

# Data and Segmentation – why it matters and where is it going?

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# Introduction

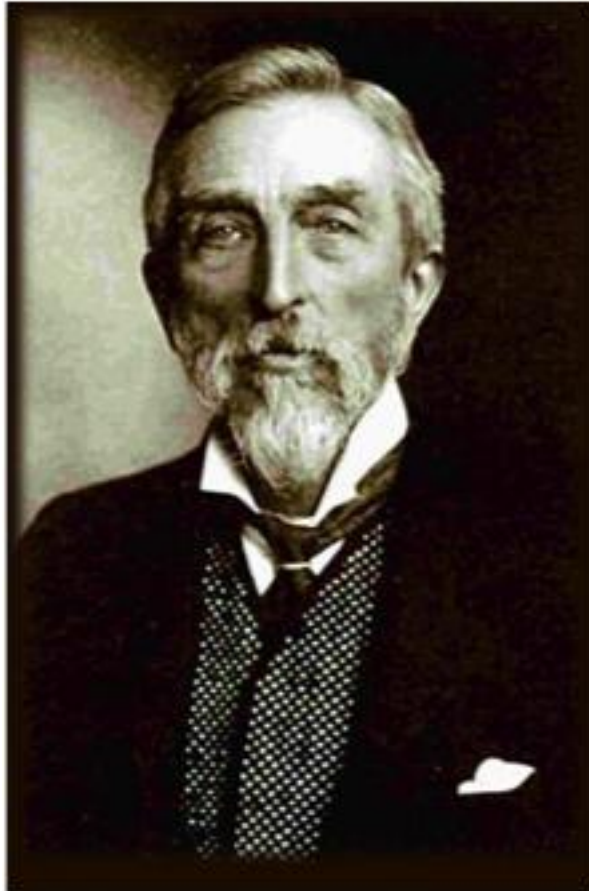
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- The Past
- The Present
- The Future

