CVMPeople

CUSTOMER MANAGEMENT TOOLS
POCKETBOOK

"It is, however, reasonable to have perfection in our eye; that we may always advance towards it, though we know it never can be reached."

Dr Samuel Johnson

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INTRODUCTION

From deeper understanding of customer needs and behaviours to delivering the right action at the right time and at the right place, customer management tools are the 'engine' that powers the business' customer growth strategy.

This pocketbook is intended to introduce the types of tools that support managing customers, what they do, why they are important and how to implement them.

The content is aimed at those in charge of functions such as sales, marketing, digital, customer services, account management, CRM, retentions, base management and customer experience.

We've included the core concepts and features and ways already used by leading companies to exploit the potential of these tools and help their business grow.

TERMINOLOGY

ANALYTICS Turing raw data into useful information and insight, such as analysis, statistical models, segmentation and customer profiles.

CUSTOMER JOURNEY Managing the end-to-end customer experience from initial awareness and onboarding to retention and advocacy.

DESCRIPTIVE ANALYTICS Analysis that produces insights that describe customer behaviours, status or value. E.g. geodemographic segments.

ENGINE Self-contained tool for applying decision strategies at scale based on user-defined parameters and rules.

MACHINE LEARNING Software program trained using data to perform a specific task, learn from the process and improve.

OMNICHANNEL Seamless and consistent customer experience across all channels, meaning customers can use any channel and achieve the same results.

NO-CODE / LOW-CODE Hides methods for building applications and data analysis behind more visual, pre-built or intelligent tools. This increases accessibility to non-specialist business users.

PERSONALISATION Tailoring experiences, products, messages, services or offers to the individual customer's circumstance and behaviour.

PREDICTIVE ANALYTICS Analysis that produces insights that predict propensity or likelihood of a customer doing something expected.

PRESCRIPTIVE ANALYTICS Analysis that produces insights that trigger specific actions based on defined customer scenarios. E.g. optimising offer assignments.

THE BUSINESS MACHINE

Consumers are more empowered than ever: customer loyalty is no longer a given. Today's savvy customers have access to a wealth of information and options via the internet so, businesses failing to prioritise strong, personalised relationships risk losing customers to competitors in an instant.

Managing those customer interactions effectively can feel overwhelming, especially as your business grows with greater numbers of customers and transactions.

To succeed, a business needs to be like a complex machine made up of myriad specialist functions, systems and capabilities working together and operating within a dynamic, competitive marketplace and rapidly adapting to consumer trends to stay relevant.

Each function is focused on improving productivity, reducing costs and enhancing their decision-making to maximise profitability. They rely on feedback and data analysis to learn and improve and striving to optimise operations by streamlining processes and automating tasks.

Whilst humans add innovation, creativity and improvisation to converting the business' raw inputs into products and services, it's the systems that enable it to be done as consistently and efficiently as possible.

This is where customer management tools become crucial components. These tools empower the business to shift from a product-centric approach to a customer-centric one, enabling more personalised interactions and messages, tailored sales activities, and better customer service.

They are the central nervous system of customer interactions, providing a holistic view of your entire customer base and orchestrating efforts to develop its value.

But there's often a disconnect.

THE DISCONNECT

What you see...

Marketing automation	Service CRM	Digital platforms	Fulfilment systems	Data systems	Product engines	Retail PoS system	Inventory system
Business Intelligence	Sales CRM	Analytical tools	Finance systems	Desktop tools	Workflow system	Quality systems	People etc

What your customers see...

One Brand

Customers see the business as one brand.

It's a single entity they expect to deliver on promises and provide them with a personalised experience that recognises their preferences, situation and history.

Customers get frustrated when their information isn't shared across channels, they must repeat themselves, or receive conflicting information from different agents, or the experience in one channel is great whilst another is bad.

They don't care if they contacted the company through the website, called the hotline, or messaged on social media, they expect a consistent and seamless experience regardless of the channel.

TECHNOLOGY IS IMPORTANT

Technology allows businesses to serve customers the experiences that engender loyalty and advocacy, but it can often fall short of expectation. Why is that?

Believing hype
Technology marketing can be full of buzzwords and unrealistic expectations, with features presented as solutions to all problems, yet turn out to be complex or have limitations. This can back-fire on the business by unintentionally impacting the customer's experience.

Wrong focus
Businesses can sometimes be blinded by how 'cool' a piece of new technology is and overlook how it would benefit the customer. If it doesn't improve the customer's experience, then it must reduce it and impact their satisfaction.

Bad implementation
If technology is not configured correctly or still has issues, errors, or a confusing user interface then it will increase customer frustration.

Impersonal experiences
Technology should enhance customer interactions, not replace it so, a focus on automation or self-serve interactions can leave customers feeling disconnected from the business. It may be good for cost efficiency, but it's bad for loyalty.

Ineffective data
Large amounts of customer data are being collected, but if businesses don't use it effectively to improve the customer's experience, it can lead to irrelevant actions or a feeling of being spied on for no benefit.

TYPICAL CHALLENGES...

Most technologies are intentionally one-size-fits-all for any industry so the vendor can sell it to any type of business with a similar problem to solve.

This means it's not really designed or engineered specifically for the unique challenges of your sector or business so, any customisation to make it work in your business creates a new legacy system. Additionally, any customisation can be time-consuming and expensive to maintain in the longer term.

Multiple solutions are needed to solve the entire end-to-end customer management problem so, a stack of different tools or manual workarounds will be required to address the various needs of the different functions and teams.

This means you need to manage complex, multi-vendor integrations and relationships, which may result in challenges in issue ownership and creation of data siloes when integration is difficult or not viable. It can also mean you end up with duplicated or overlapping features from different vendors, or more gaps in functionality.

...AND THE IMPACT ON GROWTH

Inflexible practices. Disparate legacy systems and data models with cumbersome processes and inability to adapt quickly whilst working within regulation and compliance.

Complexity and scale. Large scale of customers, interactions and data, with many uncoordinated channels supported by multifaceted human/digital hybrid operations.

Restrictive environment. Unknown data opportunities and little differentiation of customer offers between segments, with disconnect between planning, execution and feedback, limited access to customer management, analytical or IT specialists.

Inefficient operations. Customer-facing staff at the centre of the customer relationship, but high admin overhead, inadequate training processes, staff monitoring and incentive systems and high employee turnover.

BRIDGING THE GAP

Break down the silos and integrate data and systems across the different channels to create a single customer view. This will allow all staff to see the same set of information about customers so, everyone is on the same page when interacting with them or making decisions about them.

Implement true omnichannel customer experiences by facilitating communication and data sharing across all touchpoints. This provides customers with a consistent experience any time, any place, anywhere and however they choose to interact with the business.

Map out the customer journey across all channels to identify potential pain points and opportunities for improvement. This will help remove friction and reduce frustration for customers as well as staff.

Manage customers, not just their transactions. Whilst technology is an enabler, it's what you do with it that really matters. Personalising the customer's experience using actionable insight will make them feel more valued and less like a number.

Bridging the gap can improve customer satisfaction as customers will appreciate a more seamless and consistent experience. More satisfied customers are more likely to repeat purchase and recommend your business, which increases sales and loyalty.

