

行政院所屬各機關因公出國報告書
(出國類別：實習)

「客戶關係管理師資培訓」實習

報告書

行政院研考會/省(市)研考會 編號欄

服務機關：中華電信股份有限公司

電信訓練所

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出國地點：美國紐約及紐澤西州

出國期間：91.6.12 ~ 91.6.23

報告日期：92.7.25

H6/
CO9>02614

系統識別號:C09202614

公 務 出 國 報 告 提 要

頁數: 45 含附件: 是

報告名稱:

「客戶關係管理師資培訓」實習

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出國類別: 實習

出國地區: 美國

出國期間: 民國 91 年 06 月 12 日 -民國 91 年 06 月 23 日

報告日期: 民國 92 年 07 月 25 日

分類號/目: H6/電信 H6/電信

關鍵詞: 客戶關係管理, 銷售自動化, 客戶資料分析

內容摘要: (一) 客戶期望的不斷提高突顯推動CRM的急迫性。近幾年來, 企業面臨的挑戰不只是同業的激烈競爭, 一個更大的挑戰是客戶期望及客戶能力 (Customer Competence) 的提高。客戶比較選擇的機會增加, 消費行為變得越來越挑剔, 進而造成品牌忠誠度不斷下降。因此企業經營不能只是重視其核心能力(Core Competence) 的培養, 更應重視對客戶能力的調適及因應。CRM客戶策略的重點就是在引導客戶能力有很好發揮的環境, 進而創造企業和客戶「雙贏」的局面。(二) CRM的焦點要在「以產品為中心」及「以客戶為中心」間取得平衡。過度強調「產品」容易忽略客戶即時多變的需求; 過度強調「客戶」容易發生過度投資來提高客戶忠誠度的情況。正確的做法是兼顧產品市場的趨勢, 在不影響財務狀況下, 提升客戶忠誠度。(三) 推行CRM要從客戶策略著手。推行CRM需要有通盤的策略, 而非戰術策略。推行CRM需要與企業整體策略相結合(例如客戶策略要與品牌及通路策略相結合), 因此應由企業的高層主導, 而非行銷、業務、客服、或資訊部門的主管主導。而客戶策略的一個重點就是客戶類別管理, 基於善用資源的概念, 將客戶做某種層度的區隔(最常見的是依客戶價值區隔), 依個別客戶群的特性及需求, 分別擬定促銷及服務策略, 目標在「增進客戶關係價值」。(四) 「即時行銷、全面服務」是未來的競爭關鍵。CRM的焦點已轉移至所有通路的整合服務, 將下來的競爭優勢就是哪一家企業能越快掌握客戶需求脈動, 誰就能經由客戶所接觸的通路即時提供促銷或購買建議, 掌握行銷先機, 並且經由全面通路之售後服務與客戶關懷強化客戶忠誠度。

本文電子檔已上傳至出國報告資訊網

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壹、前言

隨著網際網路相關產業的蓬勃發展，今日的商業競爭環境已和過去大有不同，企業的經營焦點不在只是企業自家的產品及財務狀況，而是要將眼光放在整個產業價值鏈的整合，藉由網際網路、資訊技術、及新的企業流程組合，要求的是與供應商的更緊密的協同合作，以便達到快速回應、彈性生產的目的，以提升競爭力；另一方面則是要與客戶建立良好的關係，從更多的互動中更了解客戶的需求，提供客製化、個人化的產品或服務，來滿足客戶及時需求，提高客戶忠誠度，建立企業永續經營的利潤基礎。

當今客戶對企業的期望不只是要有好的產品，更要求重視他個人的需求，而不只是市場的一般性需求；要求的是善用他們的資料，創造更高的客戶價值，而非濫用客戶資訊打擾客戶；並且要求能透過任何一個服務通道，提供即時且一致性的服務；關心客戶個別的需求，並且能預知客戶未來的需求。中華電信經營的是服務業，客戶數達一千多萬，如今面對競爭對手的各種行銷手法、客戶多變的需求、及資訊科技即時回應的可能性和期望，如何有系統的推動客戶關係管理「吸引潛在客戶、留住舊客戶，創造更高的客戶價值」是一個相當重要的課題。經陳報後，此次經層奉交通部函準於九十一年六月十二日至六月二十三日赴美國紐約及紐澤西州參

加「客戶關係管理師資培訓」實習，為期共十二天；謹就實習心得及所收集的資料彙整提出報告，主要的學習課程有二：一是在紐約參加「The DMA Customer Relationship Management (CRM) Seminar」，主要學習推行 CRM 在企業中應有的組織、流程、資訊系統、及執行策略，會中並有 CRM 的個案研討；二是至美國 AT&T Labs 學習其 CRM 資訊系統的建置架構，其資訊系統的應用目標在於「Re-engineering the Customer Experience」。

壹、參加「DMA CRM Seminar」

該會議由 Quaero Corporation 總裁 Naras Eechambadi 主持，參加的成員來自資訊業、金融業、航空業、醫療業、出版業、菸草業、及通信業。學習及研討的重點包括了解 CRM 的重要性、流程內涵、執行策略、資料庫建置、客戶資料分析、促銷管理、效益追蹤、及個案研討等十三個主題，分別加以敘述如下：

(一) CRM 的定義與重要性

CRM 是指藉由與客戶持續互動的對話中，有系統的儲存和使用客戶資訊，來吸引客戶及留住客戶，以建立長久互利的「雙贏」關係。

- (1) 持續互動的對話強調的是「及時回應」及「一對一的個人化互動」，依據客戶的行為趨勢及深層需求的資訊，提供快速反應的廣告資訊、產品建議、產品特色、及產品定價。
- (2) 有系統的儲存和使用客戶資訊則包括建立客戶資料庫、預測客戶未來行為、及確認評估與客戶間之關係價值。
- (3) 吸引及留住客戶重點在於成本有效的客戶獲取(例如獲取特定的潛在客戶群)、重視留住可獲利客戶的時機(分辨誰是可獲利客戶及掌握可能流失客戶的風險)、及與通路廠商分享資訊提供持續且一致的服務。
- (4) 最後，建立長久互利的「雙贏」關係則要將焦點從「銷售交

易」移到「客戶價值」，因此企業要有良好的客戶價值的測量方法，以便掌控客戶的現在價值、未來價值、及交易風險，並且持續性的追蹤學習客戶的需要，因為「Satisfied customers make good business sense」。

CRM 隨著客戶期望改變速度增加而愈加重要。隨著網路的發展，資訊在全球快速流通，買賣雙方的資訊日趨於對稱性，商品的選擇大幅增加，而且客戶的能力(Customer Competence)不斷的增長，最後消費者變得越來越挑剔，除了最佳選擇，不願屈就於次等的選擇。這種現象可從企業行銷費用逐年增加，但消費者堅持購買知名品牌的比率卻逐年下降得知，品牌忠誠度隨著客戶期望的增加而逐漸消失。

(二) CRM 的流程內涵

CRM 的流程包含執行策略、資料庫建置、資料挖礦、促銷管理、及效益追蹤等五個學習循環(Learning Loop)，建立配合 CRM 流程的組織，進一步發展企業之 CRM 個案(如圖一：第 21 頁)。

(三) CRM 的終極目標

CRM 的終極目標有三：一是提供客戶即時且互動式的對話環境，並且能依客戶情境(Customer Scenarios)立即提供客戶關懷、購買建

議、及折價回饋；二是個人化的服務，依客戶過去的消費行為、偏好、及問卷紀錄，經由網站及電子郵件提供個人化客製化的訊息。三是自動化追蹤服務，每一次的交易並非關係的結束，而是關係的開始，經由資訊系統的協助，提供自動化售後關懷與服務。

