



Raiz CRM Project

CONTENTS

- 1. COMPANY OVERVIEW**
- 2. SITUATION ANALYSIS**
- 3. CURRENT CRM ANALYSIS**
- 4. CUSTOMER SEGMENTATION & KEY METRICS**
- 5. ACURA STRATEGIES & ACTION PLANS**

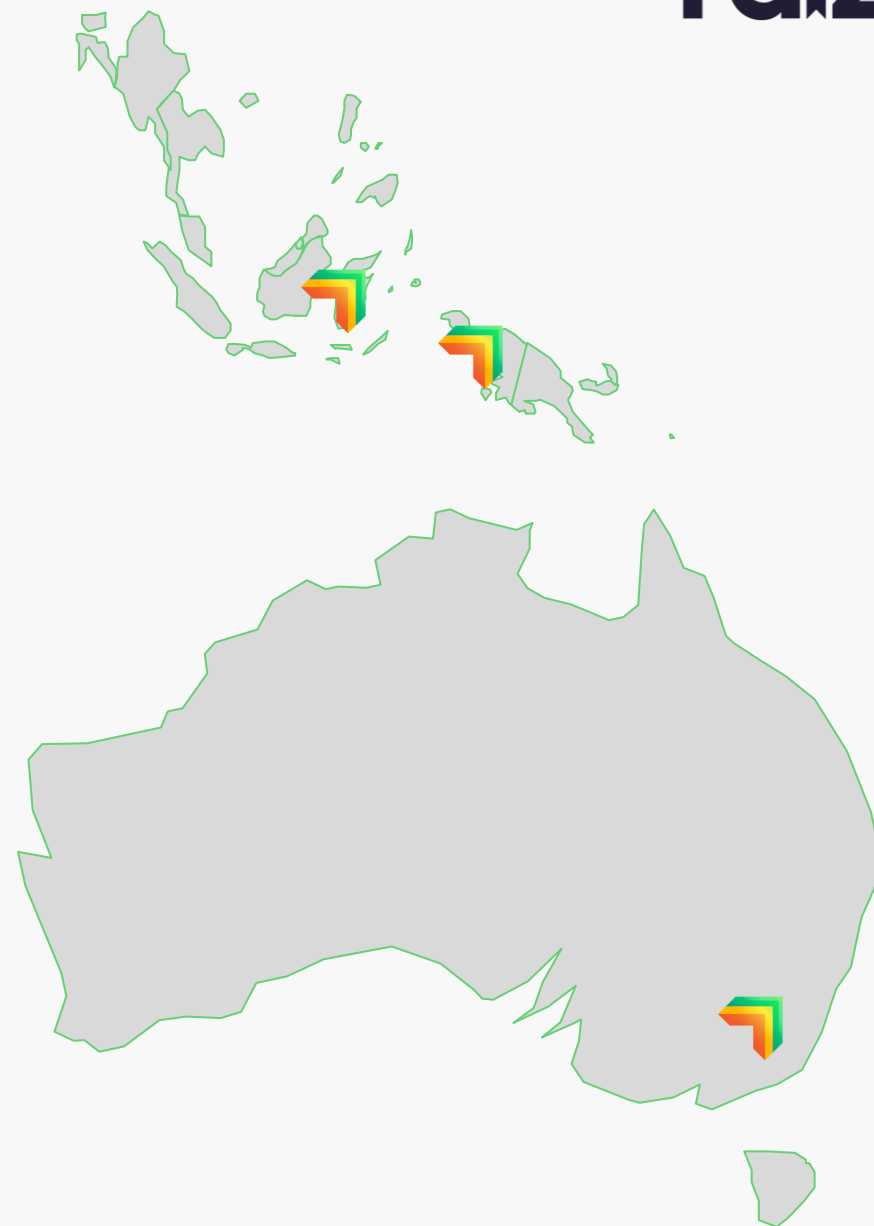
Australian financial service company

Global market Indonesia, Malaysia and South East Asia

Micro-investing platform app and website

6 diversified portfolios

\$5 minimum investment





Domestic

- Repeated leadership spills
- Reduced financial confidence

International

- Sovereign risk



Domestic

- Increase of disposable income
- Growing volume of superannuation

International

- Development of GDP



International

- Population growth



Domestic & International

- Increased popularity of smart devices
- Emerging of AI technology (e.g. Robo-Advisor)

Acquisition

Smartphone
application

Pro

- Simple and accessible
- No account minimums, commissions, financial knowledge needed

Con

- Limited investment services for knowledgeable investors

Development

My Finance and Raiz
Invest Super

Pro

- Tailored and diversified investment service
- Enhanced customer relationship

Con

- High cost in developing new features
- Potential complexity and low impression

Retention

Raiz Rewards loyalty program

Pro

- High customer loyalty

Con

- High imitability

Advocacy

Offsetters CSR program

Pro


- High brand equity
- Positive customer advocacy

Con

- Membership fee required
- Low chance in winning

Seg 1

Seg 2



John Smith

Age: 35
Job Title: Consultant
Location: Sydney
Status: Married
Salary: \$80k
Income Tier: Mid-level
Archetype: Perfectionist

PERSONALITY

- Ambitious
- Focused
- Admired
- Design thinking

FREQUENTLY USED APPS

in YouTube Twitter

TECHNOLOGY

Internet Social media

Software Messaging

GOALS

- Risk-averse investor
- Ordinary investor
- Time saving
- Convenient
- Long-term investment
- Stable return

FRUSTRATIONS

- High risk
- Low credibility platform

Conservative Full-timer

- Male
- 29-45 years old
- Full-time job
- Middle-class income
- Long-term or general investment



