Can Virtual Experiences Replace Reality?

The future role for humans in delivering customer experience
Brands are defined by the experiences they deliver. Customers are naturally self-interested, and a company’s internal workings and challenges are of little concern to them when assessing its products and services. All that matters is whether a brand is able to meet their needs as and when called upon to do so.

That is why loyalty is so hard-won. British consumers, for instance, admit they wouldn’t care if 94% of brands disappeared and 85% of them believe brands must play a bigger role in improving their quality of life.

It is therefore fitting that Forrester has dubbed this the “Age of the Customer.” Buyers in both B2C and B2B realms have been empowered by digital technologies and near limitless choice. They now expect brands to deliver flawless, engaging digital experiences at their convenience.

This holds true throughout the customer journey. A company’s sales and service approach have come to define its brand as much as its advertisements. In response, businesses are synchronising their marketing, sales, and service functions to ensure each team can give customers a consistent, positive experience worthy of their expectations at all stages of the buying journey.

Both B2C and B2B brands understand there is room for improvement in this regard and are taking action. Forrester’s research revealed that 71% of B2B businesses have made it a top priority to improve their customer experience (CX).

Oracle teamed up with Coleman Parkes Research to explore how brands are innovating in their marketing, sales, and service functions to deliver a better end-to-end customer experience. This report explores how the boom in digital and mobile technology has reshaped customer behaviour and their relationships with brands, and provides guidance on how they can keep up with fast-changing expectations.
The research findings uncover how a technological revolution is on the horizon and how innovations such as Artificial Intelligence and Virtual Reality will reshape CX by 2020, allowing brands to better cater to digital customers who increasingly favour self-service to human interaction. However, they also show that many brands still struggle to manage one of the most fundamental channels for digital CX - social media - indicating that they may be trying to run before they can walk by investing in even more advanced data-centric technologies.

Finally, the findings strengthen the well-established case for gaining a better customer understanding through a more robust use of data. After all, even the most innovative technologies will do a brand little service if they are not informed by accurate and consistent information about each customer.

The research with Coleman Parkes was conducted in October of 2016. A total of 800 CMOs, CSOs, Senior Marketers and Senior Sales Executives were surveyed across France, the Netherlands, South Africa and the UK. Respondents were also evenly split between three industries: manufacturing and high-tech engineering, online retail, and telecommunications.
Part 1: A new technology revolution

The dynamic between brands and customers has reached a tipping point, and all signs point to a technology revolution that will yet again reshape the customer experience. People have made clear their preference for online and mobile commerce. In response, companies are moving further away from real-life, human interactions into an age of advanced self-service.

“More than one in three brands say customers and prospects prefer to complete a purchase or resolve service issues without speaking to a human associate, if possible”

Forty-eight percent (48%) of sales and marketing leaders admit that digital and mobile technologies have caused the greatest change to how their customers and prospects interact with them. Most notably, 40% of brands agree that people now do more research on their own before making a purchase. Both B2C and B2B consumers have taken it upon themselves to sift through huge volumes of online advertising and information and have largely made up their minds by the time they’ve reached out to a brand.

The desire for more autonomy and self-service has never been stronger. More than one in three brands say customers and prospects prefer to complete a purchase or resolve service issues without speaking to a human associate, if possible. Even more (38%) say customers want to initiate sales discussions themselves rather than be approached by a brand, regardless of how relevant and personalised the approach is.

Self-service gets an upgrade

From VR dressing rooms on a retailer’s website to intelligent chatbots on a telecoms company’s service portal, merchants are already finding ways to make the customer experience more convenient and familiar to consumers whose primary communication platforms have become messaging apps and social networks.

When asked which technologies will most improve the customer experience, nearly 40% of sales and marketing leaders cited Virtual Reality (VR). Thirty-four percent (34%) believe Artificial Intelligence (AI) will be the biggest game-changer.
By 2020, a large percentage of brands will have incorporated AI and VR into their marketing, sales and service so that customers can move themselves down the sales funnel by interacting with the business on their own terms.

In fact, 78% of brands say they have already implemented or are planning to implement artificial intelligence and virtual reality by 2020 to better serve customers. With regards to chatbots, which are in many ways the most recognisable form of AI, 80% of sales and marketing leaders say they already use these in their CX or plan to do so by 2020.

