



# Certified CRM & Loyalty Manager



## Dag 2. Allt börjar med kunden

- Kundinsikt, Customer Experience och kundstrategier / customer value management



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Camilla Cramner

# Välkomna till Dag 2!



## 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:



# Agenda fm



08.30-08.50	Frukost
08.50-09.30	Backspegel & Reflektion på Dag 1
09.30-10.30	Kundbas & Målsättning; "The Loyalty Effect" Customer Lifetime Value beräkningar och Kund KPIer
10.30-10.45	KAFFE
10.45-11.30	Kundstrategi/segmentering, Differentierat erbjudande
11.35-12.30	CASE – Energibolaget
12.30-13.30	LUNCH

# Agenda em



13.30-15.00

Johan Parmler, VD SKI: Strategisk lojalitet, vad driver lojalitet/nya drivkrafter, mätningar, vad gör de bästa, koppling finansiell performance, kunddriven affärsutveckling

15.00-15.20

KAFFE

15.20-16.30

Redovisning Case och diskussion

16.35-17.00

Summering och uppgift till nästa gång



# Backspegel och Reflektion



## Dag 1. Helhetsbild CRM & Lojalitet

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

- ✓ Introduktion / Syfte med utbildningen / Certifiering / Vem är vem
- ✓ Omvärld & Kunder - Varför blir CRM & Lojalitet allt viktigare?
- ✓ Begrepp och definitioner – vad är vad och hur hänger de ihop? T. ex. CRM, CLM, CVM, CEM/NPS
- ✓ CRM Barometern – Svenska företag och deras CRM arbete
- ✓ Övergripande målsättning och nyckeltal
- ✓ Grundpelarna i CRM och lojalitetsarbetet
- ✓ Kundlojalitet och kända forskningsresultat vad gäller effekter av lojalitetsprogram / initiativ

# Summering och uppgift till nästa gång

- Läs igenom alla presentationer från idag – backspegel
- Fundera på hur ni kan vässa er strategi utifrån ”Målsättning och grundpelare” - backspegel
- Läs på ”Gartners Framework to Value Segmentation (for CX leaders)”
- Läs på utdrag ur ”The Loyalty Effect” om CLV, retention, mm
- Läs på material från SKI





Vad tog ni med er? Nya ideer, insikter?

# Recap från förra gången

# Trends Market & Customers - Summary



- Customer experience becoming main differentiator



- Digitalization, new marketing technology and automation is quickly growing and driving the CX industry.



- Customer loyalty is decreasing and service, caring and proactivity increasingly important.



- Customer loyalty must be understood, defined and measured in order to deliver successful CRM programs and omnichannel marketing.



# Dialects on the theme of treating customers 1:1

## DM Direct Marketing

1980

- Product
  - Sell
  - Short term
- Response rate
  - Cost

## RM Relationship Marketing One-to-One

1990

- Customer
  - Sell
  - Short term
- Share of wallet
  - Duration

## CRM Customer Relationship Management

2000

- Customer
  - Buy
  - Long term
- Systems
  - Campaign management
  - Analytical CRM
  - Operational CRM

- Cross sell, up sell,
- Retention

## CLM Customer Lifecycle Management

2010

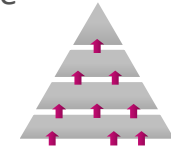


- Business process to leverage CRM technology investment
- Clear tracking of where in the lifecycle the customer is triggering treatments, Next Best Activity. Strategies per CLC phase

- Customer KPIs per CLC Phase
- CLC Campaign Reporting

## CVM Customer Value Management

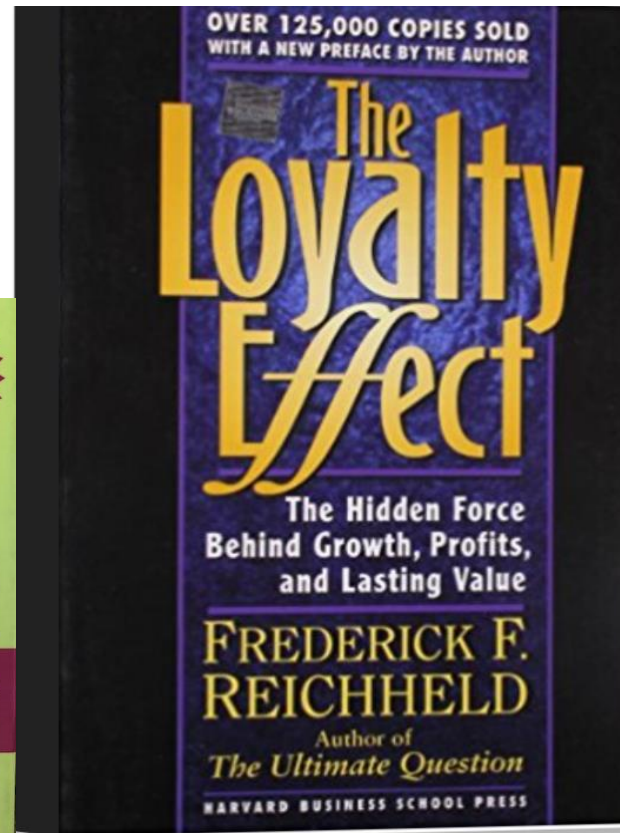
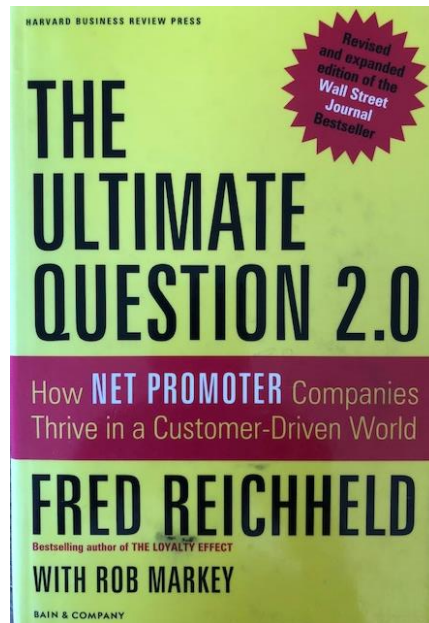
2015



- Customer value segmentation, requires Customer ID
- Strategies per value segment
- CLC treatments should include customer value data
- Data, analytics, IT heavy – enabling real time decisioning omnichannel and Next best action


- CLV
- Individual customer profitability

# Customer Loyalty



Behavior: CLV & retention

- Customer loyalty refers to a customer's relationship with a brand/organization over time. Two dimensions: **behavior and emotions**.
- Research has found a 5% increase in customer retention boosts lifetime customer **profits** by 50% on average across multiple industries, as well as a boost of up to 90% within specific industries such as insurance. Companies that have mastered customer relationship strategies have the most **successful CRM programs**.



Vad tycker  
kunderna är bra  
kundupplevelse?



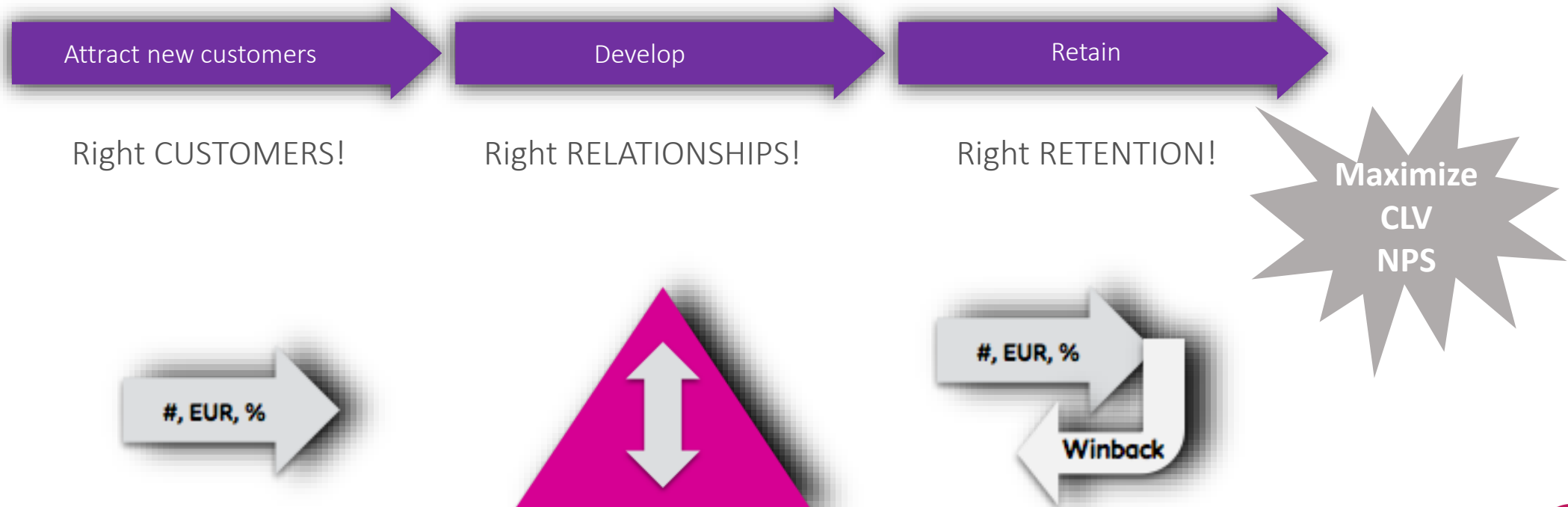
“vet inte....”



*“Jag förväntar mig att de ska förutse och lösa mina problem. Och jag som lojal kund ska få de bästa erbjudandena.”*

# Customer Value management – on the customer's terms

”The right message to the right customer  
at the right time in the right channel”





# Four pillars to master – strategy & tech

WHAT

Value Segmentation  
Customer Strategy



Advanced &  
Predictive Analytics



Customer Lifecycle &  
Customer Journeys



Multichannel  
Marketing Automation  
Single Customer View, "Next Best Action"

# 1.

Lojalitet?

# 2.

Effekter av lojalitetsprogram på lojalitet

# 3.

Andra effekter av lojalitetsprogram

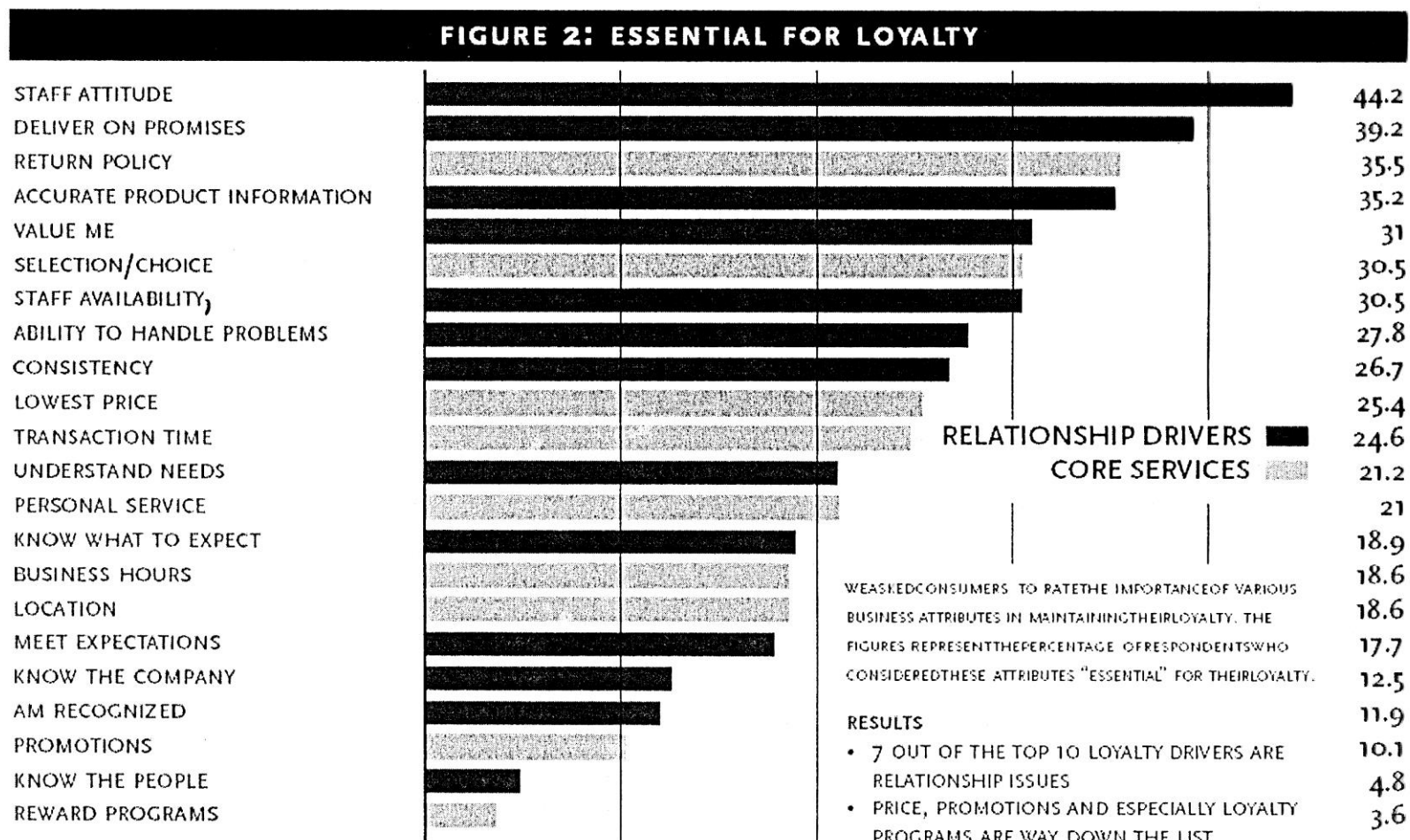
En kund kan uppvisa beteendelojalitet  
genom flera **olika** beteenden

- Tidsutsträckning
- Frekvens
- Volym
- Djup
- Kundandel

# Does membership in a loyalty program affect customer behavior?

- Study A Membership: 2,2 % increase in customer share,  
(the more memberships, the weaker the effect)
- Study B Membership: 4 % increase in customer share,  
163 euro increase in volume per year  
(largest effect on those who had no other membership)
- Study C Membership: no impact on heavy buyers,  
100 % increase in frequency on low volume buyers (final frequency: 3.73 times per year)

## B. Essential Components for Loyalty





- Customer database for direct communication
- Analysis of customer behavior ("Big Data")
- "Mere membership" effect

# Reflektion

- Har ni - Funderat på hur ni kan vässa er strategi utifrån ”Målsättning och grundpelare”



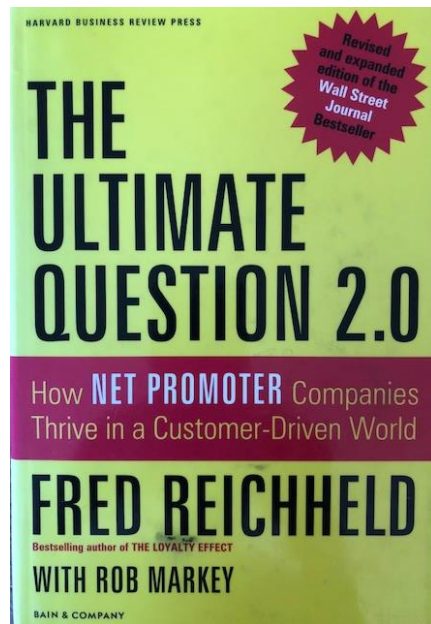
## “The Loyalty Effect”