(四) 推行 CRM 常遇見的困難

推行 CRM 常遇見的困難包括來自舊官僚體制的抵抗、與銷售導向的舊目標衝突、與短期利潤目標衝突、對 CRM 的基礎建設投資有疑慮、面對複雜多樣的 CRM 軟硬體市場不知如何抉擇、及企業機密性資料外洩的疑慮等。為要避免上述的推行困難，很多公司採用循序漸進 (Evolutionary) 的方式，因為全面改革 (Revolutionary) 的方式風險太高且阻力也大。循序漸進的方式需依周密的變革管理 (Change Management) 來推展，這包含建立「全面且即時了解客戶需求」的員工認知、銷售部門及服務通路商分享客戶資訊、整合協調所有客戶接觸點之資訊系統、運用客戶價值擬定及評估行銷計畫、以客戶為中心的組織架構、及預判客戶需求且主動回應的行動力。

(五) CRM 的執行策略

CRM 的執行策略包含三個部分，首先是要定義誰是客戶及客戶

群，其次針對這些客戶訂定企業的經營目標，最後規劃設計方法來達成目標。例如摩托車製造商以「增加客戶重購次數」為經營目標，則其方法以提高品牌忠誠度為主軸，提供名牌禮物如皮手套及太陽眼鏡、舉辦區域型會員大會、提供折價優惠給現有客戶；例如銀行業目標要「成為中小企業的主要金融服務銀行」，規劃方法以「拓展關係為主軸」，提高信用額度、以電子郵件提供客製化的銀行存額不足警示服務。綜而言之，有效的 CRM 執行策略需與整體企業的經營目標、經營原則、及經營方法一致，然後訂定實際的資源需求、評估方法、及時間表，並且重視與客戶的持續性學習關係（Learning Relationship）。

（六） CRM 的資料庫建置

一般將客戶資料儲存於資料倉儲系統，並確保是以客戶為基礎的資料格式儲存，客戶資料欄位應包含交易資料、近期接觸紀錄、人口統計變數、客戶購買量、客戶潛在價值、客戶群屬類別、通路接觸次數、通路接觸偏好、問卷回應、及特別要求等。就資料量庫的建構而言，須符合一致性、正確性、可達性、企業全面性、有效性、及管理性的要求。

(七) 計算客戶價值

策略即是將有限的資源作最好的應用，以創造企業價值及客戶價值，因此一個企業在擬定 CRM 執行策略時，除了需要了解其經營的商機所在、企業目前及未來的能力所在、及客戶的需求及偏好以外，更重要的是要知道客戶目前的價值及未來潛在的價值。其用途有四：

- (1) 它是企業 CRM 努力的可信度指標，客戶的價值提升才能確保實施 CRM 的成功。
- (2) 它可以引導各部門的營運活動更加重視客戶關係管理。
- (3) 它是促銷活動或行銷計畫的衡量標準，使「提升客戶價值」的目標更明確。
- (4) 便於作客戶分群服務，使資源有效運用。

客戶價值於 CRM 執行策略的應用最常見的是客戶價值管理 (Customer Value Management, CVM)，其運作包含四個部分：

- (1) 明確定義客戶。
- (2) 計算客戶價值(如表一：第 22 頁)。
- (3) 做客戶分群。
- (4) 依客群特性擬定不同的客戶策略，必要時調整經營原則 (Business Rule) 加以配合。

舉例來說，依客戶目前及未來的價值高低作客戶分群(如圖二：

第 21 頁)，並擬定出客戶策略(Customer Strategy)－MUST(Maintain, Upgrade, Study, Table)，對於目前及未來都是高價值的客戶(一般此類客戶佔營收 50%-80%)，應有完善的客戶維持計畫，包含確保客戶滿意、時而表達感謝、及強化客戶品牌選擇正確的認知；對於目前低價值而未來高價值的客戶，可增加產品新功能或新服務吸引他們，或運用交叉銷售(Cress-Selling)及持續性銷售(Continue Selling)提升客戶價值；對於目前高價值而未來低價值的客戶，需紀錄列管，找出其轉換的原因，在可行的情況下去除客戶變成低價值客戶的原因；對於目前及未來都是低價值的客戶，應研究在不影響企業形象的情況下，降低與該類客戶之接觸成本。

(八) CRM 的客戶資料分析

CRM 的客戶資料分析是發現企業智慧的一種程序，用於解答企業經營的問題，例如分析出企業有興趣的客戶群，並分析他們的需求及行為，以供行銷或客戶服務決策參考。最常見的 CRM 資料分析是 RFM(Recency, Frequency, Monetary)，依客戶之最近購買日期、購買頻率、及購買金額等因素作客戶行為分析。再者是描述性分析，依客戶特點、生活型態、及需求並配合他們的消費行為進行分析。預測性分析也是常有的應用分析，例如流失率預測、及客戶未來購買預測

等。客戶資料分析結果可提供企業作為「如何和客戶互動」、「提供促銷內容」、及「提供哪些服務選擇」之決策參考。

(九) CRM 的促銷管理

CRM 的促銷管理包括促銷專案規劃、客製化和個人化、及行銷自動化。促銷專案規劃設計的步驟有五：

- (1) 從 CRM 的客戶資料分析開始，確認專案的目標客戶群，並了解目標客戶群之需求、消費行為、及購買時機。
- (2) 分析市場競爭態勢及企業資源分配。
- (3) 決定促銷專案形式，是產品銷售導向或是客戶關係導向。
- (4) 決定促銷傳達訊息內容、媒體工具（例如電子報、郵件、傳真、電話、廣播、電視、週報、月刊、報紙、帳單、及小冊子等）、及傳達時機（節慶、新聞事件、客戶生日、及週年慶等）。
- (5) 促銷傳達訊息一般會先對小部分的目標客戶群作測試，然後依回饋修正，確定有效再擴大層面推廣。

有了周延的促銷專案規劃設計，接下來是要運用資訊及網路科技，使促銷專案達到客製化或個人化的效果，客製化強調依客戶的資料對不同的客戶或客戶群傳達不同的訊息，以增加企業與客戶的親密

感(Sense of intimacy)；個人化則是進一步依據個別客戶過去的歷史資料及現在的購買行為，提供線上即時的一對一訊息傳達。基於成本的考量，企業對大部分的客戶以電子郵件或個人網頁進行個人化促銷；但根據統計 2004 年以前，美國每年的 E-mail 數量會超過二千億封，因此企業必須學習進一步的網路行銷技巧，以期能在眾多電子郵件中以「開啟對話」和「增加客戶價值」方式加深企業與客戶的親密感，至於個人化網頁不單只是提供促銷的訊息，更應著重在資訊豐富性(Richness)的提供，例如能依客戶需求主動或被動提供消費訊息及建議。值得一提的是客製化或個人化規劃設計時要適度尊重客戶個人隱私，以避免激怒客戶，例如銀行告知客戶：「我們知道您最近把存款提光，您可能需要....」會侵犯客戶個人隱私。

最後是要將上述的促銷規劃設計、及客製化個人化運作流程自動化。運用資訊及網路科技將專案需求與成本分析、選取客戶群、客戶群售後服務追蹤、客戶接觸資料分析、及促銷效益分析等流程自動化。行銷自動化可使「個人化客戶消費經驗」(Personalizing customer experiences)更有效、更經濟、更準確。