Breaking down the silos means the different departments and teams operate with more information sharing, collaboration and streamlined processes. This improves efficiency and reduces wasted resources and saves cost.

Ultimately, customer management functions like marketing, sales and service become interactions in an ongoing customer conversation.

By understanding how customers view your business and investing in a customer-centric, omnichannel approach powered by actionable insight, you can leverage customer management capabilities to create a unified customer experience that strengthens relationships and drives business growth.

WHY CUSTOMER MANAGEMENT TOOLS ARE IMPORTANT

Customer management goes beyond just CRM and the technology. It's a comprehensive strategy for building genuine connections with customers and encompasses the art and science of understanding, engaging, and retaining them.

A successful approach holistically combines various tools and strategies to:

Gain deeper customer understanding by leveraging data analytics to get a 360-degree view of customers, their preferences, needs, behaviours and pain points.

Deliver the right experiences by using customer insights to tailor interactions across marketing campaigns, sales outreach, and customer service with relevant and timely content and offers.

Foster longer-lasting relationships by enabling personalised journeys to be designed to nurture loyalty and develop value and advocacy.

Drive growth from improved targeting and higher conversion of customers and opportunities, and improved customer experiences that translate into increased customer loyalty and lifetime value.

Customer management tools:

- Go beyond managing sales and service interactions by enabling the entire customer journey to be orchestrated from lead generation and onboarding to usage stimulation and retention.

- Help implement and control sophisticated processes, business rules and personalisation to create seamless experiences across all touchpoints.

- Create a unified view of the customer across all touchpoints to unlock a richer understanding of customers through analysis, and surface information and insight where it can be used effectively.

- Boost sales and marketing effectiveness by leveraging data-driven insights, tailoring outreach strategies, and optimising sales opportunities

- Enhance customer service by automating tasks, providing customer profiles and guiding next actions to deliver better experiences.

- Drive data-driven decision making through a wealth of customer data and insights to identify trends and opportunities, and make informed decisions about product development, marketing strategies, and resource allocation.

TYPICAL FEATURES OF CUSTOMER MANAGEMENT TOOLS

In data management...

- Connect to any data source.
- Incorporate internal and external information.
- Create a single view of the customer.
- Ensure reliability of data for analytical and operational use.

In analysis...

- Facilitate generation of customer insights and analytical models.
- Manage segmentation and descriptive, predictive and prescriptive analytics.
- Manage continuous test & learn strategies and activities.
- Diagnose business and activity performance.
- Create forecasts and what-if simulation scenarios.

Setting customer strategies...

- Define customer journeys, actions and messages.
- Manage different decision strategies for different customer groups.
- Enable personalisation across channels.
- Identify next best actions and recommendations.

In sales...

- Target and manage outreach messaging and customer offer suggestions.
- Manage interaction records.
- Diarise activities.
- Manage data capture and notes.

In marketing...

- Target and manage outreach messaging.
- Target and manage customer recommendations and actions.
- Control consistent branding, information and messaging across all touchpoints.

In service...

- Manage customer inbox from any source.
- Target and manage interactive customer prompts for service, admin, and sales-over-service.
- Progress and track issue resolution.
- Enable service and support processes and fulfilment.
- Manage interaction records.
- Manage data capture and notes.

For governance...

- Monitor and orchestrate all activities.
- Balance team tasks and workloads around reactive business-as-usual activities.
- Implement incentives and penalties to encourage the right staff behaviours and compliance.
- Create efficient staff workflows for customer engagement.

CUSTOMER MANAGEMENT CAPABILITY MAP

ANALYTICS MART

Assembles and manages derived data through a specific lens, e.g., customer, and supports insight, prediction, forecasting, metrics, KPI and recommendations.

OPERATIONAL DATA*

Assembles and manages data supporting real-time customer interactions and transactions from across the business.

Essentially, it's a single customer view.

RECOMMENDATION ENGINE

Evaluating potential options (e.g. offers or content) to determine combination that best achieves overall objectives when surfaced through channels as suggestions.

INSIGHT FACTORY

Manages and generates insight through statistical analysis, models and tests to inform strategy. Produces derivations, dashboards, reporting and BI. Optimises commercial performance of activities.

DATA LAKE*

Maintains the full view of the business and customer e.g., products, channels, operations, financial movements, purchasing, producers, sales activities, marketing contacts, service interactions, and histories etc.

ERP*

Enabling back-office staff to direct, manage and operate the day-to-day business, including finance, operations, warehousing, logistics etc

ORCHESTRATION ENGINE

Applying 'air traffic control' for directing customer journeys, suggestions and actions according to overall customer strategy.

MARKETING AUTOMATION

Enabling and co-ordinating messages to be sent to customers individually or systematically in bulk through, e.g., email, social

CUSTOMER RELATIONSHIP MANAGEMENT

Assisted service and sales to customers remotely via telephone, chat, email, social etc. Includes relevant customer information, recommendations, and fulfilment tools, e.g., ticketing, chat, etc.

PRODUCT ENGINE*

Manages product inventory, pricing, valuations, availability, allocations, holdings, and master data.

CONTENT MANAGEMENT*

Enabling customers to explore, browse, and buy through digital channels, e.g., website and mobile app.

COMMERCE ENGINE*

Manages product catalogue, fulfilment processes, baskets, purchases, payments, deliveries, returns, charges, taxes etc.

RETAIL POS*

Serving and selling to customers when face-to-face.

CUSTOMERS

*Capabilities that indirectly support or make use of other customer management tools

THE DATA LANDSCAPE

A **data lake** acts as a central repository for all raw data, regardless of format, structure or purpose. It gets its information directly from source systems like product engines and channel management tools as well as external providers.

The lake should contain every bit of data in the business, whether it relates to customers, accounts, products, processes, operations, logs, financial records or employees, etc.

It is a good source of facts, but not always ready for immediate use, nor relevant.

An **operational data store**, such as a single customer view, focuses on customer-centric data that's relevant to daily operations and interactions.

It should contain a view of data that relates to customers and enabling their experiences, including transaction and interaction histories, contact details and basic metrics to summarise customer status.

Some of the operational information can be taken directly or derived from the data lake or source systems, but analytics and insights are derived in an analytics mart.

An **analytics mart** is where data from the data lake, operational data store or source systems is transformed by statistical analysts and data scientists into insights about a specific area or topic, such as sales performance, channel efficiencies or customers.

Within customer management, the analytics mart is focused on providing customer-centric data for deriving propensies, segmentations, valuations, customer metrics and summaries.

These insights can be made available through the operational data store for use in various tools and processes.

A **customer analytics mart** acts as a middle ground between raw data and directly usable information for customer management. By having customer-specific data readily available, analysts can conduct faster and more efficient customer analysis.

DATA THROUGH A CUSTOMER LENS

The customer analytics mart contains data organised and presented through a customer lens, which means everything is focused on understanding customers, their experiences and behaviours with the business.

