



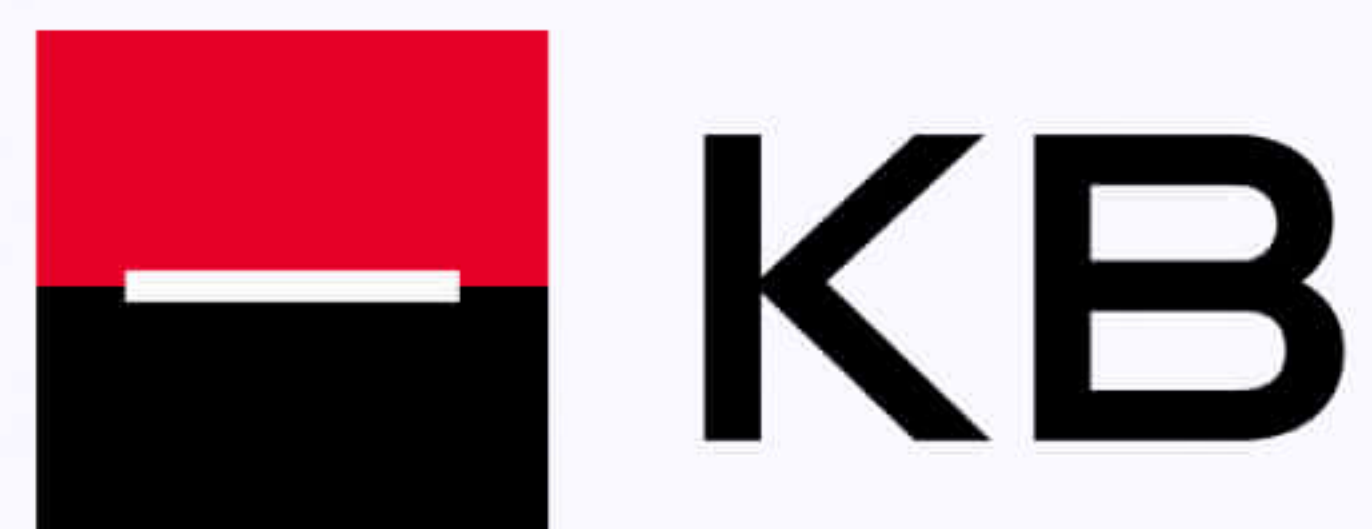
CLIENT SUCCESS STORY

# **Komerční Banka** Achieves 360° Customer Journey Tracking Without Compromising Data Governance with Meiro CDP





# About the Client



**Komerční Banka (KB)**, one of the market leaders in retail banking in the Czech Republic and a **part of the Société Générale Group**, has been undergoing a substantial digital transformation.

With the goal of modernizing its infrastructure and services, KB needed to migrate from outdated core banking systems and decades-old legacy technologies to a new infrastructure built on both physical servers and cutting-edge technologies like Kubernetes.

As part of its transition to a digital-first banking model, KB rolled out a new web-based internet banking portal, a fully revamped main internet banking (IB) application, and a feature-rich mobile app.

These digital touchpoints are central to KB's vision of offering seamless, anytime-anywhere banking services at the fingertips of its customers, moving away from a traditional branch-centric approach to one that prioritizes digital convenience.





# Why KB Chose Meiro

With digital transformation underway, the bank needed a solution to track and analyze customer journeys across digital touchpoints—while keeping sensitive data in its own infrastructure and ensuring full compliance with privacy regulations.

Meiro Customer Data Platform (CDP) provided KB with a powerful, composable solution that extended beyond traditional campaign-based CDP use cases. In addition to data collection, identity resolution, and customer segmentation, Meiro also served as a digital analytics engine, natively integrated with KB's business intelligence stack and big data warehouse.

This composable approach allowed KB to modularly design a secure, on-premise solution that met both marketing and business intelligence needs. Meiro enabled granular insight into complex user journeys while simultaneously fitting into the bank's enterprise-grade architecture for governance, reporting, and scalability.