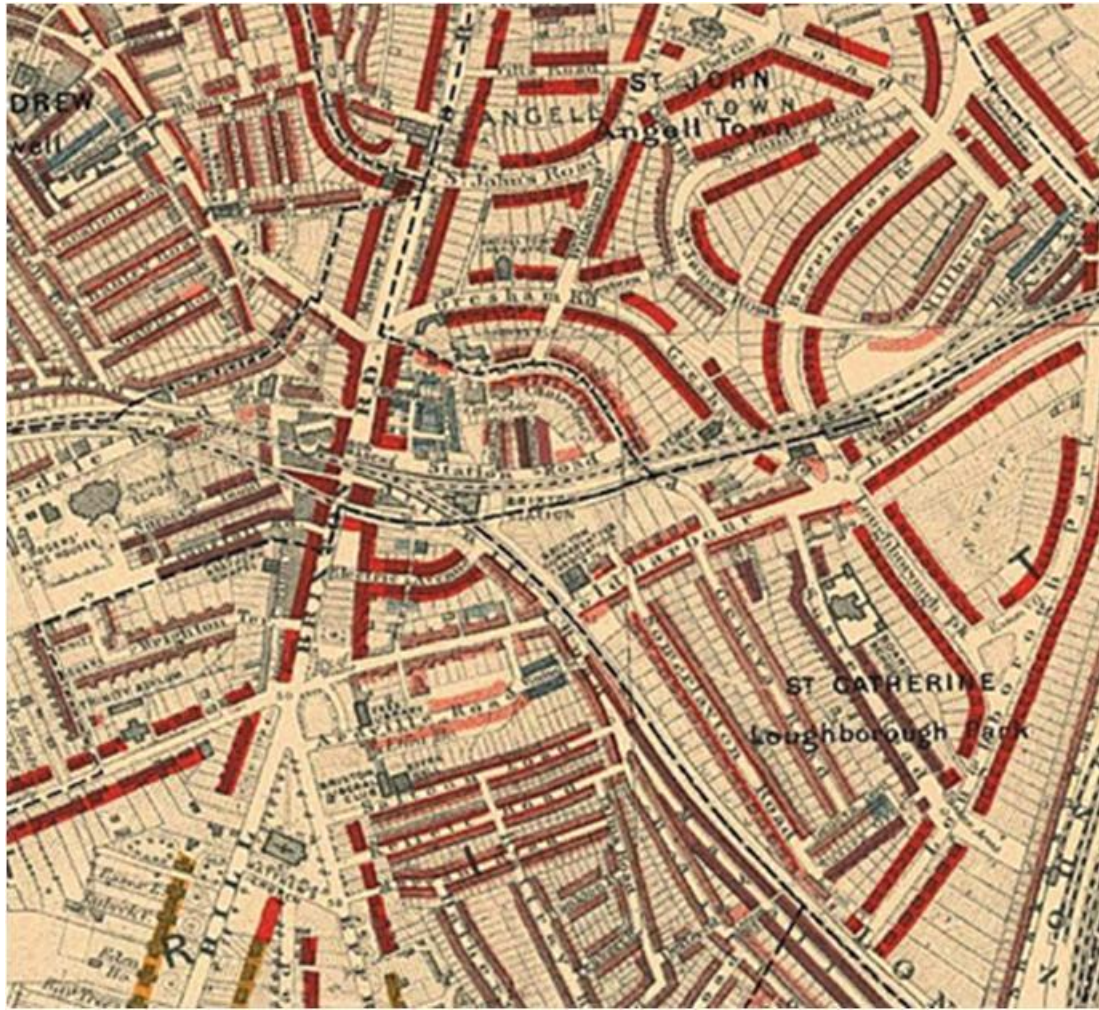
# Question

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- Does anyone know who this man is?