Data that is included falls into 3 types. The first is **raw data** taken directly from the source. For example, the customer analytical mart could include a customer's raw data relating to…

- Contact details
- Channel permissions
- Channel contact history
- Channel interaction history
- Sales or purchase history
- Current holdings and movements
- Transaction and usage history
- Queries, issues, complaints and resolution history
- Ratings and feedback history
- Geodemographics and psychographics
- Contact preference
- Stated interests / motives
- Browsing and content history
- Payment history
- Account status
- Fees and charges
- Revenues, costs and profitability

The second is **transformed data** which is when the raw data needs converting into more reliable information ready for use within analysis or other customer management processes. The types of transformation include:

Cleaning involves identifying and correcting errors, inconsistencies, and missing values in the raw data. For example, standardising addresses, correcting typos in names, or filling in missing purchase dates.

Enrichment adds additional data points to the customer's record to provide a broader and richer picture of their situation and behaviours to understand them better. This could involve merging data from unintegrated systems such as social media interactions, browsing behaviour or survey feedback. It could also add licensed data from 3rd party providers, such as geodemographic profiles or partner loyalty programmes.

Formatting: Transformations ensure the data is presented in a consistent format throughout the data mart. This might involve converting dates to a standard format, classifying linear values into ranges, assigning categories and labels to codes for products and call reasons, or creating calculated fields like total purchase amount.

The third is **insight data** which are the value-add information used to derive actionable insights during analysis and visualisation. The types of insight data are:

- **Metrics** that summarise individual customer behaviour, like average spend per month and cost to serve.

- **Summary indicators** to flag customers based on a pre-defined criteria, such as their total spend level.

- **Status indicators** using pre-defined criteria to flag customers with specific circumstances, such as when a customer is over their credit limit or inactive for more than 60 days.

- **Valuations** that summarise the value of the customer to the business today, and their potential in the future.

- **Segments** that group customers according to shared characteristics or behaviours, such as geo-demographics, strategically important audiences or levels of average spend per month.

- **Propensities** that predict likelihood of the customer doing something, like buying a specific product, reducing their spend, or churning.

EXAMPLES

METRICS

- Median feedback rating
- Time since last purchase
- Number purchases last month
- Value of fees in last 12 months
- Frequency of purchase
- Number product X purchases
- Average spend / month
- Service interactions / month
- Basket category mix index
- Time since last web sale
- Average value / unit bought
- Current value

SEGMENTS

- Account status
- Engagement level
- Spend tier
- Geographic location
- Geodemographic type
- Bought product X
- Contactable
- Email preference
- Age band
- Strategy segment
- At risk
- Potential value

PROPENSITY TO...

- Churn or lapse
- Buy product X
- Increase spend >Y
- React to price increase
- Interest in genre Z
- Switch to tariff X
- Use overdraft
- Have high potential value
- Respond to survey
- Use self-serve
- Refer a friend
- Buy at price point Y

INSIGHT FACTORY

An insight factory is a standardised and efficient methodology for producing actionable customer insights from a customer analytics mart on a continuous and scalable basis.

The insight factory is a centralised analytical resource that generates reports, analysis and analytical models in response to specific questions from across the business as well as proactively producing new insights from innovation and discovery.

The factory approach is akin to creating minimum viable products (MVP), which means a rapid and robust approach to producing the first actionable insights which can then be iterated and evolved if needed.

The workstack is continuously being prioritised and the focus is on the pertinence and quality of output to maintain trust with business users and help drive competitive advantage.

Improves efficiency by centralising resources and standardising processes, which means the business can significantly reduce the time and cost associated with data analytics.

Enhances data quality through governance that helps ensure consistent collection and usage of data and leads to higher quality insights.

Increases collaboration because the teams are working together to leverage data for better decision-making.

Speeds up time to value as standardised processes and prioritised workstacks enable quicker analysis and reporting, which means the business can respond to market changes and opportunities more rapidly.

DO YOU NEED AN INSIGHT FACTORY?

This approach is particularly beneficial for larger organisations with lots of complex data, sophisticated analysis needs and multiple analytical resources across a range of specialist skills.

However, the core principles can still be applied in smaller businesses with limited data or simpler analytics requirements to improve efficiency.

- **Standardised processes** ensure consistency across diverse data sources and analytical tasks.

- **Centralised resource pool** helps overcome data silos and allows for better collaboration on data-driven projects.

- **Prioritised workstack** ensures focus on what really matters for the business rather than just who shouts loudest.

- **Minimum viable product approach** quickly produces something actionable that can be improved or expanded upon only if necessary.

- **Easily expanded** as the company's data volume and insight needs grow.

INSIGHT FACTORY PRINCIPLES OF OPERATION

1. All analytical resources are pooled into a single centre of excellence (CoE)*.
2. Resources are prioritised across different business projects using a methodology such as Agile.
3. Analytical tools are fully integrated and automate standard and repetitive tasks.
4. All data collection, storage, access, engineering and analysis follows standardised procedures to ensure data quality and produce more rapid insight.
5. Analytical requests are added to a workstack along with ideas for new techniques, models and insights.

6. Workstack regularly re-prioritised with stakeholders using high-level assessments of customer and business impact.
7. Each workstack item is defined with a minimum viable product, typically the questions to be answered in a priority sequence.
8. Regular communications provide findings and insights to stakeholders.
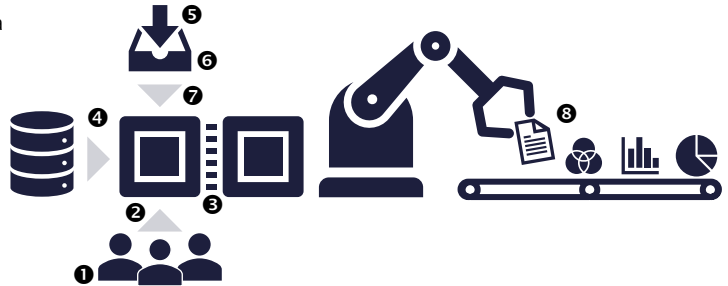
INSIGHT FACTORY CENTRE OF EXCELLENCE

- **Defines best practice** for analytics and ownership of data quality.

- **Establishes and documents standards** and processes for acquiring, cleaning, engineering, analysing and reporting of data in the business.

- **Governs all data analytics** production across the business to ensure consistency and robustness.

- **Understands context and needs** of the business and stakeholders to deliver relevant and actionable insights.

- **Embeds test and learn** across the business to better understand true performance of activities such as marketing and sales efforts.

- **Analyses data** and generates insights and analytical models according to defined standards and established best practices.

- **Visualises and reports results** to help business understanding with the 'so what?' of actionable insight.

- **Creates a feedback loop** for all activities and stakeholders to review value and relevance of insights.

- **Encourages collaboration**, knowledge sharing and specialist training across analytical teams.

- **Fosters innovation** in analytical and data through new techniques, sources and technologies.

- **Selects and uses analytical tools** for data preparation, deep-dive analysis, generation and presentation of insights, and production of analytics for consumption by other customer management tools.

INSIGHT FACTORY TOOLSET

There are hundreds of data analysis tools that are specifically designed to work with data whether cleaning, organising, analysing, or visualising it. Some are commercially licensed, but many are open-source and under public licence meaning there is less cost to trialling them.

The best tools depend on the:

- Specific type of analysis being done, whether simple counts and charts or creating multiple product purchase propensity models to productionise in a recommendation engine.

- Size and complexity of the data, whether simple data that can fit in a spreadsheet and be easily manipulated and analysed, or a massive data lake with data that needs integrating and preparing before it can be analysed.

