



Klienditeabe rakendamine müügi- ja turundustegevuses

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**THE
POWER
TO KNOW[®]**

The Hype Cycle

Improving online customer experience is a top priority

“Which of the following are major technology themes for your marketing organization?”



Base: 178 marketers

“What and How”

What are the top pages

What pages have errors

What do people search for

How do people find us

What paths do people take

Web Site Experience

&

“Who and Why”

Who looked at product xyz

Why did customer 123 not **complete**

Who is interested in product xyz

Who is a real customer

Who reaches important goals

Customer Experience

Customer Experience – (non-)Disruptive Technology

- Customer experience insight @

Major European Bank

- **300% ROI** after 3 months
- 10-15% reduction in online media spend

Major Global Bank

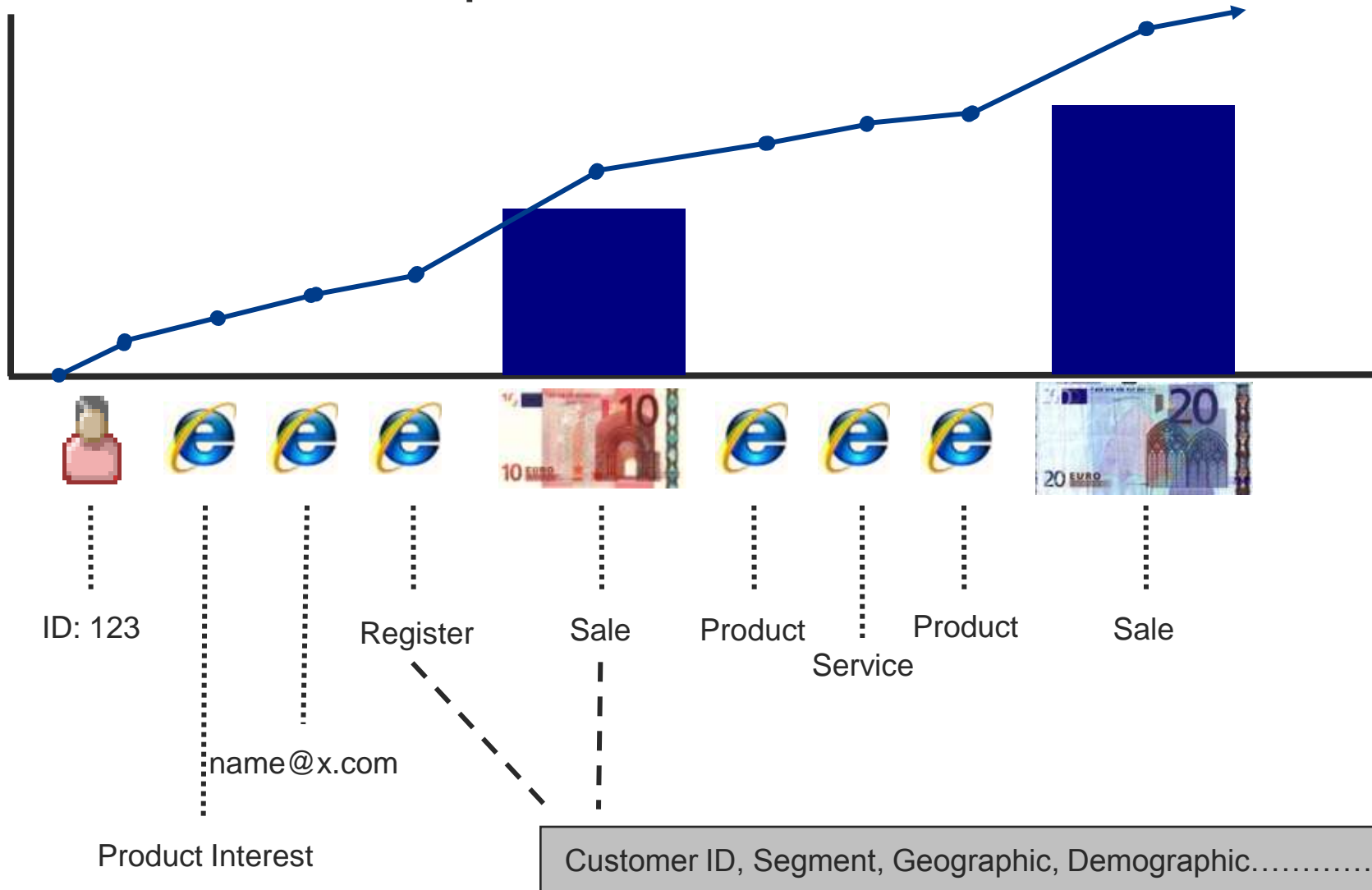
- **Saved \$30m** of IT investment within a month