CUSTOMER SEGMENTATIONS (cont)

Seg 1

Seg 2



Mike Taylor

Age: 32

Job Title: Freelancer

Location: Melbourne

Status: Single

Salary: \$35k

PERSONALITY

- Financially driven
- Motivated
- Resilient
- Good networking skills

TECHNOLOGY

Internet

Social media

Software

Messaging

GOALS

- Aggressive investment
- Low minimum investment
- High return
- Short-term investment
- User friendly

FRUSTRATIONS

- High initial funds
- Time consuming

FREQUENTLY USED APPS

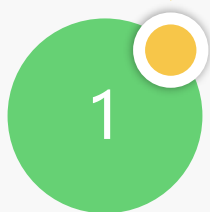


Aggressive Freelancer

- Male or female
- Unemployed or self-employed
- Aggressive investment

Demographic	Geographic	Psychographic	Consumption Behavior
<p>Gender Male; Female</p> <p>Age 15-19; 20-24; 25-29; 30-34; 35-39; 40-44; 45-49; 50-54; 55-59</p> <p>Income 1; 20001; 50001; 100001; 250001</p> <p>Employment Full-time; Part-time; Retired; Self-employed; Student; Unemployed</p> <p>Occupation</p>	<p>State</p>	<p>Reason to invest Children; General; Long-term; Major purchase; Short-time</p>	<p>Portfolio Conservative to moderate; Moderative aggressive; Aggressive</p> <p>Investment time horizon 5;10;15;25;100</p>

CLV



Simple CLV

$$= (\text{Profit} \times \text{Lifetime}) - (\text{Acquisition Cost})$$

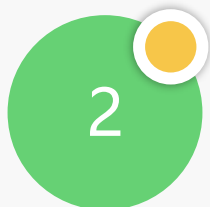
$$= (\text{Revenue} - \text{Cost}) \times [1/(1 - \text{Retention Rate})] - (\text{Acquisition Cost})$$

Revenue: Total investment fee paid to Raiz

Cost: Total reward customers receive from Raiz

Acquisition cost: Cost of customer acquisition per person in 2017 is \$9.55

Population



The number of customers in each variable

	Conservative Full-timer	Aggressive Freelancer
A cquisition		
C ross-selling		
U pselling		
R etention		
A dvocacy		



Cross-selling

ACTIONS

Linked to other business
e.g. Cars, electronic products,
airline tickets

KPI

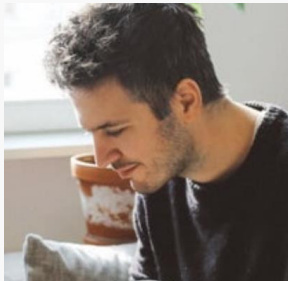
Average CLV



AAdvocacy

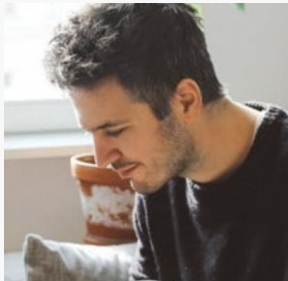
ACTIONS		KPI
Short-term	Persuasive spokesperson or financial lecture sharing	NPS Daily Active User
Long-term	CSR activities (e.g. virtual tree planting projects)	





Acquisition

ACTIONS	KPI
Social media <ul style="list-style-type: none">• Improve visibility on Facebook and Instagram• Post advertisements on LinkedIn	Number and rate of new users



Retention

ACTIONS	KPI
<ul style="list-style-type: none">• Rewards on social media (e.g. comment on Facebook page)• Personalisation service (e.g. annual investment report)• Customer experience management (e.g. touch ID)	<p>NPS</p> <p>RFM</p> <p>Average CLV</p>

Tasks	Time phases (month)											
	1	2	3	4	5	6	7	8	9	10	11	12
Project 1: Conservative Full-timer Advocacy (short-term)												
1.1 Activity funding/ programme preparation												
1.2 Establish cooperation platform												
1.3 Determine the list of speakers												
1.4 Carry out related activities												
1.5 Activity review and reflection												
Project 2: Conservative Full-timer Advocacy (long-term)												
2.1 Project budget and staff allocation												
2.2 Demand analysis and finishing page design												
2.3 Internal testing and evaluation												
2.4 Page serving use												
2.5 Report results regularly												
2.6 Continuous improvement pages												
Project 3: Conservative Full-timer Cross-selling												
3.1 Collect data through Raiz Reward												
3.2 Analyze customer needs												
3.3 Determine the partner company												
3.4 Determine product preferential policies												
3.5 Determine the activity period												
3.6 Put into cross-selling products												
3.7 Collect sales data regularly												

Tasks	Time phases (month)											
	1	2	3	4	5	6	7	8	9	10	11	12
Project 4: Aggressive Freelancers acquisition												
4.1 Improve visibility on Facebook and Instagram												
4.2 Determine the cooperation and advertising with LinkedIn												
4.3 Post advertisements on LinkedIn												
4.4 Review improvement/delivery effect												
Project 5: Aggressive Freelancers retention												
5.1 Run across social media platforms and give rewards												
5.1.1 Design coupons on social media page												
5.1.2 Review the pull effect and determine further reactions												
5.2 Provide personalization service												
5.2.1 Design advertising strategies for different segments												
5.2.2 Understand what customers want to know about Raiz												
5.2.3 Send personalized reports regularly via email etc												
5.3 Improve customer experience management												
5.3.1 Improve new users' use process guidance												
5.3.2 Optimize the interaction logic												

Q&A

THANKS
FOR YOUR LISTENING