(十) CRM 的效益追蹤

企業導入 CRM 沒有速成的的方法，每個企業的文化、產業環境、

地理因素、員工素質都有差異，唯有循序漸進、量身訂做才能發展出適合企業的 CRM 系統運作架構。因此實施 CRM 是一種學習的循環 (Learning Loop)，在循環中首先將優先權高的 CRM 實施方案使用數個細胞設計「Cell Design」先做小部分實驗測試，結果測量紀錄，然後進一步作情境推論(What-if-scenarios)，就最佳情境、可能情境及悲觀情境分別評估個別「Cell Design」之風險控制及財務目標是否達成，挑選成功方式擴大層面推展，最後將整個過程紀錄形成知識庫。

CRM 的效益指標包含三個層面：一是行銷指標 (Marketing Metrics) 包含客戶回應率、客戶保留率、交叉銷售率、前置成本、客戶滿意度等；二是專案指標 (Project Metrics) 包含客戶貢獻度 (Customer Profitability)、成本節省量、營收增加數等；三是財務指標包括投資報酬率 (Return on investment, ROI)、淨現值 (Net Present Value, NPV)、及內部報酬率 (Internal Rate of Return, IRR)。評估或追蹤上述指標要注意以下幾個原則：

(5) 指標要清楚的定義且可計算。

(6) 要用保守的心態預估這些指標，例如成本費用可稍微高估、
營收要低估。

(7) 做好情境推論 (What-if-scenarios) 會更周全，指標的計算要

考量風險因素。

(十一) CRM 的組織影響

推行 CRM 的同時，企業的組織須跟著做變動調整，以逐步調整成以客戶為中心(Customer-Centric)的企業。變動調整是循序漸進而非全面改革。一般由優先實施 CRM 專案的相關組織先調整起，調整的內容包括企業經營原則的改變(例如重新編製客戶應對規則)、員工服務認知的教育訓練、集中式客戶資料的整合、部門內及跨部門工作流程的調整、及績效指標的調整等。其中績效指標要調整成客戶導向之指標，例如過去客服中心重視的是與客戶的通話時間，要調整成兼顧客戶保留率，提高客戶忠誠度；銷售部門重視的是銷售金額，要調整成兼顧每一筆交易對客戶未來價值的影響。

(十二) CRM 的個案研討

- (1) 失敗的個案。有很多 CRM 推行的失敗的個案是因為沒有以訂定客戶策略為優先，反而以 CRM 資訊系統為中心先做出科技決策，以至於無法達到「增進客戶價值的終極目標」，其他常見失敗的原因有：忽略財務架構、缺乏管理階層支持、計畫管理不完善、沒有風險評估、執行過程不謹慎等。

- (2) CRM 焦點的轉移。CRM 推廣始於 1990 年代，當時的焦點在於「改善客服中心」，引進 CTI 電腦與電話整合資訊系統 (Computer-Telephone Integration) 增進客戶滿意度及提升營運效率；之後焦點放寬到銷售流程自動化，提升業務人員的效率及生產力；如今 CRM 的焦點更擴及所有的服務通路(人員、網路、電話、傳真、電子郵件)的整合，將所有的通路服務標準化，提供快速即時的一致性服務，同時也個通路收集到客戶更全面的資訊，可以規劃設計更好的服務。
- (3) Amazon.com 成立於 1994 年，1995 公司幾乎破產，公司總裁 Jeff Bezos 急需投資公司的經費支援，Jeff Bezos 以一份二十頁的商務個案報告成功地說服投資客，吸引到所需的資金，如今 Amazon.com 已成為世界成功的電子商務公司。該報告除了財務預測外，更強調該公司以追蹤客戶的行為、預測客戶的需求、提供個人化的服務、及快速有效的營運機制必能超越競爭者而搶得先機。事實證明 Amazon.com 的當今 CRM 的標竿公司。
- (4) Ritz-Carlton Hotel 建立命名為 CLASS (Customer Loyalty Anticipation Satisfaction System) 的中央式資料庫，用以紀錄客戶的要求及偏好，以提高客戶忠誠度。

Ritz-Carlton Hotel 有 25 家豪華旅館、10 處度假中心、及 10 個銷售辦公室。客戶在任何一個據點的消費要求，都會被 CLASS 所紀錄學習，因此當消費者重新消費時，Ritz-Carlton Hotel 都會事先安排妥當，以提高客戶滿意度。例如額外毯子的要求、室溫的控制、消費的習性等。自從有了 CLASS 系統，該公司的重複消費客戶比率增加 20%。

- (5) Harrah's Entertainment Inc. 運用資料挖礦技術找出具有價值或忠誠的客戶約佔總客戶數的 30%，這些客戶為該公司貢獻 80 到 100% 的營業額。鎖定此一客戶群，該公司鼓勵該客戶群加入金卡會員，透過金卡該公司可以記錄每一位會員的消費行為，然後運用一數學模式可以針對每一個金卡會員產生行為改變報告(Behavior Modification Report)，該報告包含為每一位客戶設計特別的誘因方案(Incentives)吸引金卡會員再來消費，該方案實施後金卡會員每月的平均消費次數由 1.1 提升到 1.4；同時有了金卡會員的消費紀錄，該公司可預測客戶的終身價值(Customer Lifetime Value, CLV)，協助管理者作更周詳的決策規劃。

- (6) Hertz Corporation 全球營業據點多達 6500 個，涵蓋 140 個國家，該公司為提高客戶忠誠度決定推出「Hertz #1 Club

Gold Program」客戶忠誠計畫，問題是全球的客戶資料庫是分散的，因此該公司決定建置全球客戶資料庫(Global Customer Database)。有了全球客戶資料庫，該公司的各種行銷計畫可在全球同時運作，為客戶提供全球一致且簡便的消費經驗，大大提升該公司的全球競爭力。

- (7) Bell Atlantic 電話公司雖然知道增進客戶消費經驗可增加客戶忠誠度，但卻一度面臨很多困難，例如客戶的電話訂單費時且常出錯、電話服務但卻不知道客戶是誰、沒有集中式的客戶資料庫、公司內的各項產品帳單分離等等。1993 該公司開始進行改革，建立資料倉儲系統使客戶資料集中，產生單一帳單、建立 CTI Call Center 知道每一通電話之客戶背景資料、開放網路下單、及網站上電話功能啟用或關閉的功能，使客戶的消費經驗更加滿意。該項投資花費一億二千四百萬美元，但卻為該公司節省五億六千七百萬美元。

(十三) 以客戶為中心的企業特質

會中討論出以客戶為中心的企業特質包括：

- (1) 知道客戶數為多少且他們是誰。
- (2) 詳細的客戶資料儲存於中央式資料庫，可供需要各部門應

用。

- (3) 能測量客戶的目前價值、及未來價值，以作為行銷規劃及企業資源分配之依據。
- (4) 能在各種通路上紀錄客戶上一次與企業的接觸資料。
- (5) 銷售管理的目標、及促銷以客戶為中心。
- (6) 與客戶的接觸能達到個人化效果，例如個人化的尊稱與問候、個人化的服務建議等。
- (7) 所有的通道提供一致化的服務，且互相支援。
- (8) 第一線的客服人員可獲得客戶的最新資訊提供正確的服務。
- (9) 建立客戶隱私保密條款及政策。

貳、AT&T CRM 資訊系統的建置架構

AT&T CRM 資訊系統以 Oracle CRM 平台為基礎(主要提供銷售及訂單管理功能)，結合 Peoplesoft 的人力資源系統平台、AT&T 的帳務及帳號管理系統、AT&T 財務管理系統、及 AT&T 客戶網路維運系統。該系統主要提供銷售力自動化、客戶產品方案發展、客戶網管服務、及網路櫃檯管理等功能。

