डिजिटल इनोवेशन
स्वीकार्यता ▸ प्रतिबद्धता ▸ कुशलता

DIGITAL INNOVATION
Engage ▸ Embrace ▸ Excel

Development Of Nextgen Marketing Technology Platform

Pre-bid Session

26 July 2024

Session plan for today

- MarTech RFP components overview

- MarTech stack implementation approach

- Eligibility & Techno-Commercial evaluation criterion

- Payment terms

- Thematic pre-bid queries received

- Questions: Open house

- Timelines for RFP

MarTech RFP components overview

Vision

LIC is embarking on a digital transformation journey to become the most valued life insurer globally

To meet this bold vision, LIC will become a technology driven life insurer supported by:

Multi-Channel Campaign Management Solution

Streamline and optimise marketing efforts across all channels to improve engagement and increase ROI with ease

Customer/Audience Data Management Platform

Gain a unified view of customer data to deliver more targeted and effective marketing strategies
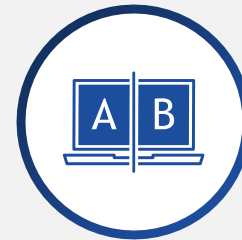
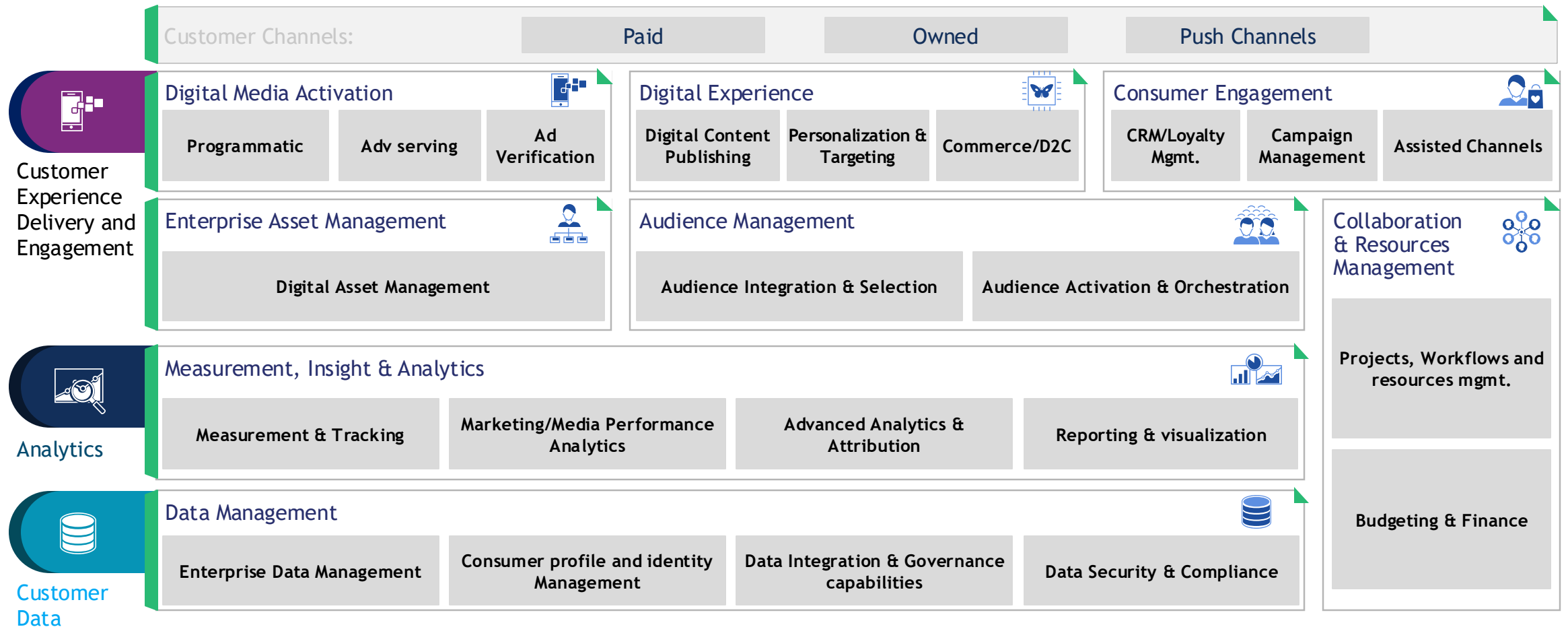**AB and Multivariate Testing & Personalization Engine**

Easily test different marketing strategies and personalise content to boost customer satisfaction and conversion rates on web/app channels
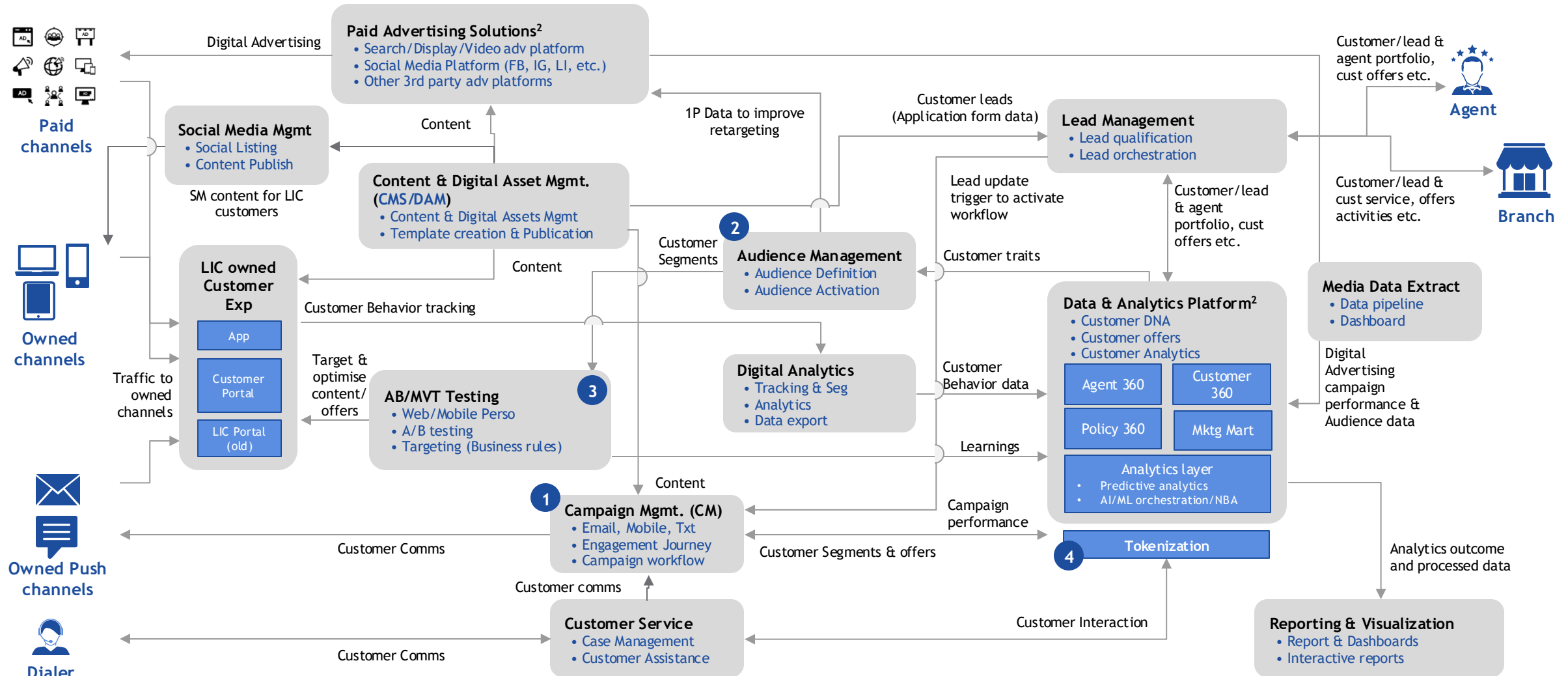
Tokenization and Data Vault

UUID generation and storage for individual customer records; ability to securely share PII with other tech components on the Public cloud

MarTech Blueprint | Building blocks required for a best-in-class technology stack

| Customer Channels: | Paid | Owned | Push Channels |

Customer Experience Delivery and Engagement

Digital Media Activation
| Programmatic | Adv serving | Ad Verification |

Digital Experience
| Digital Content Publishing | Personalization & Targeting | Commerce/D2C |

Consumer Engagement
| CRM/Loyalty Mgmt. | Campaign Management | Assisted Channels |

Enterprise Asset Management
Digital Asset Management

Audience Management
| Audience Integration & Selection | Audience Activation & Orchestration |

Collaboration & Resources Management

Projects, Workflows and resources mgmt.

