About ACXIOM

Acxiom is an enterprise data, analytics and software as a service company that uniquely fuses trust, experience and scale to fuel data-driven results. For more than 40 years, Acxiom has been an innovator in harnessing the most important sources and uses of data to strengthen connections between people, businesses and their partners. Utilizing a channel and media neutral approach, we leverage cutting-edge, data-oriented products and services to maximize customer value. Every week, Acxiom powers more than a trillion transactions that enable better living for people and better results for our thousands of global clients.
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Agency Drives Half-Million-Dollar-Plus ROI with Targeted Campaign

N2NSites Leverages Acxiom Data Solutions for Complete Project

N2NSites is a full-service marketing and market research company that designs, implements and manages marketing plans for local marketing initiatives. Its research teams develop and execute qualitative and quantitative, traditional and online solutions that meet clients’ various needs.

Challenge
- A nationwide homebuilder engaged N2NSites to better target prospective buyers
- The company spent heavily on marketing yet failed to see an adequate return on investment
- N2NSites was tasked with helping the homebuilder recognize best prospects using a more sophisticated mix of data factors

Solution
- N2NSites used Acxiom data solutions for market research and data cleansing and enhancement to list development

Results
- Approximately 1% of the target list responded to the limited-time offer
- Twelve home sales resulted – three times the builder’s target for the campaign
- The builder netted a return on investment of $556,000 and $13.64 on every dollar spent
Since bringing NHL hockey to south Florida in 2001, the Florida Panthers have built a customer database of more than 109,000 fans.

**Approach**
- Data enhancement
- Customized messaging and offer personalization

**Challenge**
- The Panthers and their home venue, the BB&T Center, are working to grow loyalty, engagement and revenue streams for hockey and the many other events hosted at the Center
- The Panthers wanted to go further in understanding their fan base, beyond just names and email addresses

**Solution**
- The franchise turned to Umbel’s customer data platform to unite all information about customers in one place
- Umbel engaged Acxiom to enhance customer records with comprehensive demographic data
- Acxiom’s Data Services API serves as a single, self-service entry point into Acxiom data
- The team can communicate one-on-one with fans, sell more tickets, solicit sponsorships and deliver more personalized experiences

**Results**
- Personalized ads drove a 5x return on investment in season ticket sales in just the first seven days
- After a month, the franchise had achieved a 7.5x cumulative return on ad spend
Automaker Saves Millions with Better Data Management

Data Quality, Customer Recognition Solutions Drive Results

One of the world’s largest automotive manufacturers

Approach
- Database management
- Customer data integration
- Cross sell / up sell

Challenge
- To meet its corporate revenue objectives, the automaker needed to influence buying behavior within the narrow in-market timing window while balancing volatile marketing conditions, such as fluctuating gas prices and changes in consumer buying behaviors (i.e., the “millennial” generation)
- Consumer information was siloed across corporate divisions and dealer systems, resulting in an inaccurate and incomplete view of customers and prospects
- Consumer data hygiene was not coordinated throughout the company
- The client needed a solution that would enable it to clean, integrate and manage customer and prospect information in a central repository and marry that information with product and service relationship data

Solution
- Acxiom created the Acxiom Enterprise Data Management solution to cleanse and manage the 1,500 enterprise consumer data attributes and more than 100 consumer demographic attributes and models that can be accessed in the customer database by multiple enterprise systems and marketing data marts
- AbiliTec® Data Quality and Recognition services link, cleanse and group 2 billion disparate customer and prospect records, both in batch and real time
- Real-time, callable data services support enterprise consumer touchpoint systems

Results
- Supports more than $500 million in annual contribution margin
- Operational cost savings total $20 million annually
- The client saved $1.2 million annually in returned and “spoiled” mail
- Campaigns achieve 99.9% quality and on-time performance across 300 million consumer communications annually
Automaker Hits Unprecedented Engagement on Facebook
Owner Data Plus Automotive Audience Propensities Drives Clicks

The major automaker and its partners produce vehicles globally, and the company holds leadership positions in the world’s largest and fastest-growing automotive markets.

Challenge
- The automaker wanted to recognize, segment and target owners and prospects more accurately on Facebook to provide a consistent brand experience across channels
- The company sought to leverage the investment – and rich information – in its CRM ecosystem to drive greater efficiency and results in digital marketing

Solution
- Acxiom used the automaker’s owner data and Acxiom’s Automotive Audience Propensities models to develop highly targeted audience segments for Facebook
- Using Acxiom’s Audience Onboard for Facebook, the automaker served promoted posts to specific account holders

Results
- When introducing next-year’s model of a popular truck, the campaign generated four times the click-through-rate (CTR) for Facebook
- Cost-per-click (CPC) was the lowest for any initiative on Facebook for the advertiser
Premium Automaker Targets Those Most Likely to Buy
Company Sees 52% Lift in CTR

A German premium automobile manufacturer

**Challenge**
- Online campaigns were failing to perform
- Classic behavioral targeting approaches didn’t take vital variables into account, such as affordability or affluence of a target audience – wasting valuable media budget

**Solution**
- Consumer lifestyle demographic and behavioral data along with data profiling and modeling capabilities enrich the manufacturer’s database with variables such as income and affluence
- Acxiom matched anonymized customer and scorer data to a premium publisher’s database to enable a 1:1 match

**Results**
- Customers scored as “most likely to buy” showed an overall uplift in CTR of 52% compared to 64% for existing customer segments
- Existing customers purchased a factor of two more cars than the hold-out group
- Acxiom’s scoring segment performed well with a factor of 3.7 more cars bought than the random control group
Buy Rate Six Times above Average for Luxury Automaker
Campaign Finds Those Most Likely to Buy Now

As a global company, the automaker’s vehicles are sold in more than 100 countries. Beyond its flagship brand, the company manufactures and sells vehicles under several brand names.

**Challenge**
- Faced with the challenge of growing North American new vehicle model sales of its flagship brand, the luxury automaker sought to target households with an affinity toward its top competing brands and those with a known readiness to buy.

**Solution**
- Proprietary automotive models helped recognize prospects more inclined to purchase a new vehicle or a competing brand.
- The automaker deployed an email campaign with purchase incentives to these prospects, which included more than 220,000 households.
- Acxiom provided analytics on conversions and sales by segment to help the company further refine its marketing strategy.

**Results**
- The campaign generated a 9.16% open rate vs. a direct email average of 7.31% for opens.
- The conversion, or buy rate, .322% topped an average of .05%.
- Records that were successfully sent were 35 times more likely to generate a response against the control group’s undeliverable email records.

**Approach**
- Audience insights and modeling
- Customer acquisition
- Email services
Consumer Segmentation Drives Successful Market Launch
Acxiom Model Helps Luxury Import Manufacturer Exceed Sales Goals

The client is a luxury import manufacturer that was preparing a national rollout of a new product.

**Challenge**
- The OEM wanted to maximize the impact of the national rollout of a new top-of-the-line product with a targeted direct mailing to prospects
- The goal was to drive traffic to the launch event and increase sales

**Solution**
- InfoBase Consumer Enhancement™ services were applied to in-house records of recent buyers of specific vehicles to cleanse and enhance records and reduce wasted marketing and sales efforts
- Personicx® Lifestage clustering matched consumer life stages with buying preferences and behavior to increase likelihood of response
- Acxiom developed a custom analytics model from this data and then generated a prospect pool from the InfoBase Consumer Lists™ database
- The OEM sent solicitations to prospects the model recognized as likely to respond as well as to hand-raisers and in-house customers who might be interested in upgrading current vehicles

**Results**
- The solution outperformed the client’s in-house data in three of four geographic areas where the launch event was held
- The client achieved a 59–65% lift in purchaser index score performance
- The client exceeded all sales goals for the event

**Approach**
- Customer acquisition
- Audience insights and modeling
- Customer data integration
- Message and offer personalization
Large Automaker Employs Cross Channel Strategy
Integrated Campaign Exceeds Sales Forecast by 140%

One of the world’s leading automakers, the company operates in more than 120 countries representing more than 10 vehicle brands globally.

Challenge
- The company had experienced low customer retention rates in recent years
- Traditionally, the automaker used mass marketing or single-channel techniques in its customer relationship management program outreach
- The automaker sought to increase contact points and boost response rates with a targeted owner-retention program

Solution
- The automaker’s relationship with Acxiom includes prospect list services, lead and conquest scoring, and email consulting and deployment utilizing Acxiom Impact™
- The automaker takes a cross-channel approach to prospect and customer outreach that includes direct mail, email, mobile and online advertising

Results
- The automaker was able to differentiate promotions and significantly exceed both total sales and lift sales
- Over a 60-day measurement window, the campaign exceeded sales forecast goals by 140% and exceeded lift sales projections by 175%
- The campaign generated higher than a 20% open rate and a click-to-open rate of higher than 30%, exceeding their respective benchmark metrics

Approach
- Customer retention
- Customer acquisition
- Campaign management
- Mobile and SMS marketing
- Omni-channel marketing
Luxury Automaker Realizes Incremental $3.8 Million
Launch Campaign Drives Sales in New Prospect Pool

An award-winning luxury automaker with a long history and reputation for quality and innovation

Approach
- Customer acquisition
- Audience insights and modeling
- Creative strategy and design

Challenge
- Traditionally, the luxury automaker has marketed specifically to male prospects with certain income levels and job titles
- The company wanted to target a promising new prospect pool: The untapped market of female executives

Solution
- Acxiom evaluated characteristics of current owners and those of competing brands to build a portrait of the ideal target
- Acxiom built customer analytics prospect models for outreach to prospects in three major American cities
- Acxiom’s rich portraits of potential owners in each city helped the creative agency shape the look and feel of the campaign

Results
- Website impressions jumped by 30 times
- Social media impressions increased by five times
- The campaign exceeded the sales goals set by the automaker by 107%
- The promotion generated a program return of more than $3.8 million
Virgin Media Gains Single Customer View
After Merger, Company Centralizes All Customer Data

Formed when NTL, Telewest and Virgin Mobile joined forces, Virgin Media is one of the UK’s leading telecommunications companies. Headquartered in Hook, Hampshire, it has around 12,000 employees and was the first UK company to provide a combined telecoms and media package of four services: broadband, TV, mobile phone and home phone.

**Challenge**
- Following a series of mergers, Virgin Media inherited numerous disparate customer databases
- To harvest in-depth customer insights, the company needed to establish a single view of the customer across all business areas

**Solution**
- Acxiom created a single customer view across business areas, using matching technology and a centralized customer intelligence platform.
- Ready availability of accurate data supports a wide range of marketing and customer care initiatives at Virgin Media

**Results**
- This improved customer insight and enhanced product holding recognition has enabled Virgin Media to achieve a five-year (contribution margin) uplift of more than £120m
- The solution delivered a 15 percent improvement in data matching compared to a competitor’s product previously used
- The project was completed early – in just three months
CenturyLink is the third largest telecommunications company in the United States and is recognized as a leader in the network services market by technology industry analyst firms.

**Challenge**
- CenturyLink traditionally sent the same offer and creative to all email subscribers
- The company wanted to tap into customer data to personalize communication and drive engagement

**Solution**
- Acxiom segmented the database using Personicx® and custom clustering
- Acxiom tested segment-specific emails to its three largest segments versus a control group

**Results**
Acxiom drove higher email performance through a relevant, segment-specific offer and copy / imagery:
- 26% lift in click-through rates (CTR) for all Qwest Segment tests over the control
- 41% lift in CTR for the New Grey Qwest Segment over the control
- 17% lift in CTR over the control for the Lifestyles of the Rich Qwest Segment
- 11% lift in Open Rate for Qwest Segment tests
CPG Company More Precisely Targets U.S. Consumers

Increases Accuracy Level of Household Segmentation by 5.5 Times

Large consumer packaged goods company

**Approach**
- Marketing strategy
- Audience insights and modeling

**Challenge**
- Link customer behaviors to segmentation-based marketing strategies
- Integrate client’s market research, which identified heterogeneous purchase behaviors through a segmentation scheme of a 10,000-sample study
- Project study findings onto entire U.S. population to allow brand and product managers to target individuals with precise marketing messages

**Solution**
- Acxiom created an algorithm to classify U.S. consumer households in 10 categories based on the client’s existing research
- Populated 10 segments using modeling analysis of consumer household panel demographics and purchase transaction data for the consumer packaged goods (CPG) industry
- Used Acxiom’s InfoBase® data products to enrich the model for maximum possible household coverage for the client

**Results**
- Increased by 5.5 times the correct assignment of households to demographic segments for targeting purposes
- Substantially increased consumer demand predictions
- Increased effectiveness of trade budgets and geographic allocation of resources for better ROI
Mobile Solution Increases Loyalty Sales
Provides Real-Time Consumer Insights

Women worldwide trust this beauty brand to take care of their skin. In China, the company has established strong recognition and sales in both cities and rural areas, largely due to its affordability for all women.

