



# Certified CRM & Loyalty Manager



## Dag 4. Data och marketing technology

- Ny teknik och plattformar för skräddarsydd kommunikation och kundhantering



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Camilla Cramner

# Välkomna till Dag 4!



## Dag 1. Helhetsbild CRM & Lojalitet

- Trender, terminologi, forskning, målsättning och grundpelare för framgångsrikt CRM & lojalitetsarbete



## Dag 2. Allt börjar med kunden

- Kundinsikt, Customer Experience och kundstrategier / customer value management



## Dag 3. Kundlivscykeln, kundresor, lojalitetsprogram

- Basen för din kundbearbetning



## Dag 4. Data och marketing technology

- Ny teknik och plattformar för skräddarsydd kommunikation och kundhantering



## Dag 5. Organisation, framgångsfaktorer & Certifiering

- Driva CRM & Loyalty internt, arbeta agilt, relation mellan olika avdelningar



## Gästföreläsande experter:



# GRATTIS LÄNSFÖRSÄKRINGAR!!

## Bäst I SKI rapport 2018

### Försäkringsbranschen – värdesätter lojala kunder

Något som särskilt sticker ut jämfört med andra branscher är att kunderna upplever att försäkringsbolagen värdesätter lojala kunder. Nästan 5 av 10 privat- och företagskunder upplever det i sin relation till sak- och livförsäkringsbolagen.

Detta är en viktig förklaring till att branschen över tiden klarat sig relativt bra i Svenskt Kvalitetsindex mätningar. Det här är också ett område som blir allt viktigare när en stor del av kundrelationen sker genom digitala gränssnitt. Nyckeln framåt för försäkringsbranschen, liksom många andra branscher, är att hitta sätt att uppskatta att kunden är just kund.



# Fred Reichheld live at Medallia Tour!



# NPS leaders grow 2.5 times average industry

**NPS Leaders**

**THE ULTIMATE QUESTION 2.0**  
How **NET PROMOTER** Companies Thrive in a Customer-Driven World  
**FRED REICHHELD**  
WITH ROB MARKEY

- Enterprise Rent-A-Car
- Chick-fil-A
- T-Mobile
- State Farm (life)
- USAA (p&c)
- Vanguard
- Jet Blue/Southwest
- Costco
- Trader Joe's
- Symantec
- Intuit
- American Express
- Apple
- Amazon
- Verizon-Fios (cable/internet)
- Google (online search)
- Kaiser Permanente

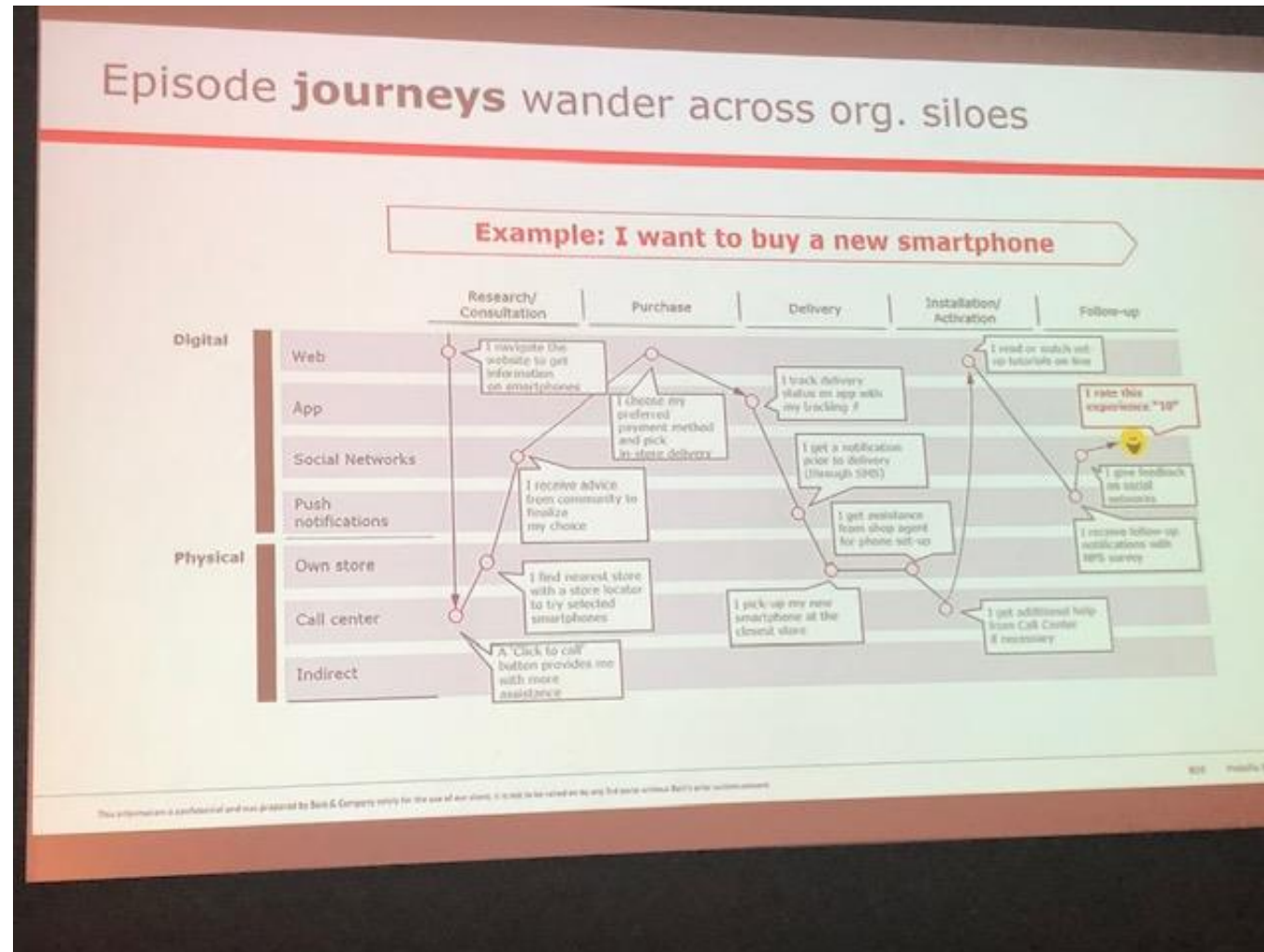
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# Financial Capitalism vs Customer Capitalism



# Episode journeys wander across org. siloes







# Example Loyalty campaign!

- O2 gave Champagne bottles to any customers that had been a customer over 4 years! (Customer could order)
- Sat/loyalty increased 20% (campaign effect)

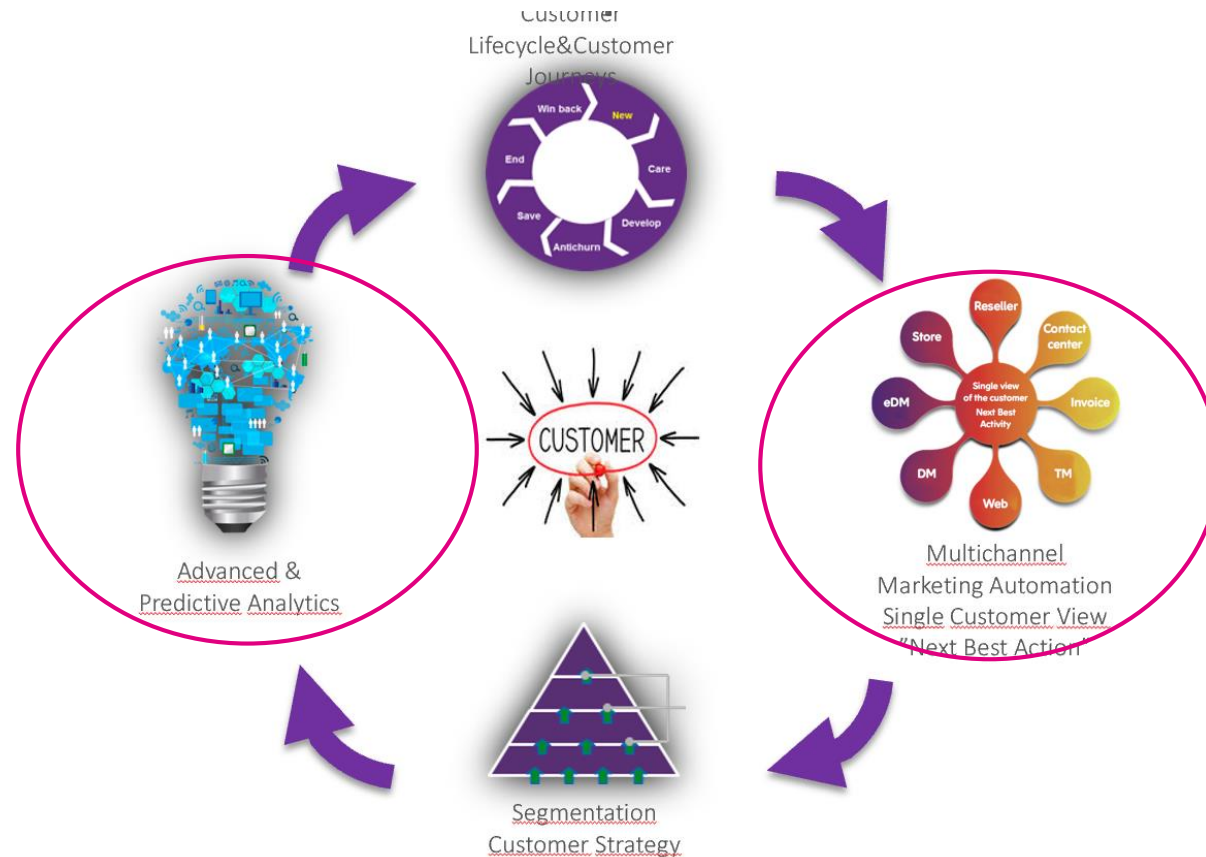


## Dag 4. Data och marketing technology

- Ny teknik och plattformar för skräddarsydd kommunikation och kundhantering

- ✓ Customer Value Management - vad krävs för att kunna hantera kunden one-to-one
- ✓ Single view och marketing automation omnikanal-outbound/inbound
- ✓ Next best action marketing
- ✓ Advanced analytics & Big data
- ✓ AI (artificiell intelligens)
- ✓ Ekosystem och IT-struktur
- ✓ Bygga en roadmap
- ✓ Case

# Remember - Four pillars to master -today focus tech pillars



# Agenda fm



08.30-08.50	Frukost
08.50-09.40	Trendspaning, Backspegel & Reflektion på Dag 3
09.40-10.15	Case/Hemuppgift – Hur kan vi vässa arbetet med kundlivscykeln/kundresor?
10.15-10.30	KAFFE
10.30-12.30	Case Telia CVM&NBA solution, Klas Nicolaisen
	Övning
12.30-13.30	LUNCH

# Agenda em



13.30-15.00

Omnikanal marketing automation- CVM&NBA; Ambition,  
Att tänka på/leverantörsväl, Roadmap