Budgeting & Finance

Analytics

Measurement, Insight & Analytics
| Measurement & Tracking | Marketing/Media Performance Analytics | Advanced Analytics & Attribution | Reporting & visualization |

Customer Data

Data Management
| Enterprise Data Management | Consumer profile and identity Management | Data Integration & Governance capabilities | Data Security & Compliance |

Target State | 4 key solutions being procured via the MarTech RFP

Paid Advertising Solutions[2]
- Search/Display/Video adv platform
- Social Media Platform (FB, IG, LI, etc.)
- Other 3rd party adv platforms

Digital Advertising

Customer/lead & agent portfolio, cust offers etc.

Agent

Paid channels

Social Media Mgmt
- Social Listing
- Content Publish

Content

SM content for LIC customers

Content & Digital Asset Mgmt. (CMS/DAM)
- Content & Digital Assets Mgmt
- Template creation & Publication

Content

1P Data to improve retargeting

Customer leads (Application form data)

Lead Management
- Lead qualification
- Lead orchestration

Customer/lead & cust service, offers activities etc.

Branch

Lead update trigger to activate workflow

Customer/lead & agent portfolio, cust offers etc.

LIC owned Customer Exp
- App
- Customer Portal
- LIC Portal (old)

Customer Behavior tracking

Customer Segments

2 Audience Management
- Audience Definition
- Audience Activation

Customer traits

Media Data Extract
- Data pipeline
- Dashboard

Data & Analytics Platform[2]
- Customer DNA
- Customer offers
- Customer Analytics

| Agent 360 | Customer 360 |
| Policy 360 | Mktg Mart |

Analytics layer
- Predictive analytics
- AI/ML orchestration/NBA

Digital Advertising campaign performance & Audience data

Traffic to owned channels

Target & optimise content/ offers

3 AB/MVT Testing
- Web/Mobile Perso
- A/B testing
- Targeting (Business rules)

Owned channels

Digital Analytics
- Tracking & Seg
- Analytics
- Data export

Customer Behavior data

Learnings

Content

1 Campaign Mgmt. (CM)
- Email, Mobile, Txt
- Engagement Journey
- Campaign workflow

Campaign performance

Customer Comms

Customer Segments & offers

4 Tokenization

Owned Push channels

Customer comms

Analytics outcome and processed data

Customer Interaction

Customer Service
- Case Management
- Customer Assistance

Customer Comms

Reporting & Visualization
- Report & Dashboards
- Interactive reports

Dialer

1: Digital Channels are Web/Mobile, Search, Video, Display, Social and Affiliates; 2: The data platform components are not exhaustive

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Overview of project deliverables

Campaign Management

- Orchestrate marketing campaigns across diverse channels, including email, WhatsApp, in-app notification, mobile push, web push, SMS, etc.
- Advanced automation capabilities to streamline marketing workflows and ensure timely execution of campaigns across multiple channels.
- Effectively manage and nurture customer relationships through personalized interactions.

Audience Management

- Segment and manage customer audiences based on various criteria, ensuring targeted and relevant communications.
- Centralized repository for gathering, organizing, and leveraging data from variety of sources, including direct customer interactions and third-party data

AB/MVT

- Optimize user experience and conversion rates through strategic A/B and multivariate testing across web and mobile platforms.
- Advanced personalization capabilities to tailor content and offers to individual customer preferences and behaviors.

Tokenization and Data Vault

- Generate the UUID for each unique customer and store the mapping between UUID and customer's PII data such as name, email, phone, etc.
- Exchange data with other solutions using APIs/SDKs, leveraging encryption/decryption methods, including but not limited to public/private keys and API keys for authorization.

MarTech stack implementation approach

Current state | Low maturity across MarTech stack components

Customer Channels:

Paid
- Display, Search, Video
- Affiliate
- Social
- Local vendors

Owned
- ABC Web + Service App
- Call Center
- KMBL App + Web+ Chatbot
- Social media

Push Channels
- Email
- SMS/RCS
- WhatsApp
- Push notifications

Customer Experience Delivery and Engagement

Digital Media Activation

Campaign platforms
- Google Ads (search, discovery & GDN)
- FB business manager

Adv serving
- None

Ad Verification
- None

Digital Experience

Digital Content Publishing
- Liferay

Personalization & Targeting
- None

Commerce / D2C

Consumer Engagement

CRM / Loyalty Mgmt.
- ICMS, CCMS (custom built by Newgen)

Marketing Automation
- Route mobile & Value First

Assisted Channels
- Sales: Informal call center
- After sales: In-house solution - eCMS

Enterprise Asset Management

Digital Asset Management
- None

Audience Management

Audience Integration & Selection
- GA4 audience (website visitors); limited campaigns

Audience Activation & Orchestration
- None

Collaboration & Resources Management

Projects, Workflows and resources mgmt.
- None

Analytics

Measurement, Insight & Analytics

Measurement & Tracking
- Google Analytics 4 (on select pages, not on application pages)
- Similar Web

Marketing/Media Performance Analytics
- None (UTM parameters not tracked)
- Tracking & remarketing pixels not incorporated

Advanced Analytics & Attribution
- None

Reporting & visualization
- Custom solution (PHP based reporting)

Budgeting & Finance
- Excel Workbooks

Customer Data

Data Management

Enterprise Data Management
- CO-MIS
- CADW

Consumer profile and identity Management
- CADW (for limited identity management)

Data Integration & Governance capabilities
- Basic COBOL code & SQL scripts

Data Security & Compliance
- CADW: Roll based access, AED 256 with 2FA
- CO-MIS: Select fields with custom logic

Legend:
- ■■■ Missing capability
- ■□□ Low maturity of capability
- ■■□ Moderate maturity of capability
- ■■■ High maturity of capability
- ■■■ Not relevant

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Broad categories of technologies to be addressed in the target state

Keep existing technologies

Enhance existing technologies

Replace existing not-fit-for-purpose technologies

Procure & implement missing technologies

Guiding principles for designing the MarTech stack

- **Quick time to market:** Design solution to enable Marketing to Unlock Value in the Short to Mid-Term (*i.e. Gradual deployment of MarTech per use case needs*)

- **Design for "access to insight", not just "access to data":** systems should be architected to cater to different stakeholders, with automation for engineers and UI-based intelligence for business users (*e.g., customer channel owners, marketers and data analysts*)

- **Prioritization of fast campaign execution:** Design campaigns with the ability to adapt and execute swiftly, incorporating standardized campaign schema, content templates, and measurement practices to ensure fast turnaround time; make "campaign throughput time" a KPI

- **Think in portable "standards":** Campaign management schema is abstracted and versatile, only the last-mile execution is channel-specific (true "multi-channel"), and can be ported to any country/architecture (true multi-region design, with global standards but localized solutions)

- **Pragmatic use of Real-time Customer Data:** Design solutions that strike the right balance in utilizing real-time and near-real-time customer data for marketing activities: triggering, filtering and suppression should be real-time, model scoring, and performance measurement can be batched

- **Unified Customer Experience:** Maximize the potential of customer-facing channels enabling a seamless and cohesive experience to enhance customer engagement, foster brand loyalty, and drive business outcome

- **Data as an Asset:** foster both collection (both structured and unstructured) and sharing of data, with structures that meet the end-user needs and sophistication (marketers need aggregations and simple UIs, engineers need raw data and scripted automation)

- **Information Security and Traceability:** Prioritize the protection of information integrity, availability, confidentiality, and authenticity. Establish robust security measures, including proper inception and application of auditing internal and 3P systems hosting LIC's data

- **Privacy-Compliant Data Sharing:** Facilitate privacy and ethics-compliant data sharing and storage in 3rd party clouds for critical business needs by the right usage of 3rd party technologies

