

From product led to customer led decisions at Vanquis

How trusted customer insight accelerated commercial performance.

Market context

People across the UK are feeling the squeeze, increasing the cost of getting targeting and engagement decisions wrong. Transactional data shows what customers do, but not why - making deeper customer understanding essential for confident decision making.

About Vanquis

Vanquis is a specialist UK bank serving customers often overlooked by mainstream providers. This means insight led decisions are essential to building trust and delivering strong commercial performance.

The challenges

- **Fragmented customer understanding** - first party data described behaviour, but not motivations or needs.
- **Outdated customer myths** - internal data reflected account activity, not real world financial context.
- **Low confidence in personalisation** - engagement data lacked attitudinal insight.
- **Unclear complaint drivers** - service data showed issues, not underlying causes.
- **Assumption led media decisions** - limited visibility of where priority cohorts lived.

The solution

Vanquis enriched first party data with independent insight into financial attitudes, behaviours and life stage to build a single customer understanding. This became a shared reference point across teams, enabling clearer, faster and more confident decisions across the customer lifecycle.



Use cases



Smarter OOH targeting

Postcode level insight identified where priority cohorts were most concentrated, guiding smarter placement of transit OOH formats.

This moved media planning from assumption led to evidence based decisions.



Personalised Direct Debit activation

Insight into life stage, affluence and financial attitudes enabled more confident message personalisation.

Teams could tailor engagement with greater confidence rather than caution.



Improved customer experience

Segmentation revealed complaint drivers linked to expectations and usability rather than vulnerability alone.

This helped teams prioritise experience improvements more effectively.



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The results

Enriching first party data with trusted customer insight shifted decisions from assumption led to evidence led.

- More efficient targeting and media investment
- Higher engagement and conversion, including a 60% uplift in Direct Debit activations.
- Improved customer experience and reduced complaint driven calls.

Why Experian

- Trusted, permissioned insight explaining not just who customers are, but why they behave as they do.
- Mosaic Financial coverage of 52 million individuals and 30 million households.
- Deep understanding of financial attitudes to support confident decisions.



“

Experian insight has helped us better understand who our customers are, where they are in their journey and how best to support them. Having a shared, evidence-based view of the customer has made it easier for teams to align and act with confidence across the business.”

Nadia Zaheer

Group Head of Data Science
& AI, Vanquis



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