Embracing the "always on" customer

pwc

Pursuing the "always on" customer

Mobile devices account for well over half of the traffic to web sites today. What are the business implications of "always on" customers? How do companies scale for that? How do they beat other companies to the punch as everyone struggles with breaking through to the mobile customer?

Companies need to experiment and adopt what's working with mobile and drop what's not. Eventually everyone will explore and evolve in this area. Getting there first will present a distinct advantage. This opportunity is driving a makeover in customer strategies—more than half of US CEOs are revamping their strategies with a new urgency in response to changing consumer spending patterns and behaviors.

Tech advances are eliminating barriers to entry and lowering distribution costs, leading new competitors to challenge or upend established players by offering these "always on" customers value in new ways. Getting close to the customer and giving her a good experience has become table stakes in today's environment—and CEOs know that they need to do more than that to keep their customers happy.

The next few years will see CEOs leading their organizations toward a new kind of interaction with customers, one that shifts the focus away from stand-alone transactions to a more sustainable "always on" relationship with customers. That means really understanding your target customer and giving her what she values most throughout her evolving customer journey.

Concerned about changing consumer behaviors, CEOs are actively addressing their customer strategies

US CEOs are planning to change their *customer growth and retention strategies*

52%

43%
2013

51%
2014
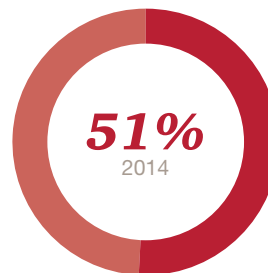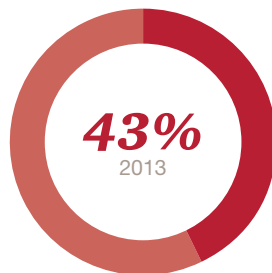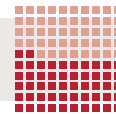
Concern about shift in consumer spending and behaviors rises

Base: 162 CEOs
Source: PwC, 2014 US CEO Survey, January 2014.

Companies are shifting from stand-alone transactions to a more sustainable "always on" relationship with customers.

Here are some of the approaches that companies are using to pursue the "always on" customer.

Understand demographics

"In terms of demographics, we see aging populations in much of the developed world except for the United States. As a result, we have to appeal to mature consumers with innovations like Caffeine Free Coke Zero, for example. And we have to make sure our brands are connecting strongly with teens and their moms, helping the next generation actually fall in love with our brands, starting with Coca-Cola."

Muhtar Kent, chairman and CEO, The Coca-Cola Company

Balance technology with personal touch

"We know that millennials and younger people like to go to stores. We also know they like to be online. How we hook that up with the stores is going to be important. Linking technology and having the store people be as informed as the customer coming in with their smartphone is what's really going to be important."

Ken Hicks, chairman, CEO and president, Foot Locker, Inc.

Recognize differences in customer journeys

Business leaders know that customer journeys are evolving in different ways around the world. For example, shoppers in developing Asia are more than *twice as likely* as those in mature economies to base their purchasing decisions on word-of-mouth, peer feedback.

Build big data and predictive analytics capabilities

62% of US CEOs are actively changing how their organizations use and manage data and data analytics.

By investing in these capabilities, companies are learning how to engage their customers—and even more fundamentally, *whom to engage*. Companies are analyzing and segmenting customers and clients in more detail than traditional breakdowns by income level, geographic location or age group.

Understanding the customer's point of view

Whatever approach companies take to pursuing the "always on" customer, they would benefit from being grounded in the science behind behavior. Customers' sentiments (thoughts, views, attitudes), thought process prior to acting (intent), and purchasing choices all provide valuable information regarding which customers to target.

Making operating models responsive to the customer requires a cultural shift that challenges established functions and hierarchies. Ultimately, it's about empowering people closest to the customer to take decisions that matter.[2]

"I'm lost without my mobile."

Mobile is the center of the consumer's universe. To meet consumers in their mobile worlds, companies are providing compelling, customer-centered products and services. Going forward, consumers will use their digital devices to monitor their health, check their bank accounts and pay their bills. They will interact with the physical objects that surround them for information and inspiration. Consumers' mobile devices will increasingly play the role of proactive digital assistants, based on the synthesis of data from multiple sources.[1]

"I expect to be offered what I want, when and how I want it."

Customers have come to expect unique value and experiences that constantly evolve to keep pace with their ever-changing needs. Now more than ever, they are participating in the global marketplace with increasingly individualized expectations of value and service levels. One way companies are gathering the data they need to meet these expectations is by investing in disruptive technologies such as sensors, biometrics, Bluetooth, analytics and social media.

