

Creating Customer-Centric Products using Big Data

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Intelligent Banking

Customers have access to more options than before, to succeed retailers, businesses alike will need to flex to a new landscape of personalisation and relevant engagement.



Next generation experiences are using omni-channel experiences to drive customer satisfaction, loyalty, retention and growth and tackle this new range of problems.

.....Giving the right product, to the right customer, at the right time.

Real-time Matters

Financial services need to disrupt the cycle in real-time to not miss the moment...optimising every interaction with the customer.



Detecting opportunities in real time to engage in the moments that matter...

The 20X Story

The journey from being product-centric to customer-centric



Customer



Small Business



Corporates



Start-ups

Challenge #1

Is KYC really Knowing Your Customer?

Profiling customers - who is most similar?

Jess

Likes baking

Accountant

Salary = 35k

24 years old



Sophisticated dress style

Female

Likes quiet evenings in

London

Appreciates quality

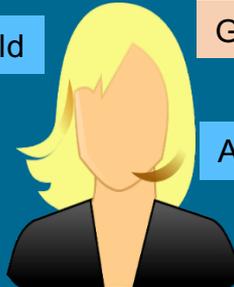
Jane

Heavy metal fan

Female

Salary = 35k

24 years old



Goes to bars

Accountant

Gym

Loves a good deal

Casual dress

London

Joe

Salary = 17k

Heavy metal fan

Gym



Goes to bars

Plumber

Male

Casual dress

39 years old

Manchester

Loves a good deal

Key: Lifestyle similarities

Demographic similarities

Challenge #2

Bring Big Data products from lab to launch

Social Data

@”£:%^?><:;!;o)

