FOR: Customer Intelligence Professionals

How Analytics Drives Customer Life-Cycle Management

by Srividya Sridharan, November 19, 2012

KEY TAKEAWAYS

Analytics Must Yield Intelligence, Not Information

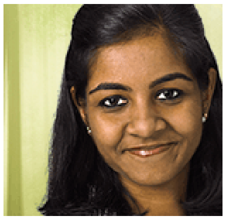
With the explosion of customer data, customer intelligence professionals tasked with turning data into insight require analytics to be enforceable, accurate, timely, and delivered appropriately. Few firms use analytics to drive intelligence; instead, they use it as an information source about customers.

Current Analytical Approaches Miss The Mark

Current analytical approaches use the traditional funnel-based approach to marketing and focus on driving awareness and acquisition. The funnel-based focus means firms rely on volume growth versus long-term profitability; obsess about channel metrics versus customer metrics; and settle for aggregate, descriptive analysis.

Make Customer Analytics Pervasive Across The Life Cycle

To effectively use analytical techniques across the four stage of the life cycle -- discover, explore, buy, engage -- firms must align life-cycle perspectives between the firm and the customer, determine the breadth and depth of analytics intervention, and use customer value and profitability as a common thread across the business.



How Analytics Drives Customer Life-Cycle Management

Vision: The Customer Analytics Playbook

by Srividya Sridharan
with Dave Frankland, Suresh Vittal and Allison Smith

WHY READ THIS REPORT

With the growing importance of customer intelligence (CI) in organizations, the role of analytics to extract insight and embed it back into organizational processes is at the forefront of business transformation. However, marketers predominantly enable measurement and analytics infrastructure to serve the needs of customer acquisition, with a limited view toward the entire customer life cycle. Forrester recommends deploying various analytical techniques across the customer life cycle to grow existing customer relationships and provide insight into future behavior. This report of the customer analytics playbook is an update to the report of the same title, originally published on July 29, 2011. It has been updated to include recent survey data and new client examples.

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Notes & Resources

Forrester interviewed scores of user and vendor companies, including Acxiom, Brookstone, Corona Direct, Farmers Insurance Group, IBM SPSS, IBM Unica, Intuit, and Pitney Bowes.

Related Research Documents

It's Time To Bury The Marketing Funnel
October 28, 2010

The Intelligence Approach To Customer Intelligence
October 16, 2009

ANALYTICS MUST YIELD INTELLIGENCE, NOT INFORMATION

The age of the customer is a reality, radically changing the way customers interact with firms. Trends such as the rise of the splinternet, the increase in mobility, and unlimited storage create more customer data than ever before. Firms that focus their budgets toward customer knowledge and relationships will thrive in this environment. But few firms have tapped into the intelligence zeitgeist. Customer intelligence professionals — those tasked with turning this multitude of data into insights — require analytics with:

- **Enforceability to drive business results.** CI professionals who use analytics to drive business results rather than to support a reactive reporting role do not tolerate nice-to-know insights like "high-value customers tend to buy less frequently." As a senior marketer at a large insurance company puts it, "Much of the work of the strategy and analytics group at our company is reactive, not proactive — very connected to specific events, but business operators using the insight were not engaged in driving the action."

- **Accuracy to instill confidence in the output of analytics.** Firms frequently make marketing decisions such as new product innovation, channel selection, and media buying based on customer data. Bottom line? Reliable insights are a planning necessity, not a one-off luxury. An interactive marketer at a leading health insurance company told us that his first priority, in an effort to boost stakeholder confidence, was to ensure data integrity from various interactive channels and verify accuracy at any given point in time — especially important in a regulated industry.

- **Speed and timeliness to ensure relevance at the point of interaction.** To keep up with attention-strapped customers, CI professionals must equip themselves with insights at a faster pace. The timely delivery of insights depends heavily on the technology and process infrastructure. But equally important is the relevance of insights at the point of customer interaction.[1] For example, a leading hotel chain uses scored customer data to deliver timely, relevant messages to customers at every point of interaction, from the call center to the reception desk.