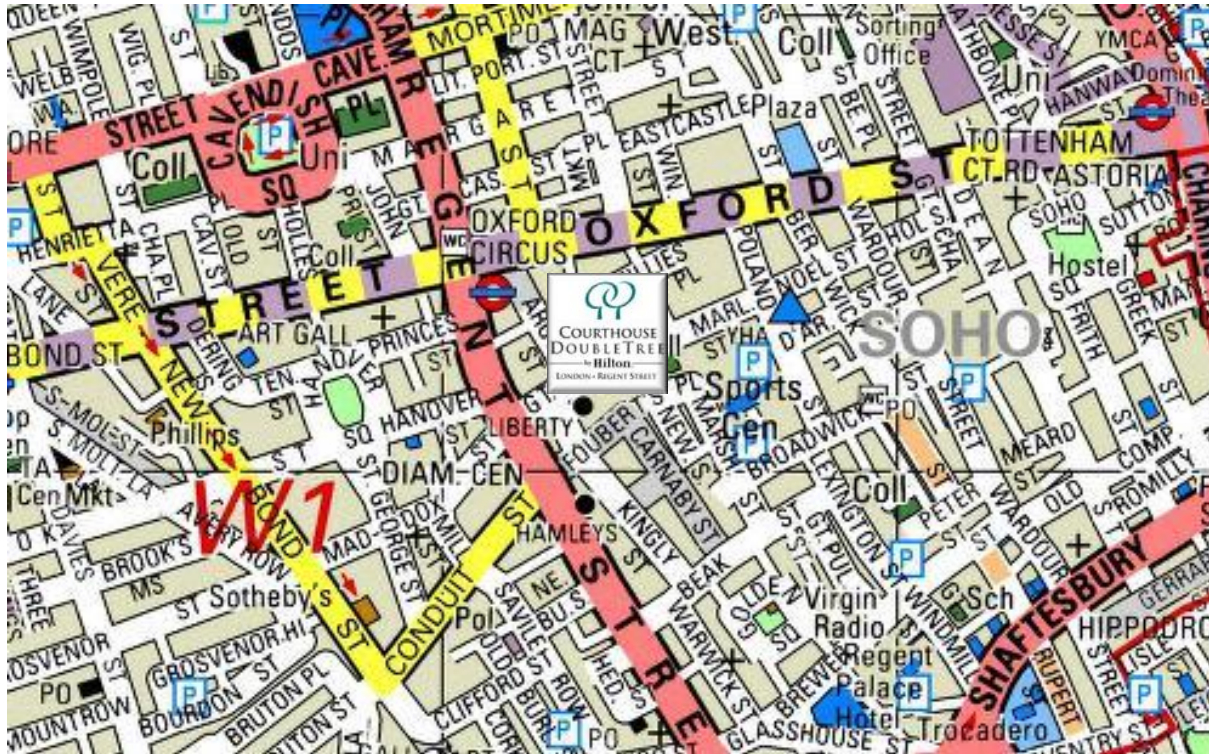




# London Poverty Maps 1888



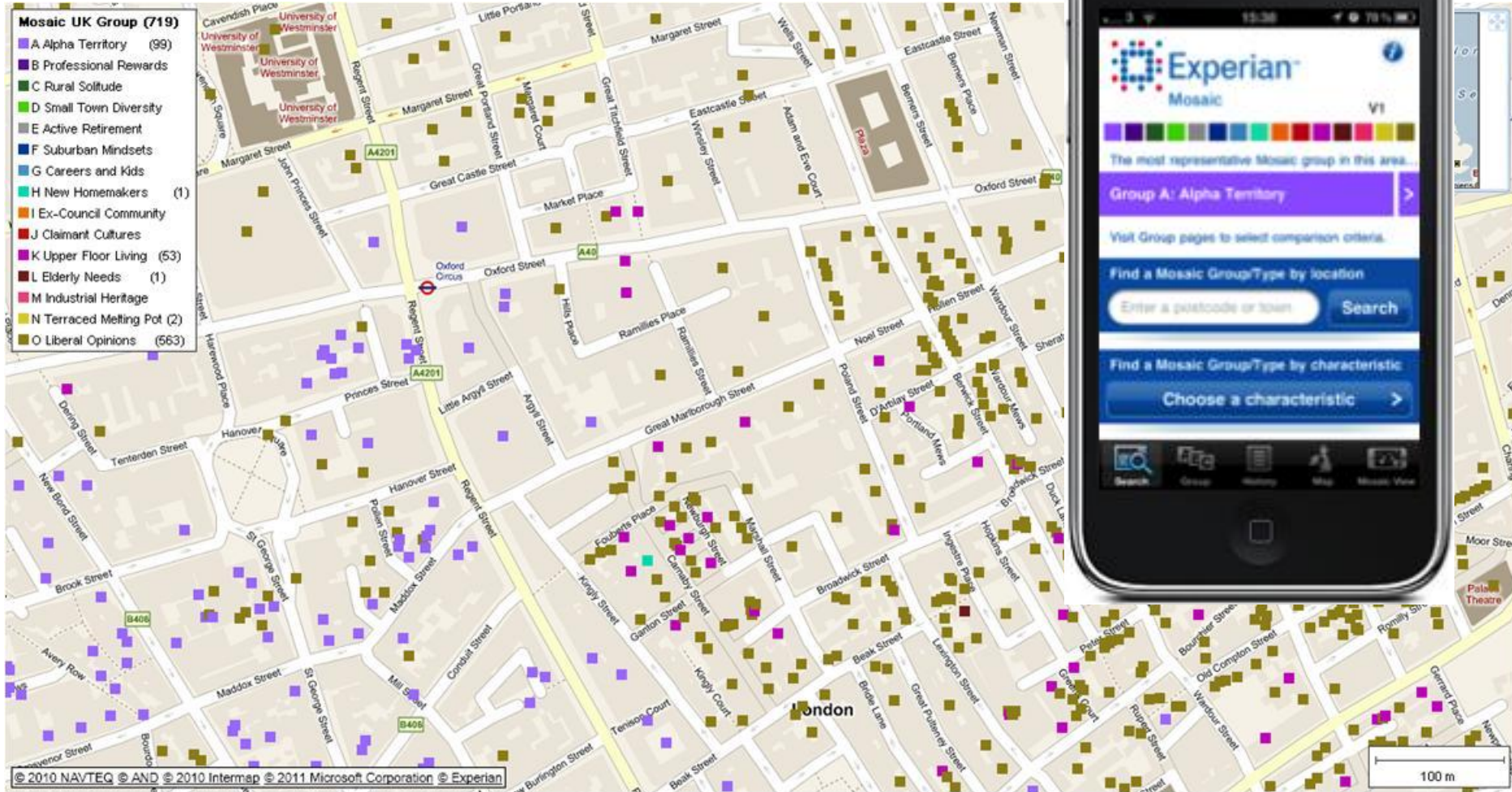
	<b>BLACK:</b> Lowest class. Vicious, semi-criminal.
	<b>DARK BLUE:</b> Very poor, casual. Chronic want.
	<b>LIGHT BLUE:</b> Poor. 18s. to 21s. a week for a moderate family
	<b>PURPLE:</b> Mixed. Some comfortable others poor
	<b>PINK:</b> Fairly comfortable. Good ordinary earnings.
	<b>RED:</b> Middle class. Well-to-do.
	<b>YELLOW:</b> Upper-middle and Upper classes. Wealthy.

