



**Ron Kaine**  
Associate Director,  
Credit Risk Management,  
Residential Accounts  
Receivables Management  
Group

## Bell Canada dials up improved credit metrics with SAS®

Canada's largest telecommunications company, Bell Canada, needed to find an edge in the highly competitive wireline, wireless, Internet and satellite TV services market. Maintaining good relationships with loyal customers was of central concern. The company turned to SAS® to help it understand and segment its customer base to better tailor customer interactions. Targeting customers in this way has improved service and reduced churn for Bell Canada.

### Industry

Telecommunications

### Business Issue

Bell Canada needed to build good relationships with loyal customers in the highly competitive telecommunications market.

### Solution

SAS® BI Server, SAS® Enterprise Miner™ and SAS® Enterprise Guide® enable Bell Canada to access data and differentiate customers into categories based on their demographics and behavior.

### Benefits

Bell Canada is able to tailor its customer interactions, which has improved service and reduced accounts receivables.

### Partner

When Bell Canada put the call out for a user-friendly solution that provided both easy access to its customer data and software to help analyse that data, its partner, Amdocs, recommended one of its own strategic partners: SAS.

Bell Canada Enterprises is a comprehensive provider of wireline voice and wireless communications services, Internet access, data services and video services to residential, business and wholesale customers. Bell, which encompasses the organization's core operations, is the largest local exchange carrier in Ontario and Québec, and is comprised of Bell Wireline and Bell Wireless segments. The company also owns a 44.2 percent interest in Bell Aliant, the incumbent carrier in Atlantic Canada, and rural Ontario and Québec.

Traditionally, Bell has been known as a phone company, but over the past decade it has expanded its offerings to stay competitive in a rapidly changing market. The company's services now include wireless, Internet, and satellite television. Its "One Bill" platform allows a customer to combine all of their bills into a single invoice and receive discounts for purchasing multiple services. Given the competitive nature of its business, Bell knew success lay in maintaining good relationships with loyal customers.

"Things are changing overnight. Customers are changing overnight. Our competitors are coming out with new offers every day," said Ron Kaine, Associate Director, Credit Risk Management, Residential Accounts Receivables Management Group, Bell Canada. "Getting access to the right information at the right time is crucial right now, because people have greater choice in the marketplace than ever before. We have to be able to react quickly to

customer demands, and to what our competitors are doing."

Bell needed to shift from its one-size-fits-all approach to a more tailored method of working with its delinquent customers. While the company was able to model customer behavior to an extent, there was only a single, rules-driven model for its entire customer base. "The differentiation we had was minimal, so it really did not give us a good view of different segments of customers," said Kaine.

Accessing customer data was another challenge. Getting information on a particular customer was time-consuming and complicated: It involved putting in a request to the IT department and waiting weeks for the data to come back. "By the time I was able to answer a question from an executive, the next question had come up and the information was out of date," Kaine said.

Bell needed easy access to its customer data and software to help analyze that data – without requiring extensive employee training or support from a dedicated IT team. When the company put the call out for a solution, its partner, Amdocs, came forward and recommended one of its own strategic partners: SAS.

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“We trusted that Amdocs knew the type of solution we needed, and we were intrigued by SAS as a company – its history and its growing recognition as the leader in analytics. Our immediate feeling was that SAS will be a really great partner as we move forward,” said Kaine. “In short order we had a beneficial, easy-to-use solution that meets our needs for data access and data analysis, as well as training and support.”

Bell’s Receivables Management Group is using SAS® Enterprise Miner™ for customer segmentation and SAS® Enterprise Guide®, which includes SAS Web Report Studio, to push out reports to high-level users who require specific data on a recurring basis. “SAS immediately enabled us to put together a number of models to divide our customers into different segments,” said Kaine. “We’ve gone on to use the decision tree function and further segment customers into a couple of large groups, which allows us to focus on the right group at the right time.”

That means Kaine’s team is able to differentiate between a good customer, who may be a few days late paying a bill, and a fraudulent customer, who has no intention of ever paying that bill, and target their follow up efforts accordingly.

“It allows us to take a much softer approach with good customers,” he said. “If I got a harsh collection notice from one of my creditors, I might consider switching to a competitor. But if they approached me in the right way, because they know the type of customer I am, that would go a long way in my decision to stay. And we have that ability when we segment our customers using SAS.”

Kaine’s team also uses the dashboard functionality in SAS BI Server to put together a monthly overview of its customer base – summarizing 6.5 million customers in five or six pages. This includes data such as the number of new customers acquired, the different services being purchased, the types of billing and payment methods preferred, as well as delinquent versus non-delinquent customers.

The monthly report, Kaine said, is widely read by Bell Canada executives because of all the customer data “gems” it contains. He explained, for example, that he’s able to forecast problems with specific customer groups months down the road based on current indicators highlighted in the report, and tweak customer treatment accordingly. “SAS gives us that ability to

go deeper and figure out if there’s something unique about a group – the channel they came through, the product mix or other such indicators – and look for groups that have the same cohort,” he said.

This data allows Bell to manage its business more effectively. It’s also helped to improve customer service – and that alone has made the SAS solution pay for itself. “SAS gives us the ability to know our customers better, which has definitely given us a competitive edge,” he said. “It’s also boosted customer relations because customers can get a quick turnaround on their questions, instead of waiting weeks or even months.”

Another benefit, Kaine said, is the confidence Bell’s executives have in the data accessed through SAS, as opposed to gut-level information collected off multiple spreadsheets. “When Bell executives and managers look at a piece of information they know is coming from SAS via our operational database, they’re confident that it’s the right piece of information and not something subject to false interpretation or poor filtering. There is trust in the source – they feel much more comfortable making decisions based on facts as opposed to instinct or habit.”



SAS Institute Inc. World Headquarters +1 919 677 8000

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