



How Legal & General Retail connected thousands of data points to better understand customers and drive more personalised experiences.

Challenge:

To connect disparate sources of data and communicate with customers on an individual level, whilst protecting their privacy and data.

Solution:

Integrate Tealium's CDP with Legal & General Retail's marketing data zone and single customer view to connect and leverage thousands of data points and better understand the needs of customers.

Results:

Introducing Tealium's CDP has accelerated Legal & General Retail's drive to becoming a truly digital business that is data-led, tech-enabled and focused on customer experience. The fact that Tealium has over 1300 integrations allows Legal & General Retail to ingest and act on new data sources, channels and partners in a privacy first way. Creating a more robust and connected data foundation has helped Legal & General Retail to better understand behaviour and needs, and create an iterative learning loop to continuously improve the customer experience.





How did it work?

Established in 1836, Legal & General is one of the UK's leading financial services groups. Its Legal & General Retail division has around 12 million policyholders and workplace members, delivering a diverse range of financial products and services across savings, protection, mortgages, retirement solutions, life insurance and pensions.

Operating in a highly regulated market and with a focus on protecting customer privacy, prior to introducing Tealium's CDP, the anonymity of website visitors meant that Legal & General Retail could not treat customers as individuals.

This limited Legal & General Retail to creating communications or experiences based on the expected target audience. Essentially this amounted to optimising based on averages and provided little scope for treating customers as individuals, or tailoring product offerings to their personal needs.

Before introducing Tealium's CDP, Legal & General Retail held customer data in multiple silos. Whilst data was securely stored, it was not connected in a way that would provide valuable insight on customer behaviour or opportunities for personalisation. This was akin to having all the ingredients to make a cake but no means of mixing them together.

Combining Tealium's CDP with Legal & General's marketing data zone and its single customer view has created the ability to leverage thousands of data points and generate a much richer understanding of the needs and behaviour of customers.

This structure allows Legal & General Retail to be a "good active listener". A simple value exchange - where a customer may be asked for a small amount of personal information such as date of birth, postcode, and an email address - enables Legal & General Retail to create individual customer profiles.

Using the customer profile as a starting point, the business is then able to run machine learning models to predict customer needs and curate differentiated experiences. This has enhanced the customer journey and fuelled a drive to more responsive and personalised communications. In turn, this has led to better commercial outcomes for the business.

“ As a trusted financial services brand, our customers do not expect to have to trawl through our website looking for the right products and services. Partnering with Tealium has helped us to raise our personalisation game, and offer the right products, to the right customers, at the right time. We now have the means to treat customers as individuals and the ability to enrich our existing data and accurately predict behaviour and needs. This is a huge advantage in a competitive market and is already yielding impressive commercial results. ”

Gareth Jones, Senior Product Developer (Marketing Technology), Legal & General Retail





The introduction of Tealium's CDP has been a catalyst for Legal & General Retail's digital transformation journey and an important step in achieving its ambition of becoming a business that is focused on data, technology and customer experience.

Legal & General Retail is now equipped with a fit-for-purpose platform that is capable of ingesting and acting on new data sources, channels and partners, whilst respecting the privacy of customers.

Internally, this has enabled Legal & General Retail to create an iterative learning loop and make continuous advances in predicting customer behaviour and delivering more personalised experiences.



Installing Tealium's CDP was a huge leap in our digital transformation journey. Not only have we acquired a powerful, agile technology that will fuel our drive to becoming a data-driven, customer experience-focused business, we've gained a trusted partner to test, learn and improve the way we communicate with our customers. We now have a robust and flexible engine that allows us to continuously add more data sources and channels, and make continuous improvements to our customer experience. ”

James O'Keefe, Marketing Technology Director, Legal & General



CUSTOMER STORY