

Welcome to Google Cloud FSI Day

Customer Data & AI Platforms

Thursday, 23 February 2023



Google Cloud FSI Team



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Willem Nel

Principal Architect,
Financial Services
Google Cloud



Vikas Desai

Principal Architect
Financial Services
Google Cloud

Event Agenda

Time	Sessions
1:30pm	Arrival and registration
2:15pm	The Future of Financial Services in a Hyper-personalized Digital World <ul style="list-style-type: none"> • Renee Lo, Partner CTO, Regional Director, Google Cloud
2:30pm	Customer Data Platform with Google Cloud & the Power of One Google <ul style="list-style-type: none"> • Willem Nel, Principal Architect FSI, Google Cloud
3:00pm	Search, Automation & Hyper-personalization <ul style="list-style-type: none"> • Aditi Roy, Industry Manager, Financial Services, Google
3:15pm	Coffee Break & Demo Experience
3:45pm	The Business Value & Impact of Customer Data Platform <ul style="list-style-type: none"> • Vikas Desai, Principal Architect FSI, Google Cloud
4:15pm	Panel Discussion: Unlocking the Power of Data, Digitalization & Democratization <ul style="list-style-type: none"> • Moderated by Glen Francis, Strategic Advisor, Google Cloud • Christoph Krieg, Head of Strategy, ZA Tech • David Sharratt, Global Head of Data Product Commercialization, Standard Chartered Bank
5:00pm onwards	Cocktail and networking



*Download the
event App*



Keynote Address: The Future of Financial Services in a Hyper-personalized Digital World



Renee Lo

Partner CTO, Regional Director, Google Cloud



Digital financial services (DFS) have **made significant inroads over the years**, buoyed by a highly conducive growth environment



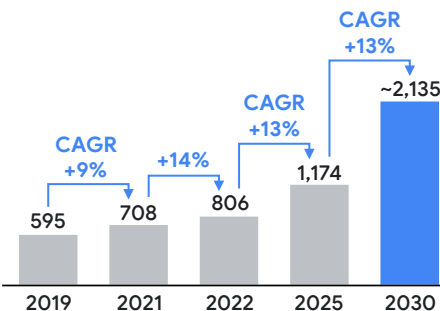
However, **clear shifts in battlegrounds** have made the landscape more competitive

DFS: All sub-sectors are growing as a result of enduring offline-to-online behaviour shifts post-pandemic

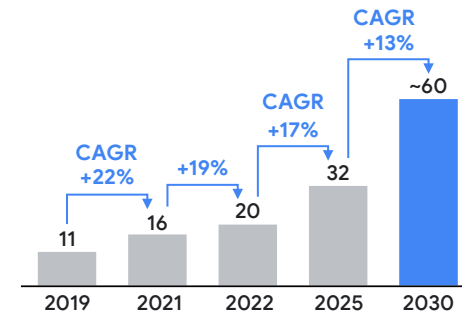
Digital financial services (\$B)



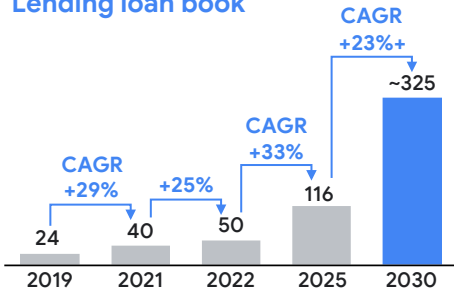
Payments (GTV)



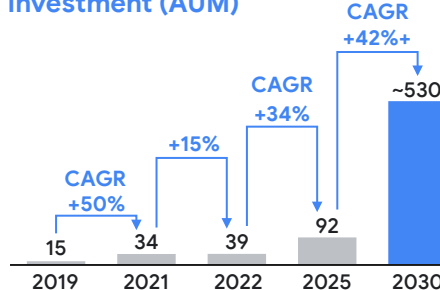
Remittance flow (GTV)



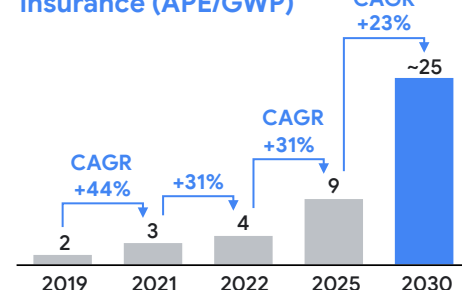
Lending loan book



Investment (AUM)



Insurance (APE/GWP)



Driving Growth amid Uncertainty

A key approach to sustaining growth is to meet long standing consumer expectations; consumers have **three critical expectations of consumer finance services**:



Partnership & Support

- Financial service providers can support **self-directed investors with clear information** on investment options, and partner with them in **long-term financial planning**.
- Technology** has empowered consumers and given them greater control over their investments, they **face challenges** trying to understand and **distinguish credible financial information**.



In Southeast Asia, at least 1 in 3 active investors feel they lack practical understanding of concepts like asset diversification and compound interest.



Great Value

- Faced with economic uncertainty, people are **balancing their desires** to save and spend. While **43% of Singaporeans** are more willing to treat themselves and **go big on their next trip**, **74%** are looking for **more affordable alternatives**.
- People are pursuing discounts and credit and deferred payments, with searches of **“buy now pay later” increasing 105% year over year in Southeast Asia**.
- Financial brands can meet the consumer demand for value by marketing their **rewards, promotions, and cashback features**.



Seamless App Experience

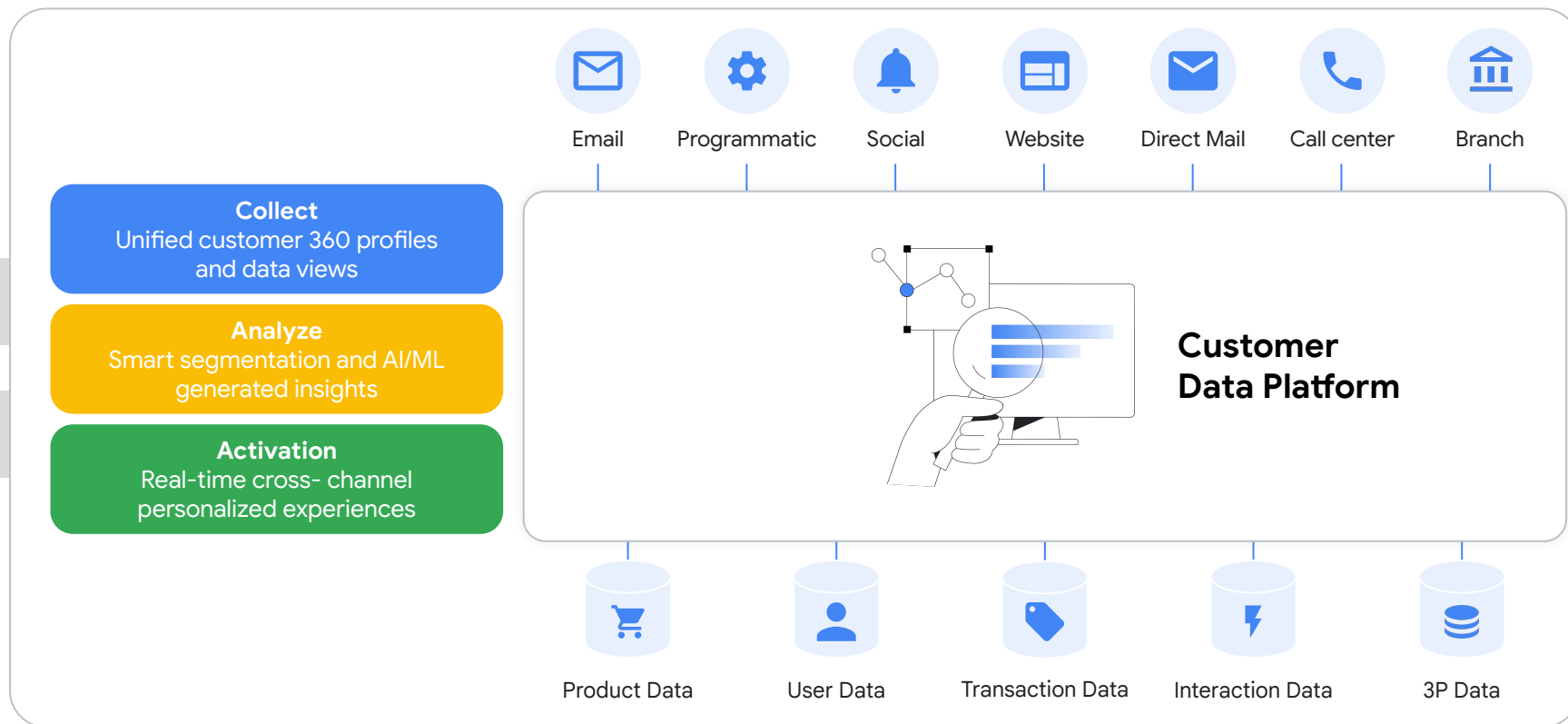
- Southeast Asia has embraced finance apps**, downloading them over **670 million times** in 2022, a **105%** jump from 2019.
- a **good app experience**—meeting user needs keeps them coming back — **95%** of highly satisfied finance app users say they're likely to stay with the brand



95%

of highly satisfied finance app users in Southeast Asia are likely to stay with the brand.

Customer Data Platform



A CDP on Google Cloud supports the end-to-end journey of the FSI consumer



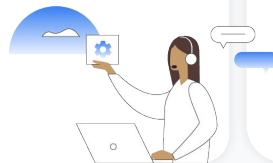
Advanced Marketing Analytics & Personalization

Enhance marketing activation & ROI with personalized communications



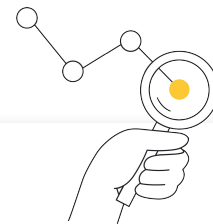
Seamless Omnichannel Experiences

Enhance the customer experience across online and offline channels



Accelerated Innovation

Anticipate trends and consumer sentiment with smart analytics



A CDP on Google Cloud supports the end-to-end journey of the FSI consumer



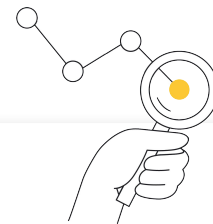
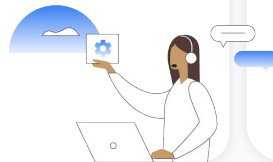
Advanced Marketing Analytics & Personalization

- Enhanced Consumer Profiling
- Smart Consumer Segmentation
- Personalized Marketing Communication
- Attribution Modelling for ROI Maximization
- Marketing Spend Optimization
- Consumer Signals for Demand Sensing



Seamless Omnichannel Experiences

- Financial Product Recommendations and Promotions
- Consumer Lifetime
- Value Optimization
- Propensity to
- Convert Modeling



Accelerated Innovation

- Trend Spotting
- Sentiment Analysis
- Accelerating Qualification & Innovation

Hear from the rest of our Speakers & Partners today

Advanced Marketing Analytics



A Leader in AI Infrastructure ^{1, 2}



Solutions designed to meet marketers' needs



Google's expertise in machine learning and advanced analytics

Google Cloud



A Leader in platform native security



Fully automated operations



Openness: hybrid and multi-cloud

Power of Google



Google Search



Android



Google Maps



Google Play



YouTube



Chrome



Google Photos



Google Drive



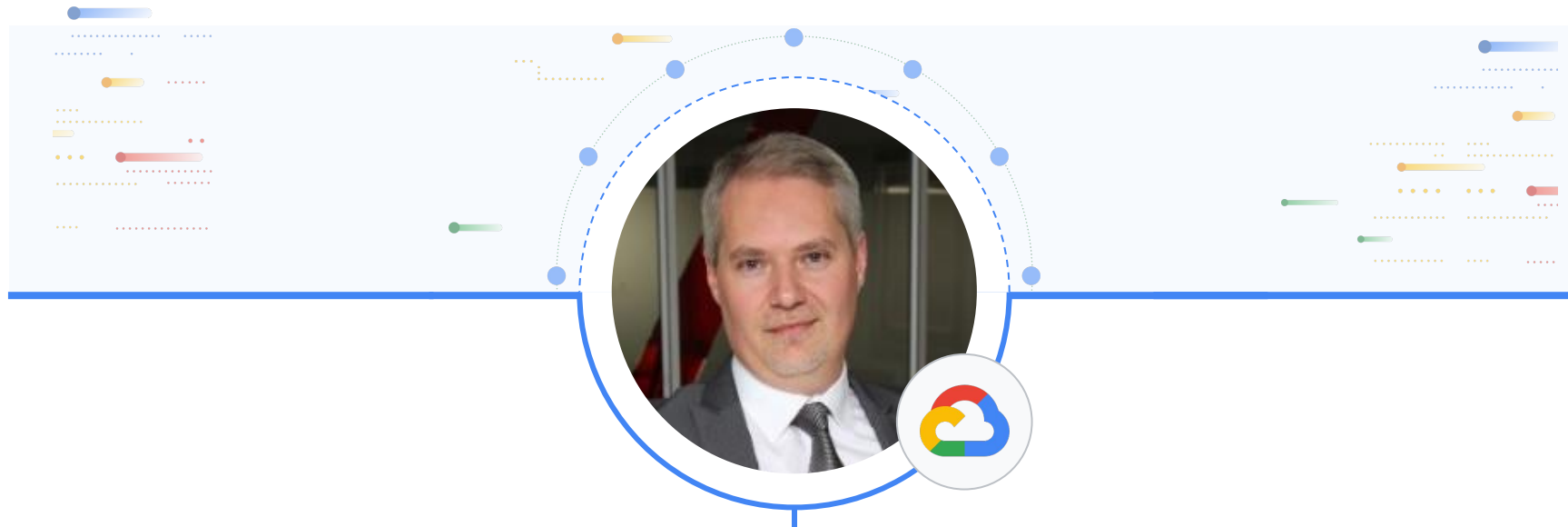
Gmail



Google Cloud

Thank You

Customer Data Platform with Google Cloud & the Power of One Google



Willem Nel

Principal Architect, FSI Google Cloud, SEA

Current trends have put pressure on FSIs to transform customer experience



1. Customer expectations have risen dramatically

Customers expect:

- **connective experiences** across channels (branch, phone, website)
- **relevant & useful experiences** in line with favorite brands (i.e. Netflix, Spotify, etc.)
- **trustworthy experiences** in digital form, especially as physical locations decline



2. Fusion of structured / unstructured data into 360 view

Explosion in:

- **amount of data** (near real-time)
- **types of data** (i.e. documents, images, call center calls, etc.)
- **usability of data** (i.e. new ways to combine data)

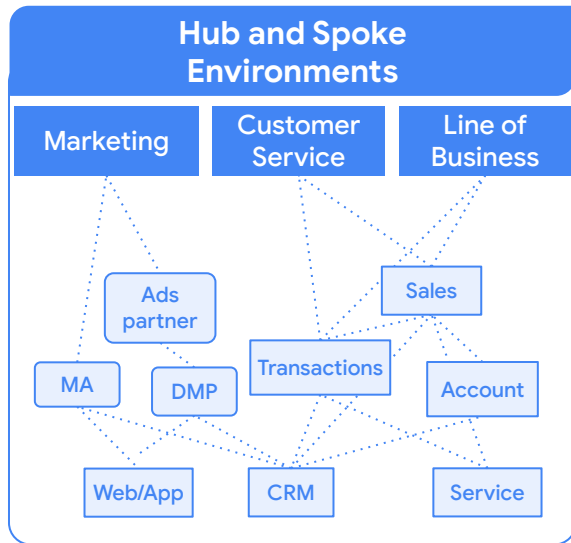


3. Heightened data privacy & regulation

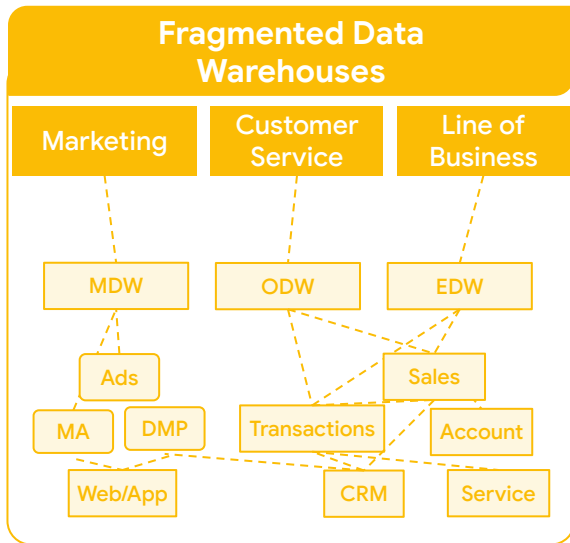
- Changes in **privacy frameworks & expansion in regulations** (i.e. DPA, GDPR)
- Technology changes **restricting access to user-level tracking and identifiers** such as third-party cookies



