

# Case study: JD Williams

Experian helps JD Williams improve its customer management strategies



## Client

JD Williams is the UK's leading direct home shopping company, operating over 20 successful catalogue brands, with in excess of 3 million customers. As part of the five year contract with Experian, the company has implemented an advanced customer management solution, as well as continuing to receive credit reference information from Experian's credit bureau.



## Challenge

To continue to be the leading home shopping company, JD Williams recognised the need to improve its knowledge and management of its existing customers. JD Williams wanted to increase its cross-selling opportunities to enable it to provide new products to its customers and to further meet their needs.

## Solution

After extensive investigation into the available solutions on the market, JD Williams found that Experian's Probe Strategy Management (SM) Generation 3 was the clear leader. Already using Experian's credit reference information, it made perfect sense for JD Williams to take both services together.

Probe SM Generation 3 is a behavioural decision analytics solution, which now assists JD Williams in both its scoring and customer management activity. The solution makes full use of customer data held by JD Williams – and the customer data supplied from the Experian credit bureau – to create an insight into the behaviour and motivations of each customer. This

enables it to completely understand each and every individual's needs.

## Results

JD Williams' increased knowledge and effective management of its customers has been crucial to its ongoing growth and the company continues to see significant improvements in their profitability.

Furthermore, when the economic climate is less buoyant, the use of Probe SM to closely monitor customer activity is enabling JD Williams to maintain customer management strategies that are both up-to-date and appropriate, thus helping to protect the profitability of the business.

"In order to grow the average profit per customer, we needed to get a better understanding of each customer on a continual basis. This has been achieved through improvements across all areas of the business, with a particular focus on credit limit management, the authorisations process, collections and the additional cross-sale of other products. The solutions provided by Experian have been invaluable.

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We investigated several other solutions through a comprehensive tender process, but our Credit and IT teams found that there was nothing really to compete with Probe SM. Other solutions appeared to have a great deal of marketing material to back them up, but when you actually go into the nuts and bolts of the system, there was only one choice and that was Experian. I am sure that we will see a significant return on our investment within the first year.”

Graham Price, Head of Credit Risk,  
JD Williams

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