- **Ease of use:** Proposed MarTech solution should enable Marketers to work with minimal/no IT support (i.e. lightweight solution with ease-of-use and self-service capabilities)

1: Not an exhaustive list of Design Principles

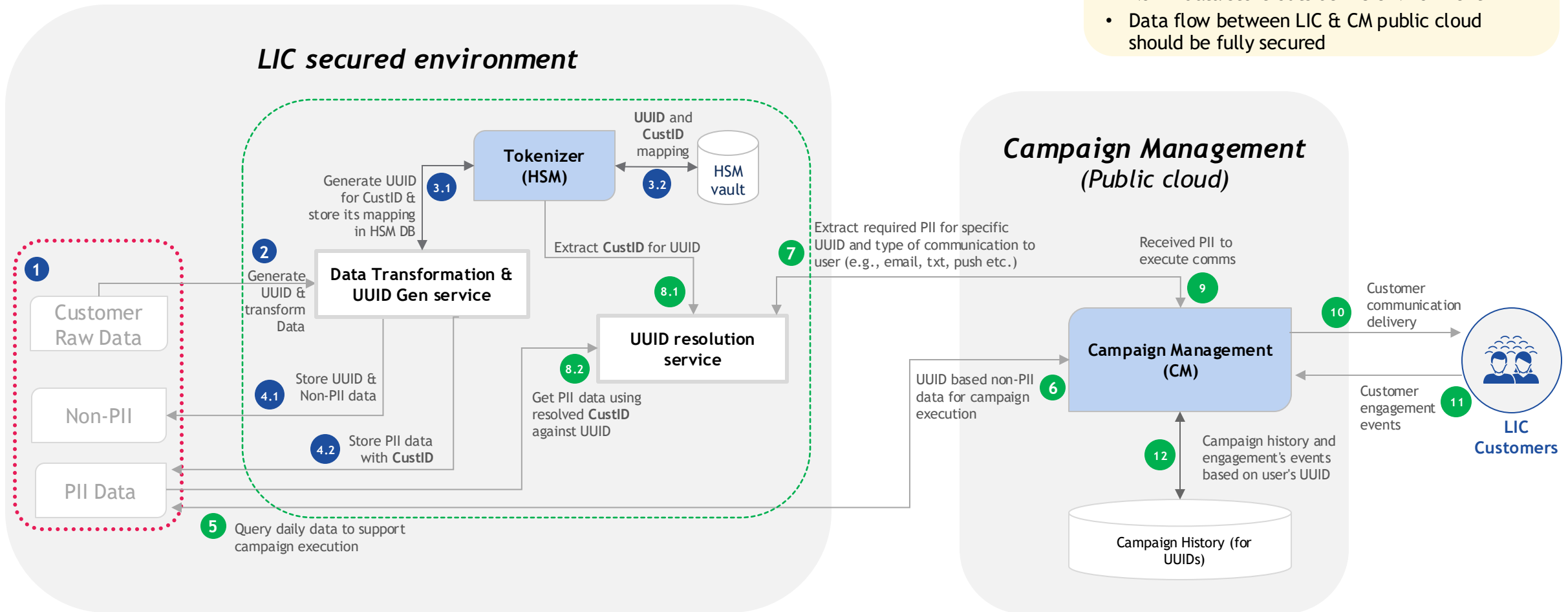# Martech Implementation to be done in 2 stages

Interim state

Target state

Campaign Management | Interim state
Data flows enabling <u>secured</u> campaign execution, with minimal technology debt

Note:
- UUID is a unique token for each CustID
- CustID is a unique LIC customer id (single of combination of ids)
- No PII data store outside LIC environment
- Data flow between LIC & CM public cloud should be fully secured

LIC secured environment

CADW

1 Data extraction from CADW to support campaign mgmt.

Batch scheduler

4.1 **Tokenizer (HSM)**

UUID and **CustID** mapping

4.2 **HSM vault**

Generate UUID for CustID & store its mapping in HSM DB

3 **Data Transformation & UUID Gen service**

Generate UUID & transform data

Extract **CustID** for UUID

9.1

8 Extract required PII for specific UUID and type of communication to user (e.g., email, txt, push etc.)

2 Extracted one-off & daily data for campaign

Store UUID & Non-PII data

Store PII data with **CustID**

UUID resolution service

9.2

Get PII data using resolved **CustID** against UUID

5.1 **5.2**

Raw Data | **Non-PII** | **PII Data**

MYSQL DB (Interim storage)

6 Query daily data to support campaign execution

UUID based non-PII data for campaign execution

7

Campaign Management (Public cloud)

Received PII to execute comms

10 **Campaign Management (CM)**

11 Customer communication delivery

12 Customer engagement events

LIC Customers

13 Campaign history and engagement's events based on user's UUID

Campaign History (for UUIDs)

Legends (X) Campaign data preparation activities (X) Campaign execution activities

Technology debt to enable Interim state

Re-usable with enhancements for target state

New Solution/Tech

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Campaign Management | Target state
Data flows enabling <u>secured</u> campaign execution, with minimal technology debt

LIC secured environment

UUID and **CustID** mapping

Tokenizer (HSM)

3.1 Generate UUID for CustID & store its mapping in HSM DB

3.2 HSM vault

Extract **CustID** for UUID

2 Generate UUID & transform Data

Data Transformation & UUID Gen service

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7 Extract required PII for specific UUID and type of communication to user (e.g., email, txt, push etc.)

UUID resolution service

4.1 Store UUID & Non-PII data

8.2 Get PII data using resolved **CustID** against UUID

Customer Raw Data

Non-PII

4.2 Store PII data with **CustID**

PII Data

5 Query daily data to support campaign execution

Campaign Management (Public cloud)

Received PII to execute comms

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6 UUID based non-PII data for campaign execution

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Campaign History (for UUIDs)

Legends **X** Campaign data preparation activities **X** Campaign execution activities Data Lake MarTech System of Engagement **New Solution/Tech**

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Eligibility & Techno-Commercial Evaluation Criteria

Eligibility criteria (1/2)

#	⊟ Parameter
1	**Legal Entity** The Bidder must be a Company/ LLP /Partnership firm registered under applicable Act in India.
2	**Compliance with Requirements** Bidder must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020. Bidder must also comply with Order No. P-45021 /2/2017-PP (BE-II), dated 15th September, 2020 .
3	**Data Privacy** The bidder shall submit undertaking regarding non-usage of LIC data in any form without permission from LIC
4	**Sales Turnover and Company Net worth** Minimum average turnover of **Rs. 500 Crores** in the last three financial years, profit (before tax) in at least two of the three previous financial years & positive net worth in each of the last three financial years. The net worth should not have eroded by more than 30% in the last 3 years.
5	**Blacklisting** Bidder should not be blacklisted by any Government/Government of India/State/UT Government/PSUs/Banks in India during the previous 3 financial years.
6	**Legal and Compliance** SI should ensure that there are no legal proceedings/inquiries/ investigations have been commenced/ pending/threatened against SI by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected/may get affected.
7	**Conflict of Interest** Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process.

Eligibility criteria (2/2)

#	Parameter
8	**Client Reference for Bidder** Bidder must have implemented and managed the MarTech capabilities described in this RFP with at least 1 crore active users.
9	**Client Reference for OEM** Solutions from OEM(s) for Campaign Management/ Customer Engagement/Marketing Automation capabilities (as outlined in the RFP), should have been implemented for 3 clients each with minimum of 5 crore user base.

10	**Program Director Experience**
	• The Program Director must have experience in the execution and implementation of a complex MarTech enablement project. The experience must include at least the following features/tools/services:
	    1. Campaign Management System (including Customer Engagement & Marketing Automation)
	    2. Audience Management System
	    3. A/B and Multivariate Testing (AB/MVT) Tool
	• The project overseen by the Program Director must have had a minimum user base of 1 crore for an Indian organization.

11	**Record of past performance** Bidder is also not eligible if it has exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any project in the preceding three years.
12	**Relevant Certifications** • The bidder should have CMMi Level 3 certificate, valid as on date of submission. • The proposed OEM Tool(s) should be ISO 27001 & SoC2 compliant.
13	**Power of Attorney/Authorization**
14	**Manufacturer Authorization form** Bidder shall submit duly filled and signed Manufacturer Authorization form(s) (MAF) from proposed OEM(s) solutions.
15	**PII Data Usage** All the SaaS components procured by the bidder should be able to work with tokenized data and without the need to store any information supplied along with the token. Only the supplied token should be persisted for referencing any actions/events conducted in/by the SaaS system.

