

WHITEPAPER



The Power of Data Linkage

Connecting Consumers, Businesses and
Decision-Makers to Accelerate SMB Growth

NOVEMBER 2026



Table of Contents

Executive Summary.....2

Introduction: The Challenge of Hidden Business Relationships.....3

Why Data Linkage Matters.....3

Building a Connected Consumer-to-Business View - Step 1: Establishing Consumer-Business Connections.....4

Creating a Unified Business Profile - Step 2: Consolidating Business Intelligence.....4

Identifying Decision-Makers - Step 3: Prioritizing the Right Contacts 5

From Data to Actionable Intelligence 6

Methodology Considerations.....6

Use Cases 7

Conclusion.....7

Executive Summary

For many organizations, small businesses represent a significant growth opportunity. Yet identifying and engaging the right prospects remains challenging. Consumer data, business data and contact information are frequently maintained in separate systems, limiting visibility in customer relationships and potential business opportunities.

As organizations seek to improve acquisition, cross-sell and segmentation strategies, the ability to connect individuals to businesses has become increasingly important. Advanced data linkage methodologies allow organizations to move beyond fragmented information and develop a more complete understanding of the businesses within their markets and portfolios.

This paper explores the data linkage approach used to connect consumer and business information, create a unified business view and identify likely decision-makers, helping organizations improve prospecting, targeting and growth strategies.



Introduction: The Challenge of Hidden Business Relationships

Many organizations maintain extensive consumer portfolios. What often remains unknown is that some of those consumers may own, operate or influence small businesses.

The challenge is not a lack of data. Rather, it is the inability to connect and resolve relationships across disparate consumer and business datasets.

Common obstacles include:

- Incomplete business profiles
- Outdated firmographic information
- Limited visibility into associated contacts
- Data silos across consumer and commercial environments
- Difficulty identifying true decision-makers

Without a connected view, organizations may overlook valuable opportunities that already exist within their customer base.



Why Data Linkage Matters

At its core, data linkage is the process of identifying and connecting records that refer to related people, businesses and locations.

Effective linkage allows organizations to answer critical questions:



Does a consumer-customer own or operate a business?



What businesses are represented within an existing portfolio?



Which individuals are most closely associated with those businesses?



Which contacts are most likely to influence purchasing decisions?

Answering these questions requires more than simple matching techniques. It requires sophisticated entity resolution supported by robust data assets and analytical methodologies.

Building a Connected Consumer-to-Business View *Step 1: Establishing Consumer-Business Connections*

The first step involves identifying relationships between consumers and businesses. A comprehensive linkage process analyzes identifying elements across multiple datasets to determine whether an individual is likely connected to a business through ownership, operation or other significant association. By connecting consumer and business information, organizations can uncover previously hidden small business opportunities within existing portfolios. This creates a foundation for more effective customer acquisition, retention and cross-sell strategies.



Key Benefits:



Discovery of SMB opportunities within consumer portfolios



Improved marketing precision



Expanded prospect universes



Stronger customer lifetime value strategies



Enhanced customer relationship insights

Creating a Unified Business Profile *Step 2: Consolidating Business Intelligence*

Once business relationships are identified, organizations need a robust and more current understanding of those businesses. This requires integrating multiple business attributes into a consistent profile, including:



- Business identity information
- Location attributes
- Industry classifications
- Revenue indicators
- Employee size estimates
- Associated contact information

A unified business profile helps reduce inconsistencies that often occur when organizations rely on multiple disconnected business sources. By creating a single standardized view, organizations gain greater confidence in segmentation, targeting and market analysis efforts.

The Importance of Ongoing Updates

Business information changes frequently. Organizations that depend on static business data may encounter:



- Outdated contact information
- Business closures
- Changes in ownership
- Evolving business classifications

A continuously updated business universe helps maintain greater accuracy and helps ensure organizations continue working from more current information.



