

FROM DATA TO LOYALTY

OPTIMIZED RETAIL BANKING PERFORMANCE

What *could* you achieve with better customer insight?

THE BOTTOM LINE

IMPROVE CUSTOMER SATISFACTION and LOYALTY

INCREASE REVENUE VIA INTERCHANGE
and SERVICE FEES

REDUCE THE COST of
SERVICING CUSTOMERS

DECREASE THE COST of FUNDS

COMPLY WITH INCREASINGLY
RIGOROUS REGULATORY
REQUIREMENTS

We help you increase
non-interest income through
improved product
penetration and usage.

The combination of new regulation, emerging competition, and changing customer demands and preferences is putting pressure on banks to increase non-interest income. Doing so successfully requires sound customer insight and effective, new customer-driven strategies:

- ◆ Do you know which customers are profitable and what drives their profitability?
- ◆ Are you attracting and retaining the right customers?
- ◆ Do your products, services, and channels correspond to customers' changing needs?
- ◆ Do you collect information from different channels but have a hard time using it?

If you don't measure it, how will you manage it?

The more channels, products, and services your customer uses, the more likely he or she is to generate non-interest income. As a result, strategies such as increasing the volume of small-ticket-transactions and higher-margin PIN-based debit transactions take on new importance in today's market—as do steps to serve customers through the channels they prefer, such as mobile and online banking. Many banks, however, don't measure activity such as penetration, activation, debit card usage, and online banking or bill pay—or they don't use the data they do have to drive new sources of growth and profitability.

Customer-focused & data-driven

If you want to optimize retail banking performance, we can help. We work with a wide array of banks to develop customer-focused, data-driven solutions that increase non-interest income through improved product penetration and usage.

We begin by understanding your current customer strategies, metrics, and available data. Then, we work with you to:

- ◆ Define or refine your vision and strategy for customer experience
- ◆ Aggregate disparate data and measure baseline KPIs relevant to your vision and strategy
- ◆ Analyze your customer base and develop segmentation schemes
- ◆ Prioritize actions to optimize retail banking performance
- ◆ Monitor KPIs on an ongoing basis and adjust actions continuously to optimize performance

Our teams include professionals with industry experience, regulatory knowledge, and familiarity with leading practices in data management, customer experience, and advanced analytics—a combination of expertise that enables you to:

- ◆ Unlock the power of existing data
- ◆ Reduce the time needed to produce action-ready insight
- ◆ Turn insight into effective business decisions and better performance

That's business in the right direction.