experian™

Data Matching and Linkage

Unlock the power of your data to drive a Single Customer View

Understand the relationships in your contact data using Experian's powerful matching and linkage engine.

Achieve your data ambitions

Experian's Matching and Linkage solution provides a holistic view of your contact data that identifies, links and merges related or duplicate entries to ensure you can meet and exceed your data ambitions.

Why do I need a Single Customer View (SCV)?

As channels proliferate, consumer attitudes change, and data regulation advances, the need for an SCV becomes even more pressing. Whatever sector you work in, being able to identify and match data records is an essential business process. An SCV enables you to better serve customers, offer unique products and services they are more likely to want, and avoid the reputational damage caused by poor customer service and limited customer knowledge. Achieving this holistic view can be a struggle for many organisations – 81% reported challenges achieving an SCV in a recent Experian research project[1].

We've now reached a tipping point in consumer attitudes and expectations that can potentially result in harm to your business' reputation if engagements are not timely and accurate. What's more, the majority of businesses now recognise the positive contribution that good quality data can make to revenue, servicing customers and maintaining customer relationships.

Without a comprehensive management strategy businesses could find themselves without this critical asset. Interestingly 76% of businesses believe that in order to be transparent with data practises, an effective data management process needs to be in place[1]. Ensuring that you're able to effectively match and link duplicate records is an essential part of being transparent with your data management processes.

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– Experian, Global Data Management Research 2017

Key benefits of a Single Customer View – at a glance

Better financial expenditure and savings

Improve Customer Perception

Improve business intelligence

Reduce risk and ensure compliance with regulations

Improve business efficiency

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[1]Experian, Global Data Management Research 2017, https://www.edq.com/uk/resources/papers/consumer-expectation-versus-business-reality/

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Key benefits of a Single Customer View

Better financial expenditure and savings

Businesses recognise that inaccurate data impacts the bottom line, because if you don't know who's in your database or what your customers look like, then you could be spending a lot of money on wasted marketing and sales activity. If your data is inaccurate and you have duplicate records it's likely you're operating inefficiently and increasing costs due to poor allocation of resources. A common example of this could be sending more than one communication to an individual, or misunderstanding the true value of a customer due to them holding multiple accounts.

Improve Customer Perception

64% of organisations believe inaccurate data is currently undermining their ability to provide an excellent customer experience[2].

By ensuring the accuracy of data and reducing data duplication, you can achieve a holistic view of your customer and prospect data pool. This accurate and unique view helps you understand your customers and prospects better, their interactions, and their behaviours. This knowledge will enable you to; better position products and services, deliver a higher level of customer service and in doing so, impact revenue.

Improve business intelligence

An accurate view of your customers and prospects would enable your businesses to cluster segments to provide more specific and personalised product and service offerings that they might be interested in. Organisations can begin to cross-sell and up-sell more effectively with targeted campaigns aimed at specific segments of your database, instead of hitting everyone with a potentially irrelevant offer. For organisations who struggle with omni-channel marketing, a Matching and Linkage solution helps identify, fix and merge duplicate records to create a Single Customer View that enables you to do this.

Reduce risk and ensure compliance with regulations

There are a number of regulations including: Know Your Customer (KYC) and Anti-Money Laundering Act (AML), that require businesses to maintain accurate customer profiles and be able to identify, fix and merge duplicate data to mitigate risk. Equally, institutions in the public sector with duplicate data across disparate systems need to be able to identify contacts in real time to reduce fraud.

With the emergence of General Data Protection Regulation (GDPR) the need for an SCV has been sharpened. In May 2018, with the implementation of GDPR, businesses must be able to react to increasingly time sensitive Subject Access Requests (SARs) and Data Portability requests. An SCV will become crucial in enabling a business to collate and aggregate personal information from across multiple databases and systems in a timely manner to meet these regulation expectations.

Improve business efficiency

Consider the time spent manually inputting the same information on several databases, or searching across siloed systems for customer information that isn't easily accessible. An SCV helps match and bring all this together to help an organisation be more efficient with time and resources as well as data consolidation, often the goal for wider digital transformation projects.

[2]Experian, Global Data Management Research 2017, https://www.edq.com/uk/resources/papers/consumer-expectation-versus-business-reality/

Data Matching and Linkage

Key Matching and Linkage capabilities

Flexible APIs and SDKs
Experian's Matching and Linkage solution integrates with a large range of data management platforms (Oracle, SQL Server, MongoDB). Reuse your existing technology and embed matching directly into your operational systems.

Real-time performance
High performance enables sub-second matching capability empowering your business to make real time decisions on their data.

Powerful and flexible match rule set
Sophisticated and easy to use rule set puts you in complete control over the match decisioning and is easily adaptable to meet your business needs.

Scalable
Product architecture supports vertical and horizontal scaling, permitting an almost limitless operational performance and responsiveness.

Global
Global performance and quality will be possible thanks to global standardisation using local semantic context based upon the latest AI technology.

Time to value
Easy to install, configure and connect, allowing you to showcase value in hours.

Reference data
Experian has a wide range of reference data that you can use to help enhance your matching criteria and improve your overall result.

Process automation
Bulk processing options allow you to automate data cleansing within your company's data lifecycle and improves resource utilisation.

Our unique combination of tooling, services and reference data enables organisations to make lasting improvements. To find out more about Experian's Matching and Linkage solution and other services, contact us.

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