RFP | Techno-Commercial Evaluation Overview

Selection method will be **Online Reverse Auction (ORA)**
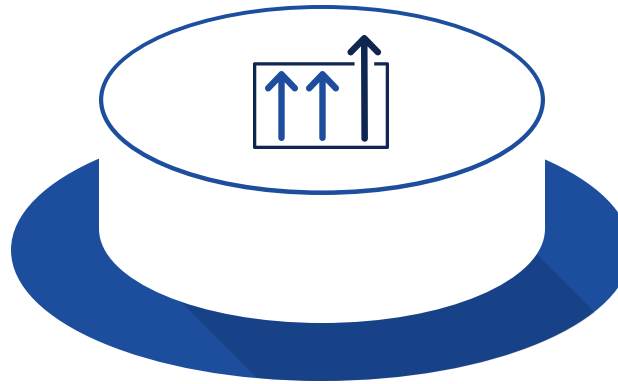
Technical Bids will be evaluated and assigned a **technical score out of a maximum of 100 marks.**
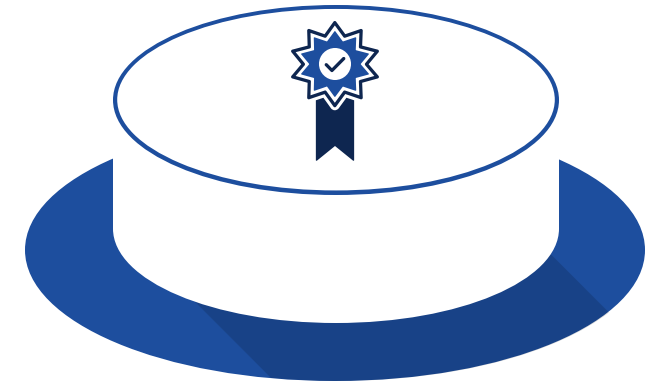
Top 5 Technically Qualified Bidders with an aggregate technical score of **70% or more** will qualify for the commercial bid evaluation through ORA

Technical evaluation criterion | Summary

#	Evaluation Criteria	Total Marks
1	Campaign Management case study to evaluate proposed tech components utilizing Campaign Management (including Marketing Automation/Customer Engagement) System.	6
2	AB/MVT case study to evaluate proposed tech components utilizing AB/MVT tool(s).	3
3	Audience Management case study to evaluate proposed tech components utilizing Audience Management Tool(s).	3
4	Coverage of features by OEM Tools	21
5	OEM Capability	18
6	Robustness of the proposed solution architecture & project planning	14
7	Managed Services and Maintenance plan for the marketing automation platform	5
8	Quality of team	20
9	References	2 x 5 = 10
TOTAL		**100**

Commercial Bid Structure | Summary

Sr. No.	📋 Description	💰 Cost (INR)	📊 5-Year TCO (INR)
1	Campaign Management: License fee		
2	Campaign Management: Managed services fee (Campaign based)		
3	Audience Management: License fee		
4	Audience Management: Managed Services (FTE based)		
5	Audience Management: Change Request Cost		
6	AB/MVT: License fee		
7	AB/MVT: Managed services fee (Campaign based)		
8	Creative Agency: FTE Cost		
9	Creative Agency – Change Request Cost		
10	Tokenization and Data Vault system: License fee		
11	Tokenization and Data Vault system: Managed Services (FTE based)		
12	Tokenization and Data Vault system: Hardware fee		
13	Tokenization and Data Vault system: Hardware ATS Cost		
14	Integration Cost		
15	Integration Change Request Cost		

Payment Terms

Payment terms | 1. Implementation (1/2)

1	Payment Terms: Implementation		T_0: From the date of issuance of Letter of Intent (LOI)

Sr.	Deliverables	Milestone	Payment terms as per Commercial Bid (T-6)
	Solution design (5% of commercial bid)		
1	Project Kickoff, solution and strategy evaluation, sprint 0	T_0 + 1 month	100% (of linked component payout)
	Campaign Management (40% of commercial bid)		
1	Interim solution design & implementation	T_0 + 2 months	10%
2	Go-Live: Wave – 1 No P1 (Critical) and P2 (High) bugs open	T_0 + 3 months	40%
3	Scale-up: Wider set of campaigns rolled out at scale No P1 (Critical) and P2 (High) bugs open	T_0 + 4 months	30%
4	Stabilization of platform (Hypercare)	T_0 + 6 months	20%
	Total		100% (of linked component payout)
	AB/MVT tool (20% of commercial bid)		
1	Go-Live: Wave – 1 No P1 (Critical) and P2 (High) bugs open.	T_0 + 8 months	40%
2	Scale-up: Wider set of campaigns rolled out at scale No P1 (Critical) and P2 (High) bugs open.	T_0 + 10 months	30%
3	Stabilization of platform (Hypercare)	T_0 + 12 months	30%
	Total		100% (of linked component payout)

Payment terms | 1. Implementation (2/2)

1   Payment Terms: Implementation

T_0: From the date of issuance of Letter of Intent (LOI)

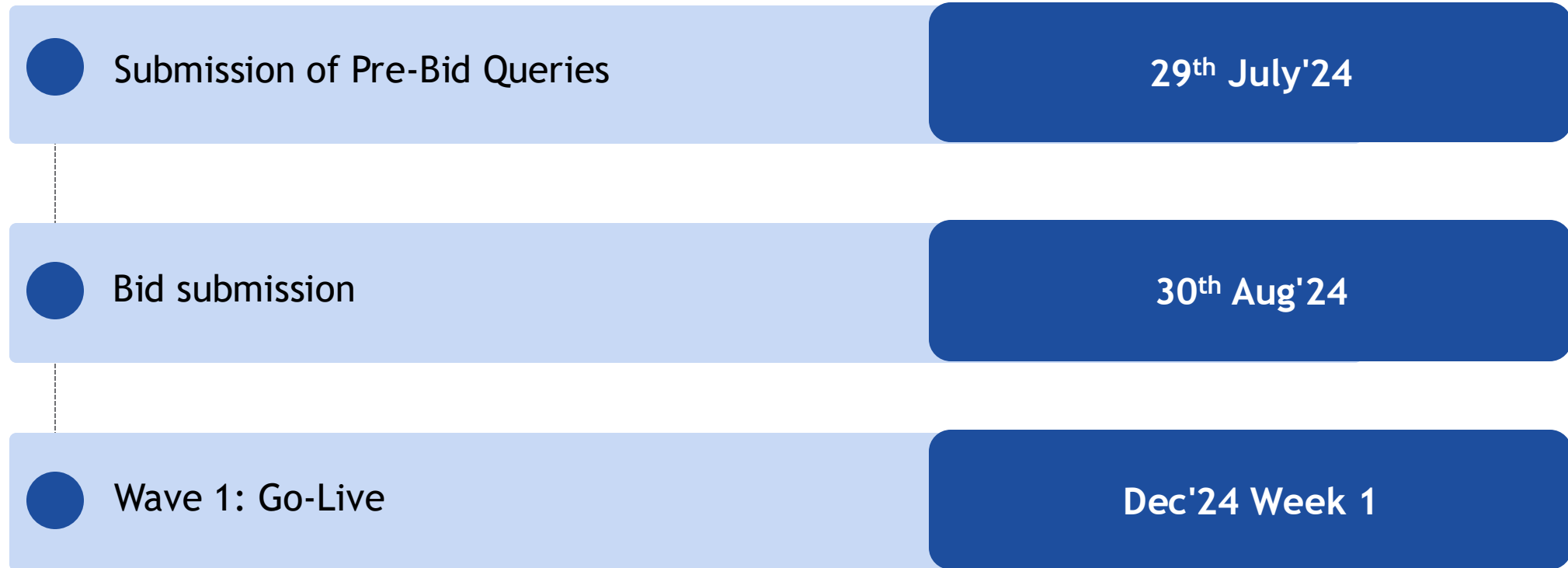| Sr.	Deliverables	Milestone	Payment terms as per Commercial Bid (T-6)
	Audience Management (20% of commercial bid)		
1	Go-Live: Wave – 1 No P1 (Critical) and P2 (High) bugs open.	T_0 + 8 months	40%
2	Scale-up: Wider set of campaigns rolled out at scale No P1 (Critical) and P2 (High) bugs open.	T_0 + 10 months	30%
3	Stabilization of platform (Hypercare)	T_0 + 12 months	30%
	Total		100% (of linked component payout)
	Tokenization and Data Vault Module for tokenization (15% of commercial bid)		
1	Installation and configuration for Non-Prod at LIC DC (Mumbai) or LIC approved co-lo, per BOM	T_0 + 2 months	25%
2	Environment set-up and signed off by LIC for Non-Prod at LIC DC (Mumbai) or LIC approved co-lo, per BOM	T_0 + 2 months	25%
3	Production environment set up and signed off by LIC at LIC DC (Mumbai), DR (Bangalore) or LIC approved co-lo, per BOM	T_0 + 2 months	40%
4	Wave 1: Go-live Campaign management	T_0 + 3 months	10%
	Total		100% (of linked component payout)
	Additional hardware (if required) for subsequent years		
	Delivery & installation of the Hardware / Appliances and their satisfactory deployment on all applicable environments (Dev, SIT, UAT, Prod, any other environment) duly signed off by LIC.	As applicable	100%