"Your website said that this widget was available. Why don't you have any in-store?"

With customers interacting with businesses through a multitude of existing and emerging channels, choice and consistency with branding, inventory, communications and all other touch points is imperative to meeting the expectations of the "always on" customer.
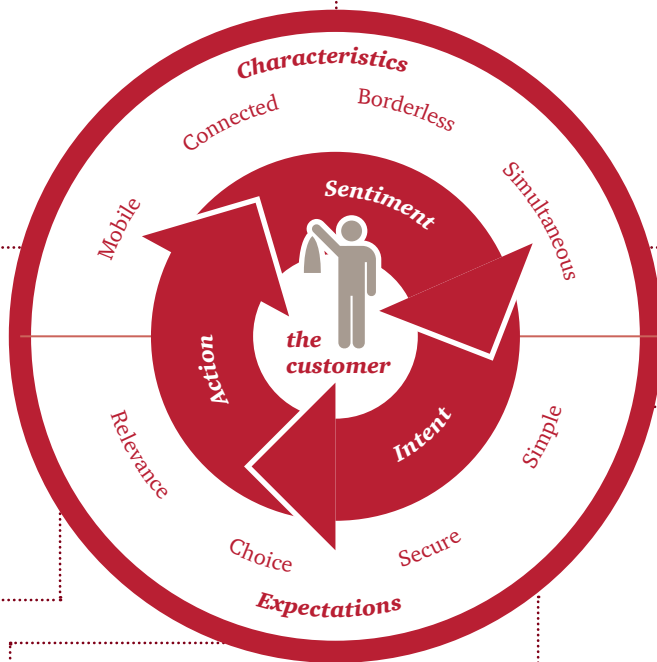
1 PwC, 2014 Digital IQ study.
2 PwC, 17th Annual CEO survey.

"I see no difference among channels."

The digital revolution has given birth to a new generation of consumers who want ever more accessible, portable, flexible and customized products, services and experiences. They expect to move seamlessly—in real time—between the physical and virtual worlds.

"I'm up at 3 am, why aren't you?"

One of the keys to convenience is 24/7 access. Customers expect to be able to browse, research, or purchase products and services from locations around the globe at any hour of the day.

"What do you mean my information has been compromised?"

Customers are sharing information more freely online, and they are prepared to disclose quite a lot about themselves to achieve the brand experiences they now demand. Breaking that trust may result in a loss of the customer. Regulators' focus on this area also makes it important to maintain ongoing scrutiny on privacy controls and compliance.

"Simplicity is key."

Customers expect easy. They expect simplicity rather than complexity. Companies that provide intuitive self-service options and cross-channel transparency will gain customer advocates and market share.

"I'm a multitasker and I'm always interacting."

Consumers now network and interact while performing other tasks. Think of a consumer planning his next vacation down to the smallest detail—while at the same time commenting in social media about the TV show he is watching. Businesses need to provide experiences that reflect this behavior and find ways to be involved in these interactions.

Characteristics

Connected Borderless

Mobile Simultaneous

Sentiment

the customer

Action Intent

Relevance Simple

Choice Secure

Expectations

What is driving the "always on" customer?

Social, mobile, analytics and cloud. These four digital megatrends determine the expectations and behaviors of the "always on" customer—as well as how companies are developing offerings for them.

Social

The growth of social networks has undoubtedly had a prolific influence on consumers worldwide. Where once consumers locked up their information tightly, today they are happy to share these details with select family, friends, colleagues and acquaintances through these networks.

Companies are developing **social intelligence** and delivering its value across the organization to improve customer loyalty.

After a good experience with you, *your customers become your best marketers.*
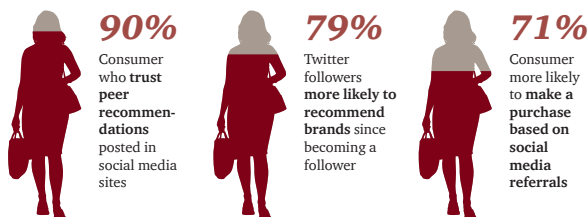
Business impact

- Ongoing brand management
- Pre-acquisition diligence
- Granular peer intelligence and benchmarking
- Collaborative product and offer design
- Proactive complaints and reputation management
- Superior customer engagement
- Superior employee engagement
- Robust trend spotting and response
- Proactive ops risk management

Democratization of consumer voice

90% Consumer who **trust peer recommendations** posted in social media sites

79% Twitter followers **more likely to recommend brands** since becoming a follower