15.00-15.15

KAFFE

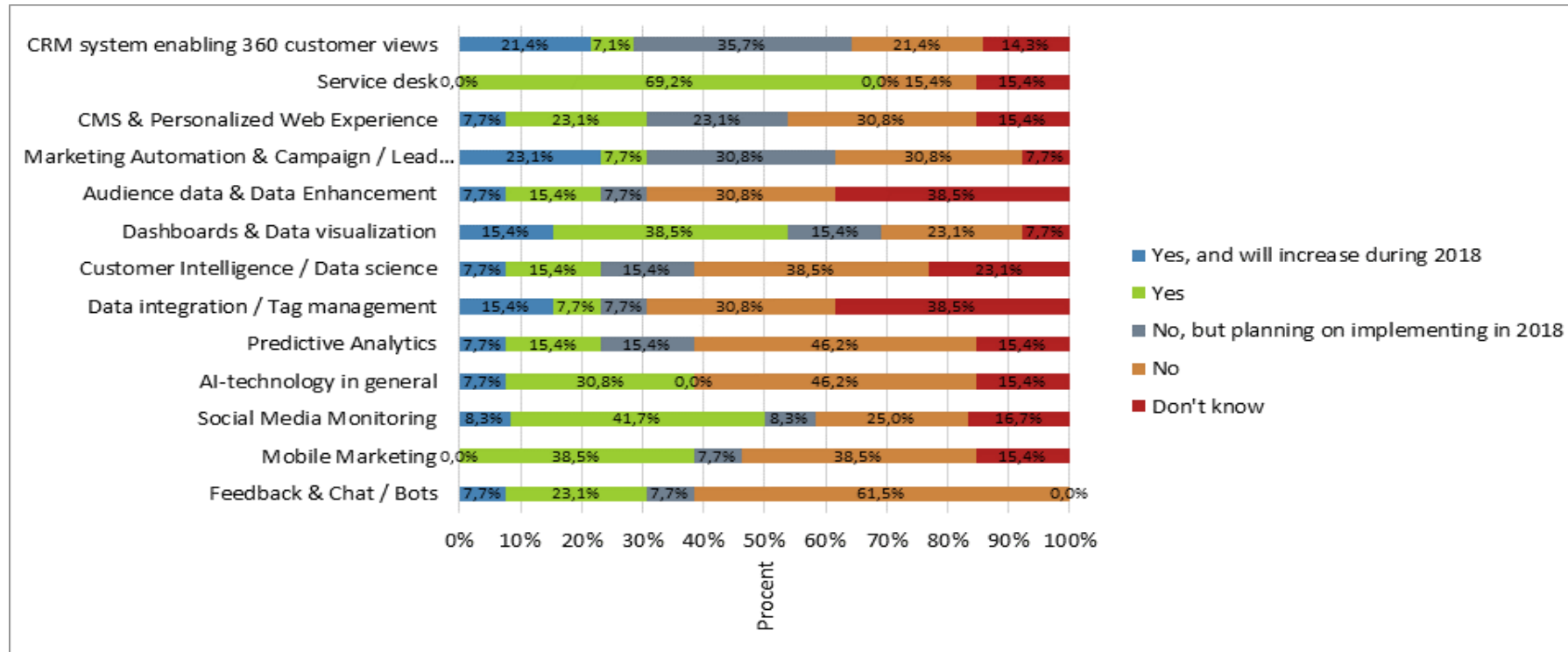
15.15-16.30

Analys/Segmentering/AI , Gustav Rengby, RedPine

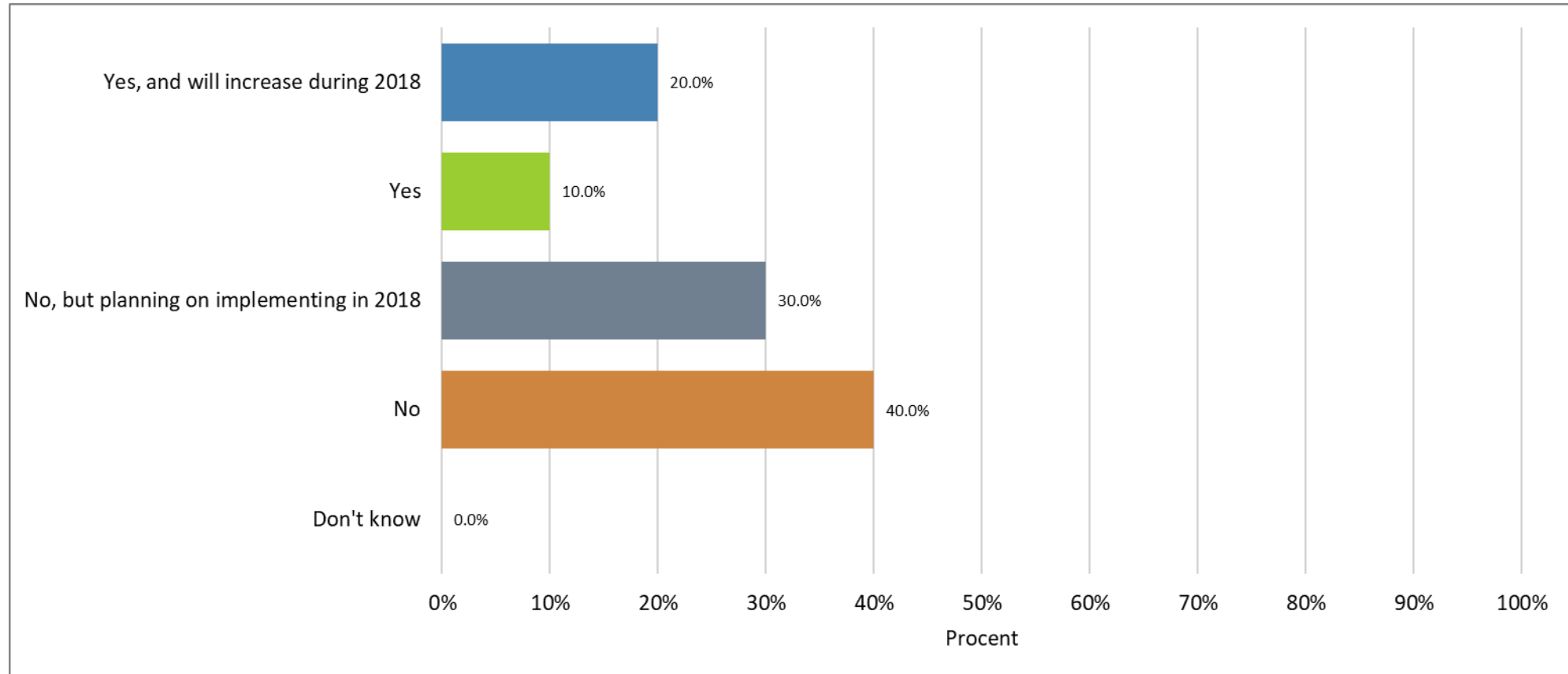
16.30-17.00

Summering och uppgift till nästa gång

# What marketing technology tools do you use? (era svar)

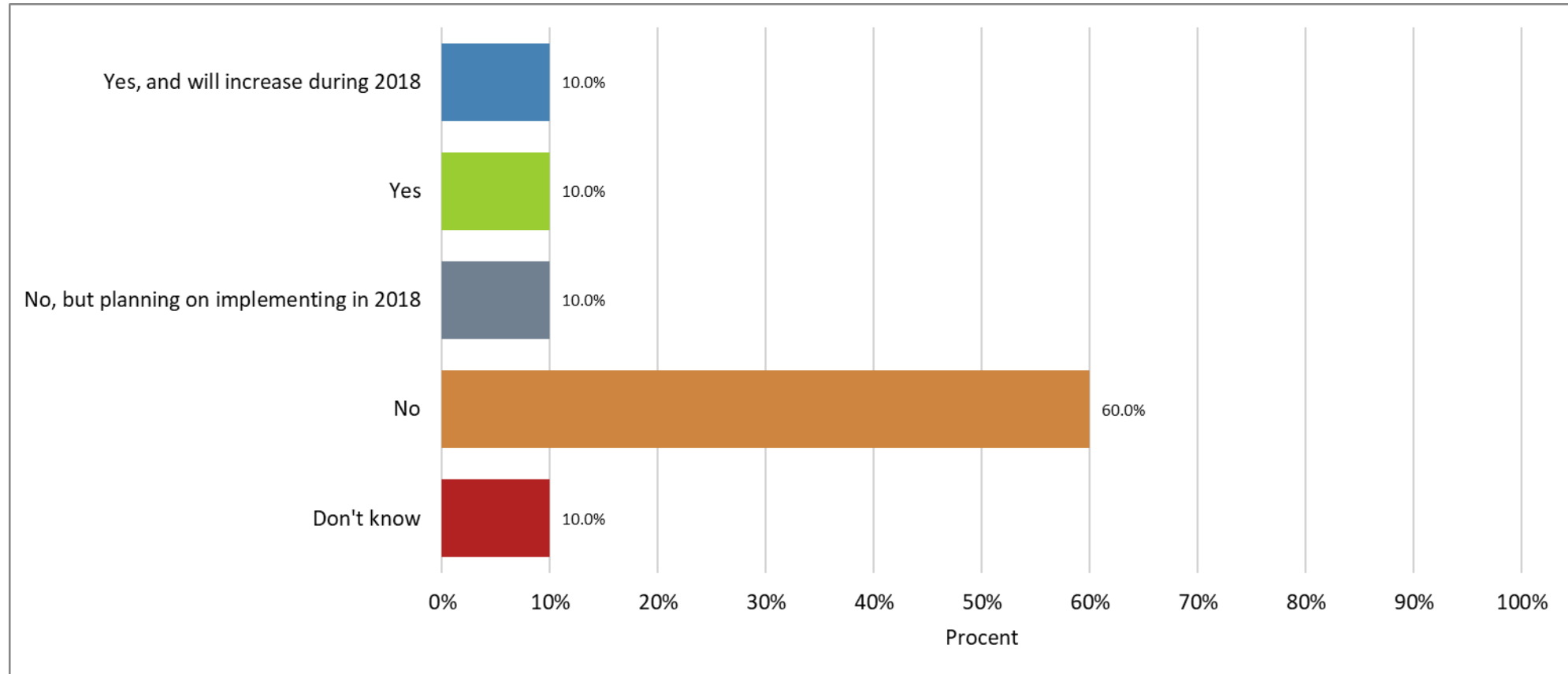


# Marketing automation /Lead management

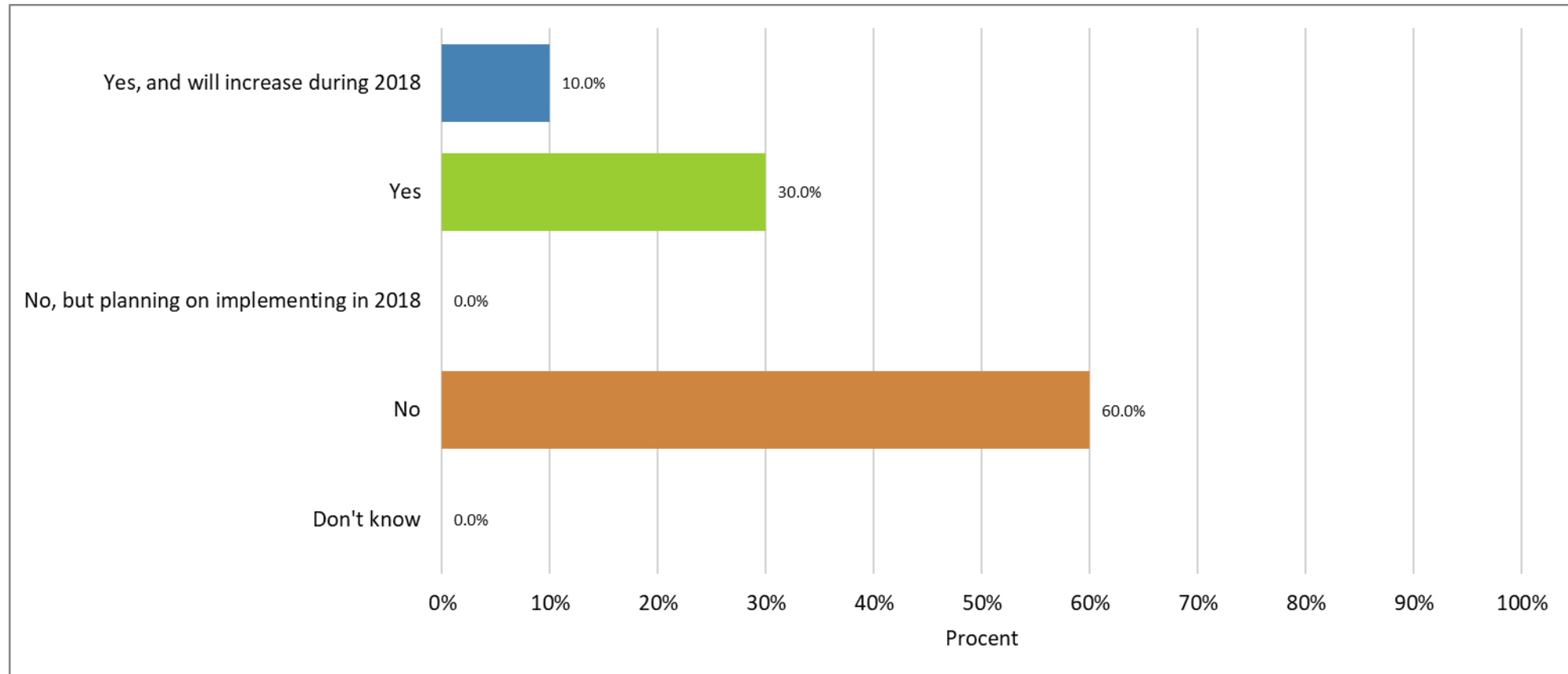




# Predictive analytics



# AI technology in general





# Backspegel och Reflektion

# Kundlivscykeln, kundresor, lojalitetsprogram - Basen för din kundbearbetning

- ✓ Kundlivscykeln – basen för din proaktiva, differentierade bearbetning
- ✓ Kundflöden och KPIer
- ✓ Kundresor (Customer Journeys)
- ✓ Olika former av lojalitetskoncept
- ✓ Lojaliserande kommunikation
- ✓ Case

# Summering och uppgift till denna gång

- Läs igenom alla presentationer från idag – backspegel
- Fundera på hur ni kan vässa er kundlivscykel/kundresor?
- Lyssna på Don Peppers tala via länk
- Läs på om martech
- Inför diskussion/möte Klas och Gustav – fundera på frågor ni vill ha svar på-maila ev frågor till Camilla
- Inför diskussion: fundera på "hemmaplan"-prata gärna med IT
  - Vilka förmågor/verktyg ni har runt omnikanal marketing automation, analys (prediktiv/AI), kampanj/CRM rapportering
  - Fungerar arbetssätt bra mellan CRM och IT – har ni samsyn?



Vad tog ni med er? Nya ideer, insikter?

