

Business Value & Data Strategy

Turning Customer Insights into Measurable Business Value: Reframing Data Monetisation for Regulated Markets



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Data Monetisation & Value Realisation In The Era Of Customer Data Ecosystems

Turning customer insights into
measurable business value

Tabea Jost
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Abstract Art Teaches something powerful

Complexity without structure is chaos.

Structure without intention is decoration.

Data is no different.

I don't enter data through dashboards.
I enter through architecture.



sheyilala





Reframe data monetisation beyond external data sales, focusing on internal value creation.



Explore data as an internal product.



Define what a customer data ecosystem really is including a maturity framework for self-assessment.



How privacy-first, regulation-led environments can become a competitive advantage.

We are not short of data | We are short of value.



Data volumes ↑



Business impact ≠
guaranteed



Investments ↑



Reframing Data Monetisation

Data monetisation is not about selling data

It is about:

- better decisions
 - better prioritisation
 - measurable outcomes
- Especially critical in regulated industries





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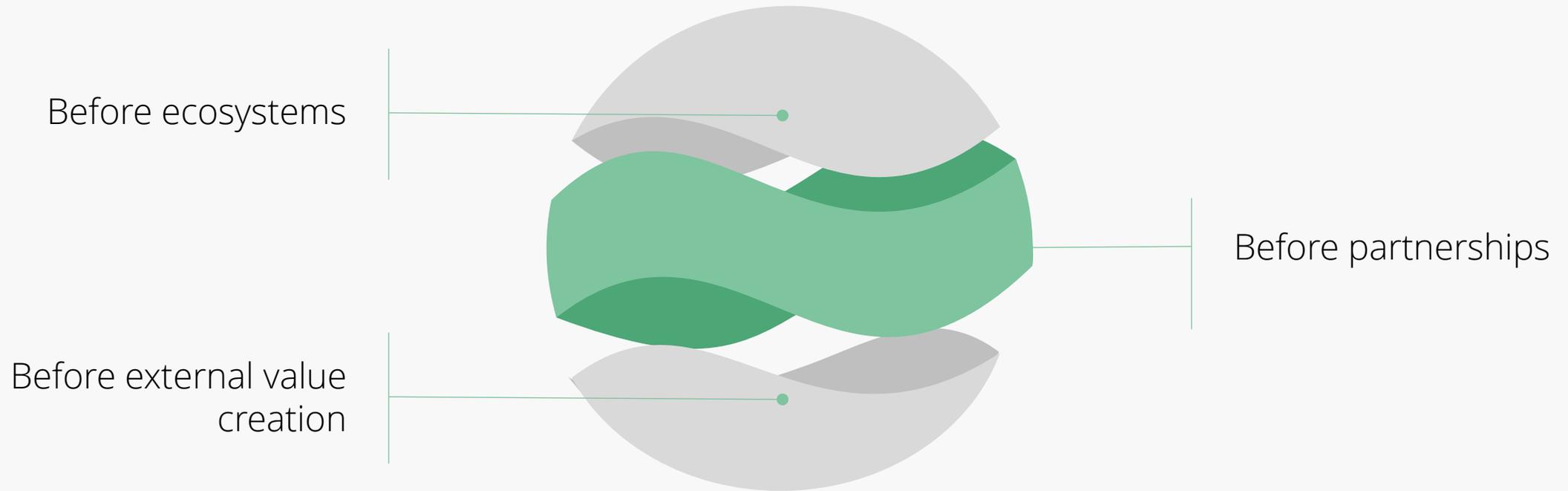
If data doesn't change a decision, it's
not monetised

it's just stored



Where Monetisation Really Starts

Internal data monetisation is the foundation



| If data does not create value internally, it will not create value externally.

Use Case: Field Force Productivity Optimisation

Situation: Sales visits planned historically, not performance-driven.



Action: Internal Data Model Combining

- Prescription trends
- Visit frequency
- Response rates



Internal Monetisation Effect

- Reduced low-impact visits
- Increased coverage of high-potential HCPs
- 10 - 20% productivity uplift

Data as an Internal Product

From reports to decision products



Shift from

- Ad-hoc Analyses
- Inconsistent KPIs



To

- Standardized Performance Views
- Shared Definitions
- Decision-ready Insights

Value

Less debate about numbers
More focus on actions

Use Case: Standardised Commercial Performance Dashboard



Old World

- Sales uses one definition of “active customer”
- Marketing uses another
- Finance reports different revenue numbers
- Endless debates in management meetings



New World (Data as a Product)

- Single KPI glossary
- One harmonised performance dashboard
- Clear owner per metric
- Automated data refresh



