IMPROVING CUSTOMER EXPERIENCE

How organizations of all sizes are using analytics to gain customer insights, make better decisions and grow their business

§sas®

Discover trends and drive results with advanced analytics

From small and midsize companies to global banks and professional sports teams, all types of organizations are using advanced analytics to gain customer insights, personalize their touch points and quickly adjust to customers' evolving needs.

Whether you're a business user, an analyst, a data scientist or marketer, you need answers to your questions to maximize your business value and to make proactive decisions.

With advanced analytics you can make sense of complex categories of data across multiple channels and visually explore all relevant data for your customers – smartly, quickly and easily.

Keep reading to learn how six organizations are using their data to improve and increase customer relationships, acquire new customers and grow their business.
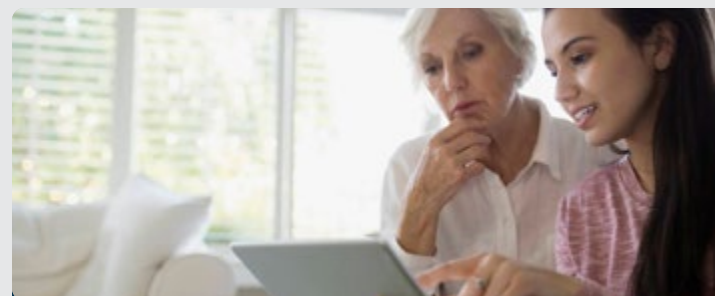
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Seacoast Bank

Enhances customer value using AI

Triple digit ROI for automated marketing campaigns

As banking services move online, it's critical for banks to get a clear view of their most loyal customers to answer questions like: What's the lifetime value of a customer? What's driving that profitability? And what's the best opportunity to increase that value?

With plenty of customer data at hand, Seacoast Bank turned to SAS to gain insights into customer wants and needs. The first step: wrangling the data from different sources to make it useful in a consistent, trusted manner. With that done, Seacoast uses machine learning to better understand its customers, and SAS® Visual Analytics on SAS® Viya® to make that insight readily available to employees.

Improving the customer experience through advanced analytics is necessary for modern banks to stay competitive. Seacoast excels in this arena due to its proprietary customer analytics platform, which is powered by SAS and used to unearth customer insight for many purposes.

After aggregating and contextualizing its data for analytics, the bank used SAS® Enterprise Miner™ to build a customer lifetime value (CLTV) model, which looks at all customers to measure their value and specify why they're valuable. Calculating the CLTV is critical for estimating a customer's potential and how much the bank should invest in reaching and serving that customer to receive maximum ROI.

"Because we're more aware of which customer groups drive value, we can fine-tune our customer treatment strategies, as well as our acquisition efforts, to generate very high returns," says Jeff Lee, Chief Digital Officer for Seacoast.

With the CLTV model in place, Seacoast added predictive models and applied machine learning to solve specific business problems, such as

personalization at scale. With SAS, the bank has the capability to market to each customer individually based on preferences and transactional history.

"Without SAS, we really couldn't do what we're doing," Lee says.

The customer analytics platform has delivered gains in both efficiency and profitability. With customer insight flowing throughout the organization, marketers can automate campaigns, front-line staff can strengthen the bank's relationship with its most valuable customers, and commercial bankers can look at their personal portfolios of customers and track their performance using interactive dashboards.

> " Because we're more aware of which customer groups drive value, we can fine-tune our customer treatment strategies, as well as our acquisition efforts, to generate very high returns. AI will be an important part of how we operate our business going forward. "
>
> **Jeff Lee**, Chief Digital Officer, Seacoast Bank

Bank services ripe for AI

Since investing in SAS, risk-adjusted revenue per customer has grown by 30%, while ROI for automated marketing campaigns is in the high triple digits. This success has driven the bank to look at expanding its use of analytics to enhance the customer experience in other ways.

"Think about a chat interaction, a phone interaction, a dot-com interaction – all those are ripe for AI," Lee says. "There are multiple use cases across our business that are perfectly aligned with AI. And now that our data is in order and we're maturing with regards to machine learning, AI will be an important part of how we operate our business going forward."

Orlando Magic

The magic behind the
Magic with AI & analytics

Predictive analytics and AI deliver a winning fan experience

In the NBA, nothing builds fan loyalty like winning. For the Orlando Magic, crafting an extraordinary fan experience is a close second.