- **Effective delivery for better communication to internal stakeholders.** Groundbreaking analysis is futile if the results are not communicated effectively.[2] We often see results misinterpreted and data placed out of context in internal communication, diminishing the value of data-driven decisions. A senior marketer at a leading retailer of household goods and electronics told us: "Our powers of storytelling are called into play when we communicate to a non-data-oriented audience. By telling a story, we create digestible and tangible customer profiles."

CURRENT ANALYTICAL APPROACHES MISS THE MARK

Marketers continue to focus on awareness, acquisition, and marketing return on investment (ROI) as their top priorities.[3] As a result, CI professionals primarily use analytics to measure marketing channel and campaign performance and neglect the notion of customer development. This funnel-based focus means that firms:

- **Rely on volume growth versus long-term profitability.** The funnel-based approach to marketing rewards marketing for volume sales and not customer portfolio growth.[4] This single-minded pursuit of growth has a sting in the tail: Firms lose sight of the downstream cost to serve the newly acquired customers. Corona Direct, Belgium's second-largest direct insurance company, experienced this problem when the cost to secure new customers exceeded first-year revenues by almost 50%, forcing it to rethink its growth-only strategy.

- **Obsess about channel metrics versus customer metrics.** The opportunity to influence customer experience with insights from operational, volume-based metrics is far more limited than it is with customer-focused, value metrics such as loyalty, satisfaction, and lifetime value. Customer-focused metrics provide critical clues to service- or experience-related issues — such as when to offer incentives or how to plan for service upgrades — that further feed into retention programs. Channel metrics, on the other hand, purely optimize acquisition programs. Nevertheless, 79% of respondents to our Q1 2012 Global Customer Analytics Online Survey track marketing effectiveness metrics such as campaign lift and response, compared with 55% tracking customer metrics such as profitability and lifetime value.[5]

- **Settle for descriptive, aggregate analysis.** Static, historical, and descriptive analysis do a good job of describing the past and present but do little to inform future action. As a result, CI professionals turn to advanced analytical techniques such as prediction and optimization. More than 80% of analytics professionals who responded to our Q1 2012 customer analytics survey currently use descriptive analytics, while a smaller percentage indicate the use of predictive and optimization techniques.[6] For example, a large insurance company built a new customer experience team with the intent of shaping the post-purchase relationship process between the sales agent and the customer by using analytics — focusing less on top-of-the-funnel measurement of quotes and conversion and more on improving customer experience.

MAKE CUSTOMER ANALYTICS PERVASIVE ACROSS THE LIFE CYCLE

Marketers can no longer sustain growth through acquisition alone; instead, they must manage the entire customer life cycle to maximize the value of their customer portfolios. Forrester defines the customer life cycle as:

> *Customers' relationship with a brand as they continue to discover new options, explore their needs, make purchases, and engage with the product experience and their peers.*[7]

A life-cycle view of the customer forces CI professionals to manage customer relationships versus managing campaign execution.[8] In order to effectively use various analytical techniques to influence the customer's life cycle, CI professionals must (see Figure 1):

- **Align life-cycle perspectives between the firm and the customer.** The customer's view of the decision-making life cycle is different from the way firms design initiatives centered on acquisition, onboarding, retention, and loyalty efforts. To select the appropriate analytical technique, align the way customers go through their decision-making with the way firms plan life-cycle programs (see Figure 2).

- **Determine breadth and depth of analytics intervention.** Depending on the analytics capabilities that exist either in-house or through analytical partners, CI professionals must: 1) determine the extent to which analytics will help improve a customer's experience; 2) reduce dissonance in a customer's mind about competing brand choices; or 3) build loyalty. This is essential to optimize analytics requirements in order to map out the scope of use across various customer and marketing processes.