# Recap från förra gången



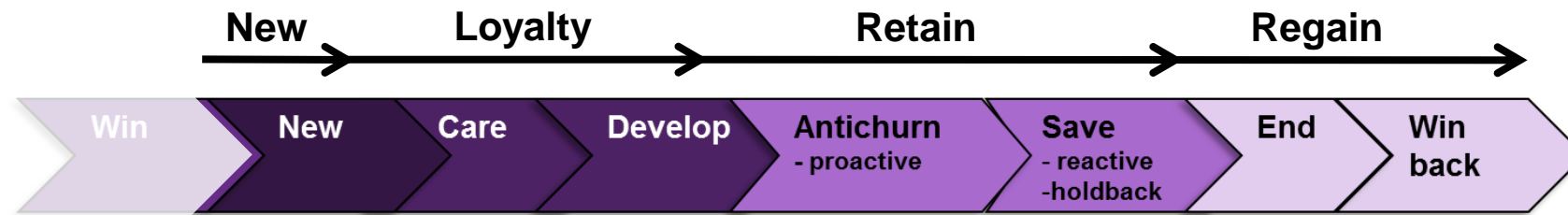
# Kundlivscykel och kundresor- Basen för din proaktiva bearbetning, kunddialog



# Kundlivscykel vs Kundresa

- Rekommendation: sträva efter att hålla ihop så gott det går om ni inte redan gör det!
- Delvis olika perspektiv, ingångar
- Ofta olika beställare (CRM/CX)
- Gemensamt mål: lojalitet!

# Customer lifecycle - identify key customer journeys and processes (to automate)



First 100 days

Confirm choice, activate



Ongoing

Engage, Service, Cross-up sell



At risk

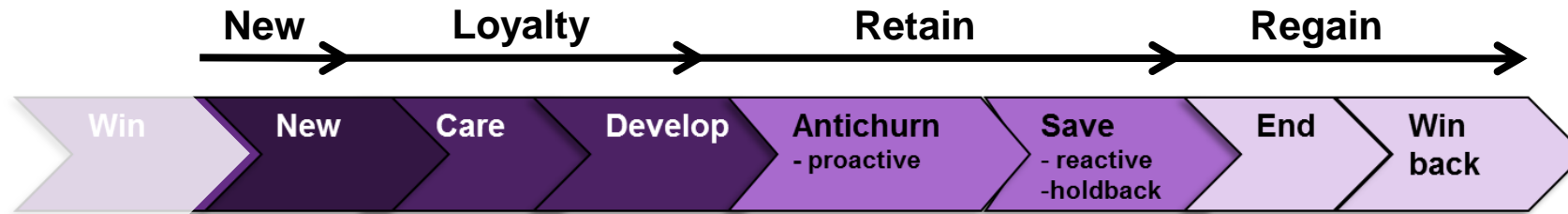
Proactive & Reactive Retention



Nice ending & Winback

Root cause churn, nice Ending, winback

# New/Onboarding phase – honey moon.



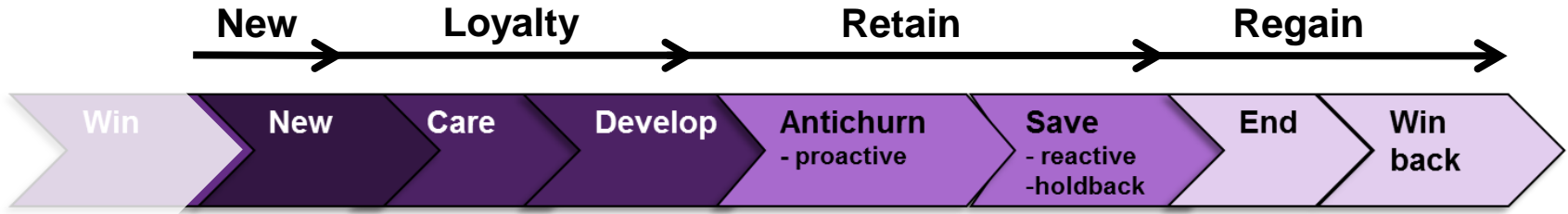
*Welcome*  
*Glad you're here!*

**First 100 days**

**Confirm choice,  
activate**

- Keep track if NEW Customer or only new on Product!
- Understand pain points for new customers – discussion customer service
- Collect information
- Start educating
- Set goals and Evaluate

# Loyalty phase - requires contact strategy

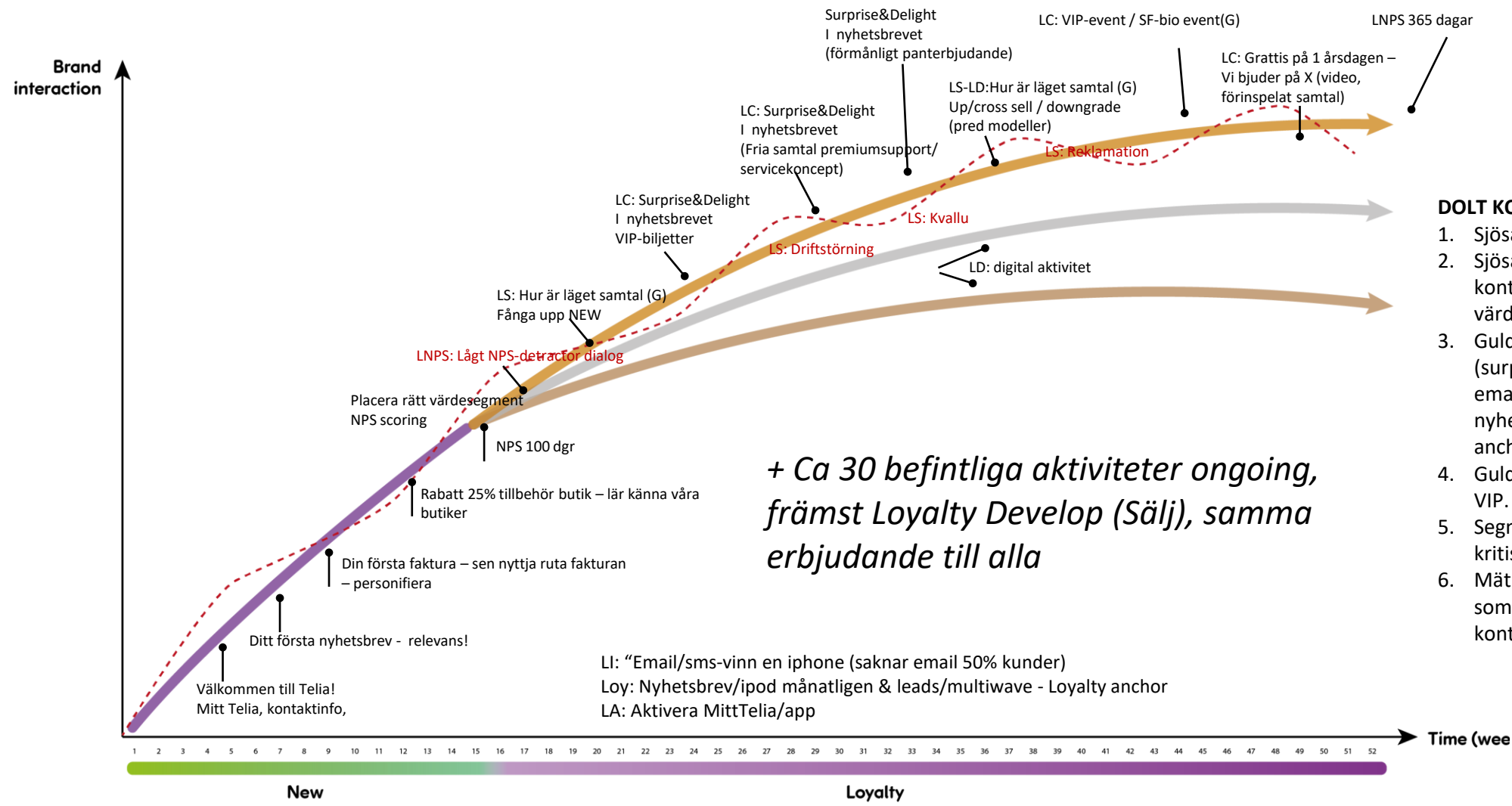


Ongoing

- Contact frequency?
- Messaging strategy?
- Loyalty program –public or hidden?
- Differentiation by value?

Engage, Service,  
Cross-up sell

# Value based Customer lifecycle communication 52 weeks



*+ Ca 30 befintliga aktiviteter ongoing, främst Loyalty Develop (Sälj), samma erbjudande till alla*

- DOLT KONCEPT:**
1. Sjösett NEW CUSTOMER fas
  2. Sjösett LOYALTY fas med kontaktstrategi 52 veckor per värdesegment
  3. Guld: fokus Service, Care (surprise & delight), NPS, samla emailadresser, gör om nyhetsbrevet till "Loyalty anchor". Spill-over övriga kunder.
  4. Guld kunder flaggas i kanaler för VIP. Dra in kunder i Butik.
  5. Segment-kanal samarbete kritiskt!
  6. Mät effekter, tagga vilken kund som får vad och den ultimata kontaktfrekvensen samt innehållet

# Kommunikation baserat på kundrelationsförståelse

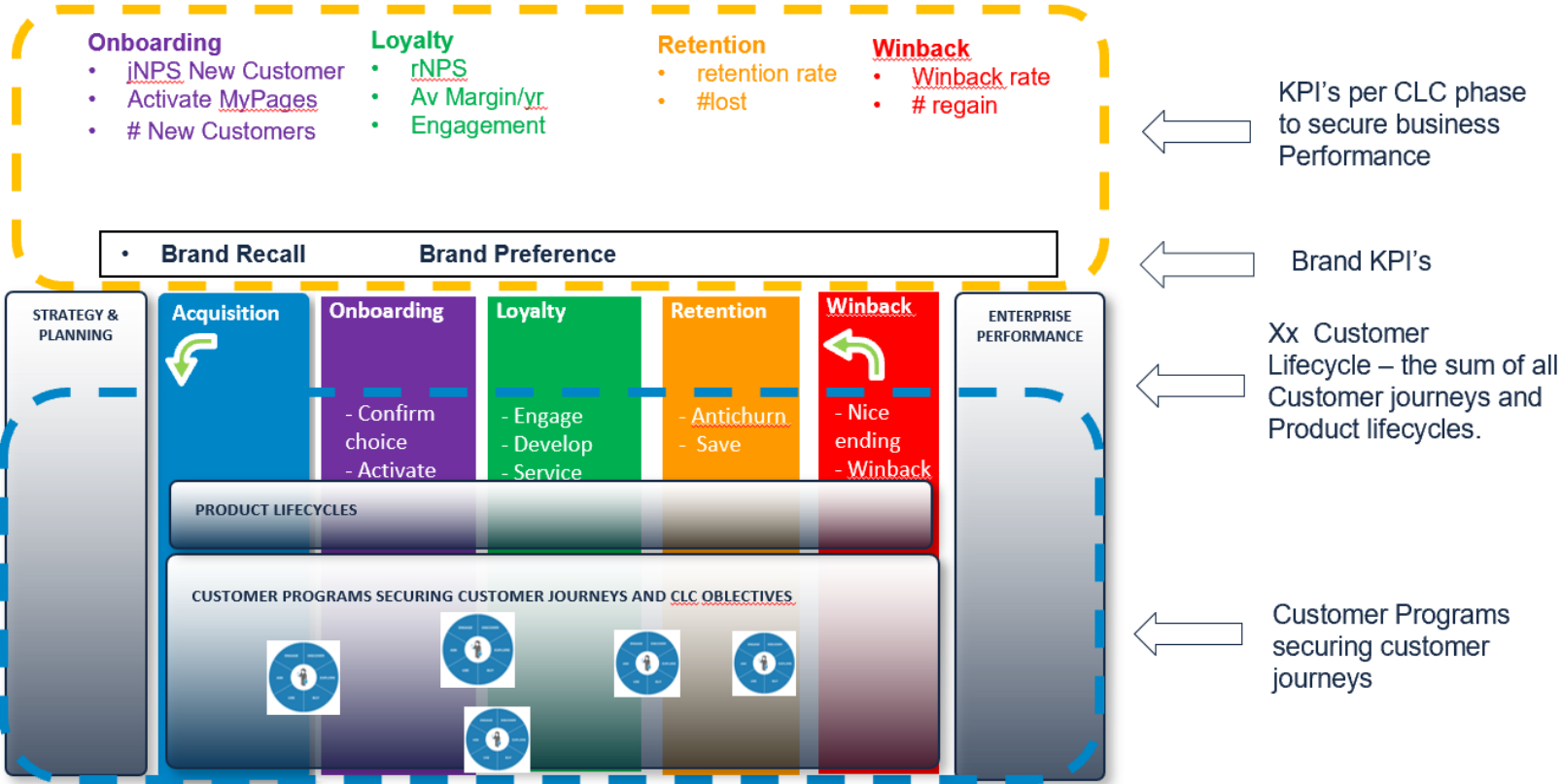
## (Inger Roos, Fånga Potentialen mellan kundmötena)

- Lojalitet tar tid – byggs upp vid kundmöten men också däremellan.
- Kommunikationen bör lära kunden mer om företaget och tjänsterna, inte fokusera för hårt på pris/sälj.
- Aktiva kunder intresserade och tar till sig information, passiva kunder ointresserade, läser ej kommunikationen etc
- Kommunikation är viktigare än någonsin – kommunikationsprogram och CRM manual ger förslag på hur lojaliserande kommunikation kan byggas så att den påverkar även passiva

# How to develop a framework?

	NEW	LOYALTY	RETAIN	REGAIN
Goal				
Definition				
Segmentation				
Analytics				
KPIs				
Communication				
Channels				
Data needed				

# Customer lifecycle management secures positive customer flows and business performance





# Summary

- Customer lifecycle tracks customer flows and performance through the CLM stages such as Acquisition, Loyalty/Growth, Retention, Winback. Builds up to CLV.
- CLC encompasses product lifecycles and relevant customer journeys.
- Proactive Customer lifecycle management secures growing value over time by securing the customer through the CLC phases with adapted and timely communication – outbound and inbound.
- Special track for high value customers.
- Contact strategy is crucial! Loyalty is built over time.