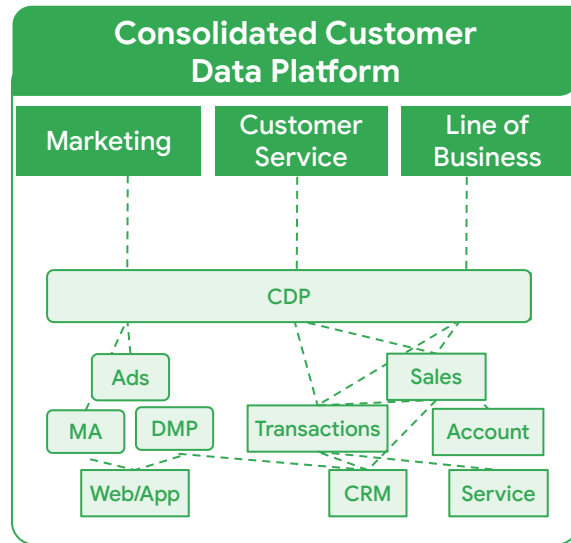
...And the industry has responded by investing in more privacy-safe unified customer views



From hub and spoke environments that are often siloed between Marketing and the LOBs



...to multiple data warehouses that provide a level of consolidation but are still siloed



...to consolidated view that allow Marketing, Customer Service, and LOBs to work from same data sources

However, significant challenges remain



Slow

- **Data silos** - lack of integrations, separation of operational and analytical data
- **Legacy processes & technology** - organized by product instead of customer
- **Fragmented data models** - e.g., customers not having consistent customer ID to weave data together
- **Complex data pipelines and batch ETLs** prevent getting models into production quickly
- **Model risk governance** and managing ops, compliance, audits



Expensive

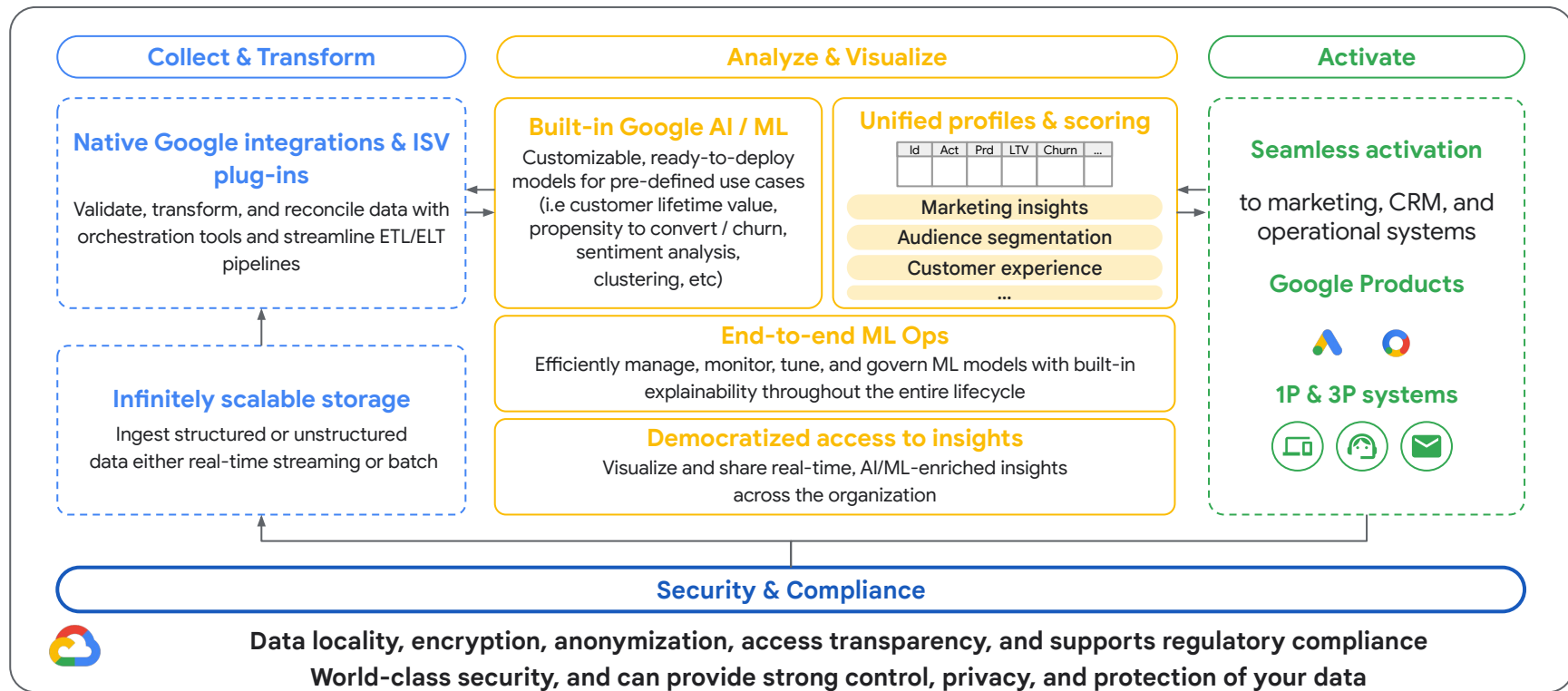
- **Manual processes** - Quant teams repeatedly running models & data wrangling, or performing quality checks
- **Measurement challenges** - Difficulties in x-channel measurement and lack of ability to track ROI
- **Proliferation & duplication of tooling**, with different licensing costs
- **Difficult to scale ML** models to personalize individual engagement at every touchpoint



Ineffective

- **Data unavailability** - data not available fast enough to action on it
- **Missing signals** - less reliance on cookies means FSIs must capture growth from new signals
- **Wrong metrics** - Marketing to # of account opens vs. lifetime value
- **Lack of feedback loop** from measurement back upstream
- **No complete, integrated history** for customer progression / journey

Google Cloud has worked with customers to help pioneer a new customer data solution to address these challenges



FSIs choose Google Cloud to enhance their customer data platform for several reasons

Google Cloud's Customer Data Platform

One Google integration

Tight integrations across Google Cloud and Google Marketing Platform and Google Ads allow near real time activation of personalized insights

Cutting edge:

Enrich modeling with unstructured data, streaming data, and BigQuery datasets



Automated

Use Google Cloud tools to reduce operational complexity and maintenance by automatically moving and standardizing data from hundreds of SaaS applications including Google Marketing Platform, Google Ads, YouTube, Salesforce CRM, Adobe Analytics, and more.

Faster

Stream data and real time decisioning and feed into the unified data platform; existing footprint in Google Cloud can limit the amount of data movement

Built on a privacy-first foundation



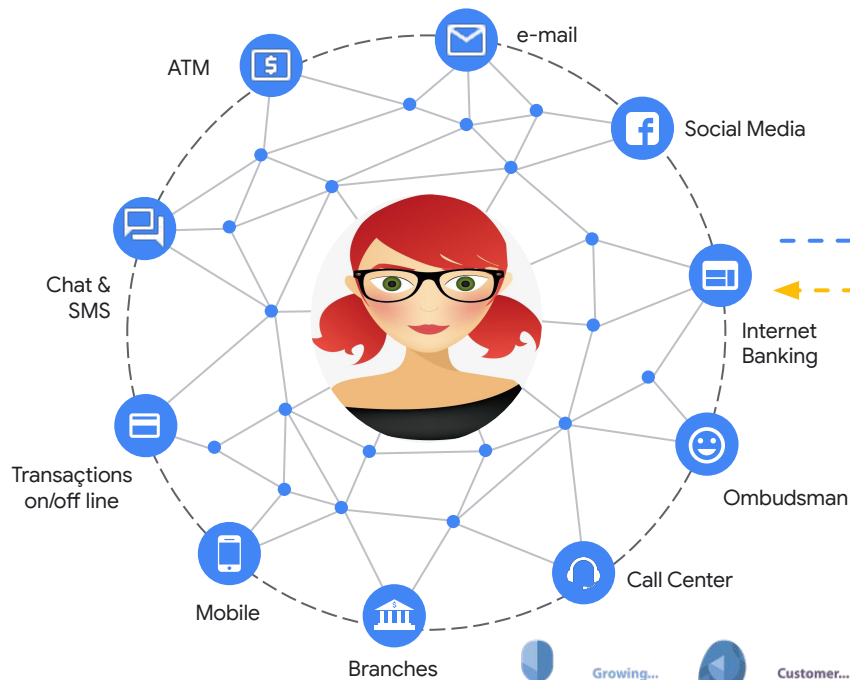
Behaviour Analytics Enabled via Customer Data Platform

Example

What: Activating a better customer experience

Customer Virtual Assistance

Customer Journey / Customer Experience / Omnichannel



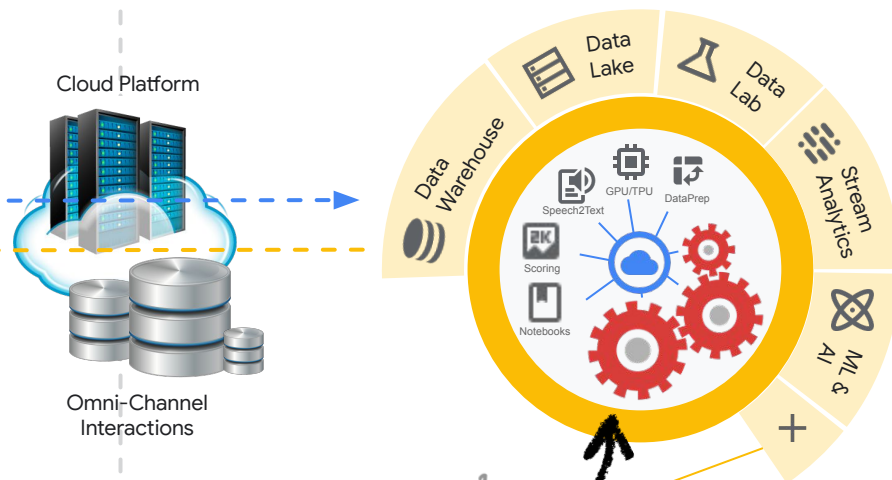
> 1.0% of data is actually used

Know Your Customer (KYC)

Customer Data Platform

Customer 360° Data View

Scoring: Risk | Profile | Segment | NBO | CLTV | KYC | Behaviour | NPS



- Data Acquisition
- Data Catalog / Governance
- Model Industrialization (Analytics/ML Ops)
- Business Intelligence
- Open Banking API
- **Marketing Intelligence:** Ads, GA, Search, etc.

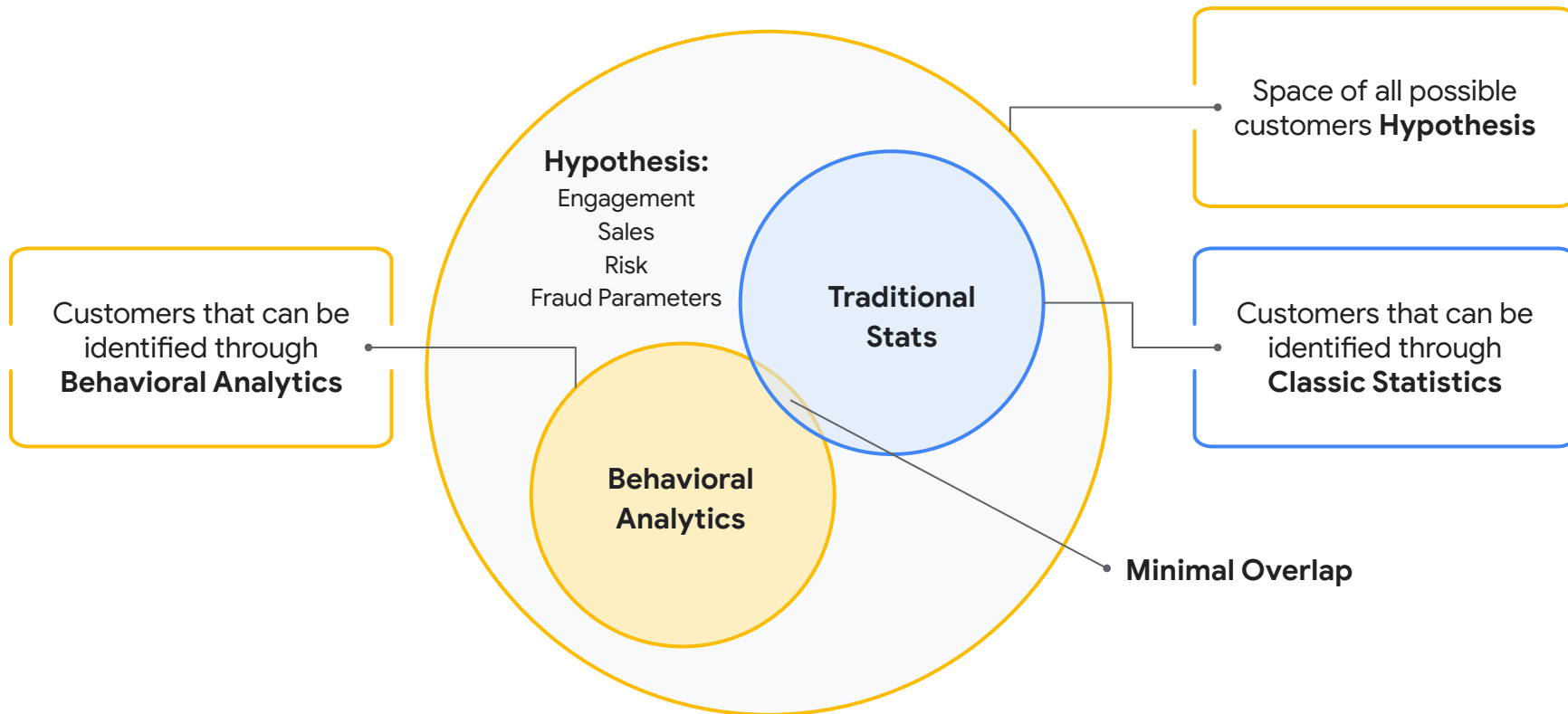
Google Cloud

$$V(r) = 4\epsilon \left[\left(\frac{\sigma}{r} \right)^{12} - \left(\frac{\sigma}{r} \right)^6 \right]$$