**Challenge**
- Each retail store owns sales transaction data, meaning individual brands cannot access that information
- The beauty brand first sought to create a loyalty program, and second, to find ways to collect customer data without installing an expensive point-of-sale (POS) system in every store

**Solution**
- Working with Acxiom, the company devised a custom solution that takes advantage of the ubiquitous use of mobile phones in China
- With their mobile phones, clerks at retail locations enroll customers in the loyalty program, input sales information and receive membership information to relay to customers
- All data is tied to Acxiom Loyalty Platform, allowing the company to report on sales and target customers with SMS and MMS offers

**Results**
- POS systems at each retail location would have cost the company 20 times more
- One million members have enrolled in the program
- Transactions per member have improved year-over-year

**Approach**
- Loyalty program services
- Mobile and SMS marketing
- Data management
- Omni-channel marketing
Charter School Improves Targeting of Prospective Students
InfoBase® Data Helps Improve Direct Mail Campaign Results

Lift for Life Academy is the first independent charter school in St. Louis, Missouri, with classes for middle and high school students.

**Challenge**
- The school sought to improve the ROI of its direct mail and door-to-door marketing campaigns
- The goal was to precisely target best prospects and deliver the right message to them at the right time
- A better way was needed to recognize life-changing events such as marriages, childbirth and home purchase
- The school needed to collect contact information for best prospects to deliver targeted messages

**Solution**
- The school engaged AllMail USA, Inc., a company that specializes in creating direct mail campaigns using Acxiom’s InfoBase Consumer List™
- A niche consumer list was created that accurately defines the school’s target demographic and populates that list with viable prospects

**Results**
- The school achieved instant increased response from the identified market
- The campaign generated measurable results and responses from targeted consumers

**Approach**
- Customer acquisition
- Messaging and offer personalization
- Marketing strategy
- Audience insights and modeling

**Education**
Online University Adds Real-Time Identity Verification
School Bolsters Academic Integrity with Real-Time Identity Verification

Athens State University in Athens, Alabama, serves more than 3,500 full-time, part-time and distance students with flexible course schedules. Offering a friendly, affordable experience, Athens State University provides 30 different degree choices, with all classes taught by quality faculty.

**Challenge**
- For the online higher education industry to keep thriving, institutions need to increase the integrity of their online programs
- They need confidence that the student at the keyboard taking the exam is the one who’s actually enrolled
- To maintain its high standards, Athens State University sought to increase the integrity of its online courses by randomly verifying the identity of students during online exams

**Solution**
- Acxiom Identity Verification and Authentication™ products help the university verify the identity of distance-learning students
- As students begin assessments, the identity solution presents real-time questions derived from Acxiom’s database of U.S. consumer public records
- Acxiom generates the questions on demand, without prior input from the students – ensuring that students can’t circumvent the identity verification process

**Results**
- Helps preserve the integrity of online learning programs
- Deters identify theft
- Helps reduce the costs associated with testing center coordination, proctor validation and proctored exams
Luxury Hotel and Casino Improves Room Profitability with Effective Analytics
Segmentation Increases Numbers of Profitable Clientele

Luxury hotel and destination casino resort on the Las Vegas Strip

Challenge
- The resort markets to prospects through multiple channels, including direct mail and email
- Over time, results diminished as costs remained steady
- Along with increasing response rates, the resort sought to increase the profitability of each acquired customer without increasing marketing spend

Solution
- Acxiom provided strategic analytic consulting to segment the audience in a more advanced way
- Acxiom merged previous campaign response data with Acxiom’s InfoBase® data products to create predictive models
- Acxiom also offers “deep-dive” strategic consulting about customer acquisition best practices

Results
- Response rates started strong and are increasing with each campaign
- The initial direct mail campaign outperformed the control group by four times
- Granular segmentation has increased customer spend and therefore the return on direct marketing investment
Acxiom Audience Propensities Increase Response by 64%
Firm Recoups $1.2MM in Segmentation Investment

The leading full-service brokerage firm sells investments through a direct and distributed advisor channel.

**Challenge**
- The brokerage firm aims to drive inquiries to its call center for investors that prefer a remote or online relationship
- With an attitudinal segmentation system, the company was not able to assign an actionable segment code to all investors

**Solution**
- The company partnered with Acxiom for Acxiom Audience Propensities™ syndicated models designed specifically for the investment services industry
- With the models, Acxiom addressed the primary dimensions of attitudinal segmentation, classified all households, and was able to identify the key segments likely to purchase investments directly or to prefer and use financial advisors

**Results**
- The brokerage firm increased its response rates to the call center by 64% and improved close rates by 26%
- The company retained its investment in its attitudinal segmentation system, valued at $1.2MM in savings
The acquiring bank in a merger sought strategies for maintaining deposits through the transition.

**Approach**
- Audience insights and modeling
- Cross sell / up sell
- Customer retention

**Challenge**
- In the first three months after announcing a bank merger, the weaker bank had already lost almost $0.5 billion in deposit balances and was continuing to lose deposits at the rate of $100 million per month
- The bank’s management knew that something had to be done to stop the bleeding – and fast

**Solution**
- Acxiom found that real losses occurred among high-deposit households and the bank lost some of its most profitable relationships to competing banks
- Acxiom worked with the bank to develop a three-part customer cross-sell strategy aimed at retaining and growing this very profitable segment
- In less than 30 days, Acxiom delivered an end-to-end solution that included analysis, modeling, strategy development, planning and execution

**Results**
- Total bank deposits actually grew by $220 million
- Total deposits for high-deposit households grew by an astounding $300 million while the rest of the bank continued to decline
- The relationship strategy resulted in an increase of more than $300 million in deposit balances with account opened / closed ratios nearly five times the bank average
Bank Increases Revenue by $56 Million
Automated Decision Engine Increases Response Rate

The large regional bank and its subsidiaries operate hundreds of retail branches, ATMs and commercial offices. The financial institution provides a wide range of personal and business banking, lending and investment services.

**Challenge**
- The bank sought to expand relationships with customers but needed to be more strategic regarding offers
- The bank broadly pushed certain products or services

**Solution**
- The bank implemented a marketing optimization platform that determines the most appropriate product or service offering
- Hosted by Acxiom, the proprietary decision engine applies modeling, analytics, response tracking and reporting for more proactive, profitable interactions with customers

**Approach**
- Automated decisioning
- Campaign management
- Audience insights and modeling

**Results**
- Added 200,000 new accounts – equivalent to the number of accounts at 154 branches
- New account balances totaled $1.6 billion, generating $56 million in incremental revenue
- Reallocated 15 full-time employees
Bank Saves Millions by Reducing Data Duplication

Recognition Process Reduces Campaign Costs

One of the largest financial institutions in the United States, this bank serves individuals and businesses of all sizes with a full range of banking, investment, asset management and other financial and risk management products and services.

Challenge

- With nearly 20 different systems housing customer data, the bank struggled with maintaining consistent customer records
- Duplicate records and inaccurate customer information inevitably led the bank to offer customers products they already had
- The bank’s own remediation process required dozens of people

Solution

- Implemented a company-wide customer recognition process to clean up data and maintain integrity on an ongoing basis
- Eliminated duplicates and correct customer data faster and more efficiently and adheres to critical compliance requirements
- Processes weekly more than 500,000 records in the recognition engine

Results

- Reduced the number of duplicate records by 67%
- Estimated to cost the bank $16 per duplicate annually
- Cut in half in the number of staff members dedicated to customer data integrity
Credit Card Issuer Cuts Time to Market in Half
Card Offers Reach Prospects Faster

One of the nation’s largest credit card providers, the bank issues private label and national credit cards

Approach
- Customer data integration
- Audience insights and modeling

Challenge
- Each month the bank qualifies the prospect universe using credit bureau data
- Recognition of new entrants into the qualified prospects beating the competition to market

Solution
- Weekly process finds prospects who have just met the bank’s prospect criteria
- Merging customer data integration, recognition and model scoring, to add weekly pre-qualification to the bank’s regular monthly process enabling the bank to reach prospects faster

Results
- Offers to prospects have fallen to half the time
- Beats competition in reaching high-value prospects
- Higher response rates drive a 20% lower cost per account
Credit Card Issuer Delivers Offers To Consumers Faster

Acxiom Campaign Management Powers Segmentation

Challenge
- As the market and interest rates change, the credit card issuer must remain agile and respond with customized offers
- Each month, the company’s prospect marketing team launches approximately a dozen weekly and monthly direct mail campaigns

Solution
- The team uses Acxiom Campaign Management to sort through millions of records to build unique datamarts dynamically
- Acxiom manages the company’s custom prospect database, where it pulls in external data along with InfoBase® data products
- The team applies dozens of criteria to create each campaign datamart dynamically as the strategic direction changes

Results
- Fast processing across 90 million records allows the prospect team to turn around campaign segmentation in 24–48 hours, enabling rapid time to market with offers
- The prospect marketing team keeps its cost per acquisition low and ROI high with one price regardless of number of users or records
Custom Online Offers In Less Than 3 Seconds
Card Provider Attracts More Partners

The credit card issuer is part of one of the world’s largest and most respected financial services companies.

**Approach**
- Customer acquisition
- Audience insights and modeling
- Automated decisioning
- Messaging and offer personalization

**Challenge**
- When customers make online purchases at partners’ sites, the card issuer presents relevant card offers in real time
- The company worked with a credit bureau for data, but very high per-transaction costs led the company to look elsewhere

**Solution**
- The card issuer teams with Acxiom for an end-to-end solution that enables instant pre-screening of prospects
- Acxiom hosts the company’s prospect database, providing customer data integration (CDI), recognition and analytic models to generate rich, accurate profiles of each prospect
- Those capabilities enable Acxiom to recognize consumers on partner sites, pre-qualify them and respond with tailored offers in near real time

**Results**
- The entire instant prescreen process runs in less than three seconds, so partners maintain a smooth customer experience
- The credit card company processes up to 1,000 pre-screen transactions per minute
Credit Card Company Builds Comprehensive View of Prospects
Improves Recognition and Targeting, Increases Speed to Market

The company has been a leader in the credit card industry for over 60 years. One of its divisions focuses on partnering with financial institutions and other organizations to assist with credit card services and credit card marketing efforts.

Challenge
- Optimize prospect database to support credit card marketing campaigns and needed greater flexibility to facilitate prospect marketing goals to more efficiently manage its prospect files and maximize its prospect lists
- Leverage knowledge gained from previous campaigns and centralize / better recognize prospects

Solution
- Acxiom’s parsing and standardization services and data quality and enrichment services for USPS® NCOALink® and DSF2® updates reconcile data quality issues encountered by integrating and maintaining several internal, credit bureau and partner files
- AbiliTec® Postal Quality® links and groups prospect data and creates a credit card services company-specific customer record and household ID to master prospect records so prospects can be recognized, tracked and targeted with specific offers
- The records are enhanced with the prospects’ preferences for privacy using the National Do Not Contact registry, the DMA’s Opt-Out list and other company-specific preferences

Results
- Flexible campaign process reduced the extract process time by 40%, enabling a more agile marketing campaign process
- Over a 95% match rate when recognizing partner prospects
- Highly dependable solution that provides a comprehensive prospect view which enables the company to improve targeting and facilitate analysis
Debit Card Issuer Reduces Direct Marketing Spend by $1 Million a Month
Eliminates Duplicate Records to Boost ROI

One of the leading providers of prepaid debit cards in the United States. Its prepaid cards offer financial freedom and convenience to the more than 100 million unbanked and underbanked U.S. consumers.