Kundbas och målsättning –  
Customer Lifetime Value och kund KPI'er

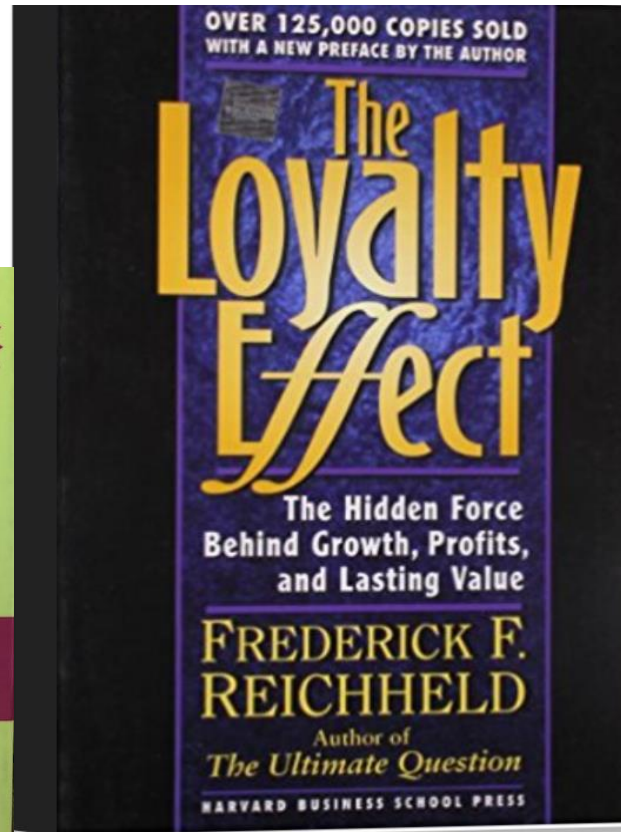


# The Loyalty Effect – let's review the effects..

leads us to setting the right goals and KPIs



Emotions: NPS



Behavior: CLV & retention

- Customer loyalty refers to a customer's relationship with a brand/organization over time. Two dimensions: **behavior and emotions**.
- Research has found a 5% increase in customer retention boosts lifetime customer **profits** by 50% on average across multiple industries, as well as a boost of up to 90% within specific industries such as insurance. Companies that have mastered customer relationship strategies have the most **successful CRM programs**.

# Målsättning med CRM & Lojalitetsarbetet

Vi vill att kunderna

- Stannar längre (retention)
- Köper mer (tex cross and up sell)
- Rekommenderar oss (NPS)



Strategiska kund KPI'er: Customer Lifetime Value & NPS/SKI

JFR Magnus Söderlund: En kund kan uppvisa beteendelojalitet genom flera **olika** beteenden – Vad är vad?

- Tidsutsträckning
- Frekvens
- Volym
- Djup
- Kundandel

To manage Customers as assets you must be able to value them as assets.



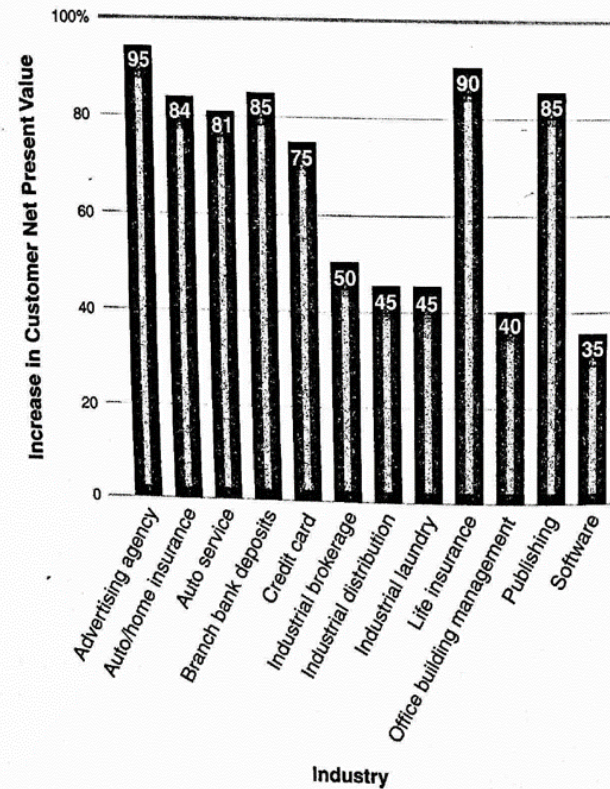
This means you must be able to quantify and predict customer duration and customer lifecycle cash flow.

# The Loyalty effect – a 5% increase in retention rate can increase CLV up to 95%



“Most companies don’t distinguish between sales Revenues from brand-new customers and sales Revenue from long-term, loyal customers, because They do not know or care that it costs much more To serve a new customer than an old one. “

Figure 2-1 Impact of a 5-Percentage-Point Increase in Retention Rate on Customer Net Present Value



# Retention rate vs Churn rate



- Retention rate = % of customers that are still with the company
- Churn rate = the inverted retention rate. 80% retention is same as 20% churn
- A customer can churn on a product but still be retained as a customer

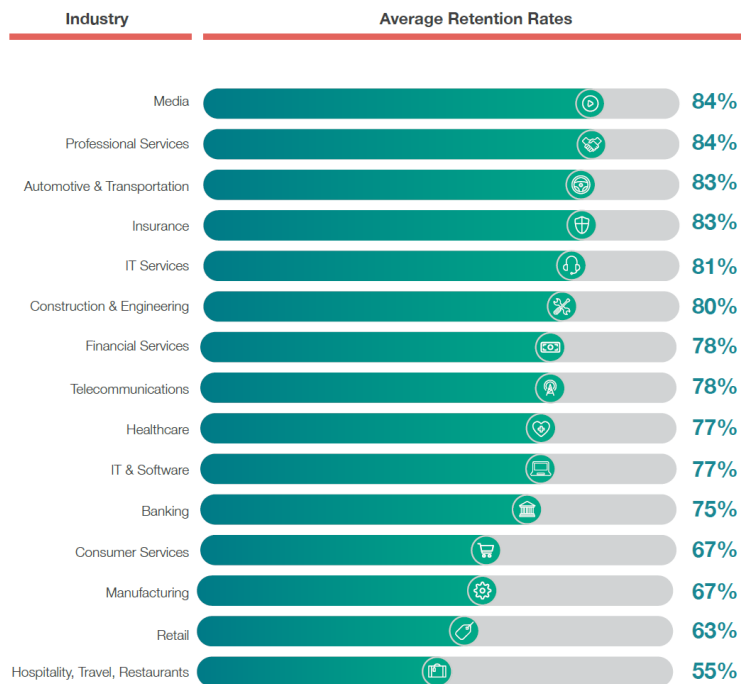
Recommended to be measured on a monthly basis/quarterly/yearly basis

# Retention rate-unknown to 32% of senior mgmt

## ROOM FOR HIGHER RETENTION

Most industries contain companies with retention rates below 50%, as well as above 95%. This implies that many companies can improve retention. An increase of revenue retention by 5% means that revenues grow by at least the same 5% since retained customer may also buy more. This means the more customers that can be retained, the more revenue can be increased.

Fred Reichheld showed that a 5% increase in retention corresponds to a 25% - 95% profit increase. The industries listed below are discussed on a deeper level later in the report, specifically concerning trends in retention, NPS and innovation.

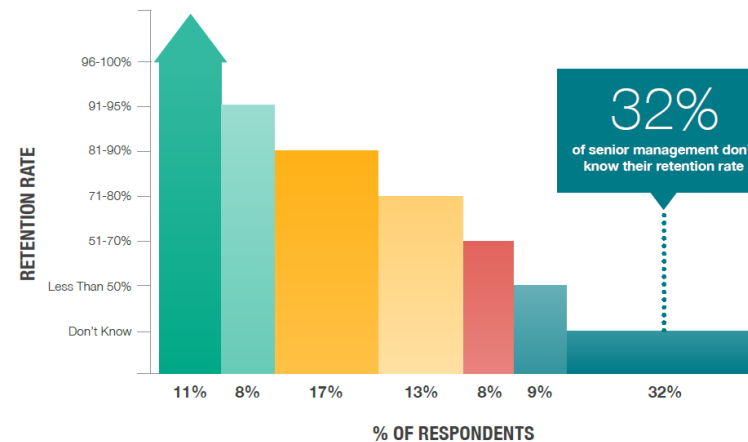


## MEASURING RETENTION IS IMPERATIVE

For the second year in row, it was found that a shockingly high number of companies can't report how many customers they are losing annually. In fact, **44% of respondents didn't know their retention rate**. For senior management the number is 32%, which strongly suggests that 1 in 3 companies don't know their retention. This shows that senior management may not be transparent about the **retention rate**<sup>16</sup> with staff or other departments, which can ultimately lead to knowledge gaps within the data.

Studies have shown that it's 5 to 25x more expensive to attract a new customer than to retain one, so knowing your retention rate is an imperative in today's business. Some companies may struggle to define retention, e.g. in non-contractual business settings, but a simple definition is better than none and still one that can be refined. As a start, CustomerGauge often suggests that a customer with no purchases for the last 12 months should be considered a churned customer.

## SENIOR MANAGEMENT NEEDS TO TRACK RETENTION RATE



# Example from the book The Loyalty effect – Retention rate - the leaking Customer bucket



**Company 1:** the leak in the bucket is 5%  
Per year. Acquisition new customers : 10%  
Net growth 5% per year

**Company 2:** the leak in the bucket is twice as  
large, 10% per year. Acquisition new customers.  
10%. No growth.

**RESULT:** Company 1 will double in size over 14 years while  
Company 2 will have no growth.



# Why Loyal Customers are more profitable

## Customer lifecycle profit pattern.

Per Customer growth tend to accelerate over time. Examples:

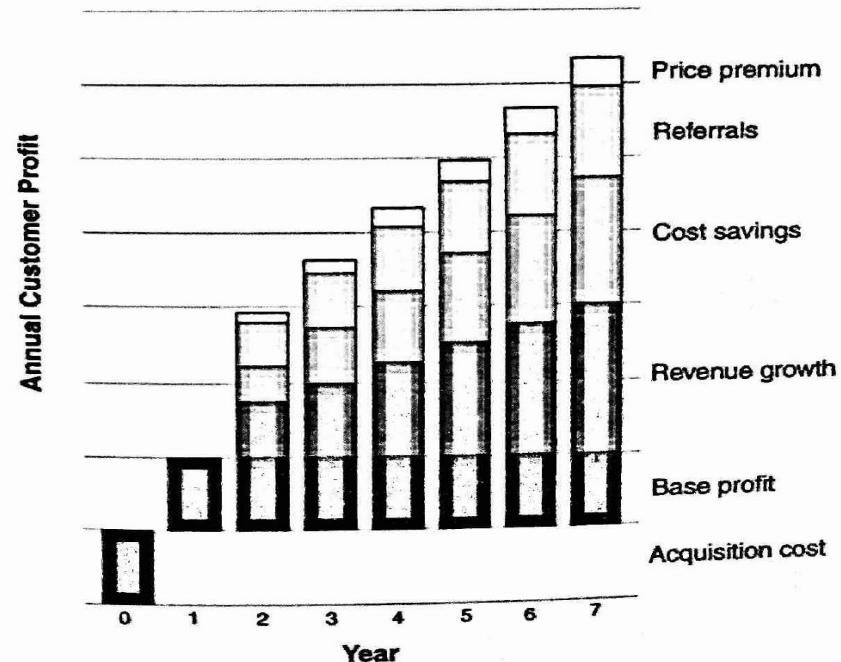
-*Retail*: the man buying shirts discover you sell shoes.

-*Auto services*: from wheel alignment to tune-ups and tires. Average annual revenue/customer triples between first and fifth year.

-*Personal insurance*: adding policies, at Northwest Mutual 55% of new sales come from existing base.

Defection rates higher early in CLC – in first two years defection rate 2-3 times higher.

Figure 2-3 Why Loyal Customers Are More Profitable



# Advice: Manage the Customer lifecycle

- Use rewards and pricing To encourage customers to consolidate their business.
- Use the Customer lifecycle as a toolbox to drive behavior
- Customer lifecycle (CLC) is different from the product lifecycle (PLC) unless you only have one product)



# Customer Retention rate and Customer Duration

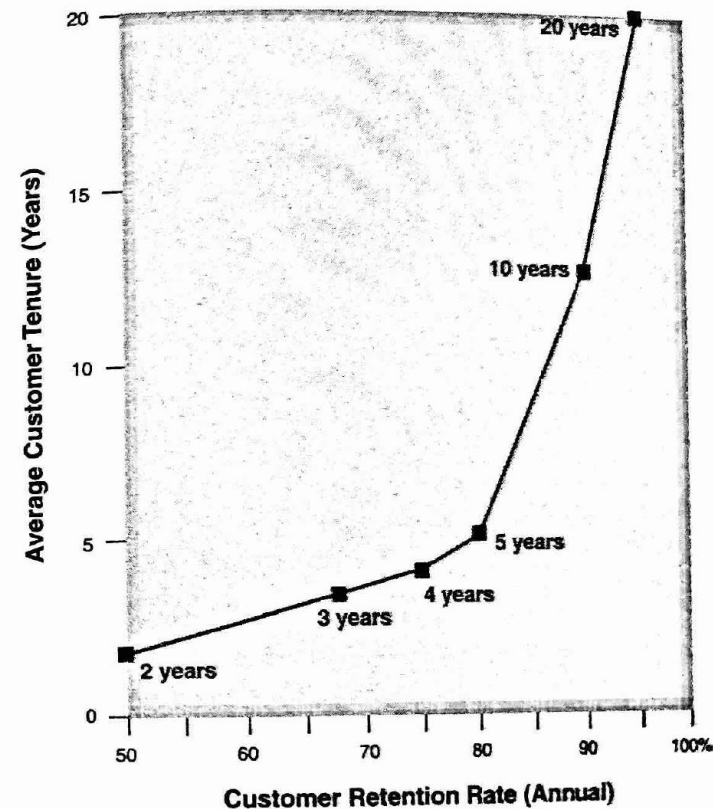
## Customer Retention and Duration

To calculate the duration/tenure take the number of lost customers in one year and divide by the customer base number you began with ( $200/1000$ =one fifth or 20%). Second step: one-fifth is inverted to 5 over 1 = 5 years.