Pre-bid queries

Key thematic queries received

1. Approach to & scope of tokenization/data vault solution

2. Interim solution & target state architecture

3. Expected integrations with other components

4. MarTech & Data Lake scope of work:
   a. Analytics & Reporting
   b. Segmentation

5. SMS, eMail & WhatsApp gateways to be used

6. High resolution images of architecture & stack design
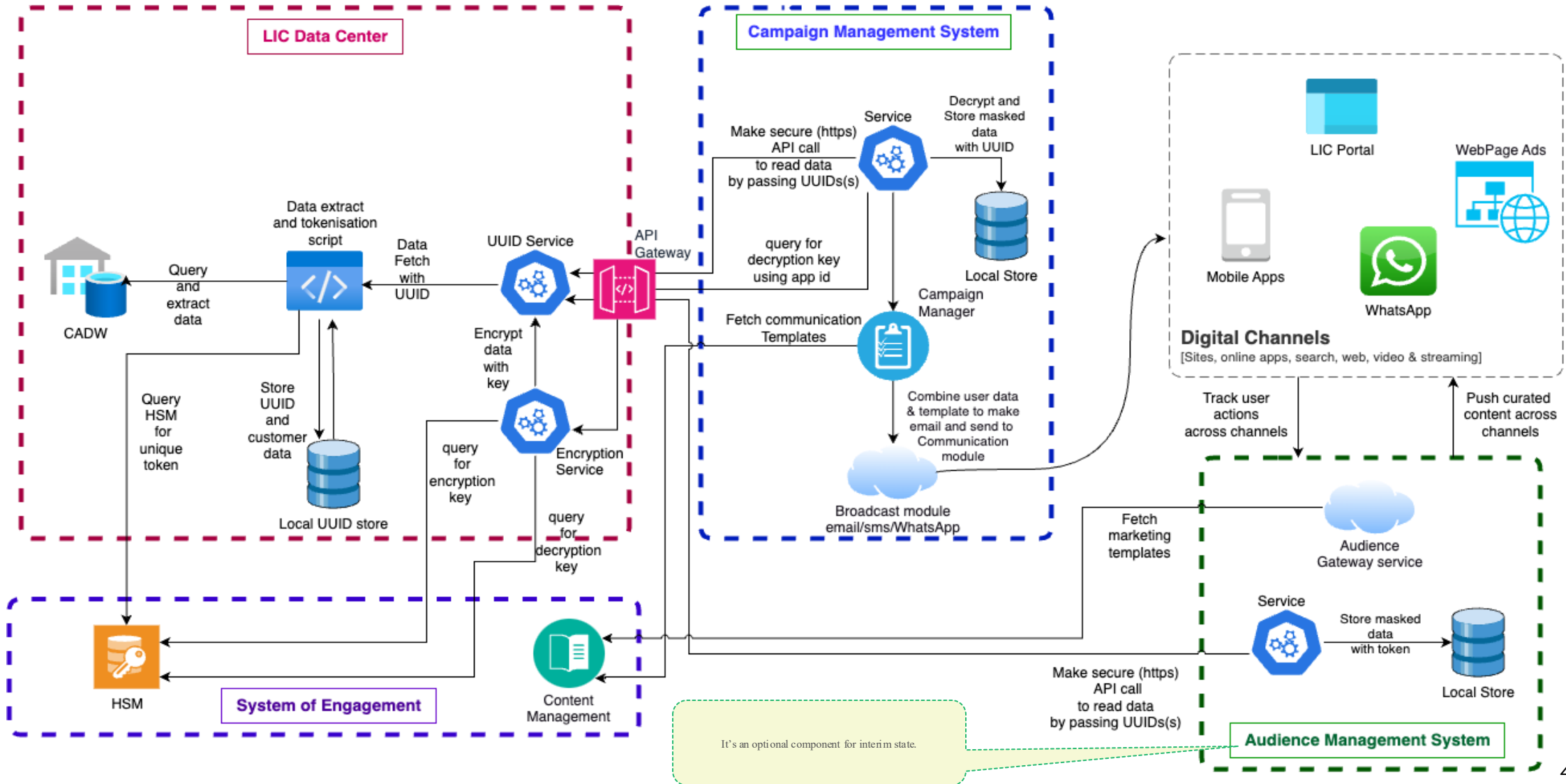
Questions: Open house

Timeline for RFP

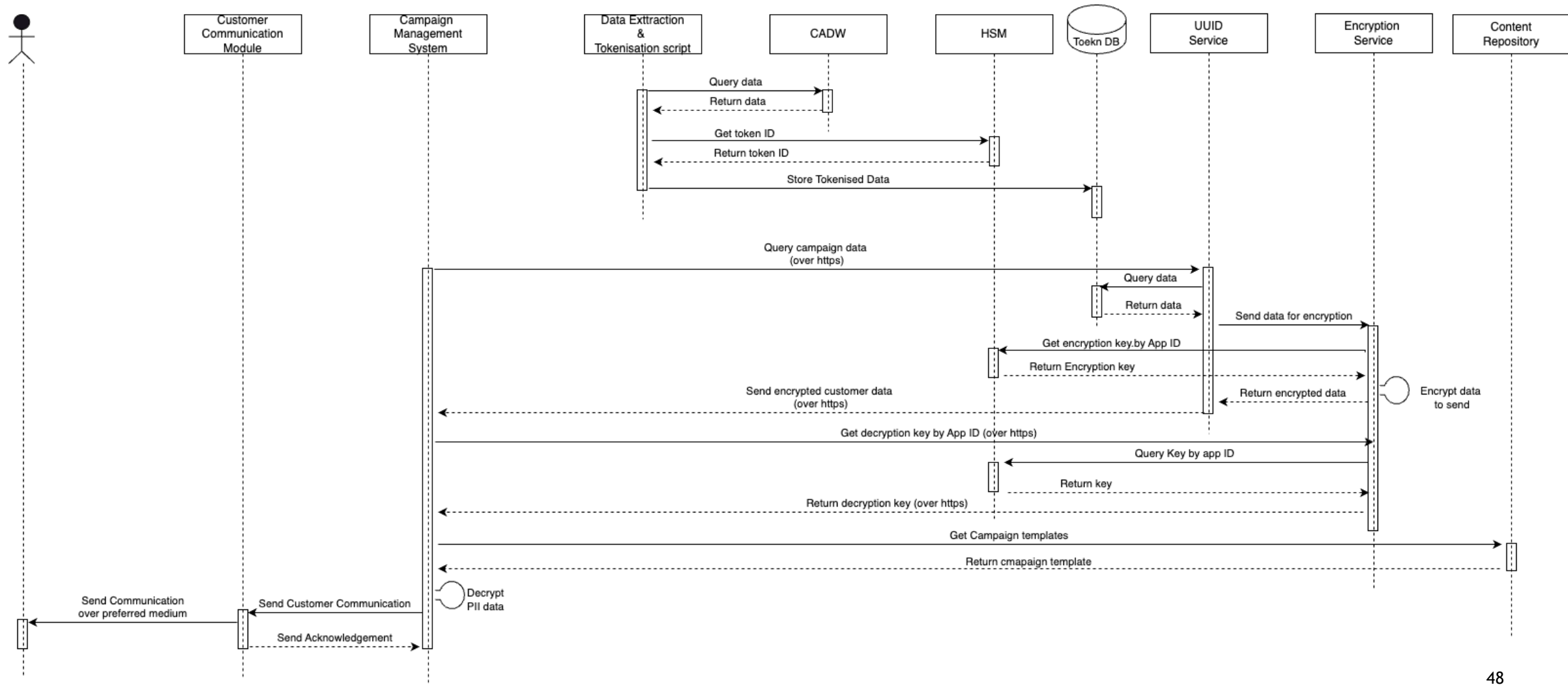# Timeline for RFP | Sacrosanct dates, with no extensions