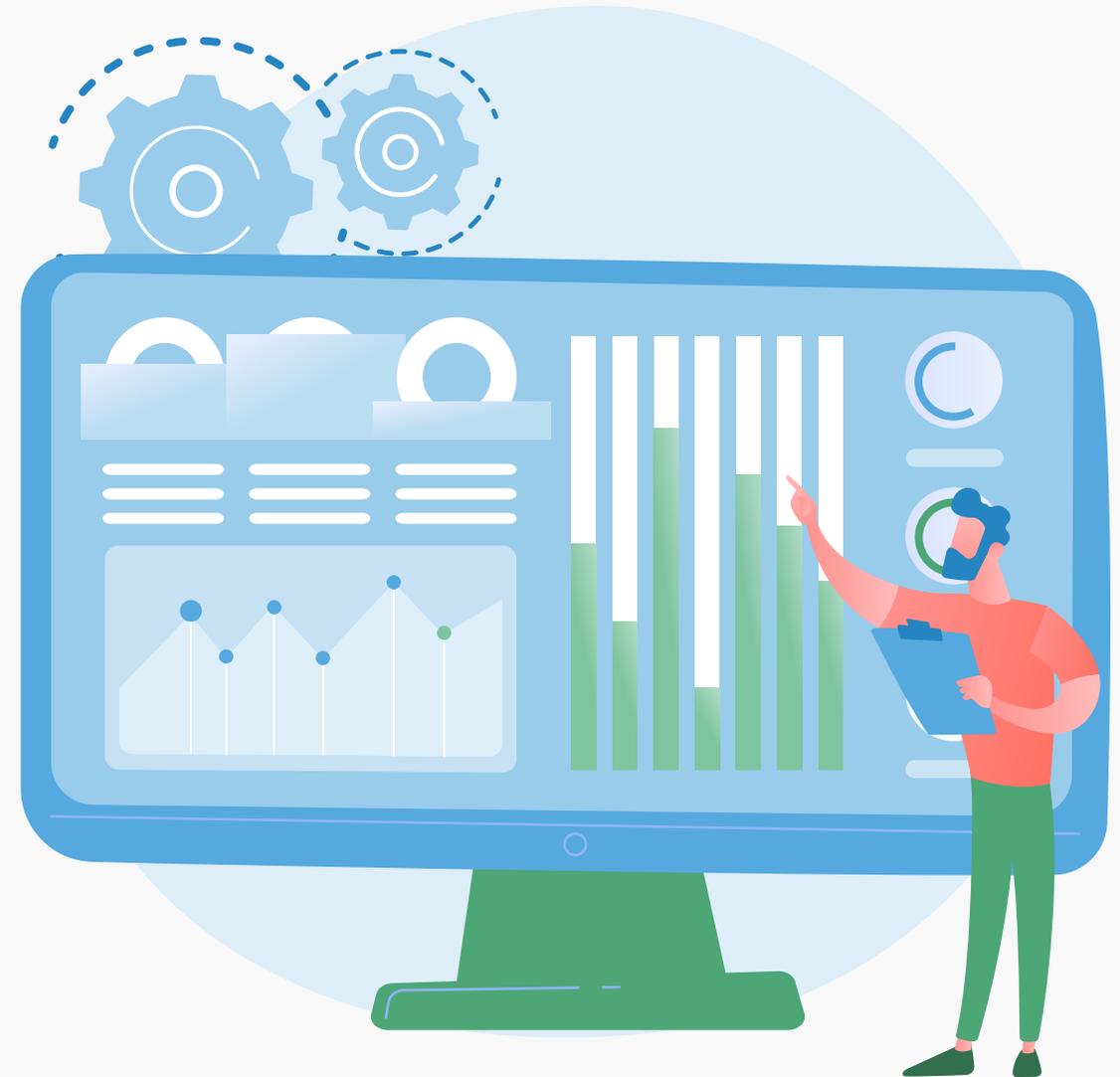
Outcome

Board meetings shift from:

- “Which number is correct?” to
- “What action do we take?”

What Treating Data as a Product Means Structurally

Traditional Reporting	Data as a Product
Reactive	Proactive
Static dashboards	Action triggers
Multiple definitions	Single source of truth
Analysis-heavy	Decision-ready
Meeting debates	Clear accountability



External Data: Necessary, Not Sufficient



Buying data improves insight - not shared value

- External data is an input
- Value creation remains internal



Reality

- No shared outcomes
- No joint accountability
- No ecosystem yet

What a Data Ecosystem Really Is



Ecosystems are about shared outcomes, not shared data

A customer data ecosystem combines:

- complementary data
- complementary capabilities
- trust and governance



Key distinction

- No raw data selling
- Clear purpose and value exchange



Reality check

Most organisations talk about stage 4 while still operating at stage 2

Ecosystem Maturity Model



From Data Usage To Ecosystem Value

- Internal optimisation
- External data consumption
- Insight collaboration
- Ecosystem value creation

