

# Marketswitch Optimization

Balancing customer needs with business goals to optimize performance

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As the business world becomes increasingly complex, so do the decision-making processes that support customer interaction. A surge in digital interactions and new self-service channels are generating more demand for analytical decision processes that apply real-time context. At the same time, advances in data processing and analytics are improving the insight that feeds into decisions.

This is why a mathematical optimization approach to decision making has become both essential and achievable as organizations become more analytically mature. Experian's **Marketswitch Optimization** solves these complicated decision problems by evaluating competing goals and priorities, weighing trade-offs, and determining which scenario offers the best result to deliver ideal, personalized decisions.

Clients across industries and around the world rely on Marketswitch Optimization to design and execute optimal decisions at the individual customer level. It maximizes performance against business goals while considering resource limits, regulatory policies, and contact rules. Applicable across the customer lifecycle – from acquisitions, to portfolio management, to collections – **Marketswitch Optimization** helps clients dramatically improve profitability and efficiency.

## Key features

- **Interactive scenario analysis** to evaluate objectives against operational and financial constraints prior to execution
- **Multi-goal analysis** to understand and visualize the trade-off between conflicting goals
- **Advanced analytical tools** provide transparency and ensure optimization strategies perform as expected once operational
- **Highly scalable** to solve massive optimization problems including Big Data scenarios with a considerable number of decisions and constraints
- **Business-focused user interface** offers control but does not require mathematical expertise
- **Automation** enables optimization problems to be refreshed, solved, and executed without manual intervention
- **Integrated with Experian's PowerCurve™** and other leading decision management platforms.

## Marketswitch Optimization

### Key benefits

- Grow profits with intelligent pricing and revenue management strategies
- Increase response and take up rates with tailored offers and interaction tactics
- Reduce costs through improved efficiency
- Quantify and manage risk, profit, revenue goals across stakeholders
- Evaluate multiple scenarios, weigh the trade-offs, and determine which one is best
- Execute strategies at an individual customer level to elevate the customer experience
- Adapt to and satisfy regulatory constraints while boosting profits
- Turn insights gleaned from analytical activity into profitable decisions

### Optimisation from originations to collections

An Experian client wanted to maximize profit for unsecured loans, but faced resource and legislative constraints. With **Marketswitch Optimization** they were able to offer an optimal price for individual customers resulting in a 33% increase in profitability while cutting bad debt by 18%.

A global bank used our optimization tools to develop collection strategies that led to a 10% increase in recoveries and a 12% reduction in bad debt provisioning.

Marketing departments are challenged to select the best action for each customer from the universe of offers, channels and contact policies. **Marketswitch Optimization** helped a leading telecommunications provider double response rates and realise a 20% improvement in contact efficiency while adhering to contact rules.

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**Registered office address:**

**The Sir John Peace Building, Experian Way,  
NG2 Business Park, Nottingham, NG80 1ZZ**

**T: +1 888 414 1120**

**[www.experian.com/decision-analytics/  
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cm-317-3425 (US)