# 19-21 Great Marlborough Street, W1F 7HL

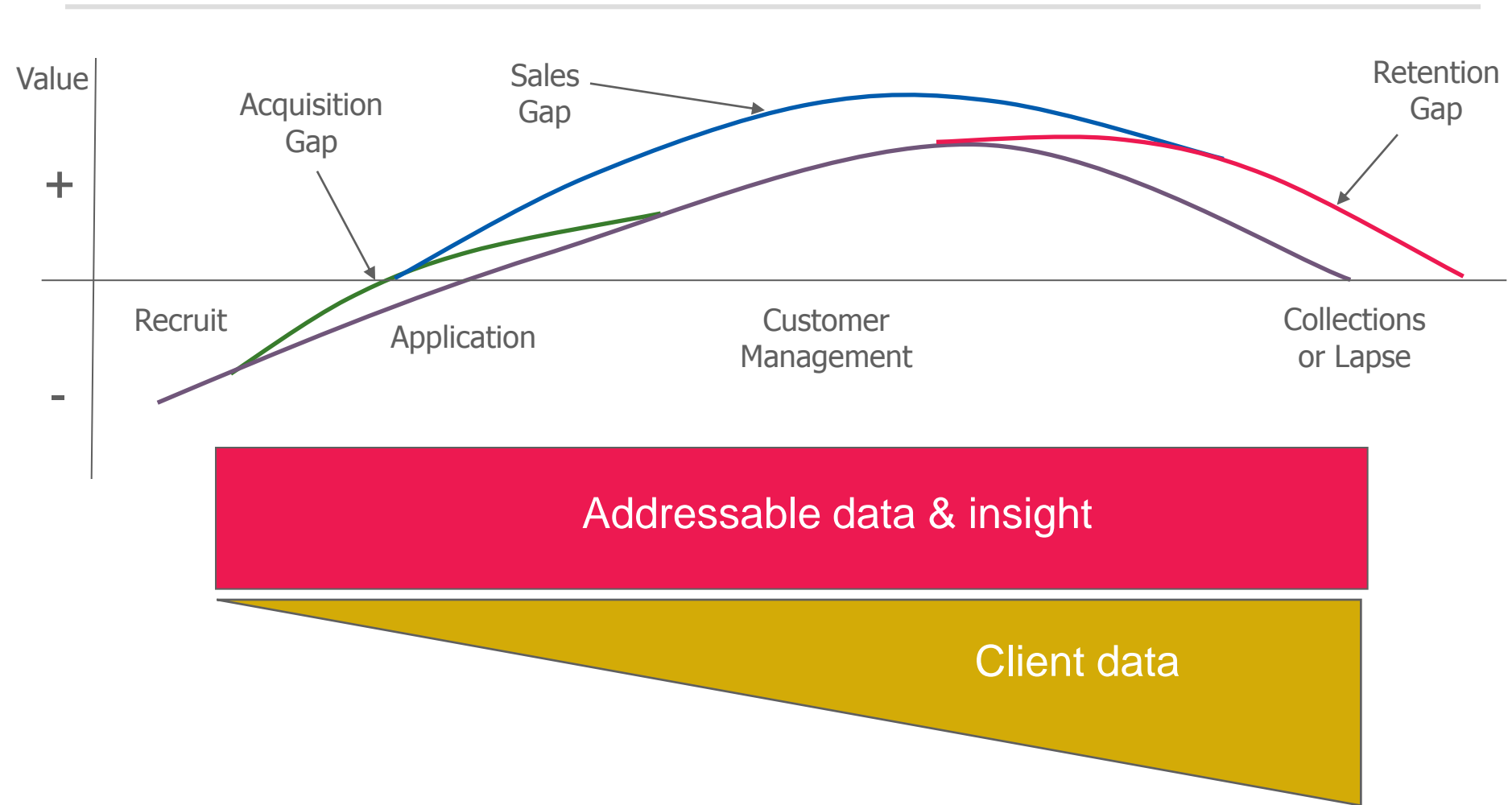


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# The intelligent use of addressable data



# Who lives in a house like this?

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# Data on individuals



## Individual

### Contact data

- Address
- Email
- Telephone

### Enrichment data

- Demographics
- Segmentations
- Propensities
- Lifestyle

### Suppression

- Goneaway
- Deceased
- Preferences

### Credit data

- Validation
- Risk exclusion

# Data on households



## Household

### Contact data

- Address
