

# Fintech and Financial Services: How Credit Saison Overcame Its 'DMP Challenge' with a CDP

CDP Customer Spotlight

CREDIT  
SAISON





# CREDIT SAISON

Data utilization is rapidly gaining momentum at Credit Saison Co., Ltd., a leading credit card company in Japan. To expand its big data business by taking advantage of the data generated in its highly successful financial businesses, Credit Saison began using its own data management platform—christened the SAISON DMP—in 2016.





So, what was behind the decision by the credit card company to develop its own DMP? And why did the company, which had developed valuable in-house data expertise, eventually decide to use the Treasure Data Customer Data Platform (CDP) as the basis for current and future fintech development and financial offerings?

Yasuyuki Isobe, who was instrumental in the creation of Credit Saison's Online Business Division, reflects on the background and motivation for its initial push toward unifying its customer data and driving further digital transformation:

*"We proposed our DMP concept in 2011—when the smartphone boom was still emerging—as a new business model that would allow us to utilize our resources globally on the Web. We were already operating a number of web services for our customers, so we had lots of data at hand, ranging from settlement data to mall usage data. Our aim was to centrally manage these data, which were scattered and unorganized, for use in marketing and starting our new business,"* says Isobe of the company's desire for [digital transformation](#).

## Why Choose a CDP for Digital Transformation?

Mr. Manabu Yoshida, head of digital marketing for Credit Saison's Digital Division, introduced three core reasons why Credit Saison chose to implement a CDP rather than a DMP—which typically does not offer detailed unified customer profiles— to address its need for a single platform for unified customer data management. First, Credit Saison is utilizing financial technologies—fintech—to better leverage the data from credit services. The second reason is to improve customer relationship management (CRM), for optimizing customer touchpoints and increasing customer engagement. The third motivation is to provide accurate targeting solutions for new lines of business and financial services.

Credit Saison built a first-generation CDP in 2016, ahead of the industry, with the aim of building new business using digital technology. At that time, Credit Saison recognized [the importance of data-driven marketing](#) and felt the need to grow new business in the fields of digital financial services and fintech.



## The Build-or-Buy Decision: 3 Reasons for Choosing Treasure Data

When Credit Saison undertook its customer data and fintech initiatives, efforts to build an environment for secure utilization of the public cloud were underway, with megabanks announcing plans to migrate to the public cloud. To satisfy all their requirements, Credit Saison initially considered building a private DMP from scratch by tapping a foreign public cloud service. Like many companies, they faced a build-or-buy decision. However, the company eventually decided to adopt Treasure Data CDP.

Why? Credit Saison's Yoshida recalls the reasons behind this strategic build-or-buy decision.

*"First, we acknowledged the limitation of in-house development in building something like this quickly," says Yoshida.*

*"Second, Treasure Data was introducing new functions one after another, which means that we won't have to develop additional functions ourselves," he adds.*

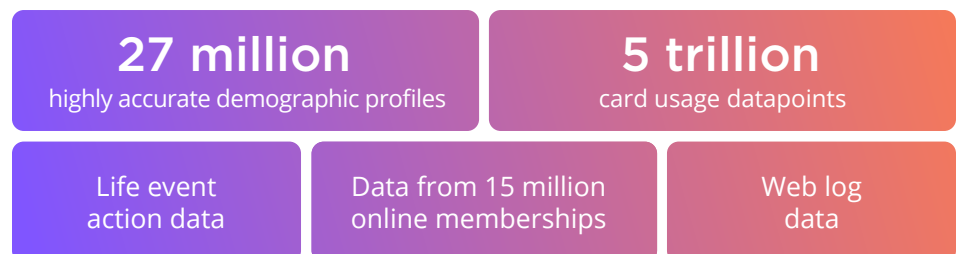
*"Third, development costs can be reduced, because the environment can be constructed efficiently and quickly."*

### Data Security Was a Key Criterion

Having data privacy and security capabilities built into its financial platform was a key consideration for the company in its fintech initiative. And since time-to-value was important to the company, Treasure Data first created a customized, more secure environment to cover only the areas it would initially provide for Credit Saison. Next, a more general fintech data environment that could be used easily by any financial institution was quickly added.

## The Power of Data Unification

Treasure Data helps Credit Saison build accurate profiles from many huge data sources, including:



## Fast Data Marketing Program: Implementation for Easier Segmentation



### What Can Financial Services Company Credit Saison Do With a CDP?

Data can be used in the following ways for Saison CDP to support corporate marketing activities:

- Understanding customers (issue extraction)
- Approaching potential customers (recognition and inflow measures)
- Approaching existing customers (promotion of understanding and inflow measures)
- Approaching prospects (customer acquisition and new-customer promotions).

The company will use Web behavioral logs and NPS to understand customers, as well as questionnaire promotions, on-demand media, and various Social Media advertisements for potential and actual customers.

Credit Saison began operating SAISON's CDP system—which is based on the Treasure Data CDP—in 2018. *“The ability to implement, analyze, and confirm all marketing programs against the card member ID we use in everyday operations is a great advantage,”* says Yoshida, explaining the changes brought by the SAISON CDP.

Izumi Tanaka, who is in charge of actually running marketing programs using the Treasure Data CDP, also has this to add: *“Before, planning and implementing a marketing program took a lot of time. Thanks to the [Treasure Data] Segment Builder, the lead time has been shortened dramatically.”* Using Segment Builder in-house reduced campaign segmentation times from a week to just one day.

Segment Builder is a feature provided by Treasure Data that allows segments to be created with an easy-to-use graphical interface, without having to write SQL commands. Previously, the people in charge at Credit Saison had to communicate the conditions to a partner company to have them create segments, and this segmentation process cost a lot of time. With the newly introduced Treasure Data CDP, Credit Saison marketers can now add or delete conditions themselves to create segments on their own, much more quickly than before, speeding up the campaign promotions cycle and making the company much more agile.

Now that the CDP-enhanced data utilization system is in place, Credit Saison is moving forward in continuous evolution by working with existing manufacturers and retailers. Credit Saison plays the role of a facilitator in this collaboration. By providing the resources available at its fingertips, such as accurate attribute information already verified by their owners, data unified across online and offline settings, and a nationwide network of retailers, Credit Saison looks to support other companies in Japan as well.

*“The ability to build marketing profiles based on accurate customer and purchase information that only a credit card company can provide is a major value proposition.”* —Manabu Yoshida, head of digital marketing for Credit Saison's Digital Division.

*“In addition to the prepared security solutions/ programs, Credit Saison requested the addition of a private connection to the core services of the Treasure Data CDP, and a new security enhancement—called “Private Connect”—to enable private connections with Direct Connect, VPN and VPC Peering using dedicated virtual private clouds (VPCs) and endpoints prepared for each company on AWS.”*—Izumi Tanaka, runs marketing programs for Credit Saison using the Treasure Data CDP.



Treasure Data Customer Data Platform (CDP) empowers enterprises by delivering rich insights that drive outstanding customer experiences. Built on a strong data management foundation, our CDP enables brands to securely unify customer data across silos at scale so they can better identify, engage and acquire customers. The highly configurable platform boasts a comprehensive connector network that evolves with your existing technology stack to future-proof all customer data initiatives. Treasure Data has more than 400 customers including Fortune 500 and Global 2000 enterprises, and is a wholly-owned subsidiary of Arm Ltd.

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