Thinking of emerging technologies and their impact on marketing and sales, which of the following do you believe will most improve the customer experience? Which have you already implemented, or are planning to implement by 2020?

<table>
<thead>
<tr>
<th>Which technologies will most improve CX?</th>
<th>Already implemented</th>
<th>Planning to implement by 2020</th>
<th>No plans to implement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base: All Respondents</td>
<td>800</td>
<td>800</td>
<td>800</td>
</tr>
<tr>
<td>Automation technologies (in sales, marketing and customer service)</td>
<td>42%</td>
<td>48%</td>
<td>40%</td>
</tr>
<tr>
<td>Smarter analysis of customer data</td>
<td>41%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Purpose-built mobile apps</td>
<td>39%</td>
<td>48%</td>
<td>39%</td>
</tr>
<tr>
<td>Virtual Reality</td>
<td>39%</td>
<td>34%</td>
<td>44%</td>
</tr>
<tr>
<td>Greater experimentation with social media</td>
<td>38%</td>
<td>51%</td>
<td>38%</td>
</tr>
<tr>
<td>Artificial Intelligence</td>
<td>34%</td>
<td>37%</td>
<td>41%</td>
</tr>
<tr>
<td>Predictive analytics</td>
<td>33%</td>
<td>43%</td>
<td>43%</td>
</tr>
<tr>
<td>Robotics</td>
<td>32%</td>
<td>32%</td>
<td>44%</td>
</tr>
<tr>
<td>Chatbots</td>
<td>32%</td>
<td>36%</td>
<td>44%</td>
</tr>
</tbody>
</table>

“The challenge is to find a balance between innovation and relevance. Investment in technology should always be strategic, and even as companies invest in more automation technologies and AI-enabled self-service, these investments will fall flat if customers do not benefit in a tangible way”
Data holds the key

Relevance is essential, and this requires closer alignment between marketing, sales and service. However, only a minority of businesses (43%) say their sales and marketing teams work together to build customer profiles.

Whether it’s an AI chatbot or a social community manager acting on behalf of the brand, the customer data profile that is being drawn on to inform customer interactions must be complete and accurate. With information on a customer’s previous purchases, recent service issues, social media interactions and preferred channels for interaction, a brand is better prepared to serve them.

A free flow of data between marketing, sales, and service teams is therefore crucial. It is one thing for a brand to evolve its structure to open up lines of communication between departments, but what is most important is the accuracy and relevance of information being shared.

Why AI might be the saviour of the advertising industry

Daryn Mason, Senior Director, CX Applications, Oracle

Few people welcome the barrage of messages being pushed at them online, but that does not mean they wish to block them all. Consumers and B2B decision-makers simply want relevant content at the right time – that is the promise of AI.

Today’s ad blockers are based on an early form of machine intelligence that screens marketing messages on a customer’s behalf. These will quickly evolve into more sophisticated AI brokers that can filter through ads with even greater granularity based on a deep understanding of a buyer’s needs.

People’s behaviour, habits and previous interactions will play an increasingly active role in defining which promotions and marketing messages they receive. Soon, buyers will begin to build a virtual profile that clearly outlines which products and services they are seeking, and which is then left to interact with brands directly before bringing back only those communications that are relevant. By 2020, the customer experience will largely be defined by two-way discussions between “intelligent” software rather than by a unidirectional flow of promotional content.
Part 2: Getting to know customers through data

While innovation is certainly on brands’ agenda, many still have work to do when it comes to managing the increasing volume of data which can improve their understanding of their customers and ultimately underpin the delivery of personalised, relevant, helpful customer experiences.

One particularly rich source of valuable data is social media. Consumers have been quick to embrace social media as a customer service channel, but it also provides brands with a real-time view of what their audience cares about today. However, for many brands, this treasure trove of data remains untapped.

Nearly half (46%) of sales and marketing leaders admit that customers and prospects increasingly want to interact with their brand over social media.

They also recognize that news travels in the blink of an eye on social networks, and that this has become both a blessing and a curse. On one hand, when a customer makes noise about a positive brand experience this can quickly spread to the masses and generate instant brand equity. On the other, news of a negative experience will travel just as quickly and can seriously damage a brand’s image. Forty percent (40%) of sales and marketing leaders acknowledge word of mouth has become more crucial to their success in the age of social media.