Challenge
- Recently, the company diversified its business model by offering cards directly to consumers
- The biggest concern – mailing reloadable debit cards to individuals who are already customers through one of the company’s partners
- The company needed to clean its database and identify duplicate records to reduce direct marketing costs

Solution
- Acxiom’s data quality platform enables high-performance, high-volume processing of contact records in real time
- A matching engine then consolidates and eliminates duplicate records for individuals and households
- Finally, linking technology tracks customers as they move through the customer lifecycle

Results
- Implemented the new process in 45 days, with full production in two months
- Contains more than 20 million records with approximately 8 million client-specific individual consumer links
- Reduced direct mail costs by $1 million per month
- Improved ROI by 50%
Financial Company Segments Audience to Increase Share of Wallet

Client Pinpoints Clusters for Focused Mobile Marketing Efforts

Established e-commerce financial services company

**Challenge**
- Increase share of wallet of existing customers
- Find untapped opportunities
- Recognize partners with top potential for joint ventures
- Focus efforts on promotion of mobile applications where they will be most effective

**Solution**
- Applied Personicx® – individual-level, online-centric consumer segments – to customer file
- Disaggregated the consumer market into target groups of similar online behaviors and demographics, identifying the profitable consumer groups to pursue
- Specifically recognized high-indexing clusters with propensity for mobile Internet access for mobile marketing focus

**Results**
- The client’s customers were recognized to be nearly four times as likely to be in the top 12 clusters
- The client formed distinct target groups for top indexing clusters based on similar online behaviors and demographics
- Descriptive online personas were created for top customers and available to potential partners for scoping out joint ventures
- Acxiom recognized five key clusters for focused mobile marketing efforts

**Approach**
- Mobile and SMS marketing
- Messaging and offer personalization
- Cross sell / up sell
- Customer retention
- Audience insights and modeling
Challenge
- The nationwide investment firm continuously pursues new sources of high quality leads for its services
- Prior to engaging with Acxiom, the company’s in-house analytics team built models primarily on internal data

Solution
- Model scores from Acxiom Audience Propensities™ complement the efforts of the firm’s own analytics team and expand modeling from internal data to include overall market behavior
- Applying the models to distinct audience groups, the company was able to rank leads, prove the models performed better and confidently recommend them to marketers for immediate use
- Marketers could go live with tested, high-performing models while the analytics team refined their own models

Results
- The client was able to get actionable insight and bring new models to market months faster than usual
- When the company applied a term life insurance model against its client file, it found the model could capture 59% of current term policy holders in the top three deciles
- Sales reps report seeing more receptive prospects, greater ease in getting meetings and better conversations

The company is a leading American provider of mutual funds, financial planning, annuities and insurance.

Financial Services
Large National Bank Adds $42.4 Million in Incremental Revenue
Analytics Drive Personalized Offers to Customers

The client is a commercial bank holding company that is headquartered in the United States. The bank has more than 1,500 branches and 20,000 employees.

Challenge
- Customer-facing personnel traditionally promote products and services universally, which often results in low response rates
- The bank sought to empower its retail staff in one-on-one phone and in-branch interactions to promote offers that were relevant for each customer

Solution
- Custom analytic models developed by Acxiom leverage multi-dimensional customer insight to drive an automated decision engine that recommends cross-sell offers for the bank’s customers in the branch or on the phone
- The bank optimizes one-to-one customer communications by serving up prompts to client-facing bank personnel for cross-sell offers of products and services

Results
- The bank’s CEO named the solution the bank’s “#1 Customer Initiative,” and the solution now generates as many as 7.2 million customized prompts each month
- In just one month, prompts from the automated decision engine incrementally generated more than 28,600 new accounts and generated incremental annual revenue of $42.4 million
Leading Investment Firm Cuts Cost-Per-New-Account
Solution Delivers Sophisticated Prospect Knowledge

One of the world’s largest financial services companies, the firm provides investment management, retirement planning, portfolio guidance, brokerage services, benefits outsourcing and many other financial products and services to millions of individuals and institutions.

Challenge
- The company wanted the same level of insight into prospects as customers
- At the time, the firm paid a high price for leads, many of which were duplicated by other sources, lacked key asset information and were not consistent with the firm’s investor personality profiles

Solution
- Creates a single view and deeper level of knowledge on every prospect
- Provides a dynamic and ongoing view of the universe of qualified prospects, including how people like to invest and interact with the firm

Results
- Reduced its cost-per-lead, on average, by 25 times
- Reduced cost-per-new-account by nearly 40%

Approach
- Customer acquisition
- Audience insights and modeling
Major Credit Card Issuer Lowers Cost-Per-New-Account
Serves Prospects Offers in Real Time

The company is one of the largest card issuers in the United States.

Approach
- Customer acquisition
- Audience insights and modeling
- Automated decisioning
- Messaging and offer personalization

Challenge
- Previously: Pre-approved the company reached out to prospects with pre-approved card offers via direct mail and telemarketing – channels with a high cost of acquisition
- Now: Driving prospects to its website for pre-approved card offerings based on their needs and interests

Solution
- Reach prospects in real-time with personalized offers
- Leveraging AbiliTec® Data Quality and Recognition and Acxiom Analytics, recognizes prospects who visit the site and presents offers in fewer than two seconds

Results
- Serves personalized offers to 10,000–15,000 consumers daily – up 85% from the launch
- Reduced its cost-per-new-account acquired
A leading financial services company

**Approach**
- Customer retention
- Customer acquisition
- Site and app personalization
- Automated decisioning
- Cross sell / up sell

**Challenge**
- All marketing efforts aim to bring prospects and customers to the website, where they can manage accounts and learn about additional products and services
- The company sought to take its personalization to the next level and build better brand engagement by tailoring the online experience for each customer

**Solution**
- The company serves personalized content and offers to customers and prospects when they visit the website
- Acxiom provides a centralized data mart of customers and prospects to support the company’s cross-channel marketing
- Linking the database with the website allows the company to recognize customers and prospects and deliver individually relevant content driven by complex business rules and data

**Results**
- The company has one-to-one conversations with customers and prospects, helping drive loyalty and revenue
- The solution supports the financial services company in achieving truly meaningful, trust-building conversations with consumers
Financial Services Company Reduces Risk in Credit Decisions
Hundreds of Online, Offline Data Sources in Analytics Environment

A major financial services company

Approach
- Audience insights and modeling
- Messaging and offer personalization

Challenge
- Making credit offers based on limited information risks declining financially viable prospects
- The company’s existing data environment could not accommodate, combine or easily access all the necessary sources and volume of data to support the best business decisions

Solution
- Acxiom’s Data Science Safe Haven™ (DSSH) brings hundreds more data sources to analysis, including DFA and WAFL
- The DSSH hosts raw customer attributes and behavioral data across online and offline channels, and structured and unstructured data, for much more granular insight – for more refined modeling and offers

Results
- The proof of concept on the DSSH used 200 data sources, adding up to 60 terabytes of data
- As the company moves forward to full production with the DSSH, it expects to top 1,000 data sources
- The DSSH was up and running in just three months – approximately six times faster than a typical ramp-up
- An adjustment in credit approvals of just 1 to 2 percent can result in millions of dollars in additional customer lifetime value
Mutual Fund Company Enhances 100 Percent of Customer Records
Acxiom OnPremise Enriches Data Behind the Client’s Firewall

The well-established mutual fund company is one of the world’s most respected financial services institutions with a dedication to delivering results for long-term investors.

**Challenge**
- Because of indirect agency relationships, the company knows very little about actual investors
- The company needed to understand more about its customers, specifically key drivers such as assets, age, income and life stage

**Approach**
- Audience insights and modeling
- Customer recognition

**Solution**
- The company enriches its customer records without any sensitive information leaving its environment
- The mutual fund company gains the unprecedented detail, accuracy, coverage and predictive power of Acxiom’s data to understand customers better – all behind its firewall

**Results**
- Acxiom OnPremise enriched 100 percent of the client’s records while still protecting customer data
- Without security or privacy concerns, the client implemented the solution in 24 hours and without any onsite support required from Acxiom

Financial Services
Fresher Data Equals Six-Figure Savings
Standardization and Real-Time Recognition Increase Data Accuracy

The nationwide, Fortune 100 financial services company provides banking, insurance, investments, mortgage and consumer and commercial finance

Challenge
- The company wanted to increase cross-sales of its offerings to current customers, but both marketing teams and customer-facing personnel needed access to the most current information about customers
- The previous 90-day cycle of refreshing the full database meant considerable missed opportunities

Solution
- Acxiom’s comprehensive standardization methods and real-time recognition capabilities ensure the most accurate customer information possible
- Customer-facing personnel have current information about all customers, enabling them to make relevant recommendations

Results
- The client reduced the time to complete the full database refresh from 90 days to 30 days
- Accuracy in reaching intended customers generates close to six figures in savings annually
- The real-time process has achieved the service-level agreement for availability for more than a year
Insurer Increases Application Rates 34%
Company Measures Impact of Multi-channel Marketing

The insurance company provides coverage and financial security to people throughout the United States, Canada and Puerto Rico.

**Challenge**
- The insurer has gradually added digital display, mobile and social media advertising but has not been able to measure the impact of its multi-channel efforts on policy growth to make informed decisions about marketing spend.

**Solution**
- The company now accurately ties its cross-channel marketing to applications and new policies – for a true understanding of what’s working.
- Acxiom assists the company from end to end with segmentation strategy and analytics, prospect target models and execution.
- For the first time, the company was able to measure multi-channel impact.

**Results**
- Acxiom measured the results for online and offline marketing, which together drove moderate lifts.
- Application rates were 34 percent higher than for the control group.
- Policy face values were higher.
The global financial institution offers a wide range of products and services to consumer and business customers.

**Approach**
- Customer data integration

**Challenge**
- Customer data came in via an estimated 17 different entry points, creating major inconsistencies
- The financial institution struggled with gaining a consolidated view of the customer with each line of business using its own data tools

**Solution**
- The company implemented a new enterprise-wide matching engine that offers greater transparency and control around customer recognition – enabling better decisions about prospect and customer offers
- Acxiom hosts the company’s existing database management tool and helps determine and execute sophisticated matching rules

**Results**
- Acxiom completed the proof of concept and implementation of the new process in just 100 days
- The company can tie $10MM in business directly to every percentage point improvement in matching
- Quickly, the solution delivered a matching boost of 2 to 3 percentage points
The financial services company offers a range of products and services to consumers, small businesses and commercial clients through a variety of channels.

**Approach**
- Audience insights and modeling

**Challenge**
- In selling its merchant services to businesses, the company was challenged in finding and serving ads accurately to existing customers via social media sites.
- Because of this uncertainty, the company had not ventured into digital advertising with social media.

**Solution**
- The solution brings targeting capabilities to social media that previously had only been possible for direct mail and email marketing – and does so in a privacy-compliant manner.
- Acxiom combined the company’s data, proprietary recognition capabilities, online targeting technology and post-campaign analysis to reach specific customers and determine an accurate sales lift.
- Acxiom drew insights from the financial company’s data, modeling for the propensity for a need for merchant services.
- Using recognition technology and rigorous matching capabilities, Acxiom identified and served ads to the company’s customers on a premium social media site.

**Results**
- Through the targeted campaign, the company generated a conversion rate of five times when compared to the control group.
Company Uncovers $2M in Mis-Served Ads
Credit Card Issuer Identifies Existing Customers in Campaigns

The major credit card issuer is a leader in financial services for consumers, small businesses and in commercial banking, as well as wealth management.