71% Consumer more likely to **make a purchase based on social media referrals**
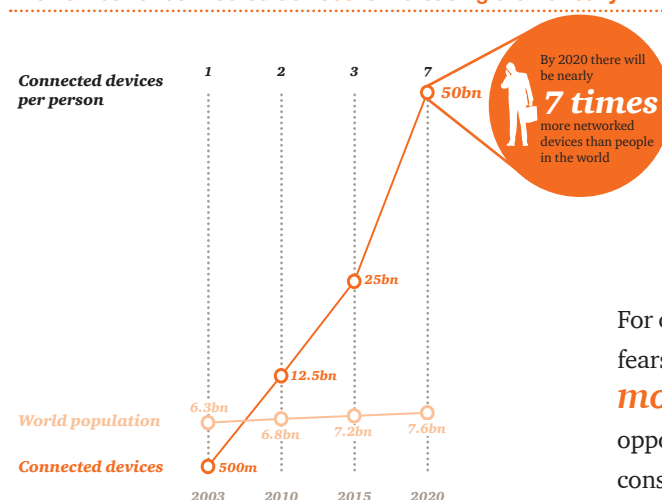
Source: "Why Everyone is Talking About Ecommerce Inbound Marketing". Hubspot, 2012; "Intranet 2.0 Tools", Prescient Digital Media, 2010; "Nielsen Online Global Consumer Survey", Nielsen, 2009; "Why Social Media Matters to Your Business", Chadwick Martin Bailey, 2009

Mobile

Enabling digital on the move, mobile technology has penetrated nearly every corner of the globe. Mobile technologies have infiltrated into all consumer spheres, often rendering users seemingly incapacitated should they be caught short without their device!

The number of connected devices is increasing dramatically

Connected devices per person: 1, 2, 3, 7

By 2020 there will be nearly **7 times** more networked devices than people in the world

World population: 6.3bn, 6.8bn, 7.2bn, 7.6bn
Connected devices: 500m, 12.5bn, 25bn, 50bn
Years: 2003, 2010, 2015, 2020

Source: Cisco Internet Business Solutions Group

Customers now have the *world in their pocket.*

For companies that can ease security fears and offer incentives, the *mobile wallet* is a rich opportunity to connect with consumers on the move.

In retail, low-cost sensors will track **shopping traffic patterns** in stores, and motion and weight sensors will alert drivers of open parking spaces. By 2020, *just about everything* will be communicating with the network.
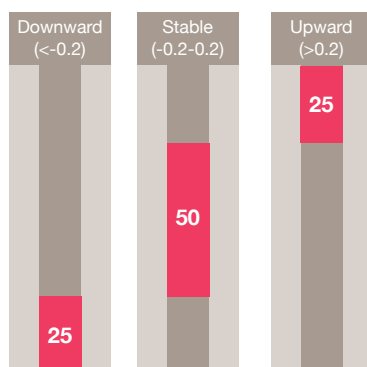
Analytics

Realizing the powerful information that can be gathered via online channels, businesses are not harnessing the insights yielded from data and analytics for both internal and external purposes. These information-rich sources are being used to understand consumer behavior and offer up optimized, contextualized and customized digital experiences.

As companies use *Big Data* to store and analyze more and more information about customers and competition, activities such as shopping will become more *personalized* and marketing more *targeted.*
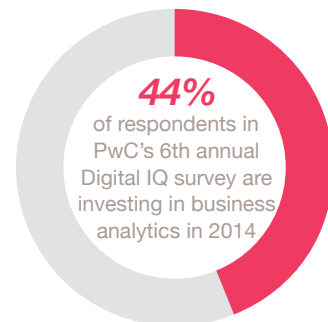
44%
of respondents in PwC's 6th annual Digital IQ survey are investing in business analytics in 2014

Which customers have the greatest lifetime value?
Percent of customers value score change

Downward (<-0.2)	Stable (-0.2-0.2)	Upward (>0.2)
		25
	50	
25		

The customer individual trend for margin development can be used to identify, profile and address segments with declining value.

Data analytics could open up whole new business opportunities for *nontraditional software industry players.* Could an athletic footwear company, for example, aggregate *sensor data* from its customers' feet and resell it or even use it to do predictive analytics that it could then resell?
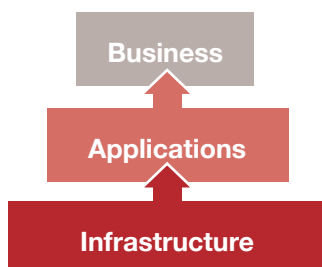
Cloud

The digital revolution has spurred freedom through the cloud for individuals and businesses seeking systems that are more efficiently scaled and provide reliability.

