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Embedding marketing triggers in your business

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Santander Consumer Finance

- Santander Consumer Finance is part of Santander Group
- Santander has founded Santander Consumer Finance in 2003
- SCF is present in 13 countries, has over 124.000 partners, 16,8 million customers and is leading in the field of consumer finance in the Eurozone



Santander Consumer Finance Benelux B.V.



- Santander Consumer Finance Benelux B.V. is present in the Netherlands with 242 employees and Belgium with 114 employees. Multiple branches in Belgium.

Specialised in:

- Retail Finance business in the Netherlands and Belgium
- Automotive business (both consumer finance and lease as stock finance) in the Netherlands
- Direct business in the Netherlands and Belgium

Considerations when pitching for investment

- The big picture
- Technical impact
- Organisational changes
- Business case
- Be convincing

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Considerations when pitching for investment

- The big picture

Is Marketing Automation able to enforce your strategy & business plans ?

Considerations when pitching for investment

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Considerations when pitching for investment

- Technical impact

Build something yourself or buy 'off the shelf' ?

Considerations when pitching for investment

■ Technical impact

Build something yourself or buy 'off the shelf' ?

Technical integration

- Datawarehouse !
- Email platform
- Home banking platform
- Sales CRM system
- DM handler (full perso)

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Considerations when pitching for investment

- Organisational changes
 - Develop analytical capability

Considerations when pitching for investment

■ Organisational changes

- Develop analytical capability : new CRM team
- Alignment of sales & marketing processes :
 - Customer segmentation to determine proposition
 - predictive modelling to improve effectiveness
 - fully automated campaign cascade of channels
 - transactional triggers pushed towards sales agents

Considerations when pitching for investment

■ Organisational changes

- Develop analytical capability : new CRM team
- Alignment of sales & marketing processes :
 - behavioral scoring to determine proposition
 - predictive modelling to improve effectiveness
 - fully automated campaign 'cascade' of channels
 - transactional triggers 'pushed' towards sales agents
- Segmentation, data selection & campaign scheduling : by business owners, not IT.

Considerations when pitching for investment

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- **Business case**
- Be convincing

Considerations when pitching for investment

■ Business case

- identify the levers to increase income and/or to reduce costs
- quantify the Key Performance Indicators in order to measure success.

Considerations when pitching for investment

- The big picture
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Considerations when pitching for investment

■ Be convincing

- Influence your stakeholders : decision makers, (IT-) enablers, colleagues
- Find a good Sponsor for your project
- Deliver quick wins rapidly

Santander's initial project plan

Objective = build an in house tool for triggered campaigns

But then we started writing requirements...

- integrating all channels (paper, email, home banking, ...)
- prioritisation of simultaneous campaigns
- setting up conditional flows
- finding optimal marketing pressure

Conclusion

- this is not something we should develop ourselves
- find something off the shelf that we can adapt to our needs

Define our business requirements

- which customer behaviour triggers our sales ?
- what do we do when there are multiple triggers for a customer ?
- what response makes our campaigns successful ?
- which communication channels do we want to use ?
- can we detect the preferred channel of each individual customer ?
- which campaigns do we want to run in parallel ?
- how much automation do we want?

Finding a supplier that can

- integrate
 - Email platform
 - Home banking platform
 - Sales CRM system
 - Paper mails
 - Response measurement with visual reporting
- send out automated trigger campaigns via different communication channels
- which supplier can help us with that?

→ SAS Marketing Automation and SAS Visual Analytics

Convincing our decision makers

- Building a 'proof of concept' with SAS on our data
 - illustrate that business users can 'programm' campaigns
 - No SQL code necessary
 - Drag and drop
 - Easy training
 - analysts should build models and segments, in stead of data selection programming

- Business case
 - improve the campaign results with the same marketing budget
 - sales efficiency through prioritisation of leads = increase conversion

Different phases of implementation

- Data mapping between our datawarehouse and CI Studio
- Set up campaigns in CI Studio
- Define priorities of each campaign
- Define response definitions
- Set up Visual Analytics reports

Integration with suppliers

- Look for an email platform that can
 - Pick the email template depending on elements in the SAS output
 - Send the campaign automated via SAS commands
- Look for a direct mail handler that can
 - initiate a full colour personalised direct mail pack based on elements in the SAS output