“You delivered insight in 4 weeks that others failed to give us in 2 years.”

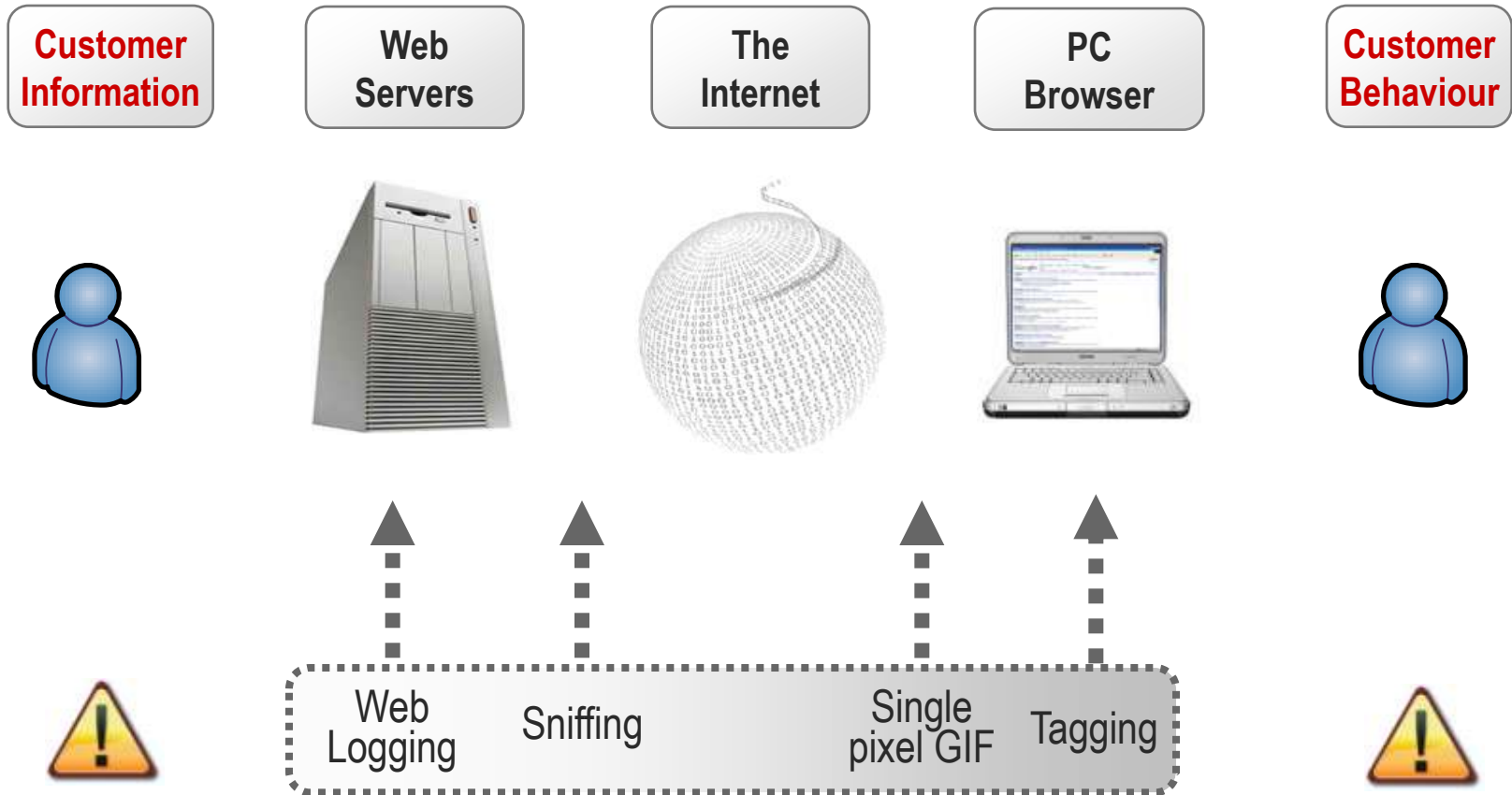
- **Global IT Director**

Corporate and Investment Banking Sept 2007

The Customer Experience



Are you collecting the right data?



Here's how you solve the data collection issue...



Funnel

Product Details

John

John

John

Personal Details

John

John

Thank You

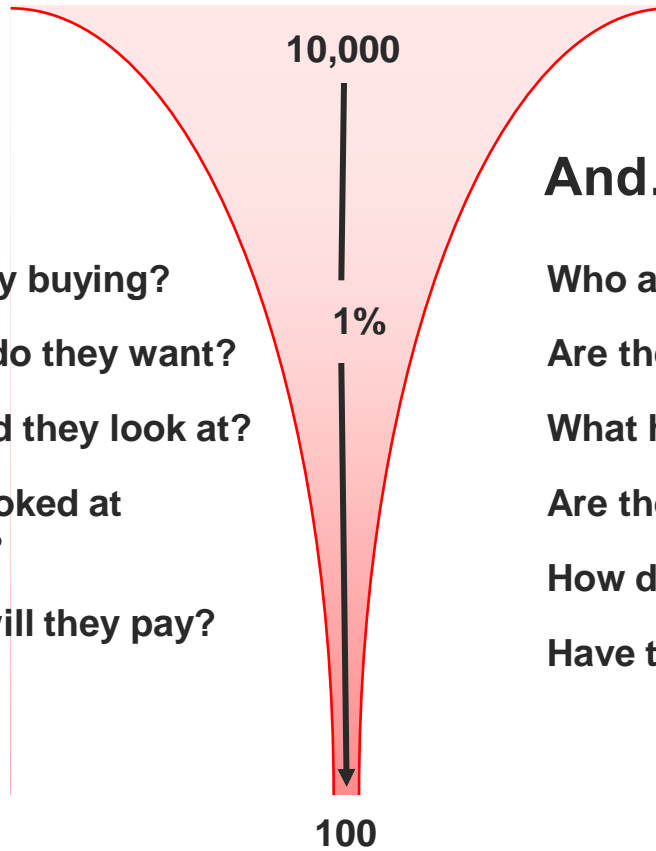
John

But...

- What are they buying?
- What terms do they want?
- What else did they look at?
- Have they looked at alternatives?
- What price will they pay?

And...

- Who are they?
- Are they customers?
- What have they bought before?
- Are they window shopping?
- How do we contact them?
- Have they called us?



Many ways to one thing

The screenshot shows the First Bank website interface. At the top right, a search bar contains the text "Credit Card" and a "Search" button. Below the search bar are links for "Contact Us" and "Find Locations". A navigation menu includes "Home", "Banking", "Insurance", "Investment Planning", "Wealth Management", and "Other Services".

The main content area is divided into four columns:

- Online Banking:** Includes fields for "User ID" and "Password", a "Remember my User ID" checkbox, and a "Log in" button.
- Personal Finance:** Lists "Checking", "Savings", "Credit cards", "Mortgages", "Loans", "Investments", "Insurance", and "More options >".
- Small Business:** Lists "Checking", "Savings", "Credit cards", "Loans", "Merchant services", "Payroll", and "More options >".
- Corporate:** Lists "Cash management", "Checking", "Credit cards", "Loans", "Insurance", "Leasing", "International services", and "More options >".

