



— VISION 2016 —

TAKE CONTROL

A ROADMAP FOR **GROWTH**



#vision2016

The next great customer marketing experience





— VISION 2016 —

TAKE CONTROL

A ROADMAP FOR **GROWTH**



#vision2016

Introducing:

Andrea Ramoino
Experian





Q-RAY
Feel better.
Live better.

FAIL

The most talked about wellness

Copper bracelet arthritis cure is a myth, say scientists

By JENNY HOPE
Last updated at 9:33 AM on 17th October 2009

[Comments \(36\)](#) | [Add to My Stories](#)

Copper and magnetic bracelets worn by thousands to alleviate arthritis are useless, researchers claim.



The trial - the first scientifically-based study of its kind - raises a multimillion-pound alternative therapy industry.

Magnetic therapy and copper replacement are said to treat ailments, including chronic pain caused by osteoarthritis and musculoskeletal disorders.

Manufacturers suggest that ailments can be alleviated by re-balancing the magnetic field or topping up copper levels though the theory is unproven.

Many prefer to use the bracelets because the theory is unproven.

Photos Opinion Local News Odd News Comics Weather Full Coverage Video/Audio Kevin Sites

Search: All News Search Advanced

Over 250 sick after eating at Indiana Olive Garden

30 minutes ago

LOS ANGELES (Reuters) - More than 250 people have reported becoming sick after an outbreak of E. coli at Taco Bell restaurants was declared over.

The news makes Olive Garden at least the third U.S. restaurant chain this month to be linked to widespread customer illnesses.

Some customers who ate at the Olive Garden restaurant in northeast Indianapolis between December 9 and December 13 have reported nausea, vomiting, diarrhea, and in some cases fever, said John Althardt, a spokesman for the Marion County Health Department.

Three of those people have been hospitalized.

Tests of the sick peoples' stool and leftovers they took home from the restaurant will be conducted later today or Monday, Althardt said. He added that the tests would take about 48 hours.

Readers Photo: A plate of pasta from the Olive Garden is seen in an undated file photo...

THE WEEK IN PHOTOS DEC. 1-7

ELSEWHERE ON THE WEB ENN.COM

ADVERTISEMENT

FREE Dinner for 1 at Olive Garden

[Click Here!](#)

*Just complete 1 offer © 2006 OliveGarden.com

944701 Web Search

YAHOO! NEWS Sign In New User? Sign Up

Home U.S. Business World Entertainment Sports Tech Politics Science Health Travel Most Popular

Most Popular

Select a Category: Most Popular

MOST POPULAR HIGHLIGHT

Coffee Might Trigger First Heart Attack in Some

HealthDay - 3 hour, 2 minute ago
TUESDAY, Aug. 15 (HealthDay News) - An occasional cup of coffee might trigger first heart attacks in some people, a new study suggests.

View: [Headlines Only](#) | [Email This Story](#) | [Include Photos](#)

Most Emailed News NY NY 135

1. Home sales decline in 28 states, D.C.
AP - 1 hour, 42 minutes ago
Sent 3,198 times
WASHINGTON - The slowdown in the once-sizzling housing market is spreading, with 28 states and the District of Columbia reporting spring sales declines, led by big drops in former boom areas of Arizona.

ADVERTISEMENT

Folgers Simply Smooth

Enjoy a Second Cup

[Coffee](#) [Tea](#) [Flav](#) [Sweeteners](#)

MOST EMAILED PHOTOS NY NY 1



What is customer experience?



- Is the product of an **interaction** between an organization and a customer over the duration of their relationship
- This interaction includes a customer's attraction, awareness, discovery, cultivation, advocacy and purchase and use of a service
- It is measured by the individual's experience during **all points of contact** against the **individual's expectations**





Why should we care?



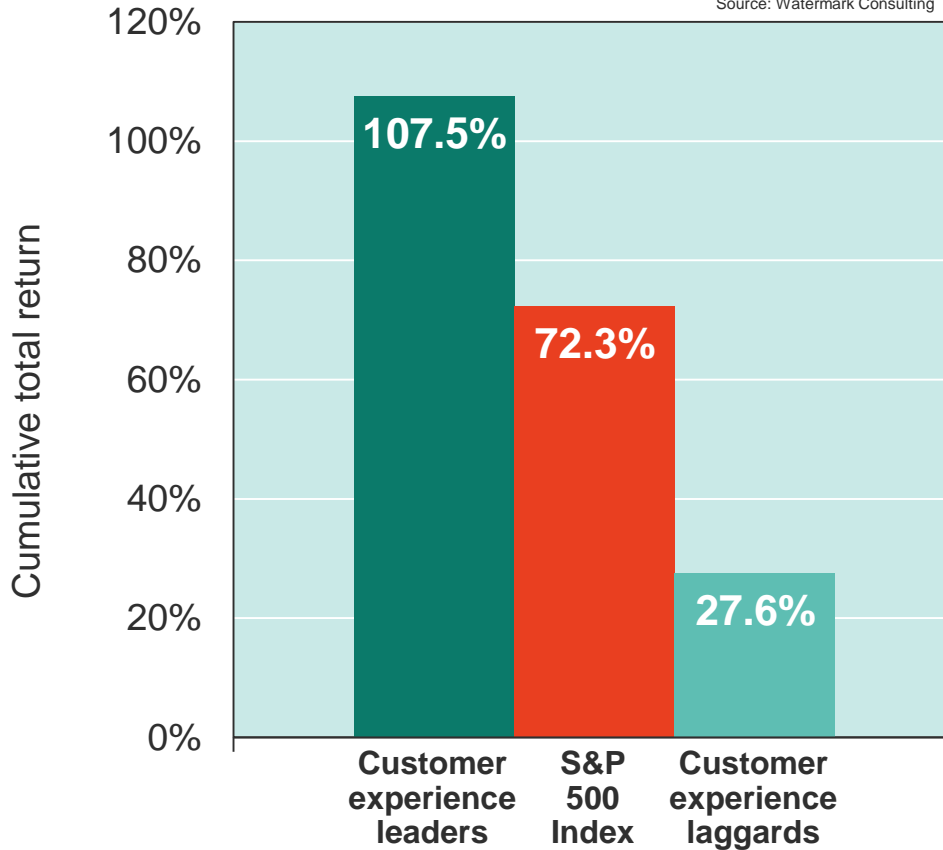
Customer experience leads to **Loyalty, Advocacy and Profit**