Despite these make-or-break stakes, fewer than half of companies are currently taking measures
The five basics of social service

Matt Bateson, CX Strategy Director, Oracle

1. **Keep a watchful eye**
   The number of conversations taking place on social networks is enormous and continues to grow daily. Meanwhile, customers do not always contact a brand directly when raising an issue or weighing up a purchasing decision. Social Relationship Management (SRM) software has become indispensable in helping brands to filter out the noise and proactively track and address their customer's needs.

2. **Act fast**
   When it comes to social media, the best response is a quick response. Even if it is just to acknowledge that a request is being managed, brands need to make customers feel their request is a top priority.

3. **Get personal**
   The relative convenience and brevity of social interactions is not an excuse to make communications less relevant. Up to date customer data is just as important in effectively managing service issues on Twitter as it is over the phone.

4. **Go beyond the call of duty**
   Every interaction breeds a story, and customers will feel inclined to share whether their CX story is good or bad. At a time where word-of-mouth has never been more important, brands should prioritize giving each customer an experience worth sharing for the right reasons.

5. **Learn from your mistakes (and those of others)**
   Rarely does a week pass without a brand being shamed or celebrated for its response to a customer over social media. The learning curve for success is quick, however, and with so many past instances to learn from brands have never been in a better position to get social media right.

---

It is not enough to merely have a social media presence. Customers will not engage with a brand’s social handles if they feel their requests are not being heard. Similarly, they will quickly be turned off if a brand’s social approach does not cater to the way they wish to communicate.

General Motors understood the value of integrating social media data into their customer profiles. Using Oracle Social Cloud has enabled its service teams to gain a better view of customers based on their social media activity, including their previous purchases and service requests so that they can resolve issues more quickly and efficiently.

Of course, social isn’t the only form of customer data that can be a source of value to customer experience teams. CRM, sales and service data, along with information of previous issues and interactions or responses to marketing communications are all extremely useful. With such a broad range of data, it’s a major challenge to unify, organise and make sense of it all. It is therefore essential that businesses invest in technology that pools this data in a way that means it can be acted upon by sales, service and marketing to deliver faster, better, more personalised interactions with customers.
A good example of this in practice is audio equipment maker D+M Group, whose iconic brands include Denon, Marantz, Boston Acoustics and HEOS. Based on a single customer interaction, the company spotted and fixed a recent technical issue with its HEOS wireless speaker before other customers even realised there was a problem.

A customer support professional took a call and registered a problem, which created a record in the company’s Oracle Service Cloud system, which acted as the hub for all customer information. The system informed the product design team of the issue, allowing them to identify and develop a fix. The company was then able to proactively contact the handful of customers with the faulty product, meaning they could replace the items before the problem even occurred.

If brands can create a structure in which data can flow quickly through the organisation – and between the three customer-facing functions in particular – teams will be able to act with greater speed and exceed customer expectations. They’ll be able to identify potential issues before they occur, spot sales opportunities and deliver relevant marketing materials at the most effective time.

In addition, this will help companies use social as a sales channel, keep customers happier through a more personalised experience, and develop virtual reality and AI services that provide customers with genuine value.

As with social media, innovations like AI and VR have the potential to greatly enhance the customer experience but brands must ensure they are set up to succeed. Unless these technologies are underpinned by an overarching data strategy that unifies and organises customer and prospect data, they will only deliver a fraction of their potential.

Brands will always look to experiment with new technologies as they try to find ways of delivering innovative and memorable experiences for their customers. There’s certainly an early-mover advantage to experimenting and launching innovative services while others wait and see, but they need to ensure that they are able to truly understand their customers first.

Having the right data at their fingertips will enable organizations to deliver a better, more personalised experience to their customers and deliver the right message to the right person at the right time on the right channel – through virtual reality, on social or otherwise. The reality is that many brands are still unable to get a complete view of their customers on an individual level, and for them the immediate priority should be on organising and getting value from the data they already have. Customers will value a smart, helpful, personalised interaction regardless of how it’s delivered so there’s hope for humans yet.
Part 3: Entering the age of understanding

Mobile and digital platforms have rendered purchasing habits almost unrecognizable compared with even five years ago. More recently, a growing preference for self-service among customers has blurred the lines between B2B and B2C sales.