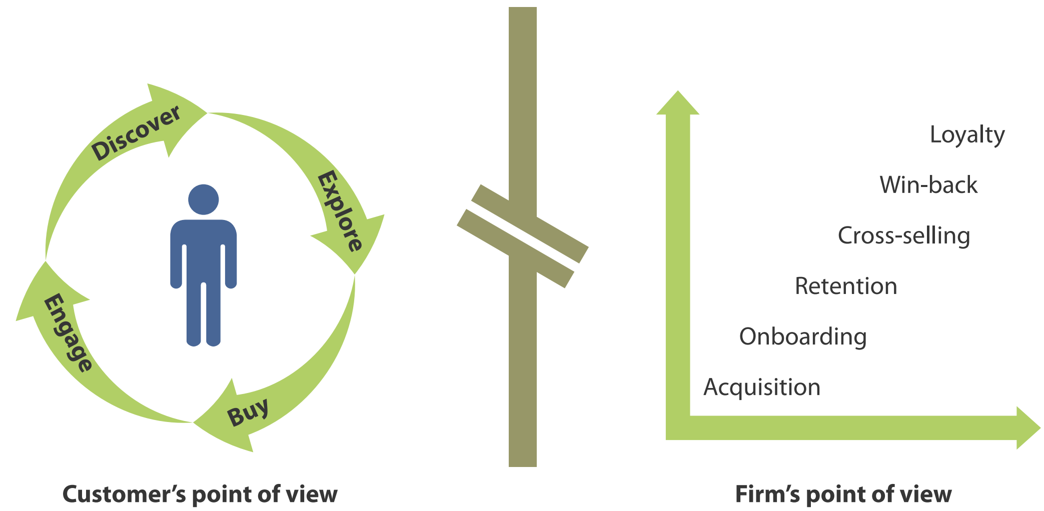
- **Use customer value and profitability as a common thread.** Applying analytics across the life cycle helps identify opportunities to extend the customer's lifetime value and prompt value-generating behaviors. With customer value as the underlying goal, firms acquire more profitable customers through better targeting, reduce the cost of acquisition in the early stages of the relationship, cross-sell and upsell to the right customers, and increase wallet share through loyalty, retention, and recovery programs (see Figure 3).

Figure1 Commonly Used Analytics Techniques

Technique	Description	Example
Classification/ propensity	Used to predict an event or the likelihood of an occurrence of an event when there are two possible outcomes for the event	Churn prediction
Estimation/ regression	Similar to classification models but used to estimate a continuous value versus a binary outcome	Cross-sell model
Clustering	Used to analyze data patterns and identify groupings of customers. New customers are subsequently scored against created clusters.	Behavioral segmentation model
Association/ affinity	Used to detect associations between discrete events, products, or attributes	Market-basket analysis
Sequence	Used to detect associations over time	Path analysis

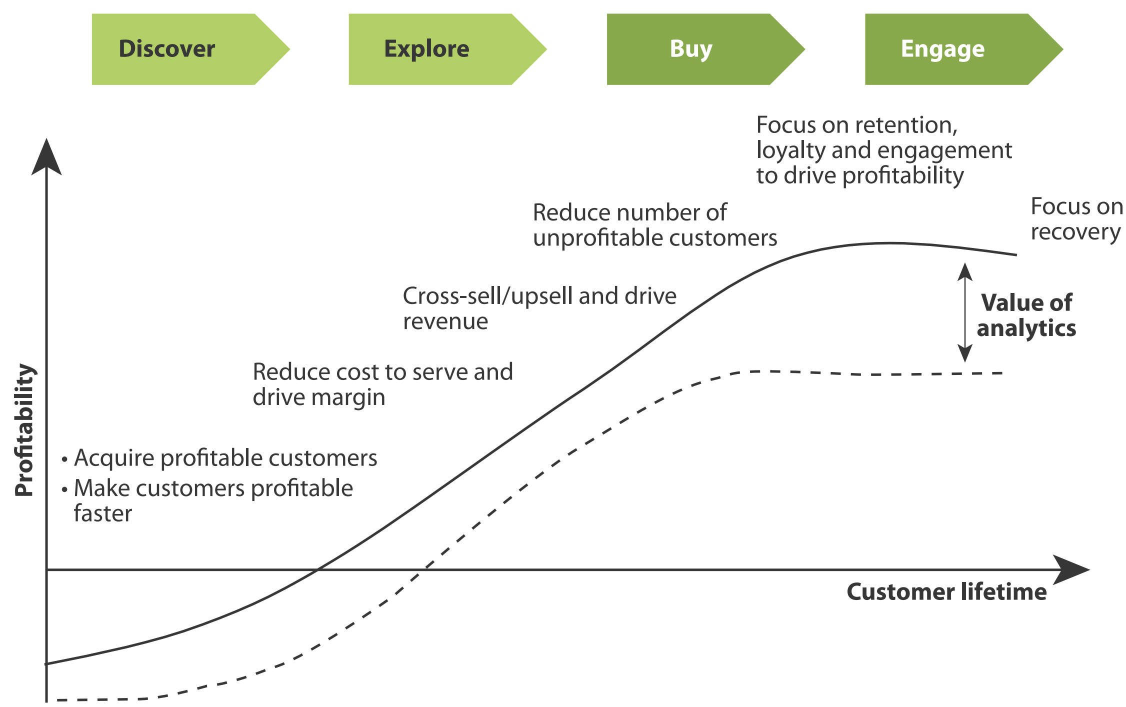
60149 Source: Forrester Research, Inc.