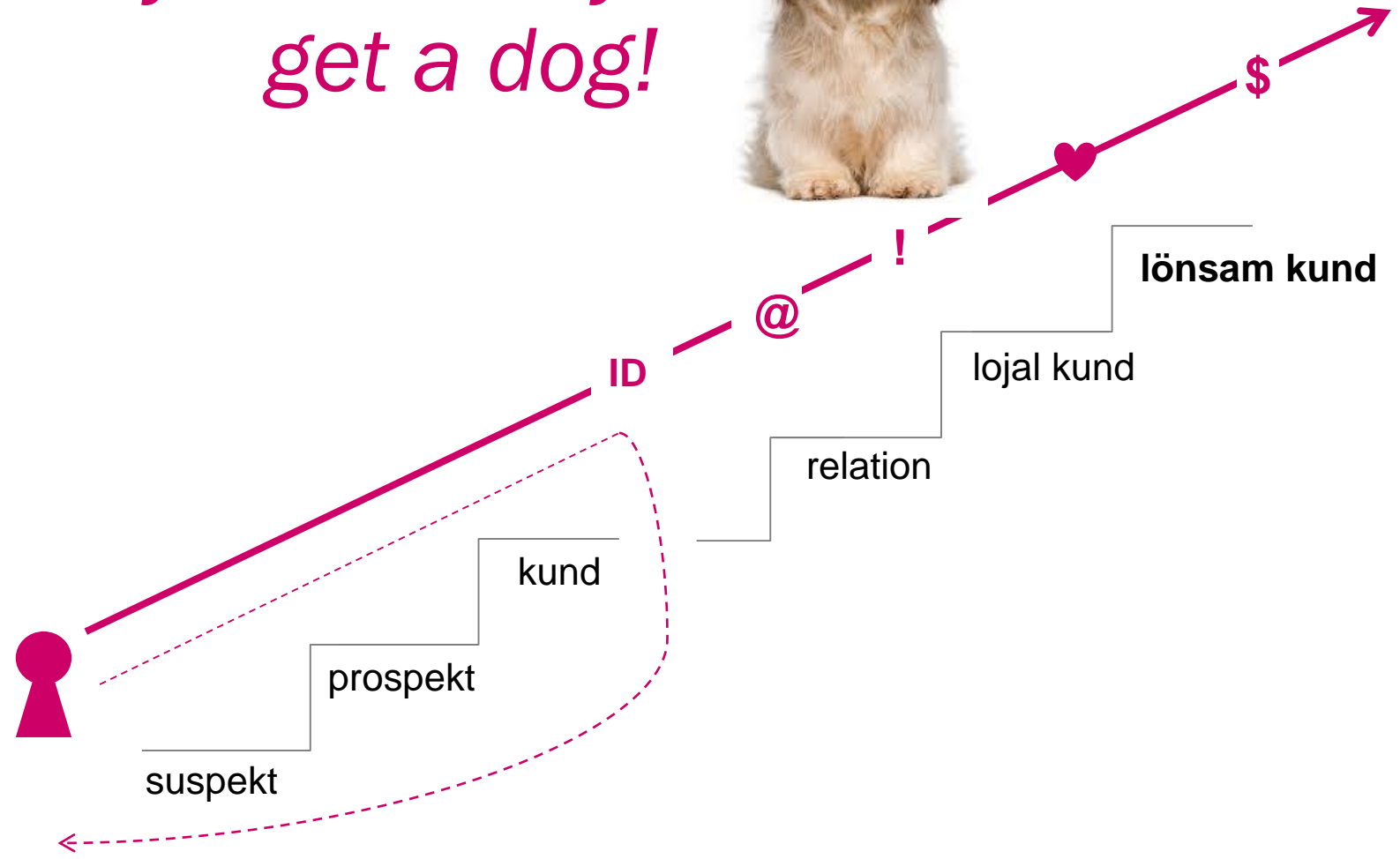
# Agenda

1. Vem är jag och vad är det roligaste jag vet?
2. Case Fortum – om hur man kan jobba med personas
3. Case Unionen – Även arbetsplatsombud behöver en kundresa
4. Case Såifa Rewards – Gulla lite med lastbilschaufförer och vinsterna blir betydande!

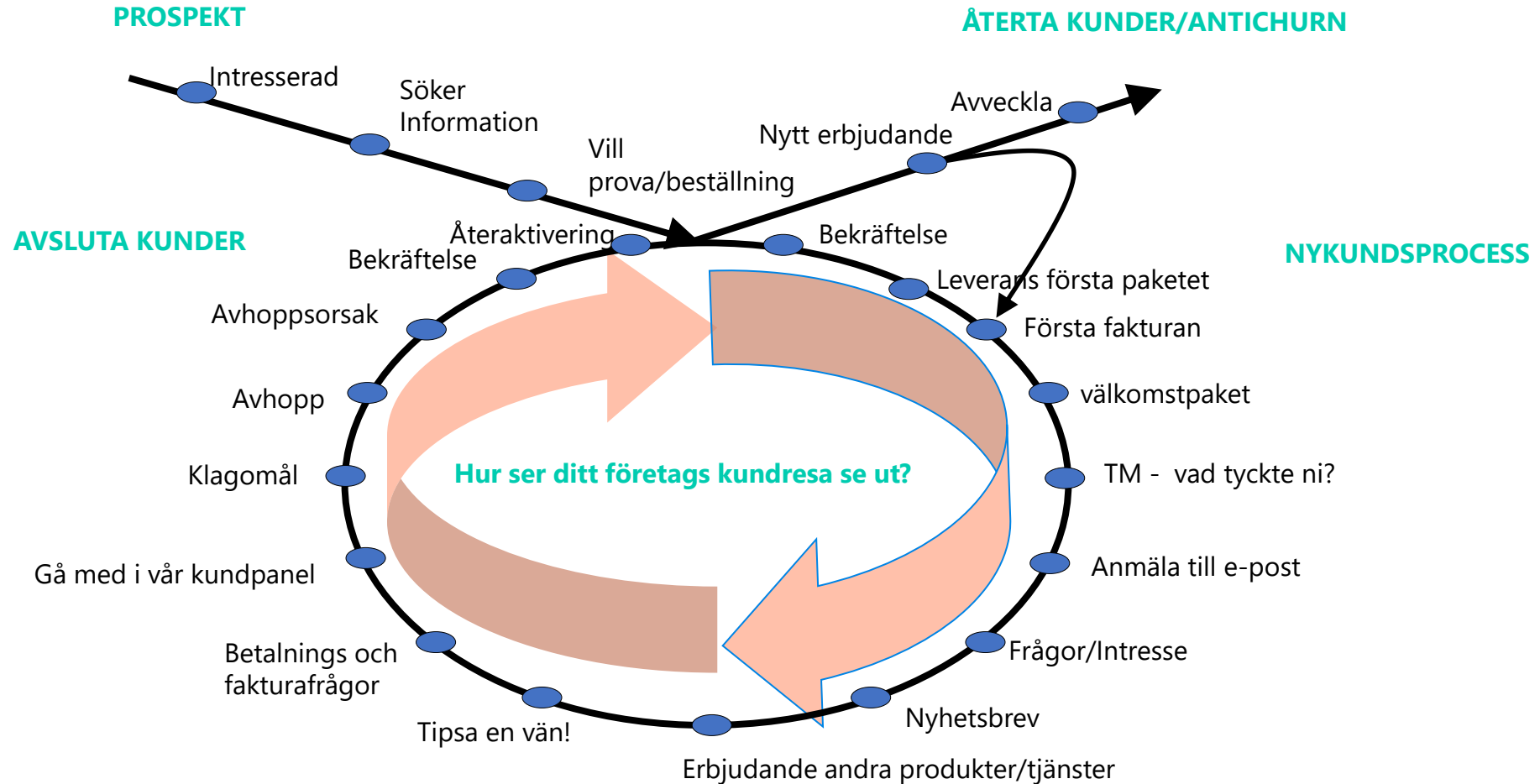
Alla människor är lika värda  
alla kunder är olika värda



*If you want loyalty  
get a dog!*



# Exempel på en kundresa



# HEMUPPGIFTEN – Hur kan ni vässa arbetet med Kundlivscykeln/Kundresor?

- Grupper om 4 – Diskutera hur ni funderat runt denna uppgift och vad ni ev kommit fram till för ert företag.
- Dela kort med hela gruppen slutsatser / ett företags lösning

KAFFE

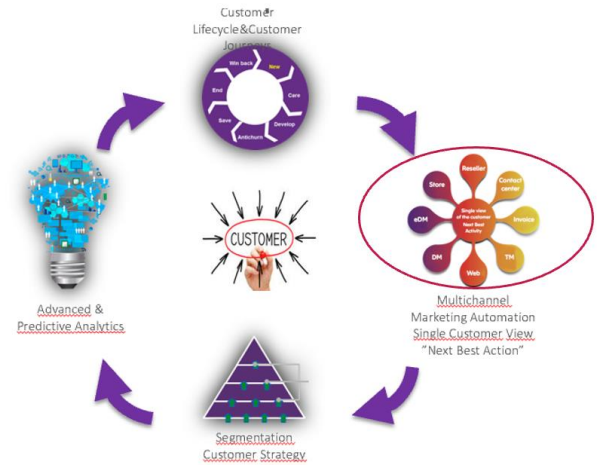


## Klas Nicolaisen, Telia case + Övning

Klas besöker oss och berättar om Telias sju års långa resa med **CVM / Next best action marketing sett ur ett IT perspektiv.**

Vilket IT-stöd krävs och hur ser eko-systemet ut; hur har samverkan IT-business sett ut? Hur kopplar man ihop all data runt kunden och kan nyttja den i alla kanaler?



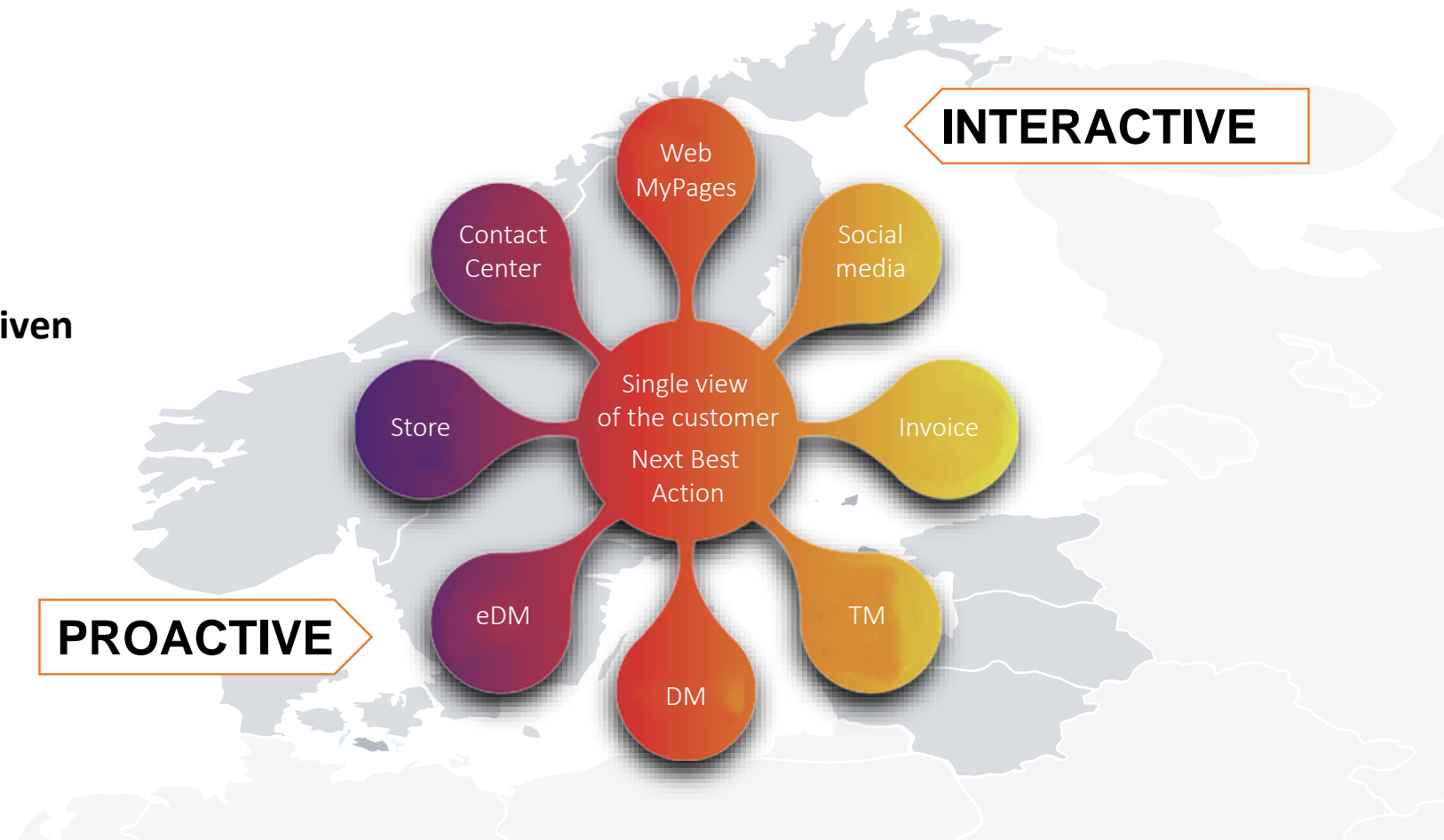


Omnikanal – outbound/inbound marketing automation; Single view next best Action marketing (CVM solution)