Customer experience drives profitability

Customer experience leaders outperform the market

Source: Watermark Consulting



By 2020, customer experience will overtake price and product as the **key brand differentiator**

Source: Walkerinfo

80% say customer experience will be the **ultimate differentiator** in their sector in five years' time

Source: Experian

— VISION 2016 —

TAKE CONTROL
A ROADMAP FOR **GROWTH**



#vision2016



We are going through a digital revolution!

Moving more to a **digitalised experience**

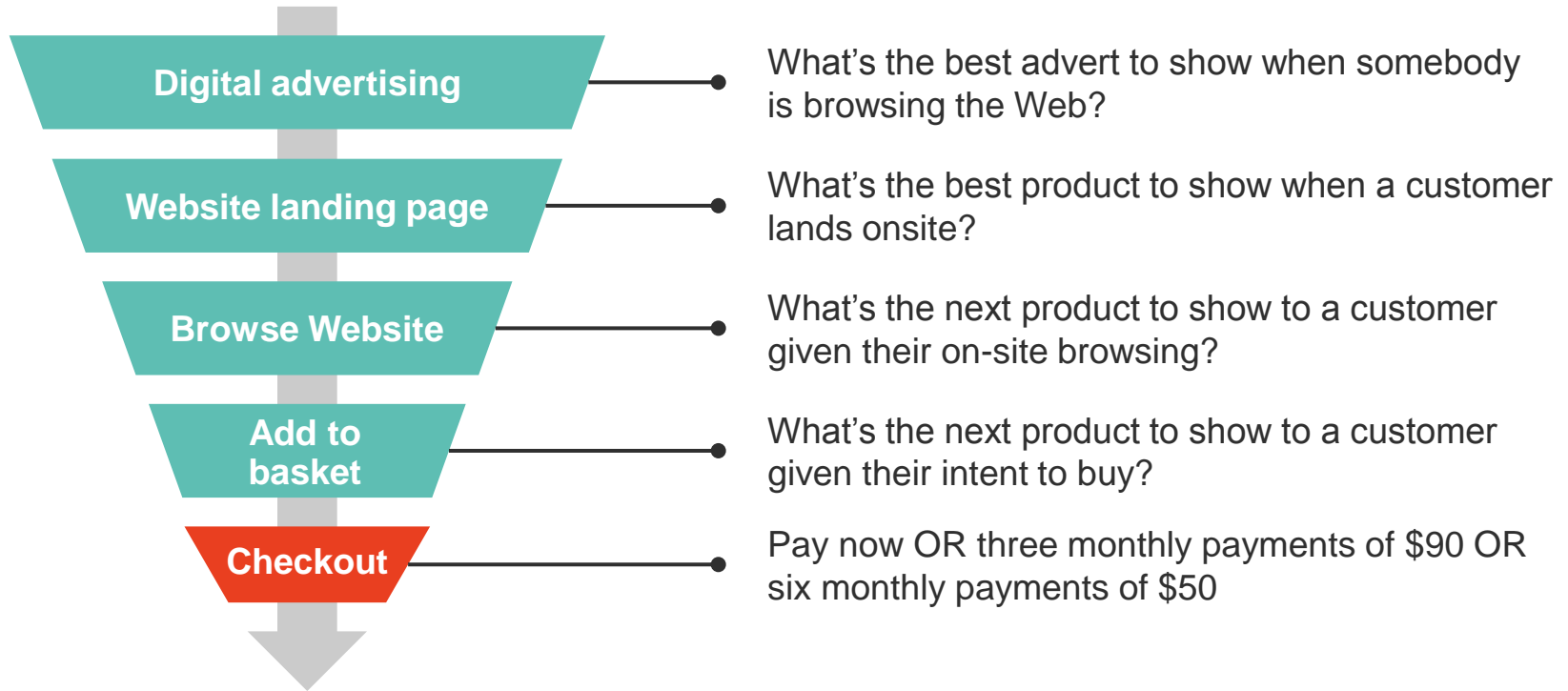
Was only about **face-to-face interactions**