Companies are aware they must adapt their marketing, sales, and service to the buying habits of digital customers, but are falling short in many respects. The major roadblock is a limitation in their customer understanding.

Follow the digital signals

By nature of their digital activity, customers and prospects continuously share indicators of their needs and preferred rules of engagement when shopping online. Unfortunately, many brands are unable to tap into these because they do not have the processes and technologies in place to develop robust customer profiles. Thirty percent (30%) admit they cannot develop an accurate, individualized profile for each customer and a similar percentage admit they are losing touch with customers because their interactions are not always relevant.

Upon closer inspection, fewer than half (48%) of brands say they regularly combine data from multiple sources to inform their sales and marketing approach, and fewer still (42%) are able to extract customer insight from the data they collect.

Which of the following customer data sources does your company most struggle to compile and use to accurately inform sales/marketing activity?

<table>
<thead>
<tr>
<th>Data Source</th>
<th>Struggle Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer satisfaction data</td>
<td>41%</td>
</tr>
<tr>
<td>Demographic data</td>
<td>38%</td>
</tr>
<tr>
<td>Their purchasing history / loyalty data</td>
<td>38%</td>
</tr>
<tr>
<td>Their social media activity</td>
<td>38%</td>
</tr>
<tr>
<td>Their online browsing history</td>
<td>36%</td>
</tr>
<tr>
<td>Previous responses to your company’s marketing campaigns</td>
<td>35%</td>
</tr>
</tbody>
</table>

Base: Total Respondents (800)
Critically, there are limitations to the types of data companies are able to integrate in their analytics. Despite citing customer satisfaction data as the most important information source when building a customer profile, 41% of brands say it is also the hardest data to compile and factor into their analyses. To add to this, 38% of sales and marketing leaders struggle to make use of data related to customers’ purchasing history, loyalty, or social media activity.

Learn more. Know more. Do more.

The solution is simple. Brands need to learn more about their customers to better serve them.

While the human-to-human conversations that traditionally took place at the beginning of a purchasing decision rarely occur when selling goods and services online, each customer’s expectations for a personalized experience has not.

Customers and prospects expect that their digital interactions provide brands with all the background they need to understand their requirements and deliver the best possible solution. Leading sales and marketing teams have taken advantage of technologies that enable them to pinpoint and respond to digital signals from buyers.

This approach gives them a significant strategic advantage. A recent study from Harvard Business Review (HBR) found that the 15% of companies who are ahead in their use of technology and data intelligence have grown more quickly in the past year than their competitors and are better positioned for future growth.

Bringing structure to customer understanding

Sales organizations must bring structure to the many data sources they monitor so they can unlock value from these and find new ways to personalize their offering for each customer. Analytics from Social Relationship Management (SRM) and Customer Relationship Management (CRM) platforms, data on the purchasing journey of mobile customers, even the link between news events and sales success – all these factors are mined and quantified in different ways. Unless brands can combine and analyze them as a cohesive whole they will be left having to make best-guesses based on incomplete and inaccurate pictures of their customers.

Digital customers are not creatures of habit. Brands cannot content themselves to rely on one dataset alone to predict a person’s future behaviour. Needs will change, expectations will change, and what competitors can offer will certainly change. The other brands and influencers that customers engage with, their social media activity and their general interests are therefore just as crucial in defining their buying persona as their previous purchases, and these should all be factored into their customer profile.

Predictive analytics cannot be based on a linear approach. It takes a deep level of customer understanding and a willingness to adapt this understanding as both customers and the market mature. Equally, it takes closer alignment between marketing, sales and service teams to ensure the data a brand collects from all these touch-points is factored into its analyses and feeds into its customer experience approach.
The Industry Perspective: Online retail

The online retail space has long been a proving ground for emerging technology as a means to better serve customers. Bold brands bank on these innovations as a means to differentiate themselves and strengthen their rapport with consumers, who are in turn keen to try out new ways of engaging with their digital environment.

Of the online retailers surveyed for this report, 76% already have or are planning to use chatbots in their CX by 2020 and 74% already have or are planning to implement VR and AI in the same timeframe.