- Analytical skills available, whether minimal or basic understanding of data analysis techniques, or a team of specialist data engineers, analysts, scientists and commercial translators.

The common types of tools include:

Statistical analysis software, like SAS or SPSS, that are specialist commercial platforms that can be used for more advanced statistical analysis. However, they also need specialised skills to get maximum value from them.

Low-code/no-code tools that use highly visual user interfaces and guides instead of low-level programming, which makes it accessible to a range of users as well as analysts. These tools may be embedded within other tools, such as CRM or Marketing Automation.

Visualisation tools enable creation of charts, graphs, and other visual representations of data or findings. Examples include Microsoft Excel (for basic charts), Tableau, and even presentation software like mind-mapping or PowerPoint.

Spreadsheets like Microsoft Excel or Google Sheets are great for smaller businesses with smaller datasets and performing basic calculations and visualisations by non-specialists.

Programming languages such as R and Python are powerful tools for data manipulation, statistical analysis, and creating complex visualisations, but require specialist resources.

Business Intelligence (BI) tools are designed for end users to easily gather data from various sources, analyse it, and create reports and dashboards. They rely on data that's ready to use, which means specialist resources are needed to maintain. Examples include Tableau, Power BI, and Qlik.
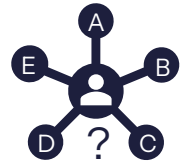
RECOMMENDATION ENGINE

A recommendation engine is a sophisticated tool for suggesting the most relevant and effective option (or options) to introduce to the customer, from anything the business offers as products and services.

It could include anything that could influence or change the relationship in some way, such as offers, administration, news, information, content, account alerts, or servicing messages.

For example, offers such as the level of discount or free delivery, products such as cross-selling from a different category or up-selling in the same category, or content such as music suggestions based on genre, artist and year of release.

This type of tool helps deliver a more personalised and relevant customer experience that translates into higher engagement, satisfaction and sales by suggesting the right action to each customer's circumstance, behaviour and preference.

There are many techniques for deriving suggestions, with the 3 most popular described below. These can also be combined into a hybrid approach depending on data complexity and analytical capability.

Recommendations could be used in, for example:

Assisted sales via inbound or outbound telephone, chat, social and email to suggest the right offers to present in CRM that match with customer needs and preference, available inventory and business objectives.

Assisted customer services via inbound telephone, chat, social and email inbox to suggest sales-over-service prompts to present in CRM.

Web or mobile app sales for identifiable consumer profiles and customers to prompt the right incentive to convert.

Digital self-serve by identifiable customers in web, mobile app or kiosk to prompt the next sales action(s).

Marketing outreach via, e.g., email, direct mail or social to determine the right message, offer or content to include in the creative.

Account management in back-office functions to suggest which free upgrade to apply to each account, e.g. credit limit increases.

Content delivery in products and services to suggest similar and related items to current interests, preference and behaviour, e.g. films.

COLLABORATIVE FILTERING

This recommendation approach produces suggestions based on similar status, preference and behaviour of other customers. For example, suggesting product Y to customers who only bought X as other customers that bought X typically bought Y as well. This is good when there are lots of products and interactions to learn from but limited information about the customer.

How it works:

1 BUILD USER-ITEM MATRIX	**2** FIND ASSOCIATIONS	**3** APPLY PRIORITISATION
For each customer, score the level of interaction with each item based on clicks, dwell times, ratings, etc	Identify customers that have similar scores for one item and then look up what other items they interacted with.	Rank on similarity score for items the customer has not yet interacted with.
E.g. Product A score is 250, Product B score is 870, Product C score is 143	*E.g. Customer 1 looked at Product A. Customer 2 looked at Product A then Product B.*	*E.g. Descending order of similarity*

SIMPLE EXAMPLE

Items browsed by customers*	Item 1	Item 2	Item 3	Item 4
Customer A	1	0	1	0
Customer B	1	1	0	1
Customer C	1	0	1	1

In this example, customer A has similar browsing interests in items to customer C.

They both browsed items 1 and 3 but customer A has not browsed item 4 whereas customer C has.

Item 4 becomes the suggested next item for customer A.

	Similarity Score**
A vs B	(1*1+0*1+1*0+0*1) / sqrt(2*3) = 0.41
A vs C	(1*1+0*0+1*1+0*1) / sqrt(2*3) = **0.82**
B vs C	(1*1+0*1+1*0+0*1) / sqrt(2*3) = 0.67

* E.g., browsed (1) or not browsed (0);
** E.g., using cosine similarity as a proxy where -1 means high dissimilarity, 1 high similarity;

CONTENT FILTERING

This recommendation approach produces suggestions based on similarities in content to that being consumed by a customer. For example, suggesting techno music to customers listening to trance tracks, or other movies with similar sub-genres or lead actors. This is good when there is a higher degree of interaction and content meta-data available.

How it works:

1 PROFILING AND FEATURES	**2 MATCH FEATURES**	**3 APPLY PRIORITISATION**
For each customer identify profile of interests and preferences based on explicit and implicit feedback. Identify characteristics of item attributes, tags and descriptions.	Analyse profiles and features and score relevance to the customer's interests and preferences.	For all scored items rank according to the overall customer relevance.
E.g. Item 'A' genre is Sci-Fi; director is Ridley Scott; tags are Horror, Survival, Space travel, Alien; description is 'In space no one can hear you scream...'	*E.g. Item 'A' relevance score is 34, Item 'B' relevance score is 151, Item 'C' relevance score is 93*	*E.g. Descending order of relevance*

EXAMPLE

Movie Viewings by genre	Action	Animation	Comedy	Drama	Horror	Sci-Fi	Thriller
Customer A	1	0	2	1	1	3	2
Customer B		2	1	3			1
Customer C	3	1	1		1	2	

In this example, a simple count identifies a customer's preferred genre – the genre with the most viewings is considered their preference, e.g. Sci-Fi for customer A. This can be used to recommend other movies in the same genre that haven't already been viewed.

If additional characteristics were being tracked, such as directors, lead actors, year of release etc, then these could also be included. The movies with the most matching characteristics, the more likely they are recommended to the customer.

RULES-BASED FILTERING

This recommendation approach produces suggestions based on pre-defined rules applied to customer status, preference, behaviour and predictive models. E.g., suggesting the financial loan cross-sell offer to use during an inbound customer service contact. This approach is good when a higher degree of explainability and control is required over the outcomes.