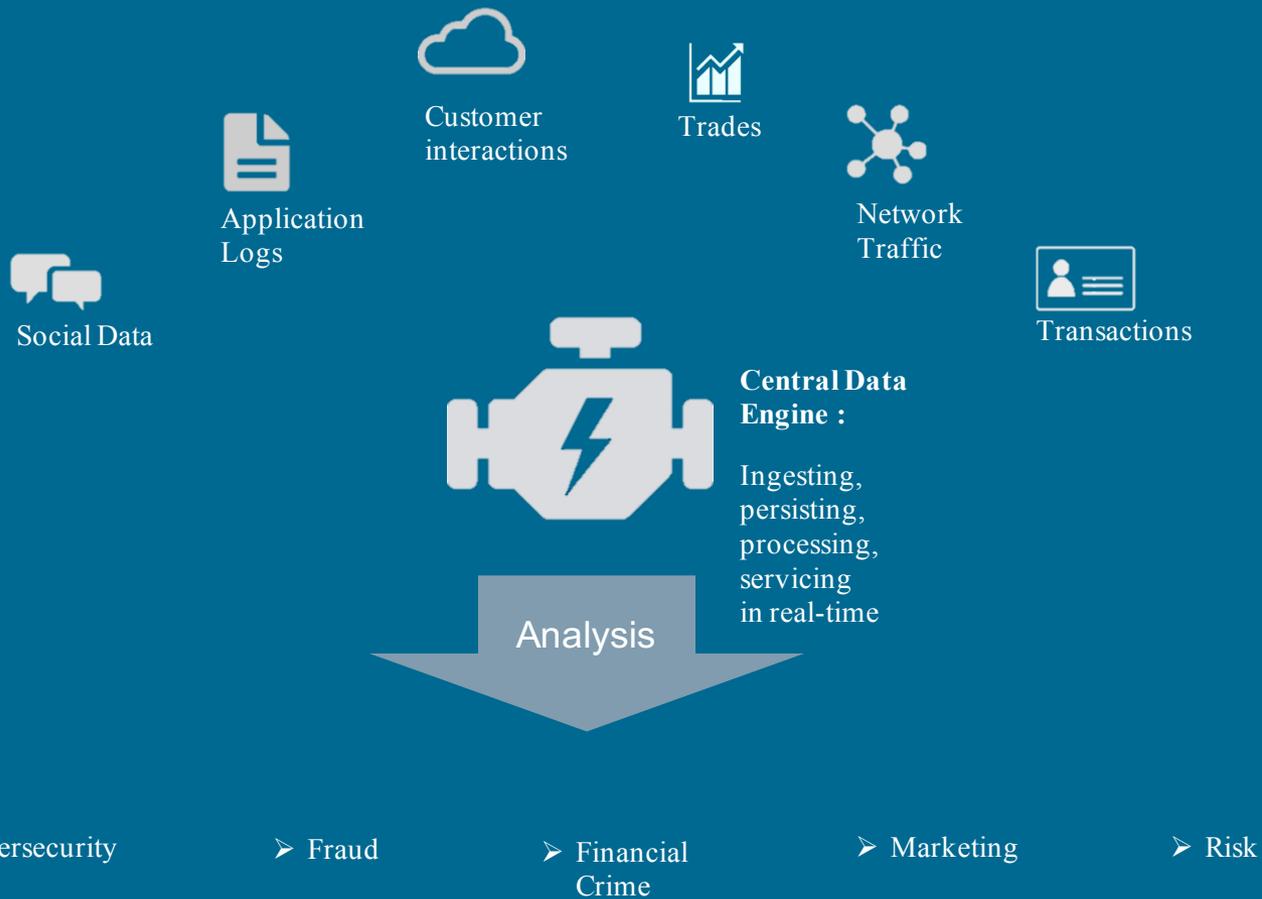
Challenge #3

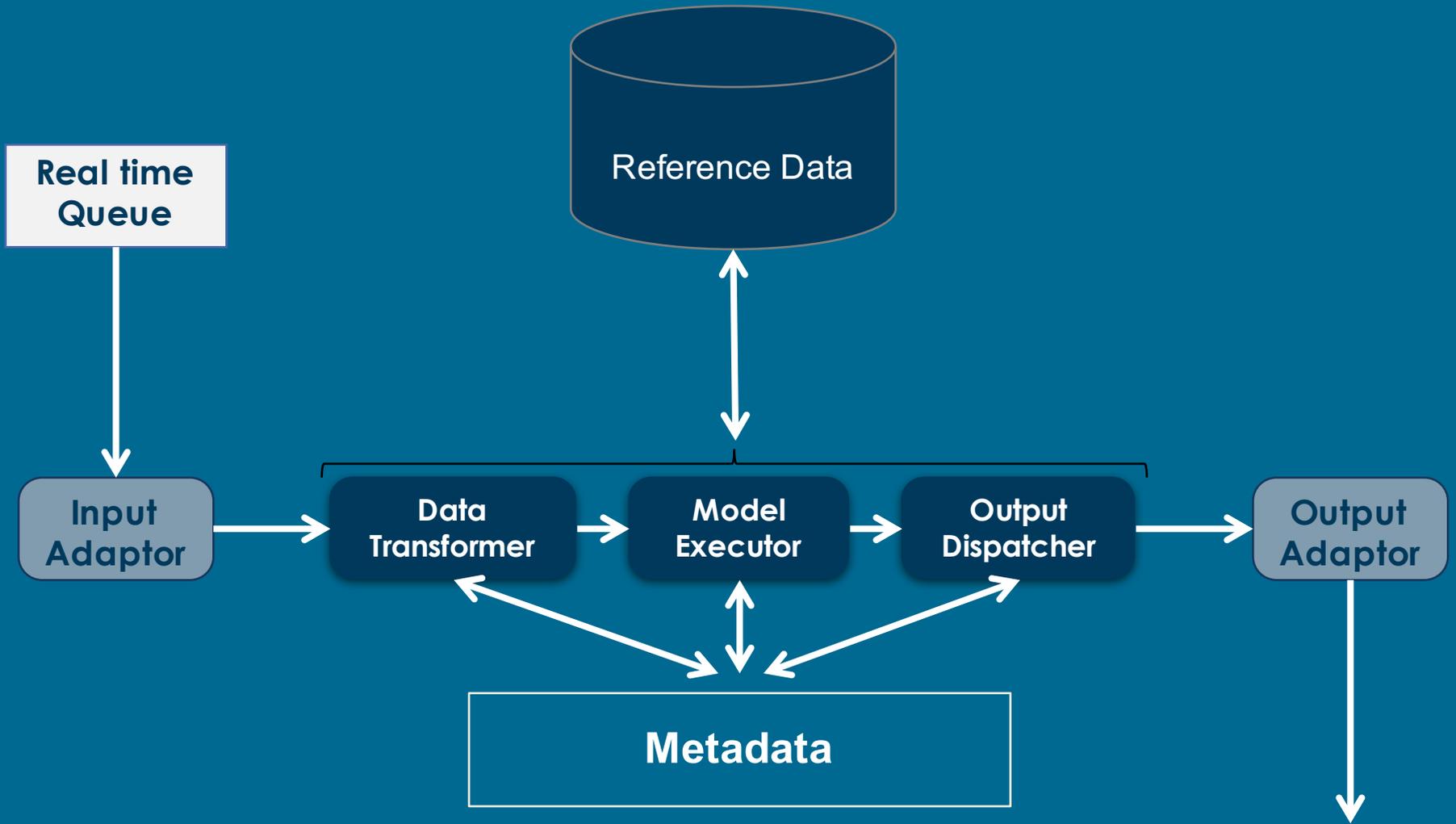
Familiar

Familiar

Surprise! 

Data Fusion





Fraud Prevention

Why fraud prevention is important?

- \$16.3 billion in credit card fraud losses annually
- Fraud is growing more quickly than overall transaction value
- New types of fraud are one step ahead of existing solutions

How?

- Identify suspicious customers, merchants, and transactions by defining models
- Detecting activity in real time
- Triggering action

The Millennial Team

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Recency matters

Really know your customers

Bring data products from lab to launch

Surprise your users! Familiar, Familiar, WOW!