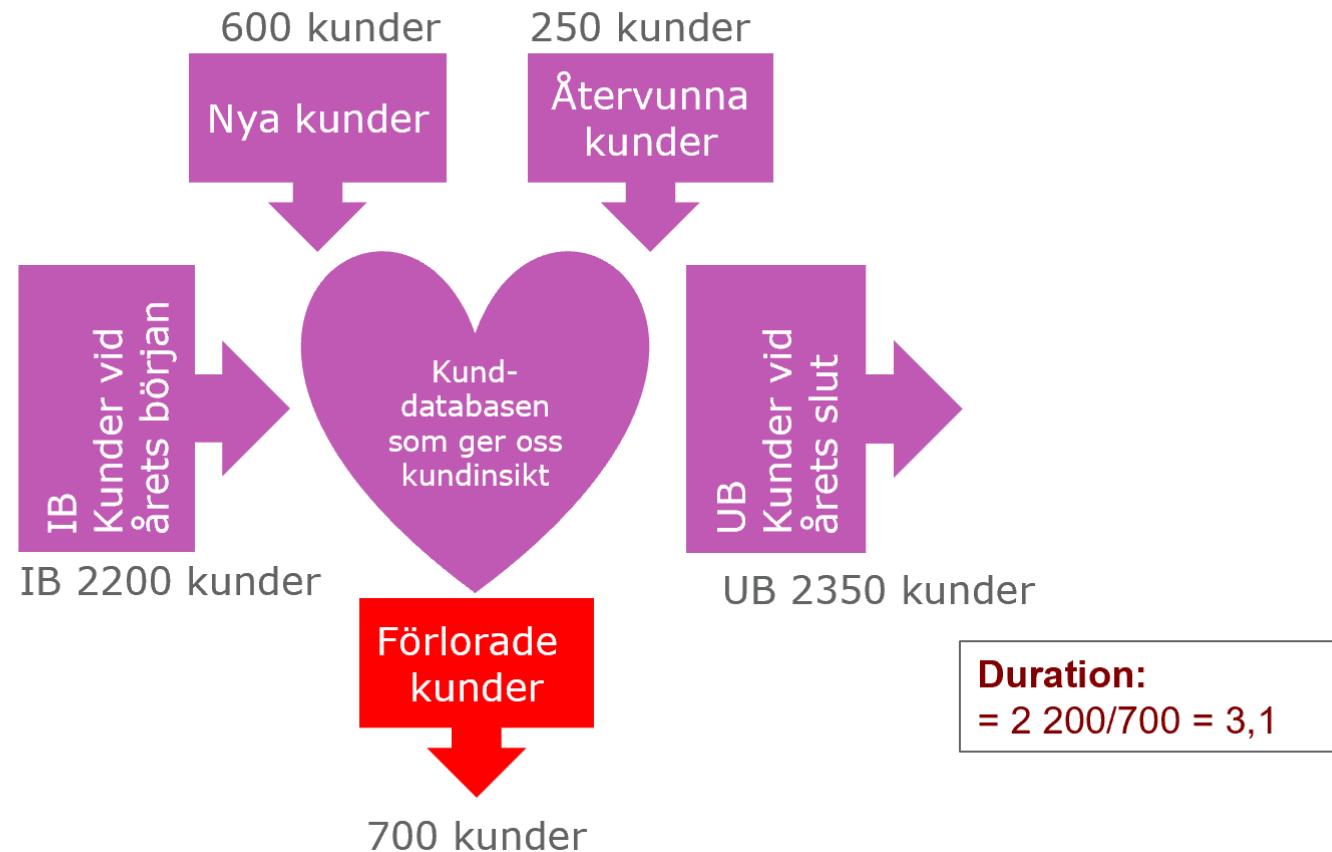
- If you loose 20% customers per year your average duration is 5 years and your retention 80%.

Small increases in retention rate, especially at 80% and higher, compound into substantial changes in tenure.

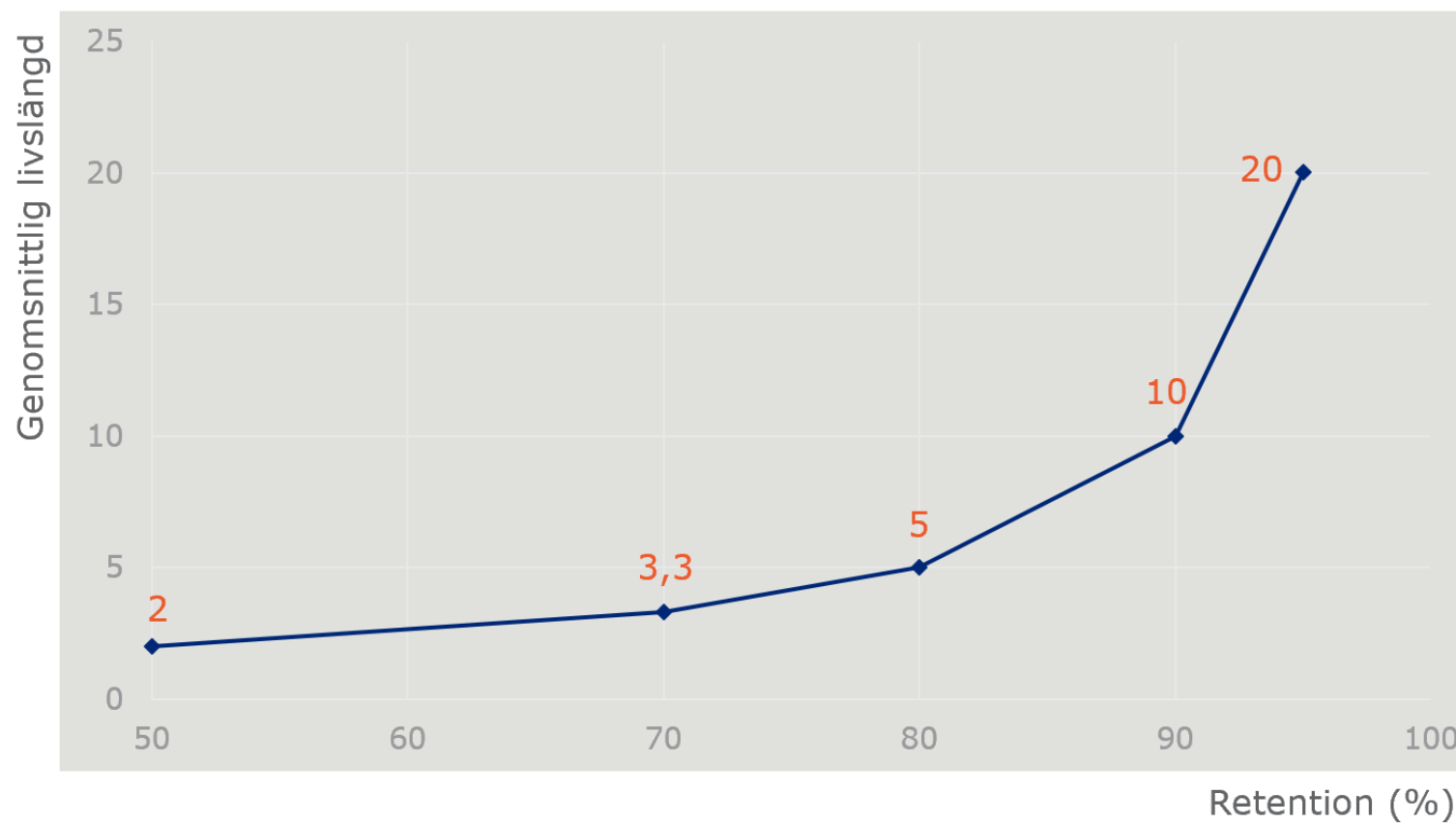
Figure 2-5 Relationship Between Customer Retention Rate and Customer Duration



# Exempel - Hur beräknar vi durationen?

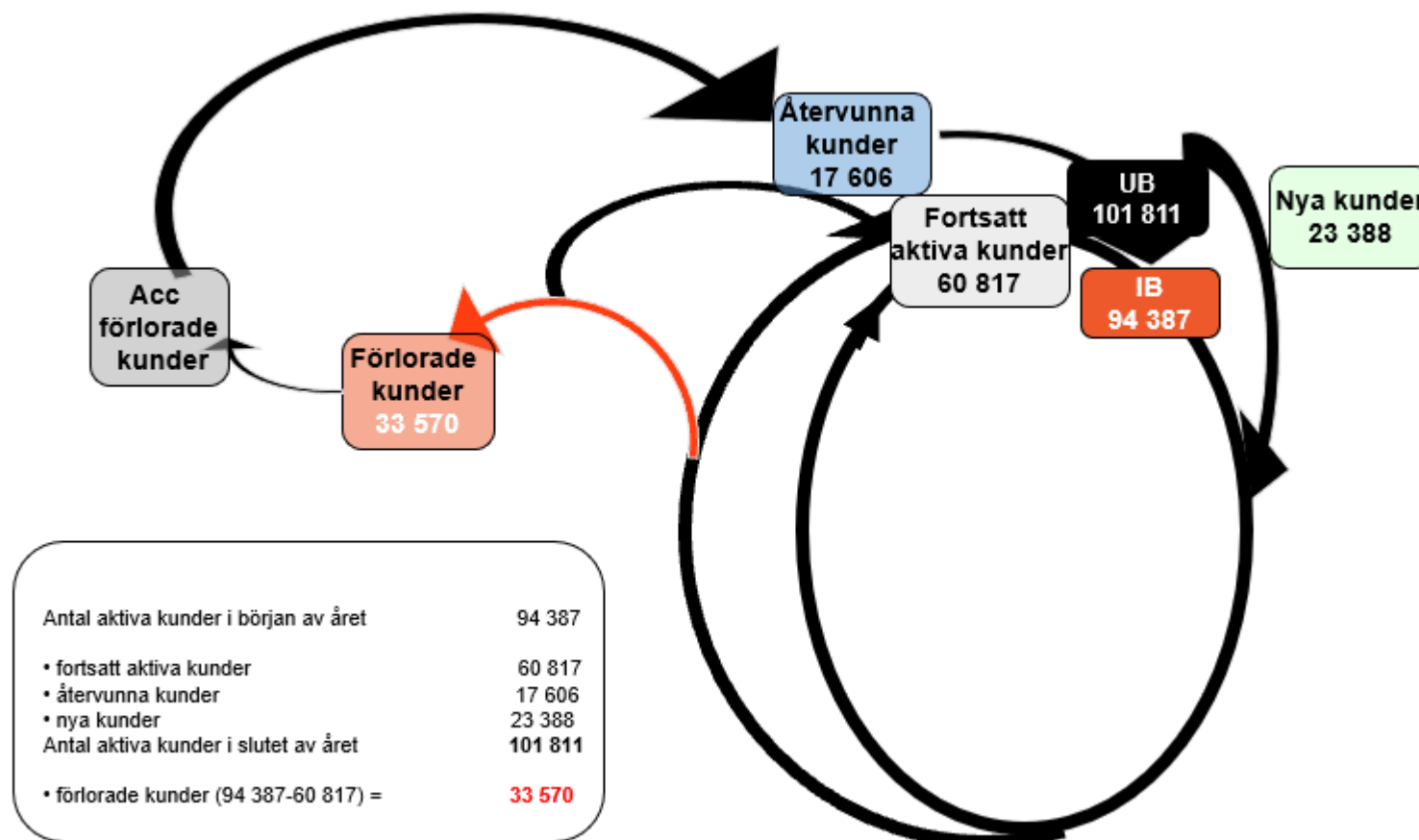


# Retention (återköpsgrad) och duration (livslängd)



# Customer flows - få grepp om Kundflödena

Nya, Fortsatt aktiva(retention), förlorade, återvunna



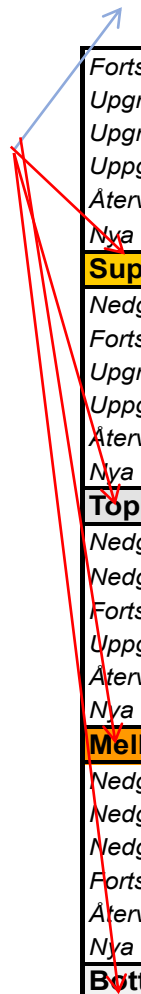
# Customer Flows between value segments

F12

Kunder	Antal köp	Omsättning
<b>4 720</b>	<b>35 239</b>	<b>57 411 588kr</b>
<b>14 158</b>	<b>62 949</b>	<b>76 432 835kr</b>
<b>47 194</b>	<b>111 596</b>	<b>88 757 383kr</b>
<b>28 315</b>	<b>38 150</b>	<b>10 566 154kr</b>
<b>94 387</b>	<b>247 934</b>	<b>233 167 960kr</b>

S12

	Kunder	Antal köp	Omsättning	
Fortsatt aktiva - Super 5%	1 050	11 229	14 743 845 kr	14 042 kr
Upgradering - Top 15%	1 144	9 776	13 625 342 kr	11 910 kr
Upgradering - mella 50%	1 240	8 947	14 357 412 kr	11 579 kr
Uppgradering-Botten 30%	295	1 895	3 359 976 kr	11 390 kr
Återvunna	402	1 897	4 463 065 kr	11 102 kr
Nya	960	4 882	11 189 015 kr	11 655 kr
<b>Super 5%</b>	<b>5 091</b>	<b>38 626</b>	<b>61 738 655 kr</b>	<b>12 127 kr</b>
Nedgradering - Super 5%	1 297	7 913	7 541 385 kr	5 814 kr
Fortsatt aktiva - Top 15%	2 913	16 423	16 360 635 kr	5 616 kr
Upgradering - Mellan 50%	4 753	23 032	25 918 292 kr	5 453 kr
Uppgradering- Botten 30%	1 414	6 097	7 638 275 kr	5 402 kr
Återvunna	1 607	5 185	8 660 955 kr	5 390 kr
Nya	3 288	10 182	18 027 988 kr	5 483 kr
<b>Topp 15%</b>	<b>15 272</b>	<b>68 832</b>	<b>84 147 530 kr</b>	<b>5 510 kr</b>
Nedgradering - Super 5%	1 494	4 488	3 318 635 kr	2 221 kr
Nedgradering - Top 15%	5 529	16 812	11 879 925 kr	2 149 kr
Fortsatt aktiva - Mellan 50%	16 200	44 062	32 368 584 kr	1 998 kr
Uppgradering - Botten 30%	7 129	17 612	13 364 190 kr	1 875 kr
Återvunna	8 567	15 856	15 748 194 kr	1 838 kr
Nya	11 987	21 747	23 038 893 kr	1 922 kr
<b>Mellan 50%</b>	<b>50 906</b>	<b>120 577</b>	<b>99 718 421 kr</b>	<b>1 959 kr</b>
Nedgradering - Super 5%	340	519	140 971 kr	415 kr
Nedgradering - Top 15%	1 847	2 667	767 805 kr	416 kr
Nedgradering - Mellan 50%	8 295	11 481	3 345 222 kr	403 kr
Fortsatt aktiva - Botten 30%	5 877	8 145	2 236 881 kr	381 kr
Återvunna	7 030	8 514	2 721 190 kr	387 kr
Nya	7 153	8 749	2 878 719 kr	402 kr
<b>Botten 30%</b>	<b>30 542</b>	<b>40 075</b>	<b>12 090 788 kr</b>	<b>396 kr</b>
Förlorade - Super 5%	539	6 031 206	6 031 206 kr	11 190 kr
Förlorade Top 15%	2 725	14 053 033	14 053 033 kr	5 157 kr
Förlorade - Mellan 50%	16 706	29 162 765	29 162 765 kr	1 746 kr
Förlorade - Botten 30%	13 600	4 878 755	4 878 755 kr	359 kr
<b>Lost</b>	<b>33 570</b>	<b>54 125 759</b>	<b>54 125 759 kr</b>	
<b>Totalt aktiva</b>	<b>101 811</b>	<b>268 110</b>	<b>257 695 394 kr</b>	<b>2 531 kr</b>