Two promotional banners are visible at the bottom:

- No Annual Fee Credit Card:** Features an image of a credit card, the text "0% interest on purchases for 12 months", and an "APPLY NOW" button.
- Low Interest Personal Loan:** Features the text "8.9%", "Fast approval and no application fee*", and an "APPLY NOW" button.

At the bottom center, there is a "powered by SAS" logo.

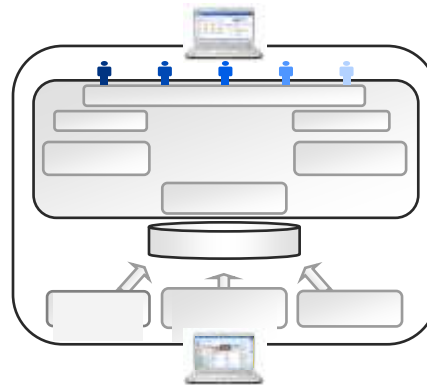
Connecting Customer Experience and Marketing Execution

Search

[No Interest for 6 Months](#)

[Credit Calculator](#)

To: Valued Customer
[No Interest for 6 Months](#)



Customer Shows Interest

Convert to Customer Event "Credit Card Interest"

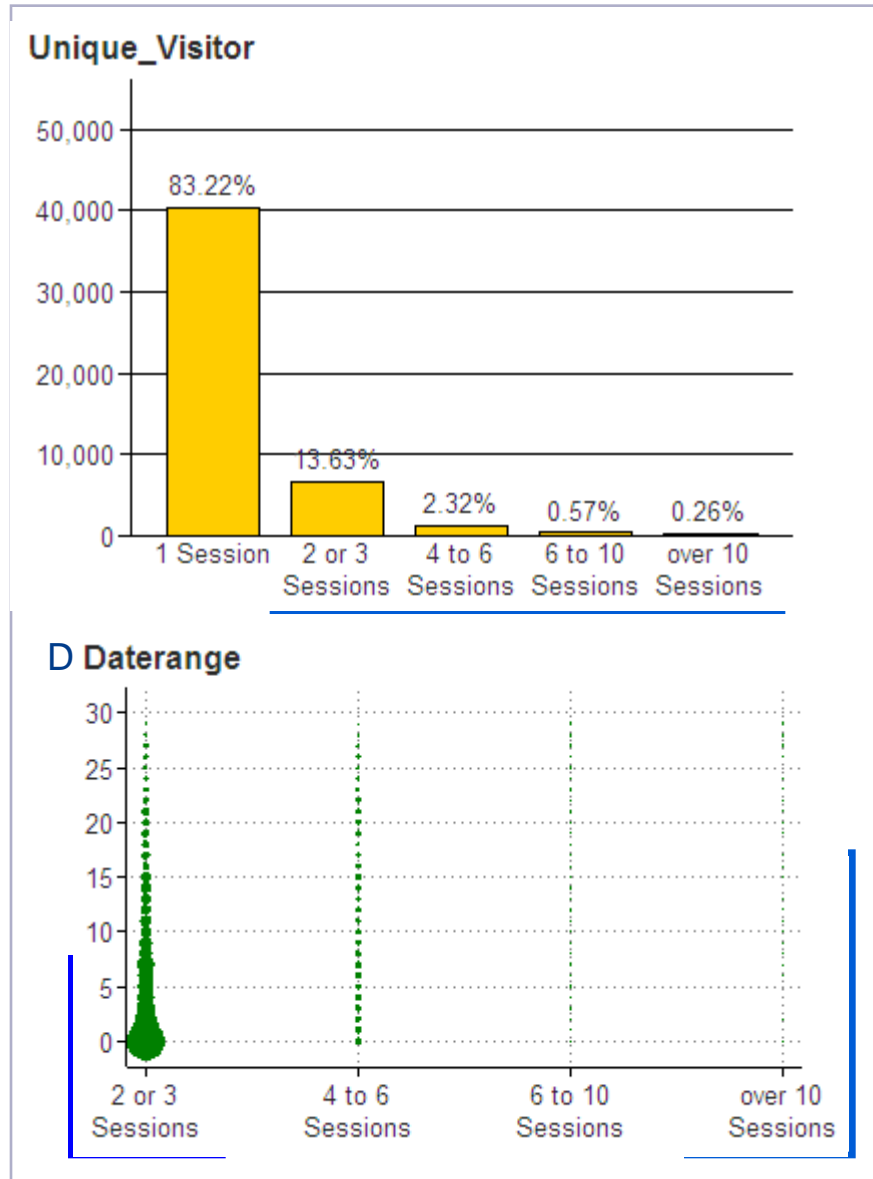
Marketing and sales Campaigns for Credit Cards Informed