Thinking of emerging technologies and their impact on marketing and sales, which of the following do you believe will most improve the customer experience? Which have you already implemented, or are planning to implement by 2020?

<table>
<thead>
<tr>
<th>Which technologies will most improve CX?</th>
<th>Already implemented</th>
<th>Planning to implement by 2020</th>
<th>No plans to implement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base: Online retail/ e-commerce marketers and salespeople: 267</td>
<td>267</td>
<td>267</td>
<td>267</td>
</tr>
<tr>
<td>Automation technologies (in sales, marketing and customer service)</td>
<td>44%</td>
<td>51%</td>
<td>38%</td>
</tr>
<tr>
<td>Smarter analysis of customer data</td>
<td>44%</td>
<td>52%</td>
<td>37%</td>
</tr>
<tr>
<td>Purpose-built mobile apps</td>
<td>40%</td>
<td>47%</td>
<td>40%</td>
</tr>
<tr>
<td>Virtual Reality</td>
<td>34%</td>
<td>29%</td>
<td>45%</td>
</tr>
<tr>
<td>Greater experimentation with social media</td>
<td>37%</td>
<td>51%</td>
<td>40%</td>
</tr>
<tr>
<td>Artificial Intelligence</td>
<td>33%</td>
<td>35%</td>
<td>38%</td>
</tr>
<tr>
<td>Predictive analytics</td>
<td>34%</td>
<td>46%</td>
<td>40%</td>
</tr>
<tr>
<td>Robotics</td>
<td>30%</td>
<td>28%</td>
<td>42%</td>
</tr>
<tr>
<td>Chatbots</td>
<td>31%</td>
<td>31%</td>
<td>45%</td>
</tr>
<tr>
<td>Drones</td>
<td>23%</td>
<td>25%</td>
<td>42%</td>
</tr>
</tbody>
</table>
E-commerce players are also further along in their approach to data and in the efficiency with which they work. Fifty-two percent (52%) feel confident in their current approach to using customer data and 51% have implemented automation technologies across sales, marketing and customer service teams to ensure insights flow seamlessly between customer-facing functions.

And yet, only 41% include social and CRM data in their customer analytics. Even among brands whose customers are the most active social media users, this is another sobering indication that many businesses are still playing catch-up to the habits of digital consumers, and coming to terms with social.

Encouragingly, 52% of online retailers say that developing a complete, detailed view of their customers is among their top three priorities. The onus is now on them to take advantage of new analytics capabilities to deliver on this promise.

To what extent is a complete, detailed view of your customers/prospects a priority for your business? Please complete the sentence: “Developing a complete, detailed view of our customers/prospects is...”

- **52%** Among our top three main priorities
- **38%** Our number one priority
- **9%** Important, but not a major focus
- **1%** Not currently a priority for us
Three signs VR is here to stay for online retailers

Mark de Groot, EMEA Marketing Director - Digital Customer Experience, Oracle

Until now, the use of Virtual Reality in retail has largely been a novelty. Comparatively few people own VR headsets, and only a minority of brands can actually deliver VR-based services that truly elevate the customer experience.

However, three recent developments point to a major swing for VR:

1. **VR is making its way into the home**
The world of gaming and media has been a proving ground for virtual reality for some time. Today, both game developers and console manufacturers are creating VR-friendly experiences and making the technology a staple of the modern home.

2. **VR headsets have become affordable**
VR had until recently been unattainable for the masses due to cost. Most people found it difficult to justify paying more for a headset than for their smartphone. Today, vendors like Google and Samsung have democratized VR by releasing alternatives that are significantly cheaper than early concepts.

3. **Tech Vendors are staking their claim**
As in many industries, technology vendors are banking on first-mover advantage to stake their claim on VR in the retail space. With tech companies like Alibaba building their own VR mall to augment the shopping experience, retailers will be feeling the pressure to follow suit and secure their market share in the next few years.
The Industry Perspective: Telecoms

The telecoms industry is becoming increasingly competitive as customer demand for wireless communications and over-the-top (OTT) applications redefines business models in both developed and emerging markets.

Under these conditions, the importance of a strong brand identity and customer experience has reshaped the industry. Oracle’s research reveals that telecoms companies believe they are ahead of manufacturing and high-tech engineering companies, and even online retailers in their understanding of customers. Fifty-four percent (54%) say they have a deep understanding of customer behaviour and personalize their approach to meet each person’s individual needs and preferences.