其中銷售力自動化包括目標行銷(Target marketing)、促銷管理(Campaign management)、資料挖礦與分析、銷售現場偵測(Field Sensing)、及通路管理(Channel management)；客戶產品方案發展將客戶所需要的產品(例如電話、專線、網管功能、虛擬私有網路等等)，從設計、定價、建議方案、到簽約程序資訊化管理。客戶網管服務提供客戶網路頻寬設定、及傳輸效能顯示和監控等功能。網路櫃檯管理提供 e-Sales、 e-Pay、e-Bill、及 e-Ticket 等功能。該系統的建置由 AT&T Labs 主導，2002 年七月推出第一版，逐年做版本更新，預計 2004 年(第七版)完成所有的系統功能。

參、觀感與建議

(一) 客戶期望的提高突顯推動 CRM 的急迫性。

近幾年來，企業面臨的挑戰不只是同業的激烈競爭，一個更大的挑戰是客戶期望及客戶能力(Customer Competence)的提高。客戶比較選擇的機會增加，消費行為變得越來越挑剔，進而造成品牌忠誠度不斷下降。因此企業經營不能只是重視其核心能力(Core Competence)的培養，更應重視對客戶能力的調適及因應。CRM 客戶策略的重點就是在引導客戶能力有很好發揮的環境，進而創造企業和客戶「雙贏」的局面。

(二) CRM 的焦點要在「以產品為中心」及「以客戶為中心」間取得平衡。

過度強調「產品」容易忽略客戶即時多變的需求；過度強調「客戶」容易發生過度投資來提高客戶忠誠度的情況。正確的做法是兼顧產品市場的趨勢，在不影響財務狀況下，提升客戶忠誠度。

(三) 重視無線通訊的客戶服務。

在無線通信的世界裡可以滿足客戶可達性(例如父母追蹤小

孩)、便利性(隨時可用)、即時性、控制性(掌握想要的訊息)的要求，儘管目前若干困難仍限制它的發展(例如頻寬、瀏覽的簡易性、付款機制的全面性)，但將來必定是客戶服務通路的主流，企業應及早規劃加以因應。特別是中華電信，重視的不只是行動商務的商機，對中華電信客戶之「無線客戶服務」也是很重要的。

(五) 推行 CRM 要從客戶策略著手。

推行 CRM 需要通盤的策略，而非戰術策略。推行 CRM 需要與企業整體策略相結合(例如客戶策略要與品牌及通路策略相結合)，因此應由企業的高層主導，而非行銷、業務、客服、或資訊部門的主管主導。而客戶策略的一個重點就是客戶類別管理，基於善用資源的概念，將客戶做某種層度的區隔(最常見的是依客戶價值區隔)，依個別客戶群的特性及需求，分別擬定促銷及服務策略，目標在「增進客戶關係價值」。

(六) 「即時行銷、全面服務」是未來的競爭關鍵。

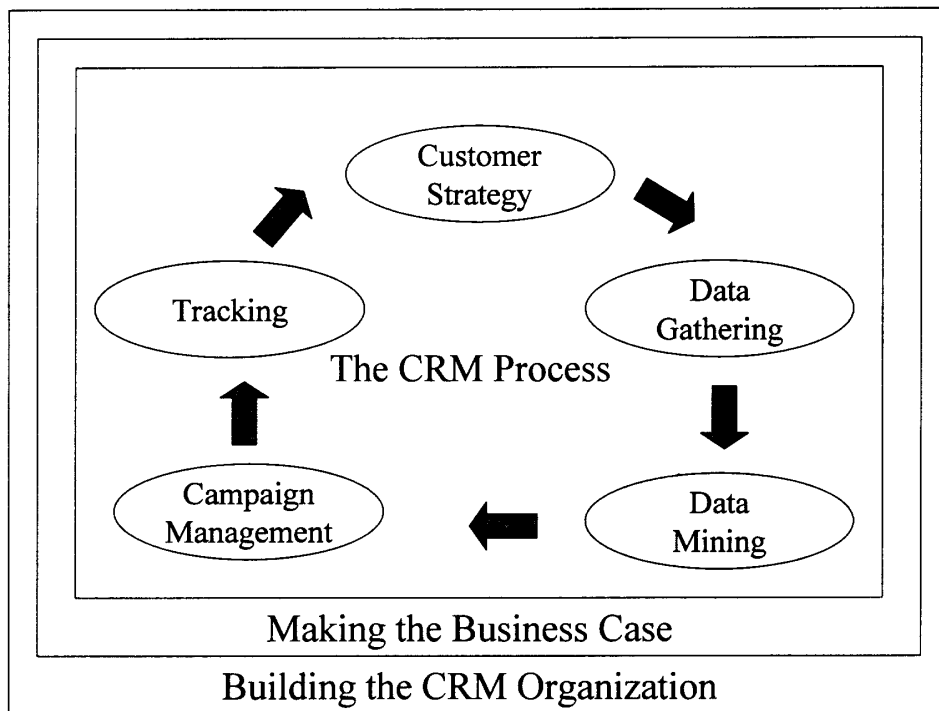
前面提到 CRM 的焦點已轉移至所有通路的整合服務，將下來的競爭優勢就是哪一家企業能越快掌握客戶需求脈動，誰就能經由客戶所接觸的通路即時提供促銷或購買建議，掌握行銷先機，

並且經由全面通路之售後服務與客戶關懷強化客戶忠誠度。

(七)客戶利潤、客戶價值、及客戶行為分析是客戶分類管理的中心。

客戶利潤分析可由客戶歷史的交易紀錄求得；客戶價值分析則須以客戶利潤為基礎配合客戶特性以預測模式加以估計；客戶行為分析不只是交易行為分析，含需包含客戶的價值觀、偏好、及滿意程度的分析，這部分需以問卷方式或人員訪談方式得知，一個成本較低的方式是 e-Clickstream 及 e-Survey，藉由客戶的網頁點選紀錄或線上問卷結果更深入了解客戶的需求。綜合上述的三種客戶分析可使 CRM 的策略執行及促銷方案更即時且更精準。

肆、圖表



圖一：CRM 流程內涵

		Customer Value	
		Low	High
Potential Value	High	<p>Maintain</p> <ul style="list-style-type: none"> • Identify ways to ensure customer satisfaction • Express appreciation • Reinforce sense of having made the right choice 	<p>Upgrade</p> <ul style="list-style-type: none"> • Identify ways to cross-sell new services • Add new features and services
	Low	<p>Study</p> <ul style="list-style-type: none"> • Identify opportunities to upgrade • Use both special and on-going campaigns • Gather information 	<p>Table</p> <ul style="list-style-type: none"> • Revise pricing and servicing options to migrate • Focus priority initiatives on other customer segments

圖二：客戶價值分群

表一：客戶價值計算方法

Revenue	Sum of annual revenue	Includes revenue on each customer purchase	Strength: simple, uses familiar financial figure Weakness: simple, reflects single point in time only, does not reflect cost
Gross Profit	Revenue – Variable Costs	Includes cost of goods/services, cost of contact, service, delivery and maintenance May not be applicable when measures other than profit are more important	Strength: uses familiar financial figure, quick and easy to calculate Weakness: need cost estimate to translate total costs to per customer costs, reflects one point in time
Customer Value Score	(1 st key business indicator*weighting factor)+(2 nd key business indicator*weighting factor)+...	Example: web site hits weighted by importance Value = (total spending*50%)+(site visits*25%)+(retail visits*15%)+(MVP participant*10%)	Strength: also works for companies that don't measure by profit Weakness: requires development effort, takes time to build enterprise-support
Net Present Value (NPV)	(Year 1 Revenue –Year 1 Cost*Year 1 Discount Rate)+(Year 2 Revenue –Year 2 Cost*Year 2 Discount Rate)+...	Present value of all incremental revenues and expenses for a given project	Strength: truest representation of customer relationship cost and revenue over time Weakness: only includes revenue and expenses directly attributed to the project; may create conflict among business units competing for financial resources and customers