How it works:

1 DETERMINE ELIGIBILITY	**2** ASSIGN WEIGHTING	**3** APPLY PRIORITISATION
For each possible action user-define business rules that filter whether a customer could, or not, receive it.	For each eligible action assign weights based on relevance and importance to the business.	For all weighted actions, rank according to the overall customer objective.
E.g. Time since last suggestion is more than 7 days (to prevent offer-saturation)	*E.g. Product A has a 20% purchase likelihood, could generate £300 of revenue and cost £20 to sell.*	*E.g. Descending order of profit*

EXAMPLE

	Possible Actions for customer XYZ					
	A	**B**	**C**	**D**	**E**	**F**
Propensity of success (P)	3%	3%	8%	Not Eligible	5%	1%
Churn likelihood[1]	18%	20%	15%		18%	19%
Potential CLV[2]	£1,587	£1,634	£1,323		£1,532	£1,794
Change in CLV (V)	£106.91	£152.55	–£158.41		£50.33	£312.18
Weighted Value (P * V)	£2.12	£4.58	–£12.67		£2.52	£12.49
Cost (C)	£0.50	£0.75	£0.05		£0.05	£1.50
Profit (P * V – C)	£2.68	£3.83	–£12.72		£2.47	£1.62
Return (P * V – C) / C	5.4	5.1	–254.5		49.3	1.1
	Good for churn and value, but higher cost of action	*Best for 'profit' of action, but increases churn*	*Best for success and churn, but loss in value*	*Not considered as not eligible for action D*	*Good for success, churn and return:* **Best Action**	*Best for value, but high cost of action and low return*

1 – e.g. current churn likelihood is 19%; 2 – e.g. current Customer Lifetime Value is £1,481

USING MACHINE LEARNING IN RECOMMENDATION ENGINES

Machine learning can be incorporated to identify the most likely action or item to be successful. As each action or item is presented, the algorithm automatically learns what works and what doesn't with different types of customers and adapts its suggestions to improve the next suggestion. For example:

- Abandoned a shopping basket so, suggest which offer is most likely to prompt them to resume.

- Recent purchase so, suggest when to prompt them for feedback and whether a referral incentive would help.

- Recent customer service interaction with a positive outcome so, suggest which up-sell or cross-sell offer to use.

- No recent purchase so, suggest which engagement and/or offer message is most appropriate.

- Visited a product page multiple times so, suggest which channel and offer to use to encourage them to buy.

Machine learning is usually more complex to implement and maintain, requires more data, and is less transparent to humans, but does enable more nuanced data analysis and highly personalised suggestions.

IMPLEMENTING RECOMMENDATION ENGINES

- **Stringent requirements:** Needs suitable data, technology, skills and system changes. Can be complex to implement and operate to benefit.

- **Cultural change:** Prompts a more data-driven decision-making process for managing customers, which can be hard for staff.

- **Confusing experience:** Suggestions produced in isolation of other customer actions produce a conflicting or inconsistent experience. Orchestrate across all possible customer actions, not just suggestions.

- **Self-fulfilling:** The success of one item increases its chances of being seen more often, unless random items are introduced into the mix.

- **Cold start issues:** Insufficient data to build profiles or associations means content filtering and collaborative filtering don't work unless started with random or forced suggestions.

- **Self-limiting:** Suggestions can be self-limited by items the customer has already seen, unless random items are trialled in the mix.

Introduce in phases and evolve the level of sophistication and the likely commercial value that could be delivered, e.g., start with using outputs in outreach messages to minimise people impact.

RECOMMENDATION ENGINE CASE STUDY

Situation. Retail, SME and corporate banking group with multiple channels and millions of customers. The agent's desktop had a good set of customer facts but no guidance to work out what service or product opportunity should be next. They were either lucky or wrong.

Objective. Increase productivity of customer service and branch staff when promoting relevant opportunities to increase customer engagement.

Approach. Propensities were derived to predict interest in service and product opportunities, and then prioritised based on relevance to the customer and value to the business. The opportunities were delivered as personalised and prioritised prompts to the agent desktop as an overlay to each customer's information as well as the web and app channels for use in secure messaging.

Outcome. The prioritised prompts enabled agents to see the recommended next action during each customer interaction so that, if appropriate, they could introduce during a conversation. This approach increased commercial productivity by almost 25%

ORCHESTRATION ENGINE

In customer management, this acts like air traffic control at an airport, coordinating customer activity across different channels and systems to deliver a seamless and personalised customer experience.

Here's a breakdown of how it functions:

1. Centralisation

The orchestration engine acts as a central hub to integrate the different customer management systems like CRM (Customer Relationship Management), marketing automation platforms, recommendation engine, and content management systems.

2. Evaluation

It collects and analyses customer data from various sources, such as their behaviour, purchase history, interactions, propensities, status, and recommendations.

3. Decisioning

Based on the analysed data and predefined rules, the orchestration engine decides what happens next for the customer across the different systems. For example, instructing the marketing automation system to send a personalised marketing email, limiting the range of potential offers displayed by the content management system for a specific customer on the website, or prioritising a customer for the next available agent.

BENEFITS OF AN ORCHESTRATION ENGINE

Improved control using data and analytics to make more holistic, joined up and informed choices when implementing the customer strategy, leading to reduced costs, improved customer sales, and increased satisfaction.

Reduced risk of human error by automating decisions about customers that are complex or time-sensitive.

Increased efficiency by automating repetitive tasks so employees can focus on more strategic work, leading to improved productivity.

Enhanced customer experiences during interactions by personalising content, applying consistent treatment strategies and delivering the right message at the right time across any touchpoint, which can lead to increased customer loyalty and satisfaction.

WHEN YOU NEED ORCHESTRATION

Orchestration becomes crucial for more sophisticated 1:1 customer management strategies. Simpler customer journey and lifecycle approaches can use, e.g., customer tracks[*] to manage and deploy actions.

	USE CUSTOMER TRACKS WHEN...	USE ORCHESTRATION WHEN...
Data	Minimal customer data but deep purchase and interaction history.	Rich personal & psychographic data along with purchase and interaction history.
Analytics	Descriptive segmentations, operational campaign KPI and campaign-level results.	Predictive and prescriptive segmentations, activity measurement & optimisation, and machine learning.
Tools	Independent marketing, sales and service channels supported by disparate tools.	Cross channel marketing, omnichannel sales and service supported by integrated tools and single customer view.
People	Customer focused with basic understanding of customer journeys and analytical skills.	Holistic and balanced customer and commercial focus with good understanding of customer journeys, strong analytical skills.

*See Customer Strategy Pocketbook for information about tracks

DECIDING THE NEXT, BEST ACTION

Orchestration needs a holistic view of what could happen next with the customer in terms of the potential range of actions available. These could include:

MANDATORY ACTIONS
Considered very high priority by the business and must happen if a customer is eligible.

- **Account administration**, such as a payment reminder or price increase notification generated by the account management system.

- **Service**, such as an issue update or resolution proposed by the Service CRM tool.

- **Informational**, such as an account alert when overdrawn on a current account that is generated by the Product Engine when set up by the customer.

- **Sales triggers**, such as a high value abandoned basket alert generated by the Commerce Engine

DISCRETIONARY ACTIONS
Considered optional by the business and could happen if the customer is eligible.

- **Service**, such as capturing an updated telephone number or email address proposed by the Service CRM tool.

- **Informational**, such as a 'did you know…?' messages proposed by the Marketing Automation platform.

- **Suggestions**, such as content or offer recommendations proposed by the content management system or recommendation engine.

- **Offers**, such as promotional up-sell messages proposed by the Marketing Automation platform.

DECISIONING

Decisioning is simply the mechanism for configuring, applying and managing decisions and doing it consistently and at scale.

If consistency and joined-up conversations are important to customer experience, then the next, best action most likely to move the relationship towards the customer objective must be chosen.

Where there is only one action this should be a simple decision: just do it...

However, this may not be straightforward if there is a possibility that you could get a better outcome by not doing it, e.g. avoid message over-saturation.

