



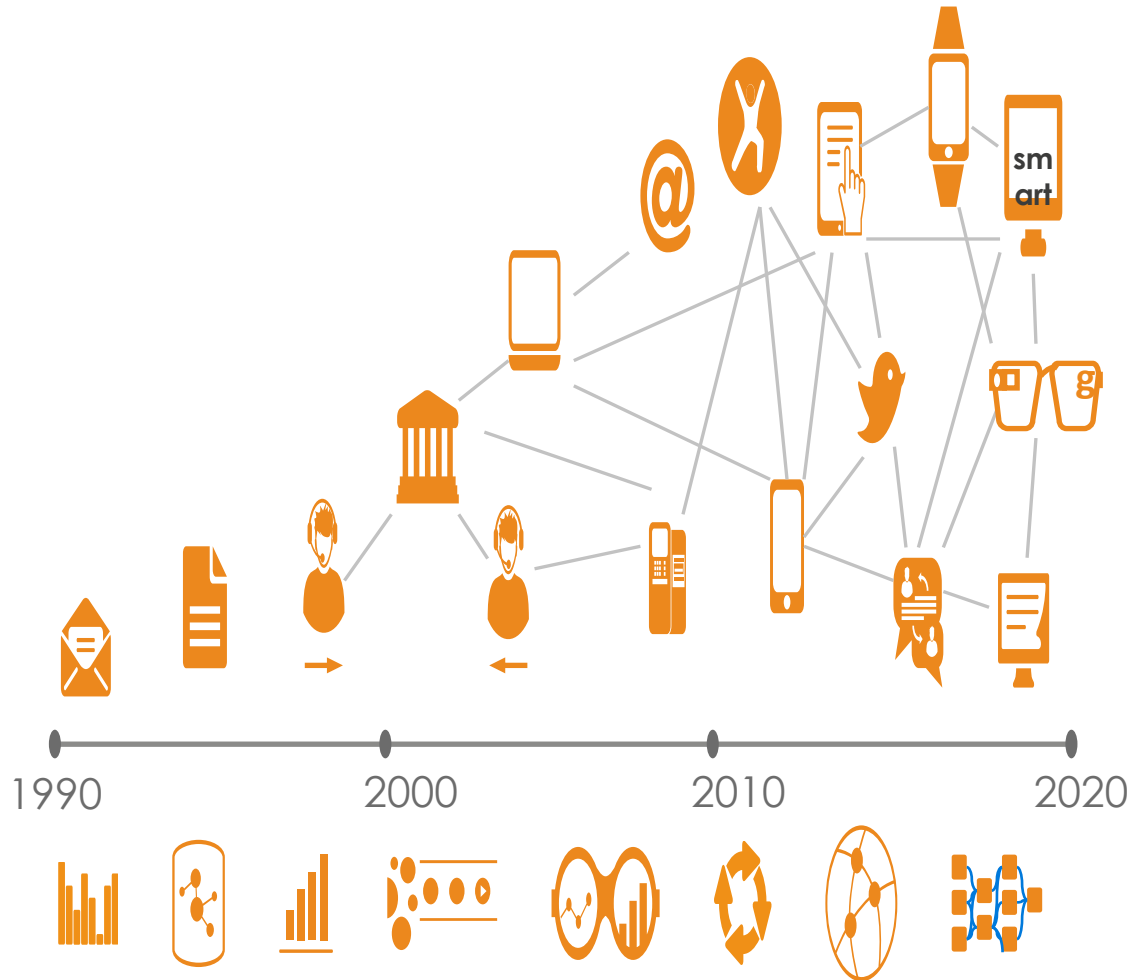
TERADATA®

# 빅데이터를 통한 혁신적인 고객경험관리 전략

Teradata Korea 이태우 상무

2017.12.14







# 목 차



1. 고객경험 관리의 이상과 현실
2. Customer Journey 가치 프레임워크
3. Customer Journey 실행 enabler
4. 실행 사례

이 태우 상무  
[hs.yi@thinkbiganalytics.com](mailto:hs.yi@thinkbiganalytics.com)  
010-8861-8115

# 모든 기업들이 전략적 목표로 추구하는 고객경험 관리를 현실에서 제대로 구현하기가 점점 더 어려워지고 있음

 <p>Lack of Customer 360°</p>	<p>Many organizations lack the <b>complete view</b> of the customer, <b>across all online and offline channels and products</b>, staying limited to a product / channel-centric approach</p>	 <p>Customer Insight</p>	<p>To build long-term, sustainable relationships, companies need <b>sophisticated analytic insights</b> into their customers preferences, and drivers, not just a view in to their past behavior</p>
 <p>Cross-Channel Interaction</p>	<p>It is difficult to <b>visualize, understand and manage cross-channel interactions</b> for all customer journeys, most organizations can do it for a channel or two, not across all</p>	 <p>Real-Time Action</p>	<p>Most organizations are <b>not able to react in real time to customer opportunities</b> and threats, leading to loss of revenue, and worse yet, loss of customer</p>
 <p>Lack of Experience</p>	<p>Most <b>organizations lack the people with the necessary experience and analytical skills</b> to extract the right insight and plan optimal communication strategies</p>	 <p>Automation &amp; Scale</p>	<p>Managing a customer's journey is difficult but orchestrating it for <b>billions of interactions for millions of customers</b> virtually impossible. Most solutions lack the automation and ability to perform at scale</p>

# 고객경험 관리를 위해 **Customer Journey**를 이해하는 것은 매우 중요한 전략 과제임



“Journeys are central to the customer's experience of a brand—and as important as the products themselves”