附 件

GLOSSARY

CUSTOMER RELATIONSHIP MANAGEMENT SEMINAR



GLOSSARY

WORD	DEFINITION
Acquisition	The process of obtaining new customers.
Active Server Page (ASP)	A specification for a dynamically created Web page with an .ASP extension that utilizes ActiveX scripting -- usually VB Script or Jscript code. (isp.webopedia.com)
Aggregate	To total or sum.
AOL	America On-line, an Internet service provider
Applet	A Java program designed to run only on a web page. (www.netdictionary.com)
Application Program Interface (API)	A document for programmers that provides the technical specifications for interfacing with an application from another program. (www.netdictionary.com)
Application Server	(1) A computer in a client/server environment that performs the business logic (the data processing). In a two-tier client/server environment, the user's machine performs the business logic, which connects to the database server (DBMS). In a three-tier client/server environment, an independent application server performs the business logic. (2) A computer in an intranet/Internet environment that performs the data processing necessary to deliver up-to-date information as well as process information for Web clients. The application server sits along with or between the Web server and the databases and legacy applications, providing the middleware glue to enable a browser-based application to link to multiple sources of information. (www.techweb.com)
Application Service Provider (ASP)	A company that runs automated CRM software on an outsourcing basis for other companies without the necessary infrastructure.
Architecture	The configuration and integration of hardware and software
Attribute	A field within a record. (www.techweb.com)
Attrition	The gradual reduction in customers.
BI Software	See Business Intelligence Software.
Bounce Back	The return of a piece of email because it could not be delivered to the specified address. (www.netdictionary.com)
Bounce Message	A notification message returned to sender indicating that an email message could not be delivered. Usually the message is automatically generated by the Postmaster at the recipient's site, sometimes with an indication of what went wrong. (www.netdictionary.com)

WORD	DEFINITION
Browser	An application used to view and navigate the World Wide Web and other Internet resources. (www.netdictionary.com)
Browser-based	The ability to interact with an Application Server solely through a Browser, rather than through client software installed on a user's computer.
Business Case	The purpose of the business case is to articulate the financial and non-financial benefits that can be achieved by implementing a program. Although a business case should articulate all benefits of a proposed program, finance is the common language of a business case.
Business Intelligence (BI) Software	Software that enables users to obtain enterprise-wide information more easily. Such products are considered a step up from the typical decision support tools because they more tightly integrate querying, reporting, OLAP, data mining and data warehousing functions. (www.techweb.com)
Business Model	The logical or other framework that describes and guides how a company does business.
Business Rule	A statement intended to control the behavior of the business in certain circumstances.
Campaign	A treatment or group of treatments delivered to a segment or group of segments through one or more delivery channels with the intent to produce a desired marketing response.
Campaign Management	The process of segmenting customers and executing marketing campaigns, both of which are two aspects of the broader marketing automation process.
Capital Purchases	Typically any purchase that exceeds a given dollar amount; typically the item purchased is accounted for on a depreciation basis.
CHAID	Creates a Decision Tree of most predictive attribute combinations
Change Management	Guiding an organization through a significant change in direction as quickly and effectively as possible.
Channel	A route of communication. (www.dictionary.com)
Clickstream	A time series of microscopic actions that can be assembled into sessions or an evolving collection of data sources. Log files capture clickstream data and are helpful in identifying users, sessions, and the true meaning of behavior. Clickstream data can also be obtained from referring partners, ISPs, and from Web watcher services. (Ralph Kimball)
Clickthrough	The process of clicking on a URL link in either an email or web page to get to a different position on the web page or to a secondary web page.
Client	Any computer system that requests a service of another computer system. A workstation requesting an application

WORD	DEFINITION
	server to execute a marketing campaign is a client of the campaign management application server.
Client-Server	A configuration in which one computer, designated as a "server", sends information to and receives information from a number of other "client" computers. (www.netdictionary.com)
Clustering	Grouping seeks to recognize relationships rather than predict a certain outcome. Results of clustering will identify large segments of consumers sharing similar characteristics.
Collaborative Filtering	Allows a web site provider to make recommendations and deliver other messages based on information about other customers who have made similar purchases or requests.
Conditional Content Decisioning	Conditional content decisioning involves inserting one of several blocks of text or graphics into a customer's message based on that customer's characteristics, or based on campaign business logic.
Contribution Margin	See Gross Profit.
Control Group	A segment of customers, statistically similar to a segment of customers that are being contacted, that is held out from a marketing campaign to be used as a comparison group to the contacted segment, for purposes of results analysis. If the response generated by the contacted segment is greater than the natural "response rate" of the control group, a marketing campaign is deemed successful.
Cookies	Small files that are downloaded to your computer when you browse certain web pages. Cookies hold information that can be retrieved by other web pages on the site. Some cookies are programmed with an expiration date so that they are automatically deleted after a period of time. (www.netdictionary.com)
CRM	See Customer Relationship Management.
CRM Business Rules	Processes, policies and/or computer logic that protect customer privacy, avoid weakening customer relationships and preserve the relationship between an enterprise and its customers.
Cross Tab Reports	Cross tab reporting breaks down counts into two-dimensional subsets: individual products sold in each region, customers retained by preferred channel.
Cross-sell	The process of selling new products to existing customers.
Customer	The customer is the entity who uses and pays for a business' products and services. In a simple business model, the customer is an individual who selects, pays for and uses a product. In more complex scenarios, the shopper and the user or the user and the payer are different people—the

WORD	DEFINITION
	customer is a group of individuals (a household, a business, a bureaucratic unit within a corporation or government agency), and several steps are required for a purchase decision. In highly complex situations, there is more than one tier of customers: for example, a bank may have an agreement with a car manufacturer (tier 1) to provide loans through their showrooms (tier 2) to new car owners (tier 3) who may need co-signers for their loans (tier 4).
Customer Data Warehouse	A collection of customer information used to support business decisions and strategies able to provide answers to data questions in a quick, accurate and efficient manner.
Customer Database	A collection of data relating to established, potential or previous customers. A customer database can be as simple as a file with names and addresses or as complex as a multi-terabyte relational database.
Customer Loyalty Score	Value of the enterprise to the customer.
Customer Relationship Management	The systematic approach to understanding customers to establish a mutually profitable exchange of offers, services, and communications, involving many automated platforms: data warehouses, call centers, sales force interfaces, data mining, and e-commerce, in addition to campaign management.
Customer Segment	Any of the parts into which something can be divided: segments of the customers.
Customer Strategy	Defines the business goal and sets out the plan or approach to reach that goal. The difference between a Customer Strategy and other business strategies is that it is based on customer information and addresses the customer experience.
Customer Value Management (CVM)	Customer Value Management ensures that the customer and the business gain a benefit in their relationship. Both the customer and the business weigh the quality of the offering as well as the price.
Customer Value Score	Value of the customer of customer segment to the enterprise.
Customer-centric	An approach to business that uses the customer (not the transaction) as the building block of data management, reporting, goal-setting and measurements of success over time, across sales, marketing, IT, analysis, service, management and support business units.
Customization	The crafting of a message, offer or other communication factor according to any information on the individual customer.
CVM	See Customer Value Management.