Approach
- Audience insights and modeling
- Omni-channel customer acquisition

Challenge
- In trying to target prospects who look like existing customers via digital display advertising, too often the company served ads to customers
- The credit card issuer needed greater insight into those it was reaching to move forward with more accurate, efficient targeting to prospects

Solution
- Acxiom evaluated campaign data to analyze how different audiences, campaigns and sites were performing
- Acxiom was able to demonstrate that the credit card issuer delivered a large number of ads to current customers

Results
- The credit card issuer was finally able to confirm what it suspected regarding mis-served ads
- When looking at just the top five acquisition campaigns, Acxiom projected that the company spent more than $2 million on ads annually that were served to current customers
- In the future, the company can suppress current cardholders from its’ digital campaigns
Bank Reaches Approved Customers At Higher Rate
1-to-1 Audience Targeting Drives 10% Lift

The U.S.-based bank serves individuals, small- and middle-market businesses and large corporations with a full range of banking, investment, asset management and other financial and risk management products and services.

Challenge
- The large, global bank wanted to target credit card holders and non-card holders online
- The company needed to determine if online advertising was an efficient and effective means to increase response and approval rates

Solution
- The company targeted card holders and non-card holders via online display campaigns with multiple publisher partners
- Acxiom helped the company assess the effectiveness of online targeting and provided actionable insights
- For the first time, the company was able to determine the effectiveness of online advertising for the entire enterprise and across all channels

Results
- 10% lift across both application and approvals of the cardholder segment
- 71% approval rate, inclusive of all channels, exceeding the target
The global investment firm provides an array of mutual funds, advisory services and other investment products to individual and institutional investors.

**Approach**
- Audience insights and modeling
- Closed loop measurement

**Challenge**
- The organization faced two challenges as it increased its amount of digital display advertising: reaching prospects and current customers with accuracy and relevance online, and determining how the results of online marketing efforts compare to direct mail.

**Solution**
- The company deployed marketing messages to customer and prospect segments, found targets and served ads precisely across various publishers online — and measured the impact.
- Acxiom combines the investment company’s data with its own proprietary recognition capabilities and online targeting technology to reach customers online more accurately than ever before.

**Results**
- Utilizing direct mail and digital display advertising simultaneously generated a more than 30 percent lift in response rates compared to targets who received only direct mail.
- Prospect segments exposed to just digital ads responded at a more than 10 percent higher rate.
- The effort gave the investment company critical insights into what works, helping the company make better decisions about how to spend its marketing dollars.
Insurer Uncovers Ideal Online Optimization to Drive Office Traffic

Acxiom Ties Digital Advertising To In-Office Sales

The client is a respected, national company that provides auto, home and life insurance

**Approach**
- Closed loop measurement

**Challenge**
- For the insurance company, a majority of new policies originate in an agent’s office, making it challenging to see the impact of digital display advertising
- The insurer set out to tie new business to online advertising to make more informed decisions

**Solution**
- For the first time, the company was able to see the connection between online display advertising and offline conversion
- Acxiom focused on the media partners that generated the most offline policy activity and the frequency that drove incremental sales

**Results**
Acxiom analyzed a single campaign and projected the impact the company would have seen with more refined targeting
- Six percent increase in policies opened in a single month with reallocation of spend toward better-responding segments
- 23x response improvement when the best creative is paired with the right audience
- 50 percent media reallocation because half of impressions were served outside the geographic target
ACHI Improves Data Match Accuracy by 30% Improves Accuracy in Recommendations for Overall Health Improvement

The Arkansas Center for Health Improvement (ACHI) is a nonpartisan, independent, health policy center that serves as a catalyst for improving the health of Arkansans. Working with public- and private-sector partners, ACHI provides evidence-based research, public issue advocacy and collaborative program development to help alleviate the state’s health crisis.

**Challenge**
- ACHI collects health-related data from multiple state agencies, such as automobile crash data and birth/death records. For its Health Data Initiative (HDI), the organization was tasked with integrating and linking the various data sources to identify correlations and make recommendations. The agency’s in-house process required extensive manual integration to apply groupings to data in separate SAS files.

**Solution**
- The solution was a combination of Acxiom® Marketing Strategy Consulting, InfoBase® data products, and AbiliTec® Data Quality and Recognition Services.
  - Acxiom helped ACHI create a centralized database to discover and quantify correlations.
  - Acxiom delivered a Web-based recognition service to provide consistent distinctive information for people, places and households across the data sources.

**Results**
- ACHI’s integrated analytic database eliminates need for time-consuming manual data integration.
- Improved data content and match accuracy by estimated 30%.
- Reduced number of distinct qualifiers from 7.5 million to 4 million records.
Acxiom Fortifies the Privacy of Government Data
Acxiom Data, Consulting Protect Individual Identities

The government contractor is a non-partisan, non-profit policy institute devoted to research and education on public policy and economic matters. The contractor works with both public and private sector interests and seeks opportunities to harmonize and shape public policy to meet the needs of the community at large.

**Challenge**
- This government agency initiated a proactive outreach and support program to individuals most affected by the economic downturn
- Their charter required them to quantify the impact of the program and identify opportunities for improving the efficacy of the outreach
- The agency needed to be absolutely sure that the analysis contained no remnants or clues to the identity of the people involved before it was released for public review and comment

**Solution**
- Acxiom Analytics supported and supplemented the analysis being conducted by the client
- Consultants developed sophisticated security and privacy tests and made recommendations for how the client could best protect the privacy and identity of individuals who participated in the government-sponsored program

**Results**
- Testing led to specific recommendations for making data less identifiable
- Resulting analysis balanced the often conflicting needs of transparency and individual privacy
Corrections Department Enhances Accuracy, Access to Data
Investigators Acquire Essential Data from Single Interface

The Mississippi Department of Corrections (MDOC) includes three state prisons, 13 regional facilities, 17 community work centers and five private institutions. The department has more than 20,000 inmates in custody.

**Challenge**
- Investigators at MDOC rely on data from multiple databases and agencies to help solve crimes that occur within the prison system
- In the past, capturing that data often required a lengthy process
- With such widespread data, investigators had no way to search for information easily and had to manually find correlations among the data

**Solution**
- Acxiom built an integrated database to assemble disparate sources
- A single interface provides access to the data for query, analysis and reporting purposes
- To enhance the analytic and investigative value of the MDOC database, the team appended address and phone histories from Acxiom Identity Data on Demand® to existing inmate and employee records

**Results**
- Investigators now have a single point of access to all the data they need for cases
- Investigators can pull reports with the push of a button
- With more accurate records, information is found faster that has been shown to assist in investigations
- In the case of one inmate escape, data helped recognize a previously unknown relative who was able to provide information about the fugitive, leading to a speedy recapture

**Approach**
- Database management
- Customer data integration
Clearwave Improves Patient Record Accuracy with AbiliTec® Patient Link
AbiliTec Recognizes Patients, Updates Data in Real Time

Clearwave Corporation’s software integrates with healthcare providers’ existing systems and processes to verify patient demographics, insurance and payment information, resulting in improved cash flow and administrative processes while enhancing the patient experience.

Challenge
- Medical offices struggle with keeping records clean and updated, resulting in bad addresses for billing, less effective wellness administration and duplicate patient records across time, name changes and patient relocations
- Clearwave sought a way to bring greater accuracy to Electronic Master Patient Index data and improve patient recognition at the time of appointment, pre-registration and check in

Solution
- Integrated AbiliTec Patient Link into Clearwave’s patient recognition system and launched to Clearwave’s 85 healthcare provider clients in 550 locations in 32 states with 3.5 million patient records
- Each time a patient checks in, they scan their driver’s license or enter their information into the kiosk. If the system recognizes the patient then no further validation is required
- If the patient’s information does not match the existing record in the database, the system makes a real-time call to Acxiom for recognition and data updates
- Once a patient is recognized, they are given the opportunity to make system updates within the same network and have access to the same updated records

Results
- Real-time validation through Acxiom, which takes about two seconds, is necessary approximately 60% of the time a patient checks in
- Consistent, accurate patient information decreases return mail rates, improves patient payment times, reduces patient record duplication in the system and ultimately contributes to better care and customer service for the patient
Erickson Living Expands Prospect Pool
InfoBase® Enables Never-Before Targeting of Distant Seniors

Erickson Living is a leading developer and operator of continuing care retirement communities in the United States with 16 campuses housing 22,000 people nationwide.

Challenge
- The marketing team always wondered “what if” when it came to reaching distant seniors with local family connections
- Without a way to recognize such prospects, the company targeted its marketing to seniors near its facilities or generally to adults with certain characteristics that may or may not have a distant parent

Solution
- Acxiom’s turnkey lead generation program combines its Personicx® Lifestage data product with customized geographic generational targeting logic
- In the pilot campaign, Acxiom recognized distant seniors nationwide with an adult child less than 10 miles from one of three Erickson Living communities and narrowed the prospect list to determine if they fit the profile of an Erickson Living resident
- For the first time, Erickson Living is able to recognize family relationships and reach a whole new segment of high-propensity prospects

Results
- With the Personicx Lifestage pilot, Erickson Living touched a hard-to-reach prospect pool and the results validated the group as a viable target
- When compared to a recent communication to seniors local to its communities, the Personicx Lifestage campaign performed significantly better, well exceeding campaign expectations

Approach
- Customer acquisition
- Audience insights and modeling
Healthcare Provider Links Patient Records Across Systems
Improved Duplicate Identification by More than 75%

The healthcare provider is a not-for-profit health care provider and a nationally recognized leader in improving healthcare quality. Consistently awarded for its quality care, the provider offers services in more than 90 communities throughout the Midwest.

Challenge
- The healthcare provider planned to migrate from three electronic health record (EHR) systems to a single system and had to identify and resolve or remove duplicate records
- With a file of more than 1.9 million patient records, the provider estimated it would take 211 business days to identify unmatched duplicates manually

Solution
- Acxiom AbiliTec® Patient Link resolves patient record identities across multiple systems, helping remedy redundant records caused by variations in names, addresses and other patient contact information
- By removing duplicates, the provider can improve the deliverability of patient communications and reduce costs associated with fraud and billing errors in the new system

Results
- Matching and linking technology reduced the number of duplicates from 491,000 – 89,733 records – an 81% improvement
- Increased total records tied to a name / address from 74–95%
- Recognized and resolved remaining unmatched duplicates in just 65 days instead of 211 days – a 69% improvement
- Met deadline for migration to new EHR system

Approach
- Customer data integration
- Data management
Targeted Marketing Delivers 265% Lift in Responses
Leading Healthcare Provider Dramatically Improves Prospect Targeting; Realizes Efficiency Gain of $1.25 Million / Month

A leading healthcare provider responsible for a multi-state senior housing community

Challenge
- The top priority was to accelerate sales of existing unit inventory
- The client sought to improve response rates of direct marketing and update customer segmentation models
- A new method was needed to reduce the sales cycle and lower the cost of customer acquisition

Solution
- Acxiom developed a unique suite of industry specific models and lead segmentation systems
- The industry’s first “emerging-segment model” was created to broaden the prospect pool and target influencers of typical prospects
- Segmentation of the prospect pool was used to identify sales opportunities and move less likely leads to more cost-efficient sales methods and channels

Results
- Over 18 months the client saw a 265% lift in responses
- The client reduced direct marketing mail quantities by 45% and achieved a 97% response rate to direct marketing
- Monthly savings of $1.25 million were achieved
Targeted Prospecting Lifts Revenues While Reducing Marketing Costs
Insurer Cuts Marketing Costs Per New Policy by 65%

The provider of health plans implements and advocates for innovative health and social services to improve the health and quality of life of the communities served.

**Challenge**
- Increase revenues through a direct marketing program

**Solution**
- Acxiom helped drive the acquisition of highly responsive and highly profitable new policyholders
- The team built a plan to recognize the most responsive prospects within the market area
- The direct mail campaign communicated the consumer’s need to get the right policy from the right company
- Acxiom applied strategy, targeting, InfoBase® data products, creative messaging, data processing, print production and results measurements
- The program included a series of communications targeting 92,700 households with up to three communications

**Results**
- Gained 2,068 new policy customers
- Achieved a new-policy response rate of 2.23%
- Lowered direct marketing costs per policy to $78.68 from an average of $225
- Reduced cost-per-new-customer-account by 65%
- Generated a response rate 185% over forecast
Wellness Campaign Healthy at 136% Above Forecast
Health Insurance Provider Also Reduces Cost of New Customers by 58%

A major health insurance provider

**Approach**
- Customer acquisition
- Audience insights and modeling
- Messaging and offer personalization

**Challenge**
- The current healthcare climate has changed the way consumers obtain health insurance. A greater number of people are now seeking individual coverage in what has become a competitive market. To increase member engagement and loyalty among its individual policyholders, the health insurance provider wanted to market its new wellness program to specific segments of its customer base.