# CVM - Global implementation of multichannel marketing automation for Next Best Action marketing. - *Your Channels for 1:1?*

What is the best message for any customer at any given moment  
 -Inbound  
 -Outbound

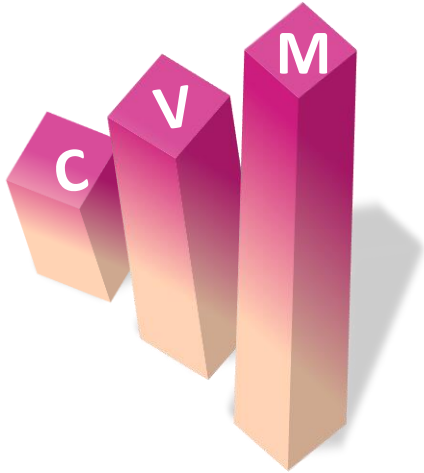
OFFLINE  
 ONLINE



# Part of your What – Strategic pillars - tips

- List all your channels where you can recognize your customer – number of customer interactions
- Define how advanced you want to be in tying the channels together
- Outbound – Inbound...
- Multiwave & automation ambition
- Personalization level
- NBA/CVM solution?

# CVM och Next best action – för dig i framkant



**Next-best-action marketing** is a customer-centric [marketing](#) paradigm that considers the different actions that can be taken for a specific customer and decides on the ‘best’ one.<sup>1</sup>

## From Product to Customer and from data to impact:

CVM shifts the focus of the enterprise from managing products or marketing campaigns to managing the profitability of each individual customer over the entire life of the relationship.

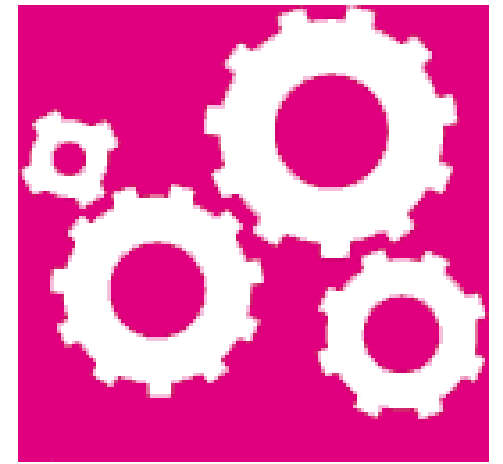
Instead of asking:

- *Who will respond to a 10% off promotion?*

a customer value manager is driven to understand:

- *Who is this customer, and what can I offer to increase their lifetime value?*

# Marketing Automation Wikipedia

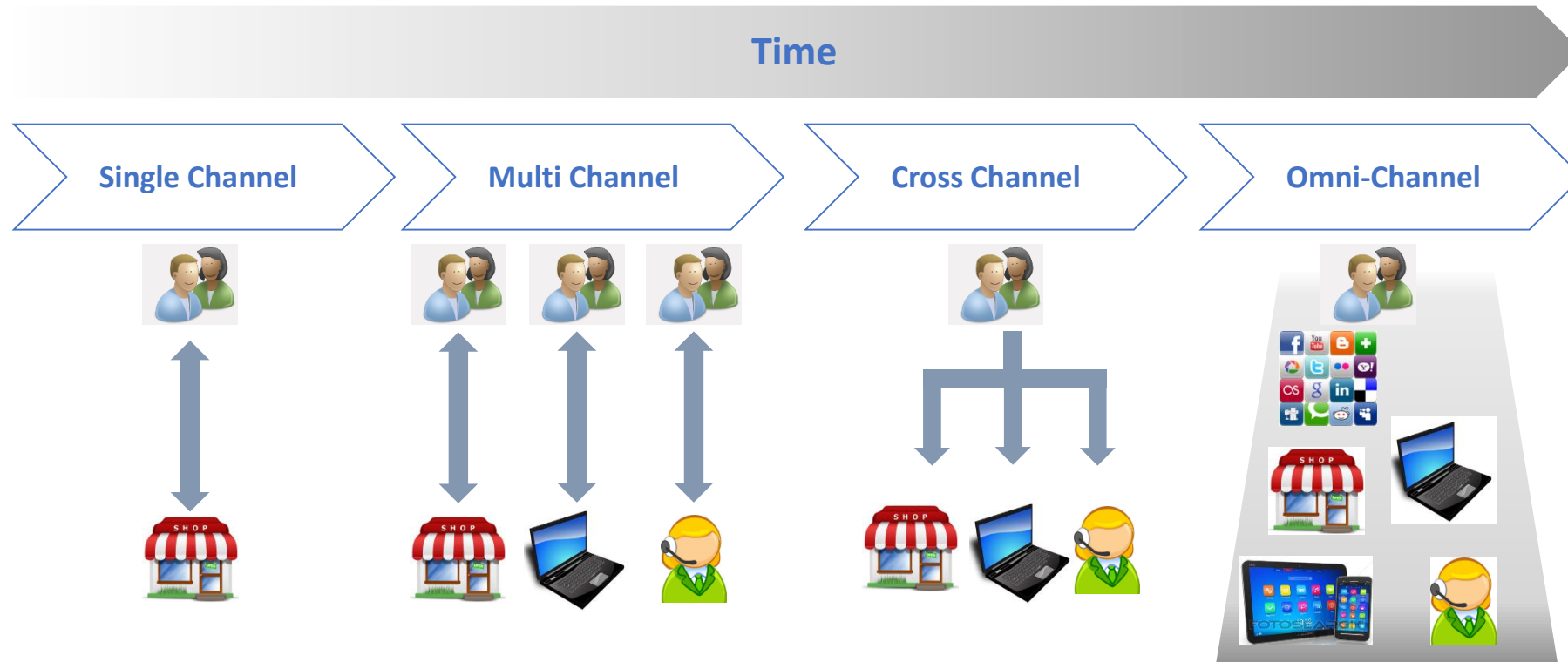


## Overview [\[ edit \]](#)


Marketing Automation is a subset of [customer relationship management](#) (CRM) that focuses on the definition, segmentation, scheduling and tracking of marketing campaigns. The use of marketing automation makes processes that would otherwise have been performed manually much more efficient and makes new processes possible. Marketing Automation can be defined as a process where technology is used to automate several repetitive tasks that are undertaken on a regular basis in a marketing campaign. A tool that allows an individual to design, execute and automate a time-bound marketing workflow can be called a Marketing Automation platform. *[citation needed]*

Marketing Automation platforms allow marketers to automate and simplify client communication by managing complex omni-channel marketing strategies from a single tool. Marketing Automation assist greatly in areas like Lead Generation, Segmentation, Lead nurturing and lead scoring, Relationship marketing, Cross-sell and upsell, Retention, Marketing ROI measurement.

# From Single to Omni-channel



Multi, cross, omni often används ofta synonymt dock  
Analysföretagen kallar det främst "cross channel campaign mgmt."



Today's consumers  
expect an experience  
that feels channel-  
less

and Brands must win in  
Customers' **moments of need**

89% of customers express frustration by the context  
lost when they switch between channels

# ..and meet customers where they are

	Internet / Web Chat	Social Media	Electronic Messaging <small>(e.g. email, SMS)</small>	Smartphone Application	Telephone
<b>Millennials</b> <small>(born 1981-1999)</small>	<b>24%</b> <small>(1st choice)</small>	<b>24%</b> <small>(1st choice)</small>	<b>21%</b> <small>(3rd choice)</small>	<b>19%</b> <small>(4th choice)</small>	<b>12%</b> <small>(5th choice)</small>
<b>Generation X</b> <small>(born 1961-1980)</small>	<b>21%</b> <small>(3rd choice)</small>	<b>12%</b> <small>(4th choice)</small>	<b>28%</b> <small>(2nd choice)</small>	<b>11%</b> <small>(5th choice)</small>	<b>29%</b> <small>(1st choice)</small>
<b>Baby Boomers</b> <small>(born 1945-1960)</small>	<b>7%</b> <small>(3rd choice)</small>	<b>2%</b> <small>(5th choice)</small>	<b>24%</b> <small>(2nd choice)</small>	<b>3%</b> <small>(4th choice)</small>	<b>64%</b> <small>(1st choice)</small>
<b>Silent Generation</b> <small>(born before 1944)</small>	<b>2%</b> <small>(3rd choice)</small>	<b>1%</b> <small>(4th choice)</small>	<b>6%</b> <small>(2nd choice)</small>	<b>1%</b> <small>(5th choice)</small>	<b>90%</b> <small>(1st choice)</small>

Source: KPCP Internet Trends 2016

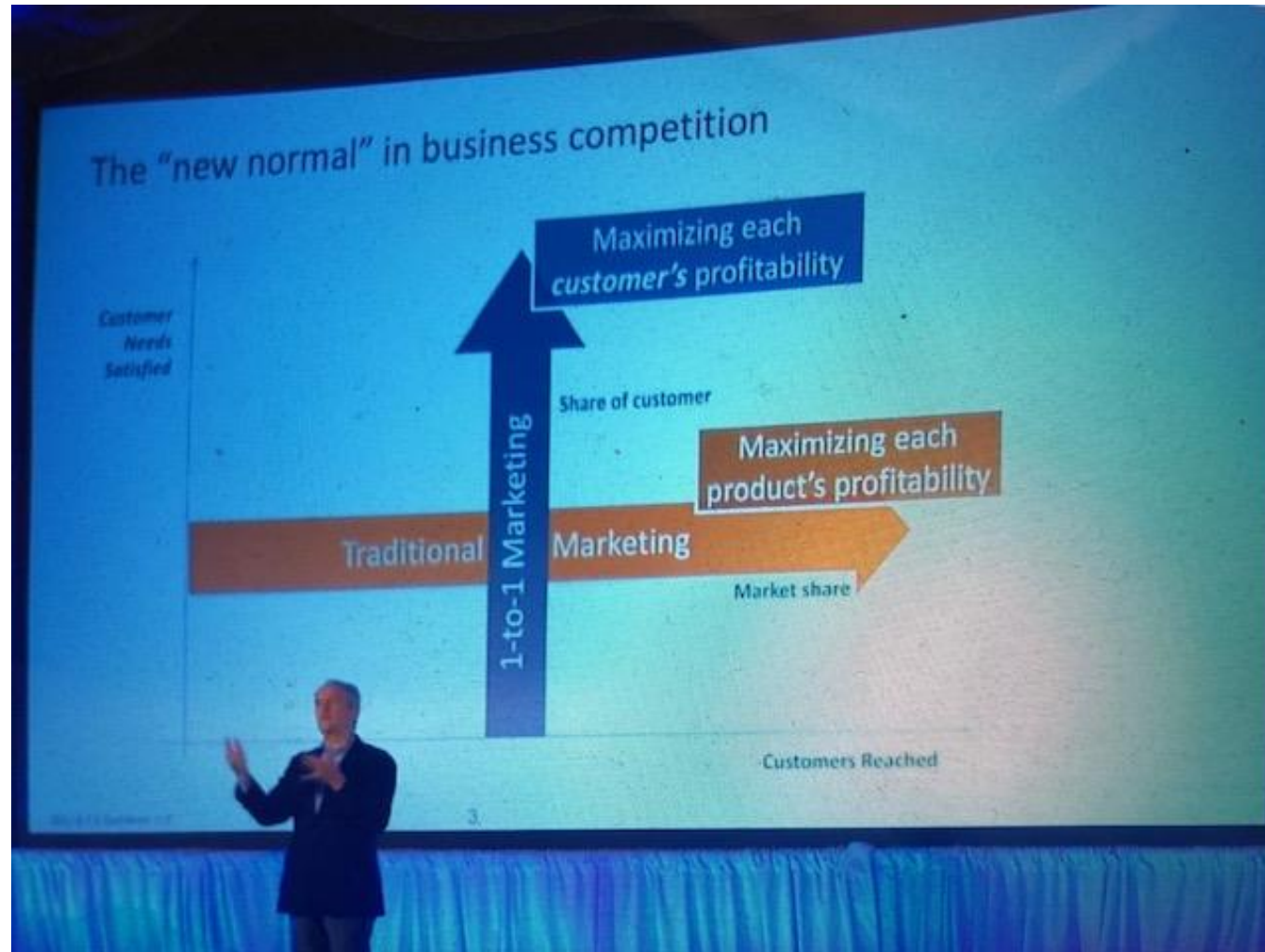


# The Godfather of 1-to-1 personalization!



- Technology is there to enable 1-to1
- The Goldfish principle (no customer memory) and the Omnichannel-competitive advantage
- Personalization create loyalty

# “New normal” Maximizing each customer’s profitability vs product’s profitability



# Customers want personalization

Customers are making their preferences known.