# Customer portfolio value and CLV

Medlems-kategori	Medlemmar	Duration	Antal köp	Omsättning	Antal köp kund	Intäkt per köp	Intäkt per kund per år	CLV	CLV Index	Retention
<b>Super 5%</b>	5 091		38 626	61 738 655kr	7,59	1 598,37 kr	12 127 kr	106 196 kr	128,8	89%
		8,76								
<b>Topp 15%</b>	15 272		68 832	84 147 530kr	4,51	1 222,51 kr	5 510 kr	28 627 kr	34,7	81%
		5,2								
<b>Mellan 50%</b>	50 906		120 577	99 718 421kr	2,37	827,01 kr	1 959 kr	5 534 kr	6,7	65%
		2,8								
<b>Botten 30%</b>	30 542		40 075	12 090 788kr	1,31	301,70 kr	396 kr	824 kr	1,0	52%
		2,1								
	101 811	2,81	268 110	257 695 394kr	2,63	961,16 kr	2 531 kr	7 117 kr		64%

## Värdet på kundportföljen

Kundkategori	Medlemmar	CLV per kund	CLV totalt
<b>Super 5%</b>	5 091	106 196kr	540 642 767 kr
<b>Topp 15%</b>	15 272	28 627kr	437 196 598 kr
<b>Mellan 50%</b>	50 906	5 534kr	281 701 853 kr
<b>Botten 30%</b>	30 542	824kr	25 172 843 kr
<b>Total</b>	<b>101 811</b>		<b>1 284 714 061 kr</b>



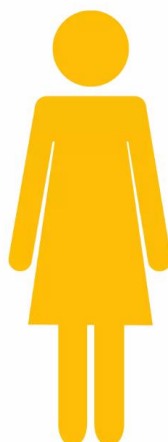
# Customer Portfolio value subscription based -including NPS/SKI

Segment	Customers	Revenue/ Customer	Products/ customer	Duration	SKI	NPS	CLV index	CLV Total	Retention rate
Top	137 000	1 347	2.0						
Mid	205 000	662	1.5						
Low	342 000	337	1.0						
<b>Total</b>	684 000	436							

# Exempel Retail -se vad som händer när en kund..

- 1** HANDLAR **1 GÅNG**  
MER PER ÅR
- 2** KÖPER FÖR **100 KR**  
**EXTRA** PER KÖP
- 3** ÄR KUND I ETT  
**1/2 ÅR LÄNGRE**

## VANLIG KUND



Antal inköp per år	4
Inköp per besök	500 kr
Inköp per år	2 000 kr
Varaktighet	2,5 år
<u>Totalt belopp</u>	<u>5 000 kr</u>

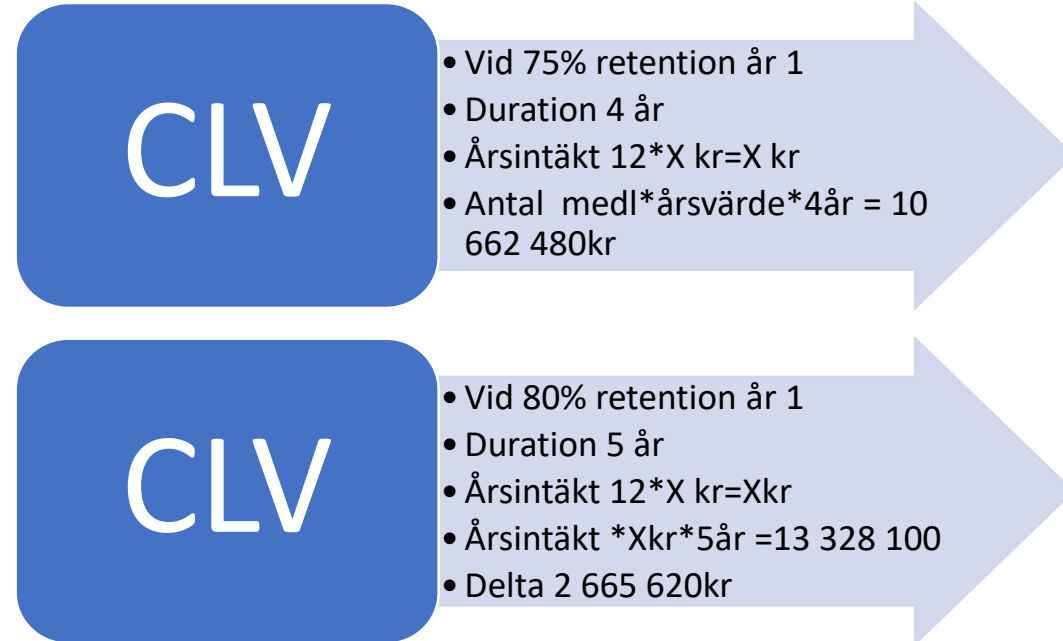
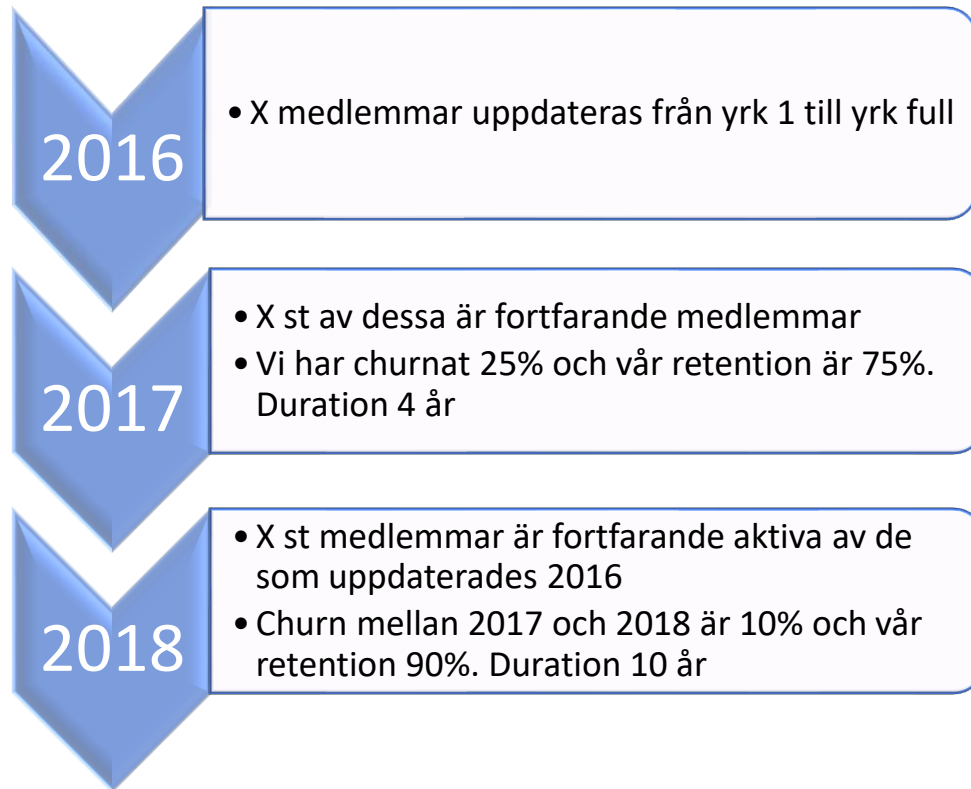
## LOJAL KUND



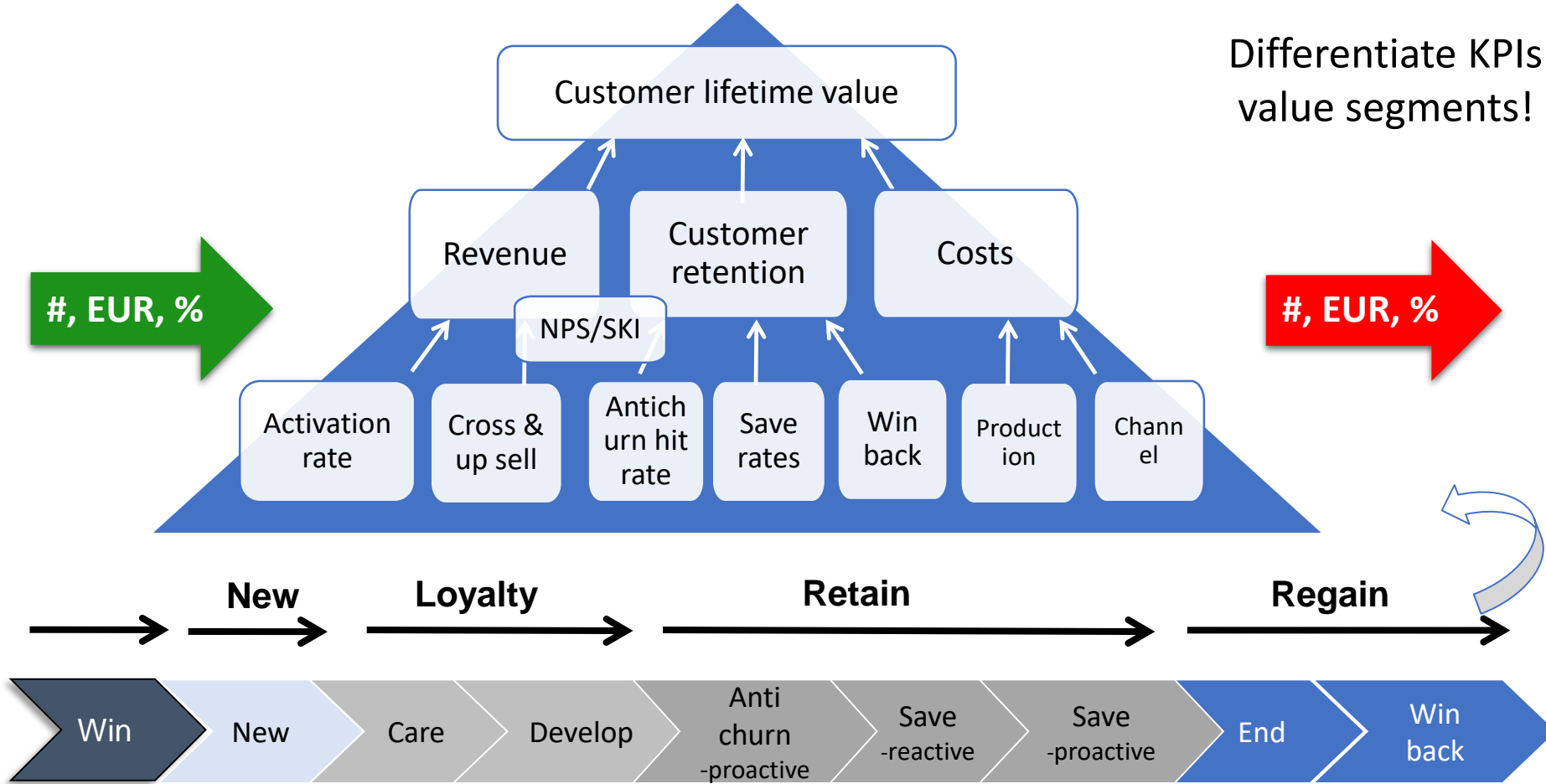
Antal inköp per år	5
Inköp per besök	600 kr
Inköp per år	3 000 kr
Varaktighet	3 år
<u>Totalt belopp</u>	<u>9 000 kr</u>

EN LOJAL KUND KAN DÄRMED KÖPA FÖR  
**80 % MER**

# Exempel meflemsföretag - enkel CLV analys



# Strategic and operational KPI's -using the customer lifecycle to drive value



Differentiate KPIs by at least value segments!





# Summary

- To manage customers as assets you must be able to value them as assets and predict customer lifetime value (customer duration and customer lifecycle cash flow).
- Retention rate is critical and an increase of 5% can increase the value of an average customer by 25-100%; base profits, revenue growth by customer, cost savings, referrals, price premium.
- Defection rate (Churn) is 2-3 times higher in first two years.
- MANAGE the Customer Lifecycle (CLC) proactively to create growth – use rewards and pricing as incentives. CLC is different from Product lifecycle (PLC)!