**Solution**
- Acxiom helped the health insurance payer recognize and reach the prospects most likely to respond favorably to the wellness program.
- The campaign reached out to members in two main life stage groups by direct mail and email.
- Interested members were enrolled and given relevant information, such as workouts and diet plans.

**Results**
- A response of 136% above forecast.
- Cost per new customer account 58% below forecast.
- Direct-mail campaign reached approximately one-third of all new individual customers.
This global insurance and financial company provides an integrated suite of health benefits, as well as group life, accident and disability insurance.

**Approach**
- Customer acquisition
- Audience insights and modeling
- Database management

**Challenge**
- Passage of the Affordable Care Act in 2010 led the company to create a new line of individual and family coverage not tied to employment
- The company sought a 360-degree view of its customers and prospects to segment intelligently and measure success

**Solution**
- Acxiom works with the company’s internal teams to deliver a comprehensive data, segmentation and analytics solution for prospecting and lead conversion
- The Acxiom Marketing Database Services platform serves as a hub for all lifecycle marketing activities
- Acxiom’s analytics team taps into InfoBase® data products data to develop models, which provide the company with a pool of optimal and qualified prospects

**Results**
- The company keeps prospect and customer information in a single place, simplifying campaign management and reporting
- Response rates exceed expectations
- The insurer plans campaigns more efficiently and cost effectively
CUNA Mutual Increases Response Rates by 8%
InfoBase® UnderBanked Indicator Targets Underinsured Consumers

CUNA Mutual Group is a leading financial services provider to credit unions, their members and valued customers worldwide. The company helps credit unions provide an extensive insurance portfolio for their members – building stronger member relationships while generating non-interest income for a credit union.

Challenge
- CUNA Mutual recognized an opportunity to provide coverage to the underbanked segment
- Yet the company had no way to determine who they were, how to reach them and how to optimize communications with them

Solution
- InfoBase UnderBanked Indicator (UBI), modeled and validated by national consumer survey data, allows marketers to understand and reach the underbanked with greater certainty
- UBI defines and quantifies a universe of consumers that are not well represented on credit bureau files and who may be interested in fee-based or pre-paid / secured financial services and insurance
- It also locates geographic concentrations of underbanked populations

Results
- Found members with a strong likelihood to be underbanked are typically underinsured and more likely to consider insurance offers
- Improved models for marketing life, accident and auto insurance
- Helped raise response rates by up to 8% for some products
- Attributed 1.4 million fewer mailings using UBI which added up to a substantial cost savings

Approach
- Marketing strategy
- Audience insights and modeling
- Customer acquisition
Insurer Saves $3.6 Million Annually on Internet Leads

Acxiom Intelligent Leads® Verifies, Cleans Aggregator Data

The major insurance company has more than 3,500 agents across the U.S.

Challenge
- The company receives leads from quote aggregator sites and agents must respond within 30 minutes
- Typically, many of the leads are not viable. The same leads come from more than one aggregator, they lack valid contact information or they are existing customers

Solution
- Intelligent Leads cleanses, verifies and refines lead data in real time
- With AbiliTec® Data Quality and Recognition recognizes bad leads and sends them back to the appropriate aggregator before purchasing them in less than three seconds

Results
- Resulted in savings of more than $200,000 per month
- Saves more than $3.6 million annually
- Achieved the fastest agent enrollment in company history
P&C Carrier Reduces Combined Ratio 1%
Real-Time Data Helps ID Fraud at Point of Sale — Before Claim Occurs

Challenge
- Insurance fraud costs the industry up to $40 billion annually
- The company set out to identify potential fraud earlier in the policy lifecycle
- Identifying fraud earlier leads to more informed decisions, reduced or avoided losses and mitigated rate evasion

Solution
- Using Acxiom’s Pursuit solution, the company can identify potential fraud and rate evasion at the point of sale
- The Pursuit solution helps validate customer identity in real time and risk characteristics that correlate directly to early-term losses
- Agents can ask relevant questions before applications go through underwriting

Results
- The company reduced its combined ratio by a full percentage point
- A total of $100 million in claims savings was realized in the first 12 months
- The company’s loss ratio in problem states was reduced by 30%
- The insurer lowered claims and underwriting costs by 20%
- The company improved reduction in early-term losses by 15% over the prior solution

Approach
- Audience insights and modeling
- Customer acquisition

One of the largest and strongest diversified insurance and financial services organizations
The RAC began operations in 1897, and today has more than 7 million members. Its main operation is vehicle breakdown cover, and within a twelve month period, RAC attends more than 2.5 million breakdowns. The company also provides a range of insurance products, a claims management service and vehicle inspections.

**Challenge**
- The RAC broadly sent campaigns to everyone on its customer and prospect databases – a costly approach
- The company needed more specific information about the household, affluence levels and technological preferences

**Solution**
- InfoBase® provides in-depth data on more than 1,000 categories
- The RAC’s top-level information instantly delivers a rich insight into every potential target
- The RAC uses the data for propensity modelling, segmentation, profiling, NBA, media planning and campaign selection, as well as business strategy
- The company now knows which customers to focus on

**Results**
- InfoBase performed up to 9% better than the other two main players in tests
- The solution was ready to go in just two weeks
- Targeting the right customers has not only increased conversions but also reduced mailing costs by up to 60%
Life Insurer Twice as Precise in Predicting Lead Conversions

Company Sends Higher-Quality Leads to Agents

A leading life insurance company

Approach
- Data enhancement
- Customer acquisition

Challenge
- The company wanted to improve the quality of the leads it sends to agents
- The insurer had nothing more than the consumer’s name and email address for incoming leads — not enough to predict whether or not that consumer would convert to a customer

Solution
- The company turned to Acxiom’s InfoBase® data and Acxiom Audience Propensities™ solution for the insurance industry to enhance incoming leads with never-before-realized insights
- The insurer can now understand the traits of current customers and then identify leads who look like those customers
- The company passes the highest-quality leads on to its agents to increase close rates

Results
- The company can predict the likelihood of a lead converting at twice the rate of success as before
Solution Puts Customers in Control of Deliveries

Acxiom Powers Real-Time Customer Authentication, Notification

Leading logistics company

Acxiom Approach
• Identity verification

Challenge
• At this leading logistics company, the goal is to get packages in the hands of customers in the anticipated timeframe
• A missed package impacts the experience for all parties and affects profitability for the logistics company

Solution
• The company launched an online delivery preferences tool to give U.S. customers a range of options to schedule dates, locations and times of delivery
• Customers who sign up online can choose various delivery options and track deliveries
• The fraud management capabilities behind the new service are enabled by a fast, sophisticated verification process provided by Acxiom

Results
• Acxiom deployed and tested the real-time process and notification in just eight weeks
• It was one of the smoothest launches in the company’s history
• Adoption rates are four times higher than expected
• Merchants are pleased with the level of security in the service
• With Acxiom, the company has a single vendor for identification, authentication and notification, rather than having to manage several
For one TV advertiser, an online consumer membership service, traditional media planning using third-party demographic data from another provider wasn’t enough. Clients were not getting detailed enough data to make more informed decisions about spot advertising.

The company partnered with Acxiom and TiVo Research and Analytics (TRA) for insights into the viewing habits of its most highly valued segments. Acxiom leveraged its TV Audience Insight solution, which brings together permissible data from Acxiom and TRA to give advertisers a much more granular view. The client can understand the type of consumer who watches, and when and whether or not they fast-forward through commercials – powerful information for fine-tuning media buys and creative messaging.

TV Audience Insight and Acxiom’s detailed analysis validated previous decisions and uncovered new opportunities for the advertiser. The analysis supported creation of a media plan that was half the previous cost but would reach higher-value households.
Data Drives 200% Payoff for Hearst Magazines
Iconic Publisher Advances to Customer Centricity to Increase Sales

Hearst Magazines is the largest publisher of monthly magazines in the U.S. with 20 titles and 300 editions globally

Challenge
• Hearst embarked on a major data initiative to bring together all information about customers in one place
• The goal: A single, accurate view of each customer in order to target and communicate in the most relevant way

Solution
• Working with Acxiom, the publisher consolidated its offline and online data into an integrated and flexible platform
• Acxiom’s recognition technology, hygiene, transactional and enhancement data help identify duplicate records and consolidate the clean, accurate contact information

Results
• Hearst reduced its database by 8% by eliminating duplicate and non-valid records – cutting unnecessary direct-mail costs
• With more targeted outreach, the customer achieved a 25% increase in response rates within two years
• The publisher realized a payback on the investment just 1½ years after implementation – twice as fast as expected – and a 200% return on investment over three years

Approach
• Customer data integration
• Campaign management
• Marketing strategy
• Cross sell / up sell
• Audience insights and modeling
• Omni-channel marketing
Media Company Grows Ad Revenue 25%+
Audience Crossover Targeting Increases Viewers, Sales

Global, diversified media company that delivers content on TV, the big screen and online for fans of all ages

**Acxiom Approach**
- Audience insights and modeling
- Cross sell / up sell
- Omni-channel marketing
- Messaging and offer personalization

**Challenge**
- Media companies have always relied heavily on their own air time to promote new shows and drive viewership
- Targeting is typically based on guesses about programming viewers will find of interest
- The company wondered if a CRM database could be built to drive viewership, grow ecommerce and boost advertising revenue

**Solution**
- After auditing consumer touch points and data stores for dozens of brands, Acxiom helped design and build a platform to guide the company’s marketing strategy, drive decisions and monitor performance
- The core of the solution is a CRM database built and hosted by Acxiom and Acxiom recognition, data enhancement and analytic services
- The combined solution allows the company to identify and scale prospect audiences at will, enabling its brands to launch new programming successfully and bolster ratings of the top 100 shows

**Expected Results**
- Viewership increased by 3% to 22% for the targeted shows
- Higher ratings increased ad sales revenue by at least 25%
- Within two years of launching the sophisticated segmentation, the company has seen ecommerce sales rise 50%
More Email Campaigns in Less Time
Automated Platform Decides Next Best Communication for Publisher

A major American publisher reaches millions of people with popular titles that are delivered via multiple channels – online, television, satellite radio, mobile devices, events and branded products.

Approach
- Automated decisioning
- Audience insights and modeling
- Customer retention
- Cross sell / up sell

Challenge
- The publisher wanted to deliver more personalized, strategic email communications to build ongoing conversations with prospects and customers
- The company’s manual decision-making practices limited the volume and frequency of its direct marketing
- It took weeks for marketing teams to prepare a small number of campaigns

Solution
- Partnering with Acxiom, the company deployed an automated email conversation platform
- Based on the company’s Acxiom-hosted customer database, the customized solution takes a 360-degree view of a customer and dynamically determines relevant email messages on a per-customer basis – taking manual decision-making out of the equation and establishing an ongoing email conversation with each customer

Results
- Instead of requiring weeks for marketing teams to prepare a small number of campaigns manually, the platform takes daily changes into consideration and immediately decides the next promotion and timing for each email contact
- Marketers run 100 or more campaigns simultaneously, seamlessly moving customers through the lifecycle
The Guardian Creates Global Marketing Hub
Data the Key to Boosting Audience Engagement

Guardian News & Media (GNM) – publisher of the Guardian and the Observer – is one of the UK’s leading publishing companies, offering one of the world’s largest news websites as well as traditional printed newspapers. In a dramatically changing publishing sector, GNM has been leading the way with its vision to enable the centrality of a two-way relationship with its readers. Championing open journalism, it aims to give the audience “the whole picture” by covering stories across multiple print and online channels, and encouraging interaction with the audience.

