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Know your customer: Enable a 360-degree view with customer identity & access management

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A 360-degree view of the customer enables organizations to predict consumer needs and deliver customized and personalized products and services at the right time, via the right channel. Thus, a 360-degree view is key to remaining top of mind in today's highly competitive e-commerce marketplace, where cart abandonment averages 70% (48 Cart Abandonment Rate Statistics 2023, Baymard Institute, August 2022).

A 360-degree view is a single, unified view of the customer based on data aggregated from third parties and all the various customer touch points across the company.

Unfortunately, establishing a 360-degree view isn't easy, and it is only getting harder with an average of 12 different enterprise technologies converging to support the customer. Organizations must reconcile identities across many different channels, access points, and devices, all of which reside with different stakeholders. With the right approach, however, organizations can break down internal silos to build that 360-degree view and improve predictive analysis, customer loyalty, customer retention, and the overall bottom line.

The challenge of building a 360-degree view

Each group in the organization has its own view of the customer based on the data it collects. For example, the marketing group knows which products or services the customer visits on the website. Customer support knows how many refunds the customer has received. The finance group knows how much money the customer spent last year and whether they'll exceed that amount this year. All this data — and more — is stored in functional systems that operate in silos across the organization.

Meanwhile, the number of access points and customer engagement channels continue to increase. Mobile applications, Customer Service Representatives (CSR), web browsers, and Internet of Things (IoT) devices are just a few of the ways customers interact. Each interaction results in data that can be used to better understand the customer's needs, desires, and preferences – and that could help bring clarity and additional insight if combined and analyzed alongside other siloed data. Ultimately, this can result in improving brand loyalty and increased sales.

To create a 360-degree view of the customer, organizations need to start by thinking about how to aggregate and/or "connect" the data across these various systems. They need to know which data goes with which user and how to rationalize systems and their own definition of identity or unique IDs for the customer. For example, Robert Smith in one system may be Bob Smith in another system and Bobby Smith Jr in yet another. Each customer can have multitude of identities and/or personas. To further complicate matters, each system captures different data about the customer, making it difficult to programmatically map a 1:1 relationship of users across systems.

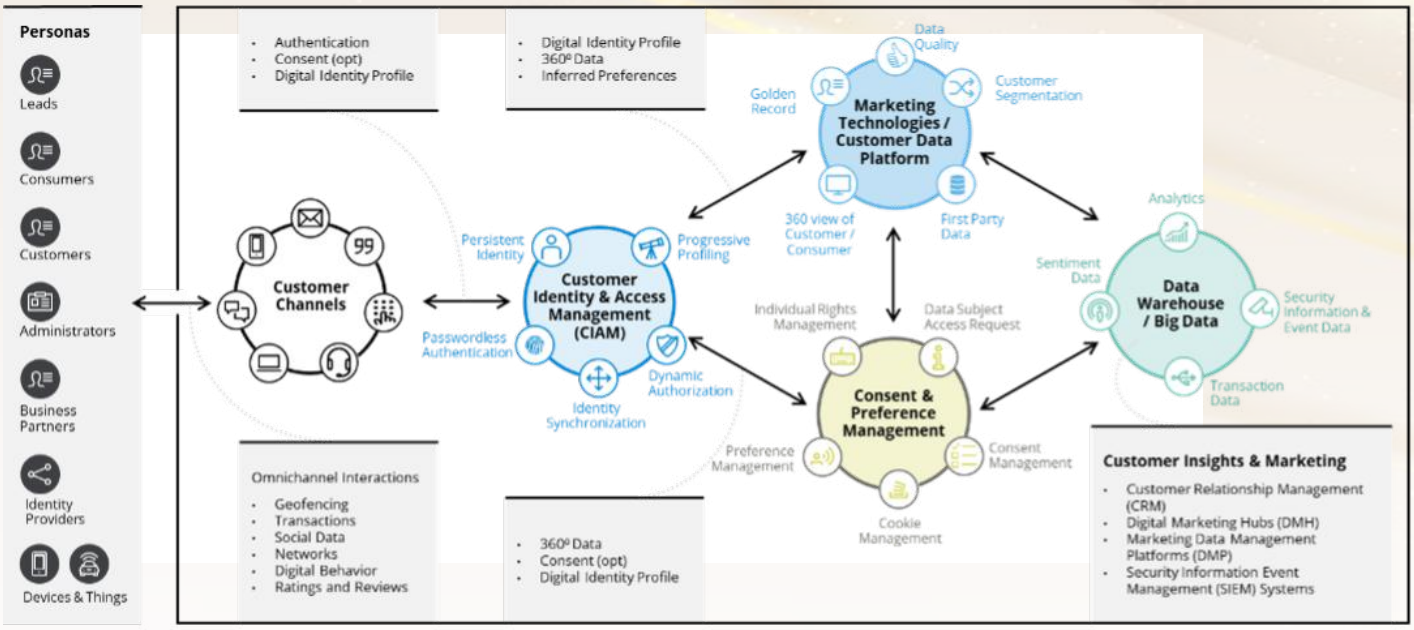
The traditional approach to matching or correlating identities and data across systems is based on utilizing probabilistic data. As in digital advertising, probabilistic data relies on the likelihood that the data generated from, say, a specific mobile device can be attributed a specific identity. However, without verified or authenticated identities during active sessions, there is always the risk that the data is potentially matched to the wrong user.

Organizations can't avoid having multiple systems. To provide a great and personalized experience for customers in digital platforms, multiple systems with different purposes are required.