**73%** prefer brands that personalize their shopping experiences.

Source: 3 Digital Marketing Trends for Retail and E-Commerce in 2016. Jonathan LaCose, INC, Dec 2015



**86%** say personalization plays a role in their buying decisions.

Source: 3 Digital Marketing Trends for Retail and E-Commerce in 2016. Jonathan LaCose, INC, Dec 2015



**89%** express frustration by the context lost when they switch between channels.

Source: 4 secrets of customer loyalty from successful retailers Chad Hendren, Retail Customer Experience, 2016

# Just 7% could deliver real-time data-driven experiences across channels

## Current Ability of Their Company to Deliver Real-Time Experiences to Their Customers According to Marketers Worldwide, Q1 2017

*% of respondents*

We are always able to deliver real-time, data-driven experiences across all customer touchpoints and across both digital and physical engagements	7%
We are able to deliver some experiences, primarily through digital channels, that are in real time and based on individual customer data	24%
We are only able to deliver a handful of data-driven, real-time experiences through marketing-owned platforms and touchpoints	28%
We are struggling to deliver real-time, data-driven engagements, but achieving this level of customer experience is a top priority for the entire business	20%
We are just starting on this journey and have not yet mapped where and how these real-time experiences must be delivered	21%

*Source: CMO Council, "Empowering the Data-Driven Customer Strategy: Addressing Customer Engagement From the Foundation Up" in partnership with RedPoint Global, March 21, 2017*

224949

[www.eMarketer.com](http://www.eMarketer.com)

# ..Lack of relevance..

## Relevance of Recommendations\* from Companies According to US Internet Users, by Demographic, April 2018

% of respondents

### Gender

#### Male



#### Female



### Age

#### 18-29



#### 30-39



#### 40-49



#### 50-59



#### 60-69



#### Total



Very relevant

Somewhat relevant

Not very relevant

Not relevant at all

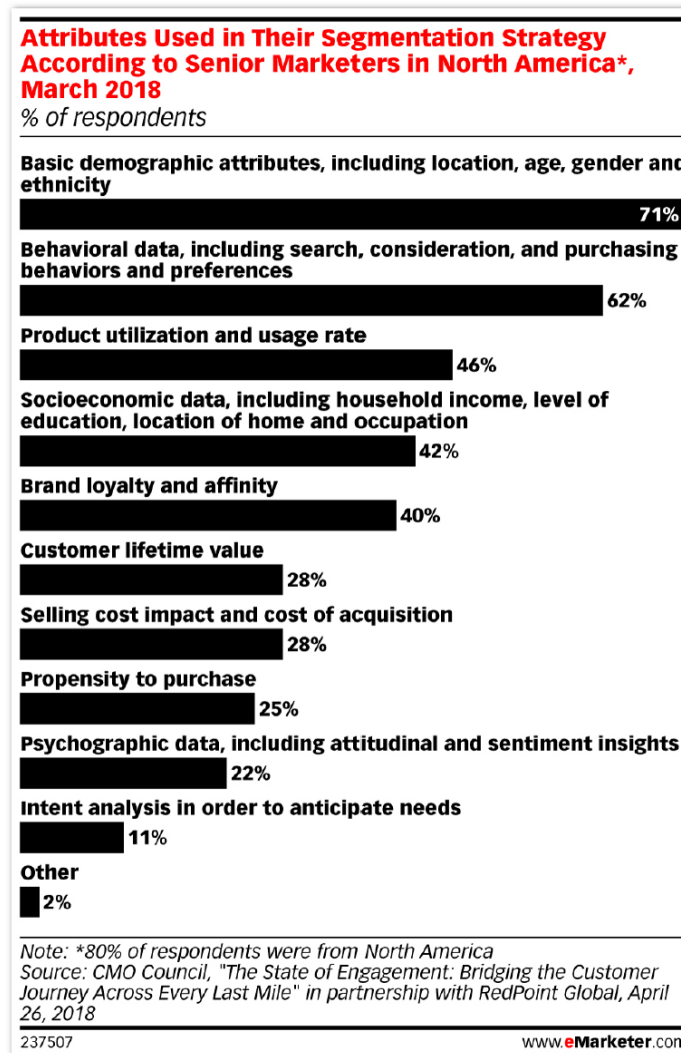
Note: n=1,000; numbers may not add up to 100% due to rounding; \*within personalized messages

Source: Periscope By McKinsey, "Consumers Value Personalization: Up Your Game to not Miss the Opportunity," May 9, 2018

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www.eMarketer.com

# ...Segmentation rarely takes into account psychographics etc..



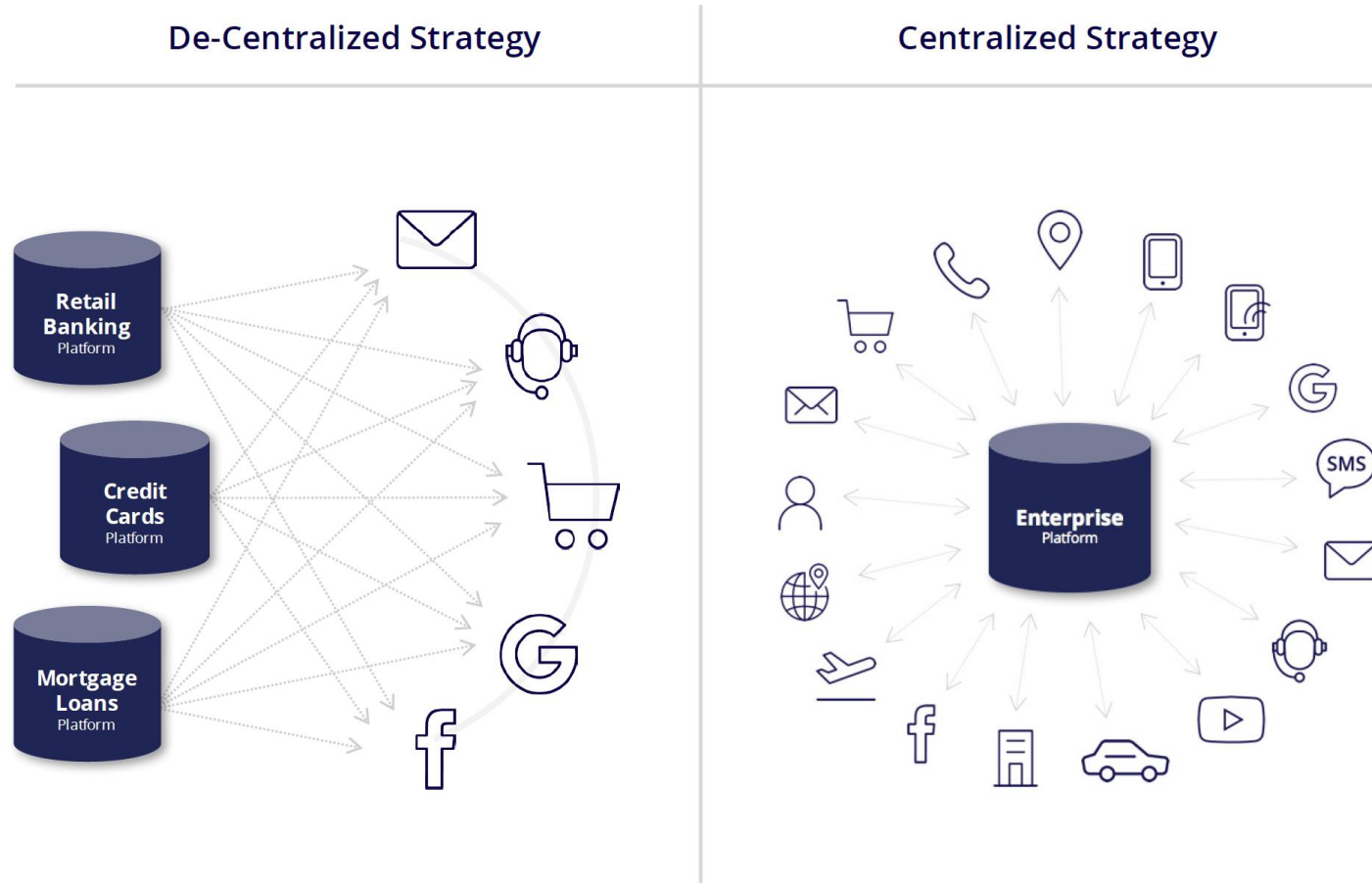
# The three things we absolutely must change

To make the benefits a reality, the following innovations need to happen within the organization - both technically, and culturally:

1. The move from one-to-many segmentation, to a one-to-one customer approach.
2. The move from channel and product-driven targeting, to a central decision authority.
3. The move from scheduled push campaigns, to an always-on model that continuously engages customers during their "moments of need."

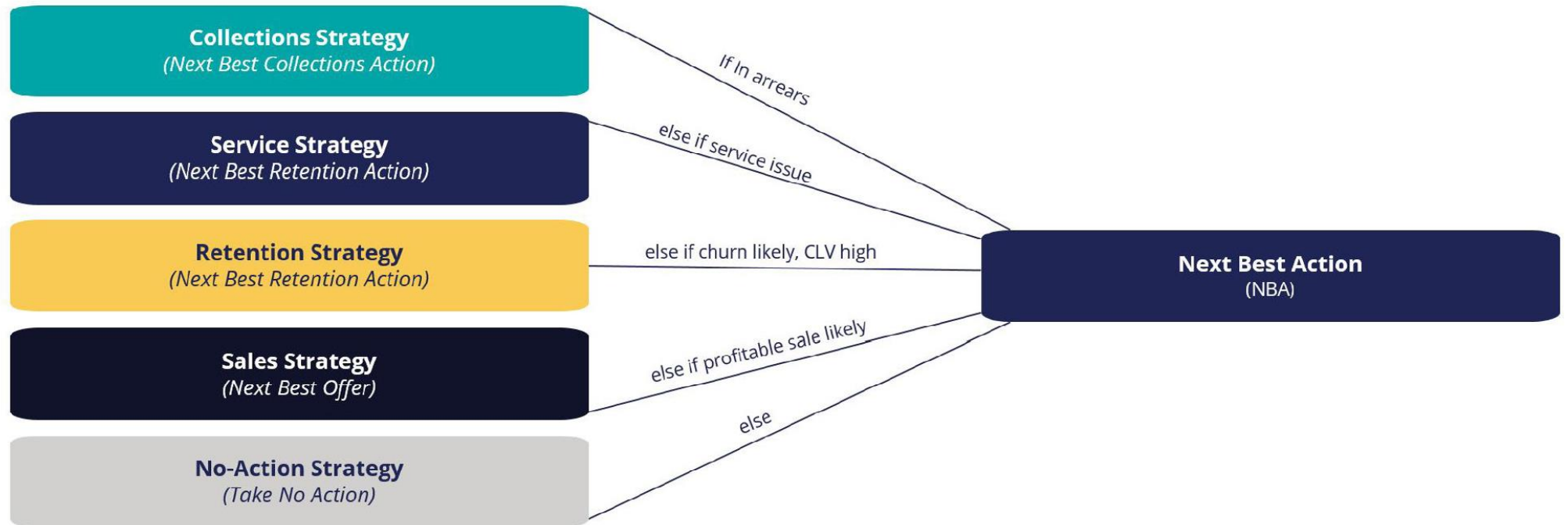
Källa: Pega

# Next Best action requires centralized “interaction hub”





# Next Best action considers all possible customer activities and chooses the best one



Källa: Pega

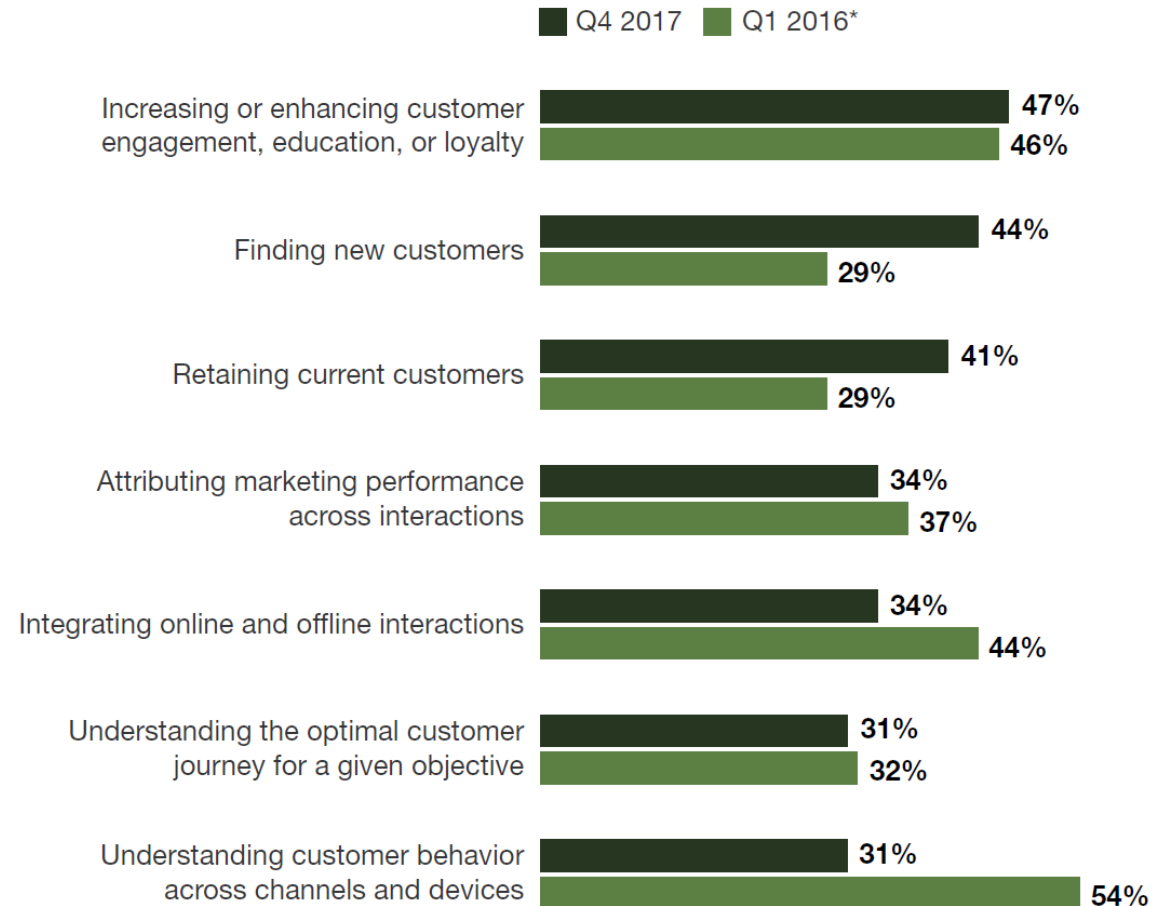
# Top 3 capabilities companies look for when choosing cross channel campaign mgmt.