Real World Example

Holidays

- March 2006, holiday Section **48,613** different visitors
- **8,162** revisited repeatedly
- Most visited **2-3** or three times a day
- Many showed high degree of interest over several days as much as **10 visits** per week
- All interacted with a variety of content **e.g. configurations**, therefore...
- We know the breakdown of interest in type, amount, length, extras
- Several thousand were known customers
- We knew how soon we would **lose** them if they didn't apply

Turn this intelligence into actionable communications

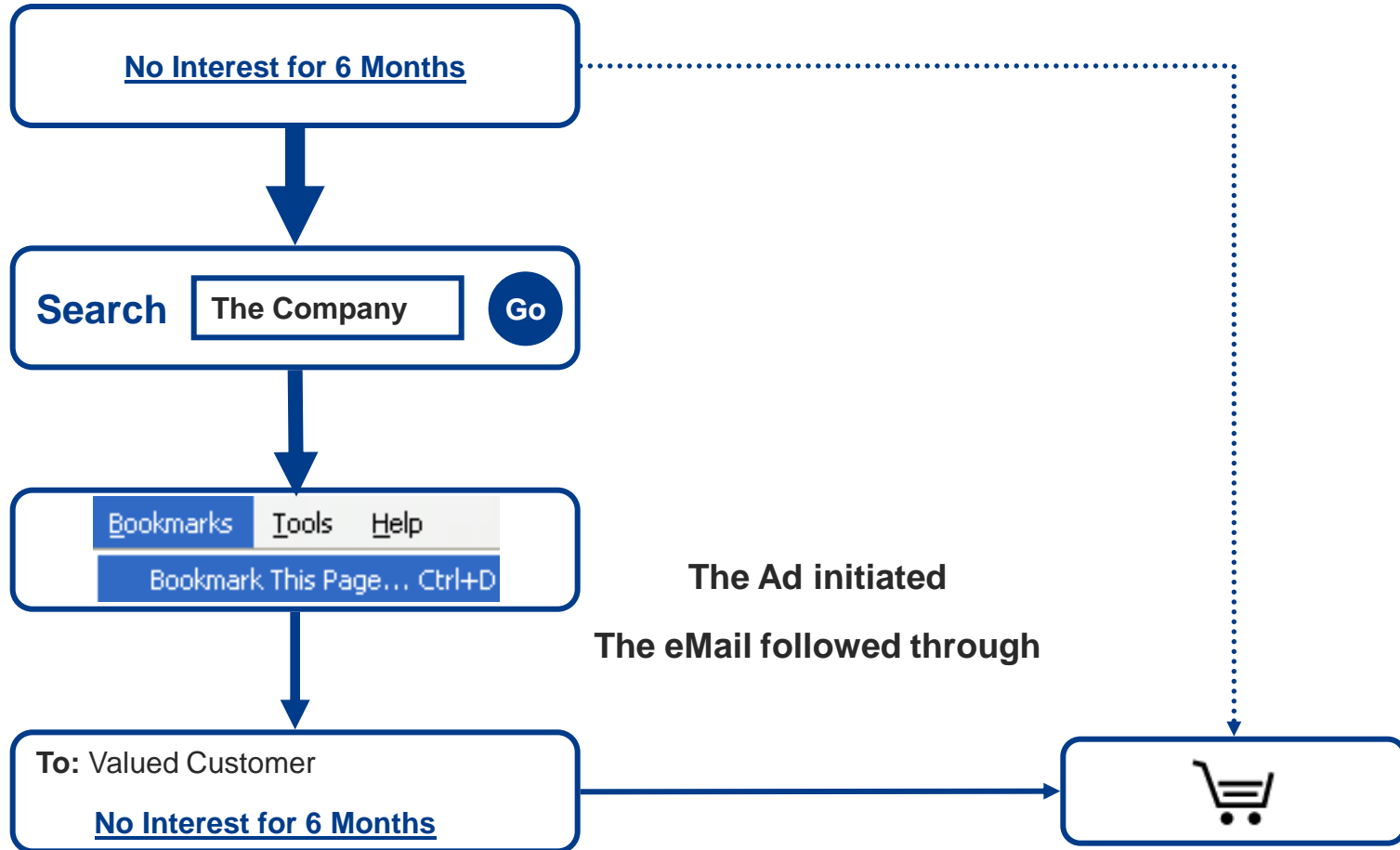


Campaign Effectiveness

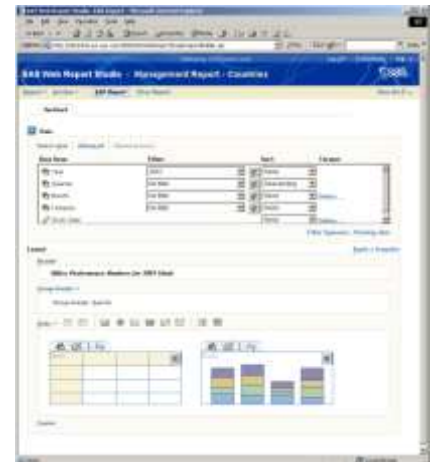
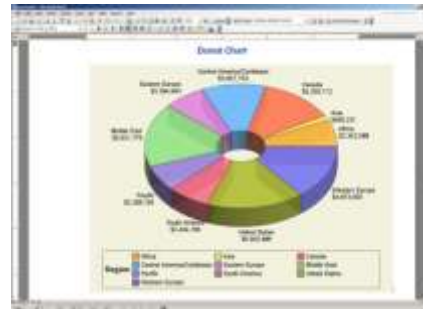
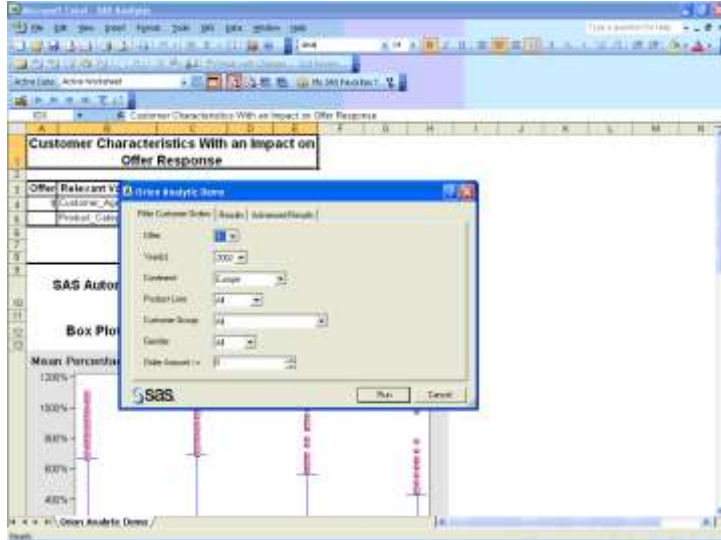