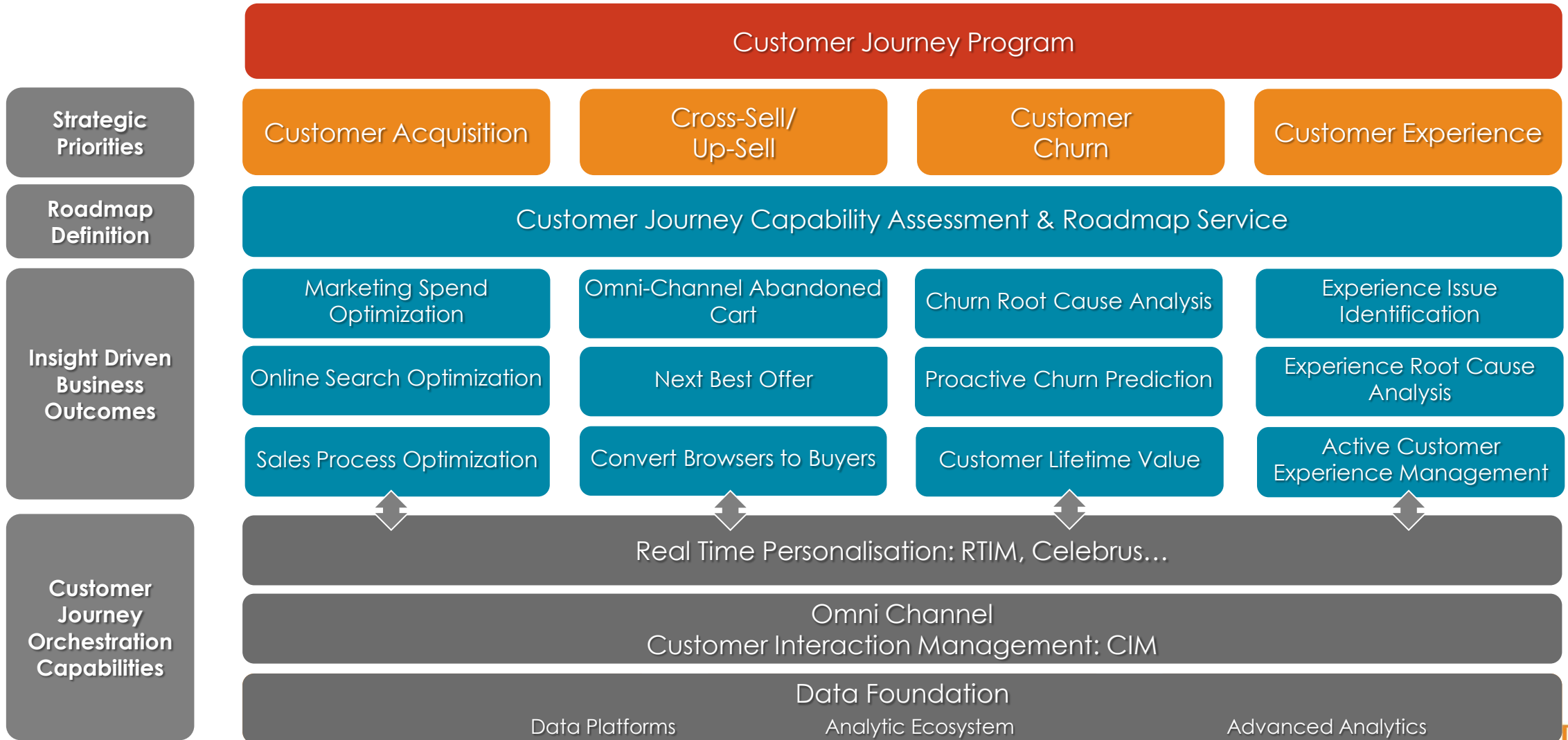
- Harvard Business Review, Nov 2015



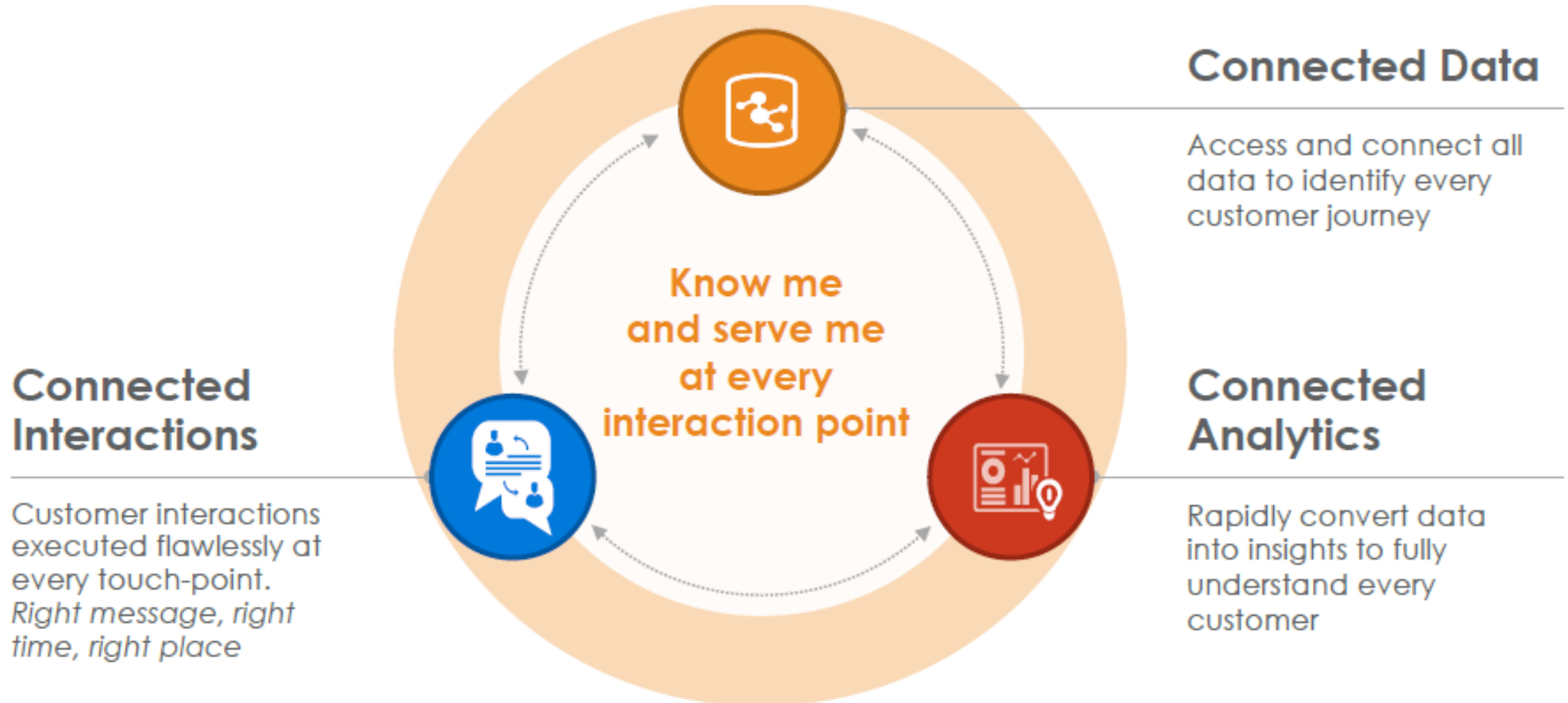
“How an organization delivers for customers is becoming as important as what it delivers”

