



Customer Segmentation

Real value-based segmentation

Introduction

- Why Segment?
- Your segmentation – your journey
- Key learning's
- Evolution not invention
- Benefits

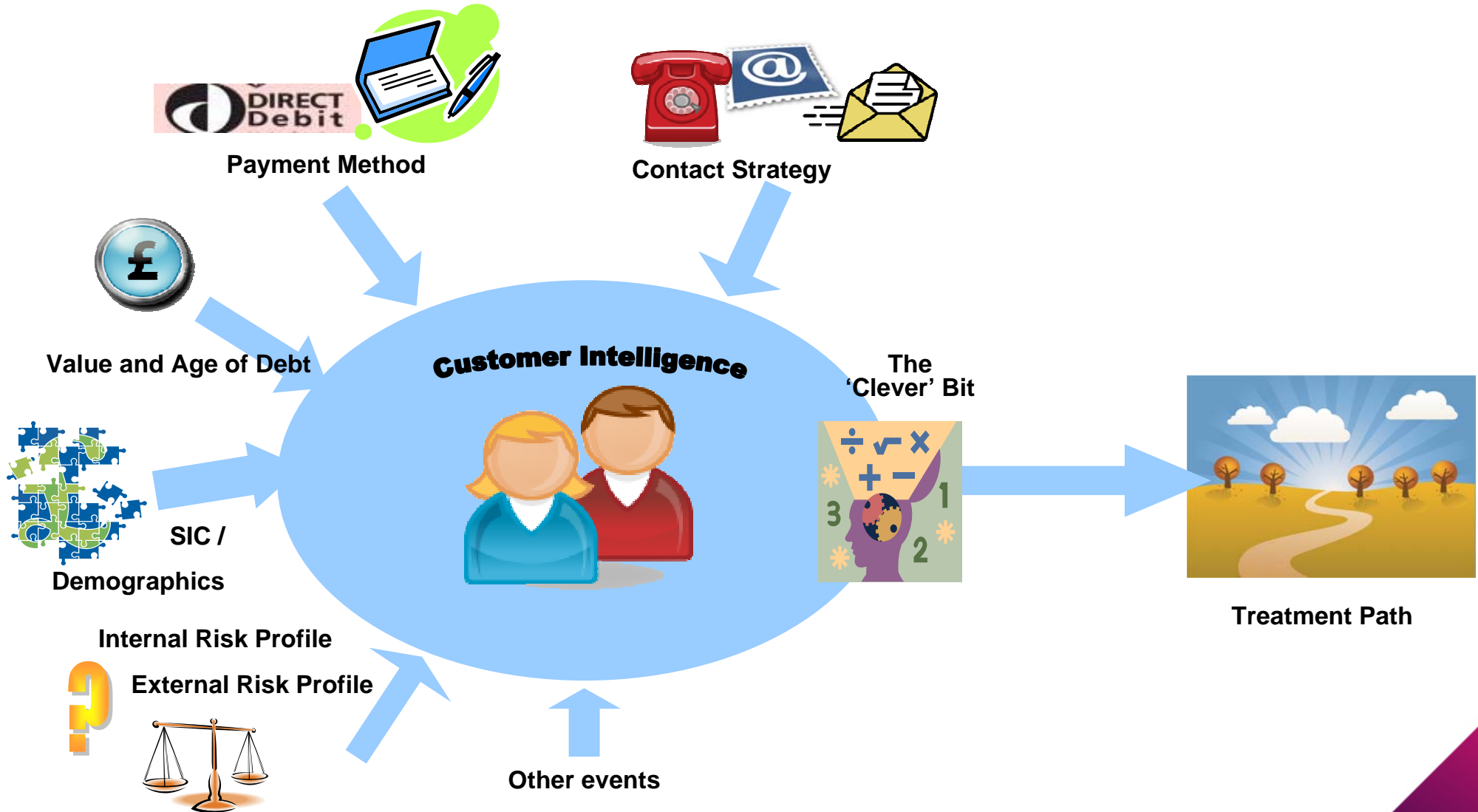
Why Segment?