- Telephone

### Enrichment data

- Classifications
- Segmentations
- Propensities
- Compositions

### Aggregated credit data

- Risk exclusion

# Data on properties



## Property

- Tenure
- Property value
- Council tax band
- Residence type
- Outstanding mortgages
- Property type

# Data on postcodes



## Postcodes

### Enrichment data

- Classifications
- Segmentations

### Aggregated credit data

- Risk exclusion

# Data on local areas



## Local area

Market data

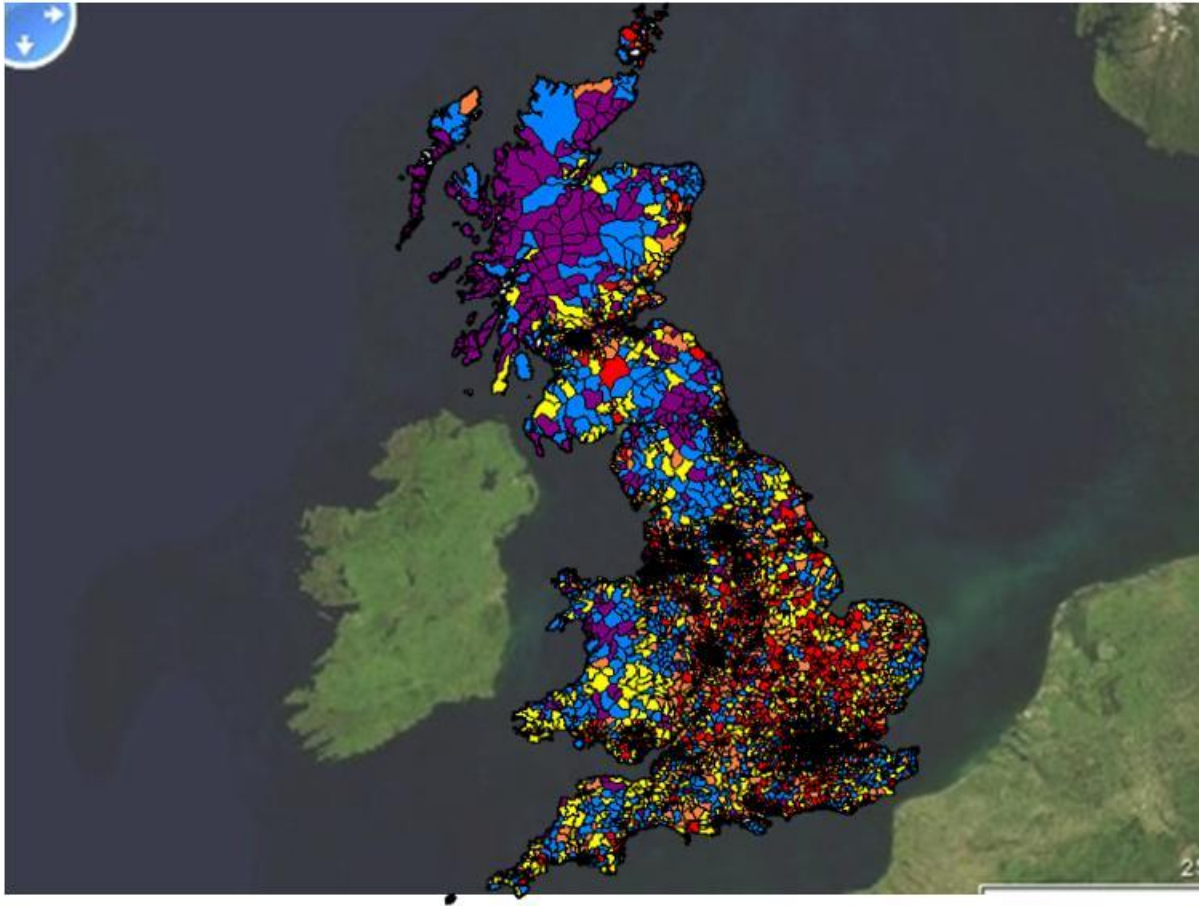
- Branch locations
- Competitor locations