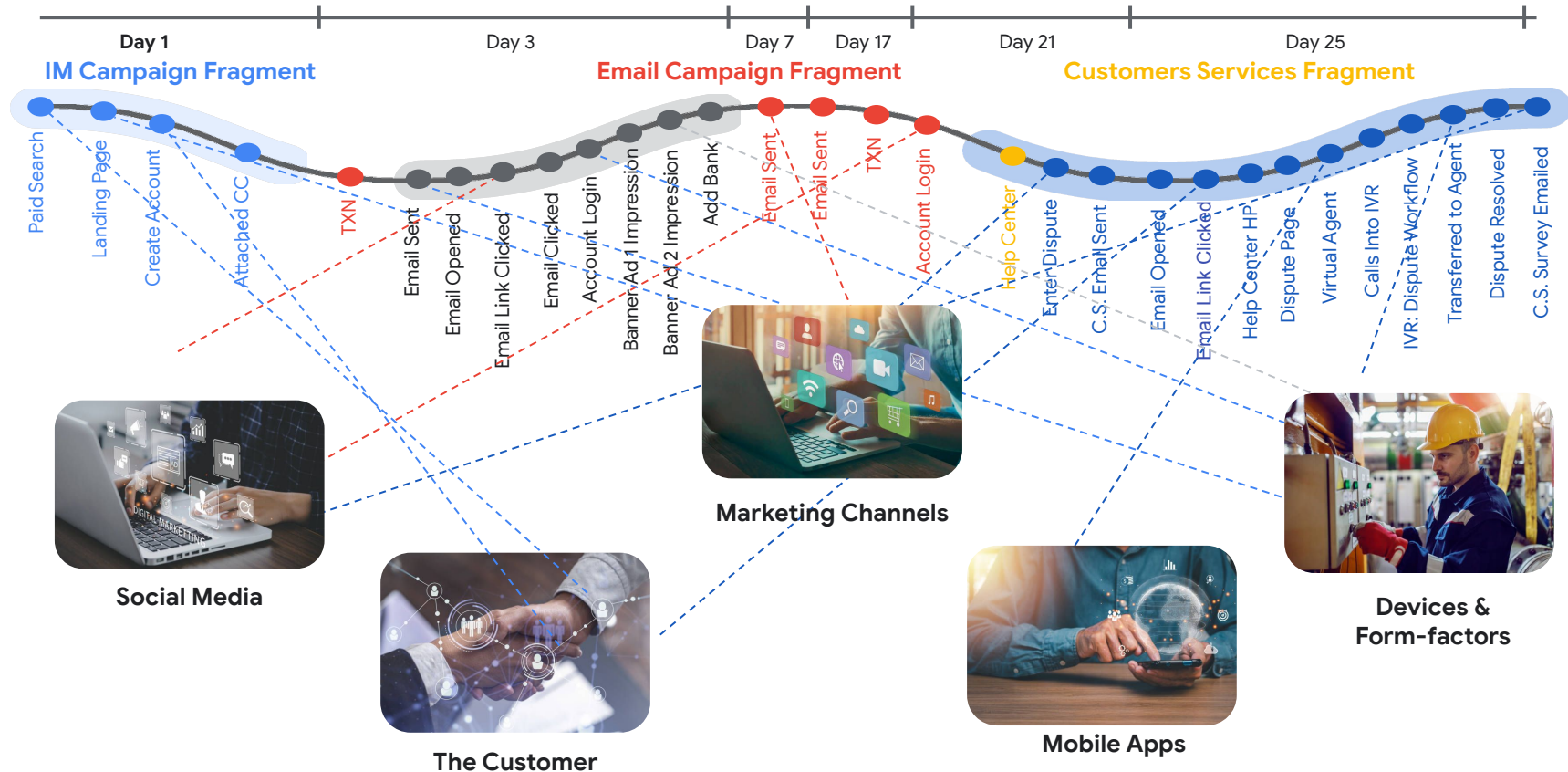
$x=y^2$

Digital Variables

Why: Net-New Value for Your Customers



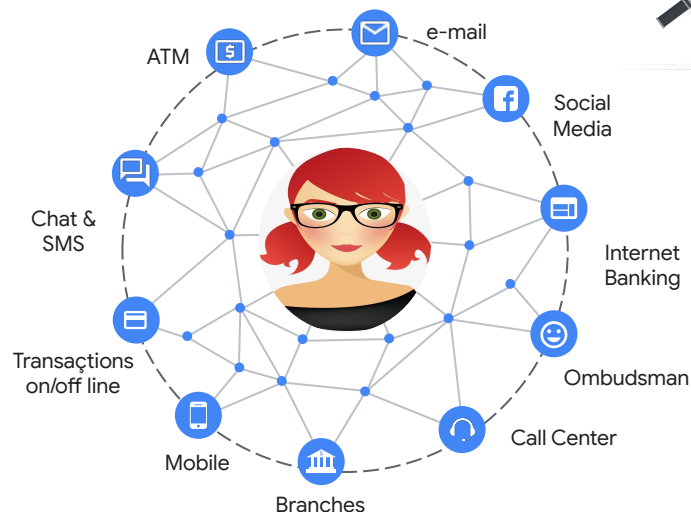
How: Behaviour Analysis is connected by Customer Journey



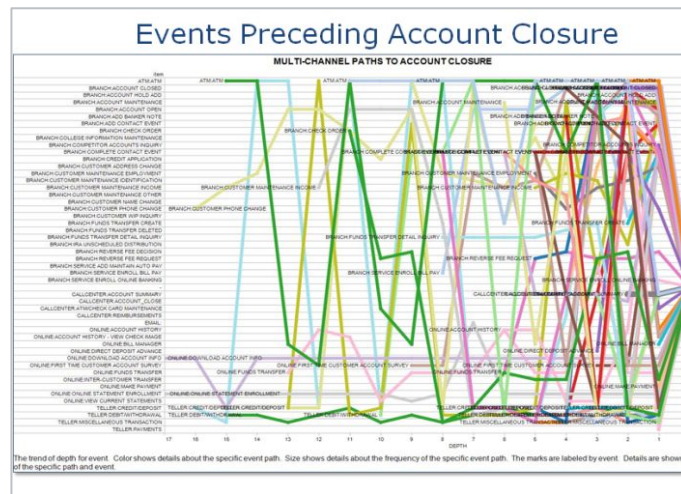
How: Multi-Channel Customer Analysis & Iterative Discovery

What if Business Question(s):

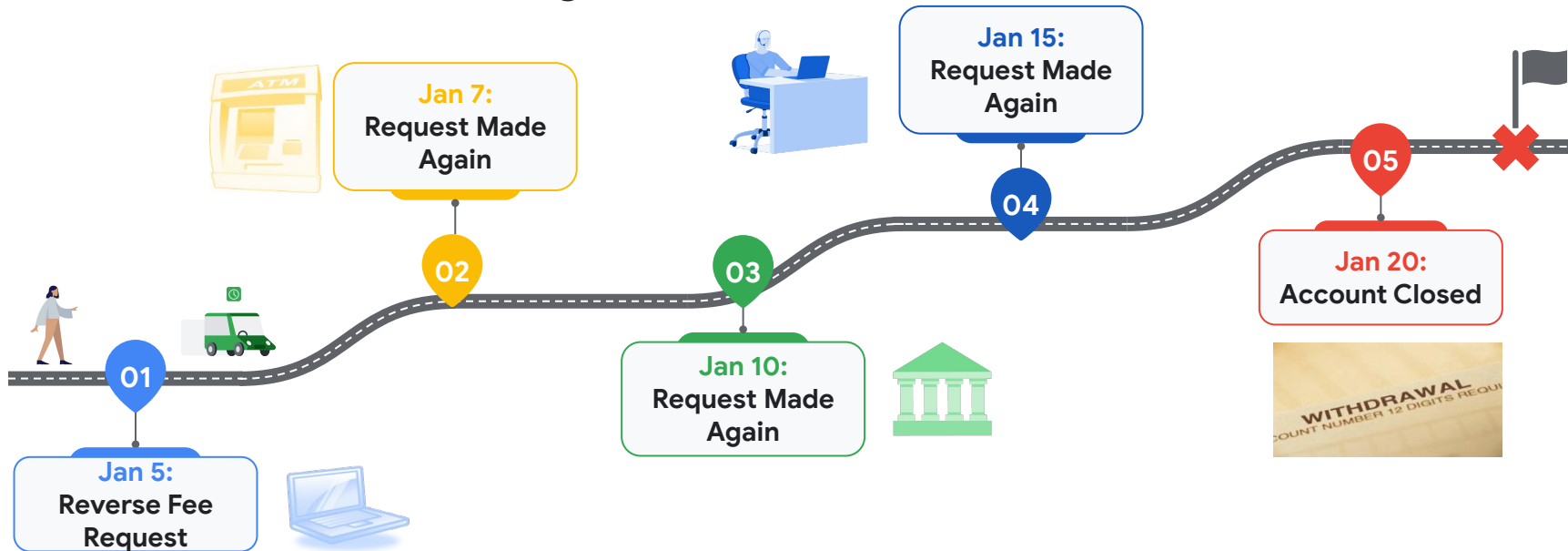
- Is there any identifiable pattern of behavior prior to account closure?
- Prior to new product or service changes?
- If so, what does this pattern look like?



Events Preceding Account Closure



Use case: Understanding the “Last Mile”



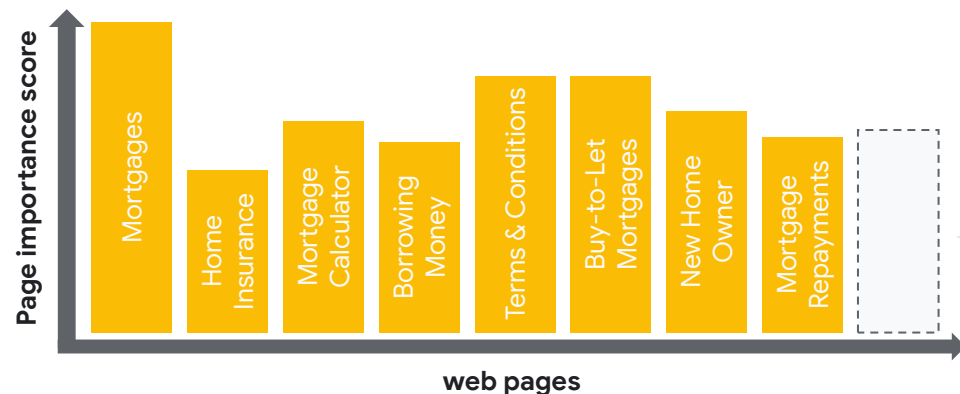
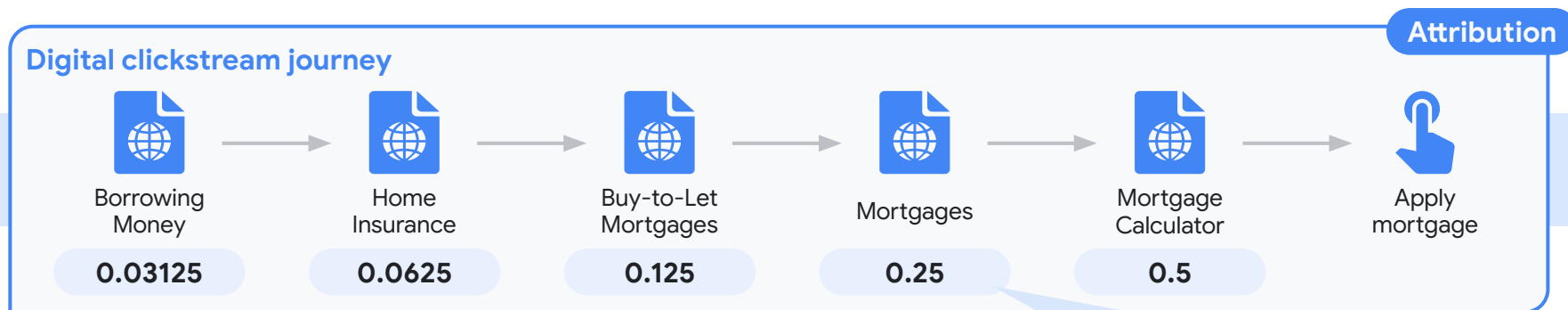
What if I knew that this customer was likely to leave? I could...

- Apologize
- Offer an explanation
- Reverse the \$5 fee

“It takes 3x more to acquire a customer than to retain one”

Use Case: Generating Sales Leads from General Browsing

Calculate Page Relevance to a Specific Product



Use exponential attribution to score all web pages leading to a visitor entering the application phase.

Scoring provides an indicator of the importance of each web page in predicting propensity to buy a particular product.

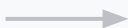
Use Case: Generating Sales Leads from General Browsing

Generating New Variables from Digital Data

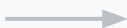
Digital clickstream journey



Borrowing
Money



Mortgages



Mortgage
Calculator

Evaluate customer engagement
of each web journey related
to a specific product.



Page score



Duration



Number of clicks



Recurring visits in
last 4 weeks

- Page Score = Sum of all page attribution scores.
- Duration = Duration of all sessions.
- Number of Clicks = Clicks registered during all sessions.
- Number of visits = Sessions recorded in past 4 weeks.

Create new
Digital Variables

Generating Sales Leads from General Browsing

Increase Model Power by Addition of Digital Variables

Existing propensity model

(Likelihood to take up a Mortgage)



No. of children



Salary



Address

...



Page score



Duration



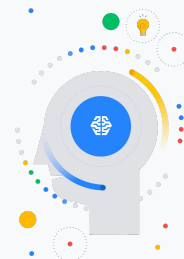
Number of clicks



Recurring visits in
last 4 weeks

New digital engagement variables are added to existing propensity model to produce a new enhanced model.

This model is more predictive for digitally engaged customers.



Customer Data Platform enabling deep customer insights...

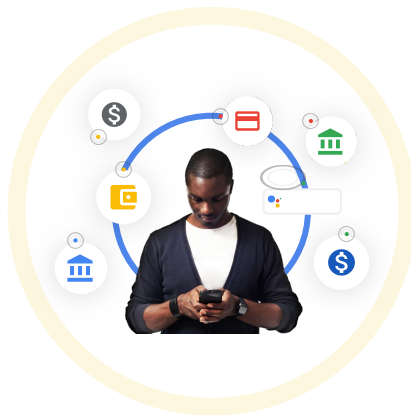
C.R.O.F.T

- Compliance (C)
- Risk / Recovery (R)
- Operations (O)
- Finance (F)
- Treasury (T)

Structure Data
(SQL)



Customer 360° View



Customer experience

- Digital Banking
- Omni-Channel
- CRM
- Customer Journey (Path Analysis)
- Marketing & Product Mngt.
- Branding and Social Media
- Customer Self-BI

Multi Structure Data
(Web Logs, Tag, Image, Voice, Sensor)



Data lake

Traditional Propensity Model

(Mortgage Acquisition)



No. of children



Wages



Zip code

...



Page score



Duration



Number of clicks

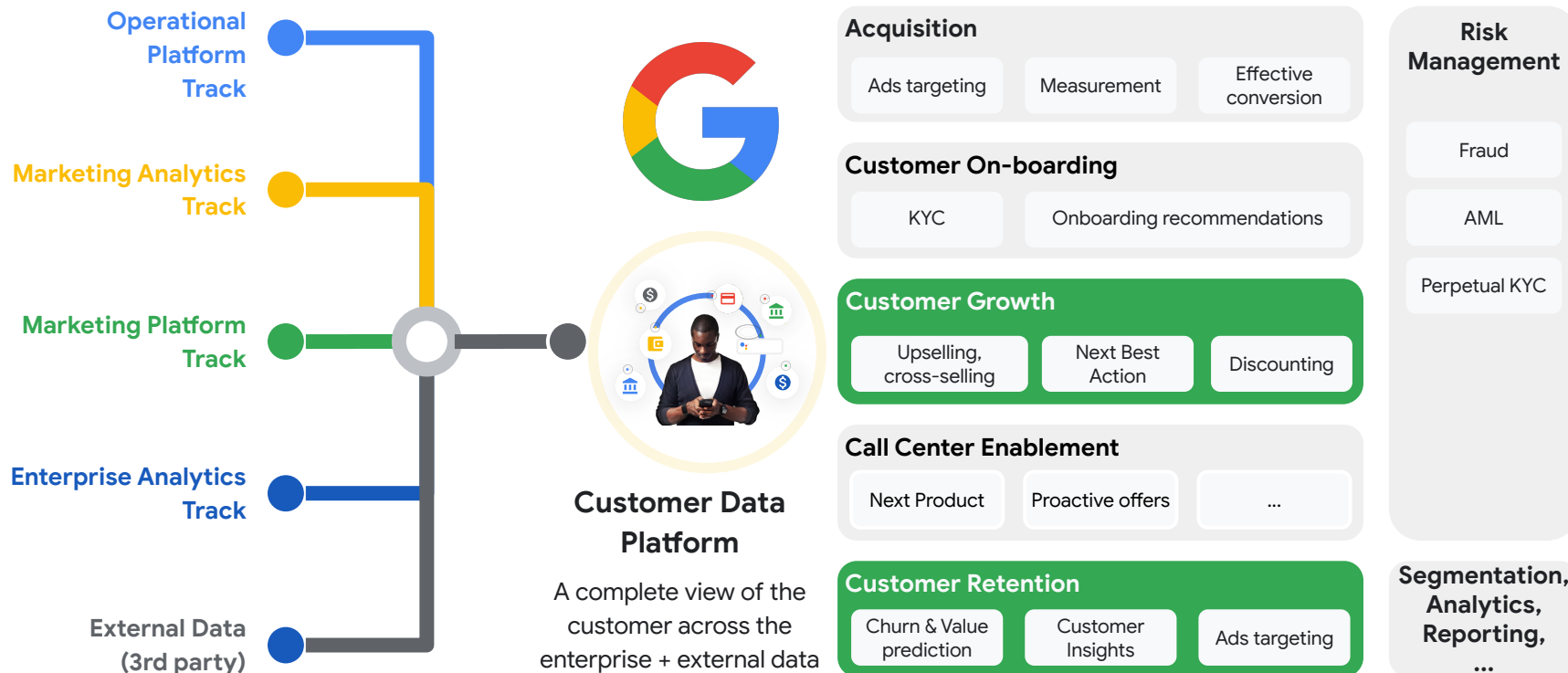


Recurring visits last few weeks

Creation of a Digital Variable

(Incorporation into the traditional propensity model)

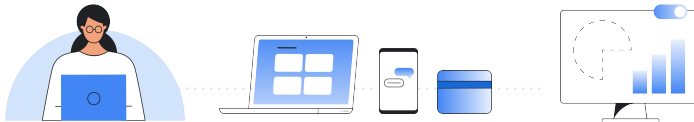
... and activate this data for every client activity across the value chain



Customer Data Platforms integrates data, business and technology

The goal

Leverage all of your first-party data to understand your customers, their preferences and their journey

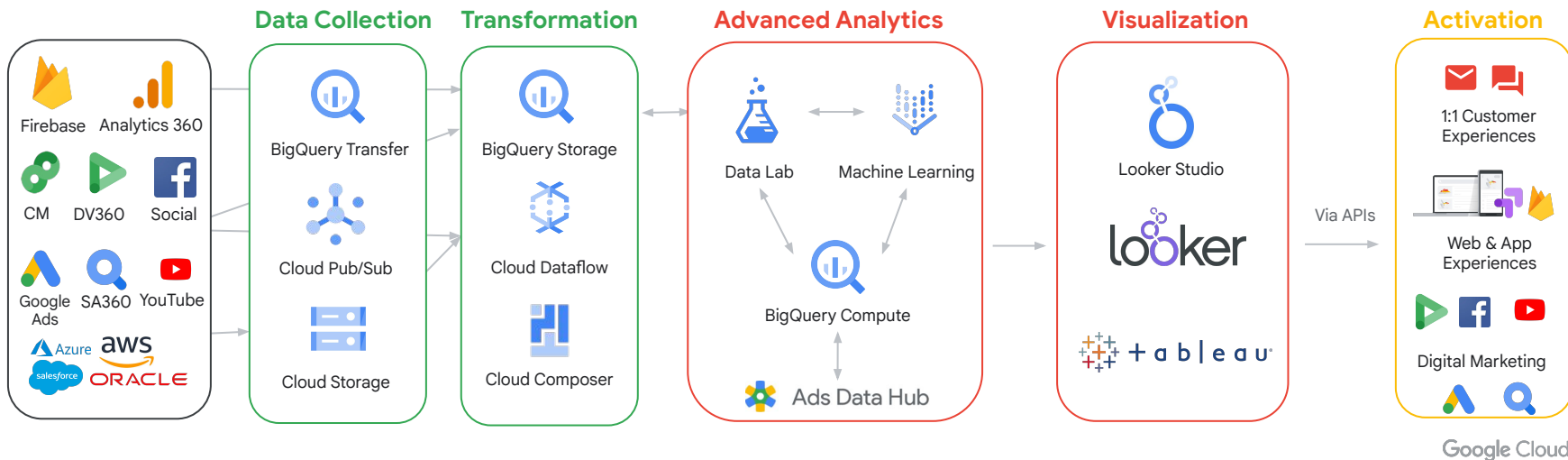


Diagnose why things happened and predict future marketing outcomes



Personalize campaigns & customer experiences to influence purchase behavior

Under the how...