Analysis used to re-align sales & marketing processes

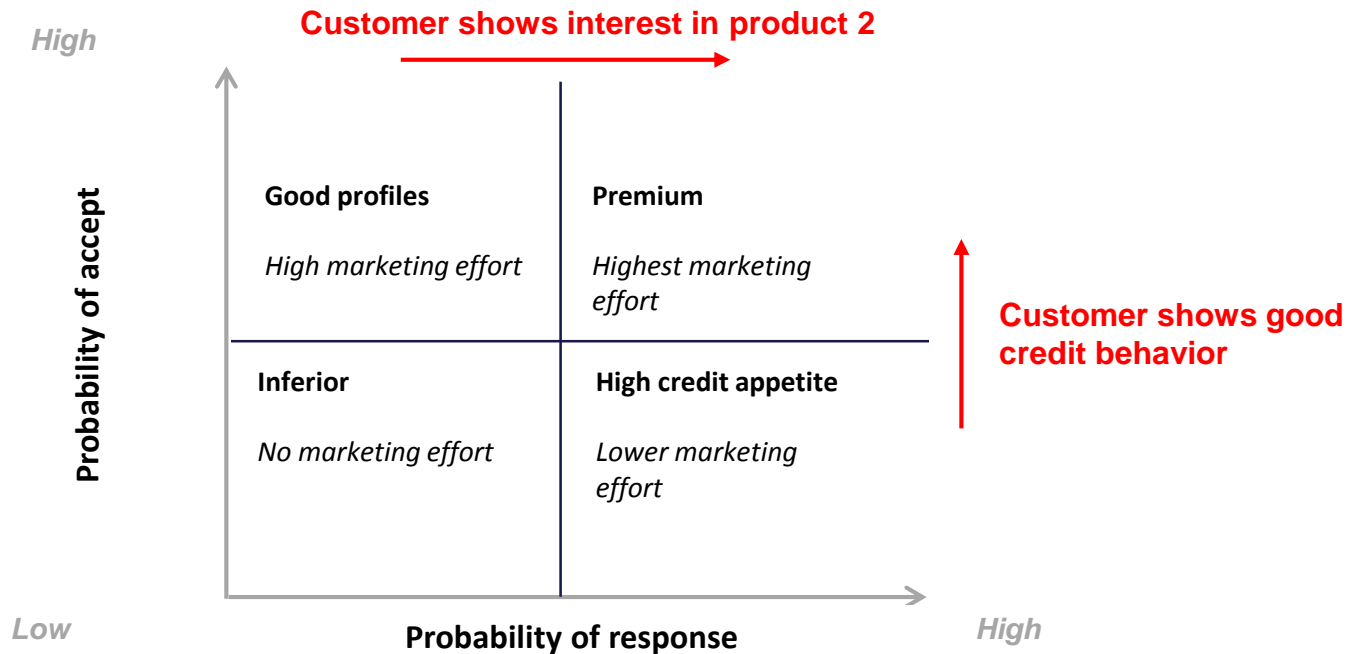
- Segment customer base for your product offers

- Determine marketing efforts for segments based on profitability
 - cascading communication channels
 - Email
 - Direct Mail
 - Telemarketing
 - Branches