These include (but by no means are limited to):

- Experience management platforms
- Commerce systems for transaction processing
- Master Data Management (MDM) systems
- Consent and preference management systems
- Privacy management systems
- Customer support systems (chatbot, voice, text, email)
- Advertising / Marketing systems
- Customer Identity and Access Management (CIAM) systems (authentication, registration, progressive profiling, authorization)

Illustrative: Understanding the CIAM framework



Customers expect organizations to know who they are without introducing additional friction, and they expect a consistent cross-channel experience.
Understanding the various customer interactions (both online and in person) and linking to an enterprise customer ID is critical to achieving these customer expectations.

How successful organizations achieve a 360-degree view

Organizations with 360-degree customer views foster engagement and active participation by the stakeholders. In other words, they share data, share progressive profiling, coordinate user journeys to engage their customers, and collaborate across departments and joint campaigns.

However, the sharing of poor data won't produce desirable results. A strategic approach and execution should be enabled to move away from probabilistic data to validated, confirmed data. This requires a centralized authentication service allowing the customer to validate, update and/or confirm that their data is indeed accurate. Over time, a trusted identity "spine" is developed that links across various systems (User Experience ID = CIAM ID = MDM ID = Customer support systems ID).

Registration and progressive profiling processes are also modified to enable the future sharing and consumption of authenticated data. For example, you can look up legacy accounts that match a user's email address and ask the user if the associated identity is theirs. In this manner, organizations gradually update and validate the data across systems, enabling them to connect more accounts and further build a 360-degree view of the customer utilizing trusted first-party data. This is also a way to confirm probabilistic data and increase its value by linking the two.

Finally, successful organizations empower customers to control their data, which in turn helps organizations to align with privacy requirements. Customers can login and act on their rights to delete data, download personal data, or change their privacy preferences. And, of course, this customer-provided data can be considered good data, which results in good outcomes.

Putting it all together with CIAM

Customer identity and access management (CIAM) platforms can help with 360-degree view of the customer. CIAM solutions can help protect customer access to applications and systems as they leapfrog between digital, mobile, cloud and Metaverse/ virtual reality in the future. CIAM platforms aim to provide organizations with authentication and access management solutions that are simple to use, enable compliance with regulations, and enable a trusted human experience across the customer journey.

CIAM platforms capture and utilize first-party data for validating the end user and key attributes in their profile that in turn can be used to "connect" the customer's identity to all the other platforms. Those platforms rely on the CIAM solution as well to be the authoritative source or action to authenticate the customer and manage their session. CIAM platforms can help scale to support millions of customer identities and integrate — through identity synchronization and attribute exchange — with enterprise data warehouse, master data management, customer relationship management, data management platform, and customer data platform solutions to enable a single persistent view of a digital identity or persona. As a result, CIAM platforms enable organizations to have confidence that the data aggregated to create the 360-degree view of Robert Smith is indeed Robert Smith's data and that data is consistent across the organization.

A CIAM platform can help:

1. Connect customer identities via unique and authenticated values across systems.
2. Enable a centralized customer authentication and authorization service that can be consumed across channels (web, mobile, contact centers, points of sale, etc.) and applications.
3. Capture consent and preference management actions at the right steps of the customer journey.
4. Invoke the right friction for authentication and/or authorization in a customer journey to execute a business process.
5. Provide a customer-driven model to link accounts with other legacy systems or to migrate them from old to new systems (authenticate, verify profile, proceed to desired page).
6. Enable a trusted level of certainty that the user is who they say they are, thereby reducing reliance on probabilistic matching.
7. Provide a central point to manage their preferences, profile, and consent across the systems.
8. Connect the anonymous user to a pseudo-anonymous user to a registered user.

A CIAM platform can help provide the critical link between people, devices, and things across interactions, channels, and touchpoints that is required to establish a trusted 360-degree view of the customer. No single group within an organization is solely responsible for establishing a 360-degree view. All groups/stakeholders should be involved and collaborate to make it happen. In addition, organizations should consider thinking holistically about how to govern and manage the platform, and deployment may require specialized cyber resources.

Organizations today collect a wealth of data about their customers. When aggregated to provide a 360-degree view of the customer, that data can help improve predictive analysis and deliver more accurate personalization, which drives customer loyalty, increased customer engagement, and improved customer satisfaction — all of which is good for the bottom line. A CIAM platform is the key to bridging the data and organizational silos and enabling a 360-degree view of the customer that benefits the entire organization and customers alike.

Sample CIAM use cases enabling a 360-degree view

There are numerous CIAM use cases that can help achieve the 360-degree view of the customer. However, it is important to ensure the correct use cases are invoked at the proper time in a customer journey to avoid introducing unnecessary annoyance to the end user. Below is an example of a typical customer journey for an imaginary online retailer:

Customer Journey Step	CIAM Use Case(s)
While browsing products online, Robert signs up for a rewards account with only his email address in exchange for his consent to receive special offers and discounts by email.	Account Registration, Capture Marketing Consent/Preference
The CIAM system registers an account for Robert and facilitates syncing his account details, product viewing history and device and geographic data to the organization's CRM and CDP platforms to enable a personalized experience for Robert in the future.	Integration with Marketing Systems
A week later, Robert receives an email message about discounts on items similar to those he viewed previously. After clicking the link in the email, Robert is prompted to optionally provide additional information to complete his profile, such as his first and last name and phone number. He is also given the option to connect a social media profile for a faster login experience in the future.	Progressive Profiling, Social Registration
While purchasing the products in his cart, Robert is prompted to provide his shipping address before checking out which is stored in his profile and the point-of-sale system for future use.	Progressive Profiling

The above customer journey demonstrates how CIAM is not only at the core of many processes to register and authenticate customers but can also enable organizations to create a more personalized and frictionless experience for the end user while simultaneously achieving a 360-degree view of that customer.

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