**Approach**

- Omni-channel customer marketing
- Omni-channel customer acquisition
- Customer retention
- Customer data integration

**Challenge**

- Whether in print, online or in person, GNM engages with its audience through a wide range of consumer touch points
- The sheer scale of the information presented a considerable data management challenge

**Solution**

- Acxiom created a single customer view, bringing together audience data from 75 online and offline sources
- The solution brings together touch points for each brand and provides a global marketing platform for campaign planning, execution and measurement

**Results**

- Growth in new customer acquisition
- Increased cross-sell revenues
- More accurate targeting of online advertising, leading to increased advertising revenues
- Significant improvement in audience experience from greater personalization across communications
- More timely delivery of content, products and services
Analytics Reveal Customer-Centric Merchandising Mix
Upscale Retailer Uncovers 5% in Increased Revenue

Challenge
- Instead of brand focus, the company needed to move toward a more customer-centric approach to determine product mix
- Despite CRM efforts, buyers needed more guidance on what to buy each season

Solution
- Conducting a pilot study, Acxiom segmented the network of stores into six clusters and created set of brand groupings for apples-to-apples performance comparisons
- Preliminary analysis of product sales across categories revealed strong correlation between women’s shoes and sales
- By conducting a cross-interaction study, Acxiom determined the value of each shoe brand to the retailer across other brands in the merchandise mix

Results
- Acxiom’s analyses revealed the retailer had a revenue potential of 5% more than its existing sales that it was failing to capture because the highly correlated brand combinations did not exist
- Revenue in some stores would be negatively impacted if the brand combinations were changed in any way
- Certain brands could be eliminated because they distracted consumers in favor of an assortment that better met customers’ needs

This U.S. department store chain has a long history as a purveyor of upscale goods – especially apparel.

Approach
- Audience insights and modeling
- Cross sell / up sell
Auto Parts and Service Retailer Gains Smarter View of Customers
Acxiom Marketing Database Services Reduces Marketing Expense

The large automotive retailer serves customers nationwide with hundreds of locations and service bays. Along with its vehicle repair and maintenance capabilities, the company also serves the commercial auto parts delivery market.

Challenge
- Auto parts retailer sought to grow its business through reminder campaigns
- The company’s legacy CRM system could not provide a comprehensive view of each customer and details about the effectiveness of past campaigns
- The company lacked the insight to segment customers, improve campaigns and spend its marketing dollars optimally

Solution
- Acxiom Marketing Database Services provides an integrated database and cost-effective campaign management
- InfoBase Consumer Enhancement™ with AbiliTec® Data Quality and Recognition and Acxiom’s Consumer Analytics Environment help the client understand prospect and customer contacts on a more granular level and enable more targeted segmentation
- The IBM UNICA® campaign tool and Cognos® reporting, as part of the Acxiom Marketing Database Services platform, simplify campaign management and campaign performance measurement

Results
- The client realizes a higher return on every marketing dollar spent
- The company sees solid results in response and offer redemption

Approach
- Audience insights and modeling
Health Club Trims Member Attrition
Focuses on Members Most Likely to Churn

One of the nation’s largest health clubs, the company is dedicated to helping members change their lives and reach fitness goals. With convenient locations, customizable personal training services, innovative group exercise classes and a variety of training equipment, the club offers fitness solutions for everyone.

Challenge
• Despite retention efforts, memberships were still being discontinued at an alarmingly high rate
• To reduce attrition and marketing spend, the company decided it needed a better strategy to segment its membership so it could focus marketing spend on targeting those most likely to stay with appropriate offers

Solution
• The company partnered with Acxiom to develop a custom analytics at-risk model from members who had attrited in the past
• The model scores and ranks active members into deciles based upon a statistically valid mix of predictive demographic and club-related variables and expected timing of defection
• The club was able to test responsiveness of each decile and determine effectiveness of marketing campaigns on reducing attrition
• The club was able to treat separate deciles differently so that members with a higher propensity to churn may receive a more aggressive offer than those members who have a lower propensity to churn

Results
• Results showed that random targeting would have increased retention of 574 members while communicating to specific member deciles would have increased retention of an estimated 4,290 members – an improvement of 7.5 times over random targeting
Macy’s Builds Comprehensive View of the Customer
Customer-Centric Strategy Drives Better Engagement

One of the nation’s most iconic department stores, Macy’s now has about 810 stores across the country and online sales at Macys.com. The retailer recorded sales of $26.4 billion in fiscal 2011.

Approach
- Database management
- Customer data integration
- Audience insights and modeling
- Customer data integration

Challenge
- Customer data was scattered across data warehouses and siloed by business function / channel
- Direct mail campaigns and analysis of promotions took weeks to organize and execute
- Macy’s sought to achieve a fully integrated, single view of customers across all touchpoints to better understand their personal experiences and relationship with its brand and support merchandising, marketing and customer engagement decisions for them

Solution
- Acxiom manages the retailer’s enterprise-wide customer data ecosystem and continuously ensures that records remain clean and duplicate-free using patented AbiliTec® Data Quality and Recognition services – regardless of source
- Macy’s captures and appends basic household and customer demographic data from InfoBase® data products as well as purchase and promotional history, survey responses, online activity, attitudinal data, behavioral and lifestage data and external buying preferences

Results
- Macy’s matches more than 70% of all historical purchase activity to individuals
- Data is available for customer recognition, modeling or analysis in days – not weeks
- Macy’s continues to build an increasingly deeper, cleaner and more complete view of each customer with each interaction and is able to provide personalized marketing, improve customer service and begin to better meet the customer’s needs as the company defines a localized merchandise selection
- The retailer can focus investments on reaching and engaging only those who are Macy’s target customers, while reducing wasted marketing spend
- Better-than-expected earnings results directly attributable to the implementation and execution of its customer-focused strategy
A nationwide retailer

**Approach**
- Customer acquisition
- Messaging and offer personalization

**Challenge**
- When a major competitor modified its marketing strategy, a large, nationwide retailer wanted to take advantage of the situation
- With the busy shopping seasons of back-to-school and the holidays approaching, the retailer had to move quickly
- The goal: Recognize, target and win customers from the competition

**Solution**
- The retailer teamed with Acxiom to recognize the competitor’s customers who would be the best prospects for upcoming seasonal campaigns
- Applied Acxiom Audience Propensities™ and analytics to uncover the competitor’s customers who looked most like the retailer’s customers
- Acxiom relied on InfoBase® and third-party data to create the seasonal conquest models – without using any of the client’s own data

**Results**
- The models powered the client’s best-performing email acquisition campaigns ever
- Response rates were five to eight times better than in previous campaigns
- The campaigns drove an incremental lift in the average sales ticket by almost 50%
- The retailer generated $1.3 million in sales from new customers across two campaigns for a return on investment of 150–250%
Retailer Grows Customer Relationships
Solution Drives More Relevant Messaging

The retailer, specializing in women’s accessories and handbags, sells through thousands of stores nationwide.

**Approach**
- Audience insights and modeling
- Cross sell / up sell

**Challenge**
- A diverse customer base led the larger retailer to seek a deeper understanding of customers and what motivates them
- The company needed to consolidate its customer data and analyze customer behavior as well as demographic and lifestyle factors
- The company sought to move from one-size-fits-all messaging to tailored communications and intelligent timing of direct mail and email

**Solution**
- The retailer uses the Acxiom Marketing Database Services to consolidate customer data and gain an informed view of each customer
- Working with Acxiom, the marketing team builds portraits of key customer segments using data from InfoBase® data products and Personicx® Lifestage
- The client and Acxiom continuously evaluate performance and refine campaigns based on customer personas and focus groups

**Results**
- The retailer now mails its catalog to just one quarter of its customer base – the highest-value segment – reducing marketing expense
- More relevant communications are helping the company increase customer loyalty and the number of retailer’s “fanatics”
Retailer Nets Incremental 4:1 Return with Cross-Channel Strategy
Achieves 11% Lift Using Offline Data to Improve Online Targeting

One of the world’s largest and most iconic department stores

**Approach**
- Audience insights and modeling
- Audience onboarding
- Omni-channel marketing

**Challenge**
- Due to the rising cost of direct mail, this retailer wanted to test and understand how targeted offline and online campaigns affects response and net sales both in-store and online
- Also needed a way to leverage rich offline customer insight assets to better target customers online in the same way the retailer does with direct mail

**Solution**
- A custom direct mail model was used to determine the segmentation of the test campaigns, which included groups that received both direct mail and online ads, online ads only and control groups for both
- Using LiveRamp Connect™, the retailer’s segmentation models were matched to one of Acxiom’s online publisher partners, protecting all customer personally identifiable information in a safe-haven environment
- Acxiom’s online publisher partner ran the online display campaigns, which were coordinated with the direct mail promotion for the test group receiving both (control for this group received direct mail ads only)
- Post-campaign cross-channel analysis from Acxiom matched the retailer’s in-store transactions to online campaign data and advertiser models

**Results**
- Analysis revealed an incremental 4:1 return on investment for online advertising
- Identified $20 million of in-store and $2.5 million of online revenue driven by customers who were exposed to online display ads over the two, two-day tests
- Targeted online display ads leveraging the retailer’s offline insights resulted in an average 11% incremental lift per shopper in the group receiving both online and direct mail ads versus control group (direct mail only)
Upscale Department Store Ties Online Activity to Specific Customers
Insight Enables Smarter Marketing across Online and Offline Channels

Challenge
- The retailer needed to better understand customer activity across both online and offline channels to optimize the customer experience
- The company would spend weeks pulling data from disparate sources to manually create reports, but would still lack the insight to connect online browsing activity to offline response

Solution
- Acxiom created and implemented a single warehouse of customer information and a streamlined system of gathering and analyzing online and offline customer data
- Acxiom’s solution brings together customer data from multiple sources to build a rich, accurate record of each customer
- Using Acxiom’s AbiliTec® Recognition services, the department store can recognize an individual customer at any touchpoint and link activity through each of these channels to a single customer record

Results
- Now attributes up to 30% of previously anonymous online behavior to specific customers
- The automated capabilities provide complex reporting in minutes or hours, instead of weeks
- The retailer can more precisely understand how marketing efforts are driving response across each channel to make better decisions for the use of marketing dollars and deliver a superior customer experience

Approach
- Database management
- Customer data integration
Women’s Retailer Nets 10x Return on Ad Spend
Online Advertising Grows Orders by 58%

Nationwide retailer offers relaxed clothing for the demands of today’s women and a high-touch in-store experience

**Challenge**
- Associates at the retailer’s stores are dedicated to helping women find what they’re looking for and leave feeling great about their purchases
- Because of that strong in-store experience, the retailer wanted to bring more shoppers into one of its stores across the nation. The primary goal: re-engage customers who had not purchased recently

**Solution**
- LiveRamp Connect™ brings traditional direct marketing principles and measurement to the online space
- With LiveRamp Connect advertisers can achieve one-to-one personalized advertising online and measure results precisely
- Acxiom used the client’s customer data and directly matched it with the publisher’s data to serve ads specifically to 12 million previous customers who had not purchased from the brand in at least 18 months

**Results**
- The eight-week campaign generated $2.59 million in incremental sales – a 58% increase in orders
- LiveRamp Connect delivered a 10x return on investment
- Targeted customers were twice as likely to buy
- More than half of new sales were in the store – a major goal of the retailer
Since 1875, Liberty’s distinct sense of innovative, eclectic and classic style has seen the Regent Street-based shop – its only premises – remain as one of London’s most treasured retail destinations. And while the beautiful Tudor-style shop has a strong customer base, in recent years Liberty has also been developing its online business.

**Challenge**
- With only transactional data, Liberty had little understanding of its existing customers and no way to recognize prospects who matched this target profile
- Liberty needed to add detailed customer insight to its database to develop a clear picture of the people who already shop with them

**Solution**
- Acxiom appended details, such as life stage, age and affluence with the specific, detailed cluster these customers belong
- Liberty analyzed Acxiom’s email data to establish precisely how it would segment potential customers into target groups
- Customers who were once just names and transactions instantly became individuals rich in detail
- Liberty created models to target prospects who were like its ideal customers

**Results**
- More precise communications increased the level of repeat online business and shopping in-store
- Targeted campaigns have achieved open rates of 35-40% and are having a positive impact on the customer base and levels of brand awareness
Accuracy Amounts to Millions in Potential Campaign Savings
Acxiom Leads in Retailer’s Head-to-Head Testing

Top 20 U.S. retailer features multiple brands and lines of business selling through traditional retail stores, online and via catalogs.

