Collective Dynamics RESEARCH

Research Capabilities Overview

Collective Dynamics conducts proprietary and syndicated market research and conjoint analysis studies in the financial services/payments arena to support new product development processes, improved marketing methodologies, and the development of sound business strategies. While a number of firms are experienced in the technical aspects of conjoint analysis, very few understand the issues, product dimensions and competitive environment for the financial services/payments industry as well as we do. We have gained insights in these areas based not only on our research activities, but also through a wide array of consulting engagements and other types of research that we have performed for clients, and through the extensive experience of our team members.

Research Services

Collective Dynamics conducts traditional marketing research surveys as well as conjoint analysis studies. In addition to the administration of research studies, we also offer custom analytics services to ensure our clients get the maximum business impact from the research.

General Research Services

- ➤ <u>Web Interviewing</u> Traditional online surveys of all types, including general consumer and business-to-business research studies, customer satisfaction surveys, product concept tests and exploratory pricing studies.
- Conjoint Analysis Studies Conjoint is an advanced quantitative research technique used to model how customers in a marketplace make buying/choice decisions using both explicit preference ratings and trade-off analysis. Conjoint has been used for over 30 years and the data has proven valuable for a variety of research questions including new product development, marketing/customer segmentation, brand and pricing analysis, strategic planning, etc.
- Syndicated Research Studies Collective Dynamics also conducts quarterly syndicated research studies on topics we believe will be of interest to stakeholders in the financial services and payments arena. Participation in these studies is open, with design input typically given to early participants. The remaining studies to be conducted for 2002 include: Micropayments; Electronic Bill Payment and Presentment (EBPP); Wireless Finance.

♦ Custom Analysis & Data Services

- Simulation/Modeling Based on the data collected via a conjoint research study, Collective Dynamics can create and execute market simulation models to test the likely preference share of new product introductions, product feature enhancements or pricing changes. These simulations allow you to run a wide variety of "what if" scenarios to test a variety of strategies or pricing options, or to better understand potential competitive threats.
- Segmentation/Clustering Conjoint analysis data can be analyzed at the aggregate level or by any segmentation criteria that are either included as part of a research effort (i.e. behaviors/demographics), or that can be provided to us by our clients. We can also create a custom segmentation, or needs/preference-based segmentation, using the conjoint preference models as the basis of the segmentation effort. This allows you to identify customer segments based on their product preferences and needs (i.e. price sensitive, brand sensitive, feature sensitive and service sensitive customer segments). These segmentation analyses are especially useful for customer segmentation effort and marketing campaign planning and customization.
- <u>Database Scoring</u> Once a custom segmentation approach has been defined, Collective Dynamics works with clients to define a model to identify/define each customer segment across a variety of behavioral and demographic variables. A model can then be developed to predict the segment a customer is likely to be in and can then be used to score other customers in the client database (i.e. those who did not participate in the survey) into relevant preference segments. This type of effort supports marketing campaign development.
- <u>Data Mining</u> Collective Dynamics also performs ad hoc data mining for our clients on existing customer data sets, or research data sets, to identify the most insightful patterns in the data and the appropriate strategic response based upon the findings uncovered.

<u>Click here</u> for more detailed information about our research capabilities.

To discuss specific research needs, please contact

Rich Kisida at 478-453-399 or rkisida@coldyn.com