With real-time data collection and processing, Meiro provides instant visibility into user interactions with digital services—surfacing pain points, identifying issues as they occur, and enabling internal teams to act quickly to improve user experience and efficiency.





# KB's Challenges

## Complex Multi-Step Customer Journeys

KB's digital services involve complex multi-step client onboarding processes, including loan applications, account migrations, and online banking. Customers often interact with multiple devices and services throughout their journey. Unifying tracking across touchpoints such as the public web where users browse anonymously, secure zones under login, such as internet banking, and mobile apps was a significant challenge.



KB needed an analytics solution that could capture and help analyze these journeys in their entirety while maintaining the highest levels of data security and compliance.



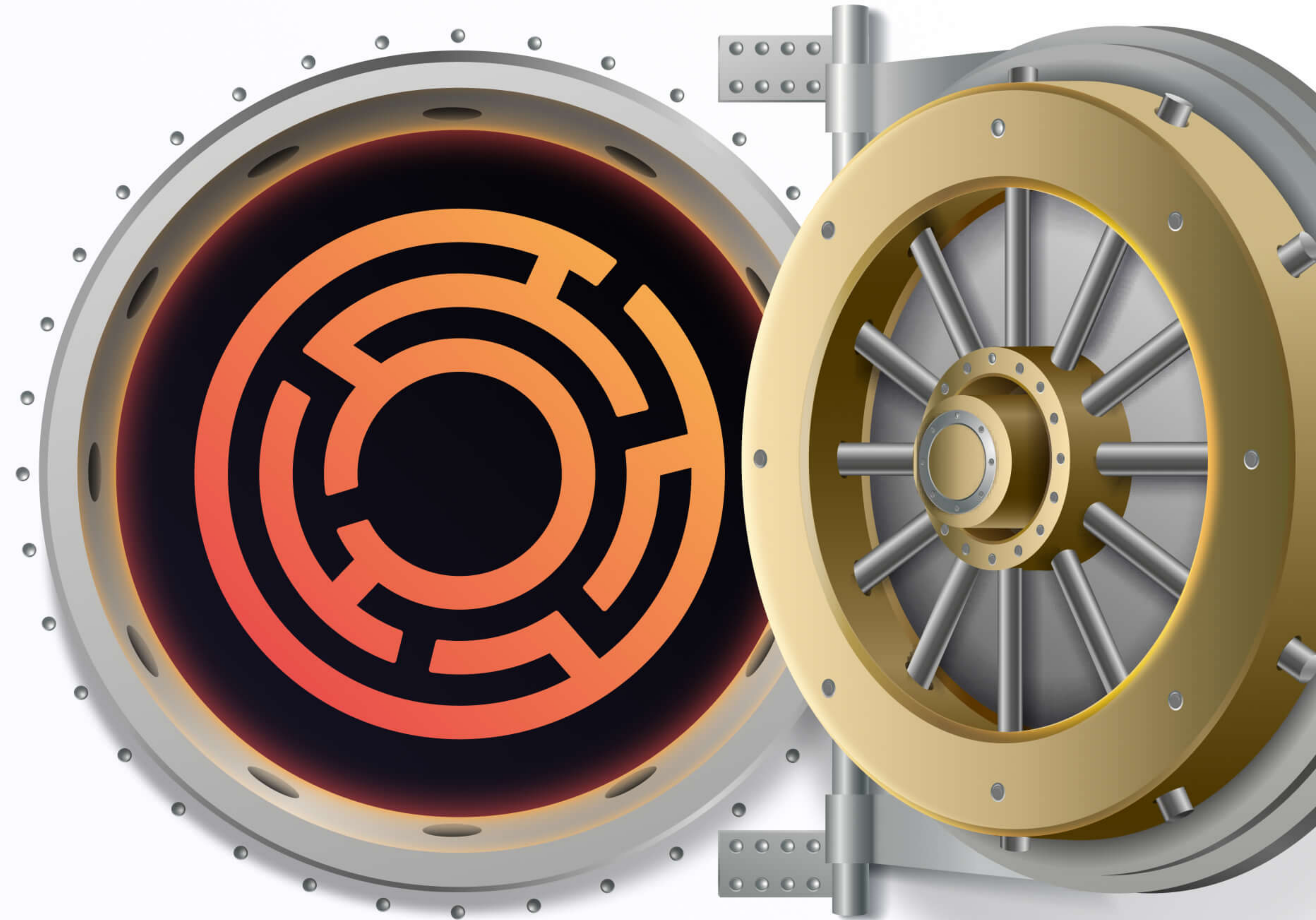


# KB's Challenges

## Strict Data Security & Regulatory Compliance Requirements

KB's regulatory environment requires the bank to maintain full control over customer data. When selecting an analytics vendor, it was essential that all critical applications and data processing be deployed on-premise, within KB's infrastructure — cloud-based options were not acceptable due to privacy and compliance constraints.

In today's complex geopolitical landscape, retaining sensitive customer data within national borders and under internal control is not just best practice—it's increasingly the only viable path for regulated institutions. Full in-house governance reduces risk exposure and reinforces public trust in KB's approach to data stewardship.





# KB's Challenges

## Integration with Existing Tech Stack

KB had already invested in a robust technology infrastructure, including Kubernetes for container orchestration, Apache Kafka for real-time data streaming, custom ingress controllers, a range of secrets management tools, and custom solutions for managing API keys, credentials, and database access.