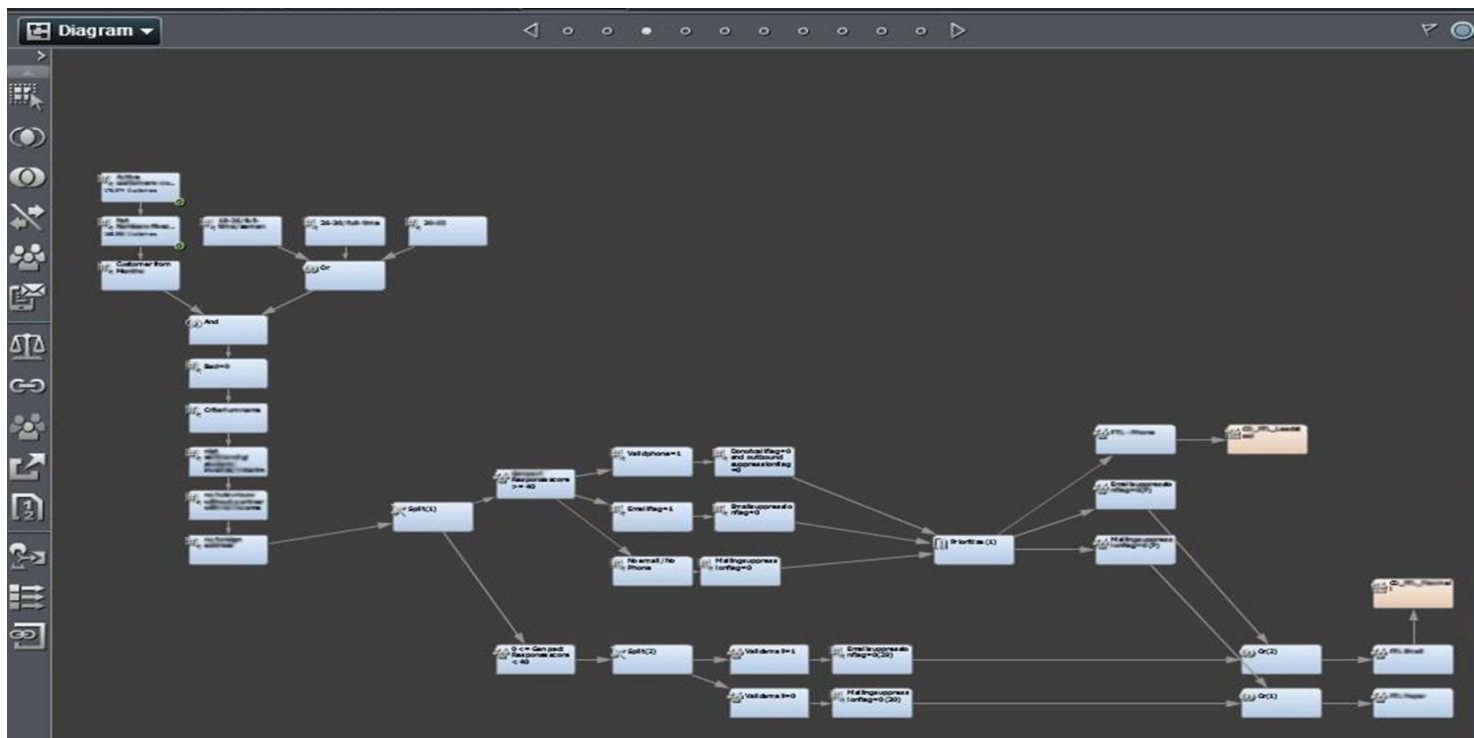
Predictive model segmentation product 1

Group	Variable 1	Variable 2	Variable 3	Expected Response	Validated Response
1	a	yes	yes	7,40%	17,0%
2	a	no	yes	7,80%	15,2%
3a	b	yes	yes	1,90%	3,7%
3b	c	yes	yes	4,60%	7,0%
4a	b	no	yes	1,10%	3,7%
4b	c	no	yes	4,50%	6,7%
5	a	yes	no	2,60%	2,5%
6	a	no	no	2,20%	1,2%

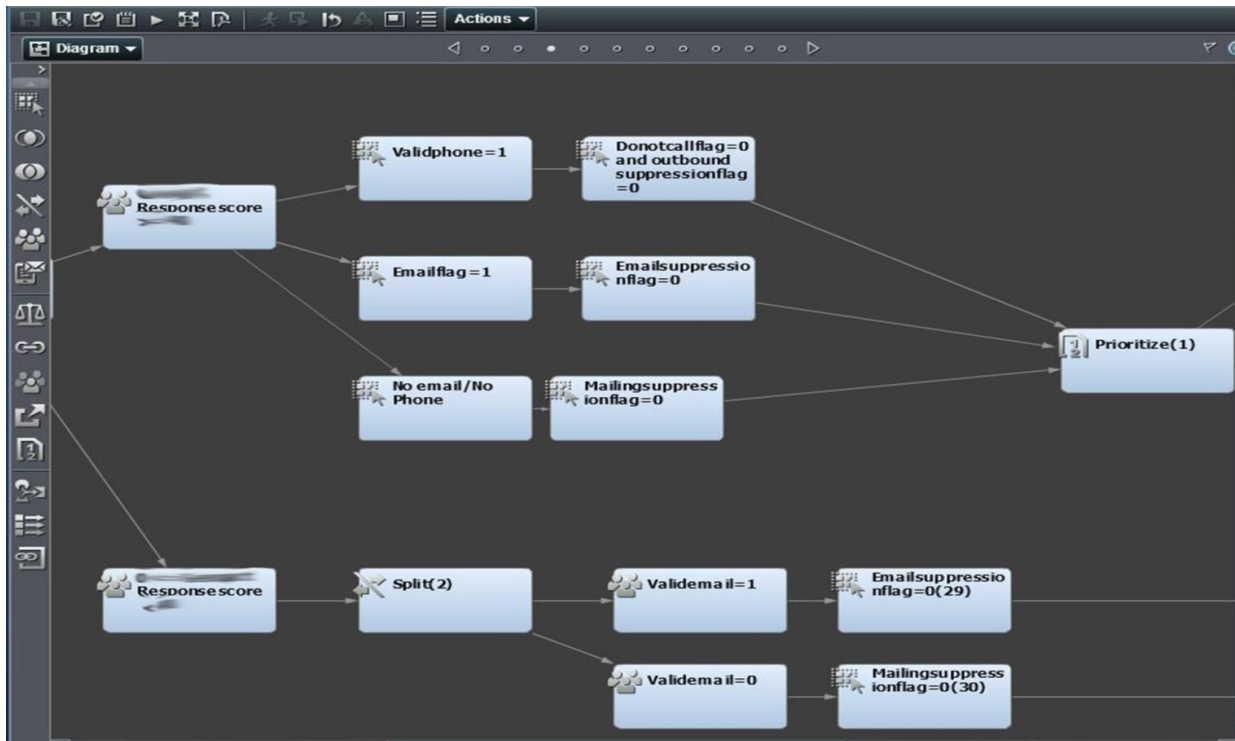
Marketing effort vs. Segmentation product 2