- **Orchestrate CX across a rich channel mix**
  - Ability to to manage interactions across multiple channels
- **Understand and anticipate customer behavior**
  - Increasingly ask for analytics and AI capabilities
- **Integration capabilities**
  - Data and channels

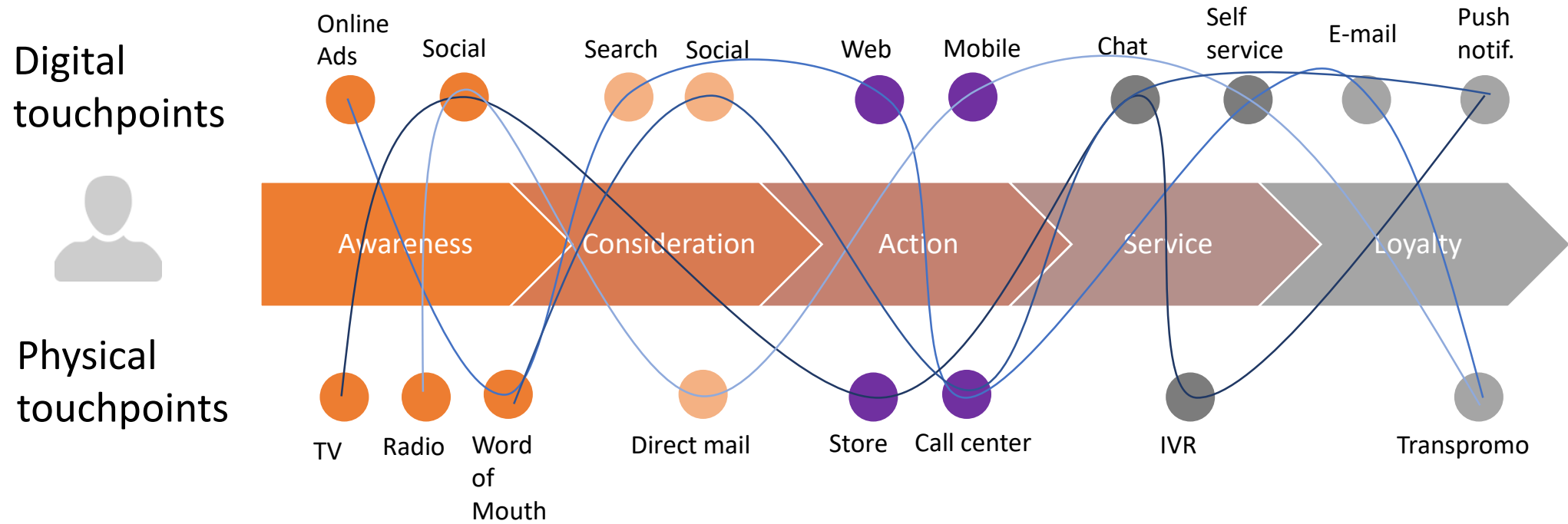
Source: Forrester

## “What are the biggest marketing challenges you expect to face in the next two years?”

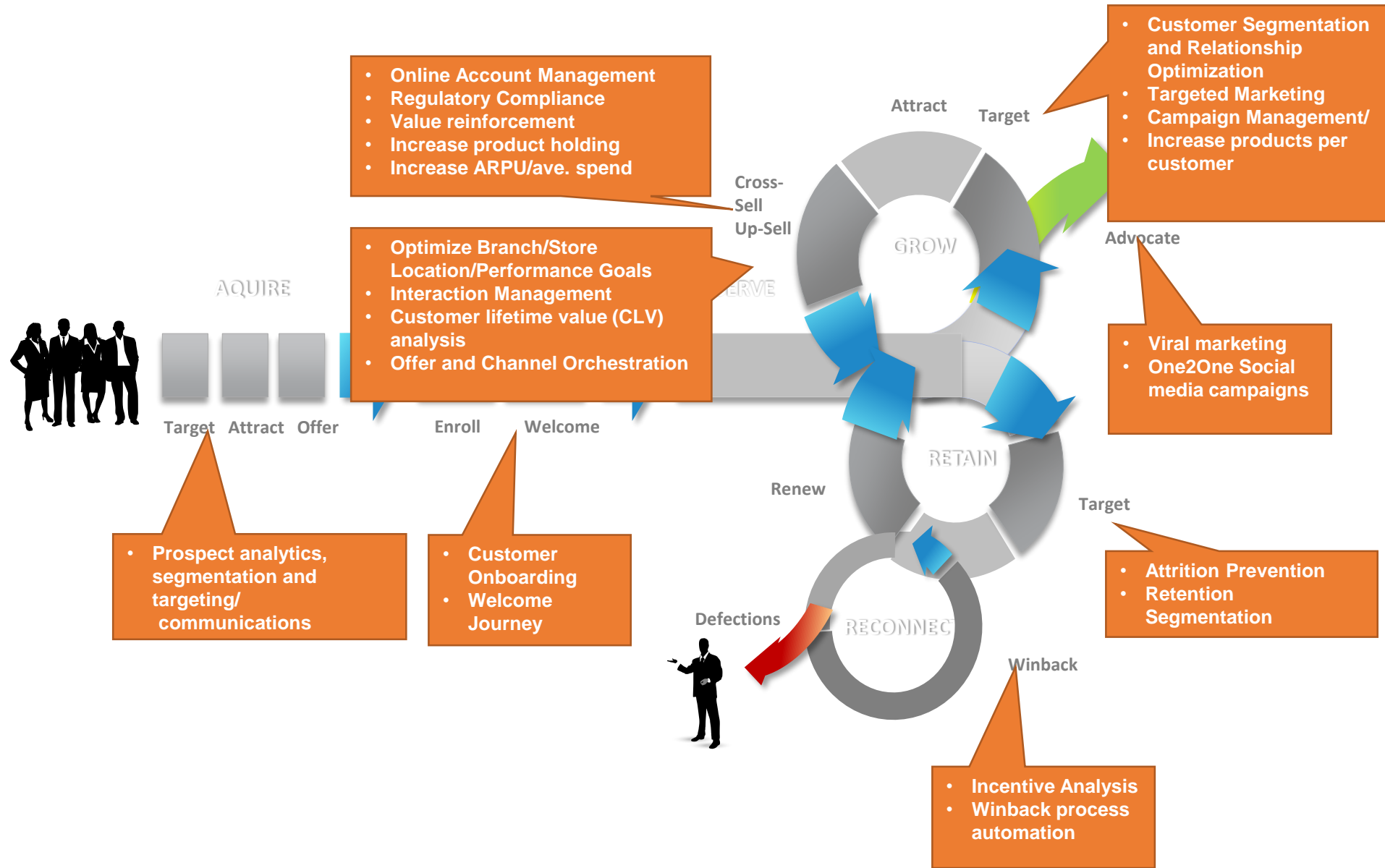
Please select up to 5 challenges (top 7 responses shown).