Figure2 Align Life-Cycle Perspectives Between Firm And Customer



60149 Source: Forrester Research, Inc.

Figure 3 Drive Customer Value Across The Life Cycle



60149 Source: Forrester Research, Inc.

Discover: Begin With Analytics To Gain Customer Understanding

As customers start to discover the brand, CI professionals must expand customer knowledge to understand stated and unstated customer needs and buying motivations (see Figure 4). Only then should they design appropriate offers and experiences. Analytics in the *discover* stage helps CI professionals to:

- **Start with an understanding of existing customers.** Segmentation provides multiple payoffs across the customer life cycle, from acquisition through retention.[9] CI professionals must start with segmentation to build a comprehensive view of existing customers, as all targeting decisions thereafter are based on insights derived from segmentation. For example, a large regional bank recently built a strategic segmentation model to capture the changing financial outlook of its customers and has used it to design a new value proposition.

- **Evaluate prospects with lead management and scoring techniques.** As prospects learn more about the brand, CI professionals should use lead management techniques to score prospects and focus acquisition efforts on those they expect will be most profitable. Demand generation and lead management not only increase conversion rates but also reduce direct marketing costs. For example, a multichannel credit card issuer routes inbound calls to the optimal agent based on lead scoring, creating a customized experience for each caller. The scoring ultimately has increased conversion rates and revenue through increased call-center productivity.

- **Reach the right prospects with acquisition models.** Historically, direct marketers used acquisition modeling to reduce the cost of mailing and increase the likelihood of response. The same principles apply across other channels seeking to attract prospects. With a predictive acquisition model, for example, a European insurance company has reduced outbound campaign costs by 30% and increased long-term customer profitability by 20%.

Figure 4 Analytics Across The Life Cycle

Life-cycle stage	Business objective	Analytical method	Where to get help
Discover	Profile customers	Segmentation	Advertising agencies, marketing service providers (MSPs), analytical service providers(ASPs), syndicated products (Prizm, Claritas, PersonicX, Consumer Technographics®)
	Evaluate prospects	Lead scoring	Lead management technology platforms (Aprimo, Eloqua)
	Reach right prospects	Acquisition models	Predictive analytics providers (IBM SPSS, SAS, Pitney Bowes' Portrait Software, MSPs, ASPs)
Explore	Analyze customer response	Offer/contact optimization	Unica, Teradata, SAS, FICO, IBM SPSS, MSPs, ASPs
	Optimize marketing mix	Marketing mix modeling	Model-focused, technology-focused, or data-focused vendors, MSPs, ASPs, boutique marketing mix modeling firms
	Test marketing inputs	A/B and multivariate testing	Web analytics vendors for online testing, MSPs, ASPs
Buy	Predict future events	Propensity models	Predictive analytics providers (IBM SPSS, SAS, Pitney Bowes' Portrait Software, MSPs, ASPs)
	Personalize marketing efforts	Next best action models	Predictive analytics providers (IBM SPSS, SAS, Pitney Bowes' Portrait Software, MSPs, ASPs)
	Target accurately	In-market timing models	MSPs, advertising agencies, ASPs
Engage	Expand breadth of customer interaction	Cross-sell/upsell	Predictive analytics providers (IBM SPSS, SAS, Pitney Bowes' Portrait Software, MSPs, ASPs)
	Manage defection of customers	Churn models	Predictive analytics providers (IBM SPSS, SAS, Pitney Bowes' Portrait Software, MSPs, ASPs)
	Maximize customer value	Lifetime value models	Predictive analytics providers (IBM SPSS, SAS, Pitney Bowes' Portrait Software, MSPs, ASPs)
	Increase depth of relationship	Loyalty models	Full-service loyalty marketing providers, MSPs, ASPs
	Incorporate customer feedback	Voice of customer analysis	Enterprise feedback management (EFM) vendors, customer experience transformation consultants

