



Saga PLC

While data management initiatives have been on companies' wish-lists for many years, an increasingly stringent regulatory environment allied with extensive data privacy legislation has now put data governance at the top of the agenda for many customer-driven businesses.

In the case of Saga, a British company that provides services for the over 50s, a major data programme is currently underway.

Challenge

In common with many other large companies, Saga must manage a large number of complex applications and databases. Achieving a holistic single customer view across multiple systems has proven to be highly complex and has been a constraint on Saga's ability to understand and serve their customers. Controlling data quality and duplicate customer records in such an environment is both difficult, resource-hungry and time-consuming.

Furthermore, these issues increase the risk of inaccurate customer communications, missed sales opportunities, and failing to detect potentially fraudulent activities. Better customer engagement, and more relevant messaging is seen as the linchpin to increasing customer loyalty, to expanding product penetration and ensuring repeat business.

Saga's strategic direction puts the customer at the centre of everything it does. As such, providing advisors with accurate, validated contact information and a complete view of the customer promises to drive more positive engagements and allow for better cross-sell of products through better customer journeys and outcomes at every touch point.

Solution

To address its customer duplicate and data quality issues, Saga chose to implement Experian's Identity Resolution solution: a combination of Aperture Data Studio integrated with ExPin. This combination of market leading technology and proprietary data allows Experian to deliver a unique matching solution for identity resolution to help:



Reduce Data Duplicates

Experian's Identity Resolution solution offers transparency, confidence, and control over the matching process. Aperture Data Studio has allowed Saga to develop "Evergreening" workflows to ensure the quality of data is maintained over time with new duplicates rapidly identified and removed.



Improve Data Quality

Aperture Data Studio combined with the Identity Resolution product with its globally curated data sets empowers modern data practitioners to rapidly build the most consistent, accurate, and holistic view of customers.

Results

Experian's Identity Resolution solutions have allowed Saga to obtain a better and richer data output which can be confidently relied upon to gain market insight and plan marketing activities. Saga maintains a large active customer database and the use of Aperture Data Studio and ExPin has allowed Saga to **reduce the duplicate customer count from circa 5% to under 1% - a reduction of tens of thousands.**

Implementing Experian's "Evergreening" process using Saga developed Aperture workflows, has allowed Saga to embed a periodic process to ensure customer identity data remains aligned with Experian's curated ExPin data sets and to keep customer duplicates to a minimum.

The impact of having a consolidated database and improved data quality was immediate: it allowed for better targeted marketing and messaging.

Sending the correct message to the correct audience allowed Saga to **save approximately £300,000 in direct marketing costs**, comply with data privacy regulation and greatly improve their customer experience.

Looking ahead

Saga is now in the process of implementing a business wide data quality measurement and monitoring system built around the Aperture Data Studio tool.

The easy-to-use nature of the tool has allowed Saga to rapidly implement a significant number of data quality measures very quickly and the output from these Aperture processes now powers Saga's data quality dashboard reporting.

New data quality measurements are being added on a monthly cycle with the ambition to extend the Aperture-based solution to automated data quality remediation and linkage with Saga's master customer data systems. All this has been achieved with no increase in Data Governance headcount.

'The use of Aperture has enabled Saga to move from a rudimentary to a sophisticated and systematic data quality measurement system within a couple of months' commented Saga's Data Quality Manager Neil A'Violet. As Saga's SME Aperture user Data Governance Analyst. Andreea Constantin, added ' The more we use the tool the more possibilities for its use present themselves'.