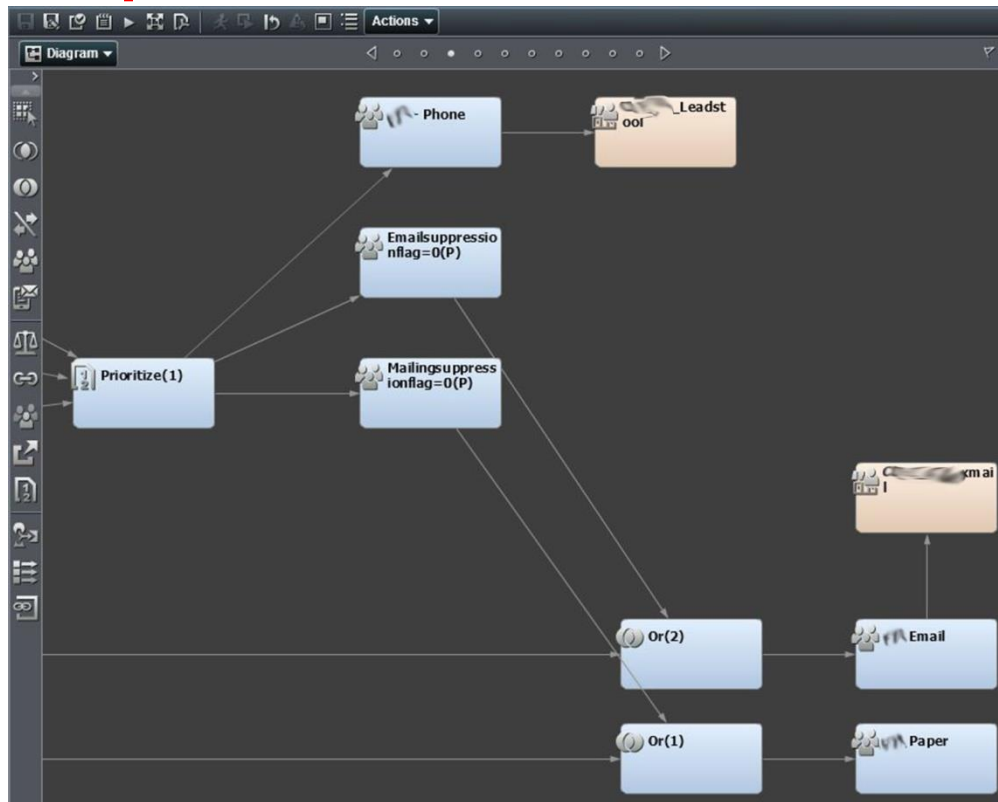
Drag and drop



Drag and drop



Drag and drop





Twitter Contest – Tweet to win prizes!

2. What should be the main task for the marketing analyst ?
- A. Building models for segmentation
 - B. Data preparation and data selection
 - C. Designing and scheduling campaigns

Tweet your answer :

Example : @spicyanalytics 2C

Start of your tweet

Question #

Your answer

Questions

