

Three Steps to Hyper-Personalization

Understanding your customers means acquiring, analyzing and activating granular behavioral and experiential data

KEY TAKEAWAYS FROM THIS WHITEPAPER

- Deep understanding of each and every customer is the essential pre-requisite for the hyper-personalization needed to drive success for today's businesses.
- True customer understanding demands integrated, granular data from every channel.
- Collecting that detailed data from every channel all the time may seem onerous and expensive, but Celebrus offers a cost-effective, elegant and easy to implement solution for data collection.
- Featuring the world's most comprehensive data model of customer behaviors in digital channels, Celebrus offers real-time insights to drive in-the-moment interactions.
- Sharing these insights with all the most widely used decisioning systems ensures the Celebrus not only works with existing marketing tech stacks but helps drive additional ROI from them

Reading Time – 8 minutes

In today's hyper-competitive world, organizations of all types and sizes across every sector understand the need for instantaneous personalization in every channel. Customers expect it. They want speed, convenience and a highly personal customer experience.

The rewards for organizations that get it right are significant.

McKinsey suggests personalization drives up revenue growth by as much as 15%¹. But few (15%) think they are doing a good job. Fewer still have the data assets and processes required to deliver the 'hyper-personalization' needed to compete. Compliance legislation and recent changes implemented by browser and device manufacturers have also made it much harder to collect data on visitors to your digital properties.

So, faced with the pressures of needing more, highly granular data on customers, whilst managing increasing privacy concerns, compliance and governance regulations around data collection, how can organizations collect and use the data they need to deliver this level of personalization while maintaining their customers' trust?

To succeed, today's customer-centric businesses must:

1. Ethically acquire broad and granular data compliantly at every touchpoint, all the time
2. Distil that data into insights that can be acted on in real time
3. Share insights across channels, processes, departments and systems to make decisions that impact customer behavior in the moment

Each of these steps builds upon establishing unique and persistent identities for customers. Knowing exactly who you are dealing with, at any time and via any channel is critical. Establishing persistent and unique identities in a legal, ethical and effective way is at the heart of Celebrus, and you can read more about this key issue our Digital Identity whitepaper. This article explores how to build on identity to deepen customer understanding.

¹ <https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/no-customer-left-behind>

ACQUIRING THE RIGHT DATA

Customer understanding depends on having the right data at the right time. Static demographics and most recent transactions are the basics, but only give an indication of past behavior. They are like looking in the rear-view mirror. Knowing what a customer has done can help inform campaigns and interactions – but how much better to augment that view with what they are doing now!

To understand intent (behaviors), you need to capture (witness) customer behaviors and interactions across all your channels in real time.

- **How do customers navigate your websites or mobile apps?**
- **How do they use apps?**
- **Where do they click or swipe?**
- **What products or offers interest them?**
- **How long to they linger?**
- **What devices do they use, and when?**
- **What adverts have they been served?**
- **Are owned social media channels effective, and if so how?**

So, how does an organization collect and contextualize all the data it needs to understand all its customers as individuals? How does it do that for potentially millions of customers across thousands of touchpoints? Most would understand this to be an onerous if not impossible task.

It's especially true when using tags, the typical approach to capturing customer data. Tagging is a highly intensive and manual process with many drawbacks which hinder businesses' ability to understand their customers.

A global top 10 bank recently commented that using traditional approaches it was simply impossible to collect the amount and level of information it needed to develop the customer understanding the business required. Another suggested that it spent 90% of project time collecting the data it needed and only 10% actually analyzing and using it.

- **It's expensive.** Hard coding to capture every keystroke, mouse move or page view is intensive and expensive work for any organization. Large organizations with thousands of touchpoints can quickly find themselves spending millions just building systems to capture some of the data they need.
- **It's time consuming.** Every tag must be defined, implemented and tested. Every update must be recoded and retested. It can take months before any data is captured – then maintenance becomes an ongoing drain on resources. Any time the requirements of campaigns change, or a website is updated, they must be re-tagged.
- **You don't know what you don't know.** It's impossible to code for everything. So, you code for a subset of behaviors that meet the requirements of a specific campaign. But you only see behaviors that you are looking for. You'll never spot new, interesting and unexpected behaviors or 'intent' that uncover deeper customer understanding and boost revenues

Tag management vendors have gone a short distance towards resolving some of these symptoms, however their clients are

still left with the tricky yet time consuming task of tagging for what you think you need. Anticipating which data you might need before you know why you might need it is an exercise in absurdity. But so is having to 'make do' without data that was not tagged for. It is a frustration we regularly encounter.