WORD	DEFINITION
Data Dictionary	A database about data and databases. It holds the name, type, range of values, source, and authorization for access for each data element in the organization's files and databases. It also indicates which application programs use that data so that when a change in a data structure is contemplated, a list of affected programs can be generated. (www.techweb.com)
Data Mart	A collection of data organized around a specific business purpose such as Marketing or Finance. Data Mart's often contain subsets of data from larger Data Warehouses and additional aggregation to support specific business analysis.
Data Mining	Data mining is the process of discovering meaningful new correlations, patterns and trends in a database using mathematical and statistical techniques (GartnerGroup) in order to :make business decisions, discern actionable patterns, and formulate strategies based on those patterns.
Data Modeling	(1) Formatting data for consistency and accuracy. Used to describe the process of defining the specifications for each data field in a data warehouse (format, accepted terms, format of blanks or zeros). (2) Analysis of data using complex tools and methods to determine statistically reliable relationships between large sets of data. Customer or response profiling using chaid or neural net analysis techniques are common examples.
Data Store	A permanent storehouse of data. The term is often used to lump the storage of all types of data structures (files, databases, text documents, etc.) into one generic category. (www.techweb.com)
Data Warehouse	A central repository for an entire organization's data.
Database	Loosely, any aggregation of data; usually a large collection of data that has been formatted by some user-defined standard. (www.netdictionary.com)
Database Server	A computer in a LAN dedicated to database storage and retrieval that holds the database management system (DBMS) and the databases within that system. (The server doesn't do the searching, that's performed by the database software such as Oracle, Informix, etc.)
Database Servers	Database platforms supporting data transport, querying, table management
Decision Support System (DSS)	An information and planning system that provides the ability to interrogate computers on an ad hoc basis, analyze information and predict the impact of decisions before they are made. (www.techweb.com)
Deduplication	The process of removing duplicate records either before loading the records into the database or before creating a campaign management output file.

WORD	DEFINITION
Demographics	The characteristics of human populations and population segments, especially when used to identify consumer markets. (www.dictionary.com)
Denormalized	Process of taking a normalized database and modifying table structures to allow controlled redundancy for increased database performance. Data redundancy exists, application coding and referential integrity suffers. The only reason to denormalize a database is to improve performance. (Plew & Stephens, p.62)
Derived Data	Data that is created by an end-user, as opposed to a systems administrator or DBA, for use in a particular marketing campaign, often through arithmetic, date or other aggregation functions.
e-CRM	Customer Relationship Management that incorporates Internet-based technology, such as web site communications and e-mail. Sometimes confused with e-commerce, which refers to any business conducted on the Internet..
EDA	See Exploratory Data Analysis.
E-mail	Electronic mail, the computer-based exchange of mail. (www.netdictionary.com)
Enterprise Relationship Management (ERM)	Coordinating customer information and communications across all channels business units for an entire corporation. ERM and CRM, in their ideal forms, are synonymous.
Enterprise Resource Planning (ERP)	An integrated information system that serves all departments within an enterprise. Evolving out of the manufacturing industry, ERP implies the use of packaged software rather than proprietary software written by or for one customer. ERP modules may be able to interface with an organization's own software with varying degrees of effort, and, depending on the software, ERP modules may be alterable via the vendor's proprietary tools as well as proprietary or standard programming languages. (www.techweb.com)
Entity	In a database, anything about which information can be stored; for example, a person, concept, physical object or event. Typically refers to a record structure. (www.techweb.com)
ERM	See Enterprise Relationship Management.
ERP	See Enterprise Resource Planning
ETL	See Extraction, Transformation and Load
Execution	The actual process of segmenting customers and delivering a marketing treatment through one or more channels (as opposed to the design or planning process)

WORD	DEFINITION
Exploratory Data Analysis	An analyst sizing the business problem or a modeler understanding the distribution of data.
Extract, Transform, and Load (ETL)	<p>Extraction: The activity related to transferring data from operational databases (data sources) in the data warehouse. (Gill & Rao, p.355)</p> <p>Transform: Converting and mapping the data from the normalized input to the denormalized data warehouse store. (Gill & Rao, p.361)</p> <p>Load: populating data into data warehouse.</p>
Financial Model	An accounting-based explanation of how money is made and/or lost in a business.
Flat File	A data file that is not related to or does not contain any linkages to another file. (www.techweb.com)
Follow-up	The delivering of an additional treatment or treatments to a customer who has already received a treatment or treatments as part of a marketing campaign, based on the customer's response (or non-response) to the initial treatment.
Frequency Reports	Frequency reports give straight counts of products sold, customers retained, new customers and other details on the state of the customer.
Gross Profit	Customer revenue less variable costs (direct expenses for products and services). Also known as Contribution Margin.
GUI	Abbreviation for Graphical User Interface. A set of screen presentations and metaphors that utilize graphic elements such as icons in an attempt to make an operating system easier to use. Unlike UNIX and DOS, which feature a command line interface, the Windows and the Macintosh operating systems present graphical environments for input and output. (www.netdictionary.com)
Host	A computer that acts as a source of information. (www.techweb.com)
HTML	See Hypertext Markup Language
Hurdle Rate	The targeted rate of return that a corporation is willing to accept on projects – often times this is set at the corporation's cost of capital
Hypertext	Text that includes links or shortcuts to other documents, allowing the reader to easily jump from one text to related texts, and consequentially from one idea to another, in a non-linear fashion. Coined by Ted Nelson in 1965. (www.netdictionary.com)
Hypertext Markup Language	The tag-based ASCII language used to create pages on the World Wide Web. See also hypertext. (www.netdictionary.com)

WORD	DEFINITION
Hypothesis	A tentative explanation that accounts for a set of facts and can be tested by further investigation. (www.dictionary.com)
Information Technology (IT)	The group within an organization responsible for all computer processing.
Install	To load and configure a piece of software on a computer. (www.netdictionary.com)
Integration	The ability for software and/or hardware components to communicate directly with one another. Components that communicate seamlessly, requiring no manual interference or support, are said to have a high level of integration between them.
Internal Rate of Return (IRR)	The rate of return where cash inflows equal the net cash outflows
Internet	A worldwide network of networks that all use the TCP/IP communications protocol and share a common address space. First incarnated as the ARPANET in 1969, the Internet has metamorphosed from a military internetwork to an academic research internetwork to the current commercial internetwork. It commonly supports services such as email, the World Wide Web, file transfer, and Internet Relay Chat. (www.netdictionary.com)
Internet Explorer	A free web browser application from Microsoft. (www.netdictionary.com)
IRR	See Internal Rate of Return.
IT	See Information Technology.
JAVA	An object oriented programming language created by Sun Microsystems. Java is a device independent language, meaning that programs compiled in Java can be run on any computer. Java programs can be run as a free-standing application or as an applet placed on a web page. Applets written in Java are served from a web site but executed on the client computer. Java applets have a built-in security feature which prevents them from accessing the file system of the client computer. See also applet. (www.netdictionary.com)
Java Database Connectivity	A programming interface that lets Java applications access a database via the SQL language. (www.techweb.com)
JDBC	See Java Database Connectivity
Learning Loop	The cycle of learning through Knowledge Discovery and by Hypothesis, Testing, and Measuring.
Legacy System	Systems which house critical organizational data usually stored in mainframes.
Lifetime Value (LTV)	Estimated total value of customer over entire lifespan of relationship with an organization, including likely future

