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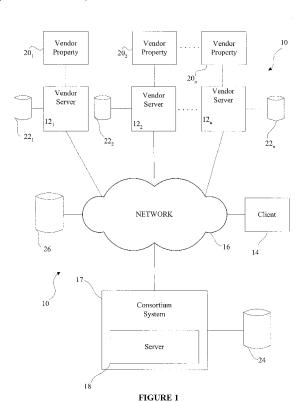
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(54) Title: SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR PREDICTING CUSTOMER BEHAVIOR



(57) Abstract: According to one aspect of the present disclosure a method and technique for predictive modeling of customer behavior is disclosed. The method includes receiving customer data from a plurality on nonaffiliated vendor properties, anonymizing at least a portion of the received customer data and merging the anonymized customer data from each vendor property into a consortium database, and generating at least one predictive model of at least one behavior variable associated with at least one customer represented in the consortium database, the predictive model enabling identification of at least one stimuli likely to affect a desired response by the customer based on the predictive model.



TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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A. CLASSIFICATION OF SUBJECT MATTER

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According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

G06F 17/40; G06F 17/30; G06F 17/60; G07G 1/00

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched Korean utility models and applications for utility models

Japanese utility models and applications for utility models

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) eKOMPASS(KIPO internal) & Keywords: customer, user, predict, behavior, vendor, anonym.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2007-0214037 A1 (ERIC SHUBERT et al.) 13 September 2007 See the abstract, paragraphs [0016], [0017], [0090]-[0095], claims 1, 5, 34-38, figures 5 and 6.	1-26
A	US 2002-0165755 A1 (BRENDAN J. KITTS) 07 November 2002 See the abstract, paragraphs [0011]-[0017], [0032]-[0036], [0051]-[0084], cl aims 1-5, figure 3.	1-26
A	US 2003-0033190 A1 (JEROLD SHAN et al.) 13 February 2003 See the abstract, paragraphs [0019]-[0025], claim 1, figure 2.	1-26
A	US 2005-0234761 A1 (STEPHEN PINTO et al.) 20 October 2005 See the abstract, paragraphs [0003]-[0015], [0218]-[0236], claims 1-7.	1-26
A	US 2008-0015927 A1 (FRANCISCO J. RAMIREZ) 17 January 2008 See the abstract, paragraphs [0018]-[0022], [0036]-[0038].	1–26

		Further documents are listed in the continuation of Box C.	
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See patent family annex.

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