Challenge
- The company employs both digital and traditional direct marketing, as well as loyalty programs, to drive online and in-store sales
- When results started declining with previous methods, the retailer began evaluating new approaches for data quality and customer recognition

Solution
- The retailer performed a head-to-head test of 200 million records with three leading marketing services providers
- The proof of concept included the company’s data, as well as seed data where the retailer knew desired results
- All providers performed address change / hygiene and customer recognition and applied demographics and append services based on identical source data

Results
- On the retailer’s seed data, Acxiom was 28% more accurate than the next competitor and eight times more accurate
- For a campaign costing $1 per piece to 50 million recipients, accuracy of just 9% would have the company wasting $45 million
A higher education institution

**Challenge**
- An educational institution needed to determine how much to spend on each segment across different media for the greatest return.
- Data and segmentation from a major provider of education data only gave the organization a geographic- and household-level understanding of consumers.

**Solution**
- DataTech brought in Acxiom’s InfoBase® Consumer Enhancement, which provides hundreds of data elements for a true individual and household-level view of a consumer.
- For the first time, the organization could communicate uniquely with multiple segments.

**Results**
- DataTech typically sees a minimum 20 percent lift in results by appending Acxiom data to clients’ records.
- DataTech modeling using Acxiom data and the client’s internal data yielded a 219 percent lift in the top decile over the prior model built with another enhancement source.
- The institution’s campaign results improved more than 350 percent.
When email marketing failed to reengage a lapsed segment of its customer base, a retailer began considering other media to catch their attention. The store wanted to try direct mail, but would it be worth the cost?

DataTech, the retailer’s marketing analytics partner, suggested identifying the highest-value shoppers – not just within the retailer’s database but across the category. DataTech turned to Acxiom’s InfoBase® Consumer Enhancement data for the largest and most current repository of customer intelligence with hundreds of data elements.

DataTech typically sees a minimum 20 percent lift in results by appending Acxiom data to clients’ records. For the retailer, DataTech found that the top 30 percent of those targeted would yield 62 percent of all purchases and 87 percent of the campaign’s profit. With more focused spending, the retailer realized a 112 percent return on investment over three months.
Epson Increases Lifetime Value of Customers
A Single Customer View Changes the Conversation

Epson is a $10 billion global imaging and innovation leader whose product lineup ranges from inkjet printers and 3LCD projectors to sensors and other microdevices. Epson America, Inc., based in Long Beach, California, is Epson’s regional headquarters for the U.S., Canada and Latin America.

Challenge
- Epson America had 15 different silos of data across the organization
- Epson was challenged to turn any new customer information into actionable data, and the company struggled with low response rates and duplicate mailings
- It took weeks to pull together the disparate data needed for a marketing campaign, and afterward it was impossible to measure results across channels

Solution
- With the help of Acxiom, Epson implemented its data warehouse and built bridges between its many islands of data
- Beyond unifying its global data, the company also enhances customer portraits with insights and analytics that enable much more focused targeting
- Acxiom helps recognize duplicate customer records, recognize the customer’s most current and accurate name and contact information, and merge data into one record for each customer

Results
- In just 90 days, the company reduced the size of its database by 60%
- Across all campaigns, revenue per email is well above plan and is up more than 62% year over year
- Marketing reduced the time to prepare queries for campaigns from days or weeks to less than an hour
Google Gets Granular
Data Supports Precise Targeting in Emerging Global Markets

Google recognizes the importance of developing local markets outside and inside the U.S. The company’s global advertiser acquisition team for AdWords works with Acxiom to deliver highly targeted and relevant offers to small and medium-sized businesses (SMBs) around the world. The advertiser acquisition team is responsible for being innovative in finding and reaching into the global SMB universe and converting prospects to AdWords users.

Challenge
- The company needed to maximize its reach into local businesses (many of which are not online yet) in emerging markets around the globe in a targeted and highly relevant way
- Google sought to separate customers from prospects to avoid redundant marketing
- Access to detailed data about small businesses can be difficult to obtain

Solution
- Acxiom supports Google with campaign planning, up-to-date data for targeted direct marketing and results tracking
- Acxiom data and insights help Google achieve its objective of not marketing to its customer base
- The solution leverages Google’s own deep insights about customers and prospects in specific countries

Results
- Provides campaign planning and results tracking to help Google improve continuously in new and existing markets
- Google has more time to develop customer relationships rather than maintain databases
- Google reported a 112% cumulative average quarterly growth rate in the first year of the relationship

Approach
- Customer acquisition
- Data and database management
- Campaign management
Mobile Coupon Campaign Nets 55% Redemption
Results Exceed Expectations for Software Company

The software company provides business and financial management solutions for small and mid-sized businesses and financial institutions around the world.

**Challenge**
- The software company teamed with a retail store to increase sales of its accounting software. The company decided to test the appetite for mobile offers among previous software customers in the Southern California market.

**Solution**
- The campaign targeted 41,000 customers who purchased the previous year at the retailer.
- Recipients texted a specific word to a number to receive a coupon code via SMS and then showed the coupon code on their mobile devices at checkout.
- A second email went out two weeks after the first to those who did not open the previous message.

**Results**
- First email: Nearly 23% open rates with 2% requesting the SMS code; 55% redeemed the code.
- Second email: Nearly 22% open rates, driving a 1% response rate; 50% purchased with the code.
- More than 600 people redeemed the code, exceeding expectations.
- The campaign drove incremental sales.

**Approach**
- Audience insights and modeling
- Messaging and offer personalization
- Campaign management
- Mobile and SMS marketing
- Omni-channel marketing

**Technology**
Predicting Next Purchases Raises Retail Revenue 46%

Fortune 100 Hardware, Software and Computer Services Company

Challenge
- The leading technology company wanted to better predict what a customer is most likely to buy next. However, the solution had to take into consideration differences in online and store purchase activity and product registration rates, changes to the online products that could be promoted and fresh data coming in weekly.

Solution
- For the Next Most Likely Purchase (NMLP) project, Acxiom designed and implemented a method of applying past customer behavior to promotions.
- Acxiom provided an overall vision and guidance on issues such as how to apply online history to customers that made in-store purchases.
- A SAS matrix and algorithm determined conditional probabilities of what a person is most likely to buy next.
- The client can flexibly change models based on product availability.

Results
- Retail Customer Segment
  - 15% Increase open rate
  - 73% Unique click rate
  - 46% Revenue increase
- Online Customer Segment
  - 5% Increase open rate
  - 45% Unique click rate
  - 17% Revenue increase

Approach
- Audience insights and modeling
- Marketing strategy
- Messaging and offer personalization

Technology

Millions of people, businesses and governments around the world rely on technology from this Fortune 100 company. The manufacturer has made a name for itself by solving customer problems with printing, personal computing, software, services and IT infrastructure solutions.
Promo for iPhone App Pulls 51% Open Rate
Software Company Enhances iPhone Promotion

The software company provides business and financial management solutions for small and mid-sized businesses and financial institutions around the world.

**Approach**
- Audience insights and modeling
- Messaging and offer personalization
- Automated campaign management
- Email services
- Omni-channel marketing

**Challenge**
- Due to the popularity of the iPhone, the company offers a series of applications to enable mobile tax and financial transactions for customers. The software maker emailed a promotion for a new iPhone app to its entire list. The campaign saw low engagement, poor conversion and high unsubscribe rates. For future iPhone apps, the company needed to target a list of known iPhone users to protect its valuable email subscriber base.

**Solution**
- The promotion targeted a group of 100% known iPhone users among the list – compared to 6% before – with device recognition insights
- Acxiom Impact™ senses mobile usage, identifying whether a subscriber has opened a message with an iPhone
- The email platform maintains a history of opens for customers instead of just identifying the type of device a subscriber used last

**Results**
- Open rates exceeded 51% instead of the 15% for previous iPhone promotions to the entire list
- Unsubscribe rates were .28%, one-sixth of previous
- Three times as many people clicked through (CTR 5.53%)
- Spam complaints also came in less than one-tenth previous
Search Portal Boosts Newsletter Opens
Enhanced Site Gathers More User Preferences

The major online search and news portal offers diverse content, including news, sports, financial, games, videos, entertainment and celebrity gossip, weather, shopping and more.

Challenge
- To keep subscribers engaged, the company needs them to provide their content preferences and keep them current
- A static, outdated subscription page resulted in very low conversion rates

Solution
- The updated site is simple, informative and engaging for subscribers to manage their newsletter options and ongoing preferences
- The new process will drive higher conversions and subscriber longevity with attractive, current company branding; an interactive sign-up experience; ways to manage preferences easily on an ongoing basis; and more specific options for unsubscribing

Results
- The new creative expedites the experience for subscribers and drives higher completions of subscription preferences
- By knowing subscriber preferences, the company sees strong open rates (14.68%) and click-to-open rates (19%)
Campaign Drives a 140% Increase in Click-Throughs
Messing Moves More to Provide Preferences

With a powerful array of network resources, the telecom company is a leading provider of wireless, high-speed Internet and voice services.

**Challenge**
- The telecom company broadly emailed offers to business customers with minimal insight into their specific needs
- A large segment of prospective customers was not regularly responding to offers

**Solution**
- Acxiom created fun, highly personalized messages that represented a playful departure from past branding
- Acxiom’s analysis uncovered key findings: Email engagement had fallen off continuously because messages were not very tailored to customer preferences
- The messaging burst through the usual clutter of business emails with a truly unique and decidedly non-business-style approach

**Results**
- The click-through rate was 140% higher than the control
- The company saw a 32% lift in open rates
- Impressively, the personalized creative performed better even though the number of total emails sent declined
CenturyLink is a recognized leader in the network services market as well as in cloud infrastructure and hosted IT solutions for enterprise customers. CenturyLink provides data, voice and managed services in local, national and select international markets through its high-quality advanced fiber optic network and multiple data centers for businesses and consumers. The company also offers advanced entertainment services under the CenturyLink® Prism™ TV and DIRECTV brands.

**Challenge**
- CenturyLink allows customers to bundle their communications in ways that best meet their needs
- Because of the diversity of its offerings, CenturyLink wanted to move from one-size-fits-all messaging to more tailored offers and messages to various segments of its customer base

**Solution**
- CenturyLink looked to Acxiom for database scoring, custom segmentation and strategy consulting to enable the company to diversify messages across its customer base
- Acxiom created custom clusters and scored the database to assign current customers to several segments
- Acxiom also provided briefs on each segment and strategy consulting to guide the creative team in developing compelling offer copy and imagery

**Results**
- The new segmentation generated significant increases in click-through rates (CTR) with an average 26% improvement across all campaigns
- For one cluster CTR jumped by 41% over control emails
Major Telecom Provider Sharpens Product Targeting Focus
Analytics Uncover Surprising High-Propensity Prospects

A leading provider of wireless, high-speed Internet, voice and cloud-based services

Approach
• Audience insights and modeling
• Customer acquisition

Challenge
• The company created a new product offering in response to market demand
• With a product distinct from the rest of its portfolio, the company needed to target a different segment of customers and prospects than in the past
• Marketers were under pressure to get a game plan and promos out quickly to compete effectively

Solution
• The company teamed with Acxiom for an analytically driven approach to promoting the new product
• The company’s Enterprise Prospect Database, hosted by Acxiom, provides a single database that merges data sources and is the foundation for rich segmentation
• Combined with Acxiom’s Personicx® data and consumer analytics lab, the complete solution allows the company to build a deeper profile of customers and prospects

Results
• Acxiom uncovered a diverse mix of prospects more likely to show interest in the new product
• The strength of the findings led the company to standardize with Acxiom’s Personicx
• The company can move ahead with greater confidence and lower marketing spend and anticipates better results
Wireless Carrier Increases Average Customer Tenure
Also Boosts Customer Acquisitions by 50%

Major wireless carrier

**Approach**
- Customer retention
- Customer acquisition
- Audience insights and modeling

**Challenge**
- The carrier wanted to target wireless and data service offers to prospects most likely to respond while losing fewer customers to prepaid wireless vendors
- The approach had to comply with federal and state regulations in direct-mail campaigns

**Solution**
- Acxiom’s analysis of customer purchase behavior – including channel, region and credit score as well as cost to gain that customer – recognized prospect groups most likely to respond to offers
- Acxiom developed a lifetime value (LTV) model to segment customer groups by product (prepaid and postpaid plans and data). The LTV model recognized those loyal users who had more revenue potential and were less expensive to engage

**Results**
- The solution decreased direct-mail costs by 15%
- The carrier increased to 30 months the average tenure of wireless customers across all channels (compared with an industry average of 18 months)
- The solution also increased customer acquisitions by 50% over the same program the year before by using Acxiom’s LTV model
Wireless Carrier Lowers Churn, Nets $4 Million
Reducing Attrition by Predicting Those Most Likely to Leave

The nationwide wireless carrier was one of the largest in the United States before being acquired. The company focused on small to medium-size cities, providing wireless services to residential and business customers in all 50 states through roaming agreements with other carriers.