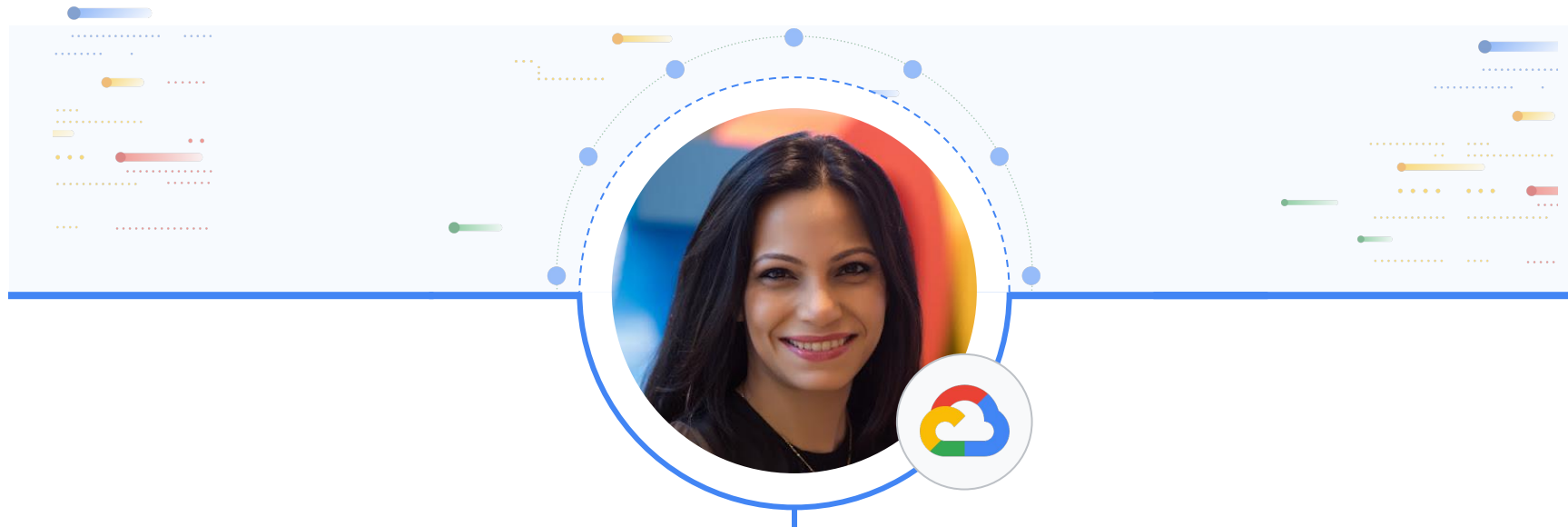




Google Cloud

Thank You

Search, Automation & Hyper Personalization



Aditi Roy

Industry Manager, Finance Google



What we'll run through

- 01 Introductions
- 02 The Evolution of Search
- 03 Unlock the Full Potential of Search
- 04 Privacy & Personalisation

Each year we make over

1000 improvements,

to empower everyone with the knowledge

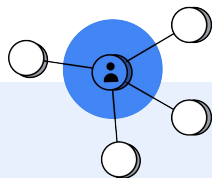
to build a better

life & world

The future of search is going
far beyond the search box
to help people make sense of the world
in more natural & intuitive ways

The Evolution of Search

Google



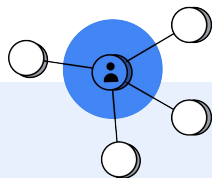
Search is becoming more natural and intuitive

The future of search is going far beyond the search box to help people make sense of the world in more natural & intuitive ways



Privacy has become fundamental

Rising user expectations on Privacy and restrictions on use of personal data are impacting the measurement ecosystem



Search is becoming more natural and intuitive

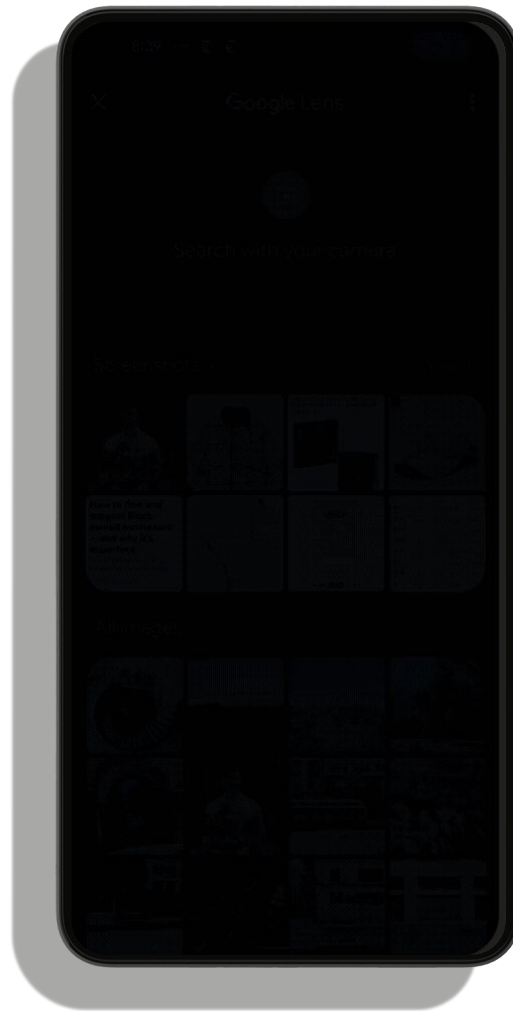
The future of search is going far beyond the search box to help people make sense of the world in more natural & intuitive ways



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Search is becoming
more **natural and**
intuitive



Multisearch

Multisearch allows people to search using a combination of text + image



Launched Globally December 2022

Google

Why does it matter to businesses?



Search improvements...

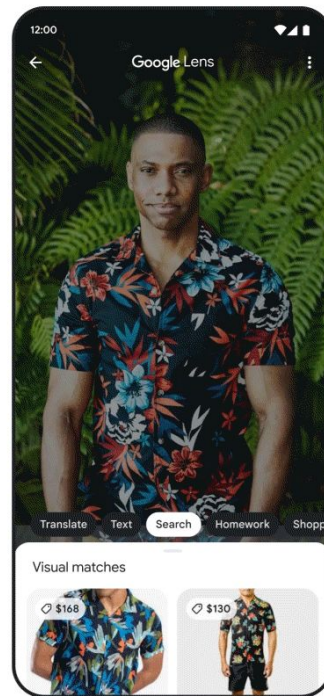
We developed new machine learning models to deliver on **consumer demand** for more visual and browsable Search.

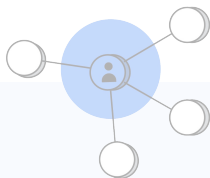


...lead to advancements in Ads

Google Ads is innovating just like Search to connect you with customers. And these innovations are being powered by the same technology advancements powering Search.

Search improvements
lead to advancement
in Ads





Search is becoming more natural and intuitive

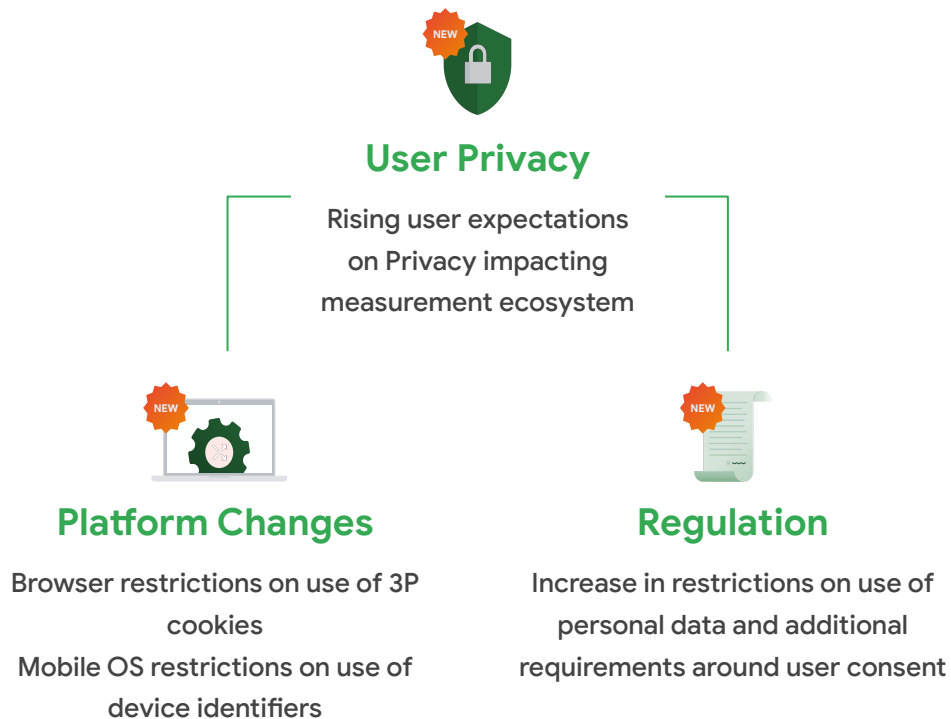
The future of search is going far beyond the search box to help people make sense of the world in more natural & intuitive ways



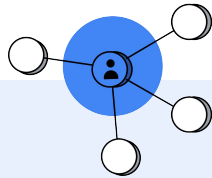
Privacy has become fundamental

Rising user expectations on Privacy and restrictions on use of personal data are impacting the measurement ecosystem

We live in a **new world** of measurement



Marketers need to embrace two big mindset shifts to capture the AI-powered opportunity



#1 Embrace Google's
AI-powered
Performance Solutions



#2 Automate to what
truly matters to your
business

Unlock the Full Potential of Search

Google

What sets any marketing strategy apart is your
people & their ingenuity.

But, consumers have never had more options — and the “right customer” and “right message” is a moving target.

Combine your expertise

with Google’s deep understanding of consumers to keep
pace with today’s fast changing world.

Three things worth doing *now*, no matter what happens next

1

Optimize for ROI

Find your best and most valuable customers by **bidding to value** and aligning your media dollars more directly with your business goals

2

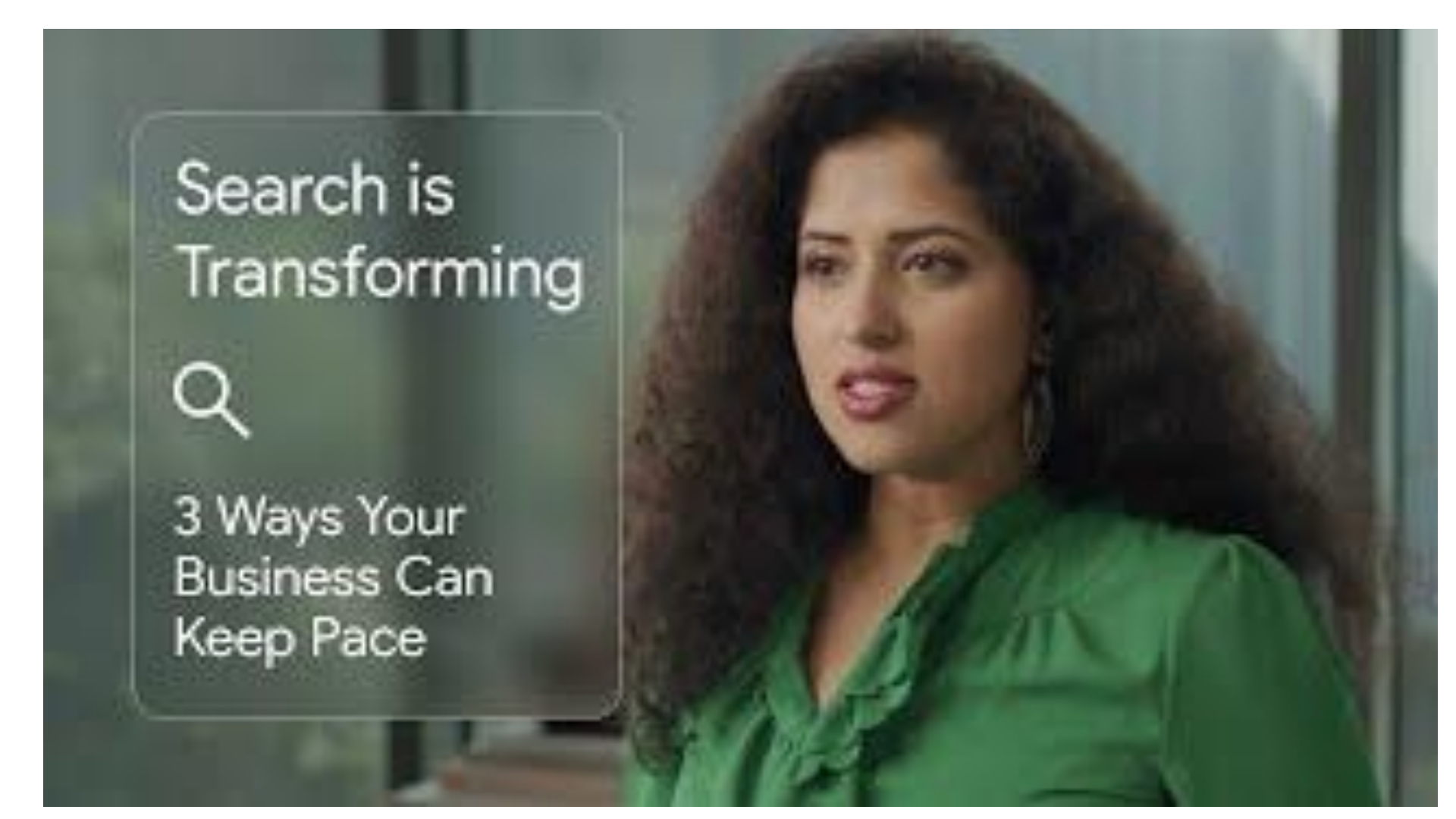
Uncover new opportunities

Adopt **broad match** and discover new opportunities across searches

3

Create an intuitive experience

Invest in visually rich creatives and bring them to life using **image assets in Google Ads**



Search is Transforming



3 Ways Your
Business Can
Keep Pace

Automation is your **business multiplier**

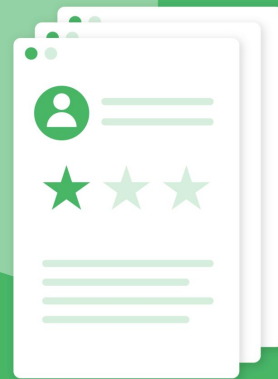
Automation learns from you. Multiply ROI and growth by sharing your expertise:

- ✓ **Value-based bidding:** Share the relative importance of your conversions so you can optimize for the ones that matter most to your business
- ✓ **Other high-quality inputs:** creative assets, strong web and app experiences

0%

Google advertisers that optimize for value, rather than cost, see an average 14% increase in conversion values¹

When you combine your marketing expertise with Google's automation, you drive better ROI and unlock the next wave of growth.