Local area economic forecasts

GIS data

Penetrations and market share analysis

# National data



## National data

### Market data

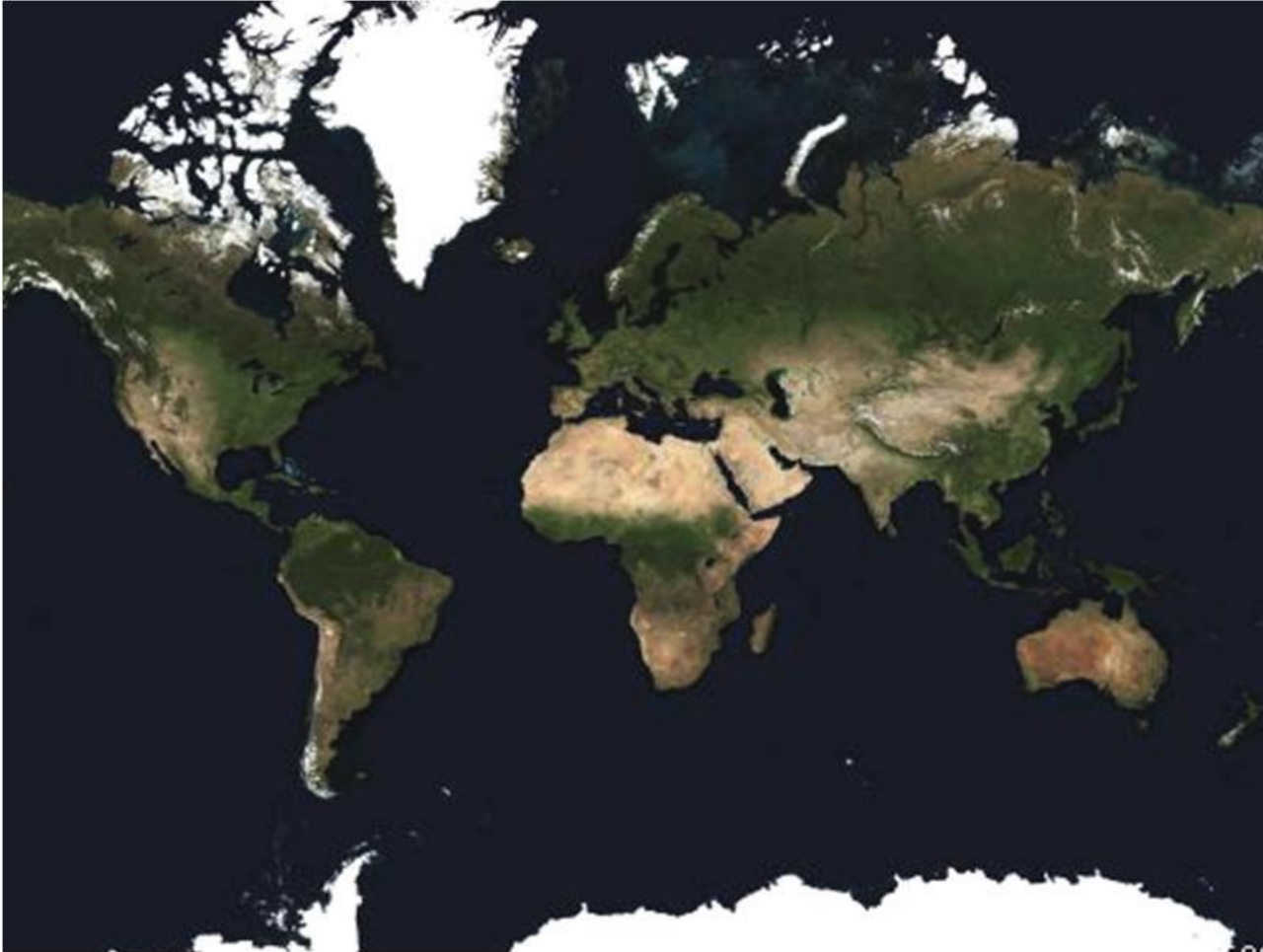
- Branch locations
- Competitor locations