Challenge
• Attrition above industry average at more than 2% per month
• In-house attempts to recognize customers most likely to leave were insufficient
• Needed help to decrease percentage of subscribers leaving at the end of their two-year contracts

Solution
• The full-service relationship with Acxiom included a hosted database solution and relational database marketing architecture
• Acxiom created custom models to address new customer acquisition, segmentation, cross sell / up sell and churn reduction
• Churn models analyzed customer behavior and scored and ranked post-pay subscribers’ likelihood to leave the carrier

Results
• Successfully recognized “most-likely-to-churn” customers
• Decreased churn .23% among those most likely to leave – adding $3.7 million in long-term value
• Decreased churn .16% among those in lower deciles – creating value estimated at $787,000
• Add-a-line campaigns added incremental revenue of .19% valued at $2.9 million

Approach
• Audience insights and modeling
• Customer retention
• Campaign management
• Database management
Wireless Provider Increases Orders While Reducing Acquisition Costs by 60%
Company Grows Email Prospect Pool by 25 Times

The company is one of the leading providers of wireless, Wi-Fi, high-speed Internet and voice services in the United States

Challenge
- One of the U.S.’ largest wireless providers needed to identify ways to drive incremental customer acquisition online
- This company had maximized spend in the search, display and affiliate channels
- The company was interested in leveraging multichannel data to achieve its goals

Solution
- Acxiom designed a holistic email acquisition strategy and ecosystem to drive profitable customer acquisition. The solution included:
  - List development and scoring
  - Initial match and append for email address
  - Permission pass and initial promotion

Results
- The company profitably acquires new customers and prospects
- The effort grew the qualified prospect email list by more than 25x – an addition of 7.8 million new email addresses
- Acxiom’s data and analytics helped reduce acquisition costs by more than 60%
- A four-month campaign produced nearly 10,000 orders through online channels
Wireline Provider Retains More Relocating Customers
Increases Revenue by $5 Million

A major wireline provider

Approach
- Customer retention
- Customer data integration
- Audience insights and modeling

Challenge
- On average, 90% of all American movers relocate within 100 miles of their current residence
- The provider knew the company that reached these customers first with the most compelling offer would win their business. To do so, the provider needed an objective way to obtain correct addresses

Solution
- Acxiom InfoBase Consumer Enhancement™ and InfoBase Mobile and Phone data products were used to locate addresses tied to a list of specific ZIP + 4® addresses
- From there Acxiom was able to run those addresses against the current customer data file to get the net new addresses for the wireline provider
- Acxiom provided insight into the best way to utilize the deliverability codes based on the type of mail campaign being run by the wireline provider

Results
- The company increased revenue by an estimated $5 million based on reaching 5% more movers
- The provider reduced return mail by 35%
- Acxiom achieved a 95% match rate on movers’ addresses

*The following trademarks are owned by the United States Postal Service®: ZIP + 4®.
Airline Generates Additional $2.6 Million in Incremental Revenue

Matching Technology to Credit Card Partner’s Database Expands Prospect Pool

One of the nation’s largest airline carriers

**Approach**
- Audience insights and modeling
- Customer data integration
- Cross sell / up sell

**Challenge**
- The airline and a credit card partner wanted to reach out to cardholders who had never flown on the airline
- The airline needed a quality list of prospects and a way to match the list with actual bookings to increase sales of a higher seat class
- It had been difficult to sort new passengers and connect them with specific campaigns

**Solution**
- The airline teamed with Acxiom to develop a predictive prospect model based on previous business passengers
- Acxiom’s InfoBase® data helped recognize characteristics of past travelers
- After the campaign, Acxiom’s AbiliTec® customer recognition technology helped match travel with those targeted in the campaign

**Results**
- Prospects in top-ranked tiers were 2.5 times as likely to fly the airline and five times more likely to fly the higher seat class as compared to a random sample
- For the focus area, 4.21% of prospects booked flights
- The campaign generated $4.9 million in new revenue of which $2.6 million was incremental, including $873,000 from the higher fare class
A United Front
The World’s Largest Airline Gets to Know Its Customers after Merger

United Airlines is the world’s largest airline, running 5,656 daily flights and serving approximately 148 million passengers a year.

**Challenge**
- With the merger of United and Continental, the airline had to combine the two airlines’ loyalty groups into one database – with 90 million accounts and 30 years of transactional history
- United Airlines sought greater insight into its loyalty program members and non-member passengers to enhance the customer experience

**Solution**
- United Airlines teamed with Acxiom to merge the two loyalty databases as well as to add dimension to member profiles
- For the first time, United Airlines has a non-member database – a rarity in the industry
- The company uses data to enhance the customer experience at multiple touchpoints

**Results**
- Having valid email addresses for non-members makes them 60% more likely to convert to a member. United Airlines now has more than one million valid email addresses for non-members
- Richer non-member data helped convert 4% to members – more than ever before – for tens of millions in additional revenue

Approach
- Loyalty program services
- Messaging and offer personalization
- Marketing strategy
- Audience insights and modeling
Lodging Company Increases Brand Exposure
Viral Campaign Drives Higher Member Engagement

The global lodging company's point-based guest loyalty program is the largest such program in the lodging industry based on the number of participating hotels. Members can redeem their points for hundreds of rewards.

Challenge
- The company sought to do something different that would get members' attention and build the brand during the holiday season
- The company wanted to create an email so engaging that members would share it with their contacts through social networks

Solution
- Acxiom helped the lodging chain create a highly interactive holiday email that went way beyond the usual thank-you email
- Using Acxiom Impact™, as well as creative, strategy and database services, the campaign was designed to engage current members and also expose non-members to the program through social sharing

Results
- The campaign led 333 people to click “Share This” on their social networks and 205 new people “liked” the company on Facebook
- There were a total of 10,741 visits to the landing page and 577 bottle-cap clicks
Member Recognition a Pleasant Surprise for Customers, Agents
United Airlines Agents Congratulate Customers in Person

United Airlines is the world’s largest airline, running 5,656 daily flights and serving approximately 148 million passengers a year.

Challenge
- United Airlines sought to enhance the airport experience for travelers in its MileagePlus loyalty program
- To recognize customers reaching program milestones or celebrating birthdays, the company had to get actionable data to airports

Solution
- United Airlines partners with Acxiom for a data foundation for numerous programs that enhance the customer experience
- The airline cross-matches passengers that will be traveling each day with certain program milestones
- A point person at several test airports handwrites thank-you cards and agents deliver them at the gate

Results
- Recognizing loyalty program milestones provides a positive touchpoint in the routine airport experience
- A pilot at three airports exceeded expectations in terms of customer and agent satisfaction
- United Airlines is now rolling out the program to 17 additional airports
Timeshare Company Increases Sales by $25 Million

Data-Driven Marketing Programs Increase Closure Rates

The leading global hospitality company develops, markets and operates a system of brand name, high-quality vacation ownership resorts in select vacation destinations.

Challenge

• Sharpen marketing strategies for this $2 billion timeshare company to refine targeted offers for better prospects

Solution

• Identified the richest, most appropriate data package
• Analyzed data to create efficient and effective marketing strategies
• Built a suite of marketing programs to assist each property in executing marketing initiatives
• Data integration and processes using relevance rules to generate a series of personalized touches for each prospect created a coordinated customer experience

Results

• Increased contract sales 171% over three years
• Increased closure rates from 3–5% in first 60 days, or $25 million in the first year
• Improved metrics at all data points, driving increased sales and lower costs

Approach

• Customer acquisition
• Customer data integration
• Audience insights and modeling
• Marketing strategy
Challenge
- The airline has only basic information for the many passengers outside its loyalty program, especially where one person bought for a family or group
- To understand and communicate effectively with passengers, the airline sought to recognize its “unknown customers,” estimated at approximately 40% of all passengers

Solution
- Acxiom applies an ongoing recognition process for greater dimension on each customer record
- An innovative waterfall process takes unknown records through a series of steps to identify existing members, eliminate duplicates and get confirmation from customers
- Acxiom taps into its industry-leading knowledge base to link records as possible duplicates
- Acxiom additionally created a landing page where customers can go online to validate records, merge accounts or change their information

Results
- The airline has consistently generated a 22% response rate for the opt-in solution, which exceeds the company’s expectations
- The company increased the number of usable records by 35%
- Feedback from a third-party consultant was that the airline’s current process is “unbelievable” and “best in class”
A global leader in vacation ownership, the company has hundreds of thousands of owners and a diverse portfolio of resorts and timeshare villas throughout the U.S., Caribbean, Europe and Asia. The timeshare organization leads the field in providing its customers with more options for their vacations.

**Approach**
- Customer acquisition
- Audience insights and modeling
- Messaging and offer personalization
- Customer data integration

**Challenge**
- The company has one of the best sales organizations in the country, garnering multiple awards. But the organization must deliver valuable leads to the field to complement the strategies of the sales force.
- As its products have diversified, the company is refining its approach to targeting customers to make the best even better.
- Clean and standardize the client’s customer database, which included 35 million records.

**Solution**
- Acxiom provides data services and insight that help identify, find and reach the best prospects — to convert more guests who tour properties into owners.
- Acxiom uses custom weighted models to address the three elements of the initial buying cycle based on likelihood to tour, willingness to buy and ability or likelihood to pay.
- The company sharpened its segmentation and targeting dramatically by understanding its current customers and applying look-alike modeling to find more of the same.

**Results**
- With analytics, the company increased its value per guest by 26%.
- By reducing the number of people it targets, the organization lowered its call center costs by more than 30%.
- Increased closure rate from 3% to 5% with clean and effective data.
- Increased value per guest (VPG) to $1,500 per package, compared to a VPG high of $1,100 — more than 26%.
Worldwide Hospitality Company Increases Volume Per Guest by Nearly 50%
Segmentation Increases Lead Scoring Effectiveness

The hospitality company is a worldwide leader in vacation ownership with dozens of first-class resorts and hundreds of thousands of vacation owners.

**Challenge**
- The economy has decreased the market for discretionary purchases such as vacation timeshares.
- To stabilize revenue and reduce costs, the company needed a more precise way to target prospects over its previous method of segmenting by income levels and household composition.

**Solution**
- Acxiom created custom models that covered the three key elements of the company’s sales process – tours, sales and revenue.
- With scored leads, the hospitality company has a way to prioritize prospects and sort out the buyers and spenders from the “career tourers”.
- Specific properties can request leads either by a quantity or a quality criteria.

**Results**
- The hospitality company decreased the quantity of leads but increased the quality.
- By reducing the number of people it targets, the company lowers its cost of marketing.
- Volume per guest – the amount of dollars divided by guests – increased by approximately 50% within six months.

**Approach**
- Customer acquisition
- Audience insights and modeling
- Marketing strategy