WORD	DEFINITION
	acquired products and services (LTV = Frequency of Purchase * Duration of Loyalty * Gross Profit)
Lift	A ratio used to calculate the performance of a test group versus a control group.
Logical Model	An abstract formal representation of the categories of data and relationship between them, in the form of a diagram. The representation is independent of the manner in which the classes and their relationships are implemented physically in a database. (Gill & Rao p.357)
Loyalty Programs	Initiative around retaining customers, to maintain and develop consistent customer relationships and customer fidelity, thus increasing company profits. Goal of these programs is to increase the depth of relationship with each customer and/or incent customers to conduct repeat business.
LTV	See Lifetime Value.
Mail Server	A computer in a network that provides "post office" facilities. It stores incoming mail for distribution to users and forwards outgoing mail through the appropriate channel. The term may refer to just the software that performs this service, which can reside on a machine with other services. (www.techweb.com)
Mainframe	A large computer system. (www.techweb.com)
Market Basket Analysis	Market basket analysis links various products together based on customer purchase behavior. Example: Police list clues in a series of cases to report the clues that most frequently appear together or in the same sequence.
Marketing Automation	The process of designing, executing, and measuring marketing campaigns through the use of applications which help to select and segment customers, track the contacts made with customers, measure the results of those contacts, and, in some cases, model those results to more efficiently target customers in future marketing campaigns.
Marketing Customer Information File	A collection of data organized around customer and marketing information.
Marketing Service Provider (MSP)	A company that designs and executes CRM-style marketing campaigns on an outsourcing basis for other companies without the necessary infrastructure.
Massive Parallel Processing (MPP)	The simultaneous use of multiple server devices
MCIF	See Marketing Customer Information File
Metadata	Data that describes other data. (www.techweb.com)

WORD	DEFINITION
Mime	See Multipurpose Internet Mail Extensions
MOLAP	Multi-Dimensional
MPP	See Massive Parallel Processing.
MSP	See Marketing Service Provider.
Multipurpose Internet Mail Extensions	A common method for transmitting non-text files via Internet e-mail, which was originally designed for ASCII text. MIME encodes the files using one of two encoding methods and decodes it back to its original format at the receiving end. (www.techweb.com)
Multivariate	Tests multiple factors against multiple factors
MUST	<p>Maintain: To maintain these profitable customers at current levels, identify ways to ensure customer satisfaction, express appreciation and reinforce sense of having made the right choice</p> <p>Upgrade: To move customers from less profitable to more profitable, identify ways to cross-sell new services or add new features and services</p> <p>Study: Among marginal and unprofitable customers identify opportunities to upgrade</p> <p>Table: There may be marginal and unprofitable customers for whom it is too expensive to upgrade at present</p>
Net Present Value (NPV)	Discounts net cash flows over time then subtracts net investment from discounted cash flows
Neural Net Analysis	A neural net refers to types of algorithms that can be used for clustering and/or predictive modeling. They are so named as their design/structure is loosely based on the biology of neurons firing in the human brain.
Neural Network	A type of statistical analysis that attempts to imitate the way a human brain works. Generates the score that correlates with displaying the targeted behavior.
Normalized	Designing a database to reduce redundancy by breaking large tables down into smaller, more manageable tables. Can slow performance because of frequent join operations between tables. (Plew & Stephens, p.421)
NPV	See Net Present Value.
N-tier	Some number of tiers (servers, layers, elements, etc.). (www.techweb.com)
ODBC	See Open Database Connectivity
OLAP	See On-Line Analytical Processing



WORD	DEFINITION
OLTP	See On-Line Transaction Processing
On-Line Analytical Processing (OLAP)	Decision support software that allows the user to quickly analyze information that has been summarized into multidimensional views and hierarchies. (www.techweb.com)
On-Line Transaction Processing (OLTP)	Defines any software system that gathers data using transactions between the source of data and the database at the time that the transaction occurs. (Gill & Rao, p.358)
Open Architecture	Ability for the system to be connected easily to devices and programs made by other manufacturers
Open Database Connectivity (ODBC)	A standard database access method developed by Microsoft Corporation. The goal of ODBC is to make it possible to access any data from any application, regardless of which database management system (DBMS) is handling the data. ODBC manages this by inserting a middle layer, called a database driver, between an application and the DBMS. The purpose of this layer is to translate the application's data queries into commands that the DBMS understands. For this to work, both the application and the DBMS must be ODBC-compliant -- that is, the application must be capable of issuing ODBC commands and the DBMS must be capable of responding to them. (isp.webopedia.com)
Operational Data Store	Data mart that can be updated in real-time like an operations system.
Opt-in	The process by which customers and /or web site visitors specifically ask to receive marketing communications, company announcements and advertising messages via email.
Opt-out	The process by which customers and /or web site visitors specifically ask not to receive marketing communications, company announcements and advertising messages via email either at a company's web site, or after they receive an initial marketing email.
Organizational Design	Designing the human organization, and supporting infrastructure, that can most effectively be utilized to deliver on the mission of the business.
Outsource	To farm out (work, for example) to an outside provider or manufacturer in order to cut costs. (www.dictionary.com)
Partner Relationship Management (PRM)	Coordinating the efforts of all business partners serving a customer to ensure a consistent customer experience.
Permission Marketing	A marketing method whereby companies get their customers' permission to market products or services to them. By talking only to volunteers, permission marketing guarantees that consumers pay more attention to the marketing message. The term was coined by author Seth Godin in his book, <i>Permission Marketing</i> . (www.1to1.com)

WORD	DEFINITION
Personalization	The ability to customize message content and layout for individuals. Personalization allows for tailored marketing by presenting specific text and/or promotions in mail, e-mail, web pages, or at the call center based on the demographic and transactional characteristics of the recipient.
Physical Data Model	The actual table structures that reside in the database.
Point of Sale (POS)	Capturing data at the time and place of sale. Point of sale systems use personal computers or specialized terminals that are combined with cash registers, bar code readers, optical scanners and magnetic stripe readers for accurately and instantly capturing the transaction. (www.techweb.com)
Politics	The result of opposing business goals within a single organization that must utilize a finite pool of resources.
POS	See Point of Sale.
Predictive Model	Score or other result of a variety of data mining techniques used to assess likelihood to show a particular behavior.
PRM	See Partner Relationship Management
Promotion History	Data relating to marketing campaigns and the individual customers or prospects contacted within marketing campaign segments. Often this data is created by the campaign management software as part of the execution process.
Proprietary Database	A database schema specific to a particular software product or vendor, that often times cannot be altered.
Pull Reporting	Reports are produced on demand. Although they are pre-designed, three people asking for the report will require three separate queries against the database.
Push Reporting	Reports are produced automatically according to a pre-set schedule and distributed automatically to their audience. Three people asking for the report will get copies of the same report – no queries against the database required.
Query	A request for specific information from a database. (www.netdictionary.com)
RAM	See Random Access Memory
Random Access Memory (RAM)	The working memory of the computer into which application programs can be loaded and executed. It helps to have more of this "working space" installed when running advanced operating systems and applications. (www.netdictionary.com)
Real-time	Of or relating to computer systems that update information at the same rate as they receive data. (www.dictionary.com)
Regression	Generates the score that predicts the probability of displaying the targeted behavior.

WORD	DEFINITION
Relational Database	A database organization method that links files together as required. Relationships between files are created by comparing data, such as account numbers and names. A relational system has the flexibility to take any two or more files and generate a new file from the records that meet the matching criteria. (www.techweb.com)
Relational OLAP	The process of using relational database tables instead of data cubes, a more efficient use of computer power since only requested information is computed.
Reporting	The ability to state and display analyzed information, including the results of marketing campaigns to aid in the overall relationship management process. Reports can be as simple as two dimensional cross tabs and as complex as completely customizable online analytical processing (OLAP) environments.
Response	Any measurable, actionable behavior by customers in reaction to any kind of communication.
Response – Direct	Individuals segmented exhibit the desired behavior (Ex. purchased the product or service you solicited them for).
Response – Indirect	Individuals segmented demonstrate other behaviors, not the intended. (Ex. bought other products during the tracking window).
Response – Viral	Individual segmented sends a communication received to others who purchase the product or service (ex. forwarding an email solicitation to a friend and the friend responds)
Response Measurement	The ability to track a customer's response to the marketing message or offer delivered to that customer. At the most basic level response measurement involves the ability to count the number of customers that accepted an offer or replied to a message. At the higher end, response measurement is the ability to begin a 1:1 dialogue with a customer, building a relationship through subsequent personalized contacts that build off of the customer's response to each new message.
Response Measurement - Explicit	The ability to capture and store exact response information from customers through the use of a unique tracking identifier. Example: Individual solicited responds directly to an email or web ad already marked with campaign and test cell.
Response Measurement - Implicit	The ability to infer response from customers based on transactional or observed activity. Example: A customer purchases a checking account but the promo code was not captured.
Response Modeling	The process of utilizing statistical techniques to determine which customers are most likely to respond to a campaign prior to campaign execution.