- McKinsey & Co., Winter 2016

# Customer Journey 프레임워크를 통해 비즈니스 가치를 창출할 수 있음

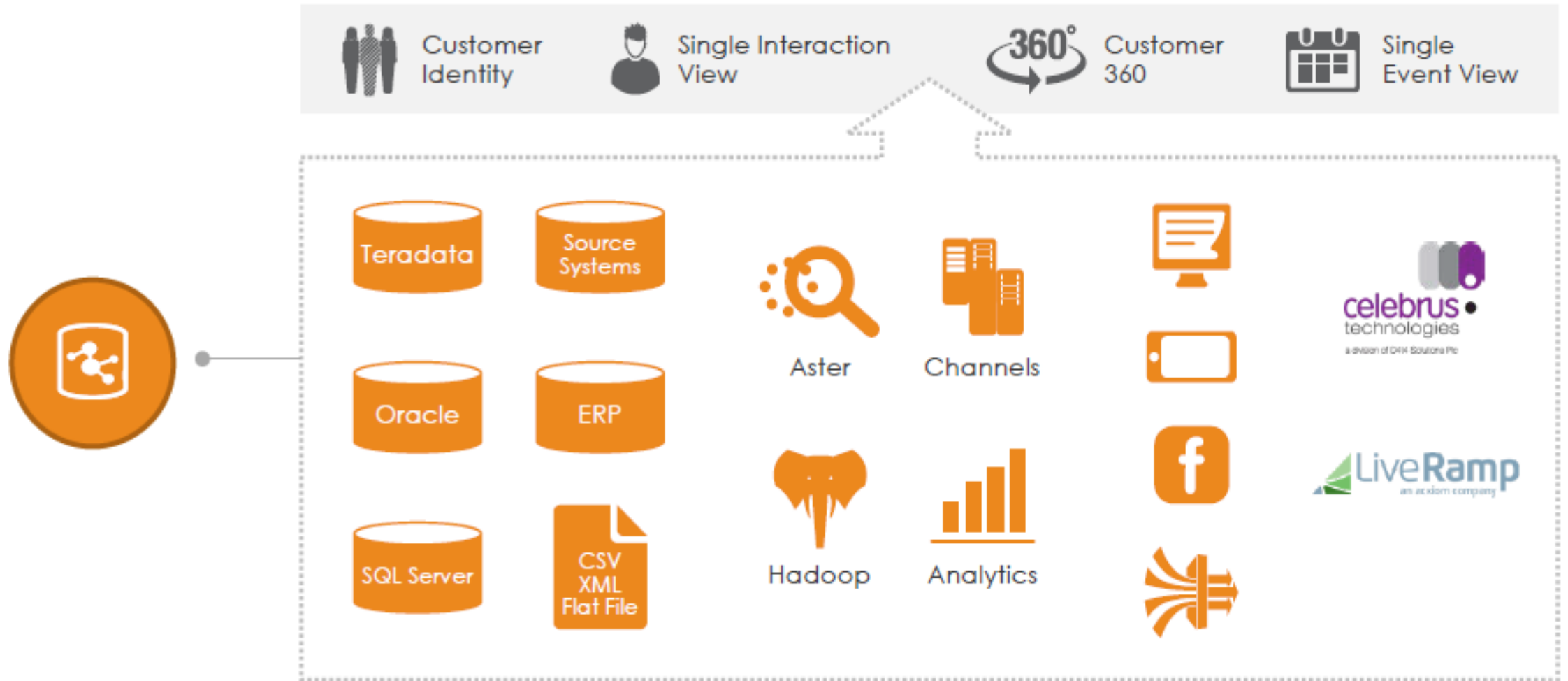


# Customer Journey 실행 역량은 데이터의 통합, 분석의 통합, 실행의 통합 관점에서 필요함



# ① 데이터(Connected Data)

Data from Any Source





# ① 데이터(Connected Data)

Sourcing and Connecting Data from all sources

## Customer Identity



- Customer ID
- Cookie on a device
- Email address
- Product IDs
- Client and 3<sup>rd</sup> party customer attributes
- Reconciled over time

## Single Interaction View



- Web
- Mobile device
- Store
- Call Center
- Digital Advertising
- Social
- Search

## Customer Data



- Demographics
- Product Holdings
- Sales/Order History
- Behaviors and activity
- Revenue, Cost, Margin
- Models (Propensity, Churn, Risk)

## Single Event View



- Financial Transactions
- Complaints
- Sales Events
- Service Events
- Life Events



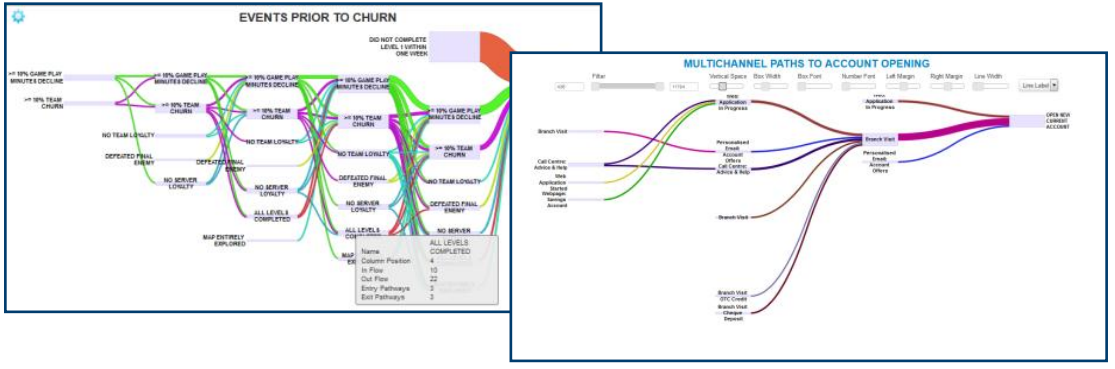
## ② 분석 (Connected Analytics)

Understand the Customer Throughout Their Journey

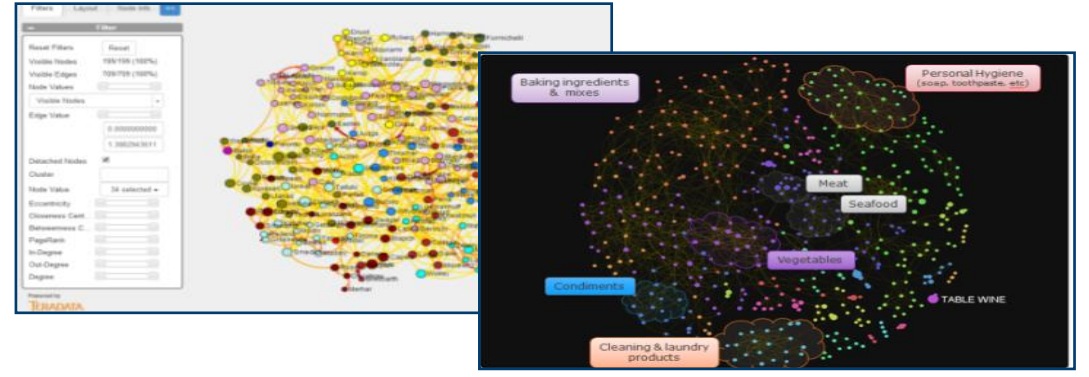


# ② 분석 (Connected Analytics)

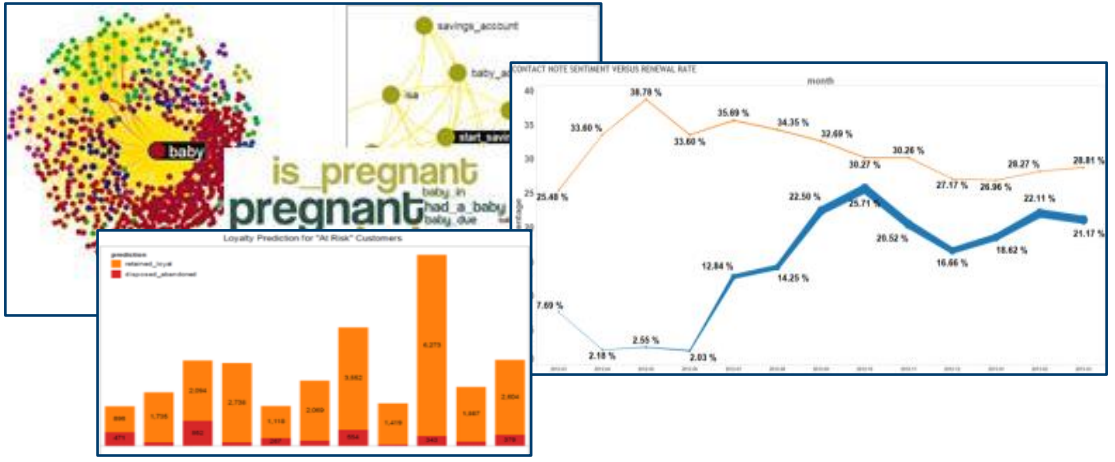
## Paths & Pattern Detection (Purchase, Churn, Complaint)