# KPI-Kaffe



Value Segmentation  
Customer Strategy

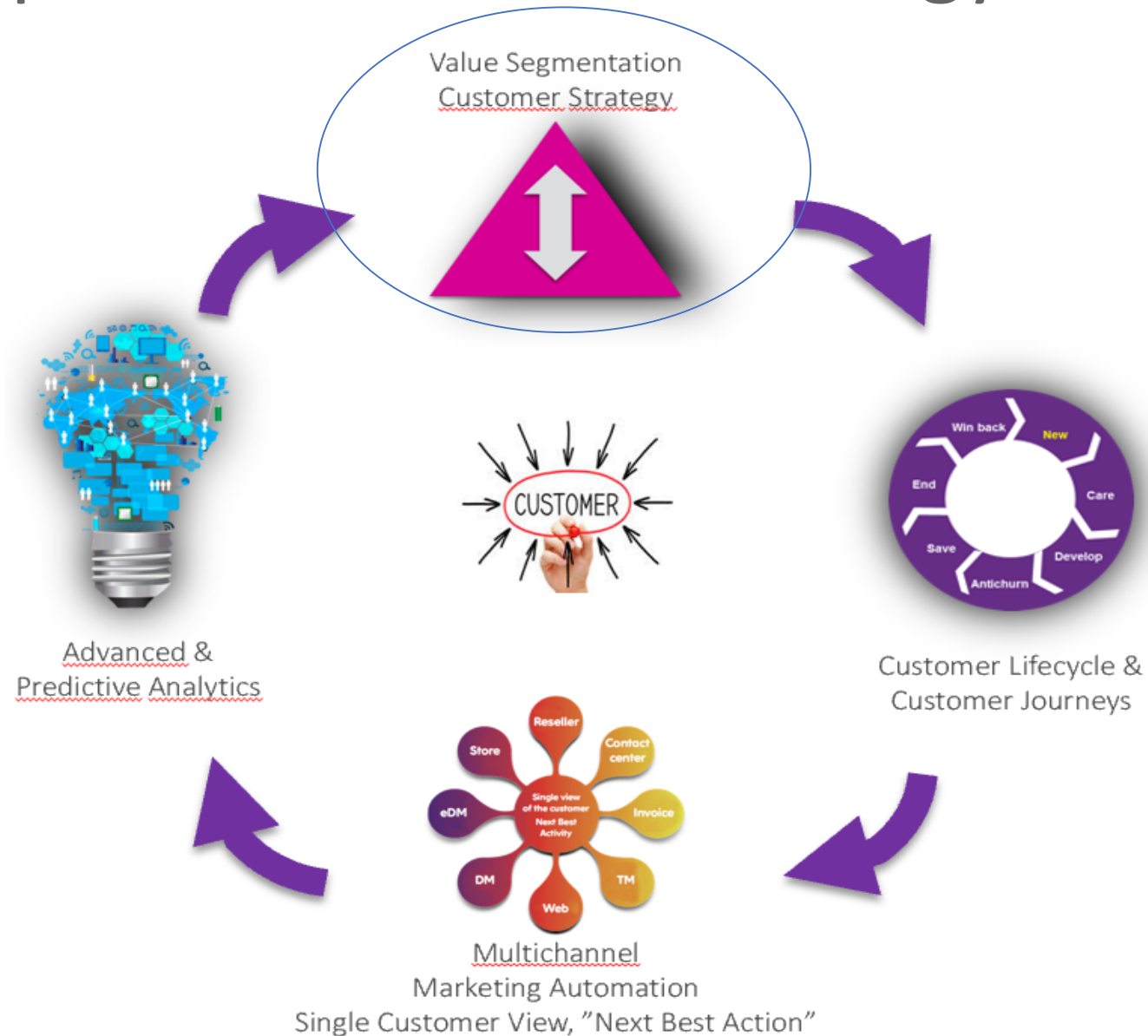


*What's a Customer Worth?*



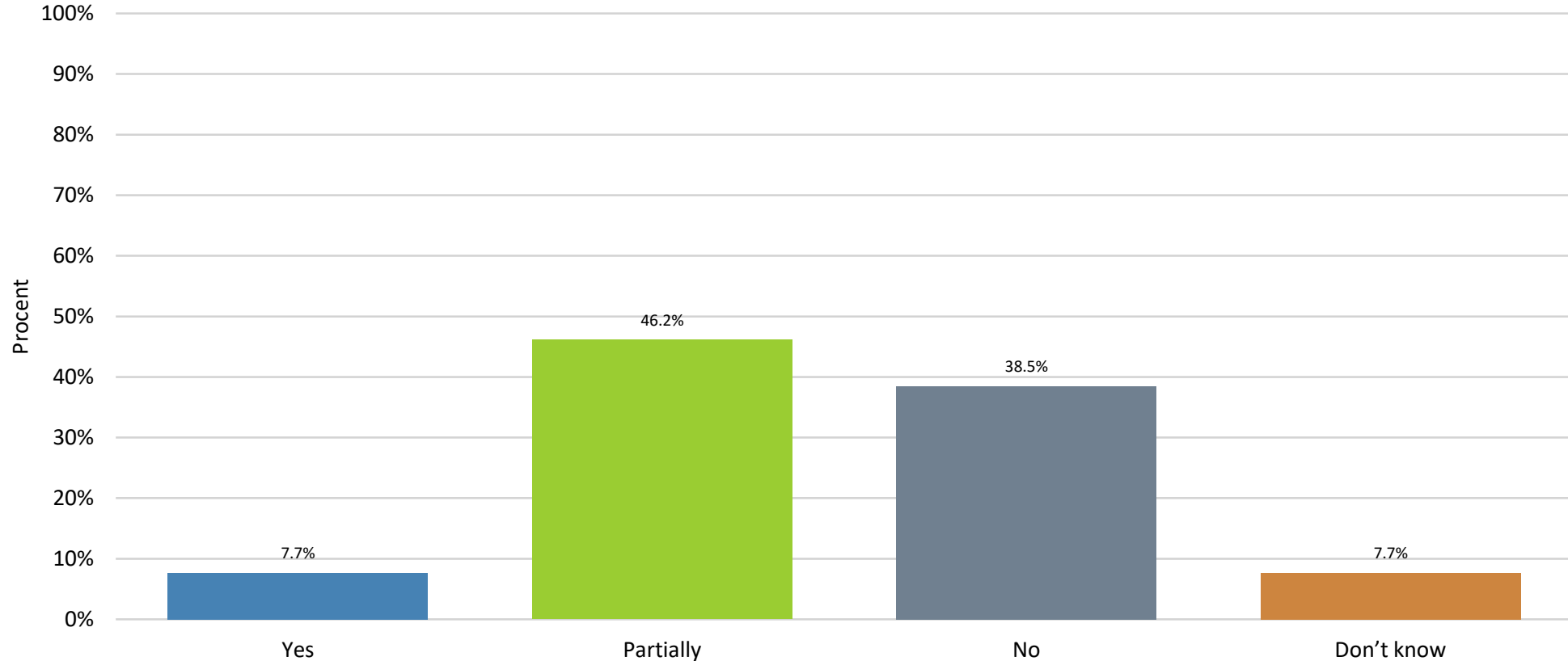
## Kundstrategi, segmentering och Differentierat Erbjudande

# Four pillars to master – strategy & tech





# Do you have a value based customer strategy (ie value segmentation) in place and keep track of customer value?



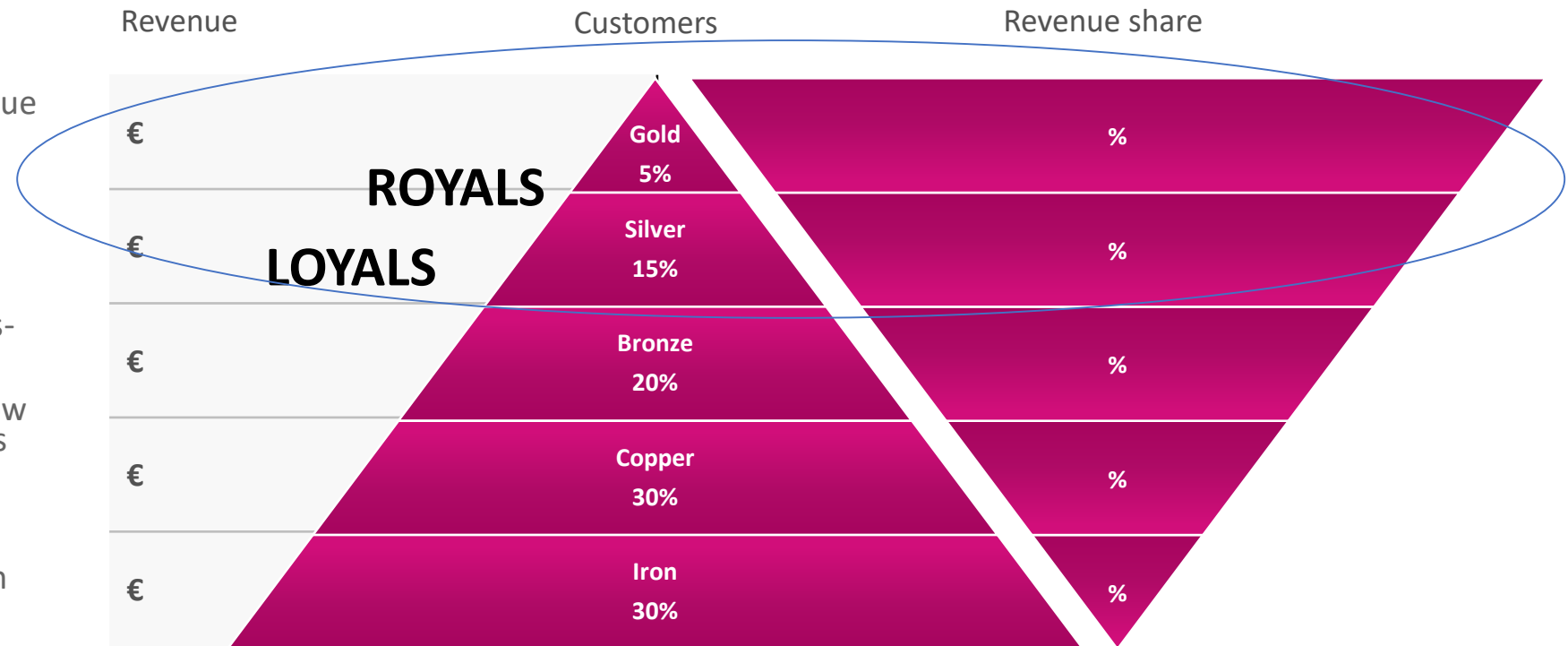


*“Jag förväntar mig att de ska förutse och lösa mina problem. Och jag som lojal kund ska få de bästa erbjudandena.”*

# Customer/value segmentation & strategy

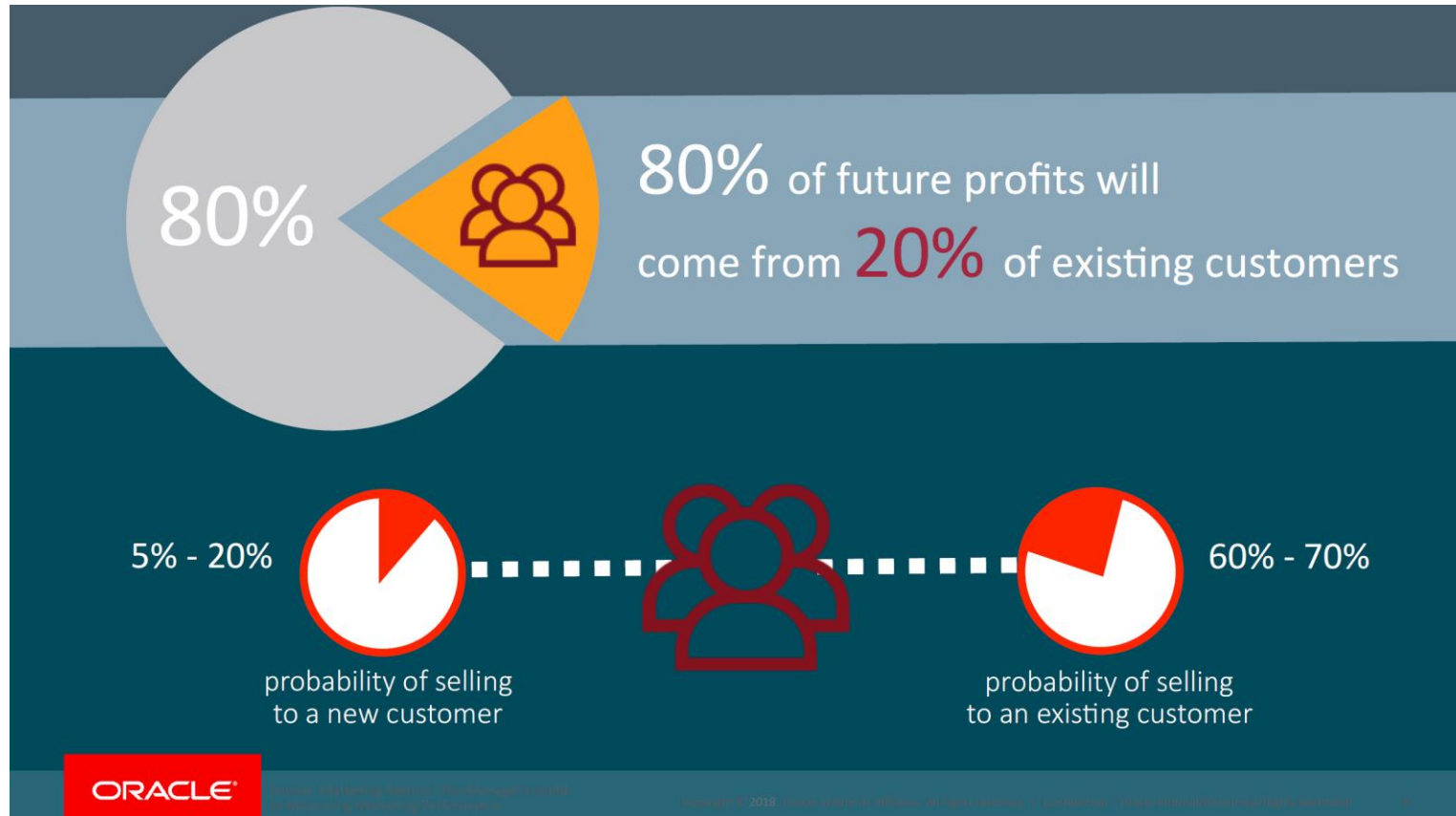
## 80/20 rule varies by industry

- Know your best customers! By value and needs! Brand affinity
- Revenues incl all products!
- Differentiated value proposition
- Measure KPIs per tier; retention/churn, NPS, no products-growth
- Top customers special dialogue flow throughout CLC and in all channels
- Invest in CX and Loyalty marketing with top segment!
- Public or “hidden” loyalty program

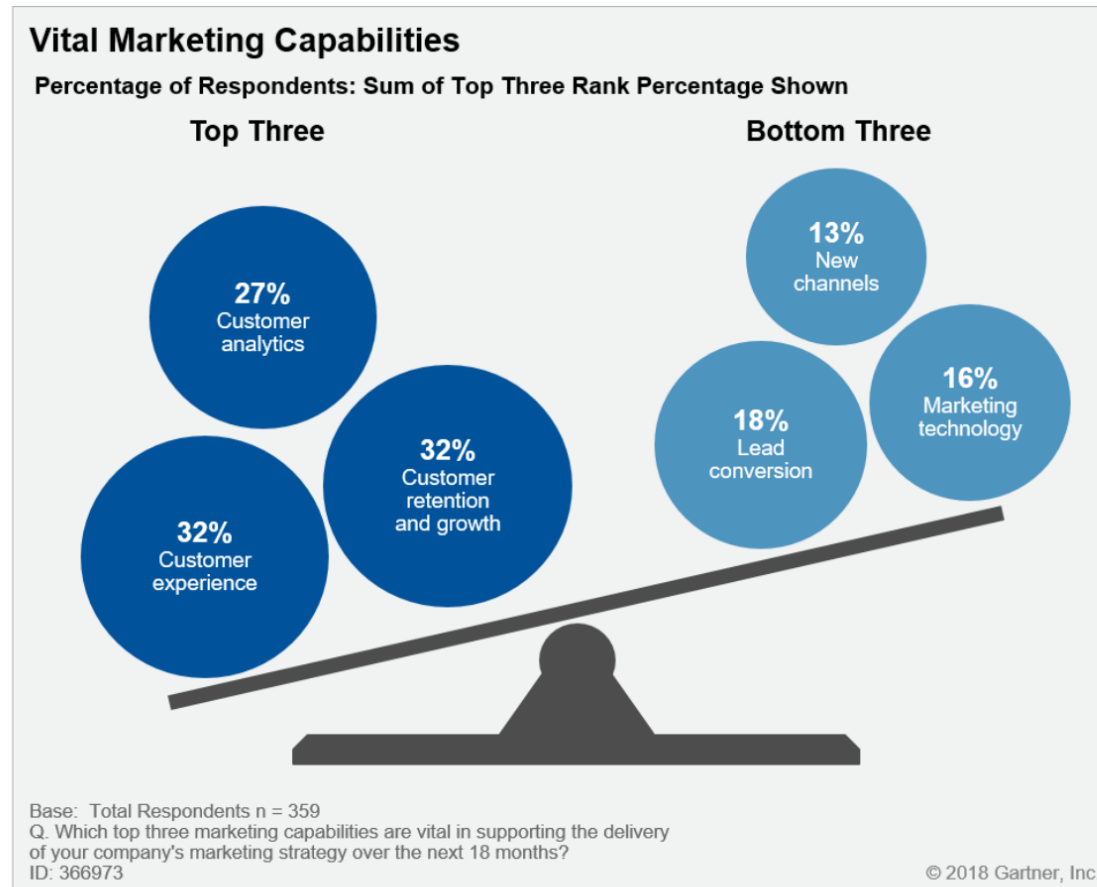


Läs på "Gartners Framework to Value Segmentation (for CX leaders)" (Royals, Loyals, ec)