Digital products and services form the *backbone of new business models* that have different economics, operating models, and customer expectations.
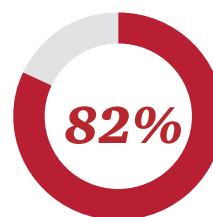
82%
By the end of 2012, an estimated 82 percent of new software companies were creating, selling and provisioning SaaS (Software as a Service) rather than offering a packaged product.

Business

Applications

Infrastructure

Cloud transformation begins at the infrastructure level and leads to more agile applications, resulting in faster speed to market and more flexibility to meet client needs.

The key benefits, beyond consolidation, include standardized application and development environments, resulting in better controlled and more efficient application lifecycles.

Internet of Everything is connecting the power of the mobile device and the cloud with physical places and objects. Soon nearly every connected device or location will become a networked computing node—which is a development with staggering implications for the mobile technology and services ecosystems.
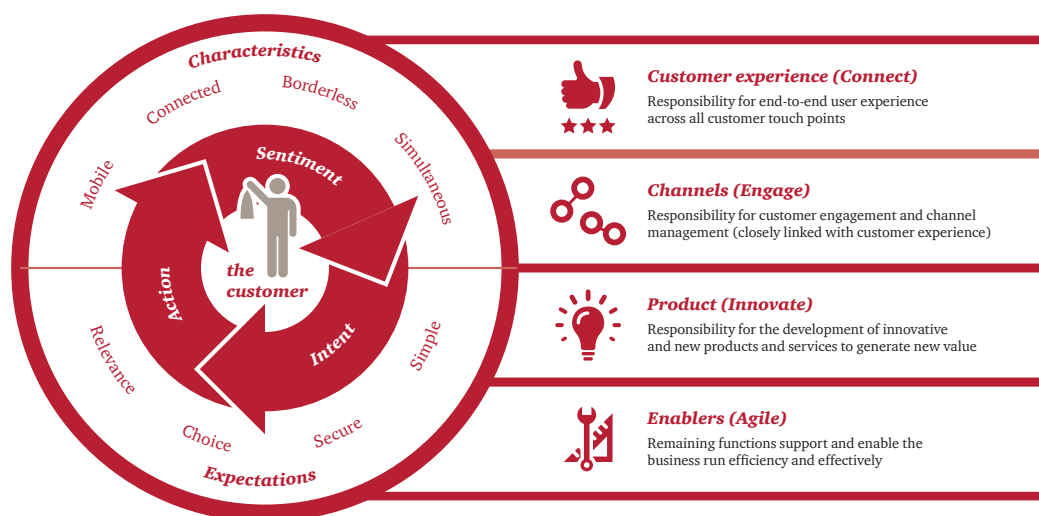
The NextGen business model

Today's corporate landscape is dramatically changing—upstart companies are disrupting the playing field with innovative new models of business, service and products. They are agile and respond readily to changing needs, often positioning the customer at the center of their strategies. For traditional businesses moving and responding at pace is challenging… but not impossible.

In the "always on" digital world, a clear understanding of the consumer ecosystem is the key differentiator. Businesses that organize their models around the customer—focusing on the right metrics, taking an integrated approach, obtaining a thorough understanding of the customer, and strategic investments—can reap real dividends. They will be able to build loyalty, increase retention, and command price premiums.

Alongside agility, innovation and empowerment, trust is fundamental to enabling the NextGen business model. That means trust between companies and customers—but also, within an organization, trust across functions and in the company's systems and data.

The NextGen business model

Customer experience (Connect)
Responsibility for end-to-end user experience across all customer touch points

Channels (Engage)
Responsibility for customer engagement and channel management (closely linked with customer experience)

Product (Innovate)
Responsibility for the development of innovative and new products and services to generate new value

Enablers (Agile)
Remaining functions support and enable the business run efficiency and effectively

Customer experience (connect)	Channels (Engage)	Product (Innovate)	Enablers (Agile)
• Gain buy-in on which "moments of truth" will drive differentiation and sales/retention, and invest accordingly • Invest in real-time customer feedback enabled by closed-loop marketing for timely and continuous improvement • Adopt a single customer metric (e.g., customer lifetime value) to drive organization-wide accountability for customer experience, linking to KPIs and remuneration • Find balance between customer and commercial lenses to deliver returns as well as outstanding customer experience	• Single view of the customer to deliver an optimized experience that maximizes all opportunities for sales/retention • Insight-driven, customized, consistent and timely communications, in line with customer preferences • Intelligent systems that iteratively learn from customer behavior and enable automated response to improve efficiency • Team member capability needs to support essential multichannel experience • Customized accessibility based on customer preferences (e.g., self-service)	• Clear understanding of product/market fit and link to customer value • Ongoing understanding of customer needs to provide tailored products/services • Undertake faster, evolution, and iteration of products to meet changing trends and demands • Establish innovation teams to engage with customer communities for crowd sourcing and testing • Breakthrough long lead times with alternative cost and time, outsourcing options	• Ability to build agile technology solutions and use cloud technologies to facilitate speed and connectivity • Creativity and collaboration in the approach to overcoming departmental silos • Agile processes that subvert organizational bureaucracy • Engagement with a focus on mobile to differentiate from competitors • Real-time analytics across the business to have a clear view of company health