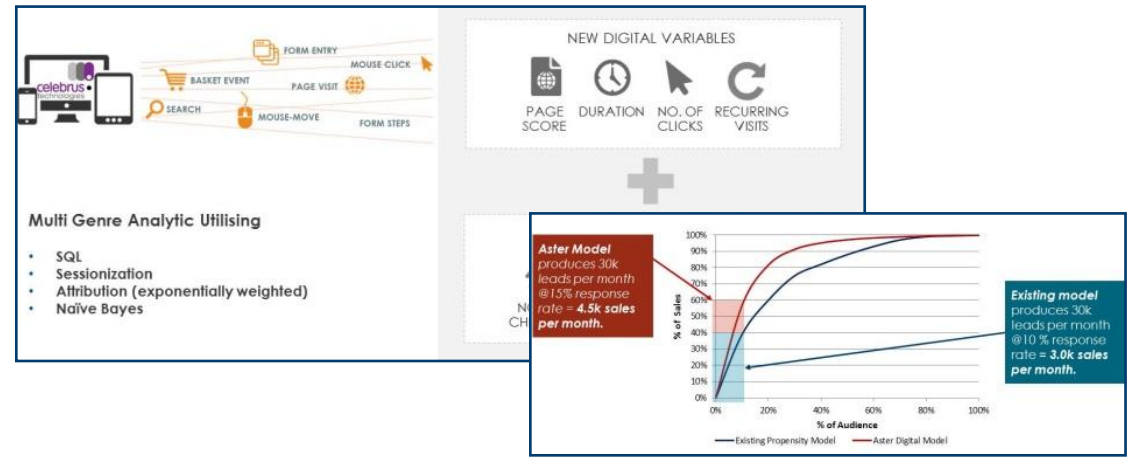
## Affinity Analysis (Product Recommendations, Social Network Analysis)



## Text Analytics (Topic, Sentiment, Needs)



## Propensity Modeling (Predict Behaviors,...)



### ③ 실행 (Connected Interactions)

Influence the Customer, Guide Their Journey



# Customer Journey Solution : Capability Framework

Sources

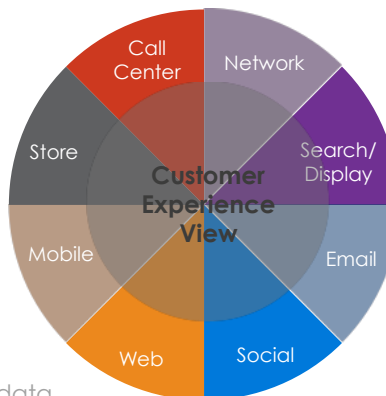
- oibuA oobiv &
- Sensors
- Text
- Social Web
- Logs
- CRM
- Systems
- ERP



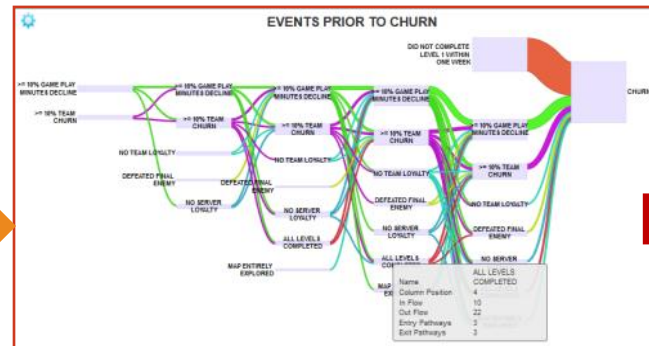
Channel Systems    Touch points

- Content Systems Email
- Digital Delivery Systems Mobile Web
- Social Platform Social
- CRM Staff
- IVR Call Center
- Network Kiosk/POS

Integrated Interaction View



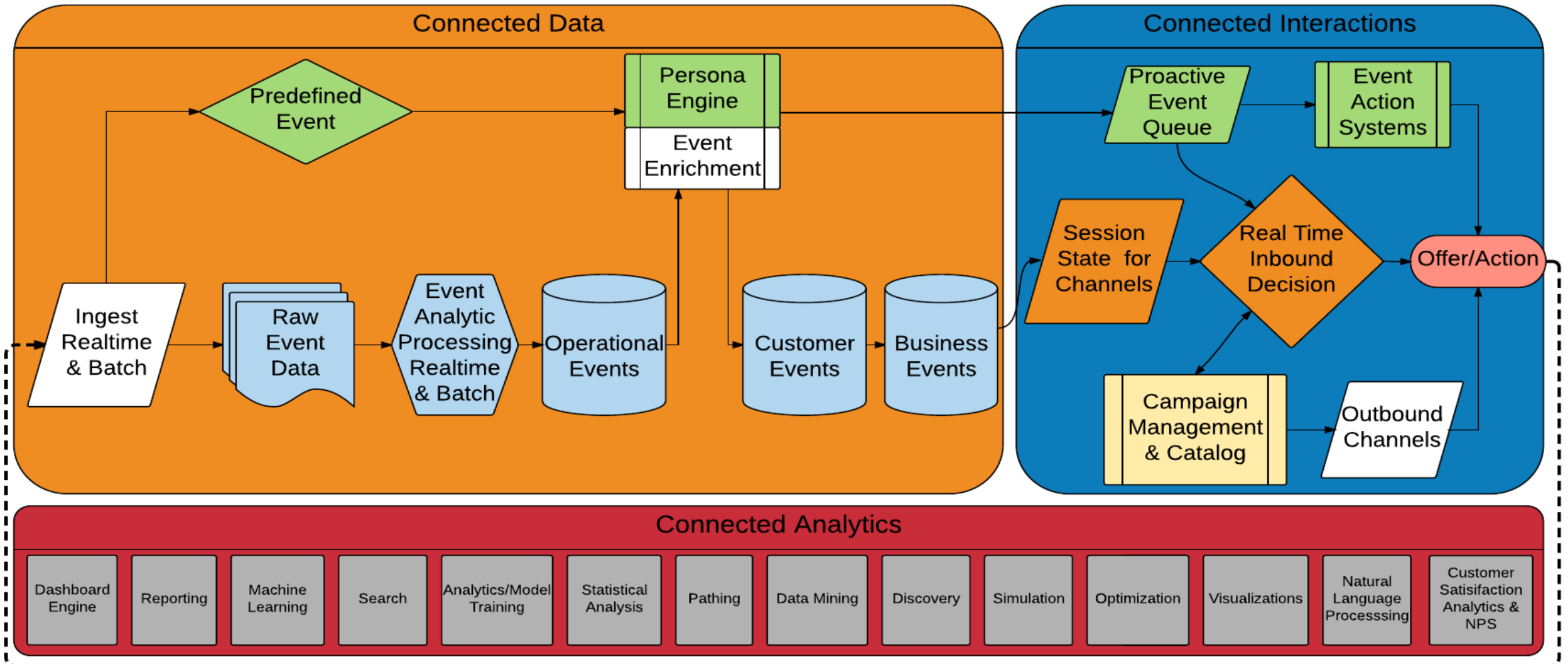
Pathing, Sentiment, Attribution, Recommendations



