

ConsumerView Triggers™

Understand the right audience and the right time to broadcast your message

Successful marketing means delivering the right message, to the right audience, through the right channel, at the right time. Identifying the right time to deliver a message can be difficult.

Experian can provide daily, weekly or monthly life event triggers to identify the 'right time', together with a huge array of consumer insight to help identify the right audience, decipher the right message and deliver this from a cross channel perspective, helping to ensure that at this critical purchasing time your organisation is front of mind.

Moving house, or having a baby are two of life's biggest events, not only for the individuals involved but also for the organisations that provide them with products and services. Both of these events can cause significant changes in consumer behaviour and lead to the need for new products and services.

You can use Trigger data to:

- Deliver daily, weekly or monthly cross-channel, relevant prospect campaigns at the time an event has occurred that suggests the need for a product or service.
- Enrich your customer data to understand which products and services to offer your customers, or how to manage your relationship to retain their custom through this changing time.

Trigger data can remove the guesswork and deliver improved response rates and ROI from both customer and prospect campaigns.

“Experian provides us with details of customers who are actively looking to move house. Our customer services team then engage with these customers to ensure they get the best deal on their new mortgage to match their changing circumstances. Our customers are delighted with the level of service this means we can offer them.”

— Customer Service Manager, Major UK Financial Services Provider

How can Experian help?

Level 1

Simple, trigger information providing lists of new houses on the market, houses sold or babies born this week.

Level 2

Over lay this trigger information with Experian's wealth of customer and property insight data and segmentations to identify the right audience and the right message, and pick your channel; Experian can provide contact details covering Postal, Email, Mobile, Landline, Online, Facebook.

Level 3

A bespoke solution designed specifically for your organisation's needs, following a consultative approach to identify the most appropriate contact time, any additional insight required and the most appropriate contact channel(s). If your organisation has a good knowledge of customers 'attributes' we can build a solution around these.

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Property Triggers

Moving house can affect the following:

Financial Services & Insurance

- 90% of customers switch mortgage providers when they move home.
- Every home mover should review their home insurance.
- Moving home can be expensive and individuals may be looking for unsecured credit to help fund the move undertaken.

Retail

- DIY projects both in the house being sold and in the new house are likely to be undertaken.
- Movers may take the decision to change their furniture, or purchase furniture for their first property during this time.

Utilities & Telco's

- Moving house is a prime time to change providers, so ensure that you retain your existing customers and proactively contact them prior to them moving.
- Not only can you retain your existing customers you can also attract new customers by identifying those people just putting their house on the market.
- If individuals are moving house their need for add-on products, such as boiler care and emergency cover may change.

Baby Triggers

And the birth of a child has an impact on the following:

Financial Services & Insurance

- Twice as likely to take out a credit card, and three times more likely to take out a pre-pay card*
- Three times more likely to take out life assurance*
- Three times as likely to take out a mortgage*
- With 81% of parents** having a savings account for their children, new parents may be thinking about this before birth or after the initial 6 weeks.

Retail

- Seven times more likely to buy a house for the first times, and twice as likely to move house which results in increased spend on electrical and furniture items*
- Need for home improvements and modifications
- Purchases of baby-related items from equipment to clothing and toys

Automotive

- Twice as likely to buy a new car
- 16% of new parents will buy a second hand car within 12mths

* <http://www.gfk.com/uk/news-and-events/press-room/press-releases/pages/congratulations-its-a-mortgage-new-mums-add-savings-and-insurance-to-their-shopping-list.aspx>

** YouGov <http://yougov.co.uk/news/2014/01/24/report-childrens-savings-accounts-and-products-201/>