Automated decisioning





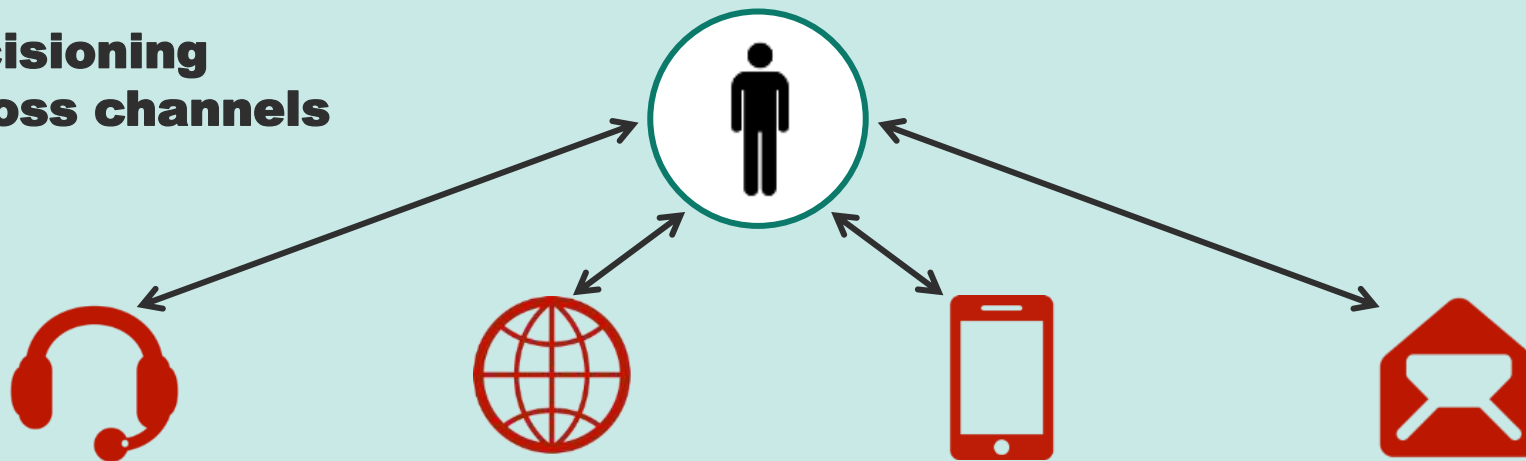
Decisioning across credit risk and marketing





And across channels

Decisioning across channels



Real-time feedback



Always connected






A packaged solution from marketing and credit risk



- Bureau data
- Rule-based decisioning
- Reporting and compliance

- Demographic data
- Campaign execution
- Optimized messages

 Convergence of **existing** and **new** capability to provide great customer experience

Customer Decisioning Suite



Welcome to Experian Customer Decisioning Suite

The solution to **personalize customer experience** through the determination of next best actions for all possible customer scenarios:

At the
right time!

Across
channels!

At
scale!

**Software
products**

**Predictive
models**

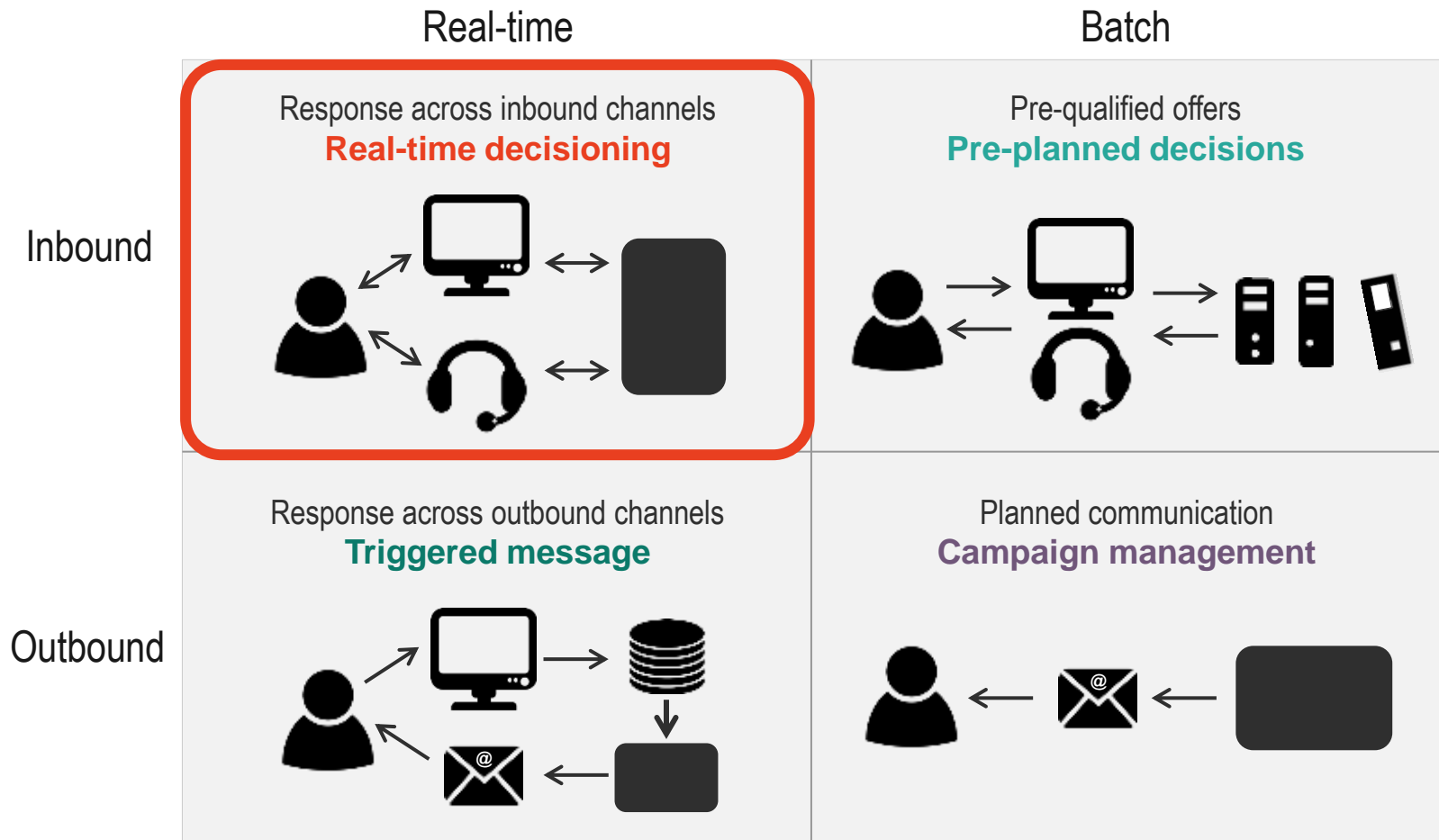
**Market
knowledge**

Data



Power all key interactions with customers


Customer Decisioning Suite






Our key components


Uses **business-user guided rules**, assisted by **data driven** techniques



Embedded analytics



Customer-level decisioning



Rules-based decisioning

Customer Decisioning Platform

— VISION 2016 —

TAKE CONTROL
A ROADMAP FOR **GROWTH**


#vision2016






Our key components

Uses business **goals / constraints** to determine the best decision for each individual and the business overall