The Celebrus approach is fundamentally different. As a first party solution clients benefit from our approach to data capture which combines 21 years of deep domain expertise with unique patented technology. Our single line of code and SDK can be easily and quickly embedded across all digital channels allowing tag-free capture of each and every customer's micro-interactions in milliseconds. It is effortless, elegant and efficient.

It also means **80% less time spent**² on collecting data as well as a huge increase in the quality, granularity and amount of information you can gather on what your customers are doing on all of your digital channels.

A UK customer was able to implement our data capture solution to gather information on every interaction of every customer in every digital channel across fifteen brands in an afternoon. They had live data on which to make decisions flowing into their decision systems from the next day!

² <https://www.infoworld.com/article/3228245/the-80-20-data-science-dilemma.html>

DISTIL REAL TIME INSIGHTS

To understand customers fully, businesses must contextualize millions of data points and surface those key insights that highlight specific behaviors whilst they are ongoing. But a raw feed of data is not useful on its own. Data need to be in the right format and shaped with the right context so that they can be quickly and effectively analyzed before being passed to decisioning systems that determine the 'next best action.' Many organizations struggle with the after-effects of collecting limited data from discrete channels. Customer understanding driven by a single business unit or through a single channel will be thin.

A digital bank deploys a marketing cloud solution for each of its business units. It has visibility of how individuals behave when searching for a mortgage, applying for an insurance quote or managing their current account. But it cannot combine that data into understanding of how a single customer does all three. So inevitably it misses behaviors that could open the door to increased revenue opportunities from better optimization of the customer's overall financial services journey.

If point solutions are used by each business unit significant barriers to distilling useful customer understanding arise.

- **Data silos.** Different teams, business units and functions collect data for their own needs and store it in discrete systems. These data silos exist in ignorance of each other leading not only to duplication but missed opportunities to explore connections between data sets.
- **Data fragmentation across channels.** Different apps and approaches with different data models working in different channels result in data that needs massive integration work to try and get a single view of customers.
- **Systems Integration costs.** Connecting disparate point solutions to build single views of customers adds time and cost. Building agreed use cases and then architecting technical solutions that combine the right data in the right format to deliver insights is hugely challenging.

A systems integrator we spoke to suggested that with one of their enterprise clients it took them over six months before any data was produced through integrating point solutions and a further year before it could be used to deliver on the use case!

Data Control

What surprises many enterprise customers is that tag management and marketing cloud vendors 'own' the data they collect on their behalf. Not only do they need to pay additional fees to retrieve and integrate that data into alternative models, but they often get little or no support in doing so. They are left to wrangle raw data to try and make some sense of it. That's a huge burden on already limited resources.

Gartner estimates that **80% of data science projects never make it to production**³ and the same could be said for 'Understanding your Customer' projects. Businesses often find themselves investing significant time and resources in creating bespoke models just to understand small snapshots of behavior in single channels. These efforts will simply not scale to handle the complex data analysis needed for hyper-personalization.

Data Models

A robust, proven effective, data model is the foundation of the analysis needed to deliver the insights that build true customer understanding. With the right data model, one that can deal with real-time data streams from diverse channels, businesses can start to develop full transparency around the end-to-end customer journeys: from browsing your website on one device to checking social reviews on a mobile before beginning an application on a tablet. Seeing a whole journey increases engagement time and deepens understanding of intensity and intent of your customer at any specific moment.

The data model at the heart of Celebrus has been built on 22 years' of understanding the behaviors of over 300 million known

individuals from more than 70 billion sessions per annum across all digital channels, including mobile, web, credit card payment systems, ATMs and other digital touchpoints. It is the world's most comprehensive behavioral data model and out of the box delivers 180 data tables and literally thousands of attributes, most of which populate automatically as soon as Celebrus is deployed.