Submission of Pre-Bid Queries	29th July'24
Bid submission	30th Aug'24
Wave 1: Go-Live	Dec'24 Week 1

Interim & Target State Illustrations

Campaign Management | Data Store (Interim)

LIC Data Center

CADW — Query and extract data — Data extract and tokenisation script — Data Fetch with UUID — UUID Service — API Gateway

Store UUID and customer data — Local UUID store

Query HSM for unique token

Encrypt data with key — Encryption Service — query for encryption key

query for decryption key

Campaign Management System

Make secure (https) API call to read data by passing UUIDs(s) — Service — Decrypt and Store masked data with UUID — Local Store

query for decryption key using app id

Fetch communication Templates — Campaign Manager

Combine user data & template to make email and send to Communication module

Broadcast module email/sms/WhatsApp

Digital Channels
[Sites, online apps, search, web, video & streaming]

LIC Portal — WebPage Ads — Mobile Apps — WhatsApp

Track user actions across channels

Push curated content across channels

System of Engagement

HSM — Content Management

Fetch marketing templates — Audience Gateway service

Audience Management System

Service — Store masked data with token — Local Store

Make secure (https) API call to read data by passing UUIDs(s)

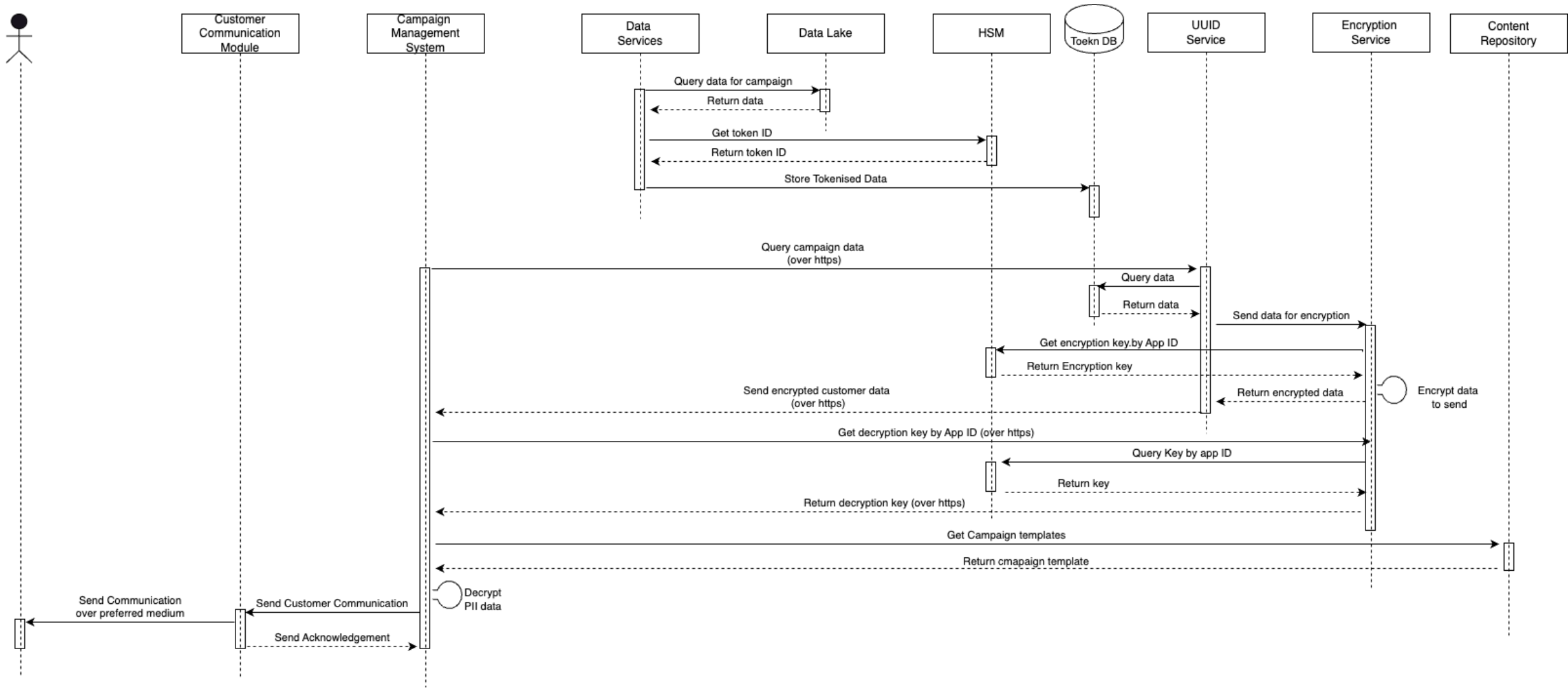It's an optional component for interim state.

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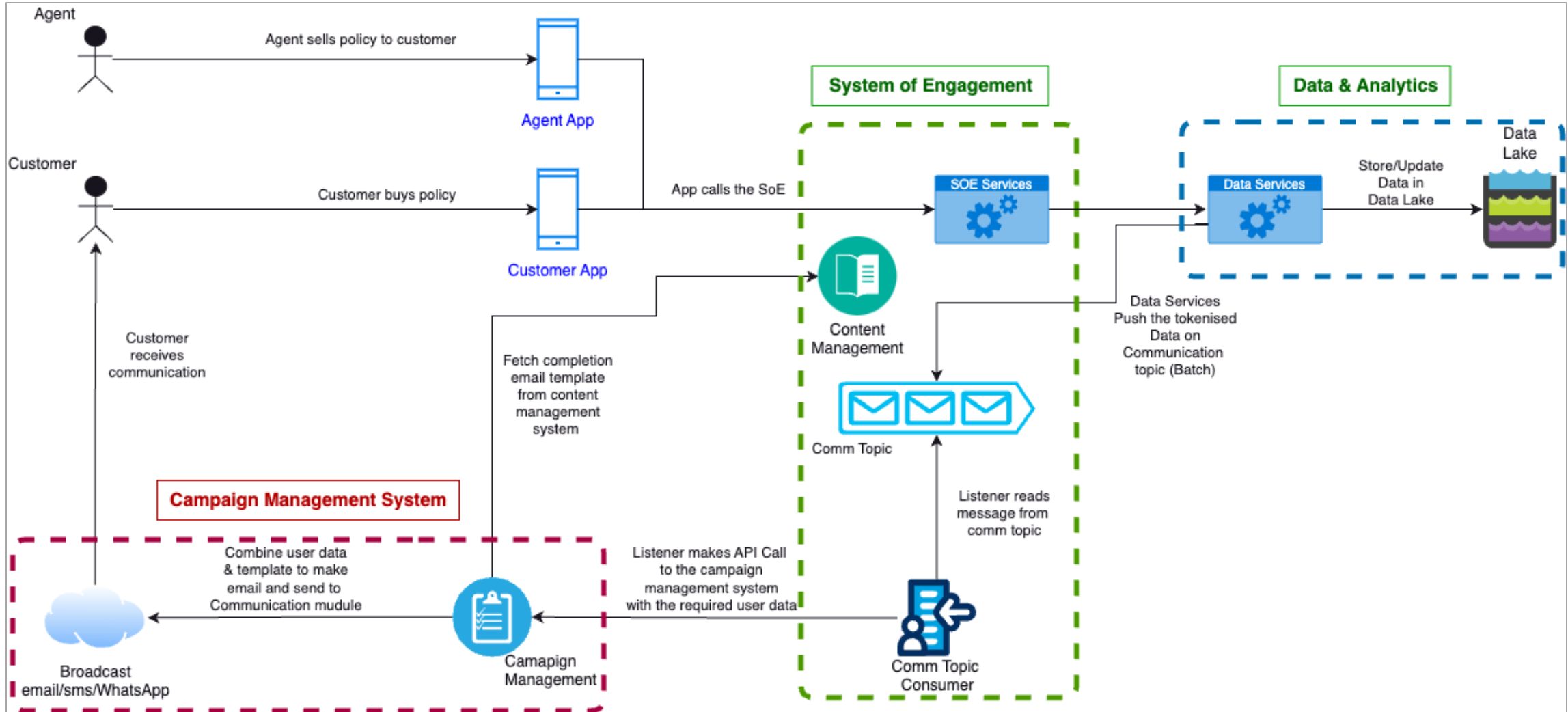# Campaign Management | UUID sequence diagram (Interim)