### National economic forecasts

### GIS data

### Penetrations and market share analysis

# Global data



## Global data

### MOSAIC

- Classifies 27 countries and 1 billion people

# Results

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***Increase engagement***

***Identity Check***

***Customer Acquisition***

***Global and Local approach to data***

***Fraud Prevention***

***Risk Assessment***

***Customer Management***

***Marketing Services***

***Decision analytics***

***Credit Risk Assessment***

***Payment Processing***

***Forecasting***

# Using financial services as an example of data use and marketing

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**Question**

**Answer**

# Security & Privacy

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## Thoughts

- Every time there is an increase in use of consumer data, legislation quickly follows
- As practitioners how can we go beyond best practice

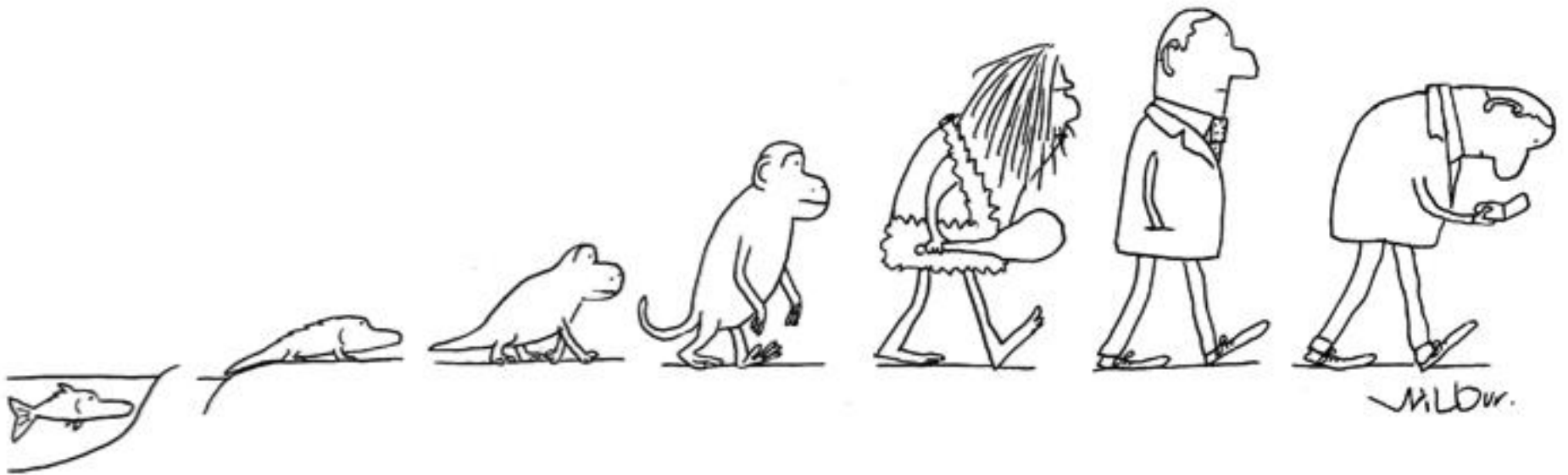
## Experian's Approach

- Trust, Security are central tenants
- Experian ensures anonymity of data
- Trusted Third Party



