

## Customer Insight

# GAINING A DOUBLE-DIGIT INCREASE IN CUSTOMER SATISFACTION

### Industry

- Financial Services

### Location

- Headquarters: Baltimore, MD
- With other major operations in Cedar Rapids, Iowa, USA

### Business Applications Supported

- Customer 360
- Predictive Models
- Operational reporting

### Impact

- Provides a 360-degree view of the customer to improve marketing effectiveness and efficiency
- Enables frequent scoring against more than 200 records of customer data
- Increases developer productivity

### Data Sources

- Customer data
- Customer relationship management (CRM) data
- Partner data
- Prospect data
- Solicitation history
- Web logs

### Solution

- Modern Data Platform: Cloudera Enterprise, Data Hub Edition
- Key Components: Apache Hive, Apache Impala (incubating), Apache Spark
- Data Integration: Informatica Big Data Edition, Informatica Big Data Relationship Management
- Visualization and Analytic Tools: R, Alteryx, Tableau

### Big Data Scale

- 50 TB

Transamerica is one of America's leading financial services companies, providing insurance, savings, investment, and retirement solutions to millions of customers throughout the United States.

## Challenge

Transamerica has multiple business lines spanning different locations. Because of this, a single customer could appear in several systems, with each system collecting different information.

Executives needed to create a holistic view of the customer relationship, use data to create new customer insights, and develop highly personalized solutions based on each customer's needs.

"With our goal to better understand and serve the customer, we needed to integrate all of the data surrounding that customer in one system, while maintaining strict control and privacy protocols over the data assets that are used," said David Beaudoin, Head of Data Management at Transamerica.

## Solution

The company's Enterprise Marketing & Analytics Platform (EMAP) serves as a centralized, multi-channel, 360-degree view of consumers allowing for improved planning, analytics, and delivery of customer solutions.

EMAP uses Cloudera Enterprise to break down data silos and create a single, comprehensive view of both unstructured and structured data, including customer profile data, prospect and partner data, solicitation history, and web logs. Cloudera Manager is used to help manage the Apache Hadoop environment. Data engineers use Informatica Big Data Management solutions with the Cloudera Enterprise Data Hub to integrate, cleanse, match, and link relationships, while using strict data governance to help protect customers' privacy.

In this rapidly changing and highly regulated industry, data governance is critical to confirm that customer data is only accessed and used as permitted. In building EMAP, Transamerica leveraged Cloudera Navigator and Informatica's Big Data Governance solution to monitor access to data and enforce policies in compliance with both regulatory and customer requirements.

Developer productivity has increased, and BI and data science staff can use a variety of visualization and analytic tools, to obtain insights and develop models for use in operational analytics.

"We can test and validate our data models at a much faster scale," said Beaudoin. "This gives us the agility and the precision we're looking for from an operational perspective, and can allow us to provide faster solutions targeted to customers' needs."

## Results

Transamerica's Enterprise Marketing & Analytics Platform (EMAP), built on Cloudera Enterprise, will help drive new customer insights and enable Transamerica to better serve each customer—all while confirming that data is used only in accordance with customers' interests and business partners' directives.

By integrating data from across business lines, the company can gain a 360-degree view of its customers. For example, the opening of an education savings account may follow the birth of a child, signaling a need for life insurance.

"A better understanding of our customers can lead to better recommendations based on what's happening in their lives today," said Beaudoin. "Our purpose is to help people build a lifetime of financial security. Now we're able to better understand and serve our customers throughout different life stages."

The new platform also allows Transamerica to apply its models at a scale and speed that was not possible in a traditional data environment, enabling staff to better predict future customer needs.

"We are now able to perform daily analysis of full customer data files against various data points – a process that previously took days to complete. The patterns we can detect and infer from this analysis allows us to enhance our customer experience in a much more agile and impactful way," added Beaudoin.

"Our purpose is to help people build a lifetime of financial security. Now we're able to better understand and serve our customers throughout different life stages."