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Digital Transformation driven by Adobe Analytics at Sanitas Health Insurance
Dr Darius Zumstein  |  Thillai Ganesh  |  Jan Exner
Dr Darius Zumstein
Head of eAnalytics, Sanitas Health Insurance, Zurich
Head of CAS Online Shop & Sales Management,
University of Applied Sciences, Lucerne
Expert in digital analytics, e-business, e-commerce
Interested in web, football, wine, literature, art & philosophy

@DariusZumstein  darius.zumstein@sanitas.com
Thillai Ganesh
Consultant, Adobe

I help clients increase engagement, conversions & revenue

Expert in Adobe Target & Audience Manager solutions
Interested in movie buff, foodie

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Jan Exner
Senior Business Consultant Adobe

Expert in Analytics & Digital Marketing
Interested in blogging and my family (4 daughters)

@jexnerW4D  jexner@adobe.com
1) Digital Transformation at Sanitas

2) Using Adobe Analytics & Target for Personalisation

3) Sanitas Use Cases

4) Proceeding & Challenges

5) Questions & Answers
Sanitas is a Leading Swiss Health Insurance located in Zurich, Switzerland

- **SME** with 742 employees est. in 1958
- Mainly **B2C** (individual insurances)
- **Direct processing** insurer & insured
- Obligate **basic health insurance**
- Various **supplementary insurances**
Sanitas.com – The Website of Sanitas Health Insurance

Corporate **Website Sanitas.com**  
Established in **2011**  
Built with **Adobe CQ5 (AEM)**  
Tracked with **Adobe Analytics**  

> **1 Million visitors** per year
The Sanitas Premium Calculator is a Best of Swiss Web Award Winning Innovation

sanitas

What insurance cover is best for you?

What to do in the event of illness

- Initial phone consultation with a doctor
  - Before going to the doctor always call the 24/7 medical hotline
- Consult your family doctor or an HMO practice
  - You choose the family doctor or HMO practice that you will always consult first
- Free choice of doctor
  - You can go to any doctor of your choice or go direct to a specialist

Since 2013

- > 41 eVars
- > 61 events
- > 30K offers

What to do in the event of hospitalisation

- General ward: multi-bed room
  - You can go to any contractual hospital in Switzerland
- Semiprivate: two-bed room
  - You have a wider choice of hospitals throughout Switzerland

Our recommendation

Sanitas Preference

Health insurance for discerning people

Product benefits
- Top comfort hospital care in a single or two-bed room
- Treatment from senior and chief consultants
The Mobile Website is becoming increasingly important to Information & Sales

Mobile Website of Sanitas

Built in 2013 with Adobe CQ5

Tracked with Adobe Analytics

> 250K mobile visits in 2014

Not responsive, sales-oriented
Sanitas App as an Innovation in Insurances – The Customer Portal in the Pocket

Native App of Sanitas
Built in 2015 for iOS & Android
Tracked with Adobe Analytics
Used by 12 users in 2m
Transactions & bill scanning
The Price Winning Campaigns were tracked and classified with Adobe Analytics

- **Tracking** each & every campaign with **Adobe Classification (SAINT)**
- **Target-group**-oriented messages
- **Region**-specific messages


@DariusZumstein  @jexnerW4D
How Mature is Your Company Digitally?
Self Assessment with the MIT / Capgemini & Forrester Digital Maturity Models

a) Digital Maturity Model by MIT

- **Digital Fashionistas** (6%)
- **Digital Digirati** (15%)
- **Digital Beginners** (65%)
- **Digital Conserva-tives** (14%)

Digital Intensity (Competence)

Transformation Management Intensity

b) Digital Maturity Model by Forrester

- **Digital Connectors** (6%)
- **Digital Masters** (26%)
- **Digital Dinosaurs** (56%)
- **Digital Operators** (12%)

Digital Customer Experience

Digital Operational Competence


According to KPMG, Web Analytics of Sanitas is Best Practice – Supported by Adobe

Behind every Digital Transformation is a Digital Strategy & Business Model

**Personalized customer interaction**
- Potential customers with individual needs
- Existing customers with individual needs
- Channels
- Content («packaging of the offer»)
  - Personlised offer

**Data-driven management**
- System of rules
- Analytics framework
  - Integrated product offer (Digital product model)

**Digital transformation**
- Talents & know-how
- Formal mechanisms
- Understanding & role models

Source: Internal Sanitas strategic document
Sanitas implemented an integrated Web Analytics Architecture

Adobe® Marketing Cloud

- Adobe Target
- Adobe Analytics

Adobe® TagManager

- A/B testing
- Campaign tracking
- Web tracking metrics & KPI's
- eSales tracking metrics & KPI's
- Tracking offering & contracting

Adobe Experience Manager

SeGate

Campaigns

Website

Online sales funnel

Mobile Website

Contact center

Web analytics data

Data Warehouse

Data offers

Data contracts

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What does Analytics do?

Adobe® Analytics

Adobe® Experience Manager
Adobe® Media Optimizer
Adobe® Target
Adobe® Social
Adobe® Campaign

Analytics inform...

...the work marketers do with the other marketing solutions.
<table>
<thead>
<tr>
<th>Solution</th>
<th>Use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Audience Management</td>
<td>Syndication to offsite destinations OR to other Marketing Cloud solutions</td>
</tr>
<tr>
<td>Campaign</td>
<td>Targeted campaigns delivered across Channels based on Authenticated</td>
</tr>
<tr>
<td>Experience Manager</td>
<td>Deliver custom content based on Client context</td>
</tr>
<tr>
<td>Analytics</td>
<td>Reporting or shared to Audience Library for targeting &amp; personalisation</td>
</tr>
<tr>
<td>Target</td>
<td>Reporting, testing, &amp; targeting</td>
</tr>
<tr>
<td>Shared Audiences</td>
<td>Targeting &amp; Personalisation – Marketing Cloud Solutions Only</td>
</tr>
<tr>
<td>Solution</td>
<td>Used at Sanitas</td>
</tr>
<tr>
<td>---------------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Audience Management</td>
<td>In evaluation</td>
</tr>
<tr>
<td>Campaign</td>
<td>-</td>
</tr>
<tr>
<td>Experience Manager</td>
<td>Since 2011</td>
</tr>
<tr>
<td>Analytics</td>
<td>Since 2013</td>
</tr>
<tr>
<td>Target</td>
<td>Since 2013</td>
</tr>
<tr>
<td>Shared Audiences</td>
<td>Since 2013</td>
</tr>
</tbody>
</table>
Audience sharing from Analytics

SOLUTIONS
- EXPERIENCE MANAGER
- TARGET
- CAMPAIGN
- MEDIA OPTIMIZER
- SOCIAL
- ANALYTICS

CORE SERVICES

PLATFORM
- MCID 5472
- MCID 9154
- MCID 2792
- MCID 4569

Latent behaviors/attributes

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Audience creation in Audience Library

SOLUTIONS
- EXPERIENCE MANAGER
- TARGET
- CAMPAIGN
- MEDIA OPTIMIZER
- SOCIAL
- ANALYTICS

CORE SERVICES
- Data Collection
- Audience Library
- Audience
- Real time behaviors/attributes

PLATFORM
- MCID 1234
- MCID 8767
- MCID 0925
- MCID 76534
- MCID 1345
- MCID 9347


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Using Adobe Analytics, Audience & Target for Personalisation & Recommendation at Sanitas

Adobe Analytics

Using variables for segments, rules and targeting

Adobe Target

Building profiles with a unique Visitor ID

Definition of segments and audiences

Adobe Marketing Profile

Definition of rules

Personalised recommendations

Adobe Recommendation

Rule building according to purchase behaviour

Customer portal and native app

Data collection of website user & usage via java script

Online sales process

Corporate website

Mobile website

Customised Sanitas variables & events

Target-oriented delivery of content & recommendations

Data collection

(Dynamic) Tag Manager

Using variables for segments, rules and targeting

Pers. application of rules

Pers. application of rules

Product & content recommendations
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Use case 1 – Customised Communication for Expats & Non-Swiss Natives

Multivariate testing with Target

Target-based online chat solution
Further Use Cases – Customised Communication to Market & Customer Segments

1. **Behavioral segmentation**  
   e.g. returning visitors, time on page, device

2. **Regional segmentation**

3. **Demographic segmentation**  
   e.g. gender, age, civil status, family size

4. **Product & customer segmentation**

5. **Cross & up selling** of new products
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How do we have to proceed to use the solutions smartly?
How do we achieve Digital Excellence?

Understand

1. Identify the (business) questions that we need to answer?
2. What are the constraints that are within the organisation?

Strategise and Execute

3. How can we get our digital business investment to work faster be more intelligent?
4. Building a road map
5. Crawl, walk, run

Manage change

- Leadership policies
- Role definitions
- Networking
- Measure and Monitor (“data beats opinion”)

Adobe Client Care
Adobe Consulting
Product Management
Adobe Training Services

@DariusZumstein   @jexnerW4D
Adobe Training Services
What are Success Factors of a Digital Transformation?
Success Factors of the Digital Transformation at Sanitas

**Management support** & strategic alignment

Building up **resources** & **know-how**

**Stakeholder management** & **cooperation**

Interdisciplinary **collaboration** IT, analytics & business

Agile project management & **rapid prototyping**

Mastering technical, business & product **complexity**

**Digital culture** & change management
1) Digital Transformation at Sanitas

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Do You have an any Questions?

Stay in touch...

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   - Summit EMEA

2. **Give us feedback**
   - It takes less than a minute
   - Survey available as the sessions start

3. **Win an Apple Watch Sport**
   - Complete at least 9 surveys to enter the prize draw

- Log in to your account
- Enable social
- Receive a personalised experience
- Use the app to interact with Summit