Identifying Decision-Makers

Step 3: Prioritizing the Right Contacts

Knowing which business to target is only part of the equation. Organizations also need confidence that they are engaging individuals capable of influencing or making business decisions. Advanced analytics can combine consumer and business information to evaluate associations and identify individuals most likely connected to ownership or decision-making functions.

Decision-Maker Identification Methodology

A scoring approach may evaluate:

- Strength of consumer-business association
- Business relationship indicators
- Contact relevance
- Ownership signals
- Influence characteristics derived from linked business and consumer data



These attributes can then be combined into a prioritization score that helps organizations focus outreach efforts on the contacts most likely to matter.

THE POWER OF DATA LINKAGE

From Data to Actionable Intelligence

Organizations increasingly require more than raw records. They need connected intelligence that transforms data into actionable insights. When consumer-business linkage, unified business profiles and decision-maker prioritization work together, organizations gain the ability to:



Define markets more accurately



Prioritize outreach efforts



Improve segmentation strategies



Improve campaign efficiency



Reveal hidden growth opportunities



Support business development initiatives

The result is a more informed approach to customer acquisition and portfolio growth.

Methodology Considerations

Effective linkage methodologies generally rely on several foundational principles:



Data Breadth

A broad information foundation improves the ability to identify relevant relationships and business associations. Our breadth of data consists of over 260M active adult consumers¹ and more than 30M active marketable businesses.²

Our breadth of data consists of over

260M

active adult consumers¹ and more than

30M

active marketable businesses²



Entity Resolution

Sophisticated linking technology helps resolve variations in business and consumer records while reducing duplication and improving match accuracy.



Data Standardization

Standardized business profiles help organizations work from a consistent view of businesses across the enterprise.



Analytical Prioritization

Predictive analytics can help organizations identify and prioritize contacts with the greatest likelihood of business influence or ownership.



Use Cases

Financial Services

Identify small business prospects within existing retail customer portfolios.

Account-Based Marketing

Connect business records with associated decision-makers for more effective outreach.

Customer Growth Programs

Develop cross-sell and upsell opportunities by uncovering business relationships among existing customers.

Market Segmentation

Create more targeted audiences using enhanced business intelligence and enriched contact coverage.

Conclusion

Small businesses continue to represent one of the most significant growth opportunities across industries. Yet many organizations lack visibility in the relationships that connect consumers, businesses and decision-makers.

Modern data linkage methodologies help bridge this gap by identifying consumer-business relationships, building unified business profiles and prioritizing the contacts most likely to influence decisions.



By transforming disconnected information into connected intelligence, organizations can uncover hidden opportunities, improve targeting precision and gain a more complete understanding of the markets they serve.

For more information, visit risk.lexisnexis.com/insights-resources/white-paper/power-of-data-linkage-smb-growth.



1 LexisNexis Risk Solutions, LexisNexis® Relatives and Associates. 2025. <https://risk.lexisnexis.com/products/relatives-and-associates>

2 LexisNexis Risk Solutions, LexisNexis® Relatives and Associates. 2025. <https://risk.lexisnexis.com/products/relatives-and-associates>

This document is provided for informational purposes only. Data linkage, entity resolution, predictive analytics, prioritization scores, and related insights are designed to assist business decision-making and are based on available data sources and proprietary methodologies. Information may contain inaccuracies, omissions, delays, or changes and no warranty is made regarding completeness, accuracy, or timeliness. Indicators of ownership, affiliation, influence, or decision-making authority are predictive in nature and do not establish actual authority or control. References to improved prospecting, targeting, segmentation, campaign performance, growth, or other business outcomes are illustrative only and do not constitute guarantees of results. Customers are responsible for determining the lawful and appropriate use of information, analytics, and insights in accordance with applicable laws, regulations, and internal policies.

LexisNexis and the Knowledge Burst logo are registered trademarks of RELX Inc., registered in the U.S. or other countries. Other products or services may be trademarks or registered trademarks of their respective companies. Copyright © 2026 LexisNexis Risk Solutions.