But what should happen when a customer is eligible for more than one action, message or suggestion?

For example, should they be given action A, B or C, or A and B, or C followed by A? Which touchpoints should be used for A, B and C?
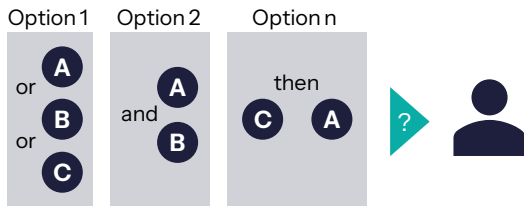
Orchestration decisions are commonly made using user-defined hierarchical business rules that can incorporate any business parameters and customer data such as status, behavioural triggers, predictive models, as well as the proposed recommendations and service actions.

Rules are criteria that results in a true/false or yes/no outcome. For example, is the customer actively spending? Rules can also produce multiple outcomes by splitting data into different categories, e.g., income bands, or product types.

The **outcome** is what happens next if the rule is true or false, such as to check another rule, or to set an indicator or action code, e.g., reject.

A key requirement of decisioning is that any data used in rules should be suitable, accurate and reliable. This is particularly important if the outcome of the decision could negatively impact a customer, or the company, such as when providing credit facilities or handling sensitive information.

A collection of rules and parameters that relate to a specific objective, such as onboarding, is a **customer track**. The track organises the rules into a hierarchy to sequence and prioritise how they should be applied.

DECISIONING RULES

The processes, rules and parameters, can be derived by human configuration of pre-defined criteria and to be used by the decision engine. E.g., rules could be of the form:

> *If condition X is true, then do Y, else do Z*

Where X is the criteria to be checked that evaluates as either true or false. The criteria can refer to any available customer, operational or analytical data, such as their age, the current inventory levels, or a predicted propensity. E.g.,

> *If Customer Age >= 35 and Score > 350 then...*

If the criteria evaluates as true then the assigned outcome is Y, or else when false, Z will be the assigned outcome.

For example, if a customer is 38 years old and has a score of 412 then they are assigned outcome Y. However, if the customer is 24 years old, or had a score of 265, then they would be assigned outcome Z.

Outcome Y might mean they are accepted for a credit card, whereas outcome Z might mean they are rejected for the credit card or offered an alternate product such as a loan.

This approach is better for transparency and explainability, particularly when represented as a decision tree, but does rely on the rules being explicitly definable in a hierarchical order.

Example hierarchical decision tree:

Machine learning can also be incorporated to make more nuanced decisions. For example:

- An algorithm is trained to differentiate good outcomes, such as increased satisfaction, from bad outcomes, such as increased churn. In the decisioning process, decisions are applied to favour the former and avoid the latter.

- When determining which offers to present to a customer, those that produce more conversions will be favoured in future decisions for similar customers.

This approach is better for more nuanced decision-making, or where explicit rules are unknown or too complex to define hierarchically.

However, the resulting algorithmic rules may be incomprehensible to humans, which will not be helpful if a decision rationale is needed.

DECISIONING TOOLS

Highly specialised 3rd-party software

Designed specifically for the task of applying sophisticated and complex decision and orchestration strategies.

Known as business rules engines or decision engines and are usually very easy for non-technical business users to manage and change through simple and highly visual interfaces.

More expensive to licence but easier to maintain.

Customised from existing toolsets

Designed using tools that may already exist in the business, such as data programming environments like Python or analytical platforms with built-in logic processing.

Require more specialist resources or technical development to configure and whenever a change is required but are a good starting point for businesses.

As they are existing tools within the business, there should typically be no need for additional licensing.

SALES AND MARKETING OUTREACH

Outreach campaigns are a way of proactively communicating a message to a target audience to raise awareness of a brand or service, sell product, or convey important information, such as changes to terms, news, or educational content.

A variety of communication channels can be used to reach customers, such as social media, telephony, email, and direct mail. The choice of which is used usually depends on factors like the type of message, the cost to deliver it, and audience preference.

Outreach campaigns are used to generate leads, increase brand awareness, drive traffic to a website or to an app download, generate sales, educate and inform, promote loyalty, or encourage retention.

The goal of outreach campaigns is to create connections with consumers or customers to encourage a particular response, such as buying a product, providing feedback, encouraging usage, being informed, or signing up to a service.

BENEFITS OF OUTREACH ACTIVITIES

Effective outreach campaigns can help **increase brand awareness** by reaching a wider audience with the right message. They can also increase sales by targeting the right audience with the right message at the right time.

Outreach campaigns can help to **improve customer loyalty** by providing customers with a positive and memorable experience when using the right message and the right channel of communication.
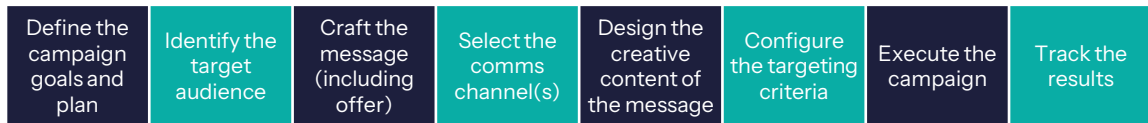
Effective outreach campaigns can also help to **increase ROI** by using relatively inexpensive channels and economies of scale.

However, while they can be a low-cost way to reach a large audience, they need to be carefully targeted and use the right content and creative to be effective.

Using a one-size-fits-all creative or targeting strategy is likely to result in poorer results than a highly targeted and personalised set of campaigns.

CREATING OUTREACH ACTIVITIES

The process for creating and managing outreach campaigns is straightforward:

Define the campaign goals and plan	Identify the target audience	Craft the message (including offer)	Select the comms channel(s)	Design the creative content of the message	Configure the targeting criteria	Execute the campaign	Track the results

However, as the number and sophistication of outreach campaigns increases, it becomes necessary to consider specialist tools to automate the management and coordination of them to improve efficiency.

A marketing automation system can be used to manage all aspects of a campaign, from creating and sending emails, direct mail, etc, to tracking and measuring results.

MARKETING AUTOMATION

Marketing automation is a collection of tools, such as a Campaign Management System, that increases efficiency and enables marketers to focus more on strategy and more creative efforts.

These are the common features of marketing automation tools:

- **Single platform** to manage all outreach campaigns across various channels like email, social media, direct mail, and sales calls.

- **Facilitate campaign planning and scheduling** by helping brainstorm ideas, define campaign goals and channel(s), develop and approve creative assets, and set sequencing and timelines.

- **Define and target different audiences** through segmentation based on any available data.

- **Automate repetitive tasks through workflows** for campaign development, approvals and execution, such as email sending, social media posting, and ad campaign management.

- **Personalised marketing at scale** using individual customer data and behaviour to significantly improve engagement and response.

- **Configure campaigns**, including compliance criteria, selection and trigger rules, costs and control groups.

- **Create, assemble and approve content**, such as message copy, news articles, imagery and web landing pages.

- **Validate and simulate campaign configuration** to help ensure the resulting campaign will be seen by the right customers as intended.

- **Centralised campaign library** to facilitate knowledge and team collaboration.

- **Capture and nurture leads** from, e.g., website forms, landing pages, and email signups.