WORD	DEFINITION
Retention	The process of keeping customers.
Return On Investment (ROI)	Percentage of an investment that is generated as revenues
Rich Text	Text that includes formatting commands for page layout such as fonts, bold, underline, italic, etc. It may also refer to a multimedia document that can include graphics, audio and video. (www.techweb.com)
ROI	See Return On Investment.
ROLAP	See Relational OLAP.
Sales Force Automation (SFA)	Automating the sales activities within an organization. A comprehensive SFA package provides such functions as contact management, note and information sharing, quick proposal and presentation generation, product configurators, calendars and to-do lists. (www.techweb.com)
Sampling	The process of selecting a sub-segment of customers from a larger segment or population to use as a control group, or to validate a response model.
Schema	The definition of an entire database. It defines the structure and the type of contents that each data element within the structure can contain. (www.techweb.com)
Scope Creep	Additions to the project that were not initially intended or planned.
Scoring	Applying results of a statistical model to individual observations to assign a probability or ranking for displaying a particular behavior.
Search Engine	Software that searches for data based on some criteria. (www.techweb.com)
Seeding	The process of inserting specific records into an output file for the purpose of tracking if and when a marketing campaign was actually delivered.
Segment	A group of customers that share a common profile as defined in a marketing campaign.
Segmentation	The process of analyzing one's customer base to find groups of customers around which to conduct marketing efforts. Segmentation in this sense is an analytical undertaking and can be as complex as a cluster analysis or as basic as dividing one's customers by a single field, such as age or income, in a file or database.
Server	A computer that provides information to client machines. For example, there are web servers that send out web pages, mail servers that deliver email, list servers that administer mailing lists, FTP servers that hold FTP sites and deliver files to users who request them, and name servers that provide information about Internet host names.

WORD	DEFINITION
	(www.netdictionary.com)
Server - Application	See Application Server
Server - Database	See Database Server
Server - Mail	See Mail Server
Server - Web	See Web Server
Server-based	A term used to describe software that operates in a client-server environment.
Service Bureau	An organization that provides data processing and online services. (www.techweb.com)
Session Variable	A variable stored as part of a web session only for the duration of that session. Session variables can be retrieved through database queries or created at the point a user enters information into a form.
SFA	See Sales Force Automation
Simple Mail Transfer Protocol	The standard e-mail protocol on the Internet. It is a TCP/IP protocol that defines the message format and the message transfer agent (MTA), which stores and forwards the mail. SMTP was originally designed for only ASCII text, but MIME and other encoding methods enable program and multimedia files to be attached to e-mail messages. SMTP servers route SMTP messages throughout the Internet to a mail server, such as POP3 or IMAP4, which provides a message store for incoming mail. (www.techweb.com)
SMP	See Symmetric Multi-processing.
SMTP	See Simple Mail Transfer Protocol
Sniffer Technology	A technology that attempts to determine whether a recipient email client can understand and accept HTML emails.
Snowflake Schema	Is an extension of the star schema where each of the points of the star further radiates out into more points. Advantages of the snowflake schema are improvements in query performance due to minimizing disk storage for the data and improving performance by joining smaller normalized tables rather than large de-normalized ones. The snowflake schema also increases flexibility of applications because of the normalization and therefore the lower granularity of the dimensions (Gill & Rao, p.359)
Source of Record	The single source known to contain the true and most correct data for a given data element. Ideally, every data element should derive from one source of record across an enterprise.

WORD	DEFINITION
SPAM	Any unwanted email message (www.everythingemail.net)
Splits	Sub-segments of a larger segment or population, each of which receive differing marketing messages and/or offers. Splits are often created randomly and used to test the effect of different marketing treatments.
SQL	See Structured Query Language
Stakeholder	A person or function whose participation in a project is required for successful completion of the project. Frequently, this person or function will benefit from this project.
Star Schema	A modeling paradigm that has a single object in the middle connected to a number of objects around it radially. The object in the center of the star is called the fact table and the objects that are connected to it in the periphery are called the dimension tables. (Gill & Rao, p. 360)
Statistical Analysis	Using statistics to validate hypotheses and determine trends, correlations, or patterns among populations.
Statistical Modeling	An involved process of applying mathematical theory which ultimately results in a probability or ranking derived from a statistical formula.
Strategy	A strategy is a plan or systematic approach to reach a goal. A strategy requires both the goal and the way to achieve it.
Structured Query Language (SQL)	A language used to interrogate and process data in a relational database. Originally developed by IBM for its mainframes, all database systems designed for client/sever environments support SQL. SQL commands can be used to interactively work with a database or can be embedded within a programming language to interface to a database. Programming extensions to SQL have turned it into a full-blown database programming language. (www.techweb.com)
Symmetric Multi-processing (SMP)	Multiple CPUs used on one physical server device
Targeting	Segmenting a group using data mining techniques, with the intention of communicating to each group using an appropriate delivery channel and message.
Transaction-based	Information that is usually captured online 24 hours a day and is quick and constantly changing.
Treatment	A marketing message, often including a specific marketing offer, that is delivered to an individual with the intent of persuading the individual to take a certain action.
Uniform Resource Locator (URL)	An addressing scheme used by World Wide Web browsers to locate resources on the Internet. (www.netdictionary.com)
Univariate	Tests a single factor against a series of other factors to see which have the highest correlation
UNIX	The operating system upon which the Internet was developed. UNIX was developed in the late 1960s/early



WORD	DEFINITION
	1970s as a joint venture between General Electric, AT&T Bell Laboratories, and Massachusetts Institute for Technology. UNIX grew with support from the University of California Berkeley and other universities. Pure UNIX is based upon a command line interface. However, just as DOS has Windows to provide a CUI environment, UNIX has GUI overlays as well -- the two most notable are NextStep and X Windows. There are several free versions of UNIX; Linux and FreeBSD are examples. Also spelled "Unix". (www.netdictionary.com)
Up-sell	Selling a product or service of greater value or quality than the current purchased (used) product or service.
URL	See Uniform Resource Locator
Variable Insertion	Variable insertion involves inserting the value of a specific variable, such as customer name, into each customer's message.
Vintage	A select group of customers tracked on a time dimension to determine long-term value and behavior.
Web Personalization	Web personalization involves creating individualized web pages based on those web page components (text, images, graphics, etc.) and information specific to individual site visitors.
Web Server	A computer that provides World Wide Web services on the Internet. It includes the hardware, operating system, Web server software, TCP/IP protocols and the Web site content (Web pages). (www.techweb.com)
Web-based	A term used to describe software that operates in a browser based environment.
Workflow	The process of managing and coordinating the activities of a campaign from planning and budgeting to execution and tracking. The workflow is the list of steps that help to automate the events as defined by the business in order to improve the efficiency of the process. The workflow can enable certain processes to be automated to help campaigns be run more efficiently.