costs and increase customer lifetime value.**

Customer acquisition costs are a big expense and will limit your ability to grow. We have a whole suite of tools that help reduce loss by engaging the customer in ways that are relevant to them so you can have the right conversations at the right time.

Our models also help you understand the needs of your customers over their entire journey with your organization, empowering you to give them personalized solutions that meet their needs as they evolve and maximize profit for your company.

**Widen your lens on customer behavior.**

Companies are hyper-focused on their internal data. With GrowthEngines, you can enhance your data, so it's not siloed. You can broaden your perspective to drive deeper insights on customer behavior. It will help widen your lens on your customer and their behavior throughout their life cycle. And it works across pre-sale and post-sale – customer acquisition, profitability, fraud protection, etc. allowing you to make your distribution force much more effective.



**You get speed to measurable value... faster and cheaper. value.**

GrowthEngines is pre-built. Ready to use out of the box. Its cloud enabled, so it's faster, cheaper, and better than building this ad hoc on a project-by-project basis, allowing you to get a jump on your competitors.

**Focus on driving value.**

It's hard for organizations to maintain focus when it comes to data science. Typically, you're cobbling together solutions and software that leaves a lot of your data on the table.

You need a platform that helps you focus and drives insights and actions.

**Deloitte brings a unique blend of data, models, infrastructure and partnerships.**

We have a long history of doing this on a bespoke basis for our clients. Our data spans 30+ different data providers who we have tested and made deals with, giving you easy access to their data and eliminating the need for you to build and test these providers on a case-by-case basis.

**With Deloitte, you'll be able to access \$25M of data for a fraction of the cost.**

Our models can tap into 8+ different data sources and we're always adding more sources. If you were to buy this data on the open market it might cost as much as \$25 million dollars annually. We've negotiated deals with these data providers that are very targeted in terms of which data you need. So, you can access that data at a fraction of the cost.

**Our infrastructure allows for insight generation on a near real-time basis.**

**Our partnerships continue to grow across the ecosystem to make it easier for you to work with Deloitte and accomplish your goals.**

**But don't take our word for it. Let us show you.**

**Deloitte.**