60149 Source: Forrester Research, Inc.

Explore: Adapt Marketing Parameters To Customer Response

As the customer explores competing brand choices, analytics helps CI professionals target the profitable customers and deliver the right message at the right time — enhancing both the value and duration of the customer relationship. Analytics in the *explore* stage helps CI professionals to:

- **Analyze customer response through offer optimization techniques.** Analyzing customer response to marketing inputs provides insights into communication preferences and message resonance. Offer-optimization techniques help in matching the appropriate offer based on historical customer response, which is especially important when customers seek information about products and services through various channels. A leading accounting software firm, for example, analyzes customer response from direct mail, website, and call-center channels to drive repeat purchase during the subsequent tax season.

- **Optimize marketing inputs with marketing mix models.** Marketing mix models are critical to understanding the relative impact of multiple channel interactions on customer response.[10] Using marketing mix models helps firms optimize marketing investments toward channels with better ROI. For example, while firms have historically relied on econometric modeling, one large investment management company uses a regression-based marketing mix model to plan optimal spend levels across each channel.

- **Experiment with marketing inputs with various testing methodologies.** Firms test various marketing inputs, such as messaging and content with online and offline testing methods, before rolling out initiatives on a larger scale. A/B and multivariate testing, in addition to site optimization, prove popular with digital marketers that plan online testing programs.[11] A leading cable channel, for example, tests creative copy against high-lifetime-value customers to determine not only which copy resonates best but also which resonates with the target high-value audience.

Buy: Enhance Historical Insight With Forward-Looking Analysis

Use the insight gathered in the first two stages, through customer profiling and segmentation and channel analysis, to start predicting future customer behavior and, specifically, to understand how and when customers will purchase. Analytics during the *buy* stage helps CI professionals to:

- **Understand future behavior through propensity models.** Use advanced predictive techniques, coupled with the existing historical knowledge of customers, to build propensity models that help marketers predict the likelihood that a customer will respond to an offer or message and convert. For example, Telenor Group, a Norwegian-based mobile operator, has built several churn and propensity models to model customer behavior, thereby reducing churn by 1.8% and improving overall campaign ROI.

- **Plan for personalized marketing with "next best action" methods.** Based on the insight extracted in the early stages of the customer's life cycle, personalized customer treatments are designed to elicit specific next best actions, such as preventing customer defection or prompting a payment behavior.[12] For example, a major airline delivers a contextually tailored experience on its portal using banner ads that deliver next best offers that adjust automatically to customer queries.

- **Target accurately with in-market timing and brand affinity models.** In-market timing models and brand affinity models help marketers effectively and efficiently reach potential customers who are in the market for a product or brand. These models narrow down the prospect universe to those who are actually shopping for the brand or product category. For example, one luxury auto brand narrowed potential targets that were most likely to buy by using an in-market timing model, driving conversion rates that were six times higher than average from a targeted email campaign.

Engage: Elevate Analytics To Drive Customer Development And Retention

The insight derived from the first three stages of the life cycle feeds into customer-facing processes to recommend and predict appropriate actions to take with customers. Driving retention, loyalty, satisfaction, and profitability using analytics is vital in the last stage of the life cycle. Analytics in the *engage* stage of the life cycle helps CI professionals to:

- **Expand breadth of customer interaction with cross-sell, upsell, and affinity models.** Cross-sell, upsell, and affinity models determine the additional products and services to offer customers based on their relationship with the firm. As relationships mature, customers build a history of interactions though service requests, product use, and other interactions. The insights from the cross-sell models are then deployed through various touchpoints, such as a call-center system or website, so they are available in real-time. Netflix, for example, uses its recommendation engine to recommend titles in ways that optimize both the subscriber's taste and Netflix's inventory.