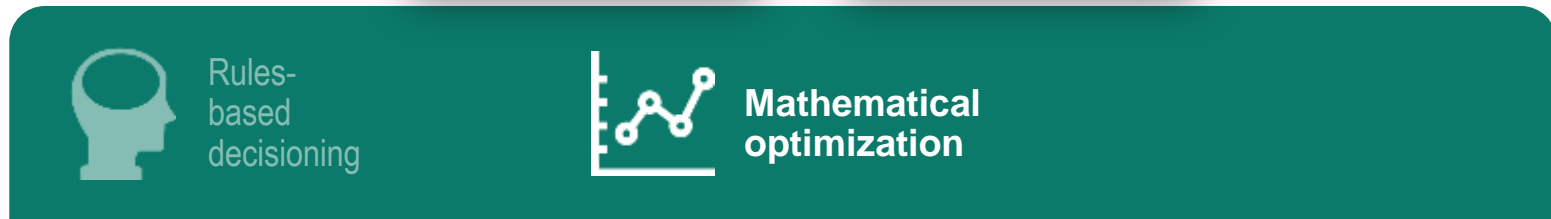


1100
1010
0101

Large set
of data



High
precision



Rules-based
decisioning

Mathematical
optimization

Customer Decisioning Platform

— VISION 2016 —

TAKE CONTROL
A ROADMAP FOR **GROWTH**


#vision2016






Our key components


Analyses **events from all channels**, detect multi-channel event sequence and identify the events that require actions