Hierarchy vs. network—structuring for success

The hierarchy model on which many businesses have been founded values a steady operating rhythm and a performance-driven environment. In the new age of "always on," however, hierarchical models can limit agility and innovation.

Enter the networked business model—characterized by a flatter management structure and a significant change in thinking and approach to business.

Hierarchical vs. networked business models

Hierarchical model	Networked model	Benefits
Control	Adaptability	• Allows easier change • Can respond in a timely way without too much bureaucracy
Predictability	Emergence	• Nurtures creativity and innovation • Encourages collaboration
Rigidity	Resilience	• Firmer team bonds can be developed • Complacency is diminished
Credential	Contribution	• Value is attributed based on skills, not hierarchy • Promotes equal-opportunity
Adherence and uniformity	Diversity and divergence	• Encourages challenging status quo for improvement

Source: Jarche, H., 'Network Thinking', Life in Perpetual Beta, 15 December 2011 - http://www.jarche.com/2011/12/network-thinking/

The question is… which one is right? The best answer may be a hybrid of the hierarchical and networked models.

Whichever model is selected, the entire company—the corporate office, supply chain, field teams, sales, marketing, and services—must work together. Often, barriers that separate a company's departments or business units cause customer challenges. Addressing these challenges requires a complete picture of the customer—which demands collaboration. Businesses need to develop strategies that integrate siloed internal resources. This will trigger a collaborative network of partners, thought leaders, brand ambassadors, and suppliers.

Connecting the dots for commercial success

Driven through the change in customer behavior, disruption is sweeping through the business landscape, with traditional players scrambling to keep up with new innovative and agile competitors. Here are some of the businesses that have recognized this shift and are leveraging the opportunities to connect and engage for commercial success.

Amazon: "The technology company that just happens to do retail"

Started in a garage and now one of (if not the) world's largest retailers, Amazon's path to success has all the makings of a typical startup fairy tale. Dubbed the "Everything Store" by Brad Stone of Bloomberg *BusinessWeek*, from its humble beginnings Amazon now amasses an annual revenue of approximately USD$75 billion and has an estimated market value of $140 billion[4]—the question is what is the secret to its success?

While there are many factors undoubtedly that make Amazon's story amazing, recently the company's CTO Werner Vogels, made an interesting comment, providing insight into the mind of Founder and CEO Jeff Bezos: "Amazon is a technology company. We just happen to do retail."[5]

Vogel posited that the entire infrastructure of Amazon is set up to do things faster than anywhere else. The company has up to 800 teams internally working on specific projects—the homepage, for example, is the work of 200–300 different teams. "We have this principle of "you build it, you run it," said Vogels. He continues that it is this methodology that allows Amazon to bring a product to market in 10–15 days.[6]

Although starting with books, Amazon has lived up to its logo and provides virtually everything from "A to Z"—from technology to home items, health and beauty, fashion, art, apps and many more. Through its strategic acquisitions and new product launches, such as Kiva systems, Amazon Web Services (AWS), Zappos and Quidsi, the business has not only broadened its retail footprint but also its technological capability.

Amazon relies heavily on data and metrics to make almost every important decision, such as what features to introduce or kill, or whether a new process will root out inefficiency in its fulfilment centers. To highlight just to what level of granularity the business uses its data and technology—its pricing bots-software carefully monitors other companies' prices and automatically adjusts Amazon's to match.[7] Understandably the company takes its data seriously. When Amazon's site went down for 49 minutes in 2012, it missed close to an estimated $5.7 million in sales![8]

As an online retailer, Amazon virtually pioneered the use of recommendation engines on e-commerce sites and has led the way in terms of supply chain, operations, and fulfilment. It is also the e-commerce provider of choice for numerous small retailers and, through AWS, it is responsible for the computer infrastructure of thousands of technology companies, universities and government agencies.