Integrating a new analytics platform into this diverse and highly secure environment, **KB needed a solution that could adapt to their existing systems**, ensuring smooth operations, compliance, and scalability. In such an environment, vendor-managed SaaS solutions simply wouldn't suffice due to the need for tight security, local infrastructure control, and strict regulatory compliance.





# The Solution: Meiro CDP

## On-Premise Deployment for Data Security & Control

Meiro's on-premise deployment was a critical differentiator for KB. The bank required a solution that could run on KB's physical servers, using its Kubernetes-managed infrastructure — something that alternative vendors could not deliver.

By deploying Meiro CDP on-premise, KB ensured that all data remained within its own environment, helping to maintain compliance with local data privacy regulations and protecting sensitive customer data.



THE SOLUTION: MEIRO CDP



# The Solution: Meiro CDP

## Composable Implementation & Seamless Integration with Internal Tools

Meiro's composable design meant that the solution could be implemented without duplicating any part of KB's existing infrastructure. This approach leveraged the best of both worlds: using KB's existing big data warehouse and widely adopted Microsoft Power BI environment, while enhancing it with Meiro's specialized capabilities in digital data collection, Kafka integration, native reverse-ETL, and most importantly, identity resolution. The latter plays a critical role in enabling KB to recognize and connect customer interactions across different touchpoints and disparate identifiers, providing the unified visibility necessary for accurate reporting and customer analytics.

Beyond the modular approach, Meiro's composability extended to KB's custom internal tools, including their Kubernetes-managed environment. The platform seamlessly integrates with secrets management systems and ingress control tools, enabling KB to securely deploy Meiro within their existing tech stack.



Meiro did not force KB to change or replace these tools but instead functioned harmoniously alongside them, **ensuring scalability and continuity of KB's operational environment while maintaining security compliance.**