# Recent research Gartner/Oracle..

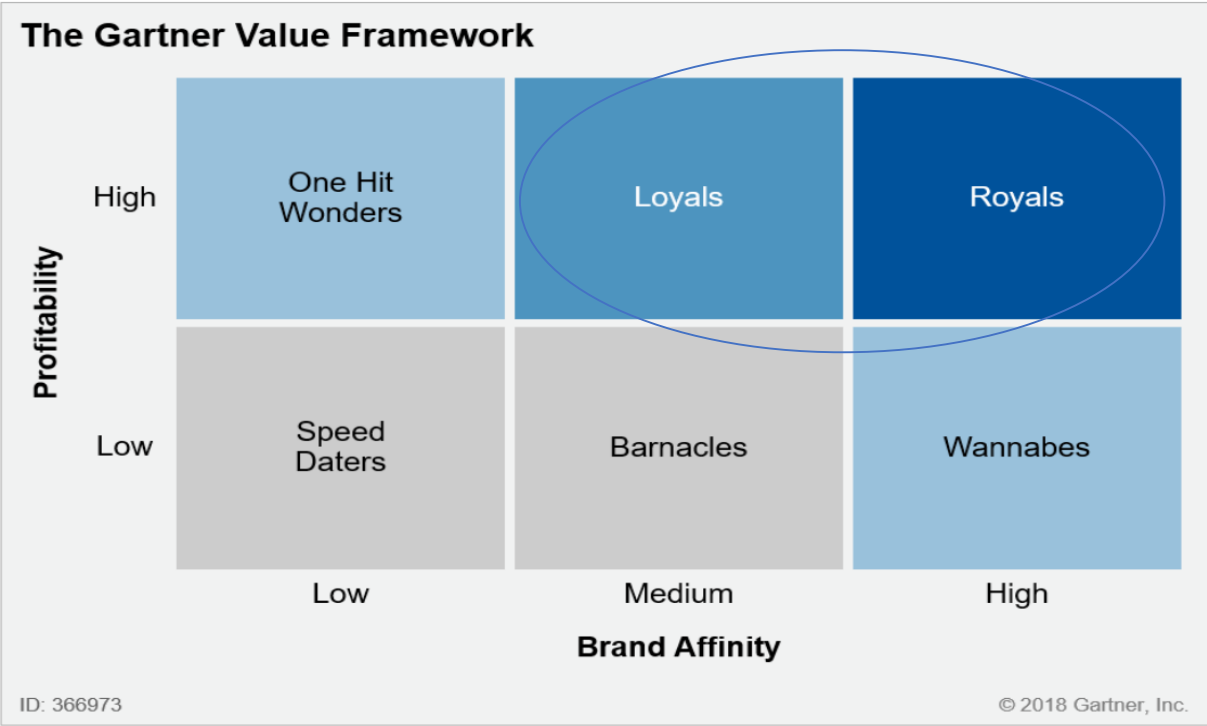


# Vital marketing capabilities in order to focus on the right customers and deliver value



# Gartner Value Framework for CX leaders- recommended to focus on the Royals & Loyals

Figure 2. Gartner's Value Framework

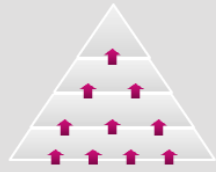


SOURCE: GARTNER (JULY 2018)

We group the six key customer segments into highest-value customers, valuable customers and low-value customers. This establishes a framework to strategically focus your efforts and spend.

# Värdesegmentering ger prioritering i kundbasen

**Value/VÄRDE**  
Hur mycket har vi råd att investera i kunden?



**Needs/BEHOV**  
Hur ska vi kommunicera med kunden/vad erbjuda?

- Familj
- UngaVuxna
- Seniorer
- Övrigt?

**BEHAVIOR/Beteende**  
Hur ska vi bearbeta kunden?

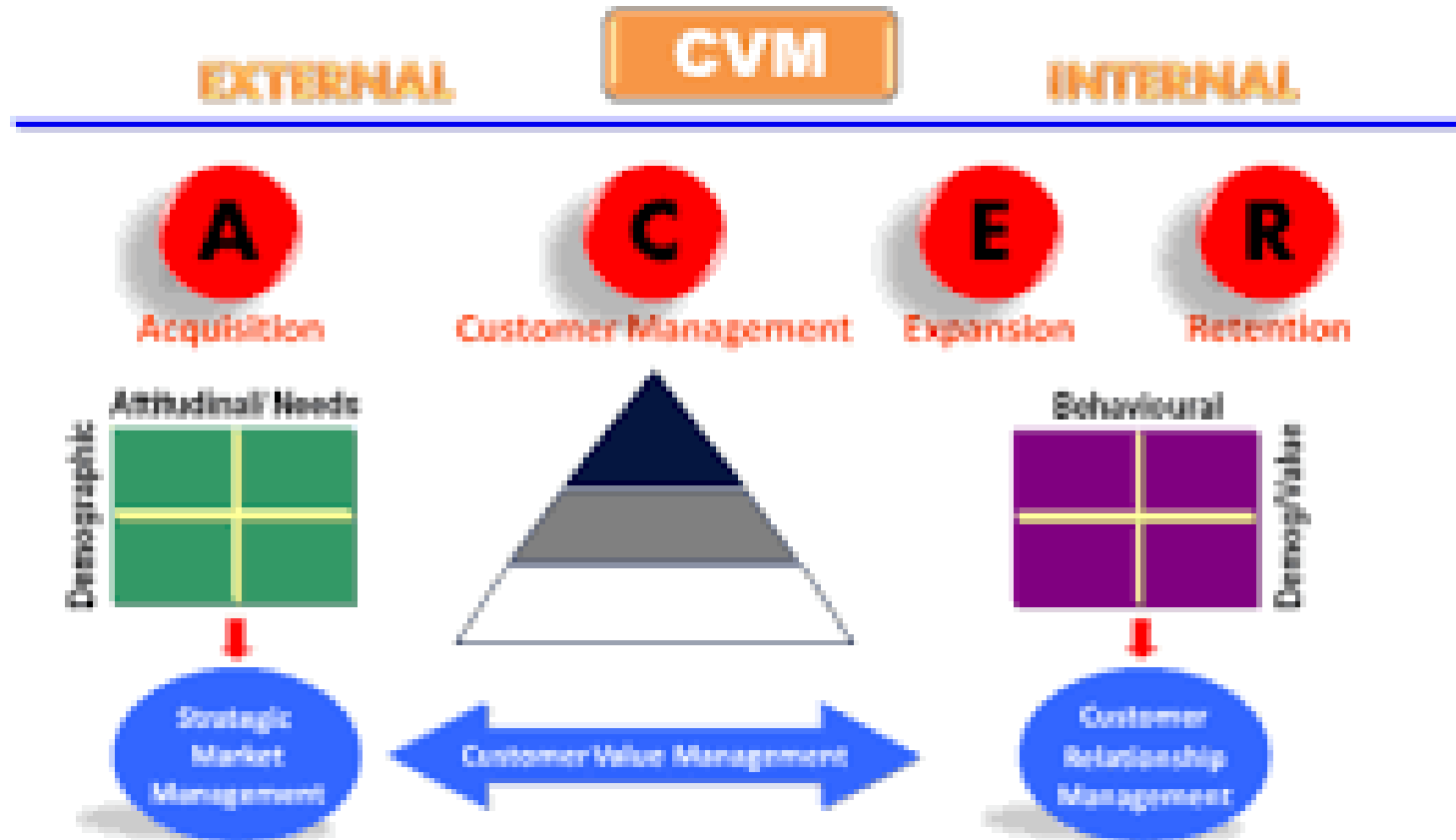
- Produktinnehav, potential och användning
- Kanalbeteende

**SITUATION/CONTEXT**  
**KUNDRESA**  
Vad har hänt som vi måste reagera på

- Ny kund
- Första fakturan
- Inte betalat fakturan
- Reklamation, lågt NPS

Koll på kunden – Next best action

# Segmentation Customer Value Management





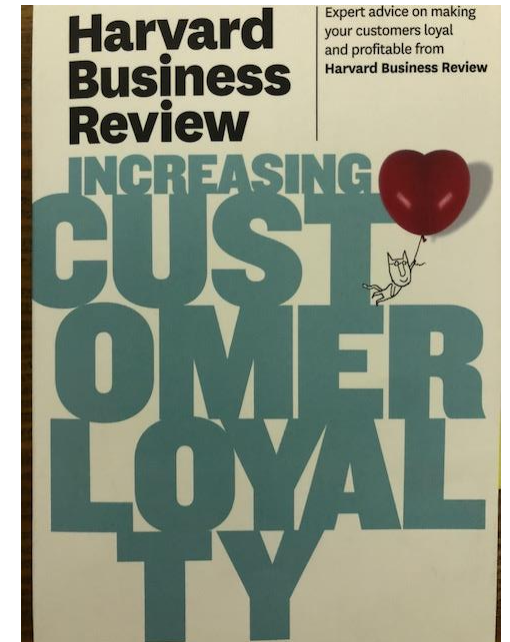
# Case Harrah's – Diamonds in the Data Mine

Harrah's entertainment has the most devoted clientele in the casino industry. Winning concept:

- 1) Using database marketing and analytics
- 2) Delivering great and differentiated service

Mining customer data deeply, running marketing experiments.

Using results to develop and implement finely tuned marketing and service-delivery strategies that keep customers coming back. (Example heavy CVM investment)

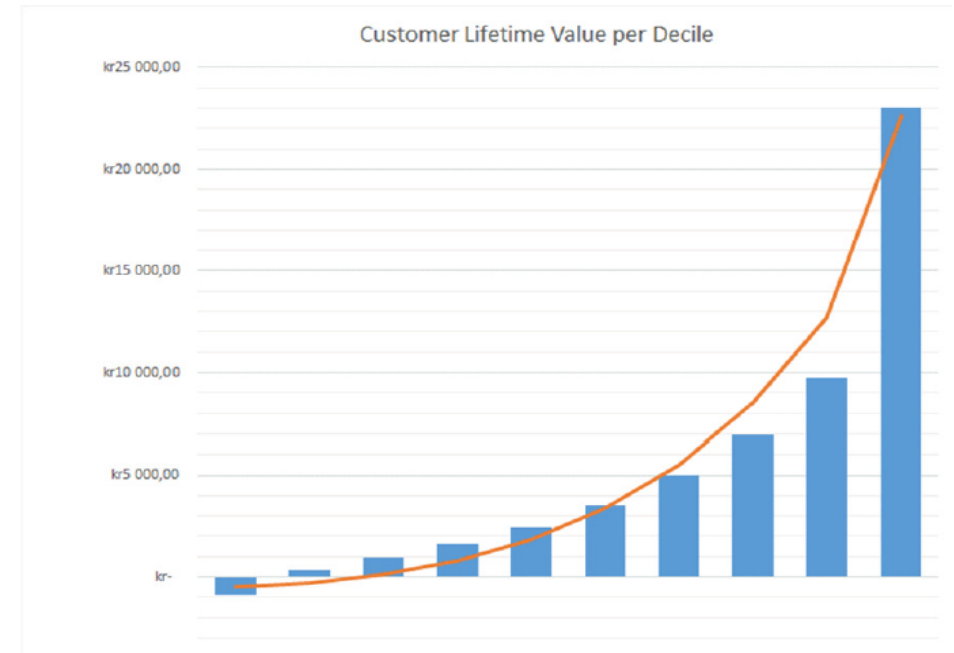


# Harrah's - Idea in Practice

1. Acquire rich repository customer information – Harrah's tracked closely customer behavior through loyalty card
2. Slice & dice to develop marketing strategies – Harrah's identified need for loyalty strategy to give an incentive to visit more often
3. Identify core customers by predicting Customer Lifetime Value – Harrah's discovered 26% of customers stood for 82% of value, middle-aged and seniors. Happy customers spent 24% more and unhappy 10% less.
4. Gather preferences then appeal to those: Harrah's built in service tiers
5. Reward employees for prioritizing customer service – Harrah's paid bonuses depending on customer satisfaction scores.

# 1. Understanding who are your best customers!

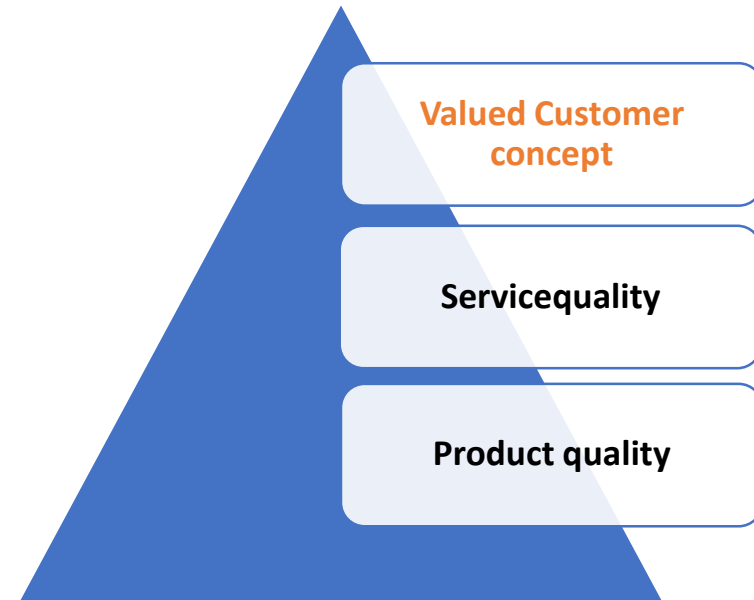
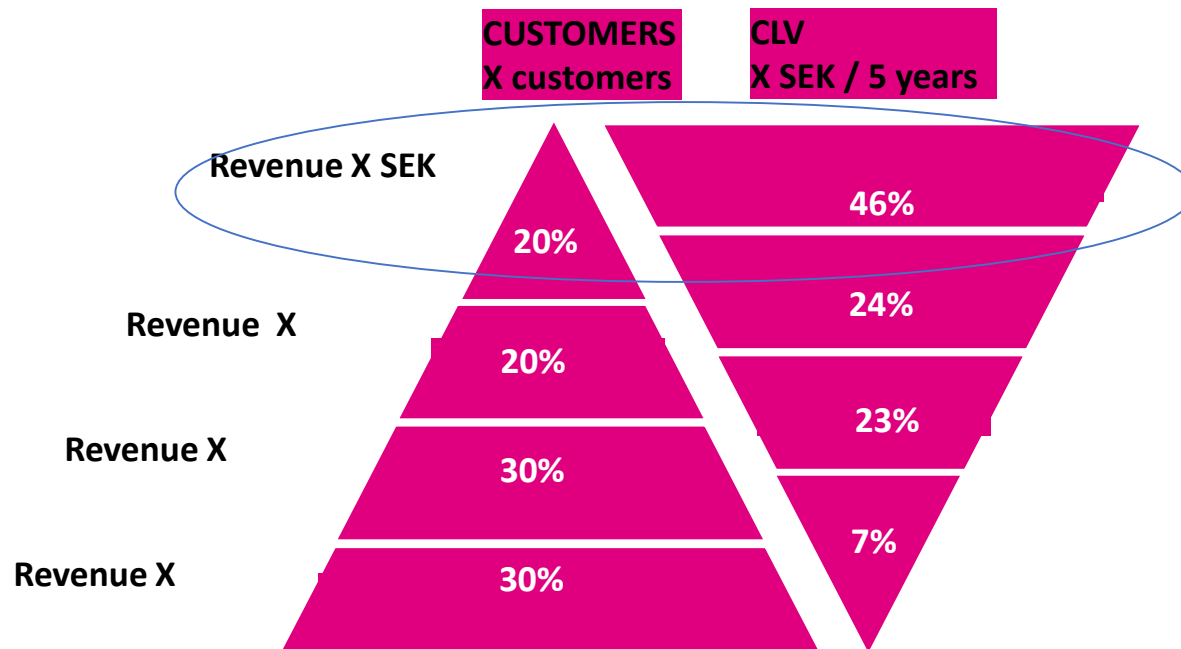
- Divide customers in deciles – 10 brackets
- Either on revenue/year, CLV or even including potential
- Analyze buying patterns, product usage, demographics, needs, etc
- Do you even have unprofitable customers?