Data streaming




Real-time processing



Rules-based decisioning

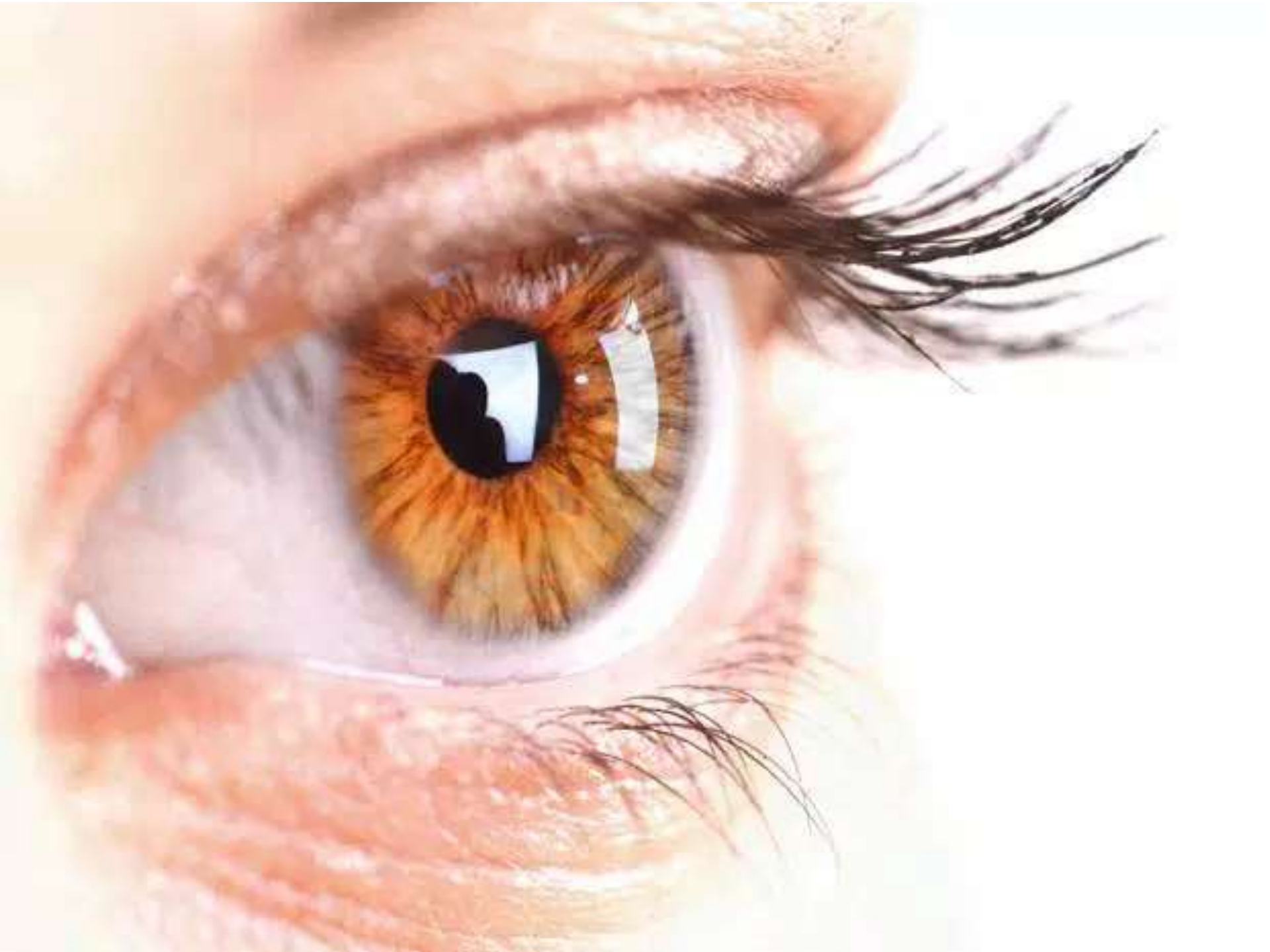


Mathematical optimization



Complex event processing

Customer Decisioning Platform





Our key components



Data to and from channels

↓ ↑ Interactions with channels

Additional data

↓ ↑ Data as needed

Modeling techniques

Rules-based decisioning

Mathematical optimization

Complex event processing

Customer Decisioning Platform

— VISION 2016 —

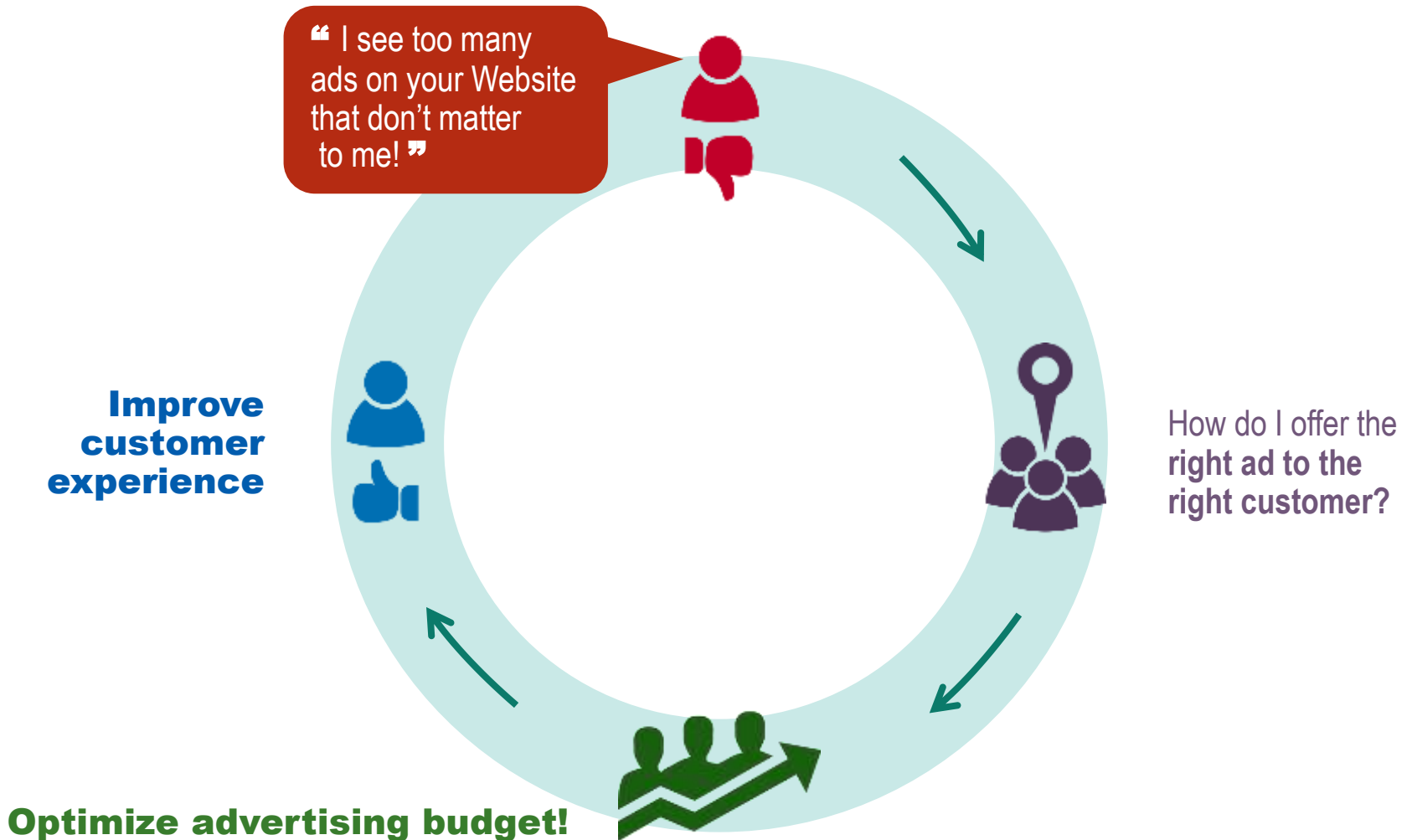
TAKE CONTROL
A ROADMAP FOR **GROWTH**

#vision2016



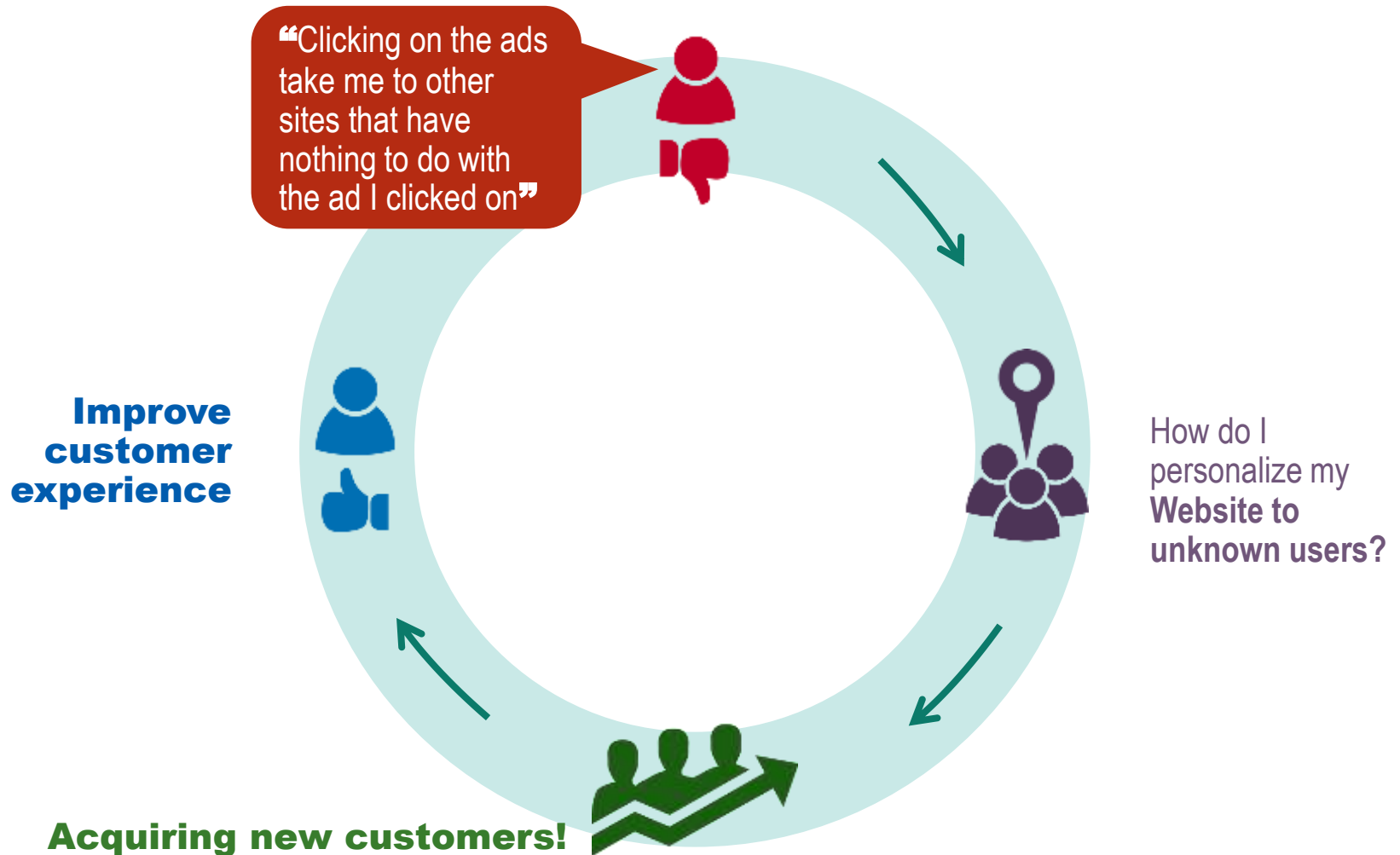


Typical customer needs vs. business goals





Typical customer needs vs. business goals





Typical customer needs vs. business goals





— VISION 2016 —

TAKE CONTROL