With the purchase of robotics company Kiva Systems, Amazon is well placed for significant gains through its Fulfillment by Amazon (FBA) service, which allows third-party sellers to store their products in Amazon's fulfilment centers, which then pick, pack, ship, and provide customer service for these products. Described as an "API for the material world," according to an analyst at Baird Equity Research, the only cost to Amazon of providing third-party fulfillment is money they would have spent anyway on the infrastructure, labor, transportation and whatever else required to support their direct sales operation.[9]

Technology has clearly played an integral part of Amazon's journey thus far, and it will likely continue to be a significant factor in the company's strategy and business model. Its rise to the top presents clear lessons about strategy, thinking laterally and leveraging technology for business success.

> "Any business plan won't survive its first encounter with reality. The reality will always be different. It will never be the plan."
>
> Jeff Bezos, CEO, Amazon[10]

4   Stone, B., "The Secret of Bezos: How Amazon Became the Everything Store," Bloomberg BusinessWeek, 20 October 2013 - http://www.businessweek.com/ articles/2013-10-10/je"-bezos-and-the-age-ofamazon- excerpt-from-the-everything-store-by-bradstone, p10.

5   McCarty, B., "Amazon's CTO: 'Amazon is a technology company. We just happen to do retail,'" The Next Web, 5 October 2013 - http://thenextweb. com/insider/2011/10/05/amazons-cto-amazon-is-atechnology-company-we-just-happen-to-do-retail/.

6   McCarty, B., "Amazon's CTO: 'Amazon is a technology company. We just happen to do retail,'" The Next Web, 5 October 2013 - http://thenextweb. com/insider/2011/10/05/amazons-cto-amazon-is-atechnology-company-we-just-happen-to-do-retail/.

7   Stone, B., "The Secret of Bezos: How Amazon Became the Everything Store," Bloomberg BusinessWeek, 20 October 2013.

Nike: Fueling success through innovation

Nike was named number one most innovative company of 2013 by Fast Company, for 'a pair of revolutionary new products and a culture of true believers'.

The company was on the front foot of combining digital technology and fitness with the release of its Fuel band, which measures movements and outputs various fitness statistics, driving use through a social and gamified points allocation. In addition to this, Nike has revolutionized the concept of the traditional running shoe, with the release of its Flyknit Racer.

"One of my fears is being this big, slow, constipated, bureaucratic company that's happy with its success. Companies fall apart when their model is so successful that it stifles thinking that challenges it. It's like what the Joker said—'This town needs an enema.' When needed, you've got to apply that enema, so to speak."[11]

From Fast Company
CEO Mike Parker on Nike's innovation journey

SAP: Innovation through gamification[12]

Innovation does not need to be limited to external consumer-facing channels. Technology giant SAP, for example, is looking internally to improve sales through gamification.

The business designed Roadwarrior, a game to assist its mobility product sales reps with learning, preparation and planning for client meetings. In a pre-call planning level of the game, reps can earn badges and points for correct question and meeting preparation. Through this process, they create their own "cheat sheet" to reference when speaking with clients and practice answering client questions. Once reps have worked through all the meetings in a level of the game, the next level with new customers is unlocked. In this way, reps gather cross-technology knowledge.

Reps can also challenge each other to match answers to questions. Competition builds to reach the top of the leader board as they gain the skills to run customer meetings. In the end, this game fulfils three purposes: it turns learning about SAP's mobile applications and technologies into fun, it puts sales representatives into simulated meetings with customers, and it lets the players socialize and compete with each other. Last but not least—they sell more.

8 Wohlsen, M., "Amazon Outage Could Cost a Lot More Than 400,000 Pairs of Unsold Underwear," WIRED, 1 February 2013 - http://www.wired. com/business/2013/02/amazon-crash-unsoldunderwear/

9 Wohlsen, M., "Amazon Outage Could Cost a Lot More Than 400,000 Pairs of Unsold Underwear," WIRED, 1 February 2013. http://www.wired.com/business/2013/02/amazon-crash-unsoldunderwear/

10 Housel, M., "The 20 Smartest Things Jeff Bezos Has Ever Said," The Motley Fool, 9 September 2013. http://www.fool.com/investing/general/2013/09/09/the-25-smartest-things-jeff-bezos-has-ever-said.aspx.

11 Carr, A., "Nike the No. 1 Most Innovative Company for 2013," Fast Company, http://www.fastcompany.com/most-innovative-companies/2013/nike.