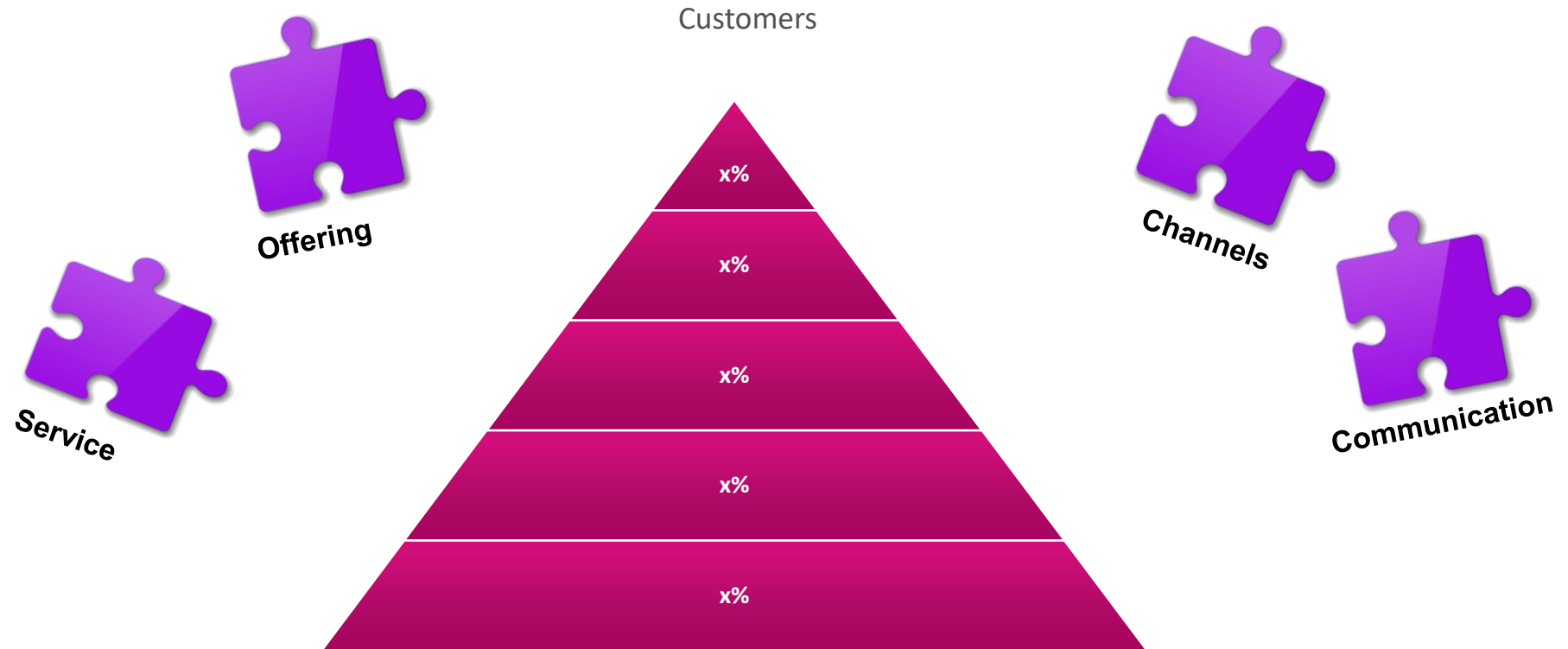
## 2. Set the Strategy – ie Increased focus on top 20%

Describe who they are in value, behavior, needs, brand affinity

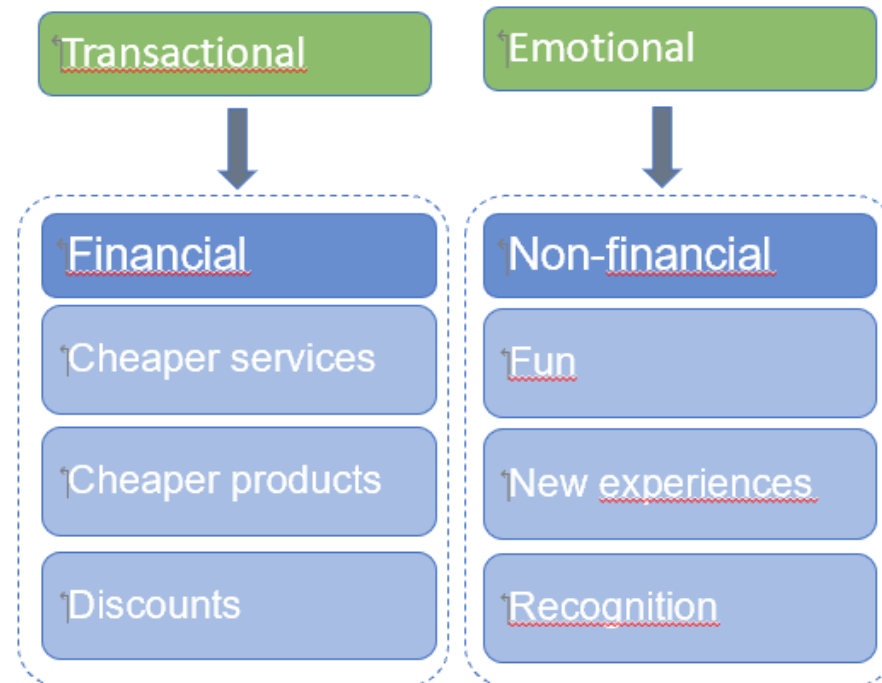
Build a "Valued Customer concept"



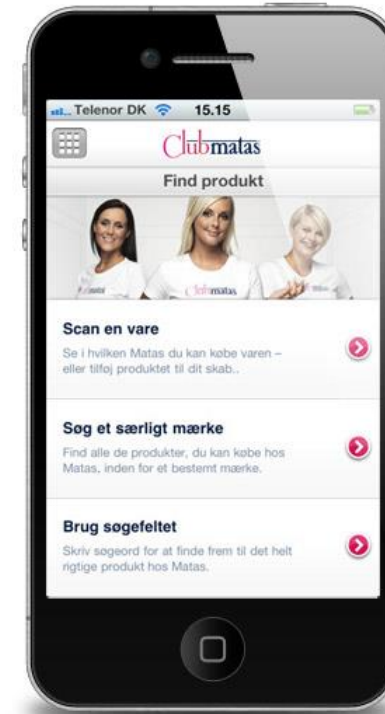
### 3. Design the concept – example Differentiation parameters



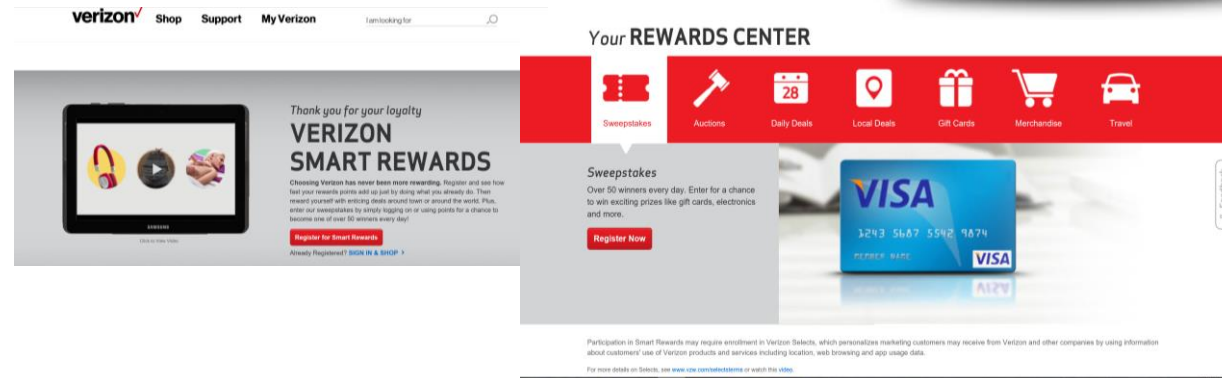
# Transactional and Emotional elements



# How do companies work with Loyalty programs: from points program to automated digital 1:1 smart omnichannel communication

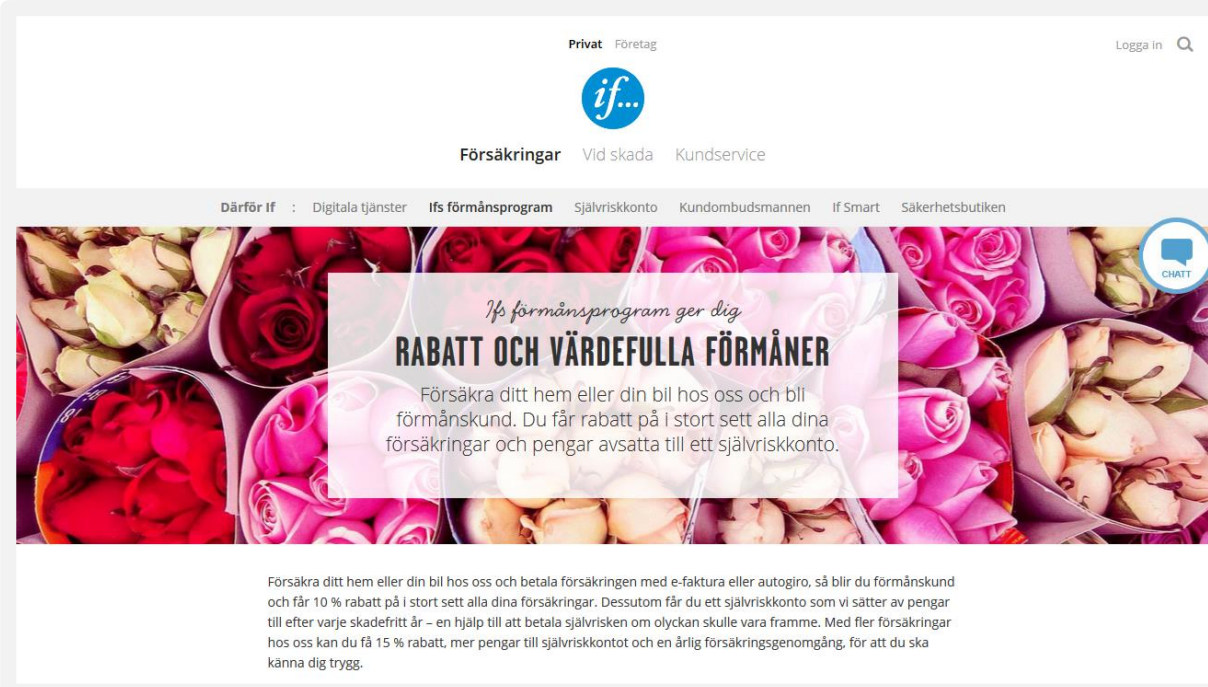


## Insurance, bank, telco focus service and helkundsrabatt



# How do companies work with Loyalty programs?

Service/subscription based: discounts, service, hidden



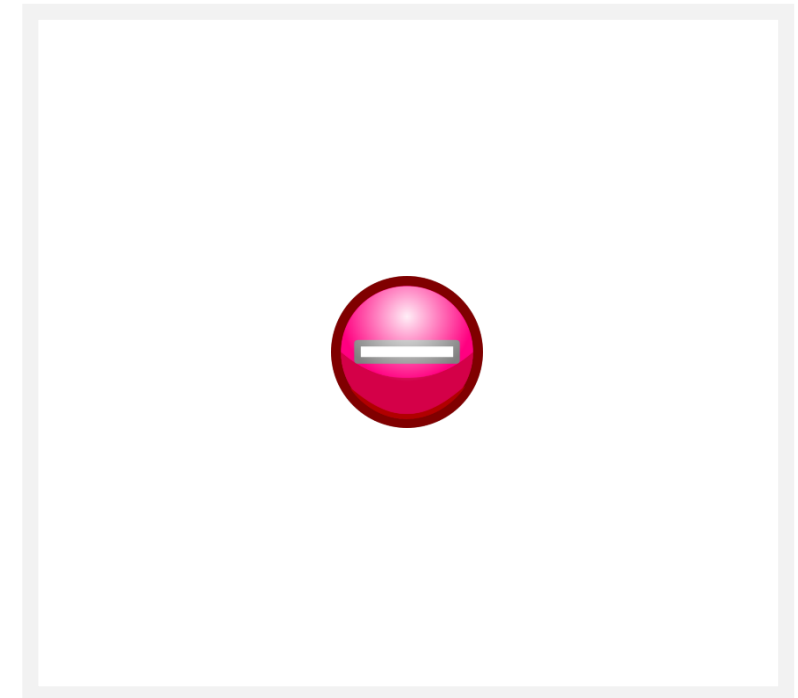
The screenshot shows the If insurance website. At the top, there are links for "Privat" and "Företag", and a "Logga in" button. The main navigation includes "Försäkringar", "Vid skada", and "Kundservice". A secondary navigation bar lists "Därför If", "Digitala tjänster", "Ifs förmånsprogram", "Självriskkonto", "Kundombudsmannen", "If Smart", and "Säkerhetsbutiken". The central banner features a background of colorful roses and a white text box with the following content:

*Ifs förmånsprogram ger dig*  
**RABATT OCH VÄRDEFULLA FÖRMÅNER**  
Försäkra ditt hem eller din bil hos oss och bli förmånskund. Du får rabatt på i stort sett alla dina försäkringar och pengar avsatta till ett självriskkonto.

Below the banner, there is a paragraph of text:

Försäkra ditt hem eller din bil hos oss och betala försäkringen med e-faktura eller autogiro, så blir du förmånskund och får 10 % rabatt på i stort sett alla dina försäkringar. Dessutom får du ett självriskkonto som vi sätter av pengar till efter varje skadefritt år – en hjälp till att betala självrisken om olyckan skulle vara framme. Med fler försäkringar hos oss kan du få 15 % rabatt, mer pengar till självriskkontot och en årlig försäkringsgenomgång, för att du ska känna dig trygg.