The Orlando Magic are in a league of their own when it comes to using technology to engage fans and drive revenue. Even in the city's competitive entertainment market, the team is enjoying a seven-figure surge in ticket sales and sponsorships thanks to a new mobile app and a winning analytics strategy.

The process starts by integrating streaming app data with historical data from more than 2 million customers. Information from 13 source systems – including ticketing, concessions, retail merchandise and app maker VenueNext – is combined into an enterprise data warehouse with close to 200 productionalized target tables. Individuals are then clustered into segments based on their behavior.

"We've been believers in analytics for a long time," Jay Riola, Senior Vice President of Strategy says. "But we're getting much more sophisticated in how we use analytics to personalize the fan experience and grow our business."

Riola and his team use the in-memory analytics engine of SAS Viya to model the data and predict what products and services fans are likely to purchase. Personalized offers are then automatically sent to fans via push notifications, website banners and emails.

"We continue to outscore the league average in fan experience and improve our year-over-year satisfaction scores," Riola says. "With SAS, we're delivering an experience our fans can't find anywhere else."

Up next: Player analytics

Courtside, the Magic are moving from big data to big results with a cloud deployment of SAS Visual Data Mining and Machine Learning powered by SAS Viya on Amazon Web Services. The team stores and analyzes 20 years of data from more than 18 data sources on 100,000 players.

Like every NBA team, the Magic strive to use data to track player fitness, acquire better players, optimize lineups, and make other strategic decisions, but data challenges persist. Data volumes are exploding, and data complexity is also on the rise. For example, cameras now capture data on the XY location of the ball and all 10 players on the court, 25 times per second.

"There's a whole lot of innovation happening with this team," Riola says. "There's no question that analytics will play a key role in guiding our future on and off the court."

> " SAS has helped us grow our business. It is probably one of the greatest investments that we've made as an organization over the last half-dozen years. "
>
> **Alex Martins**, CEO, Orlando Magic

REA Group

Right ads to the right
customers in one platform

SAS® Customer Intelligence optimizes ad sales, 1,500 accurate campaigns per month

There's no place like home! Based in Australia, REA Group is a leading digital property business dedicated to changing the way the world experiences property.

Duncan Procter, Executive Manager of Audience Solutions, Automated Trading and Ad Operations for REA, has seen global growth firsthand. Procter and his team oversee advertising placement and inventory management. The challenge was, firstly, ads in the real estate business need to be highly targeted. Secondly, in the fast-moving listings business, where short, sharp campaigns are the norm, REA's sales team required up-to-the-minute visibility of its entire inventory.

REA Group turned to SAS Customer Intelligence to help address key require-ments and deliver across the business. This included in-depth reporting to provide a complete view of REA's advertising inventory. SAS Customer Intel-ligence supported Procter and his team to ensure that opportunities were not missed, offering targeting and tagging that was previously very hard to achieve.

Optimization reducing risk and turnaround time

For Procter, the level of detail enabled by SAS Customer Intelligence has been a key win. Now his team can exercise quick and easy control over property types, bedrooms, bathrooms, car spaces, location and access to transport using myri-ad combinations to leverage its inventory and tightly target ad space.

The level of expertise and capability unlocked required a specialist inventory manager role, hired to analyze the yield on all REA's display products. The inventory manager has been a key addition to REA's business, equipping its sales team with the detail, confidence and specific targeting to sell the right ads to the right customers.

Another improvement has been simplification of business processes. With the power of SAS, an end-to-end platform has been implemented, removing "double keying" and manual intervention. This has significantly reduced risk and turnaround time while improving accuracy. When dealing with a large volume of campaigns and transactions, removing human intervention from the process has driven optimization across the business.

Scaling up with collaboration

Customers can now view live campaign reporting, as well as pause and upload their own display creatives.

SAS worked in close partnership with REA to scale the process, transitioning from a system that could accommodate 30 simultaneous single server requests to one that can handle over a thousand. Additionally, this was achieved while maintaining low latency and delivering an outstanding customer experience.

"We are extremely positive about the holistic relationship we enjoy with SAS. The hands-on approach SAS takes – the openness to collaborate and bring together our joint expertise to solve our business problems – ensures we continue to achieve success," says Procter.