<table>
<thead>
<tr>
<th>Sector</th>
<th>Manufacturing / Hi tech Engineering</th>
<th>Telecommunications</th>
<th>Online Retail / e-commerce</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base: All Respondents</td>
<td>266</td>
<td>267</td>
<td>267</td>
</tr>
<tr>
<td>My team has a deep understanding of customer behaviour and we personalize our approach to match their individual expectations and needs</td>
<td>49%</td>
<td>54%</td>
<td>49%</td>
</tr>
</tbody>
</table>
Beware the digital disparity

However, a deeper dive into the study’s findings suggests this could be providing a false sense of security. It is also the highest proportion of telecoms companies (33%) that feel they are losing touch with their customers because their interactions are not always relevant. This is an indication of the unique challenge faced by brands in an industry that has been almost completely redefined in less than a decade.

Much of the problem is due to shortfalls in drawing insights from customer data. Only 37% of telecoms brands regularly examine customer data to develop a better understanding of their audience. This finding reveals that these companies have a somewhat false impression of how well they understand customer behaviour – as mentioned, 54% believe they are in fact succeeding on this front.

To add to this, telecoms brands struggle to compile customer satisfaction data and use it to accurately inform sales and marketing. Forty-four percent (44%) struggle to do this and say they are unable to meet customer expectations during their first interaction, even though they admit this is often a make-or-break moment.
The Industry Perspective: Manufacturing and High-Tech Engineering

B2B and B2C sales approaches are converging fast. Customer-centricity, relevance, and convenience are no less relevant for someone making a buying decision for their business than they are for consumers.

Progress has been made in this regard, but companies in the manufacturing and high-tech engineering sector have been forced to climb a steeper curve to match the customer experience offered by online retailers, for instance. According to McKinsey, customer-experience index ratings are still between 15% and 35% higher for B2C brands than for those in the B2B space.

Customer loyalty plays a major role for manufacturers and high-tech engineering brands, with nearly 50% of respondents saying they have a loyal following of customers that regularly make repeat purchases. While this does offer some security, it also means that winning new business is more difficult than it is for a B2C brand and that any customer lost – through a bad experience or otherwise – is a major blow.

Manufacturers and high-tech engineering companies have been hit hard by the digital explosion. More than half (52%) admit that digital and mobile technologies have caused the greatest change in how their customers interact with them. Speed and a frictionless purchasing experience are particularly important to their customers, with 48% of respondents saying these are top priorities for customers.
A proving ground for fast-learners
Brands in these B2B fields are rising to the challenge. Fifty percent (50%) regularly examine customer data to develop a better understanding of their audience, compared with 37% of telecoms brands and 44% of online retailers.

We regularly examine customer data to develop a better understanding of our audience

<table>
<thead>
<tr>
<th>Sector</th>
<th>Manufacturing / High Tech</th>
<th>Telecoms</th>
<th>Online Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>37%</td>
<td>44%</td>
<td></td>
</tr>
</tbody>
</table>

Brands in manufacturing and high-tech engineering have also committed to developing a detailed view of customers and of staying on top of challenges from competitors. Forty-five percent (45%) say that gaining a detailed customer view is their top priority, and 53% of sales and marketing leaders in the field say their team regularly keep them up to date on competitor activity.

Gaining a detailed customer view is a top priority for 45% of Telecoms brands.

The road ahead is steep indeed. High-tech engineering companies and manufacturers must shed long-established reputations as heavy-handed sales organizations and prove that customers are their central focus. If their progress to date is any indication, they are on certainly on the right path.
About the research
Oracle partnered with Coleman Parkes to survey 800 CMOs, CSOs, senior marketers, and senior sales executives across France, the Netherlands, South Africa and the UK. Respondents were also evenly split between three industries: Manufacturing and High-Technology, Online Retail, and Telecommunications. Learn more about how Oracle CX can help your business with the innovations needed meet changing customer expectations here

About Oracle
Oracle offers a comprehensive and fully integrated stack of cloud applications and platform services. For more information about Oracle (NYSE:ORCL), visit www.oracle.com.

Find out more about how Oracle is transforming CX for its customers here.

Find out about Oracle's CX Solutions here.