Discount and benefits



“Hidden” program



# Summary

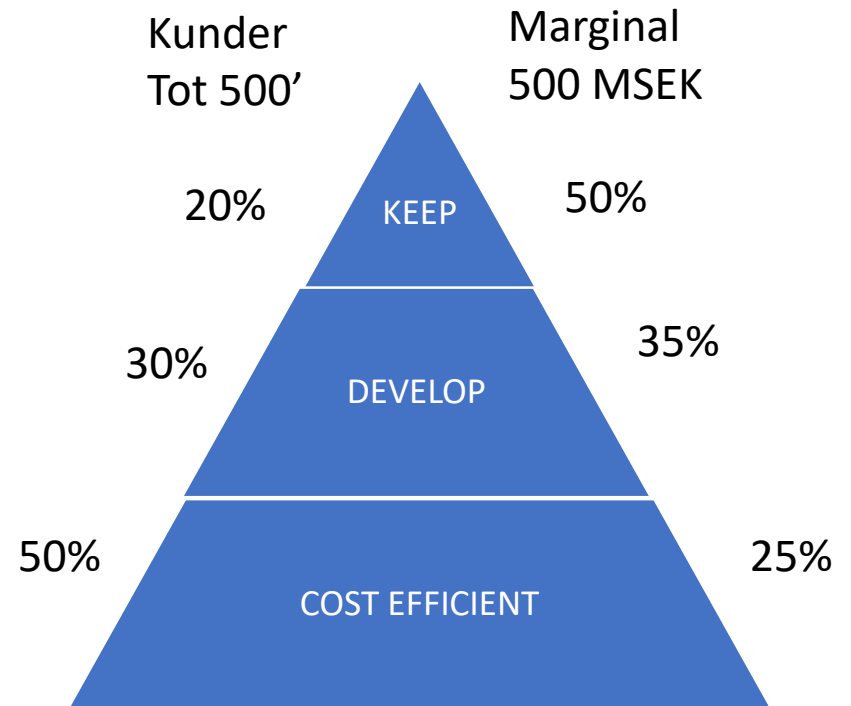
- Analyze the value and potential of your customer base!
- Know who your most profitable customers are! Their value, their wants, needs and brand affinity!
- Set a strategy to track and secure your top customers (at least 20% top)!
- Develop a differentiated value proposition- can very well be a “hidden loyalty concept” but a consistent strategy.
- Evaluate if you can make your customers consolidate their business and grow value on existing base if you make the concept public!
- And get “mere membership” effect on that.



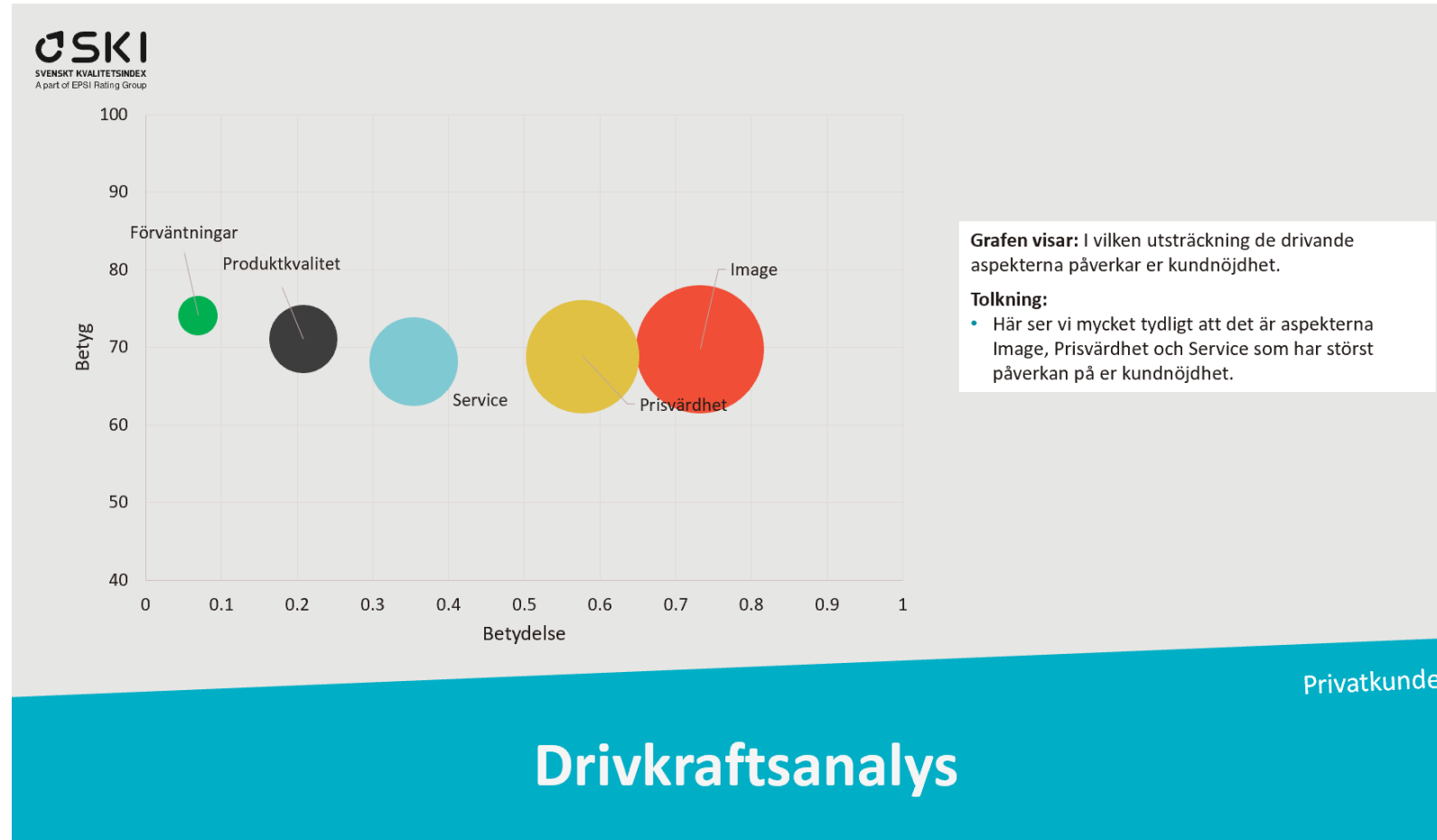
## CASE – Energibolag vill stärka sina kundrelationer

# CASE – Bakgrund

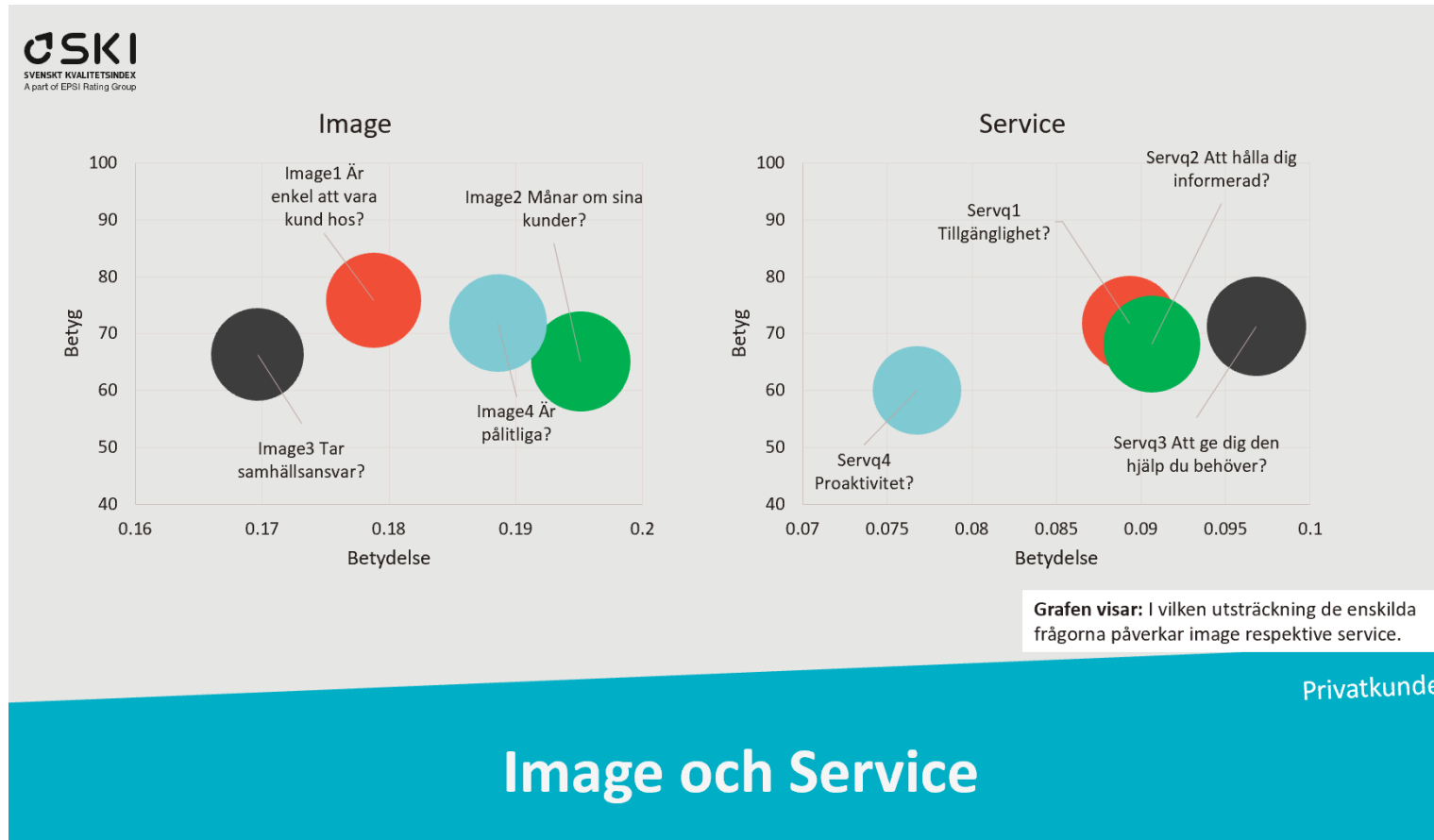
- Haft dålig koll på sin kundbas, alla kunder har behandlats lika, inget extra till “bra” kunder
- Påbörjat en värdesegmentering och kundanalys
- NPS/SKI siffror ganska lika på hela basen – låga nivåer.
- Topp 20% av kunderna står för stor del av lönsamheten
- Customer retention mellan 70-80%
- Stark drivkraft på nöjdhet/lojalitet framgår av SKIs rapporter: “månar om sina kunder” (Image) , samt servicekvalitet



# Forts CASE –Senaste SKI rapporten visar



# Forts Case - Image (månar om sina kunder) och Service (ge dig hjälp, hålla dig informerad) viktiga drivkrafter



# Din uppgift - vägval

- Hur kan vi nyttja kundinsikten runt både kundbasanalysen och insikten om drivkrafter och vad som är viktigt för kunden när vi designar ett lojalitetsinitiativ/förbättring kundupplevelsen?
- Hur får vi bäst effekt på CLV - Differentierad approach för att säkra snabbt resultat enl Gartner?
- Designa en ide/strategi med konkreta ingredienser (tex utifrån de 4 pusselbitarna Service, Erbjudande, Kommunikation, Kanaler)
- Dolt eller publikt?

Johan Parmler, VD SKI:

Strategisk lojalitet, vad driver lojalitet/nya drivkrafter, mätningar, vad gör de bästa, koppling finansiell performance, kunddriven affärsutveckling  
CASE

KAFFE





# Case Energibolaget – Redovisning & Diskussion

# Nästa gång Dag 3!



## 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



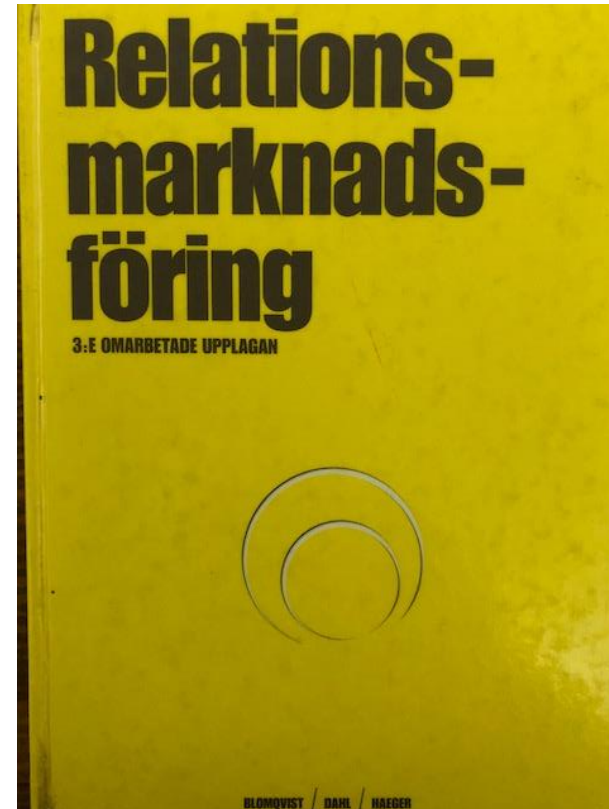
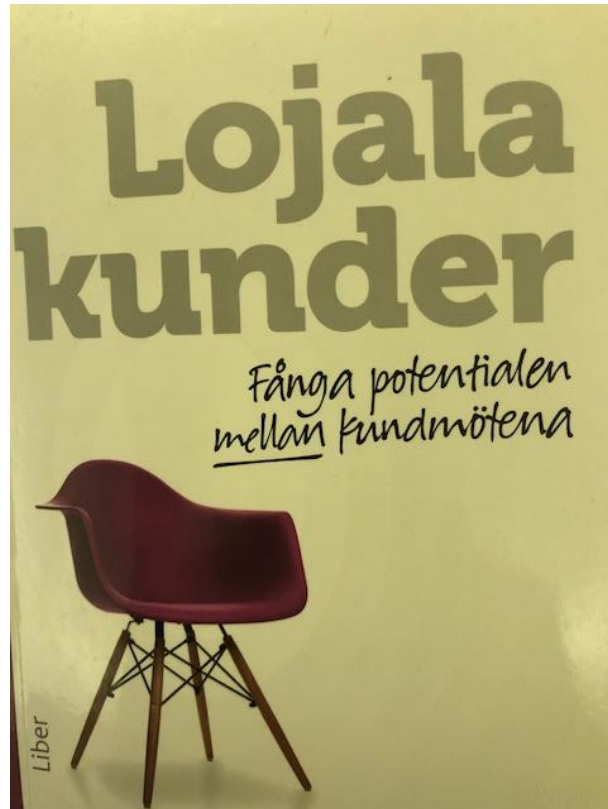
## Gästföreläsande experter:



# Summering och uppgift till nästa gång

- Läs igenom alla presentationer från idag – backspegel
- Fundera på hur ni kan påverka och förbättra CLV för ert företag?
- Läs på länkar om Customer Journey mapping & Customer lifecycle mgmt
- Läs på utdrag ur ”boken ”Lojala Kunder-Fånga Potentialen mellan kundmötena” (Inger Roos) och boken ”Relationsmarknadsföring” (Blomqvist, Dahl, Haeger).
- Inför diskussion: tänk på de/det företag som du tycker
  - Har bäst lojalitetsprogram och varför alternativt har bäst kundupplevelse/kommunikation & service och varför

Läs på..



# Thank you!



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