80%

of Google advertisers
use automated bidding

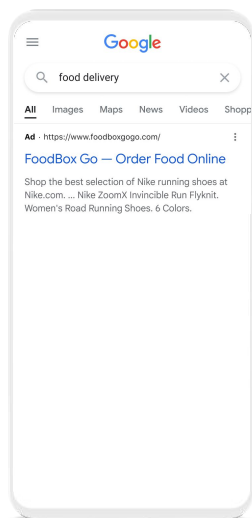
Uncover new opportunities

Broad Match is able to leverage unique signals not available in other match types

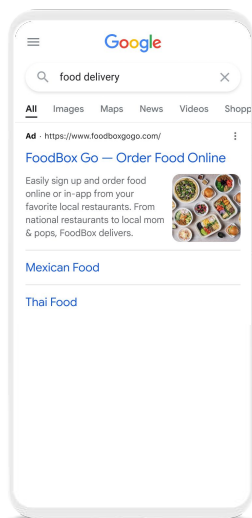
Signals considered to drive performance	Keywords 	Landing pages (as a filter) 	Other Keywords in Ad Group 	Previous searches 	Predicted performance 	User location 
Exact & Phrase						
Broad Match						

Create an intuitive experience

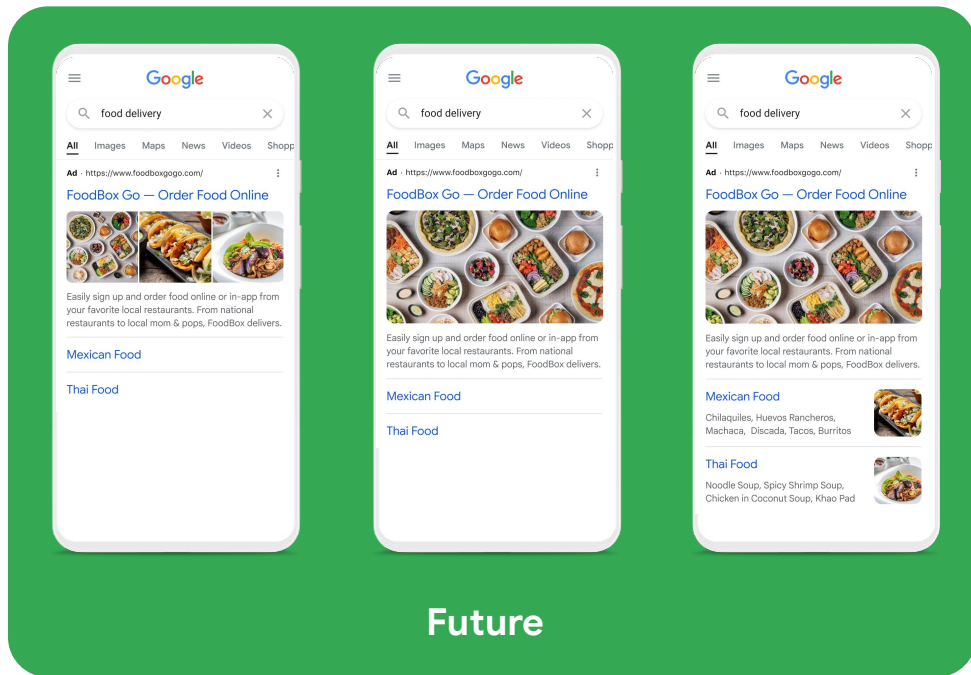
Incorporate image assets as Search becomes **more visual**



Past



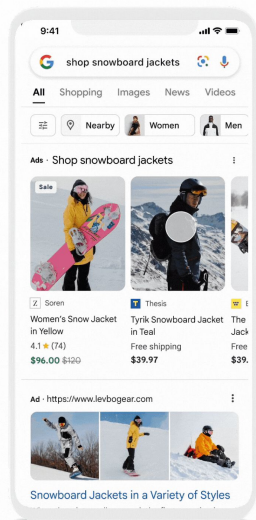
Present



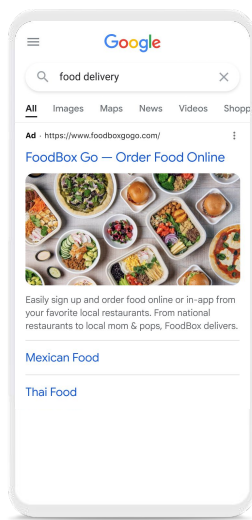
Future

Create an intuitive experience

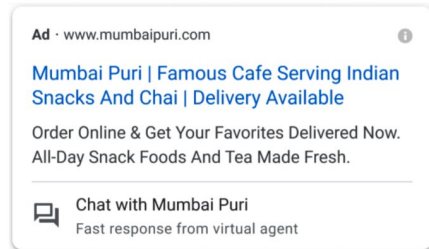
As Search becomes more natural and helpful, partner with us to **create ads that meet** users' changing needs.



Browsable
Search Results



New Search Ads UI
for Image Assets



Conversational
Search Results

Privacy & Personalisation

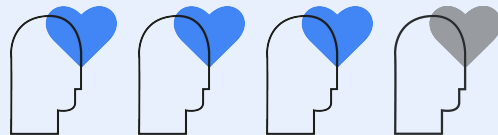
Google

People's expectations of ads privacy have shifted

People are increasingly **worried about sharing their personal information**

- **64% of consumers say they mistrust companies** to protect their personal data and privacy online.
- **Consumers want to:**
 - Know their personal data is secure & private
 - Be confident their data is not abused
 - Have the ability to control their data

However, people also want experiences with **brands that they care about:**



3/4

of people say they only want to see ads that are relevant and useful to them (BCG & Google)

The digital ads
landscape is
experiencing
a paradigm shift

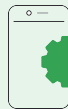


Higher user expectations for ads privacy are driving both additional privacy regulations and technology changes that restrict user-level tracking



Regulatory Changes

Regulations are impacting how user data can be captured and used



Technology Changes

Increased restrictions are impacting traditional data collection (e.g. third party cookies and mobile ad identifiers)



Changing the way
digital advertising is
done: **a challenge
and an opportunity**



Navigating this shift in the ads industry presents an opportunity, as we fundamentally **change the way digital advertising is done**



A challenge, an opportunity, and an evolutionary change

A Marketer's framework for privacy-safe growth



A three-step framework for privacy-safe growth: **Build,** **Measure, Activate**



BUILD

Build a direct relationship with your customers based on **responsibly-gathered first-party data**.



MEASURE

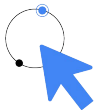
Ensure your measurement remains accurate, flexible, and actionable by leaning on **machine learning**.



ACTIVATE

Drive business objectives by keeping your ads relevant with **automation**.

Build a data and measurement strategy that links marketing metrics, to business objectives.



Clarify your KPIs to link them directly to the desired **business outcomes**.



Build a **minimum data model** which only seeks to utilise the data which leads directly to your KPIs.



Build trust with users and collect high-quality consented data using the 3Ms framework¹.



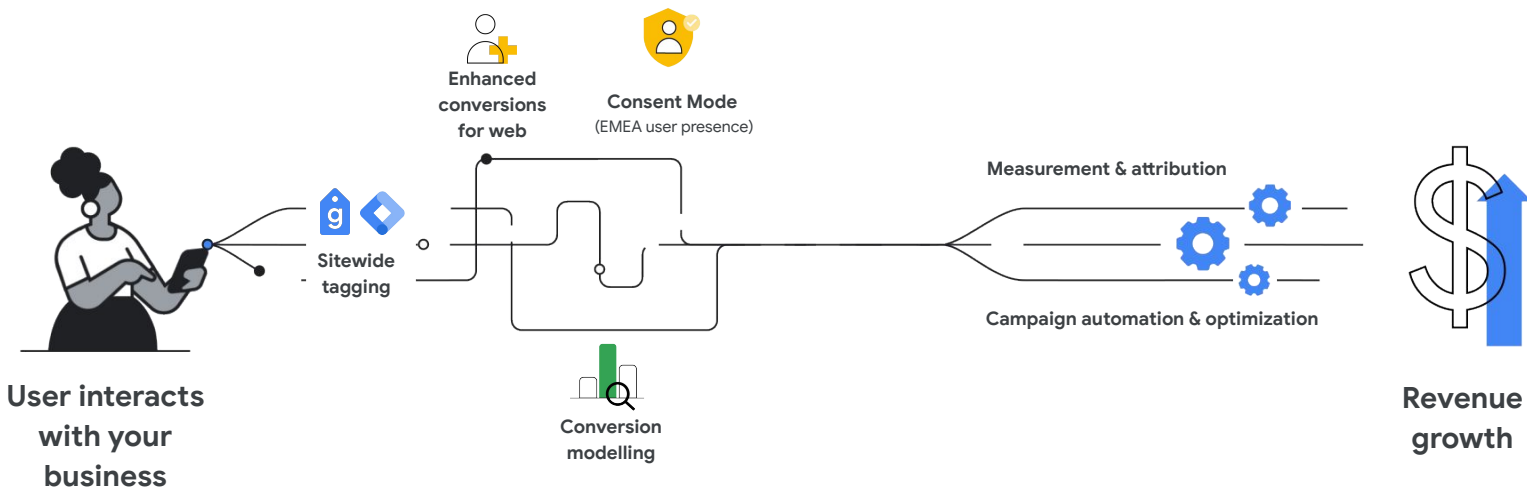
If required data is partially, or wholly missing, consider using **modelling** (like conversion modelling) to help fill the gaps.

Providing a positive privacy experience can increase share of brand preference by 43% - Ipsos research, 2022²

¹Privacy by Design - Exceeding Customer expectations ([link](#))

²People take their privacy more seriously than you'd expect - brands should too, Think With Google, Sept 2022, ([link](#))

Enable privacy-centric measurement solutions



Privacy-centric measurement solutions work together to gather and use first-party data. This data helps you to accurately measure and attribute conversions for your campaigns. More accurate conversion data fuels Google automated solutions to optimize your campaign performance and help grow revenue for your business.

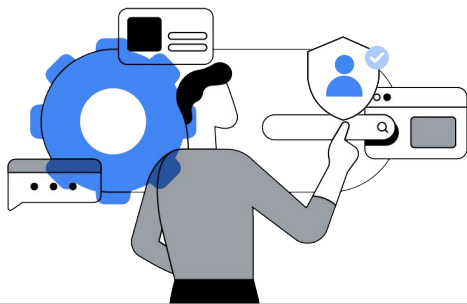
*Using Google's Consent Mode, Enhanced Conversions and GA4 - Regus improved their measurement accuracy and recovered 9% more search conversions - previously lost to use cookie choices and browser limitations - ultimately **reducing effective CPA by 8.3%**. [source](#)*

Activate insights to drive growth - Connect with the right people at scale and drive meaningful business results.

Smart Bidding, an automated bidding strategy, utilizes Google's AI to optimize for conversions or conversion value in each bidding auction. It works with observable and modeled data collected by sitewide tagging, enhanced conversion for web, and Consent Mode to set bids.

Quality of first-party data you share is crucial

Durable, and comprehensive data and machine learning enable automation to **effectively predict outcomes and optimize performance.**



>80%

of Google advertisers are now using automated bidding to free up time and improve ad performance.¹

Google advertisers that optimize for value rather than cost-per-acquisition see on average a






+14%

increase in conversion values.²

¹ Google Internal Data, Global, 2021-03-16 to 2021-04-12

² How to build a successful measurement plan for 2023. ([source](#))

Privacy Readiness priorities are integral to each customer's marketing objective

	 Increase Awareness & Consideration	 Generate Leads	 Grow Online Sales	 Grow Offline Sales	 Drive Apps + Mobile Growth
BUILD	Build a direct relationship with your customers by investing in a streamlined CRM system*	Build a direct relationship with your customers by investing in a streamlined CRM system*	Build a direct relationship with your customers by investing in a streamlined CRM system*	Build a direct relationship with your customers by investing in a streamlined CRM system*	Build an infrastructure to generate, capture & organize first-party data with Google Analytics for Firebase SDK. Collect emails for On-device measurement for iOS to power & strengthen machine learning
MEASURE	<p>Capture engagement on site with sitewide tagging. Adjust how tags operate with Consent Mode**</p> <p>Capture additional view through conversions with Enhanced Conversions & Conversion Modeling</p> <p>Surface customer & touchpoints insights with Google Analytics 4 & DDA</p>	<p>Capture lead conversions on site with sitewide tagging. Adjust how tags operate with Consent Mode**</p> <p>Capture additional lead conversions online with Enhanced Conversions & Conversion Modeling</p> <p>Surface customer & touchpoints insights with Google Analytics 4 & DDA</p>	<p>Capture sales conversions on site with sitewide tagging. Adjust how tags operate with Consent Mode**</p> <p>Capture additional online sales conversions with Enhanced Conversions & Conversion Modeling</p> <p>Surface customer & touchpoints insights with Google Analytics 4 & DDA</p>	<p>Measure footfall with store sales visit. Adjust how tags operate with Consent Mode**</p> <p>Surface customer & touchpoints insights with Google Analytics 4 & DDA</p>	<p>Adjust Google Analytics SDK based on user consent with Consent Mode for Apps**</p> <p>Capture additional engagements & installs in-app with Conversion Modeling and Google Analytics for Firebase SDK.</p> <p>Reconcile advertising performance across varied reporting surfaces</p>
ACTIVATE	Generate qualified reach through SB strategies, Targeting Expansion (DV3), Optimized Targeting (GDA) & Customer Match based on customer owned CRM seeds	<p>Drive qualified leads by leveraging offline actions, max. conversion value through value-based SB strategies, and use Targeting Expansion (DV3), Optimized Targeting (GDA) & Customer Match</p> <p>Leverage Performance Max</p>	<p>Maximize conversion value through value-based SB strategies and use Targeting Expansion (DV3), Optimized Targeting (GDA) & Customer Match</p> <p>Leverage Smart Shopping Campaigns & Performance Max</p>	<p>Maximize conversion value through value-based SB strategies across online and offline activities. Use Targeting Expansion (DV3), Optimized Targeting (GDA) & Customer Match</p> <p>Leverage Performance Max</p>	<p>Drive app installs through App Campaign for Install (ACI) and Feed machine learning through automation. Activate On Device Measurement to bolster models.</p> <p>Re-engage audience through App Campaigns for Engagements (ACE)</p>

*Link 1PD w/ Google Ads, Google Analytics, Campaign Manager 360, or Search Ads 360