# The Solution: Meiro CDP

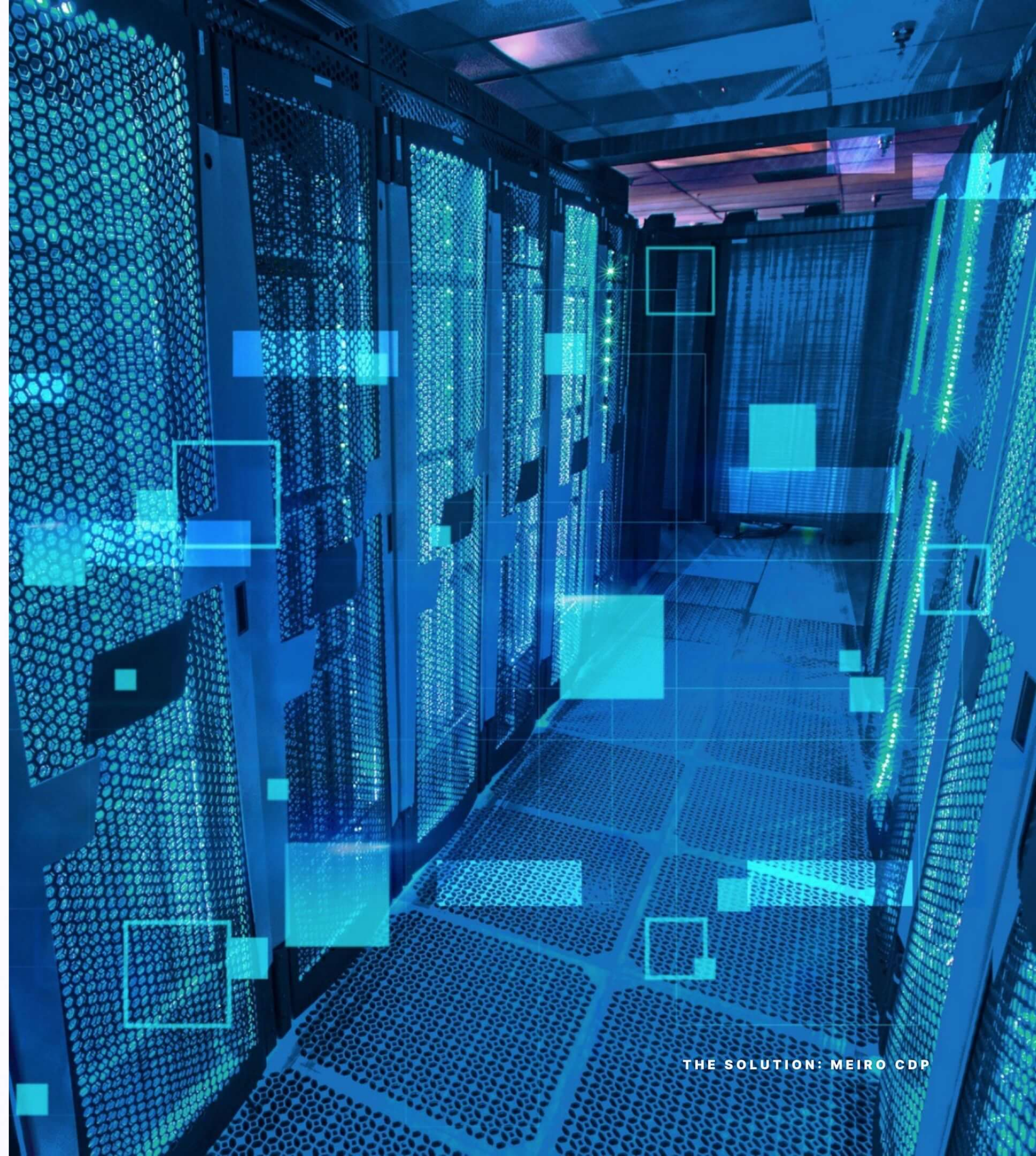
## Flexible SDK Deployment to Avoid External Vulnerabilities

Meiro CDP's SDK flexibility was a game-changer for KB, as the bank required different security levels for different touchpoints. For public-facing websites, Meiro was able to deploy the SDK in the standard manner, allowing seamless data collection.

However, for more secure environments like internet banking, Meiro provided KB with the option to embed the SDK directly into their applications, ensuring that all code deployed was fully controlled and tested by the bank's team.