- **Track 'inflight' campaign status and results**, such as customer interactions and responses, across different channels.

- **Report campaign performance**, return on investment and diagnostics to help optimise future efforts.

EXAMPLES OF MARKETING AUTOMATION

Email

- *Welcome and onboarding*: sent to new subscribers or customers, introducing them to your brand, products, or services. Can be varied by customer segment or buyer persona.

- *Abandoned cart*: triggered when a customer leaves items in their online shopping cart without completing the purchase.

- *Engagement*: designed to engage leads over time, educate them about your offerings, and move them further down the sales funnel.

- *Post-purchase follow-up*: a thank-you with product usage tips or related product recommendations.

Social media

- *Social listening*: monitor brand mentions and conversations to understand sentiment.

- *Scheduling posts*: schedule social media posts in advance across various platforms.

- *Curating posts*: identify relevant information sources to curate and share interesting content.

- *Re-posting User-Generated Content*: repost UGC with brand mentions or specific hashtags.

- *Contests and giveaways*: collecting entries, selecting winners, and sending notifications.

- *Comment moderation*: set up filters to identify and flag potentially offensive or irrelevant comments.

Lead generation

- *Landing page creation and management*: create and manage landing pages designed to capture leads through signup forms or offers.

- *Lead scoring*: assign scores to leads based on customer behaviour and demographics so that the most qualified can be prioritised for sales outreach.

- *Lead nurturing workflows*: define lead nurturing sequences across different channels (email, social media) to keep leads engaged until they're sales-ready.

Campaign reporting and analysis

- *Campaign performance tracking*: track the performance of marketing campaigns across different channels to get insight into what's working and what needs improvement.

- *Marketing ROI (return on investment):* measure the return on investment of marketing to assess the effectiveness of campaigns.

CUSTOMER RELATIONSHIP MANAGEMENT

Customer Relationship Management (CRM) originated in the latter half of the 20th century when businesses started to shift focus towards customer-centricity.

It referred to the strategy of understanding customers better, prioritising their satisfaction and improving retention to maximise their lifetime value.

Today, however, it is mostly associated with just the tools and processes associated with managing assisted-channel servicing and selling interactions with customers.

The main role of CRM is to help customer-facing staff find, identify, and understand customers who are interacting through assisted channels, then progress sales, service and automated actions, and record outcomes.

CRM tools and processes help:

- Provide better customer service with a single view of all information about each customer, which can be used to personalise interactions and resolve issues more quickly.

- Reduce business costs by automating tasks, such as lead generation, scheduling appointments, and sending invoices, which can free employees to focus on relationship development.

For example:

- Customer service agents quickly find information needed to help customers, leading to faster issue resolution, improved customer satisfaction, and opportunities for sales-over-service.

- Sales representatives quickly understand customers and relevant opportunities, tailoring their sales pitches accordingly, which can lead to increased sales and revenue.

- Customer experiences are consistent with defined strategy, which helps build trust and satisfaction, and reduce cost to serve.

BENEFITS OF CRM

Know your customers by providing a view of their contact details, interaction and transaction history, alerts, preferences, and status, all in one place. This can be used to understand the customer situation, resolve queries and progress opportunities.

Track all interactions with customers, such as sales leads, sales opportunities, purchases, support tickets, social media interactions, and notes. This can be used to better understand customer expectations and needs and expectations.

Automate customer tasks, such as sending out confirmation emails, scheduling follow-up calls, and generating invoices. This can free up customer service representatives to focus on more complex, or value-add tasks.

Provide excellent customer service using available information to be more responsive to enquiries and concerns, resolving issues quickly and efficiently, and going the extra mile to make sure customers are satisfied.

Build relationships using the available knowledge to continue conversations and create a sense of trust and rapport with customers so that they feel appreciated.

Personalise the customer experience by tailoring communications and offers to each individual customer's needs. This can help to improve customer satisfaction and loyalty.

Reinforce relationships by prompting customers with relevant alerts to, e.g. capture or refresh information, review progress, educate, or notify the customer how to get the most from their relationship with the business.

Nurture loyalty by prompting customers with relevant opportunities to reward longevity with special perks, discounts or other offers.

Up-sell and cross-sell by prompting customers with relevant offers to encourage them to purchase additional products or services from the company.

FEATURES OF CRM

Customer-on-a-page that provides a focused 360˚ view of the most pertinent and actionable customer summary information all in one place with links to secondary and more detailed 360˚ information available as drill-down.

Customer record to identify, view and update available information about a customer, including contact details, status, history, purchases and product holding, payments, leads, and notes.

Contact list manager to view, filter and manage contacts proactively. The contact list includes all customers within a portfolio or the base. This information can be used to stay organised, track interactions, and send targeted messages.

Pipeline manager to track the progress of activities, such as service tickets, leads, and sales opportunities. This is usually a visual representation of the sales process and can be used to track the progress of opportunities, identify bottlenecks, and prioritise activities.

Inbox manager that allows users to review and respond to customer enquiries. This includes email, SMS, and social media contacts from and to customers.

Selection manager to create, manage and monitor simple outreach messages to contact lists, whether for marketing, sales or service. This can be used to track the performance of messages, target audiences, and optimise results.

Workflow that guides users through defined processes, assign and re-assign actions to colleagues, and trigger automated messages or fulfilment outcomes.

Support portal that enables customers to self-serve by finding useful information, raise support tickets, pay bills, and resolve issues. This can be used to improve customer satisfaction, identify trends, and prevent problems.

Performance dashboard that provides users and managers with an overview of key metrics, such as service efficiency, sales pipeline, customer activity, and performance. This information can be used to track progress, identify opportunities, monitor staff, and make informed decisions.

CRM: CUSTOMER-ON-A-PAGE

The CRM user screens are essential to enable customer-facing teams to get the information they need to do their jobs. By providing a user-friendly and intuitive interface, the CRM user screens can help improve efficiency, productivity, and customer satisfaction.

However, most CRM systems include a 'single view of the customer' that is merely a mass of information listing everything known about the customer. This makes it hard for users to hunt for the information they need, which increases the time to serve or sell, and leads to missed opportunities.

Customer-on-a-page is the concept of a screen of customer information summarised and simplified into an actionable view of only pertinent data and tools.

It is a carefully designed view to present information in a way that is easy for the customer-facing user to quickly assimilate and action without having to scroll or click to find what's most important. This means it only shows what's most important for the customer-facing agent to know and do in the context of their role.

Where transparency and openness are important, or to reduce the agent's desktop complexity, the customer-on-a-page concept can be designed for sharing directly with customers, e.g., in a bank branch, where sensitive information or restricted features are removed or hidden until requested.

For example:

- Sales teams need quick access to contact details, sales and marketing histories, interests and preferences, sales and account status, offer recommendations, and short-cuts for lead capture, notes, order taking and bulk outreach messaging.

- Customer services need quick access to verification details, order, service and support histories, notes, account status and warnings, payment details, delivery status, and short-cuts for service messaging and other automated support processes.

- Retentions teams need quick access to current holdings or service plans, account status, pricing, offer recommendations, and short-cuts for individual and bulk outreach messaging.

- Finance teams need access to account status, risk, exposure, payment information, payment history, notes, and short-cuts to managing alerts and warnings.