> **This project has been a massive advancement for REA. Working in close collaboration with SAS' consultants, REA has solved a unique business challenge.**
>
> **Duncan Procter,** Executive Manager of Audience Solutions, Automated Trading and Ad Operations, REA Group

Relais Colis

Customer delivery automated and simplified with analytics

Packaging and delivery through the same data landscape

Relais Colis is the French leader in consumer delivery, with 40 million packages delivered per year. The company is flourishing and developing new offers. But on March 17, 2020, the COVID-19 lockdown in France changed everything. With the closure of "nonessential" businesses, most of the delivery relay points disappeared overnight. Demand was higher than ever, but 94% of the company's activity became almost impossible.

What should the company do with orders already in progress that couldn't be delivered? And how could it reinvent itself in an emergency amid changing relationships with e-commerce partners? The equation seemed unsolvable. But within just a few weeks, Relais Colis succeeded in reestablishing its operational logistics chain to handle all requests. How? To understand this, we have to go back to the beginning of the Relais Colis relationship with SAS.

A transformation plan around analytics

In 2018, as part of a vast business transformation plan, Relais Colis decided to equip itself with a business intelligence tool, putting an end to years of working on spreadsheets.

"We had become absolute experts in Excel," jokes Yann Radenac, Director of Performance and Processes. But it had become essential to move on.

Relying on its data warehouse, Relais Colis has chosen SAS Visual Analytics to industrialize reporting and facilitate data sharing with visualization.

"More than a tool, it was a change in philosophy," says Radenac. "We went back to the consumer and their needs to improve our quality of service through analytics."

An already successful revolution

The promise made to customers has been kept, with next-day delivery and real-time package tracking. Relais Colis has seen quick benefits internally too.

"By simplifying and automating, we've enabled everyone to refocus on their core business and optimize their skills," says Radenac. "And we no longer waste time questioning the relevance of data from such and such a such service. Today we all have the same data!"

Containment: A pivot worthy of a startup

Back in March 2020 and faced with increased demand, Relais Colis began by tracing all pending parcels, allowing its e-commerce partners to reassure their customers.

Home deliveries resumed after four days of shutdown. The company used the SAS Visual Analytics dynamic mapping tool to build a new transport plan to prioritize the biggest package delays. A month and a half later, everything was fully operational again.

But the relay points remained the biggest challenge. On the commercial level, the service was redeployed in supermarkets, then in local shops. At the industrial level, Relais Colis set up temporary platforms to relieve overload and optimize flows between collection and delivery areas, helping carriers adapt their fleets to changing demand and routes. In just a few weeks, the entire company reinvented itself.

The key to success? Confidence in the data the company used to offer personalized services.

Predictive analytics to optimize investments

Now that the initial crisis has passed, Relais Colis is looking to the future through the eyes of analytics.

The company's next step is to use shipment flow forecasts to inform investment decisions – especially for the construction of new hubs. The financial stakes are considerable. An improvement in the quality of forecasts could mean a difference of several million euros. But one thing at a time. Brick by brick, the company is consolidating its leadership.

> " SAS allows us to optimize flows throughout the territory by directing packages to the most relevant platform before ensuring delivery. "
>
> **Yann Radenac,** Director of Performance and Parcel Relay Processes, Relais Colis

COPD Foundation

Improves quality of life for patients through NLP & ML

Achieving more with limited resources

With the onset of the COVID-19 pandemic, the stress of living with COPD increased even further. Because people living with chronic lung conditions may also have mobility challenges, the COPD Foundation wanted to use technology to better reach its demographic in a more efficient way. In 2014, the foundation established its online community, COPD360social. Since then, it has seen significant engagement and growth in its user base and substantial gains in knowledge and information sharing.

But sometimes an abundance of information can be problematic. "You could collect data all day long, seven days a week, but unless you can properly analyze the data set, you can't get much value out of it," says Vincent Malanga, Chief Information Officer of COPD Foundation. The COPD Foundation did not want to use a third-party analytics solution where another company would own its data, as this could limit its access to the data.

"Our goal was to make sure we had total ownership of the data we collected in COPD360social. We recognized early on that we wanted to use the data for research and analysis to ensure that we support our community's needs, and we knew that artificial intelligence – particularly natural language processing and machine learning – would become more prevalent," says Malanga. "Once we decided SAS was the way to go, we knew we wanted our SAS solution hosted in a cloud environment, which is why we partnered with Pinnacle and went with an Amazon Web Services infrastructure to support it."

Insights from patient surveys

At the onset of the pandemic, there were many unknowns. The foundation launched a series of global surveys to get firsthand perspectives and answers.

