

# Marketing Stage Analytics

## Increase the effectiveness of your marketing offers

To help improve marketing campaigns, financial institutions need to identify both internal and external sources of data that can help support customer acquisition and retention goals. Internal data sources can help with personalization and targeting of the right offers to existing and previous customers. External sources offer insight into a broad range of data points that can be beneficial not only in marketing, but throughout the entire customer lifecycle. Behavioral, demographic, and lifestyle data attributes can help drive personalization and segmentation. Paired with fraud and other essential data attributes including baseline credit information, an effective data strategy can result in greater response rates as well as improved risk mitigation.

Using the same approval criteria for both marketing and production is important to ensure consistency across the entire customer lifecycle. Without consistency in both phases, the processes that are used to select and solicit potential applicants can be difficult and may ultimately lead to ineffective decisions and dissatisfied consumers.

DMS Summary Attributes® consolidate tri-bureau credit information for easier analysis and enable you to avoid the expense and time required to code and validate attributes multiple times across one or more credit bureaus. DMS is pleased to offer a more efficient and accurate process to select potential borrowers that will provide better risk assessment and enable you to leverage consistent evaluation criteria from start to finish.

### Introducing a better way to select potential borrowers

- Better define a target population for your campaign
- DMS Summary Attributes® consolidate tri-bureau credit information for easier analysis
- Pre-approve borrowers with the same attributes as those used in application approval
- Gain consistency in calculations and attribution of scores
- Remove variability in selection and scoring
- Reduce the number of errors through fewer vendors coding
- Establish a seamless analytics process
- Maximize customer acquisition

The DMS marketing stage process involves four primary phases:



**Better Processes Yield Better Outcomes**