**for advertisers in the EEA, UK & CH

Thank You

Google

Featured Partners Experience Demo @ GoogleIarum



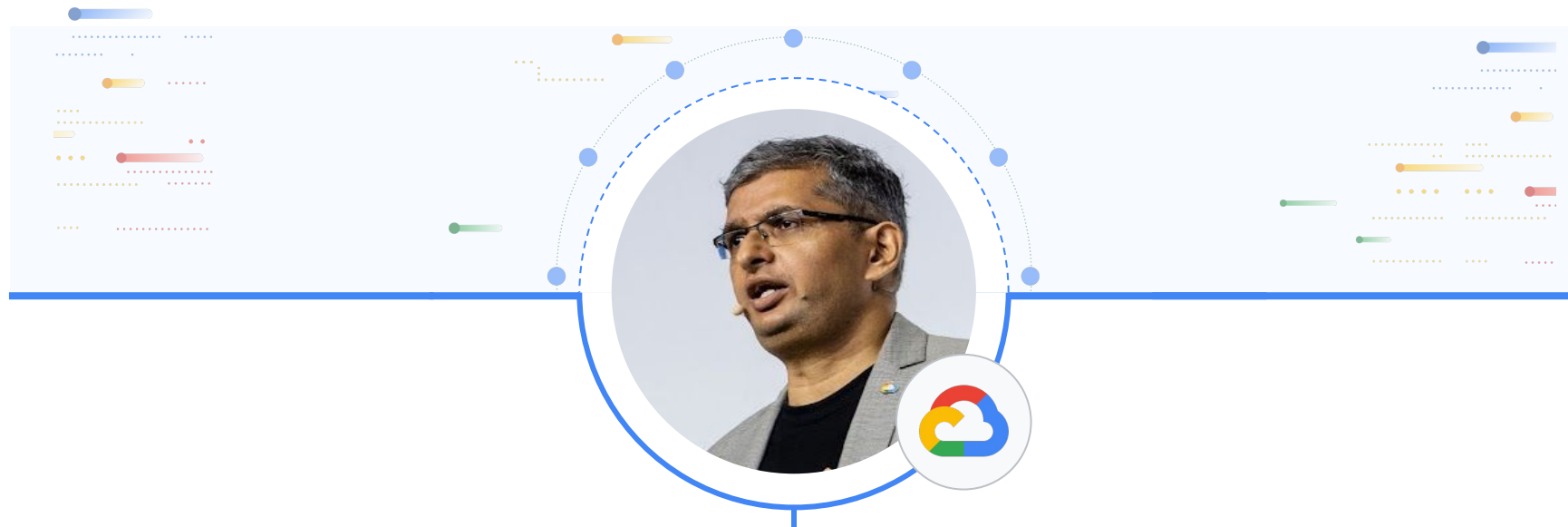


Demo Experience & Break
3.15pm - 3.45pm
30 mins



*Download the
event App*

The Business Value & Impact of Customer Data Platforms



Vikas Desai

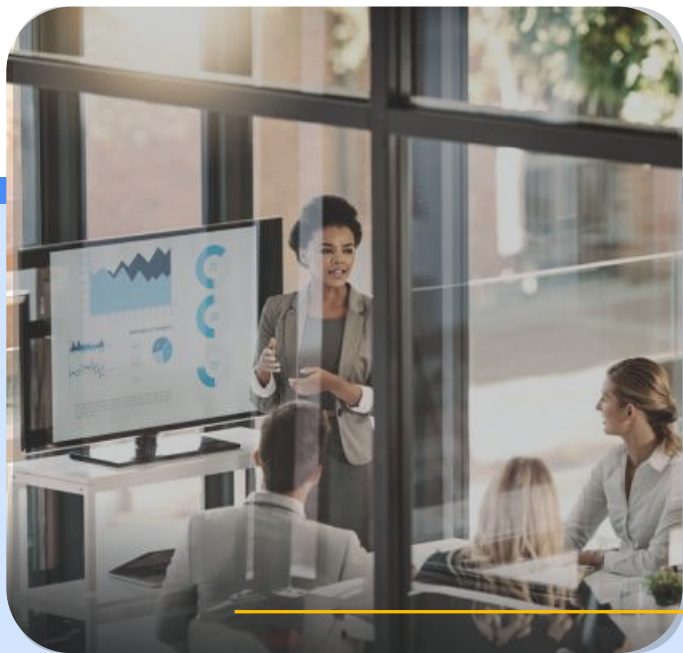
Principal Architect, FSI Google Cloud, SEA

Digital Banks vs Digital Banking

Customer focus vs Product focus

	Digital Bank Average	Traditional Bank Average
Net Promoter Score	62	19
Customer Growth Rate	150%	<2%
Operating Cost per Customer	US\$25	US\$208
Customer to Staff Ratio	3000	750

Hyper- Personalization, the segment of one



The best of times, the worst of times

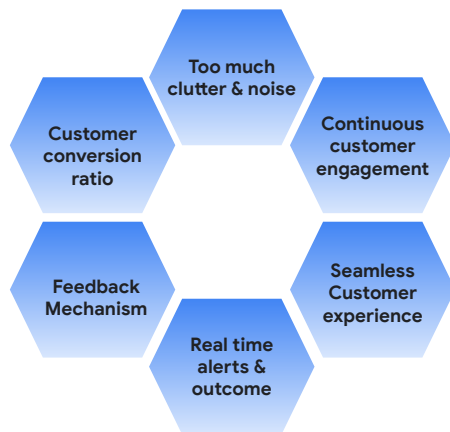
- Data, data everywhere.
- 90% marketers say Personalization is key.
- Only 17% marketers able to use data+AI effectively.
- Holy grail remains elusive to most.

Hyper-personalization: The need & key drivers

“The customer’s expectation changes every day, so we need to remain keenly interested in the customer and evolve to remain relevant.”

Historically, banking relied on building trusted relationships with customers. **Treating the customer as a segment of one is once again possible in the hyper personalised digital world.**

Challenges in today’s era



Hyper personalisation in financial services achieves:



Meaningful Content

Enhanced trust and loyalty by anticipating needs and removing friction

- Real-time alerts
- Tailored web content and personalised advertising
- Pre-populated applications



Tailored Products and Advice

Increased value and reduced risk

- Real time product notification and transaction triggers
- Dynamic pricing and hyper customised offers
- Personal finance management alerts

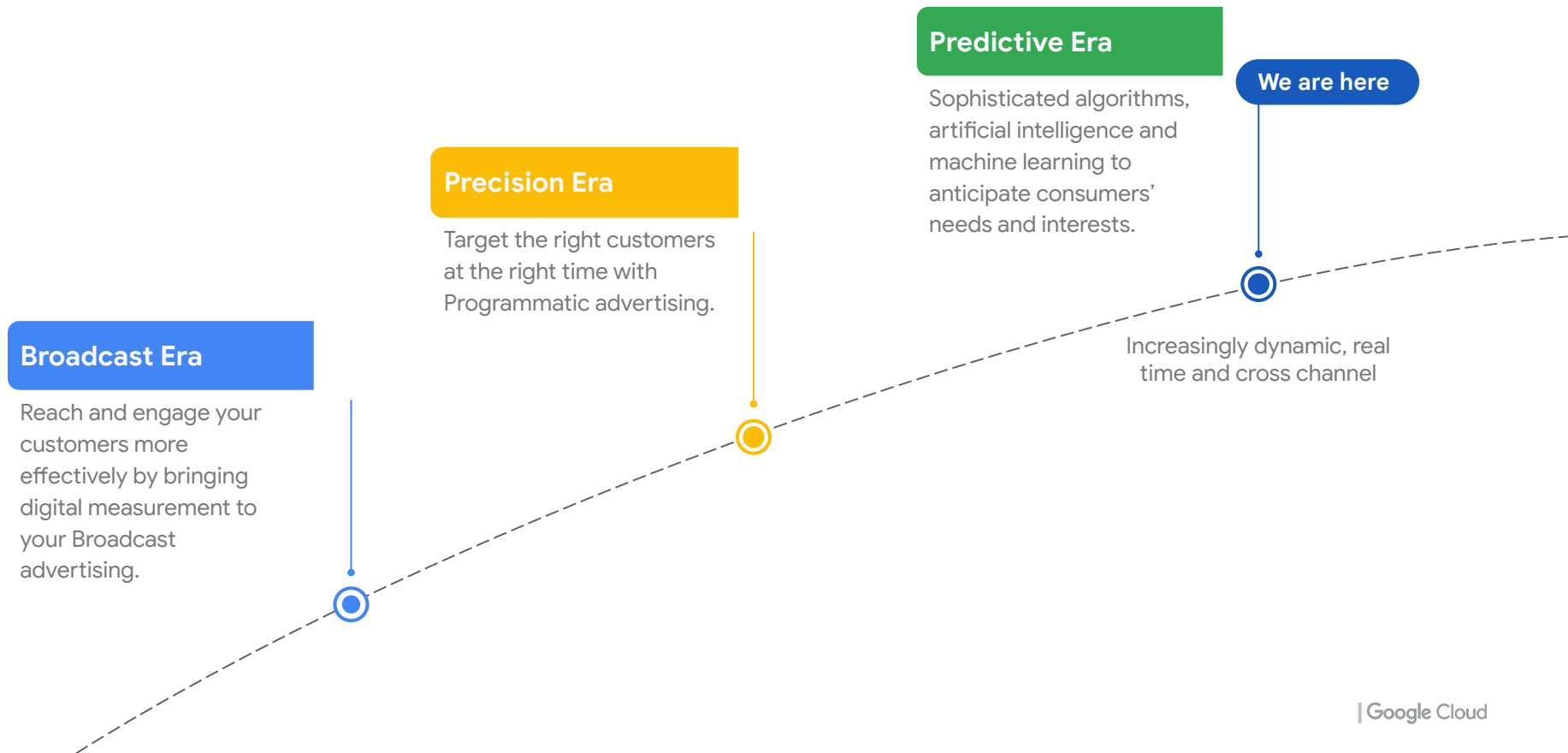


Optimised Service

Ubiquitous presence across channels; understanding the customer’s ecosystem

- Interaction when a customer wants it and the way they want it (right time + right channel)
- Contextualised and high quality responses
- Phygital experience seamless

Marketing Technology has evolved significantly



In the predictive era, Customers have come to expect personalized experiences and creating these has become important for growth



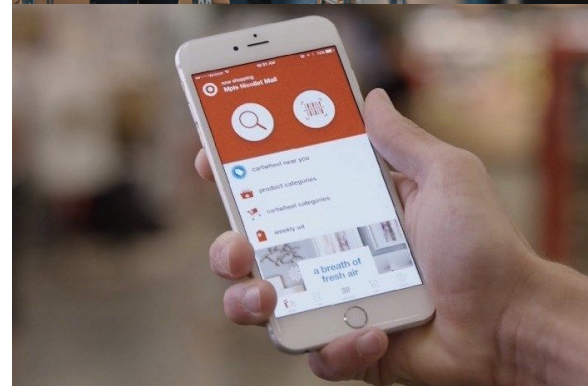
Successful personalization and improved customer experiences can **increase customer satisfaction by 20%**



67% of consumers are **interested in a customer support experience** that could anticipate their needs



Delivering relevant experiences to customers can **decrease costs by 30%** and **increase revenues by 20%**



Data is foundational to building these personalized experiences

Relevance

First-party data comes directly from customers resulting in high quality signals to leverage in predictive analytics

Consistency & quality

Access to data gathered with consent from customers ensures high completeness, reliability and integrity

Uniqueness

First-Party data is proprietary, therefore providing a differentiated perspective on customer needs that can be used as a competitive advantage

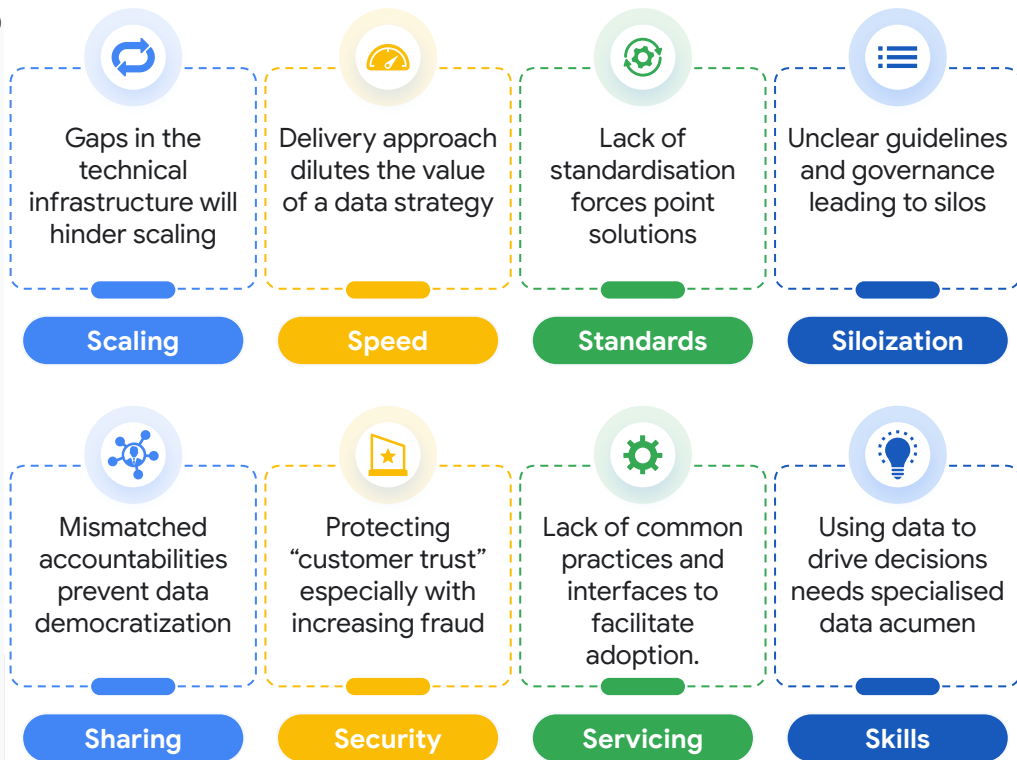


Additionally...

They are seeing **new digital-first organizations** entering the industry and experiencing exponential growth cycles. These newcomers don't have these burdens; they're faster, leaner, fearless, and **adopt data first thinking from their inception.**

These firms are able to provide online and real-time contextualised experiences and be where the customers are and want them to be.

Traditional Banks are playing catch-up by making **technology investments** in upgrading to data cloud, data lakes but it's **just not enough.**



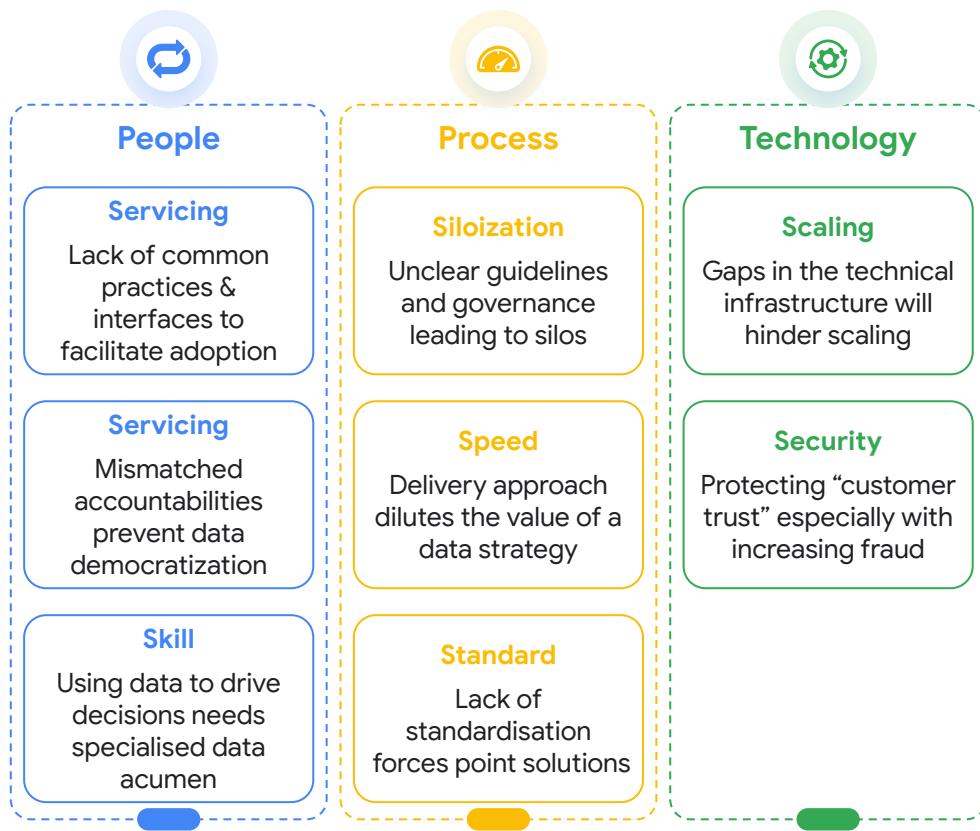
IT'S TIME TO REBOOT...