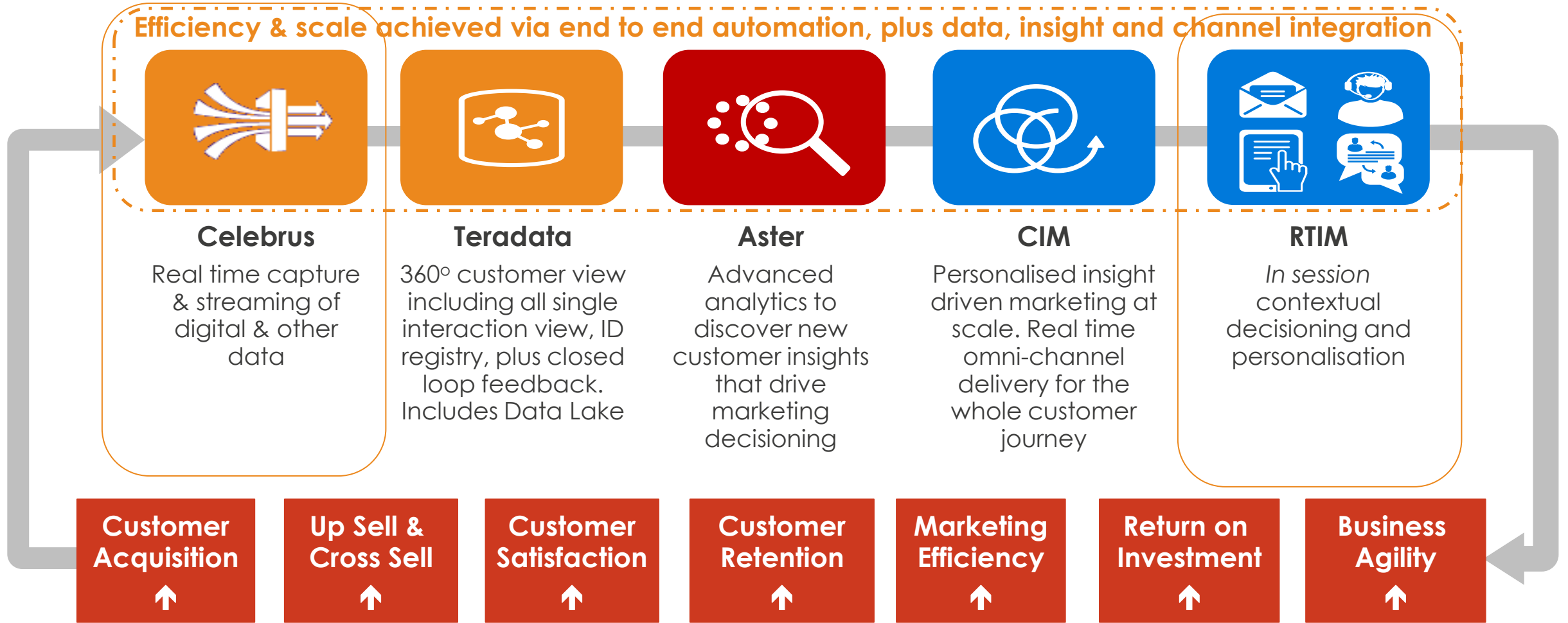
Journey Designs, Outbound, Inbound, Real Time



# Customer Journey 데이터 플로우



# Customer Journey 구성요소



Rapid and agile innovation delivers new business opportunities

## 실행 사례

# [실행 사례] Digital Data Integration



## Challenge & Opportunity

- Large Retail Bank, with millions of customers using their websites
- **Challenge:** Web reporting showed online sales being abandoned but not which individual customers were doing this, or why
- **Opportunity:** Identify and contact customers that abandon a purchase journey, address their questions, then help them complete it

## Solution

- Tag free, real time data capture deployed into web (incl Internet Banking).
- Solution structures the data and loads it to the IDW every 2 minutes
- Data are integrated to provide the 360° customer view, and are available to downstream analytical CRM tools
- Solution was deployed in weeks

## How Used

- Business rules set up to identify customers that abandon a purchase
- Triggers used to generate multi-channel, personalized contacts

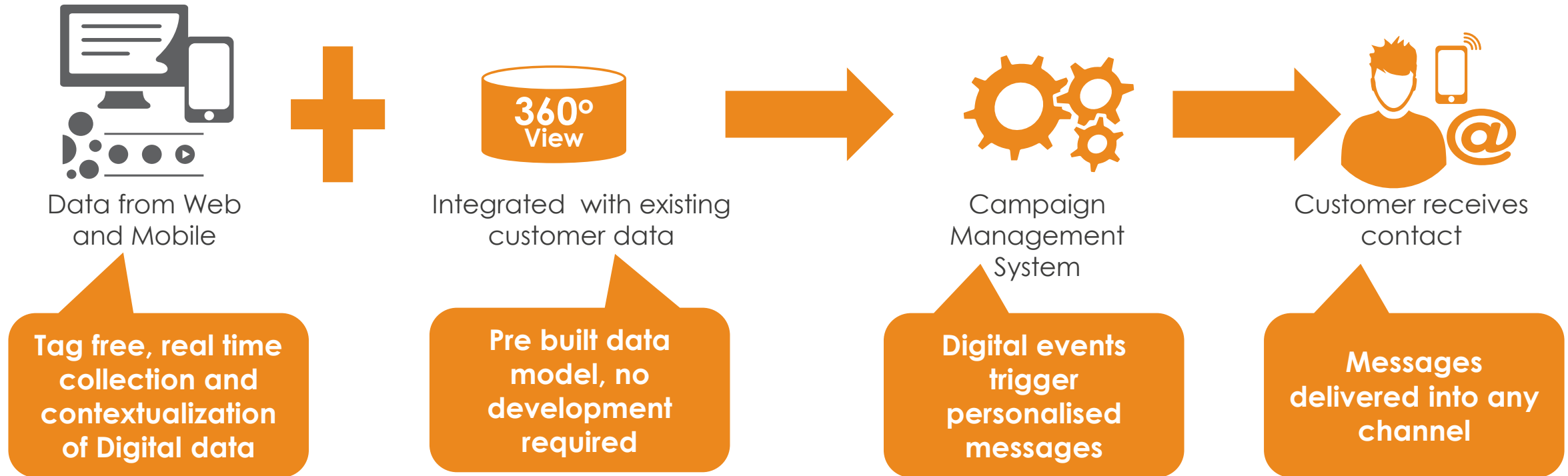
## Business Outcomes

- \$12m dollars of incremental profit in first 12 months, 000's of sales
- Digital data then re-used to address a wide range of Service and Sales process issues, plus Functional gaps in the website