- Maximise efficiencies providing effective management of volume operations.
- To deliver higher value without increased opex
- Refined effective treatment plans ensure resource can be applied on a value delivery basis.
- MI to optimise Business Performance
- Gain benefits around churn, cross selling and customer loyalty

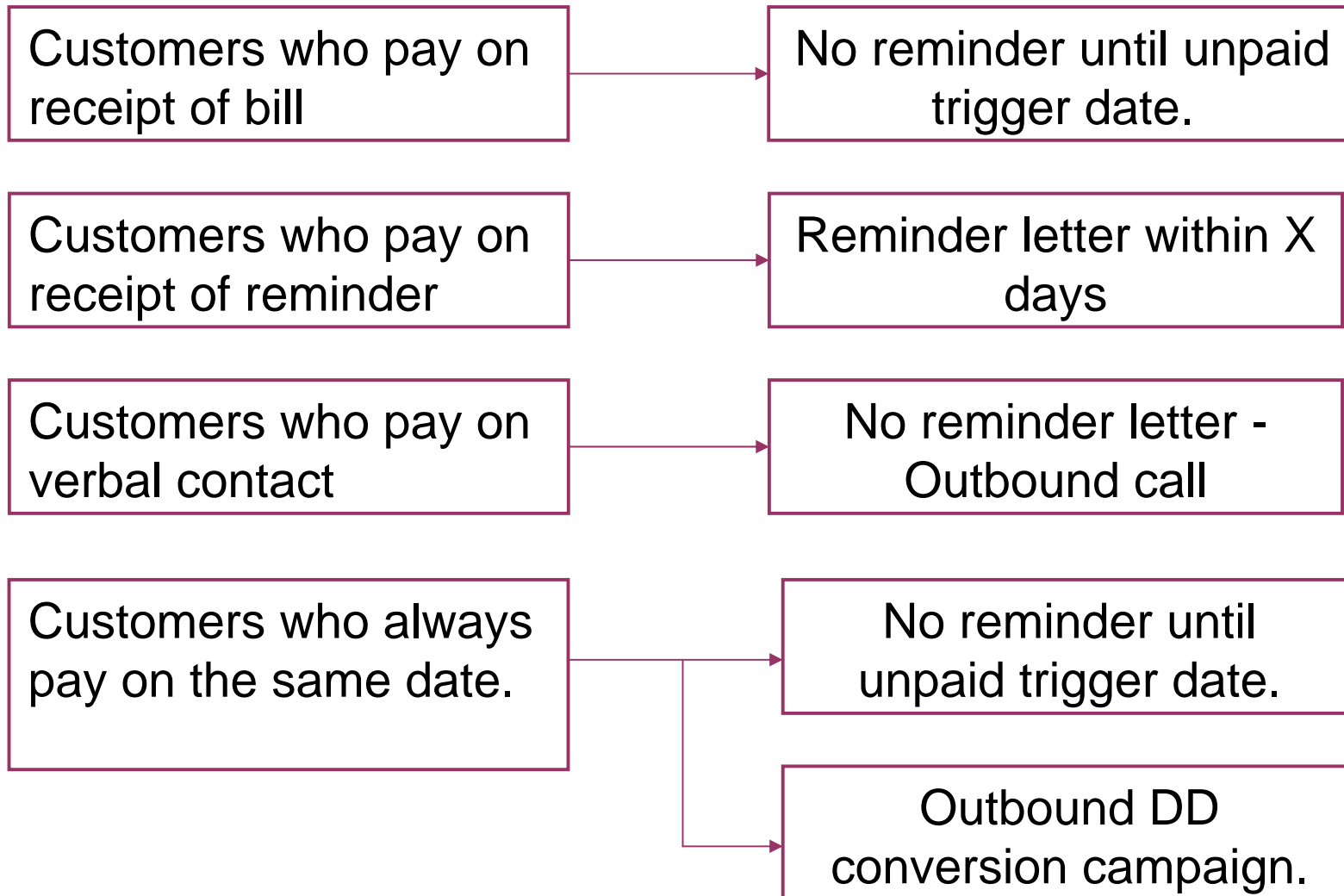
Define your Customer Information

- Improve Data Quality
 - Accuracy
- Capture Additional Customer Information
 - Contact details
- Exploit Third-Party Information
 - Credit Reference, CAIS, CIFAS etc
- Establish Data Warehouse
 - Gather from across the business / peripherals systems
- Link customer data E2E process