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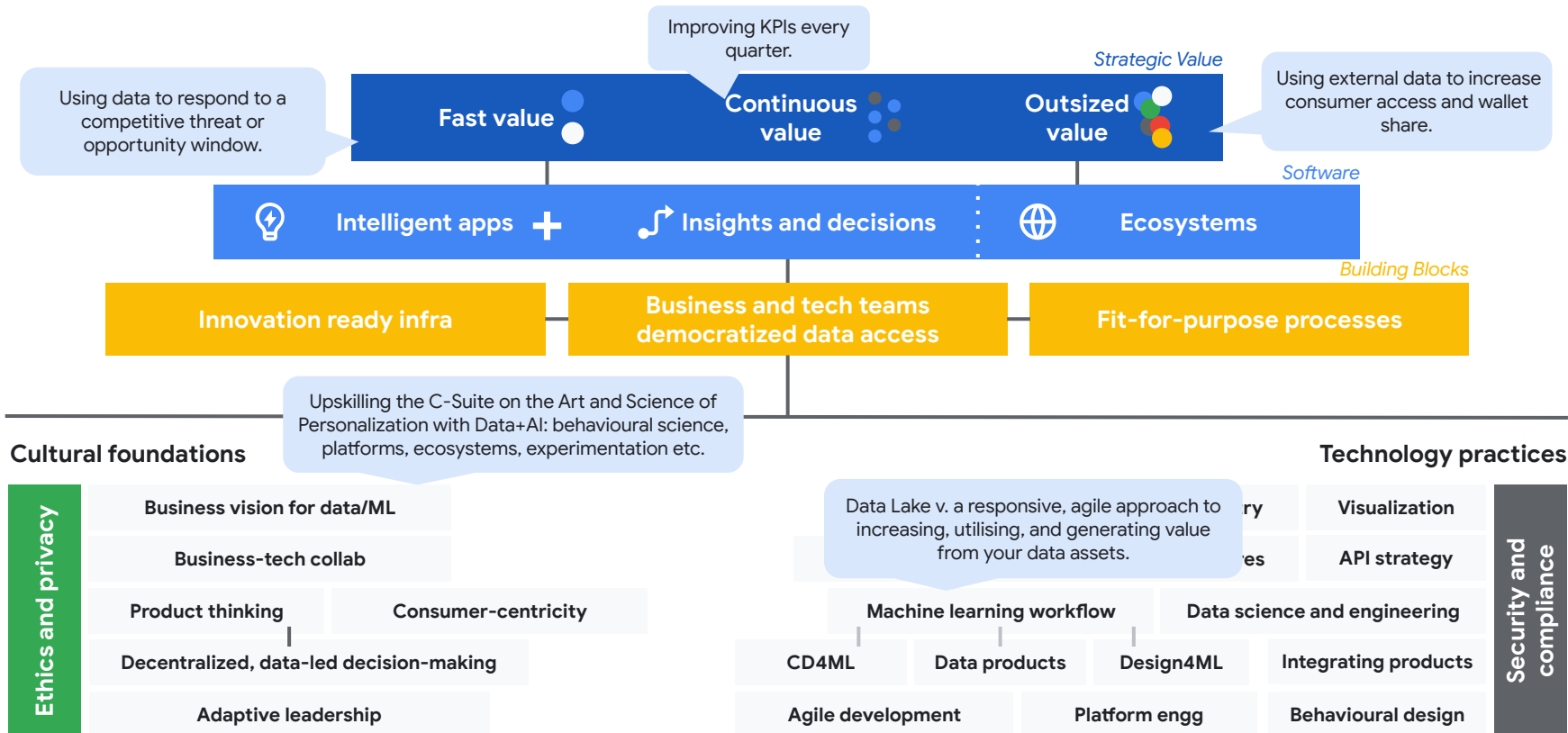
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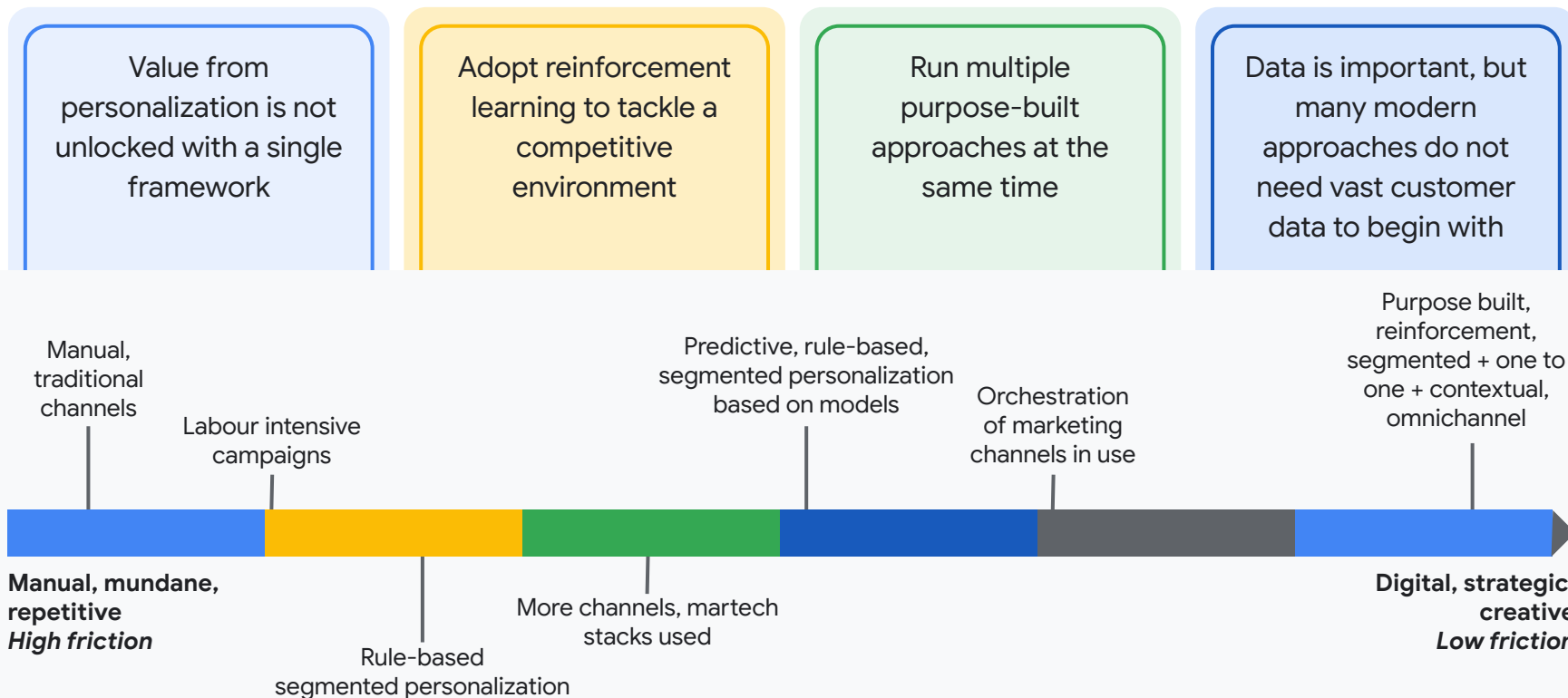
IT'S TIME TO REBOOT...

Success comes from a strong Data Value Chain

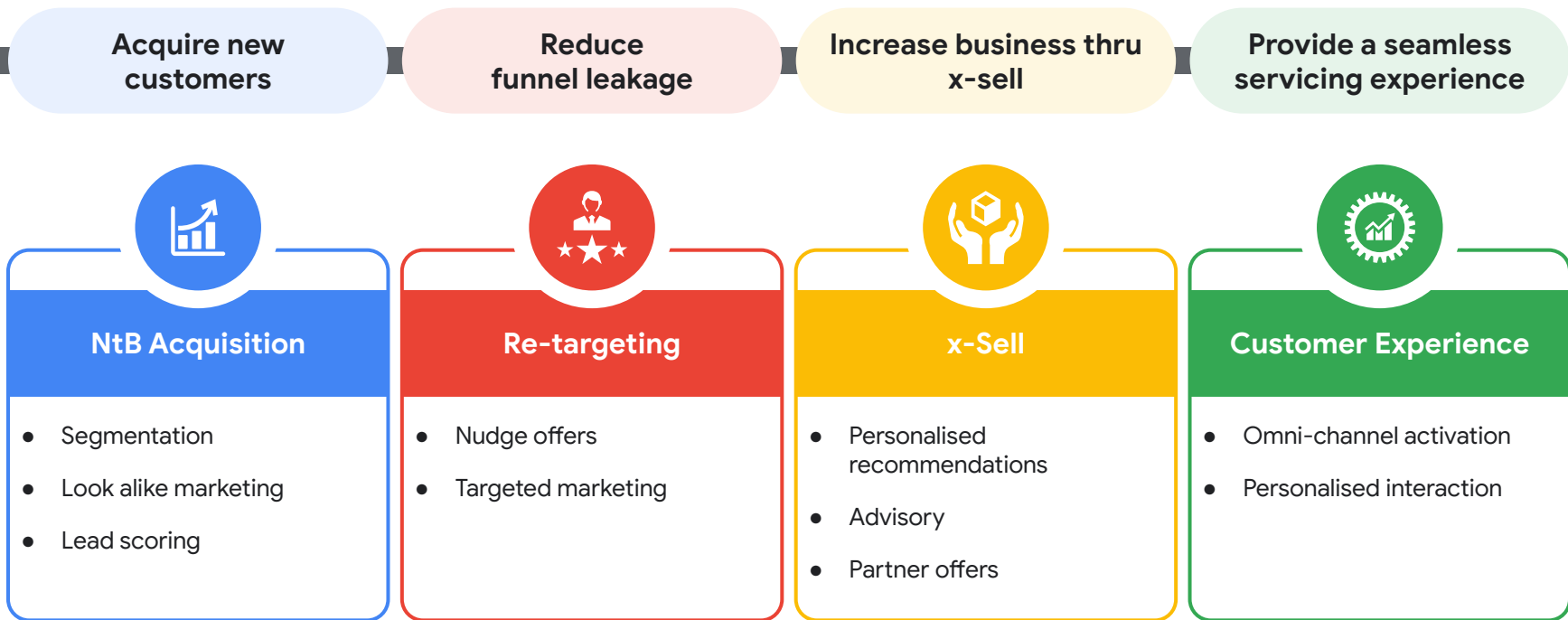


Personalization maturity

Progress depends on the strength of the data value chain



Customer Data Platform can enable personalised interactions and deliver marketing outcomes



Personalization Maturity

01

Manual, traditional channels

Manual processes, very traditional channels only, analysis, actions and campaigns are typically labour-intensive.

02

Rule-based, segmented, multiple channels

Manual processes, very traditional channels only, analysis, actions and campaigns are typically labour-intensive.

03

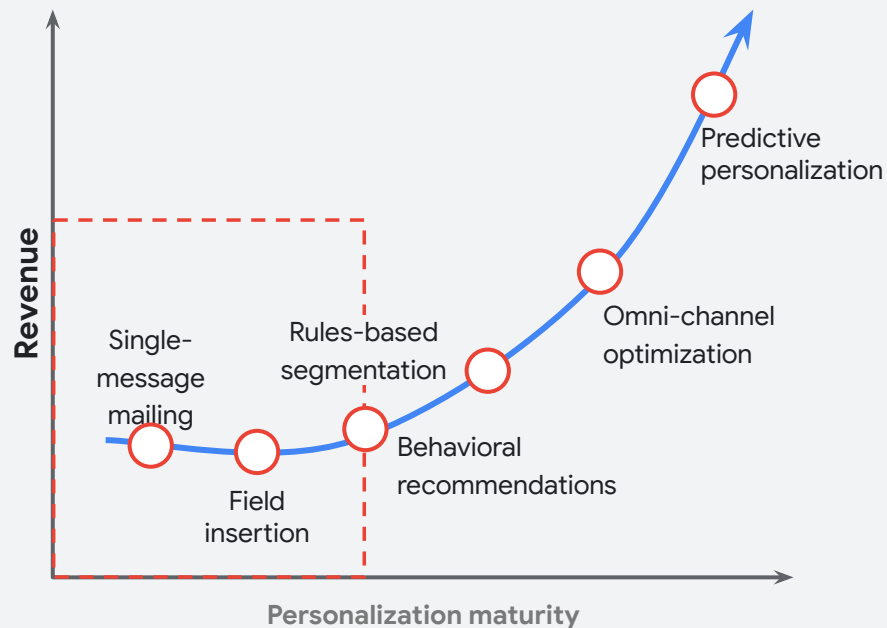
Predictive + rule-based, segmented + one to one, omnichannel

Orchestration of marketing channels in use. Segmentation models, rule-based logic and usually some personalization models, usually state predictions (like churn, upsell, user-to-item, item-to-item).

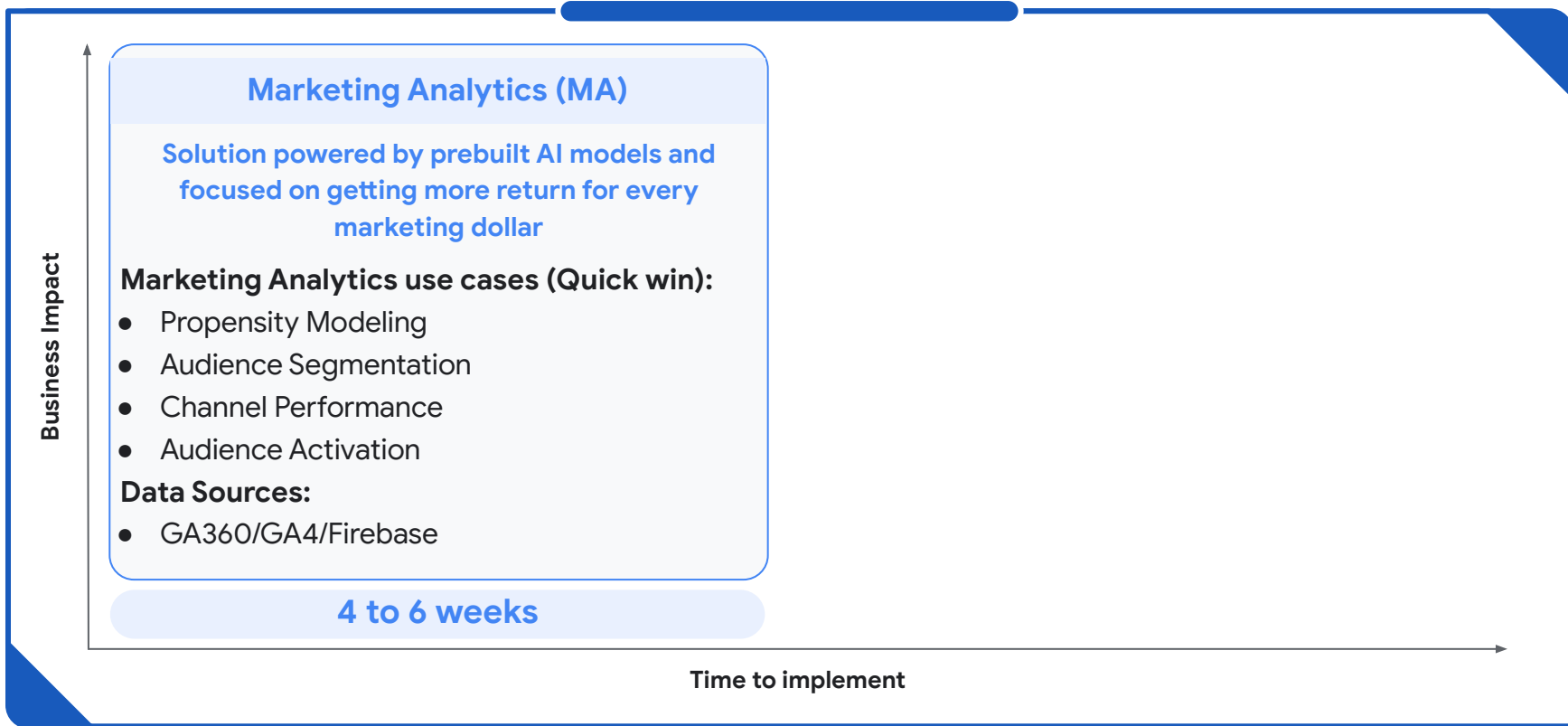
04

Purpose built, reinforcement, segmented + one to one + contextual, omnichannel

Multiple models at play, online reinforcement learning, bandits, traditional factorization, with advanced segmentation models and well orchestrated marketing channels, digital asset management and testing capabilities.



Customer journey from MA (quick win) to CDP solution



CDP 1.1 Use Cases



Propensity modeling

WHAT

Instant BQML is a streamlined process that helps you rapidly onboard and deploy end-to-end machine learning pipeline solutions to organize your **1st party** Google Analytics data for audience remarketing.

HOW

Fill out the Instant BQML form with your client to configure an automated, customized machine learning pipeline.

WHO

H-E-B Grocery increased conversion rate by 200% and reduced their cost per conversion by 75%.

INSTANT BQML

Launch an automated BigQuery machine learning model in minutes.

Fill in the fields below with details about your Google Cloud, BigQuery, and Google Analytics accounts. Upon completing all fields, click download to generate a customized JSON file. Upload the file to [CRMint](#) to automate your pipelines.