Ecosystem Maturity Model



Level 1

Internal Data Optimisation

Focus

- Improve own decisions

What happens

- Data used internally for reporting and analytics
- Decisions optimised within the organisation
- No external dependency

Example indicators

- % of key decisions supported by data
- Reduction in low-impact activities
- Improvement in planning accuracy
- Time-to-decision reduction

Typical value

- Efficiency, effectiveness, cost optimisation

Use Case Level 1: Internal Data Optimisation



Example: Next Best Action models for sales reps

- CRM visit data
- Prescription data (e.g. IQVIA or similar external feeds)
- Sample management
- Marketing automation interactions
- Target lists



Value Created: 5–15% efficiency gains

Model Logic:

- Potential scoring
- Gap-to-target calculation
- Response probability
- Frequency optimisation rules
- Compliance guardrails

Output:

- Prioritised, explainable recommendation
- Logged acceptance / rejection for model learning

Ecosystem Maturity Model



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Level 2

External Data Consumption

Focus

- Improve understanding

What happens

- Purchase or licensing of third-party data
- External data enriches internal views
- Value creation still fully internal

Example indicators

- Share of decisions enriched by external data
- Forecast accuracy improvement
- Market or category transparency gains
- Cost vs value of purchased data

Typical value

- Better insights, improved market understanding
(Most organisations operate here)

Use Case Level 2: External Data Consumption



Examples

- Market share analysis using syndicated data (e.g. IQVIA)
- Retail panel data for assortment decisions
- Competitive benchmarking
- Social listening for campaign optimisation



Value Created

- Better market transparency
- More robust planning
- More informed resource allocation

Ecosystem Maturity Model

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Level 3

Insight Collaboration

Focus

- Shared understanding

What happens

- Exchange of aggregated, value-added insights
- No raw or personal data sharing
- Clear governance and defined purpose

Example indicators

- Number of active insight collaborations
- Joint planning cycles enabled
- Reduction in coordination inefficiencies
- Time saved through aligned insights

Typical value

- Better coordination, lower friction, mutual benefit

Use Case Level 3: Insight Collaboration



Examples

- Joint forecasting with wholesalers based on aggregated demand signals
- Category insights shared with retail partners
- Joint campaign performance reviews
- Aggregated supply-chain visibility to reduce stock-outs
- Alignment of activation cycles across partners



Value Created

- Reduced out-of-stock risk
- Better activation timing
- Lower working capital
- Less friction in supply and marketing

Ecosystem Maturity Model

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Level 4

Ecosystem Value Creation

Focus

- Shared outcomes

What happens

- Joint services or decision support
- Insights embedded into workflows
- Long-term partnerships with shared accountability

Example indicators

- Performance uplift from joint initiatives
- Revenue or margin impact attributable to collaboration
- Duration and stability of partnerships
- Partner satisfaction / trust index

Typical value

- Sustainable competitive advantage, long-term growth

Use Case Level 4: Ecosystem Value Creation



Examples

- Automated replenishment recommendations for pharmacies
- Joint omnichannel activation models with performance-based sharing
- Integrated decision-support tools embedded into partner systems
- Subscription-based service models
- Shared KPI frameworks with joint accountability



Monetisation happens through

- Sell-out uplift
- Margin stability
- Reduced waste
- Improved adherence
- Long-term partnership value