A ROADMAP FOR GROWTH

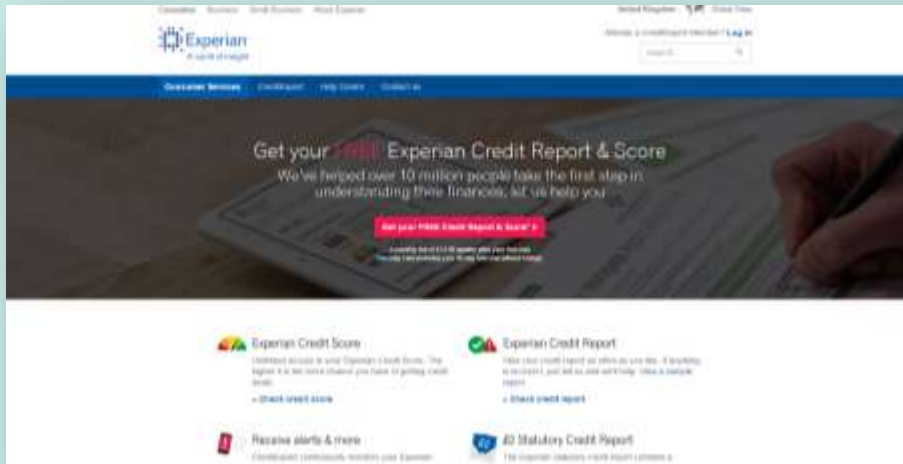
#vision2016

Real-life implementation





Experian Consumer Services UK&I



**Separate business unit
in Experian**

**Provides credit reports,
credit scores**

One million+ customers

Why we chose them as a Beta partner...

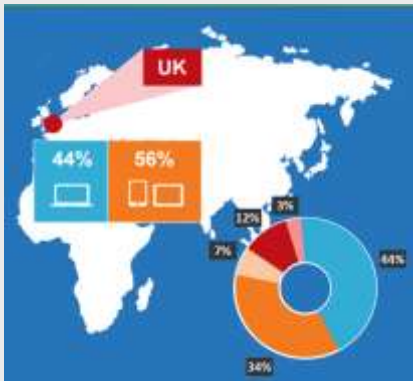
- **Perfect size** – small enough to make fast decisions / big enough to provide a good representation of real case environment + brand awareness
- **Previous collaborations** – strong relationship
- **Technology aware** – organization is “digitally sophisticated”
- **Right location** – we are co-located in London



The customer landscape is changing

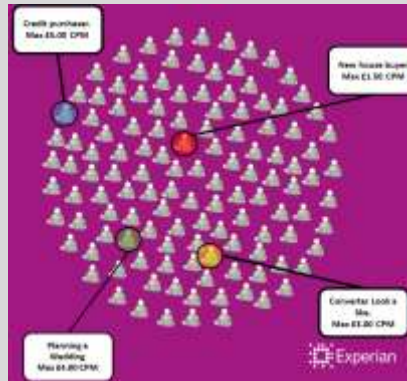
Market trends are changing – **new channels**