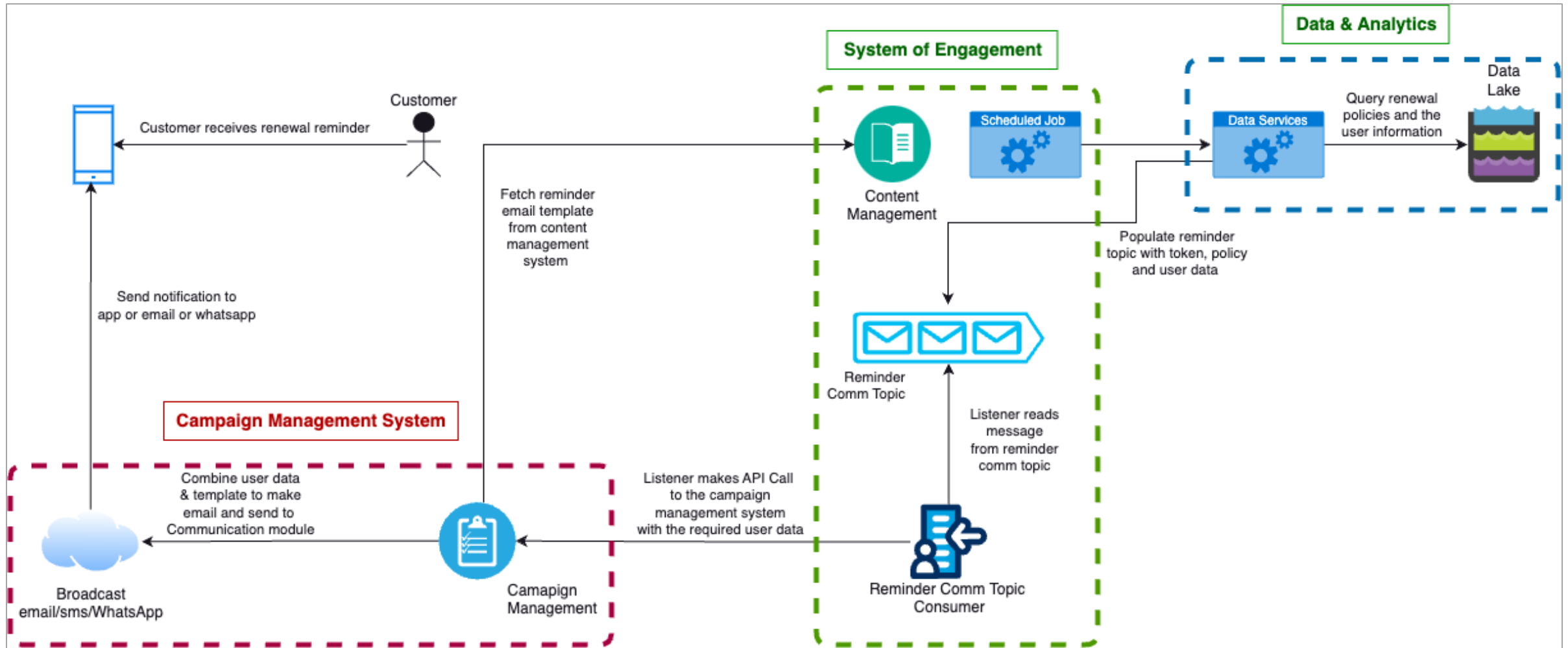# Campaign Management | Data Store (Target)
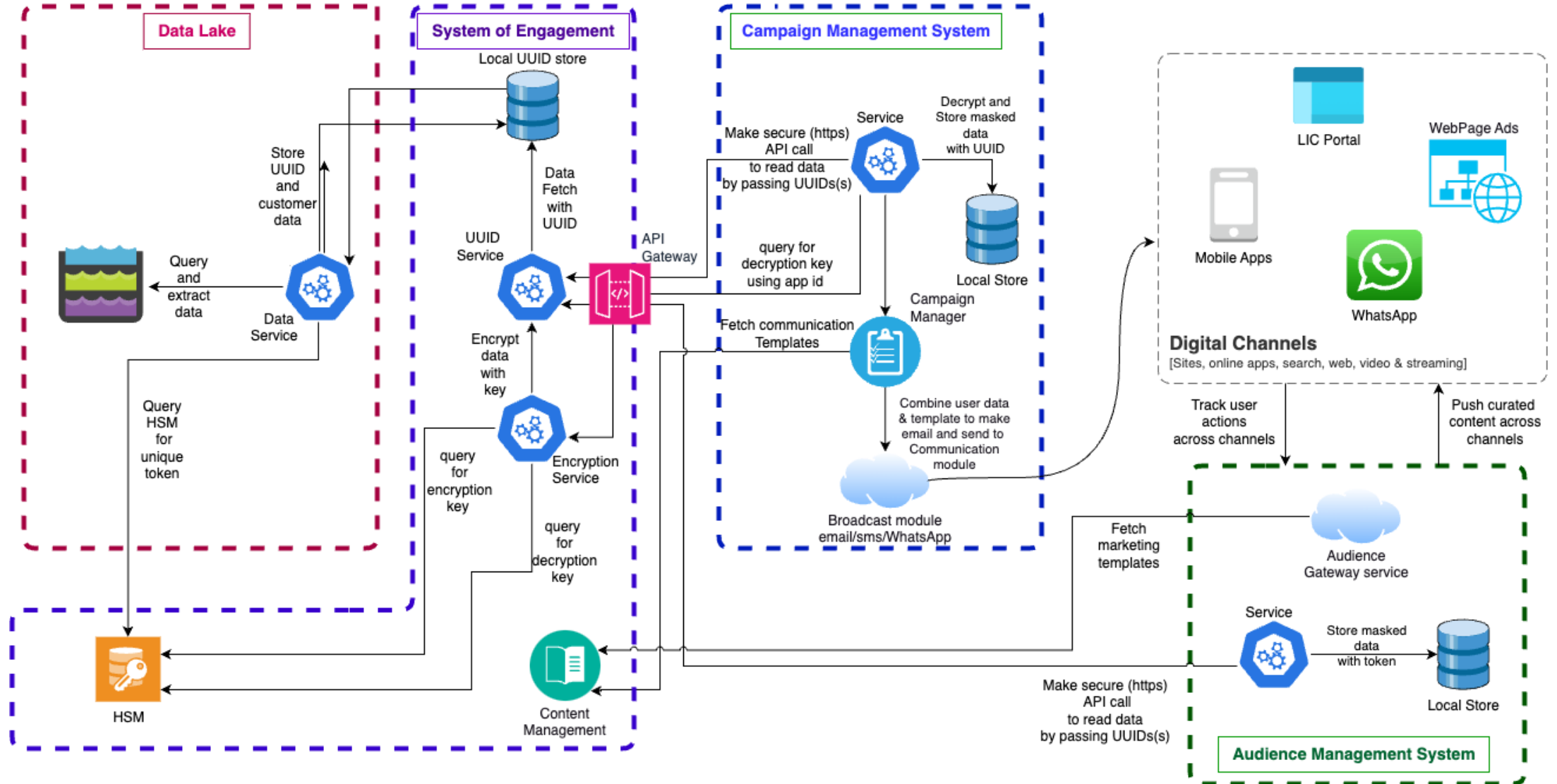
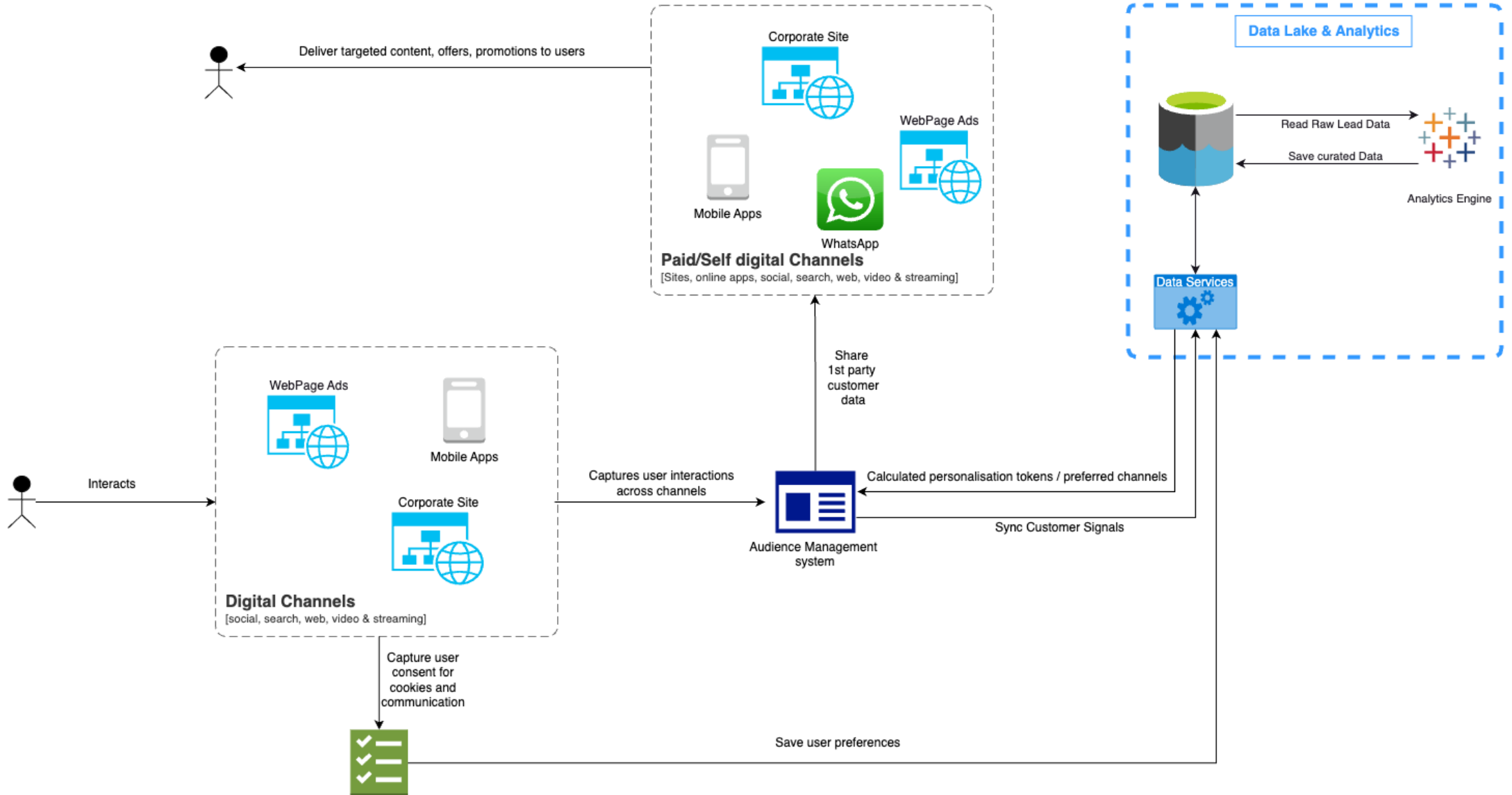# Campaign Management | UUID sequence diagram (Target)