Marketing Strategy & Objective

Audiences

Purchase Propensity

► More details

Cloud Project ID

my-sample-project-191923

► More details

Cloud Storage Bucket Name

crmint-bqml-20200511

► More details

BigQuery Dataset ID

example_dataset

► More details

Google Analytics Account ID

314159

► More details

<https://instant-bqml.appspot.com>

Data sources

- GA360
- GA4



Components

- [Data Import](#)
- [Measurement Protocol](#)
- [CRMint](#)

Audience segmentation

WHAT

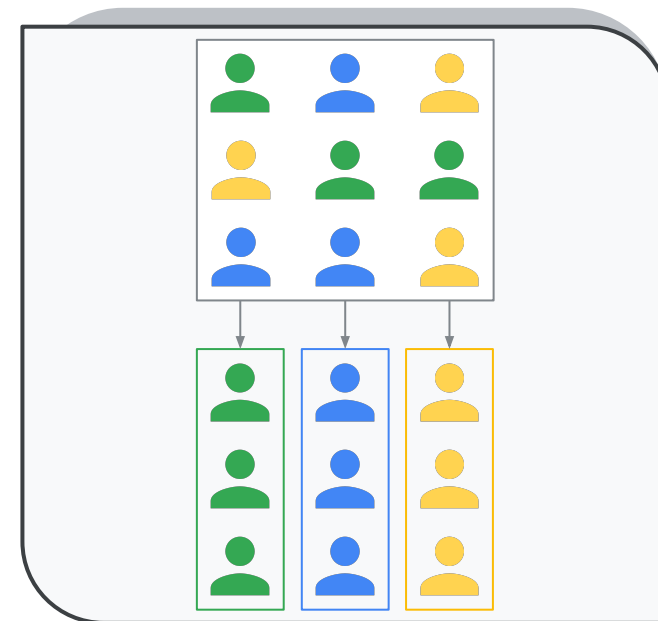
Use ML to build audiences that take into account various data sources. Use those audiences to improve marketing campaign performance.

HOW

Using k-means clustering in BQML to segment audiences based on GA360 and CRM data.

WHO

EAE Business school builds audience segments and improves conversions by 34%



Data sources

- GA360
- GA4
- CRM



Components

- [Data Import](#)
- [Measurement Protocol](#)
- [CRMint](#)

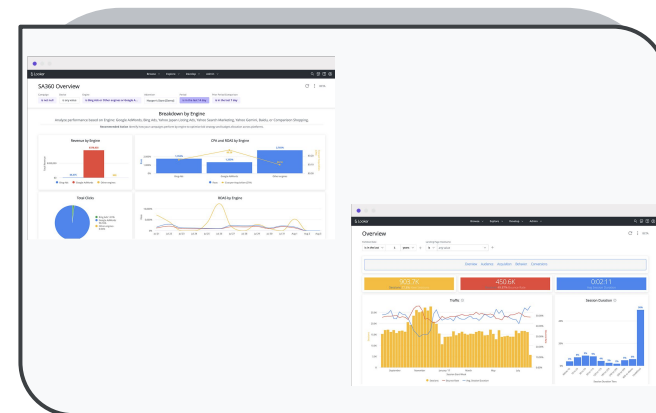
Channel performance

WHAT

Looker gives your marketing team a one-stop console for all of their marketing performance data, from ad impressions to on-site traffic and customer data

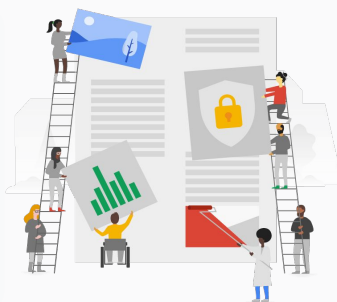
HOW

Bring your GA360/GA4, and GMP data into BQ alongside your 1P datasets. Connect Looker to your BigQuery, and turn on the Looker Blocks for GMP to gain real-time insights into your channel performance and user activity.



Data sources

- Web/app analytics (GA360/GA4)
- GMP
- CRM, service, loyalty (Salesforce)
- ERP / orders / products (SAP)
- Social media / CMS
- Data signals



Components

- [Looker for GMP](#)
- [Data Import](#)
- [Customer Match](#)

First Party Audience Activation

WHAT

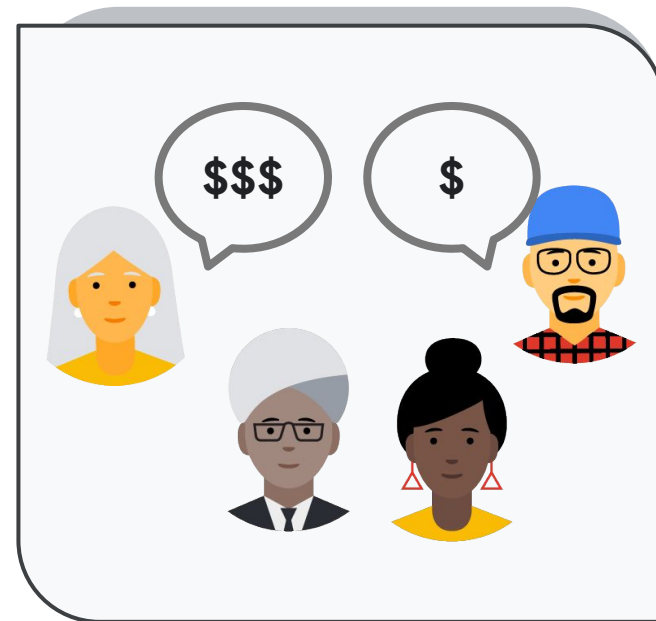
Build customer audiences using your 1p data. Target those customers, and people similar to them, through all of your customer and digital marketing channels

HOW

Connect Looker to your DWH. Build audiences in a drag-and-drop UI, and send them directly to your marketing tools

WHO

Car Next Door uses Looker to automate and personalize communications to increase customer engagement



Data sources

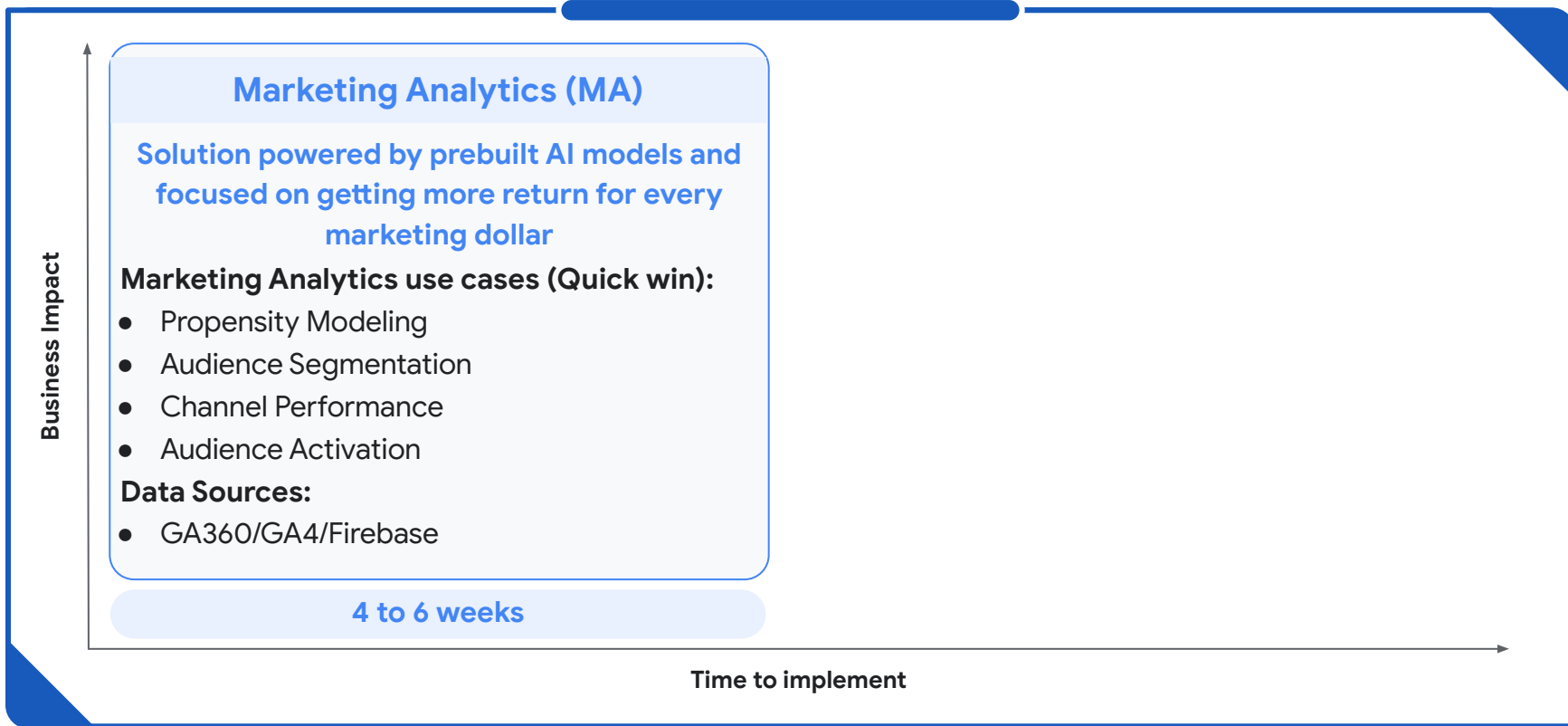
- Transactional Data
- CRM Data
- Web and app data



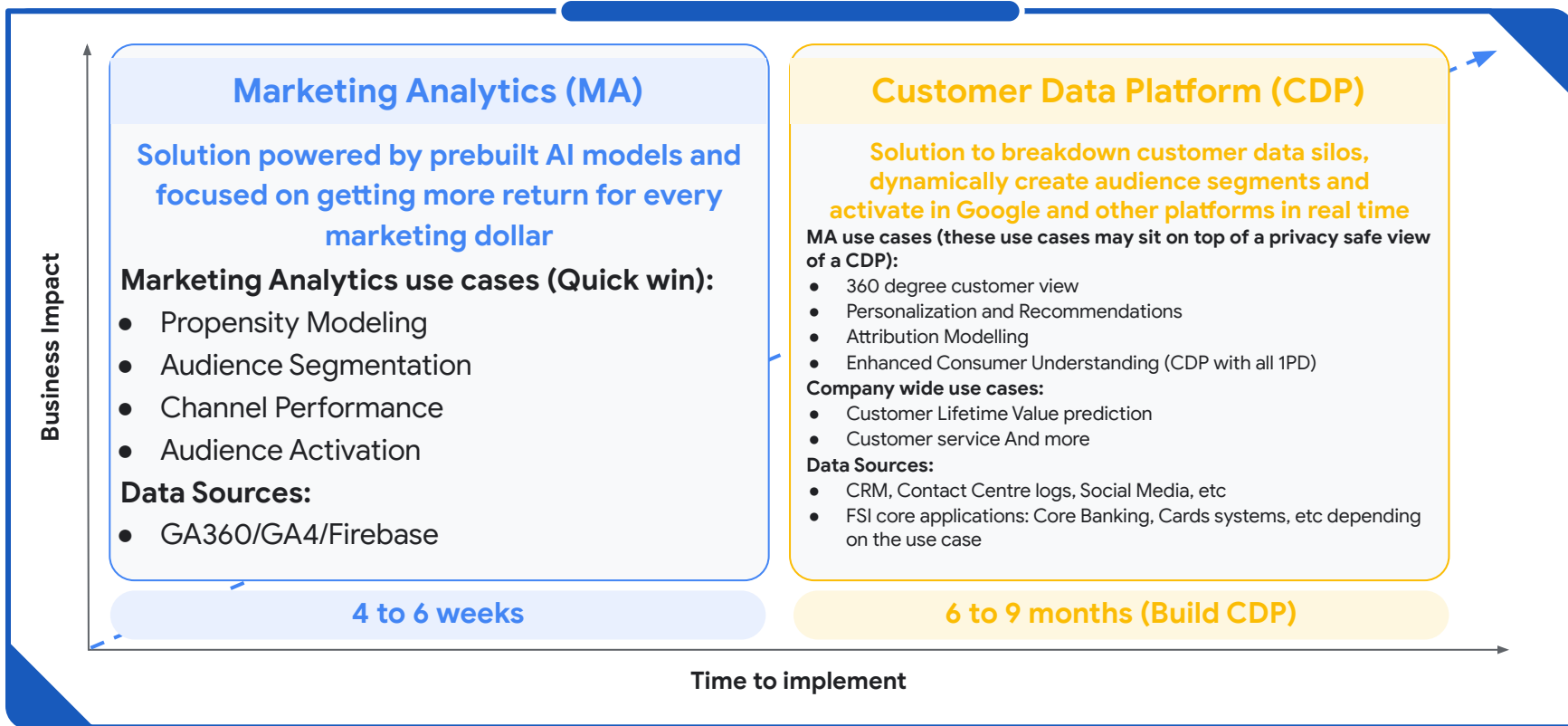
Components

- BigQuery
- Looker
- Looker Actions

Customer journey from MA (quick win) to CDP solution



Customer journey from MA (quick win) to CDP solution

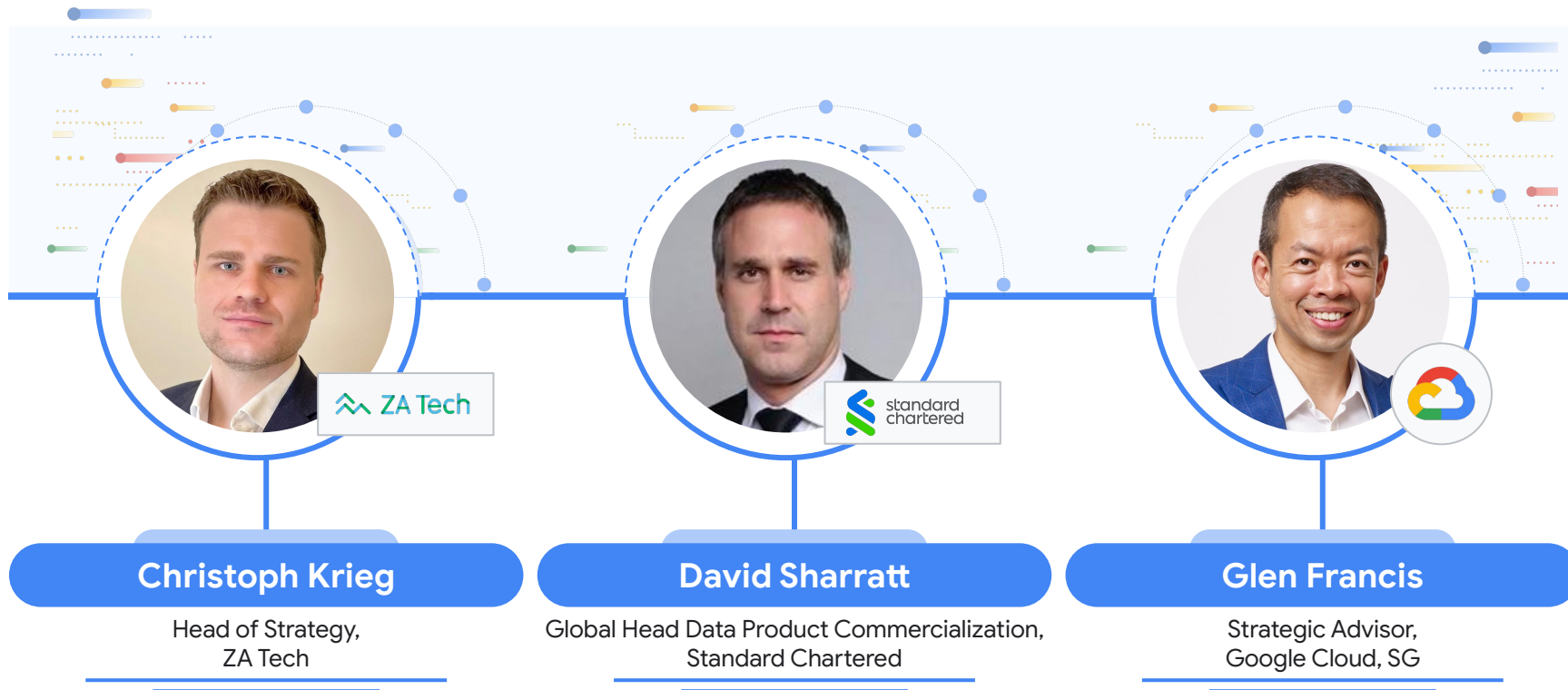









Google Cloud

Thank You

Panel Discussion: Unlocking the Power of Data & AI, Digitalization & Democratization



Upcoming FSI Days (save the date!)

Topic		Synopsis	Date
1. Anti-money Laundering		Unlocking Next-Gen Financial Crime Capabilities with AI/ML	13 March
2. Health & Wealth for Insurance		How early health screening with AI/ML will make a difference	
3. Cybersecurity		Enhancing your organization's security posture with Mandiant	
4. Regulatory Reporting		Bringing processing time from 39 hours to minutes	
5. Embedded Finance		Monetizing Embedded finance	



*Download the
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Thank You