# The Future

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# Power realignment

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*...for years, strongest companies on the internet were the ones with most visitor traffic.*

*Today, the power resides with those that have the richest data and savviest about using it*

- Wall Street Journal, August 2010

# Evolution – the old world

Press

Billboard

Direct Mail

Television

Telesales



Regional

Local

Individual

Regional

Individual

Push



Confidential and proprietary.

# Evolution – the new world

Digital TV



Individual

Online



Individual



Individual

Mobile



Individual

Push

Data  
Feedback

Interaction  
Feedback



# Massive Trend Affecting Digital Advertising

## The Change to Buying Audiences in Real-time

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THEN



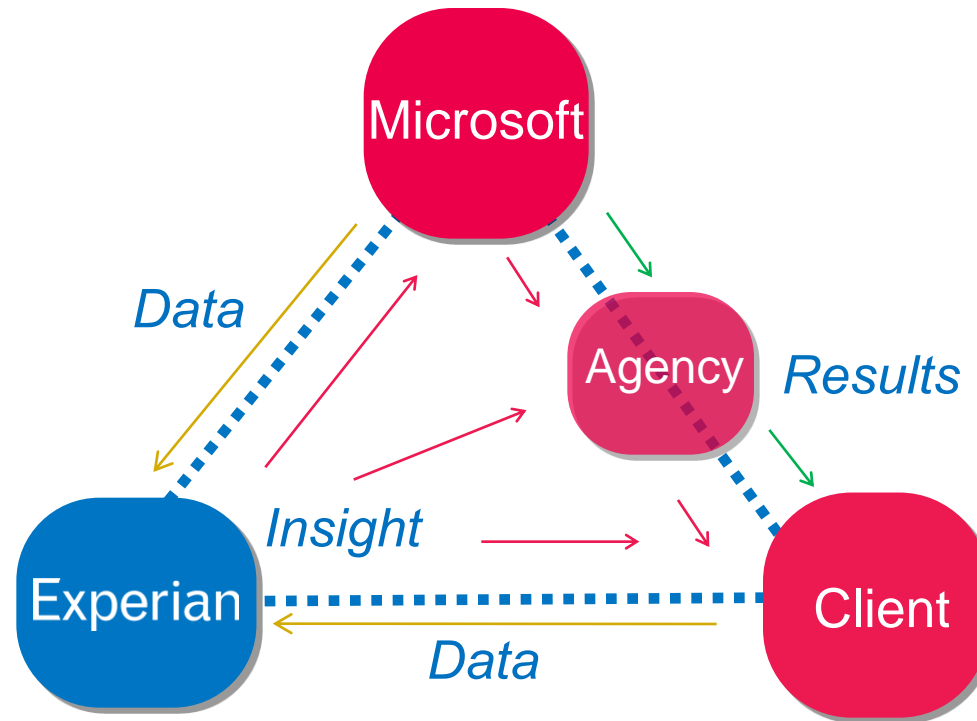
**Broad, little interaction or feedback,  
mass market, offline**

NOW



**Real-time, Transparent, Audience based,  
feedback, continuous learning**

# Enabling a fully addressable market



# Top Stats\* & Key Advertisers

Enabling addressable advertising in the market

- Number of Publishers = 2
- Number of Networks = 1
- Number of Advertisers = 35
- Number of Mosaic Campaigns = 28
- Number of Vertical Campaigns = 12
- Number of Direct Match Campaigns = 2
- Number of Agencies now booking = 12



\*from October to January 2011



# Key Points

## Experian Digital Advertising

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- Targeting your ideal audience with **addressable insight**
- Define and target your audience in **the way that you want** and that matters to your business
- Increase the relevancy of advertising, talk to **the right customers** at the **right time** with the **right message**
- **Campaign efficiencies** suppress customers who you don't want to target
- Higher **return on advertising spend**