Way to interact with customers is digital

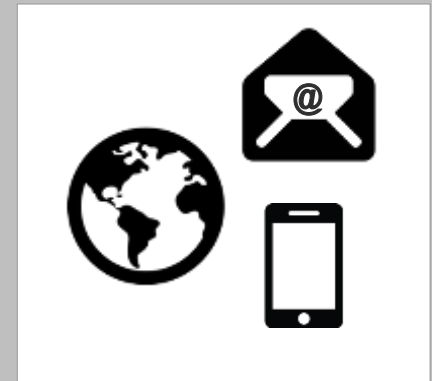


Segment of 1 is the new way forward

Automated bids / tailored messages / real-time optimization



Key competitors now **investing more than ever on online channels**



**Need to rethink the approach for acquisition and retention!
Focusing on the RIGHT customer!**



Need to automate targeting

Centralize and use segmented approach to automate customer targeting and engagement

Life time value and customer data

Media and channel insight

Audience data and segmentation

Unique cookie ID



Acquisition

Centralize insight cross platform and device



Unique Customer ID

Retention

Automated targeting

What product do we offer?

What media do we target them with?

How much are we willing to pay / bid?

What creative / message?

What onsite experience?

What retention messaging?

— VISION 2016 —

TAKE CONTROL
A ROADMAP FOR **GROWTH**



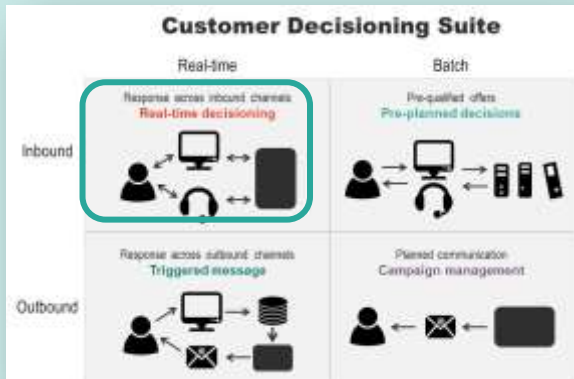
#vision2016



A phased approach

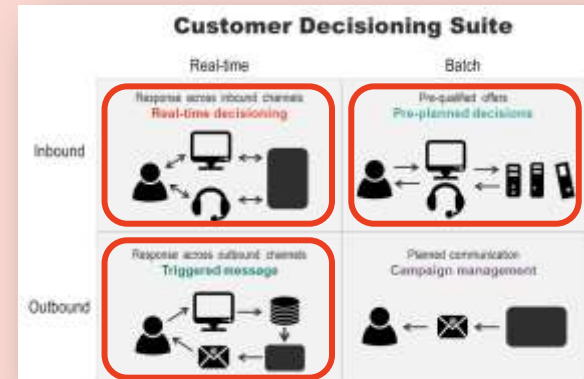
Phase A: Acquisition of new customers

- Focus on **unknown users**
- Optimize the ad to potential customers in **real-time** based on the journey



Phase B: Retention existing customers

- Focus on **existing customers**
- Automatically update the Website and CRM channels (email, SMS, direct mail, etc.) based on **historical and in-session data**



— VISION 2016 —

TAKE CONTROL
A ROADMAP FOR **GROWTH**



#vision2016



Expected benefits

Phase A: Acquisition of new customers

- Reduce **cost per account** while driving growth in new customer numbers
- Improve **conversion and click-through rates** on digital advertising through better creative decisioning
- Improve our ability to **target high quality profitable customer** via smarter use of our first party data



Phase B: Retention existing customers

- Increase **trial conversion rate** to drive more paying customers
- **Reduce churn** of existing member base to increase lifetime value
- **Drive better engagement** by creating more relevant and personalized customer experiences onsite and in-session





— VISION 2016 —

TAKE CONTROL

A ROADMAP FOR GROWTH

#vision2016

In conclusion...





Considerations

Customer Decisioning Suite

	Real-time	Batch
Inbound	Response across inbound channels <i>Real-time decisioning</i>	Pre-qualified offers <i>Pre-planned decisions</i>
Outbound	Response across outbound channels <i>Triggered message</i>	Planned communication Campaign management

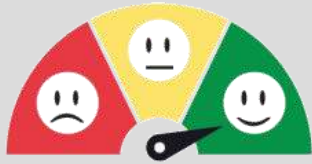
Customer experience drives **financial performance**

Is becoming more and more a **decisioning problem**

Customer Decisioning Suite is **the solution** to personalize customer experience