This was done to mitigate security risks such as supply chain attacks, allowing the bank to remain compliant with regulatory standards governing sensitive customer data.





# The Solution: Meiro CDP

## End-to-end Data Collection & Processing

KB's digital services involved capturing data from a wide array of touchpoints, including the public web, internet banking, and mobile apps. Meiro collects, unifies, and enriches this data, optimizing it for storage, and pushes the enriched data into KB's big data platform for further analysis and visualization via Power BI.



With unified and enriched data available in Power BI, KB's decision-makers can now get detailed, actionable insights into user behavior, improve reporting, and optimize customer journeys.





# The Solution: Meiro CDP

## Tracking Consent & Non-Consent Data in Compliance with GDPR

KB needed a solution that could track both **consented** and **non-consented** users, especially as **GDPR** compliance required handling both types of data differently. Meiro adapted its SDK to allow for differentiated data collection based on user consent, ensuring that consent was managed properly and data was anonymized when necessary, to ensure compliance with GDPR guidelines and European court rulings on non-consent data usage.



This flexibility ensured that KB could still gain valuable insights from non-consented users while maintaining privacy standards.





# The Impact



## Real-Time Tracking

Meiro allowed KB to track **95% of all interactions** in real-time across devices and sessions, improving the bank's ability to respond quickly to customer needs.



## Touchpoints Unified

Meiro collects and unifies data across four key digital environments — kb.cz (public website), CAAS (authentication layer for secure access), internet banking, and the mobile app — giving KB a comprehensive view of customer journeys, including critical steps like login and session handover.



## Data Volume Processed

Meiro processes **400 million events monthly** across all channels, providing KB with rich, actionable data for business analysis.



## Compliant & Secure Analytics Practice

Meiro enabled KB to establish a more compliant, secure, and transparent customer-centric digital analytics practice, ensuring trust and adherence to regulatory expectations while continuing to deliver value through data.



# Looking Ahead

## From Digital Analytics to Full Customer Data Platform Suite

The next stage of Meiro's partnership with KB focuses on expanding from analytics and identity resolution to full CDP capability deployment. This includes integration with campaign management tools to power hyper-personalized marketing at scale. By aligning data insights with real-time activation, KB will be equipped to drive more relevant, context-aware communication across all customer channels.



THE SOLUTION: MEIRO CDP





**WHERE PERSONALIZED  
EXPERIENCES MEET PRIVACY**

# About Meiro CDP

We empower brands to deliver personalized customer experiences across touchpoints and optimize marketing spend and campaign performance while remaining compliant with data governance and privacy legislation.

 [www.meiro.io](https://www.meiro.io)  [hello@meiro.io](mailto:hello@meiro.io)

## Accelerated Data Integration

- ✓ Built-in Reverse ETL
- ✓ 300+ Integrations
- ✓ Ingests Data with Any Schema

Unlike most CDPs, Meiro automates data normalization, cleaning, and enrichment, letting you ingest unstructured data in real-time and batch with native Reverse ETL, cutting implementation time and dependency on internal resources.

## Ultimate Composability

- ✓ Control Over Tech Stack & Data Assets
- ✓ Flexible & Scalable Platform
- ✓ Composable with your Data Warehouse
- ✓ Choose Only Needed CDP Components

Meiro is designed to work seamlessly with your MarTech stack and data infrastructure, regardless of the apps, services, or vendors you use or switch to over time. It keeps your data securely stored within your data warehouse, reducing hidden costs and ensuring you maintain full control over your customer data.

## Deployed Anywhere

- ✓ Deployments in Virtual Private Cloud
- ✓ Available on Cloud Marketplaces
- ✓ Customer-Deployed Workloads
- ✓ On-Premise Deployment

For full control over data and tech stack, Meiro enables IT teams to integrate their own security standards and tools and supports private deployments across all major clouds and on-premise. Even as a managed service, Meiro supports deployments in over 100 countries, ensuring local data residency compliance.