# [실행 사례] Digital Data Integration

## How we do it

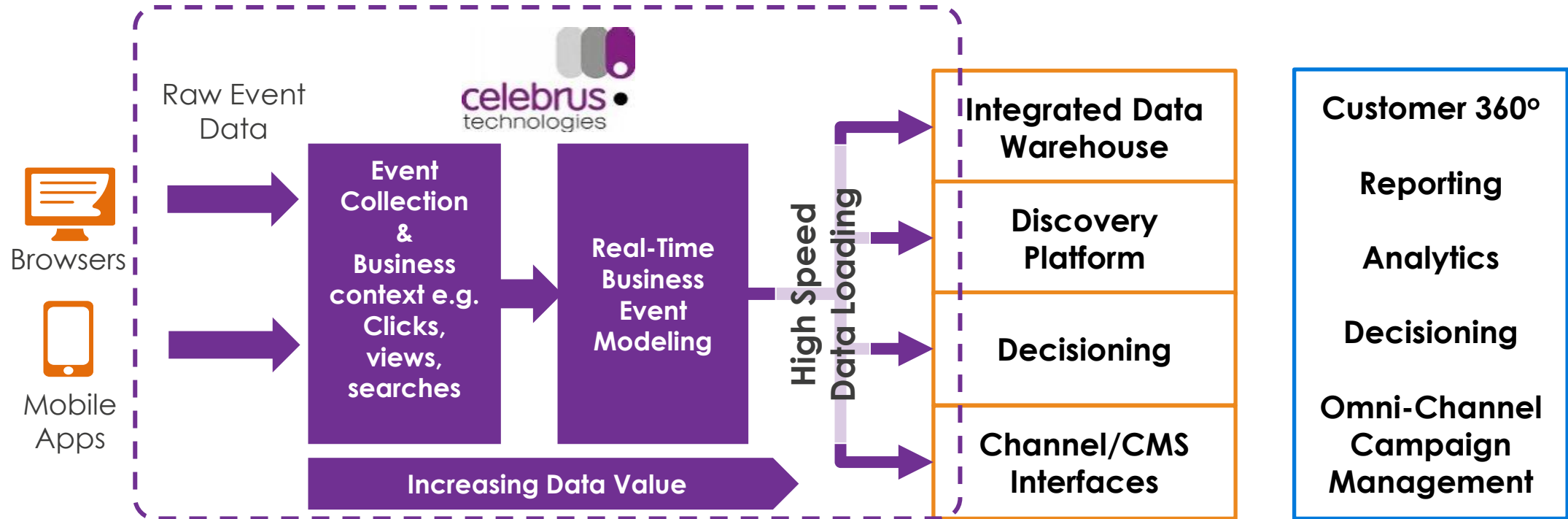


### Actions Triggered & Decisions Enabled Across Channels

- Real-time web personalization
- Digital event triggered leads
- Personalized triggered emails
- Marketing & lifecycle attribution
- Single customer view creation
- Messaging development
- Offline personalization

# [실행 사례] Digital Data Integration

## What we provide



- Celebrus is rapid to deploy
- Connects to all Teradata solutions natively (IDW, Aster, CIM, RTIM)
- Consistently delivers positive ROI in year 1, and supports multiple use cases

# [실행 사례] Customer Journey Mapping



## Challenge & Opportunity

- Retail bank aiming to optimize their omni-channel Customer Journey, focused on Digital
- **Challenge:** Current Web Analytics solution showed volumes for each process, but not actionable insight into how to improve
- **Opportunity:** Identify the Customer Journeys through each process, where and why these fail, and what to do to improve them

## Solution

- Detailed digital data and offline data sources (sales, interactions, etc.)
- Multi-Genre analytics capabilities including Customer Pathing
- Initially deployed as a 6 week RACE

## How Used

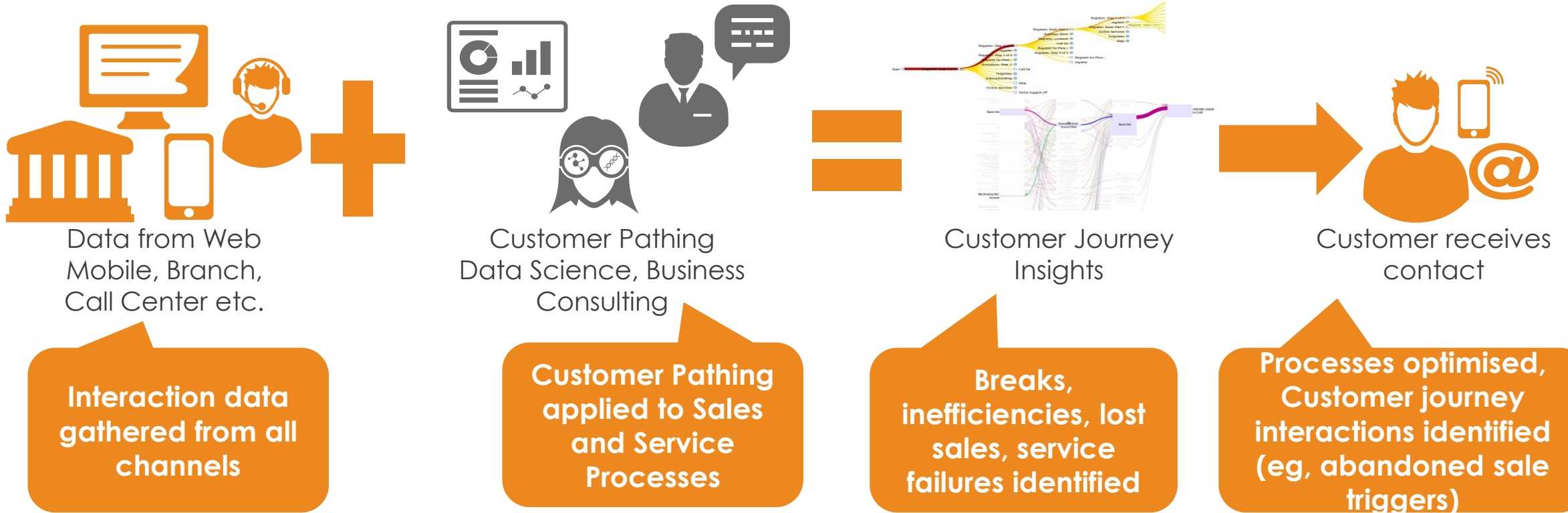
- Data Scientist & Bank's analysts ran Customer Pathing to understand multiple digital an omni-channel sales & service processes
- Business consultant interprets results and business cases for improvement

## Business Outcomes

- \$10m dollars incremental profit from two sales process changes for 1 product
- Identified cause of 80% failure rate for a service process
- Identified >40 business opportunities including follow up marketing triggers, process changes, and online banking feature enhancements