12 Herger, M., Enterprise-Gamification.com, "Roadwarrior: How SAP Trains Its Sales People on Mobility," 12 January 2012: http://enterprisegamification.com/index.php/en/education-atraining/71-roadwarrior-how-sap-trains-its-salespeople-on-mobility

Building connected experiences

The "always on" customer expects ample choices, relevance, security and simplicity—in real time. Gone are the days when customers interacted with businesses in a linear, isolated fashion. Today, customers interact with companies as a network of people, conversations and technologies across and adjacent to your enterprise.

Following your brand on a social channel. Asking for help in a support forum. Finding a reseller via a partner portal. Visiting your mobile site (or app). These are but a few of the facets of a relationship with an "always on" digital consumer today.

Standalone social media or mobile strategies bolted on to transactionally focused organizations will not meet customers' expectations. Instead, they demand a connected experience in which the brand's promise is consistently met—across multiple digital and physical channels 24x7—as customers discover, engage and transact with the business.

In many cases, meeting this challenge requires an enterprise-wide transformation focused on three areas: creating a customer-centric journey, achieving business agility, and implementing a flexible technology architecture. And it requires a culture of vigilance—to ensure the experiences of the customer reflect the brand's promise.

Anatomy of today's connected experience

Despite the considerable challenges presented by the rise of the "always on" consumer, the ability to design and deliver a truly exceptional experience is the most dependable way for any organization to achieve sustainable, profitable organic growth.

Connected experience
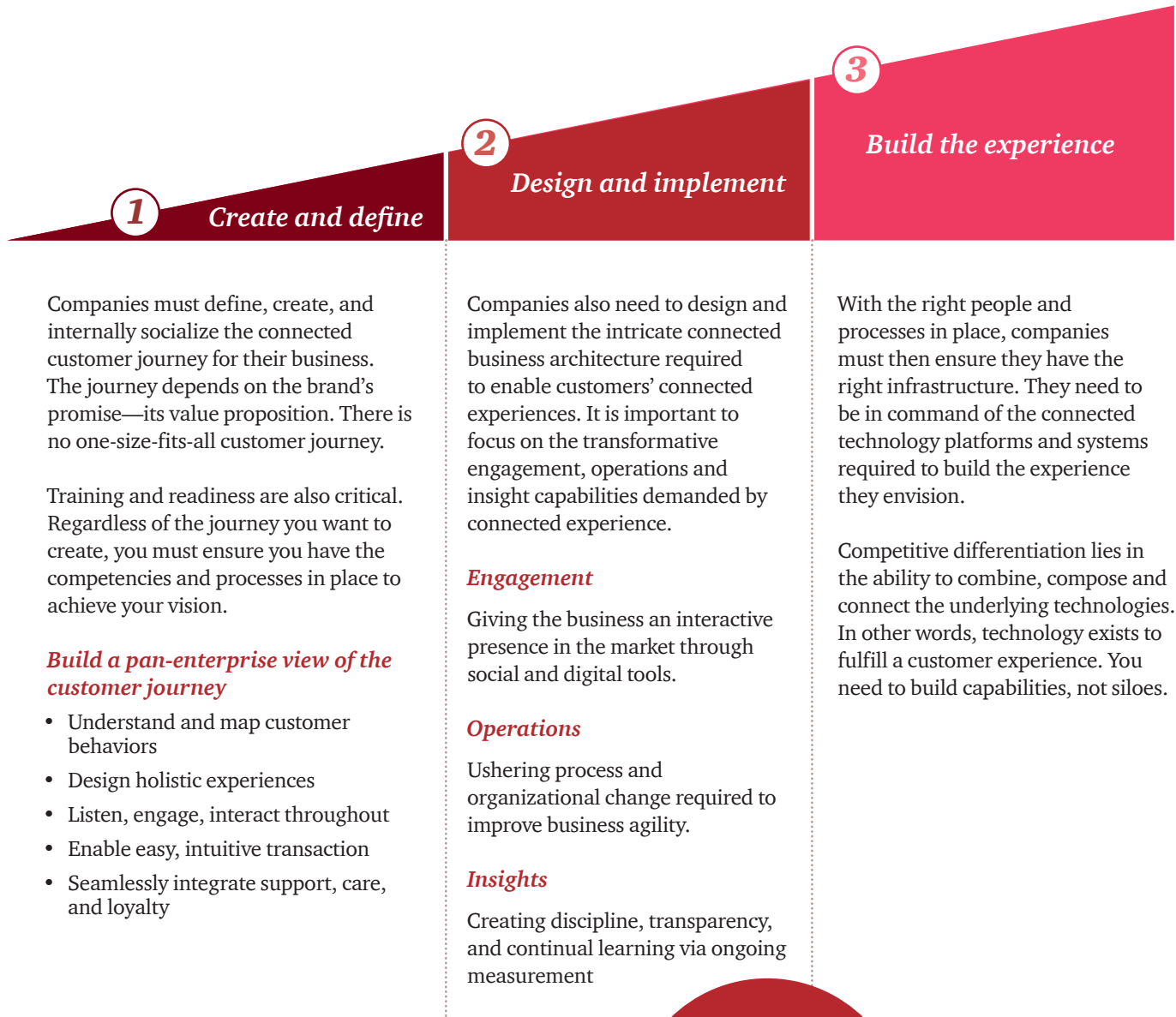
Customer-centric journey | *Business agility* | *Flexible technology architecture*