Celebrus delivers a data model out of the box. Based on 22 years of detailed observation of real-world behaviors of over 300 million consumers, you can immediately start searching for insights.

Understanding the customer is one thing – acting on that knowledge and scaling it for every customer is quite another. Automation is necessary to manage interactions with potentially millions of customers across multiple channels in real-time. Advances in artificial intelligence (AI) and especially machine learning (ML) have made it possible to monitor, react and engage at speed, at scale and in real time.

Machine learning rapidly compares actual behaviors to modelled behaviors and suggest specific journeys or 'next best interventions.' Signals are sent to decisioning systems (e.g. Pega Systems and Teradata) to automatically suggest next best actions, specific content or offers to be made to the customer. Thanks to the power of AI this can happen in real-time. In fact, using Celebrus content can be dynamically modified whilst the customer is still interacting on your web page or in your app.

³ https://blogs.gartner.com/andrew_white/2019/01/03/our-top-data-and-analytics-predicts-for-2019/

End to end, the process of spotting a customer behavior, analyzing its significance, sending a signal to a decision system that selects the right intervention and activating it can, and must, be accomplished in a few milliseconds to prevent interruption or flow and experience.

Data models created over years of experience of all types of customer interaction can successfully predict a wide range of behaviors both good and bad. The real-time capabilities of Celebrus mean that innovative and intuitive communications channels including chat-bots, dynamic offers, location-based marketing can be made ultra-precise and super-relevant to what individuals are doing, when and wherever they are. This dramatically improves customer experience and fosters brand loyalty.

SHARING INSIGHT AUTOMATICALLY

Understanding your customers based on this granular real-time approach enhances a broad range of interactions, from acquisition, retention, up and cross sell opportunities and spotting suspect or potentially fraudulent behaviors. The purpose of a true Customer Data Platform (CDP) is to collect and analyze data once, in stream, and then make it available to a range of decisioning and activation systems that can use it in numerous ways to benefit both customers and the business. Celebrus clients call this the 'collect once, use many times' mantra.

In reality, most CDPs feed data to a single marketing cloud or decisioning system. Adobe has a CDP for its cloud, Salesforce has one for its own and so on. This tight integration can work

well for specific cases and ensures efficiency, repeatability and consistency. But too often, enterprises find themselves limited in the use of data and data models to a small and restrictive set of use cases.

It makes better sense to collect everything once, integrate and prepare the data using a comprehensive model, and then feed insights to any systems that needs it to act upon it and deliver outcomes.

If you find yourself in a situation that requires complex bespoke integrations or armies of costly external consultants and systems integrators simply to get your data out of your CDP and into another of your enterprise applications to activate customer understanding, it may be worth a rethink. There are better, less intrusive and far less time-consuming ways to achieve the same outcome.

Celebrus helps businesses to understand its customers by acting as intelligent pre-processor of customer data. It gathers your customer data from every touchpoint in a fully compliant way and intelligently distills the key signals from the digital noise. It then provides those signals, optimized for the major decisioning platforms including Pega Systems, SAS, Teradata, Adobe and others so that actions can be taken, and customers' needs met in the moment. This automatic pre-processing is the key to accelerating the time to value of your largest marketing technology investments.

Today, understanding your customer is not a project owned by a single department and regarded as a 'nice to have.' For the mature digital businesses that are already beginning to dominate their markets, and for the ambitious brands biting at their heels, it is at the heart of what they are. It makes sense that the systems and processes that collaborate to deliver this customer understanding are also central platforms in the data architecture of these winning organizations.

Customer understanding starts with collecting every possible piece of data. Then adding context and modelling to derive key insights using AI and machine learning to identify and predict future behavior. And finally, sharing those predictions with one or more of your multiple systems that can initiate action to transform understanding into value. Doing all of this, all the time is vital to success.

[Find out more](#) about how Celebrus helps you to understand your customers and see which incredible companies in your industry are already using Celebrus to understand their customers.

To learn more about Celebrus CDP
visit www.celebrus.com/customer-data-platform or call: +44 (0) 1932 893 333.

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