Building Segmentation – Customer Attributes



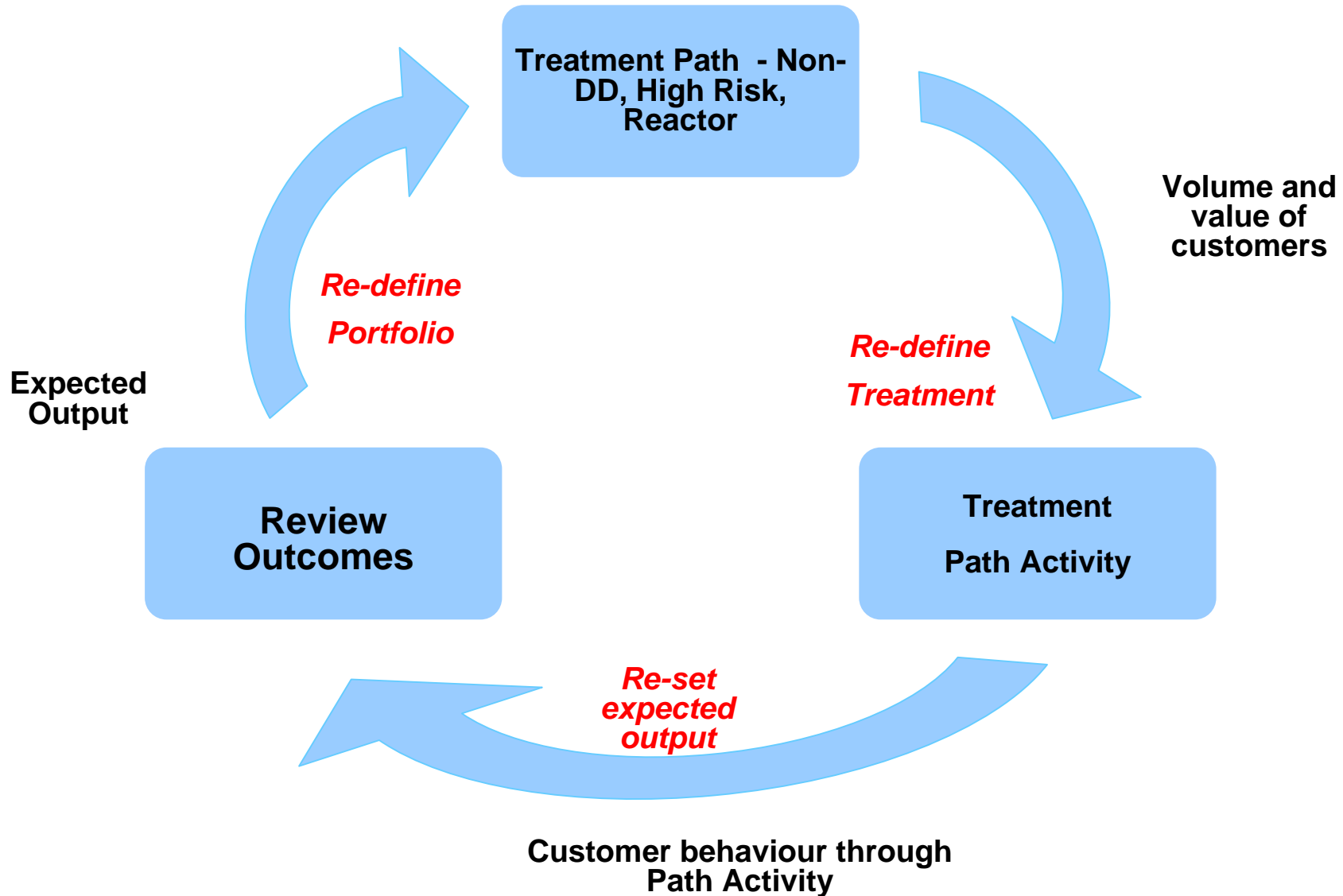
Defining Treatment Paths — the 'clever' bit



Treatment Tools

- **Dynamic Dunning**
 - **Improve Logic / Flexibility**
- **Resource utilisation**
 - **Influence / uninfluenced**
- **Collector Training and Awareness**
 - **Skill set matching / treatment linked interaction**
- **Outbound / Inbound Call Routing**
 - **Skill set trained skills**
- **Recommend / Restrict Propositions**
 - **Payment Arrangement / Security Deposit**

Test, Learn and Refine



Benefits

- Improved Cash collection through results focused activity
- Improved £Collected per £opex employed.
- Improved Employee Engagement
- Improved Customer Satisfactions / reduced churn

Q&A