What you have to do to benefit from this



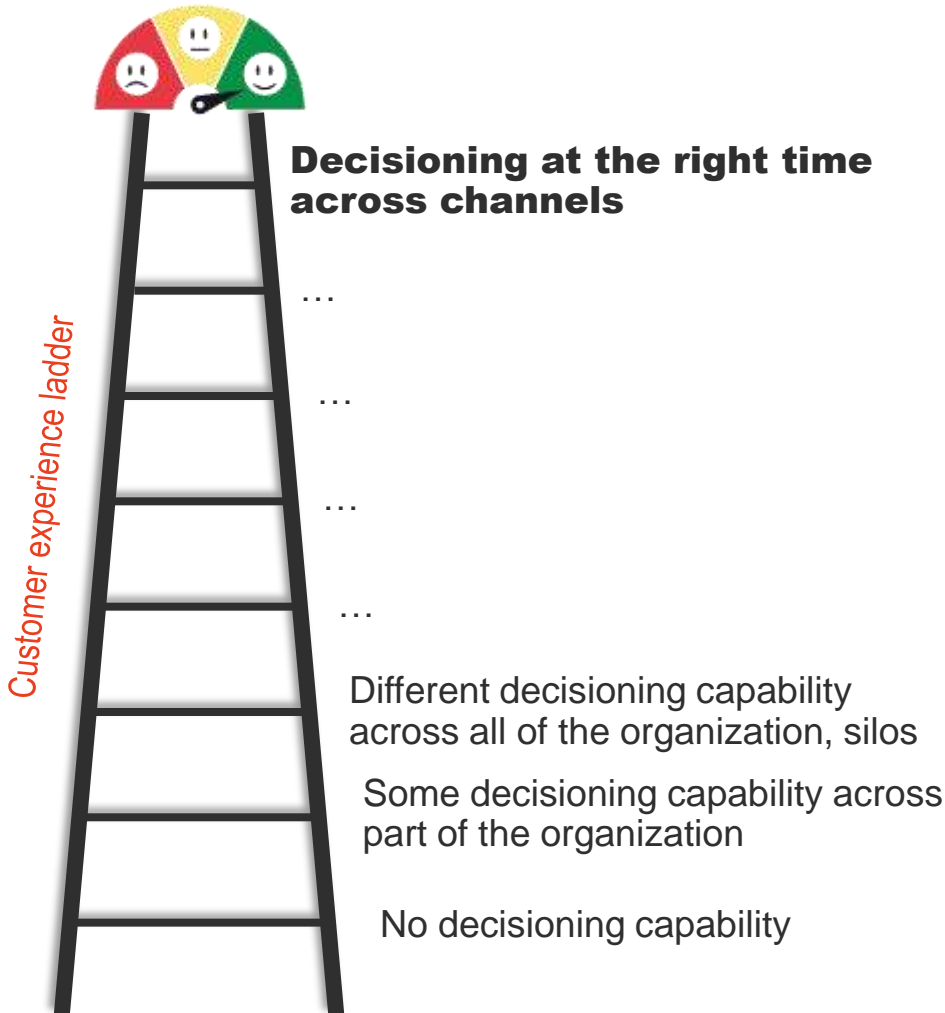
You need to have the desire to **improve customer experience** within your organization

You need to put the **customer at the center** of everything you do, breaking silos

You do **not need to be analytically and technology advanced**



We can take you to the next level



We can work together through this journey!





The image shows a screenshot of the Guardian website from September 8, 2009. A large, semi-transparent black 'X' is overlaid across the center of the page. The website's header includes navigation links for 'Sign in', 'Register', 'Mobile version', and 'Text larger | smaller'. A search bar is visible in the top right corner. Below the header, there is a promotional banner for Courvoisier XO cognac. The main content area features a news article titled 'BMA demands total ban on alcohol advertising' by Mark Sweney. To the right, there is a 'guardianjobs' section with a search bar and a list of job titles. The overall layout is typical of a news website from that era.



— VISION 2016 —

TAKE CONTROL

A ROADMAP FOR GROWTH

#vision2016

Q&A





— VISION 2016 —

TAKE CONTROL

A ROADMAP FOR GROWTH

#vision2016



**For additional information,
please contact:**

Andrea.Ramoino@experian.com
<https://uk.linkedin.com/in/andrearamoino>



Follow us on Twitter:

@ExperianVision | #vision2016

Share your thoughts about Vision 2016!

Please take the time now to give us your feedback about this session. You can complete the survey in the mobile app or request a paper survey.

1 Select the Survey button and complete

2 Select the breakout session you attended

Vision Conference
Breakout Session Survey

Experian

1. How would you rate the presenters' knowledge?
 Excellent Above average Average Below average Poor

2. How would you rate the presenters' delivery?
 Excellent Above average Average Below average Poor

3. How would you rate the presenters' time management?
 Excellent Above average Average Below average Poor

4. How useful was the session information?
 Very useful Somewhat useful Neutral
 Somewhat not useful Not useful

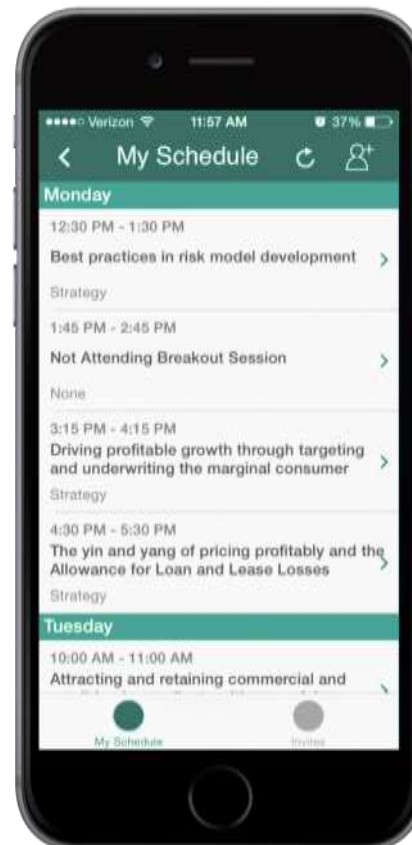
5. How would you rate the session on being current?
 Very current Somewhat current Neutral
 Somewhat not current Not current

6. How relevant was the session content to the title and description?
 Very relevant Somewhat relevant Neutral
 Somewhat not relevant Not relevant

7. How would you rate the level of content?
 Too advanced Just right Too basic

8. Why did you attend this session? (Check all that apply)
 Relates to my business The presenter(s) Interest in new product
 Compelling session description Increase product knowledge

9. Do you have any additional comments?





— VISION 2016 —

TAKE CONTROL

A ROADMAP FOR

GROWTH