- Fulfilment teams need access to contact details, order information, delivery information, and short-cuts to individual confirmation messaging, and delivery booking and status update processes.

CRM: CUSTOMER-ON-A-PAGE

Ms Teena Akeelah

C0012263673

Type: Personal

! Alerts 1

◇ Blocks

△ Cases

📄 Notes 👁 +

👤 Contact 1

🏠 20 Acacia Avenue,
Anytown,
Anyshire
AN11AB

⚓ 04/05/1977

Service Notifications +
- Action required — Over limit
- Action required — Missing email address
- Go paperless

Sale Opportunities +
- In progress — Line of credit increase available
- 10% off product PURPLE offer XYZ
- Does not have product BLUE

6th July 2023 Product MAGENTA appointment

12th July 2023 Product MAGENTA follow-up call

13th January 2023 Product GREEN Delivery

Relationship

| Total Assets £68,923 | Rewards to date £2,101.45 |

Red £43,323 · 1

Product Blue None · +

Product Purple None · +

Product Cyan None · +

Yellow £3,192 · 1

Magenta £25,600 · 2

Product Green None · +

Product Cyan None · +

Click to start contact 📧 📞 💬 ✈

21st August 2023 Replacement card issued

Today 9:15am BLUE ABC offer email sent

Winston Smith 👤

Example #1 – can be shared with customers

Karen Fukuda

CUSTOMER
John Smith

ACCOUNT ID	DATE OF BIRTH
A-12345678	20/07/72 (50)

RELATIONSHIP	CUSTOMER SINCE
SUBSCRIPTION	23/05/2019
ACCMAN	4 years, 3 months

John.smith@hotmail.com
✓ Opt-in

(44) 0777 777 7777
✓ Opt-in

? Missing
✗ Please update

18, Acacia Avenue, West Home,
Runstable, Aberdunshire
AB12 8BA
✗ Opt-out   🛒 >50km

18, Acacia Avenue, West Home,
Runstable, Aberdunshire
AB12 8BA

PLAN	DD AMOUNT	INVOICE	EXPOSURE	ACCOUNT BALANCE
SUBS300	£300 per month	11th June	£283	£780.34 OVERDUE

NEXT ACTION 5
** INVOICE OVERDUE **

SEGMENT	ENGAGEMENT
SILVER	😞

ALERTS 4
⚠ Open Case #62342 👁
⚠ Overdue invoice On hold 👁
⚠ Behavioural trigger Recent purchase >£500 👁

AVERAGE SPEND	SPEND MIX
£328.43 per month	LOW

ASSET VALUE	ASSET MIX
£11,773 +£2,453 vs 12M ago	MID

NEXT BEST PRODUCT
1. **Purple**
2. Blue
3. Magenta
4. Green
5. Cyan

INTERESTS
COLLECT   INVEST
LEARN   ENJOY

NOTES
20/10/22 08:19	MD	Invoice overdue but still queried. On hold set by... 👁
10/10/22 15:50	MD	Invoice query amount charged not as expected b... 👁
19/04/22 10:45	JD	Arrived damaged. Replaced with same from differ... 👁
25/11/21 17:01	KF	Mentioned interest in next hosted event 👁
10/02/21 13:22	JD	Cancelled an event. Refunded full amnt. 👁
01/12/20 16:20	MD	Complaint #342 - non-delivery. Replaced on exp... 👁
22/11/20 09:10	MD	Chased delivery - with courier - expected 24/11/... 👁

TASKS
PLACE ORDER
NEW TICKET
TAKE PAYMENT
ASSIGN NEXT ACTION
SEND MESSAGE
SET REMINDER
SET ALERT

INTERACTION HISTORY

SPEND	ACCMAN 08/11/21 MIXED	WEB 16/11/21 5x BLUE	WEB 10/12/21 20x GREEN		SHOP 30/01/22 MIXED			WEB 10/03/22 MIXED	TELESALES 20/05/22 15x PURPLE

INTERACTION	BILLING 11/11/21 INVOICE EMAIL	SERVICE 15/11/21 DELIVERY TWITTER	BILLING 11/12/21 INVOICE EMAIL	MARKETING 28/12/21 NEW YEAR EMAIL	BILLING 11/01/22 INVOICE EMAIL	SERVICE 01/02/22 QUERY CALL	MARKETING 25/02/22 EASTER BLUE EMAIL	BILLING 11/03/22 INVOICE EMAIL

Example #2 – available only to internal teams

CRM IN SELF-SERVE and ECOMMERCE

Traditionally, CRM was associated with assisted channels, empowering sales and service agents to manage customer interactions effectively. However, in today's digital landscape, CRM plays a critical role behind the scenes of self-serve portals and e-commerce platforms.

Essentially, the self-serve portal acts as an extension of CRM, providing a simplified user experience for customers. While CRM equips internal teams with comprehensive customer data and functionalities, the portal translates this information into a user-friendly format.

Portals offer similar core functionalities that service and sales teams have access to within CRM, but packaged for customer self-service and purchasing, ensuring ease of use for anyone while preventing access to sensitive or critical information.

In some cases, the customer portal and CRM front-end are the same[*] except for some additional 'super user' features available only to internal staff, such as viewing any customer's information and observing what the customer is doing in the portal.

This gives the agent the same experience as the customer so, there is greater affinity during sales and support interactions.

[*]See Customer-on-a-Page example #1 in the previous section

The **portal** can be personalised to each customer by leveraging CRM data and functionality. E.g., a customer might see their past purchases, loyalty points, or offer recommendations, all taken directly from CRM.

This level of personalisation enhances the customer experience within the self-serve and ecommerce environments and ensures consistency and alignment of customer strategies and messages.

The best portal and CRM integrations enable sales or service agents to spot when customers are having difficulty with completing a transaction or finding information, and to pick up the customer's interaction journey to ensure continuity without inconveniencing them.

Overall, the integration of CRM and self-serve portals creates a powerful synergy that benefits both businesses and customers. Businesses can streamline operations, empower customers, and gain valuable insights, while customers enjoy a convenient and personalised experience.

ACCELERATING YOUR CUSTOMER MANAGEMENT

CVM People fuse innovative thinking with proven expertise to help companies realise value from their data and customer management capabilities. Our unique transformation to operation approach means we can fluidly provide specialist consulting expertise through to executive recruitment services that accelerate customer growth ambitions.

TRANSFORMATION	Strategic direction	Consulting	Expertise-as-a-Service	Executive Recruitment	OPERATION
	Identifying and designing the right customer management and insight capabilities for growth.	Selecting and configuring customer management and insight capabilities to meet your needs.	Adding time-boxed expert resources quickly to your teams to boost your delivery and operational capacity.	Hiring the right talent to build your team, knowledge and expertise for ongoing customer growth.	

CVM People has worked with brands such as Virgin Media, Santander, Experian, Centrica, Travelopia, Vodafone, Camelot, The AA, LGU+, Centrica, Berry Bros & Rudd. We also partner with vendors such as Adobe, Salesforce, Dynamics, SAS, HubSpot, SugarCRM, HCL Unica, Bloomreach, Creatio, Knime.

To discuss how we can accelerate your ambitions, please contact **Karl.Dixon@CVMPeople.com**

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