

# Finacle Analyze

## OVERVIEW

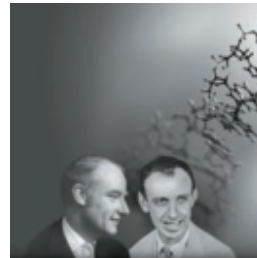
Compelled by the imperatives of a volatile business environment, banks are focusing energies on understanding the drivers of customer churn, re-positioning offerings and undertaking targeted marketing in a bid to differentiate their services and retain customers. This is effectively executed, only when the business leverages a robust analytics framework. However, building an analytics solution in-house often proves to be a costly resource draining exercise, for banks.

A comprehensive customer analytics solution with predefined metrics and business definitions that provides a unified view of customers, across lines of business, is critical for banks to enrich their customer experience.

### Finacle Analyze

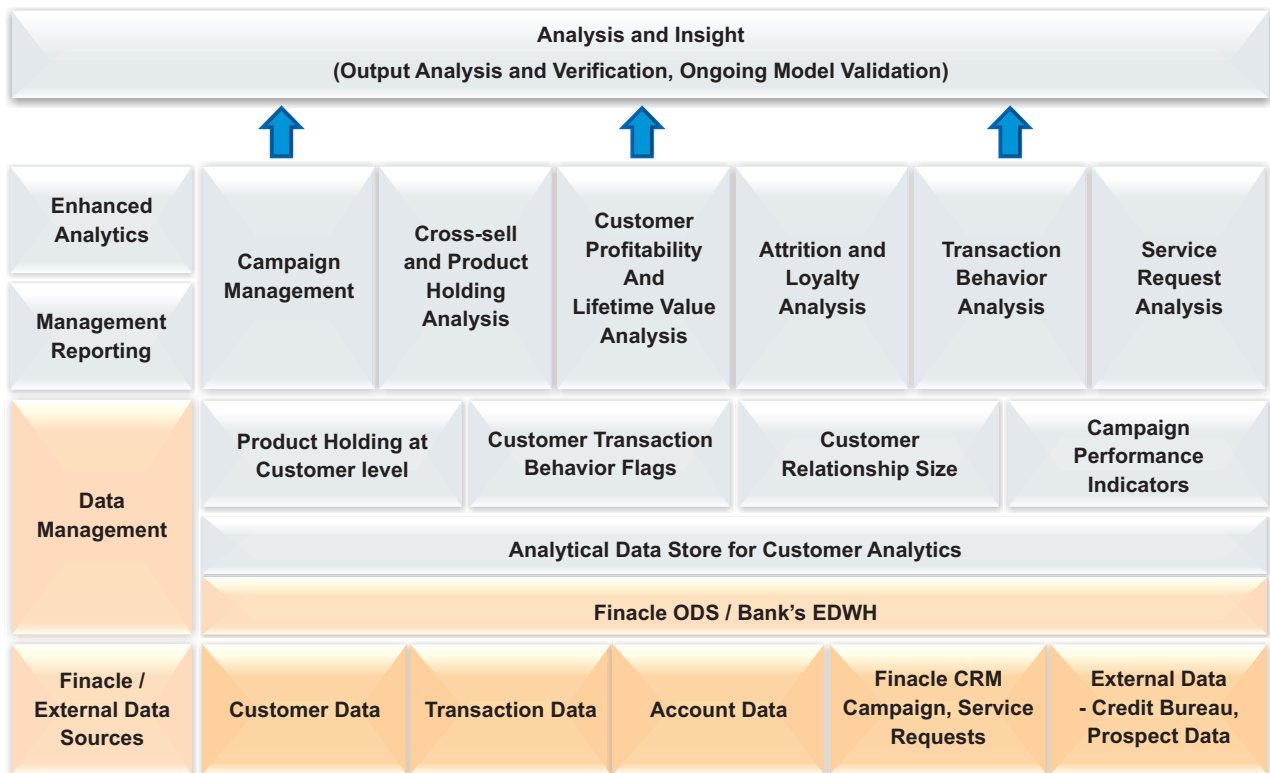
Finacle analyze, integrated with Finacle universal banking solution, provides holistic customer analytics for banks, through both insightful business reports and rigorous statistical models. This enables the business to cross-leverage analytic output to strengthen its customer engagement and management strategy, resulting in institutionalization of customer relationships and differentiation of service experience.

The solution empowers banks with comprehensive analytics support, ranging from data acquisition to reporting and analysis, leveraging quantitative modeling techniques and multi-dimensional reporting. It provides critical information such as customer attrition scores or profitability scores to enable comprehensive understanding of the customer. These scores can also be extended to front-end applications or combined with online tacit information to facilitate timely and effective decision making. Truly modular in structure, Finacle analyze presents banks with the flexibility to pick and choose specific customer analytic functions relevant to the business, across the customer life-cycle stages of acquisition, development and retention.



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# Functional Architecture



## Key Modules

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### Campaign Management

Aids effective lead generation through predictive response scoring, channel selection for campaigns, monitoring of campaign performance and analysis of cost- benefit.

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### Cross-sell and Product Holding Analysis

Predicts primary and secondary best selling products. It also enables banks to study product preferences of customer segments. In addition, migration of customer profiles over time is analyzed to provide insights to enhance the efficacy of product and services repositioning initiatives.

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### Customer Profitability and Lifetime Value Analysis

Analyzes the profitability of customers using the revenue-cost equation. It analyzes different components of costs and revenue, across products. The Customer Lifetime Valuation (CLTV) component predicts the profit-making potential of customers within defined segments. It also profiles customers across CLTV and profitability bands.

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### Attrition and Loyalty Analysis

Studies attrition trends at banks. It includes computation of attrition scores that predict the probability of attrition both at the account and customer levels. It provides insight into the parameters that constitute customer loyalty and helps identify high value loyal customers at a risk of attrition, for various loyalty programs.

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### Transaction Behavior Analysis

Analyzes transactional behavior attributes like recency, frequency and monetary value of customer transactions and their profiles, based on an aggregated score. It also reveals channel preferences and usage for specific products and transaction patterns across customer segments.

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### Service Request Analysis

Helps monitor customer satisfaction in terms of non-financial interactions made with the bank. It is an indicator of evolving customer needs and satisfaction levels.

## Business Benefits

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### Robust Framework for Customer Acquisition, Development and Retention

The solution encompasses end to end analytics across the customer relationship life-cycle. The interactive modules provide banks with a robust framework to understand the customer better and facilitate differentiated customer experience.

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### Enhanced Customer Value

Finacle analyze increases the bank's relationship revenue through analytical insights that facilitate effective cross-sell and up-sell, improved stickiness, targeted loyalty programs and profitable repositioning of offerings. This enables banks to take customer centric decisions and enhance customer value.

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### Improved Decision-making Support

Arming banks with best-in-class analytical CRM capabilities throughout the customer lifecycle, Finacle analyze empowers the business with the intelligence to make informed, well-advised and timely decisions.

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### Reduced Time to Market

The solution's predefined data mapping, extraction programs and data aggregation draw analytical outputs through an automated process. The in-built analytical models and reporting templates further reduce time to go-live, significantly.

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### Low Total Cost Of Ownership

Finacle analyze mandates minimal investments in terms of infrastructure capabilities and resources. The technology agnostic solution can be deployed on banks' existing reporting and modeling tools with minimal customization effort.



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