# [실행 사례] Customer Journey Mapping

## How we do it

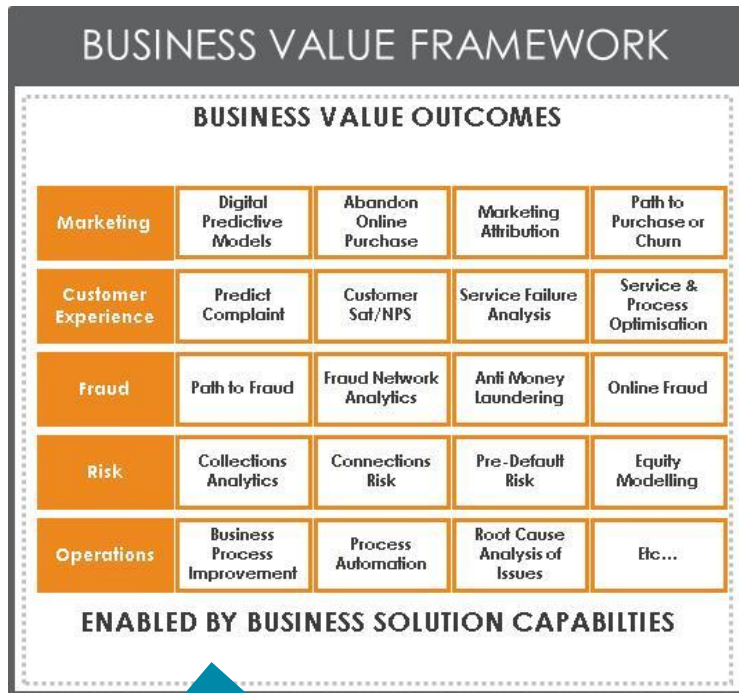


### Actions Triggered & Decisions Enabled Across Channels

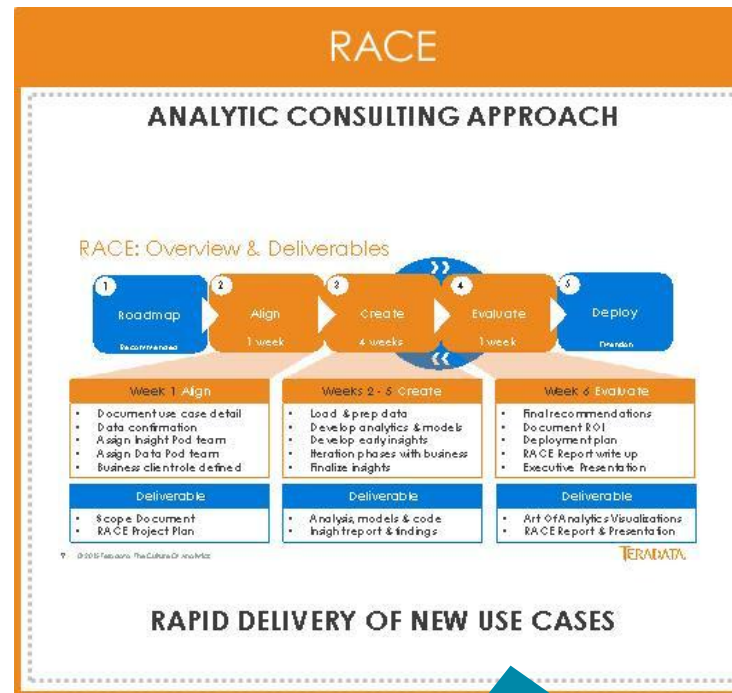
- Customer churn triggers
- Complex sales triggers
- Service Failure identification
- Fraud pattern detection
- Process improvement
- Activity migration
- Campaign & lifecycle attribution

# [실행 사례] Customer Journey Mapping

## What we provide



Multiple field proven Customer Pathing use cases. Supports idea generation.



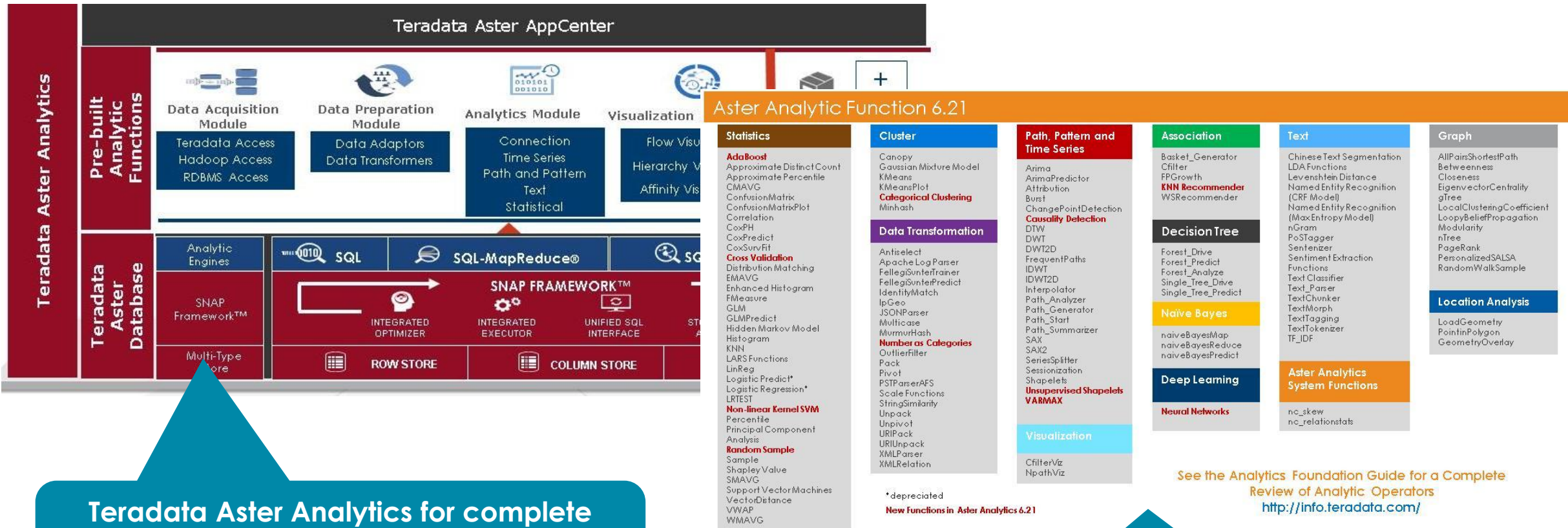
Rapid Analytic Consulting Engagement to deploy pathing, prove use cases, provide knowledge transfer



Customer Pathing for Aster Users who want to deploy the approach to business analysts

# [실행 사례] Customer Journey Mapping

## What we provide



See the Analytics Foundation Guide for a Complete Review of Analytic Operators <http://info.teradata.com/>

Teradata Aster Analytics for complete tooling for data acquisition, preparation, analytics and visualization

Over 100 pre-built analytic functions (including Pathing) to enable the full range of Customer Journey analytics

# [실행 사례] Real Time Marketing



## Challenge & Opportunity

- Retail bank with millions of customers interacting through it's web sites on a daily basis
- **Challenge:** All customers get the same offers, messages and experience, regardless of need. Only very broad segmentation applied to offering.
- **Opportunity:** Build the digital experience around individual customers, optimize sales and service messages based on real time insight

## Solution

- Real time Digital Data capture & integration with offline customer profile
- Real time interaction management capability
- Integration with Digital and Offline channels for omni-channel decisioning

## How Used

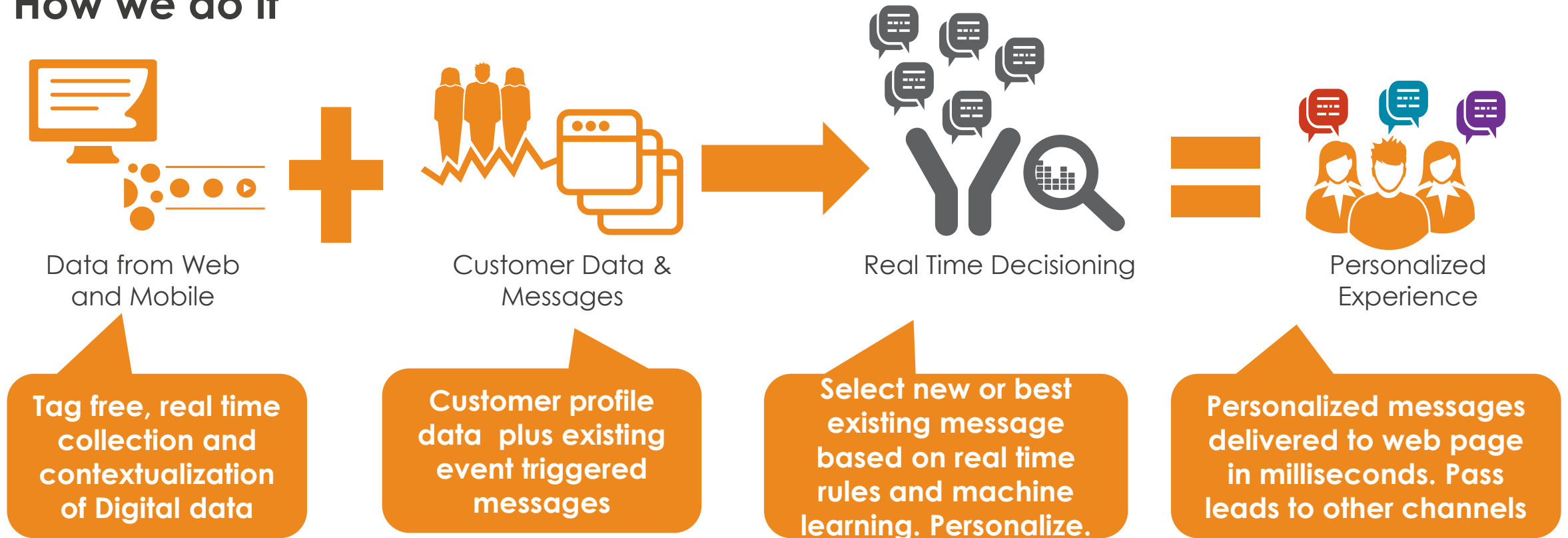
- >1000 messages available, many personalized, arbitrated in real time
- Sophisticated messaging strategy with real time rules and machine learning
- Sales, Service and Informational messages presented based on relevance to Customer Journey

## Business Outcomes

- Up to 6m real time personalized messages delivered per day
- Click rates on messages >50x higher than untargeted messages (10-20% RR)
- Deployment time for new digital messages reduced by 80%

# [실행 사례] Real Time Marketing

## How we do it



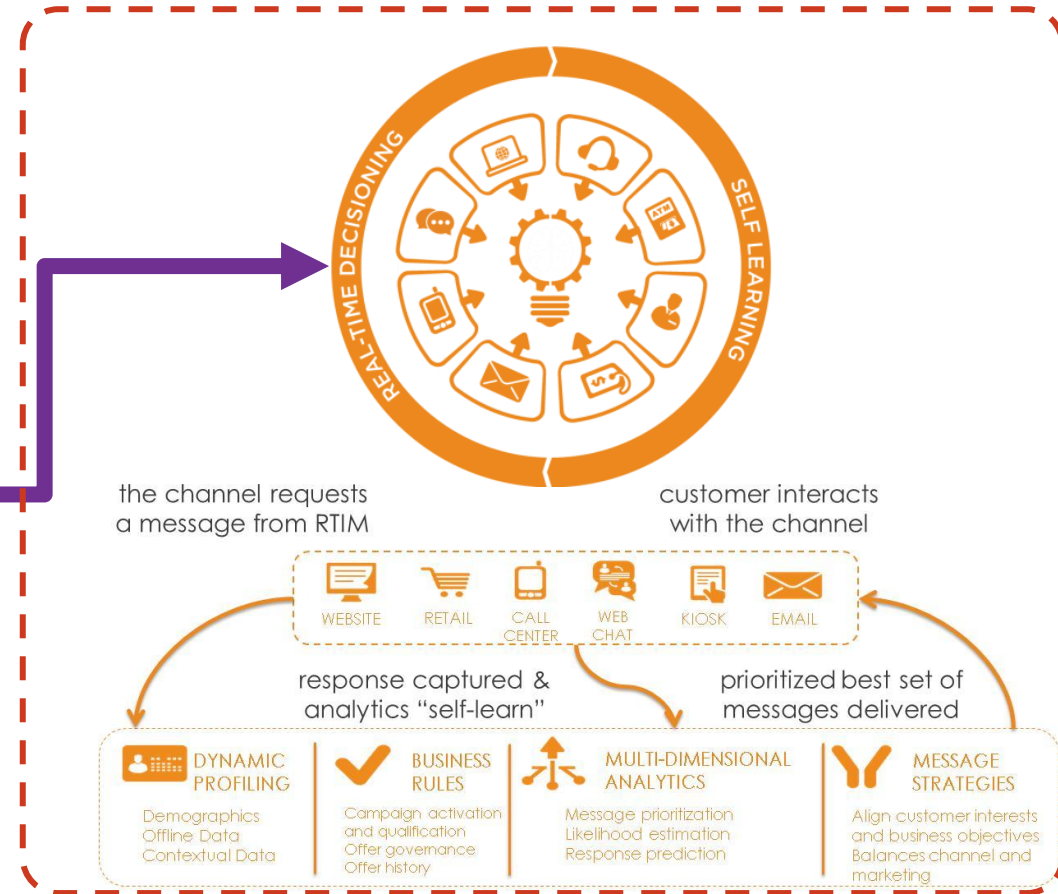
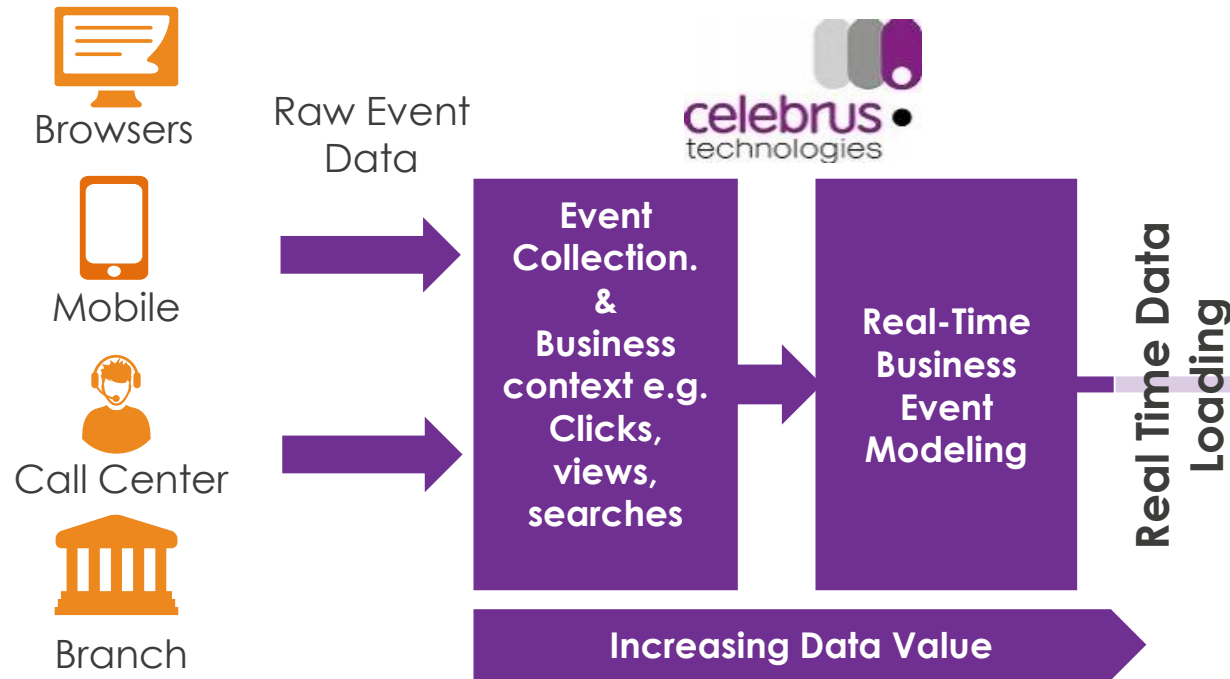
### Actions Triggered & Decisions Enabled Across Channels

- Personalized sales messages
- Personalized service messages
- Information messages
- Pass alerts to offline channels
- Synchronized messaging across channels
- Alerts
- Strategy balancing



# [실행 사례] Real Time Marketing

## What we provide



- Celebrus provides real time web interaction stream
- RTIM applies business rules & machine learning then selects the best personalized messages
- Celebrus provides the integration back into the web to publish the messages

TERADATA®