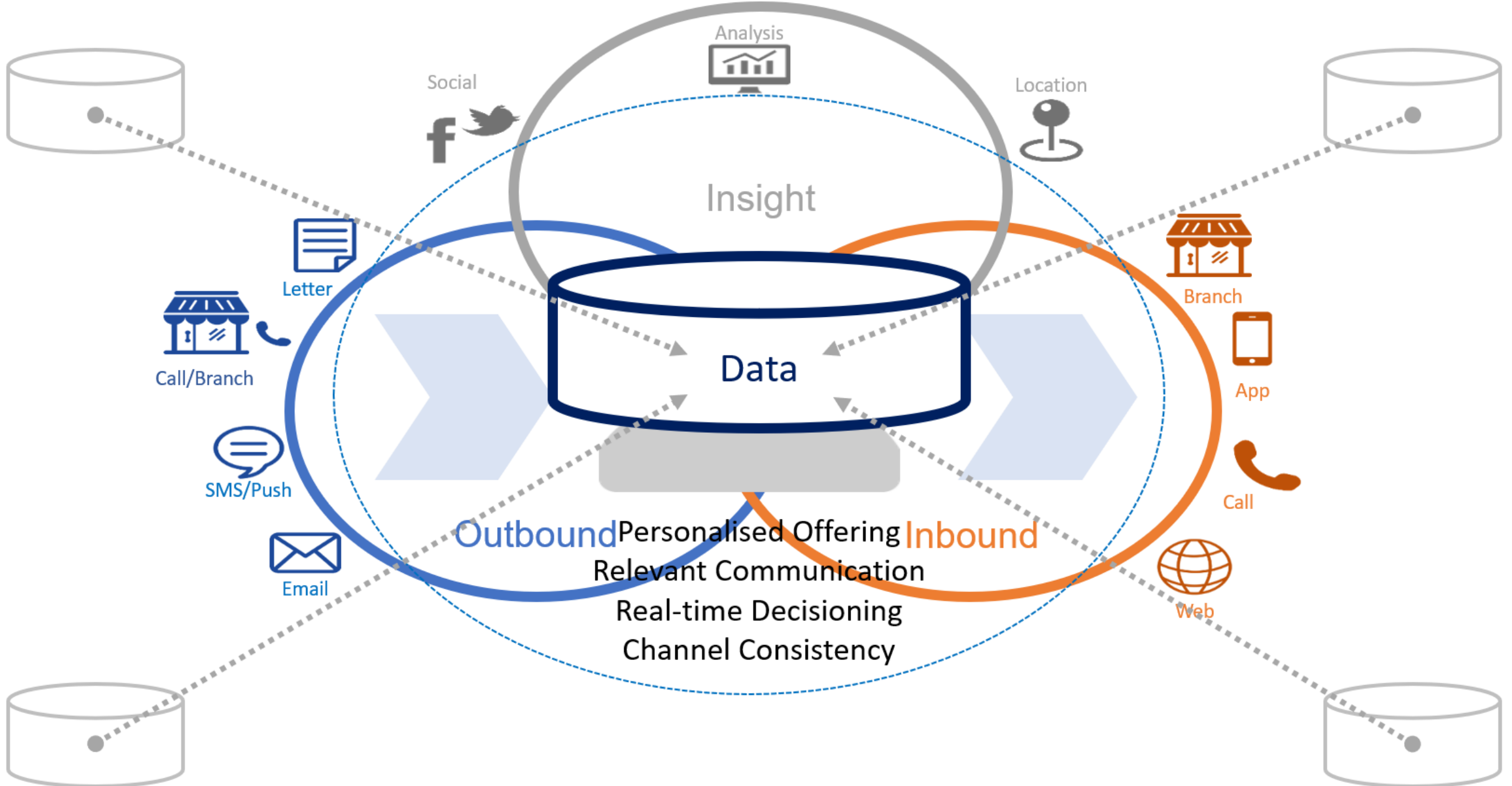
# Customer journeys are unique



# Mapping to the customer lifecycle

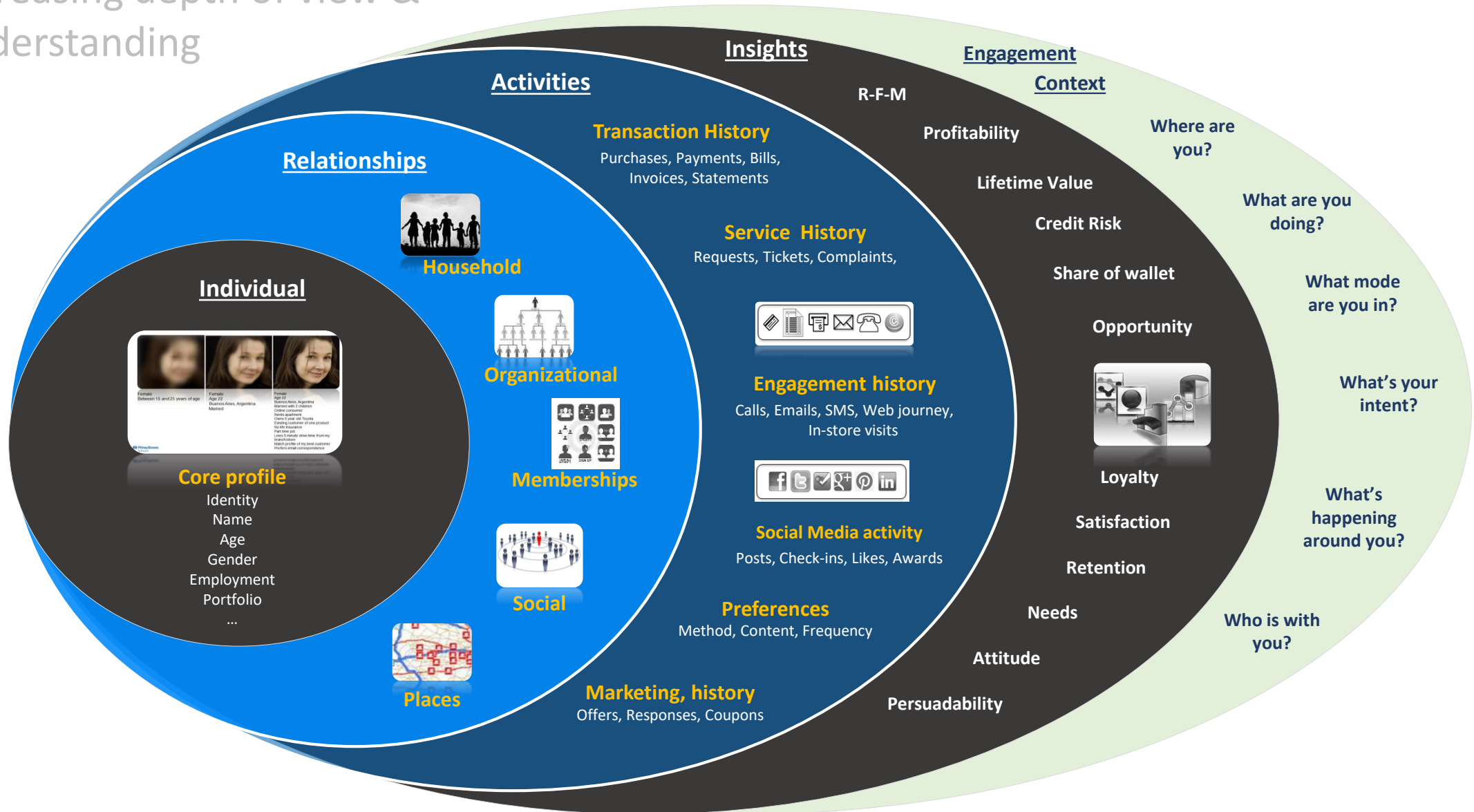


# Customer centric marketing



# What does a real view of the customer need?

Increasing depth of view & understanding



# Strategier för att välja rätt plattform

- Vilka kanaler ska kunna hanteras: tänk outbound – inbound och offline-online
- Skalbart system med flera moduler, tex Analys och AI
- Global set up samt B2C + B2B – rekommenderas för cost of ownership
- Ha IT med – data och integrationer
- Kolla med referenskunder/typ av bransch preferens
- Prissättning och support
- Användarvänlighet – har ni kompetensen?
- Business case
- TA HJÄLP!



# Example vendors cross channel campaign mgmt

- Among Top 10 global vendors (exempel ur Forrester/Gartner “cross/multi channel campaign mgmt.” rapporter)
  - Adobe, IBM, SAS, Oracle, Salesforce, PitneyBowes, Pega, Selligent
- Many Smaller vendors:
  - Voyado, DataTalks, Agillic...many more

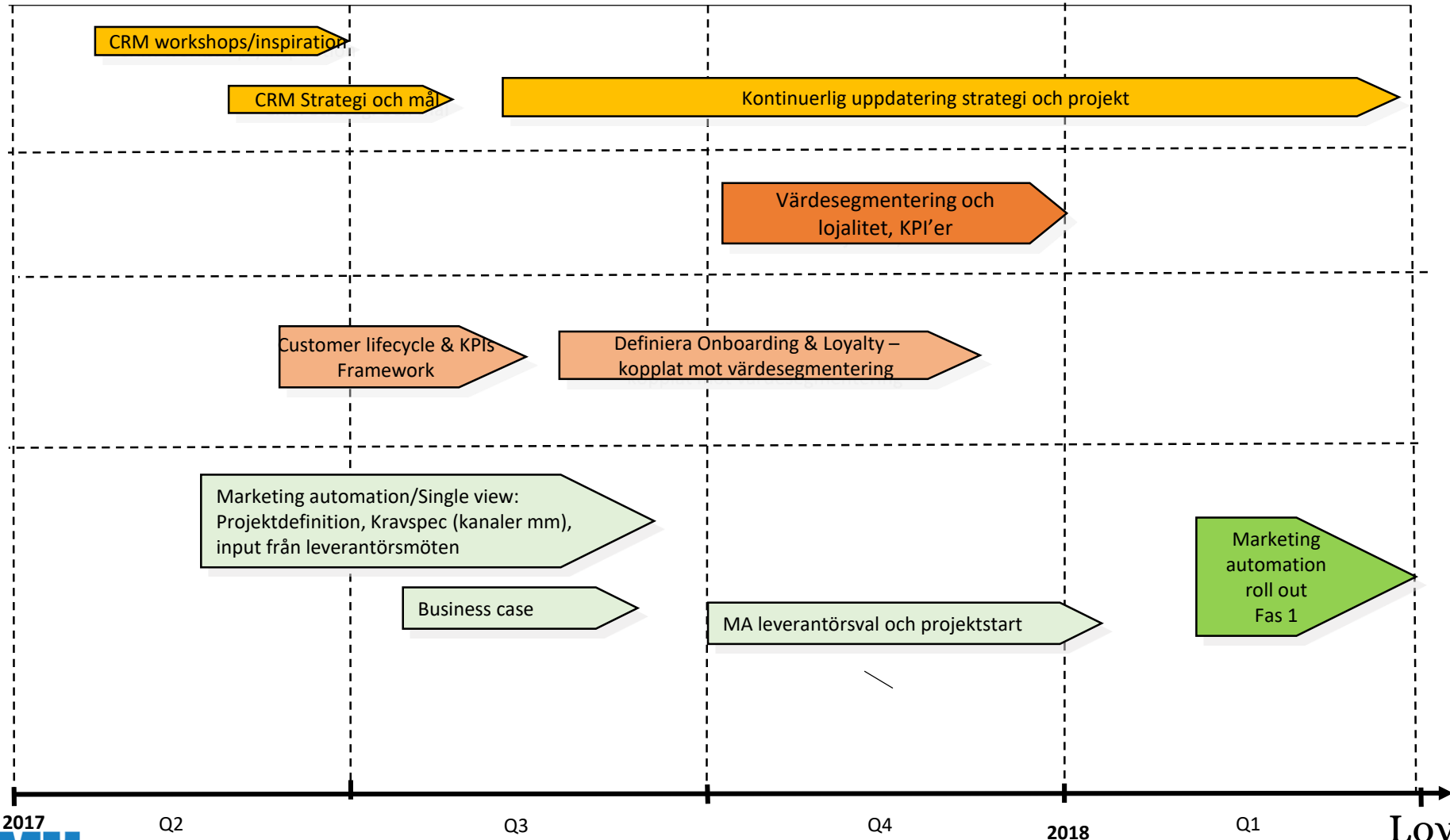
# Diskussion/Erfarenheter av olika leverantörer...



# Roadmap

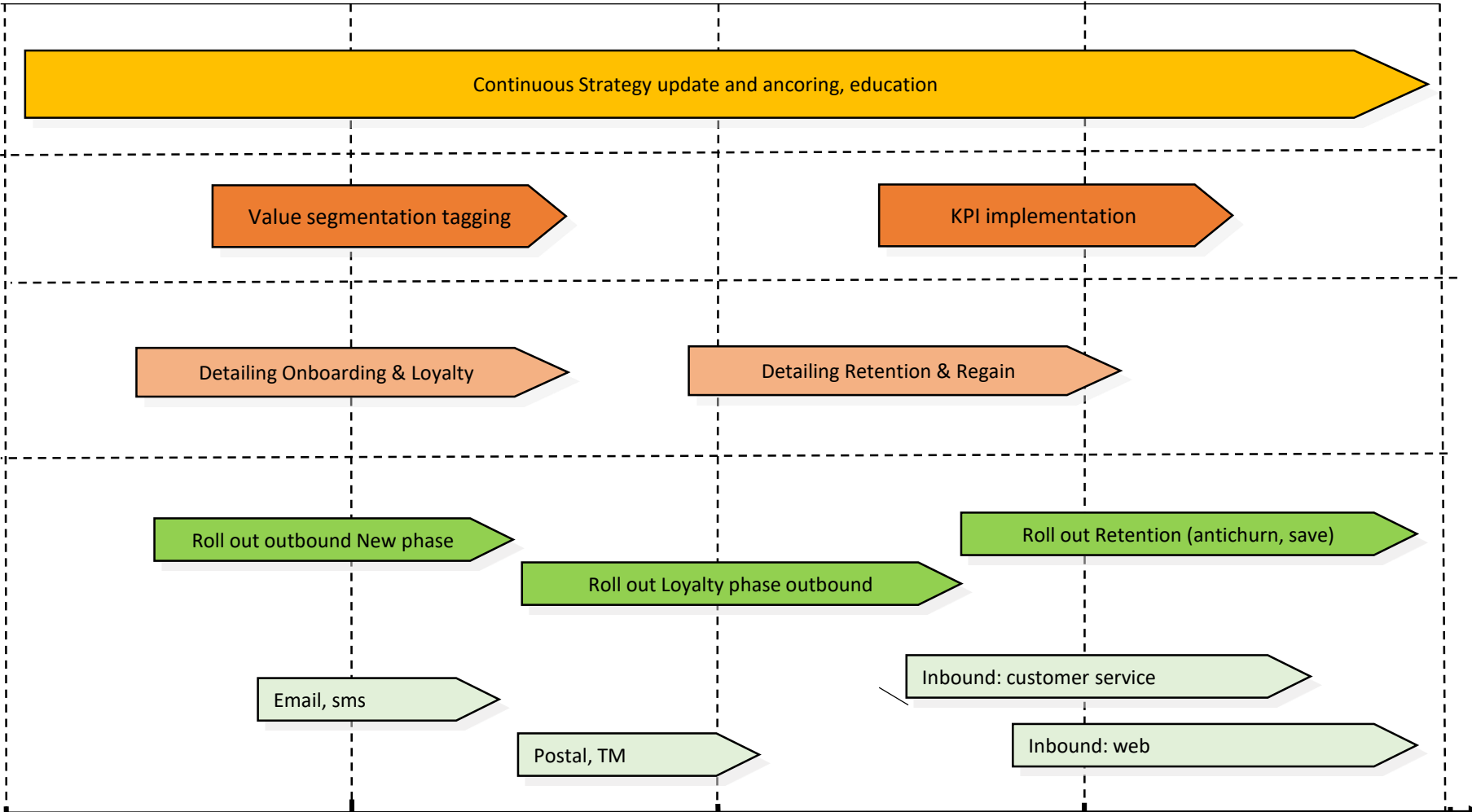
# Roadmap - Exempel CRM/CVM Projekt 2017

CRM/CVM inspiration/  
Mål och strategi



# Roadmap - CRM/CVM Project 2018

CRM/CVM strategy update,  
Anchoring, education



## Gustav Rengby, Red Pine

Gustav besöker oss och pratar Kundanalys, inkl Avancerad analys och AI, samt visar Case

# Nästa gång – DAG 5



## Dag 1. Helhetsbild CRM & Lojalitet

- Trender, terminologi, forskning, målsättning och grundpelare för framgångsrikt CRM & lojalitetsarbete



## Dag 2. Allt börjar med kunden

- Kundinsikt, Customer Experience och kundstrategier / customer value management



## Dag 3. Kundlivscykeln, kundresor, lojalitetsprogram

- Basen för din kundbearbetning



## Dag 4. Data och marketing technology

- Ny teknik och plattformar för skräddarsydd kommunikation och kundhantering



## Dag 5. Organisation, framgångsfaktorer & Certifiering

- Driva CRM & Loyalty internt, arbeta agilt, relation mellan olika avdelningar



## Gäsföreläsande experter:



# Summering och uppgift till nästa gång

- Läs igenom alla presentationer från idag – backspegel
- Fundera på hur ni kan vässa ert omnikanal+analytics-arbete?
- Läs på länkar (agilt arbetssätt mm)
- Maila ev frågor ni vill ha belysta utifrån Organisation/Framgångsfaktorer

**Certifiering blir efter Dag 5 – webbaserat prov**

**Gemensam AW efter Dag 5!**



# Thank you!



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