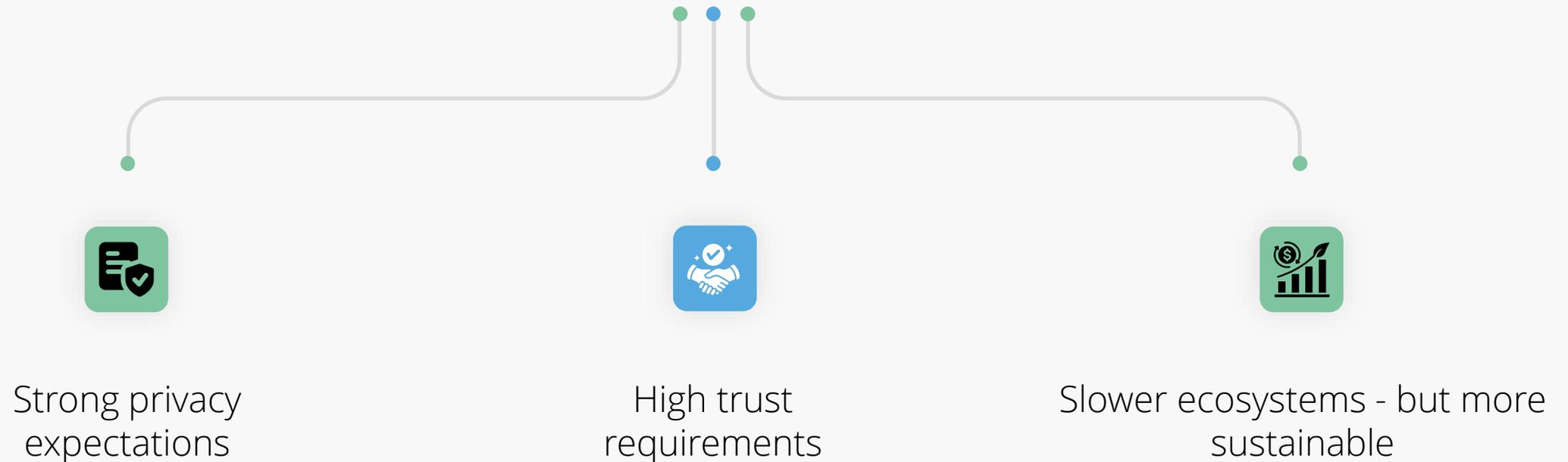
Reality Check



Most organisations talk about ecosystem value while still operating at external data consumption. Sustainable ecosystems require maturity at every prior level.

Germany as a Design Advantage

High regulation forces better design



| Who owns the data? Who is accountable? What is the explicit business purpose? Can this withstand public scrutiny?

Privacy changes the growth model

In Lightly Regulated Markets, Growth Scales with Data.
In Privacy-First Markets, Growth Scales with Intelligence.

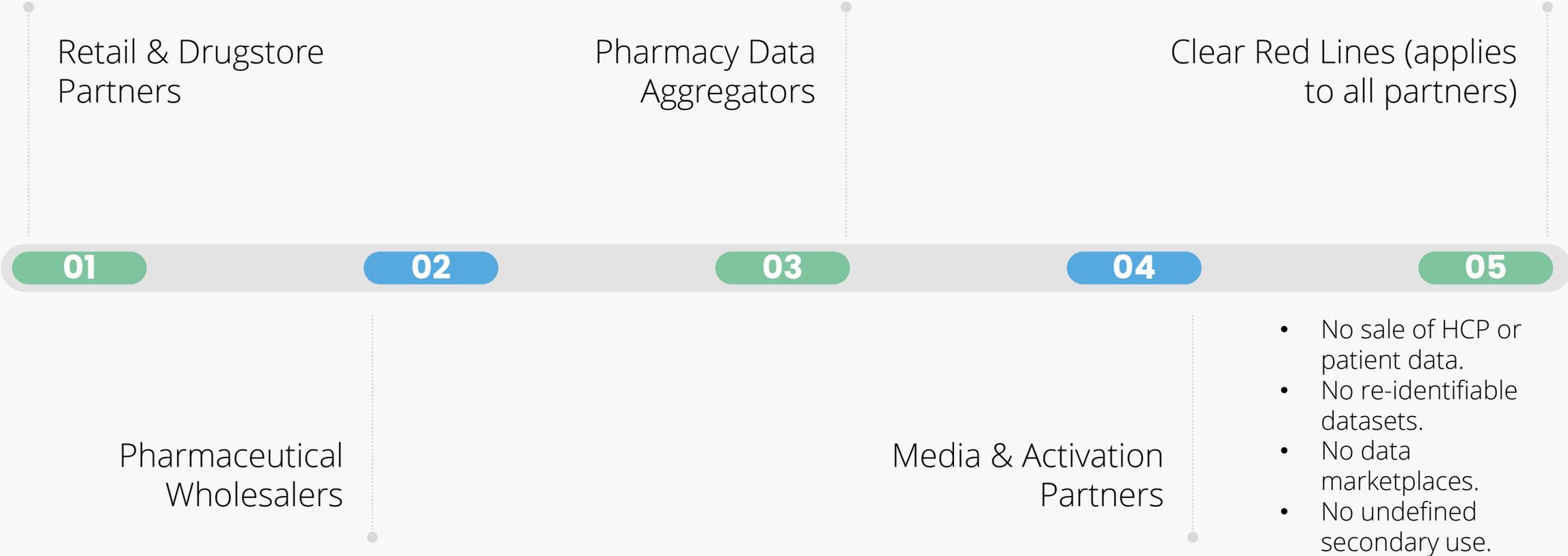
You cannot rely on:

- identity-level targeting
- behavioural surveillance
- open data trading

You must compete on:

- aggregated insight
- coordination
- superior governance
- measurable decision impact

Risk Boundaries for Partner Types





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Data monetisation is not a technology topic.

It is a decision topic.
It starts internally.
It scales through maturity.
It succeeds through trust.



Thank You For Your Attention

Turning customer insights into
measurable business value

Tabea Jost, MSc, MSc