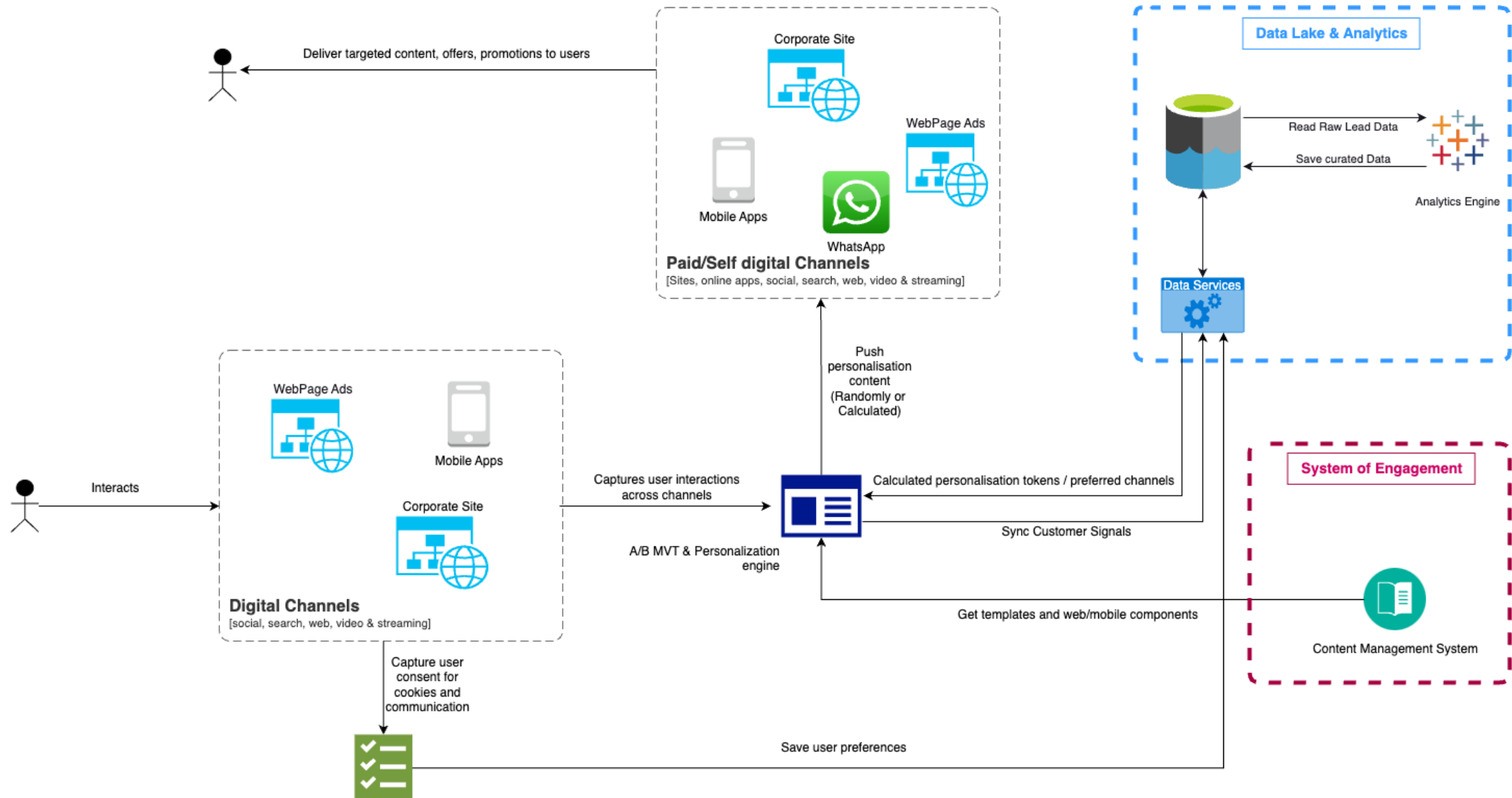# Campaign Management Scenario | Wishes, Confirmations & Reminders

Campaign Management Scenario | Renewal reminders

Audience Management | Critical Integrations and Data Flows

भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA