



**Enhancing customer experience and
delivering genuine 1-to-1 marketing
in Retail Banking**



Better data beats more data

- **The role of the real-time Customer Data Platform in delivering granular, high quality first party customer data**
- **Learn how banks are utilising the Celebrus Customer Data Platform to optimise decisioning and achieve genuine 1-to-1 marketing**

The importance of data quality for enhancing the customer experience.

Consumers now demand the highest levels of service from retail banks, who understand that delivering a heightened and more relevant experience across all channels is fundamentally important for customer acquisition and retention.

Banking was among the first industries to recognise the importance of granular customer data when undertaking customer experience transformation projects.

More data beats clever algorithms, but better data beats more data.

*Peter Norvig
Director of Research, Google Inc.*



The role of the Customer Data Platform (CDP) within a modern retail bank

CDPs are rapidly growing in popularity as banks recognise the importance and value of highly accurate, granular customer data.

CDPs fulfil the following functions

- Gathering complete, first-party customer behaviour and experience data compliantly
- Channelling a unified stream of events at scale to identify signals and opportunities from customer behaviour
- Consolidating and blending event data for every individual to create detailed multi-channel customer profiles
- Seamlessly connecting to numerous systems of insight and engagement, such as leading decisioning engines, CRM systems and advanced analytics tools

Leveraging a leading CDP offers the following benefits:

- The ability to capture high quality, compliant first party customer and prospect data
- Establishing a definitive centralised source of customer data - eliminating data siloes and inconsistencies that exist between multiple systems
- The ability to create business meanings and identify opportunities from customer behaviour
- Adding structure to customer data for heightened compatibility with systems of insight and engagement
- Connecting with and orchestrating the flow of activated data to decisioning systems and campaign end points

How leading banks have leveraged the Celebrus real-time Customer Data Platform

Celebrus is the industry leading real-time CDP, featuring multi-patented technology specifically designed to address the needs of financial services organisations. Celebrus has been deployed within over 35 leading banks worldwide.

One of the world's most successful and prestigious banks implemented Celebrus to personalise their customers' experience by enhancing the bank's visibility of customer behaviour. Celebrus data was connected to best-of-breed decisioning solutions to optimise their effectiveness.

KEY FEATURES

- Celebrus deployed to enhance data capture, delivering highly granular and accurate customer data
- Contextual data leveraged for enhanced customer visibility and understanding
- Update tracking of key changes in customer details
- Signals identify life event related sales opportunities
- Granular Celebrus data used to optimise best of breed next-best-actions, including:
 - Online experience personalisation delivering customised, highly relevant offers
 - Automated email updates triggered by pre-determined behaviour
 - Bank teller engagement delivering next best actions prompting in branch staff to promote offers
 - Mobile app personalisation to deliver timely and relevant offers via the bank's rewards app

BENEFITS

- Generation of millions of dollars in incremental revenue by 2020
- Investment in Celebrus was recouped within months of deployment
- Up to 50 - 70x uplift in click through rates compared to previous messages
- 5x uplift in campaign conversions

How leading banks have leveraged the Celebrus real-time Customer Data Platform

A leading Northern European bank with international operations, set out to optimise 1-to1 customer marketing and provide the best possible user experience. They leveraged Celebrus to undertake a major real-time customer tracking and analytics project

KEY FEATURES

- Omni-channel data capture and tracking of customer behaviour and activities
- The creation of detailed profiles for each customer
- Customer interaction data connected to third party applications for deep analytics
- Real-time customer experience optimisations informed by insights from analytics
- Customer data connected to decisioning and event stream processing solutions to fulfil 1-to-1 personalisation initiatives

BENEFITS

- Communications to customers are now governed by predictive analytics and next-best-actions
- All outbound messages (email and SMS) to customers are now personalised on a 1-to-1 basis
- A personalised experience of the bank's website and mobile app is provided to all customers
- Existing Hadoop investment can now be leveraged due to the bank's extensive first party customer data resource

A top 10 European bank are undertaking transformation initiatives in order to achieve engaging and seamless digital relationships with their customers. They aim to develop improved digital customer knowledge, with the ultimate objective of sustainable growth in digital sales.

CELEBRUS IMPLEMENTED TO:

- Enhance digital data collection, capturing a more detailed and accurate source of digital behaviour
- Generate individualised insights for each customer from Celebrus data
- Digitally interact with customers in real-time
- Leverage next-best-actions to instantly adapt the value proposition, delivering an individualised, relevant offer

BENEFITS

- Message opening uplift of 20%
- 7% increase in sales inquiries
- 4% uplift in digital sales

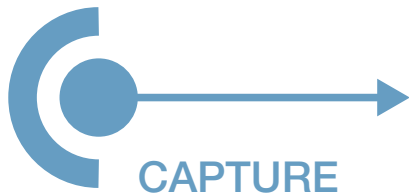
One of the world's largest banking brands has implemented Celebrus to enable transformation of their customer data capture and management.

KEY FEATURES

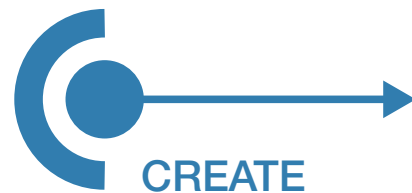
- Omni-channel capture of all customer behaviour and activities
- Real time streaming of customer data into Apache Hadoop to enable deep analytics
- Connections to advanced reporting applications to enable enhanced visibility of customer interactions

Why Celebrus?

Celebrus enables retail banks to Capture, Create, Connect and Control customer data, in the simplest way possible.



- Tagging free technology captures the highest quality and highly granular customer data
- Eliminating tagging significantly lowers data acquisition effort and costs, while improving the performance of digital channels



- Unparalleled customer profiling capabilities provide a definitive record of all customer behaviour over time
- Unique Celebrus signal detection creates business meanings from customer behaviour, to instantly flag sales opportunities or risks
- The ability to structure data in real-time enables systems of insight and engagement to work directly with Celebrus data flows, without the need for further processing



- Unlike other CDPs, Celebrus offers real time connections to the systems of insight and engagement commonly used by retail banks, including leading decisioning engines, eg. Pegasystems, SAS and Teradata
- Deliver better quality, more accurate and detailed data to decisioning engines in real-time for more effective next best actions
- Connect in real-time with leading open source software utilities such as Apache Hadoop



- Choose between on-premise and cloud deployment options,
 - Unlike other CDPs with whom you are obliged to store customer data in the cloud
- Control and manage customer consent
 - Celebrus ensures GDPR compliance by dynamically managing consent choices in real-time, to ensure that a legal basis exists for all customer data processing and storage
- Mitigate customer data breach risks
 - Benefitting from extensive penetration testing, Celebrus features multiple data security accreditations which provides assurances of data control to our many banking clients

About Celebrus

Celebrus (celebrus.d4t4solutions.com) is the Customer Data Platform from D4t4 Solutions plc. Celebrus captures the market's most complete picture of customer behaviour and experience, creating events and profiles in real-time for 1-to-1 personalisation and streaming analytics. Celebrus is quick and easy to deploy and connects to industry-standard data applications for customer insight and engagement. Celebrus also gives clients complete control by enabling best-in-class privacy compliance and flexible options for hosting data on-premise or securely in the cloud.

Celebrus is used by global businesses in banking, insurance, retail, travel, automotive and telco industries, collaborating with leading industry partners to drive rapid transformation in customer engagement programmes.



celebrus.d4t4solutions.com | Email: info@celebrus.com | Tel: +44 (0) 1932 893 333

Windmill House, 91-93 Windmill Road, Sunbury-on-Thames, Middlesex, TW16 7EF, UK.