- **Arrest customer attrition using churn models.** Churn models such as uplift modeling and survival analysis are used to enhance retention and identify drivers of customer dissatisfaction that cause voluntary churn.[13] This helps identify early signs of defection and allows firms to preempt customer churn with corrective actions, such as win-back or reactivation programs. Additionally, uplift modeling predicts the change in the likelihood to conduct some action, focusing retention efforts on positive responders rather than all customers.[14] Using churn modeling, for example, XO Communications, a business-to-business (B2B) telecom service provider, boosted customer revenue retention by 60%.

- **Maximize value through customer lifetime value (CLV) and profitability models.** CI professionals should use lifetime value models to understand the future worth of customers and segments. Lifetime value guides targeting, acquisition, and retention efforts and is pervasive in any customer management strategy. CLV modeling requires careful consideration of various inputs along with a detailed deployment plan.[15] For example, Farmers Insurance Group leveraged its CLV model to yield an ROI improvement of 14% on its direct marketing efforts.

- **Increase depth of relationships with loyalty models.** Loyalty models are intertwined with multiple analytical techniques, such as survival analysis, profitability models, and retention models. Marketers mostly use loyalty marketing as a retention tactic, but they need to elevate loyalty as a brand strategy to reap the benefits of driving customer value through the life cycle.[16] For example, one international hotel brand built and deployed a loyalty model that has successfully increased wallet share and engagement.

- **Incorporate valuable customer feedback through voice of customer (VoC) analysis.** Voice of customer analysis allows firms to close the loop on customer experience management using customer insights. Sixty-three percent of large North American companies have established companywide customer feedback metrics; nearly as many have built structured VoC programs.[17] American Express, for example, drives its customer service strategy with a robust VoC program, tying customer feedback to employee incentives and identifying unmet customer needs during each customer call.

RECOMMENDATIONS

MAP OUT ANALYTICS REQUIREMENTS AT EACH LIFE-CYCLE STAGE

Instead of waiting for a customer problem to arise and then addressing it with analytics, employ a proactive and future-looking approach to analytics across the life cycle. To benefit from customer analytics across the life cycle, customer intelligence professionals must:

- **Examine the cost/benefit of analytics intervention.** To spread analytics intervention beyond pockets of marketing processes, CI professionals must examine the cost and benefit of using analytics at each customer touchpoint, as it helps to identify opportunities to pursue. Some analytical pursuits are more far-reaching than others, serving as inputs to other analytical needs such as retention modeling and CLV.

- **Seek help from analytical technology and service providers.** CI professionals should decide on the appropriate ecosystem of in-house talent, technology to support an analytics infrastructure, and strategic partners such as agencies, consultants, and outsourced analytics services to determine the extent of analytical intervention and sophistication needed to meet business objectives.

- **Get the data house in order first.** In pursuit of a 360-degree view of the customer, firms miss out on low-hanging opportunities with existing data. Organized and accessible data is a precursor to the analytical process, but CI professionals must not wait to measure and capture everything about customers to start using analytics.

- **Focus on analytical process efficiency.** CI professionals must prioritize model-building activities to assist customer critical processes first. This helps to cut wasteful ad hoc analytical activities that have limited value and applicability. Ongoing models with periodic refresh cycles reduce time-to-market in the analytical process, irrespective of whether it is a self-serve or outsourced activity.

- **Assemble an analytics governance team.** It's easy for firms embarking on an analytics journey to be misguided by complex solutions and analytical frameworks. Firms must assemble a core team of business analysts, modelers, practitioners, and technology experts to stay on track and map out analytical requirements.

SUPPLEMENTAL MATERIAL

Methodology

Forrester's Q1 2012 Global Customer Analytics Online Survey was fielded to 90 customer analytics professionals with knowledge of customer analytics practices. However, only a portion of survey results are illustrated in this document. For quality assurance, we screened respondents to ensure they met minimum standards in terms of job responsibilities in the area of customer analytics.

Forrester fielded the survey February to March 2012. Respondent incentives included a summary of the survey results. Exact sample sizes are provided in this report on a question-by-question basis.

This survey used a self-selected group of respondents interested in customer analytics and is therefore not random. This data is not guaranteed to be representative of the population, and, unless otherwise noted, statistical data is intended to be used for descriptive and not inferential purposes. While nonrandom, the survey is still a valuable tool for understanding where users are today and where the industry is headed.

Companies Interviewed For This Report

Acxiom

Brookstone

Corona Direct

Farmers Insurance Group

IBM SPSS

IBM Unica

Intuit

Pitney Bowes

ENDNOTES

[1] Thirty-one percent of respondents to our Q1 2012 Global Customer Analytics Online Survey indicate that making analytical insights available at the point of customer interaction is an inhibitor to better adoption of customer analytics. Source: Q1 2012 Global Customer Analytics Online Survey. See the August 8, 2012, "The State Of Customer Analytics 2012" report.

[2] Thirty-eight percent of respondents to our Q1 2012 Global Customer Analytics Online Survey indicate that communicating and interpreting results of analytics is an inhibitor to better adoption of customer analytics. Source: Q1 2012 Global Customer Analytics Online Survey. See the August 8, 2012, "The State Of Customer Analytics 2012" report.

[3] Marketers are primarily focused on customer acquisition, increased brand awareness, and marketing return on investment (ROI). See the April 1, 2011, "A New Approach To Brand Loyalty" report.

[4] To understand marketing's true role in creating business value, it needs a model focused on customer lifetime value, not on sales volume as the funnel portrays. See the October 28, 2010, "It's Time To Bury The Marketing Funnel" report.

[5] Source: Q1 2012 Global Customer Analytics Online Survey. See the August 8, 2012, "The State Of Customer Analytics 2012" report.

[6] Source: Q1 2012 Global Customer Analytics Online Survey. See the August 8, 2012, "The State Of Customer Analytics 2012" report.

[7] Forrester believes the funnel's value as a framework is over, and a new model — the customer life cycle — provides a better fit with modern marketing. See the October 28, 2010, "It's Time To Bury The Marketing Funnel" report.

[8] One of the keys to deriving more value from marketing is to focus on the customers who offer the greatest lifetime value. See the October 28, 2010, "It's Time To Bury The Marketing Funnel" report.

[9] With a gradual shift from funnel-based marketing to a customer life-cycle model, firms need to mobilize people, tools, and systems — including segmentation. See the February 28, 2011, "Improving Customer Segmentation" report.

[10] Marketing mix modeling has become a critical tool to help marketers achieve the most out of their budgets by tracking synergistic effects of communication channels — both online and offline — on traditional and new brand metrics. See the May 18, 2011, "Marketing Mix Modeling Landscape Overview" report.

[11] On the surface, online testing appears to be an alluringly simple concept: Serve multiple variations of content to website visitors and then watch for the combinations that perform best. In reality, online testing is a highly involved undertaking, spanning multiple corporate stakeholders and disciplines. See the November 29, 2010, "Defining A Scalable Site Optimization Process" report.

[12] Implementing next best action often involves deploying predictive models in line with recommendation engines. These engines automatically generate agile, tailored, and context-sensitive recommendations, including next best offers, across multiple CRM interaction channels to guide decisions and actions taken by humans and/or automated systems. See the May 31, 2011, "Best Practices: Next Best Action In Customer Relationship Management" report.

[13] Survival analysis is a set of statistical methodologies used to analyze the occurrence of events over a period of time. The survival function is used to describe the status of customer survival during the tenure of observation. The survival function gives the probability of surviving beyond a certain time point.

[14] Traditional modeling approaches focus on predicting the likelihood of a customer to perform a specific action such as purchase or churn. In contrast, uplift modeling focuses on predicting the change in likelihood to conduct the same action. See the October 20, 2008, "Optimizing Customer Retention Programs" report.

[15] To help marketers navigate and assess readiness to go through the CLV complex process, Forrester has devised a framework comprising of three phases — define, develop, and deploy. See the June 3, 2011, "Navigating The Customer Lifetime Value Conundrum" report.

[16] Senior marketers must elevate their view of loyalty marketing from a retention tactic to a key component of their brand strategies because of three factors — the rise of the empowered consumer, the explosion of customer touch points, and increasing pressure on marketing accountability. See the April 1, 2011, "A New Approach To Brand Loyalty" report.

[17] According to data from the Q4 2009 Global Customer Experience Peer Research Panel Survey, most large North American companies have voice of the customer (VoC) programs in place. See the August 12, 2010, "Lessons Learned From Three Award-Winning Voice Of Customer Programs" report.

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