Discover

Engage

Transact

+

+

Steps to build a connected experience

1 Create and define

2 Design and implement

3 Build the experience

Companies must define, create, and internally socialize the connected customer journey for their business. The journey depends on the brand's promise—its value proposition. There is no one-size-fits-all customer journey.

Training and readiness are also critical. Regardless of the journey you want to create, you must ensure you have the competencies and processes in place to achieve your vision.

Build a pan-enterprise view of the customer journey

- Understand and map customer behaviors
- Design holistic experiences
- Listen, engage, interact throughout
- Enable easy, intuitive transaction
- Seamlessly integrate support, care, and loyalty

Companies also need to design and implement the intricate connected business architecture required to enable customers' connected experiences. It is important to focus on the transformative engagement, operations and insight capabilities demanded by connected experience.

Engagement

Giving the business an interactive presence in the market through social and digital tools.

Operations

Ushering process and organizational change required to improve business agility.

Insights

Creating discipline, transparency, and continual learning via ongoing measurement

With the right people and processes in place, companies must then ensure they have the right infrastructure. They need to be in command of the connected technology platforms and systems required to build the experience they envision.

Competitive differentiation lies in the ability to combine, compose and connect the underlying technologies. In other words, technology exists to fulfill a customer experience. You need to build capabilities, not siloes.

Are you able to tune in real time how you execute every day? Have you empowered people to take action on the insights gained from analytics?

Business agility is evidence that a company is able to create connected experiences for its customers.

Consumer insights from Experience Radar

PwC's Experience Radar helps businesses find the often hidden sources of value that drive exceptional, differentiated customer experience.

By helping companies rank their product and service features, Experience Radar points the way to value—and profits—by identifying ways to serve all your customers, but particularly those seeking an experience that's second to none.

The Experience Radar assigns value to a broad set of customer experience attributes broken down into industry-specific elements and then ranked by what target segments value most. Our methodology employs a conjoint survey technique to reveal insights that can be honed to improve precision. Other, more traditional customer experience studies typically do not tie to "hard economics" like value measures, price elasticity, and churn metrics. Experience Radar does.

Elasticity measures are converted into willingness-to-pay percentages based on a market simulation of the conjoint survey data. Willingness to pay calculates the additional percentage that a consumer will pay for an upgrade of a specific product or service feature.

Give the right experience to your most profitable customers

The Experience Radar Attribute Framework consists of five attributes that can be applied to a broad range of customer experiences across different industries and product/service offerings. These attributes identify what makes customers pay and what makes them stay.

Quality
Accuracy, speed, breadth and value of an offering

Support
Ease with which a customer can obtain product or service help pre and post purchase

Convenience
Anytime, anywhere access

Presentation
Aesthetics, arrangement and description of the offering

Community
Customer's personal brand and connections with others

Experience Radar identifies how to enhance the connected experience and create value. Here are some examples of what your business can do:

Global retail apparel
- Align price with brand equity
- Guarantee authenticity
- Activate your brand advocates
- Tap into celebrity culture
- Educate employees
- Create engaging social media platforms
- Harness mobile

Pharmaceuticals
- Motivate people to change their lifestyles
- Find out about the person behind the condition
- Provide choices and convenience
- Ally with pharmacists—people see them most
- Help people tell you what they think
- Make medication information easy to read

Mortgage lending
- Train your loan officers to be customer centric
- Have digital channels complement the personal
- Consider investing in new technology platforms
- Offer a priority lane
- Manage expectations with transparency
- Look into adding purchase advisor services

Contacts

Paul D'Alessandro
Principal, Customer Leader,
Health Industries
Tel: +1 (312) 298 6810

Dean Nicolacakis
Principal, Customer Leader,
Financial Services
Tel: +1 (415) 498 7075

Tom Puthiyamadam
Principal, Customer Leader,
Product & Services Industries
Tel: +1 (646) 471 1490

Karen Wilson
Principal, Citizen Engagement Leader,
Public Sector Practice
Tel: +1 (703) 610 7546

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