"Through our direct interactions with the COPD community, we were in a position to understand what's really important to this unique population," says Ruth Tal-Singer, President and Chief Scientific Officer of COPD Foundation.

The foundation soon launched a dedicated COVID-19 webpage. "In a patient advocacy setting, it's essential that you don't try to force an answer and predict what people are thinking," says Danielle Boyce, Senior Research Data Analyst at the COPD Foundation.

Natural language processing uncovers hidden insights

Using text analytics and sentiment analysis, Boyce generated word clouds, enabling the foundation to explore volumes of unstructured data, identify patterns and create reports to help with community outreach and support.

"The speed at which we can analyze data with natural language processing software is unheard of in traditional research settings," Boyce says. "What would have taken me three months to do in another setting, line by line analysis, I can do very quickly with SAS."

Another benefit the COPD Foundation sees as a result of using SAS is the ability to achieve more with limited financial and staffing resources.

"We have hard data to support what we're doing, which is so important when you're a nonprofit. We can allocate resources more effectively through the ability to be nimble and successfully integrate information from different sources," says Tal-Singer.

Lessons learned will help shape the foundation's practices and responses to upcoming threats.

> "Using SAS to sift through volumes of text data and analyze sentiment, we were able to quickly pivot our focus and concentrate on topics relevant to our community. It's extremely valuable for us to obtain feedback so quickly because we're able to provide answers and support in real time.
>
> **Ruth Tal-Singer**, President and Chief Scientific Officer, COPD Foundation

Learn about COPD Foundation

PostFinance

Reimagines marketing
using advanced analytics

PostFinance reimagines marketing using advanced analytics
Credit card sales doubled

PostFinance turns to SAS to automate and optimize campaigns for improved offers, more effective communications and higher response rates. As Switzerland's fifth-largest financial institution, PostFinance is modernizing how it markets products and services.

Financial customers now expect a personalized experience. But as digital banking grows in popularity, banks no longer see many customers in person. Therefore, they must deliver timely and relevant communications across all channels to keep customers engaged and build relationships.

A better way to handle leads

Common marketing practices that worked in the past are inadequate for today's customers. Instead, any cross-selling or up-selling activities must come in the form of personalized offers.

PostFinance now manages its sales and marketing campaigns through SAS Customer Intelligence solutions, which deliver the powerful analytics needed to personalize the customer experience and create lasting brand loyalty among its 3 million customers.

Data from email, SMS, direct mail, call centers and branch offices is analyzed and converted into leads. The underlying intelligence helps PostFinance identify "hot" leads, which are calculated based on the customer's affinity for a certain product and how strategically important that product is for PostFinance.

The financial institution generates around 3.7 million leads each day – nearly half of which are cross-selling opportunities. For leads that reach consultants,

each comes with a list of "next best offers," allowing that salesperson to offer the most relevant products and services first. To avoid overwhelming customers with offers, PostFinance developed a contact strategy to determine how often a person should be contacted about a certain product per channel.

"SAS was an important piece of the puzzle to transform our sales approach from portfolio-based to data-based," says Dennis Lengacher, Head of Customer Cycle Management and Campaign Conception at PostFinance. "Marketing and campaign managers now can contact customers based on their known affinities and respond to their needs accordingly."

Earning trust through better results

SAS enables event-based cross-selling. For example, consider a recent graduate who began her first job. PostFinance discerns she now has a regular income and examines factors such as whether she has a credit card, a retirement account or funds to invest – all elements that help determine the best offer to meet her needs.

PostFinance determines the best contact strategy to reach a customer, like whether communications should transition from manual interactions to automatic based on an individual's behavior.

"Initially, our marketing experts were skeptical with leaving decisions to a machine," Lengacher recalls. "But once they saw the numbers, they were convinced in the new approach."

> " With SAS Customer Intelligence, we've achieved a higher conversion rate – credit card sales have doubled – and we're able to use our marketing funds more efficiently. "
>
> **Dennis Lengacher,** Head of Customer Cycle Management and Campaign Conception, PostFinance

As illustrated in these stories, when market, competitor and economic conditions shift or evolve, so do your customers. Companies must react and adapt quickly to different client needs at the right time. Thanks to advanced analytics, small to midsize companies can anticipate or react quickly to varying conditions and client needs. Armed with insights, these companies must continuously innovate to drive better customer experiences, all while making more effective use of resources. And when companies combine their data with artificial intelligence to create their customer-centric strategies, results happen.

To learn more about SAS for small and midsize business, visit: sas.com/smb
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