The Campaign Drove the Sale

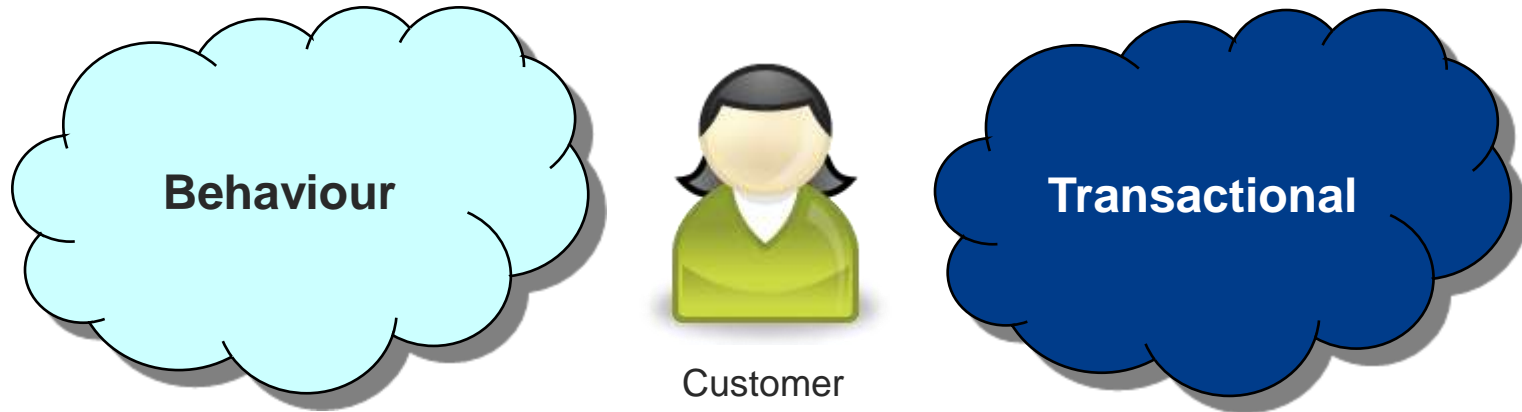
Campaign Effectiveness



Enterprise Intelligence



Islands of Data – No Enterprise Intelligence



Web Design

Brand Management

Product Marketing

Direct Marketing

Sales

Islands of Data – No Enterprise Intelligence



Customer



- | | | |
|-------------------|--------------------------------------|------------------|
| Ad to Goal | Improved Segment Targeting | Customer Segment |
| Affiliate to Goal | Improved Stickiness | Demographics |
| Searches | Improved Channel / Brand Integration | Geographic |
| Product Interest | | Sales |



Islands of Data – No Enterprise Intelligence



Customer



Product Interest

Increased Sales

Contact Info

Product Configuration Details

Improved lead qualification

Segment

“People who liked”

More efficient sales force

Demographics

Earlier customer engagement

Sales history

Quicker reaction to trends

Complaint History

Web Design

Brand Management

Product Marketing

Direct Marketing

Sales

Business Information – From day 1

Form

| | Form Sequences | Form Attempts | Field Changes | Field Attempts |
|--|----------------|---------------|---------------|----------------|
| | | | | |

Fields

| | Form Sequences | Form Attempts | Field Changes | Field Attempts |
|--|----------------|---------------|---------------|----------------|
| | | | | |

Values

| | | Field Changes | Field Attempts |
|---------------------------------------|---------------------|---------------|----------------|
| Form Field Value | Form Outcome | | |
| (All Phrases) | Abandon | 808 | . |
| *** | Success | 4,158 | . |
| capital raising for business purposes | Abandon | . | 4 |
| capital raising for other purposes | Abandon | . | 16 |
| debt consolidation | Abandon | . | 24 |
| home/property improvements | Abandon | . | 34 |
| other | Abandon | . | 60 |
| please select ... | Abandon | . | 166 |
| purchase of freehold | Abandon | . | 4 |
| purchase of interest in property | Abandon | . | 10 |
| purchase of land | Abandon | . | 2 |
| transfer of equity | Abandon | . | 10 |
| | Success | . | 50 |

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What can Customer Experience Tell us

- Cross Sell / Up sell
- Next Best offer
- Site design
- Campaign Effectiveness
- Campaign Design
- Banner Ad Effectiveness
- Fraud
- Product Design