

Customer care and insight solutions for banking

Increase sales with improved and personalized customer experience



Highlights

- Helps enhance customer loyalty and cut costs with integrated and improved banking experience
 - Helps develop customized offers by analyzing and predicting customer behavior across touchpoints
 - Helps drive sales by leveraging customer data and interactions for more targeted marketing activities
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Today's customers expect a more personalized experience while interacting with banks. They seek products and services tailored to their needs and preferences. However, understanding the needs of your customers and providing them an enhanced and consistent experience across channels is quite challenging. Poor customer insight can limit your ability to optimize resource allocation and provide personalized offers when serving more fragmented client segments. You need to integrate and harness customer data across channels and touchpoints to gain comprehensive insights into their behavior.

At the same time, banks often fail to realize the expected return on their marketing investments due to the declining customer response to traditional marketing campaigns and promotions. The lack of relevant and timely messages further prevents promotional efforts from being effective. You need to leverage customer interactions across channels and touchpoints and deliver customized offers in real-time to increase marketing effectiveness and improve revenue and profitability.

Customer care and insight solutions for banking from IBM help enable consistent customer experience by optimizing channels and integrating applications for multichannel transformation. Our information solutions can create an enterprise view of your customers and facilitate personalized and consistent servicing while helping reduce operating costs. At the same time, our insight solutions—based on advanced predictive analytics and insights tools—help you segment customers by predicting their needs, profitability and risk, and help enable product and service customization. In addition, we leverage customer conversations with IBM interaction solutions—in virtually real-time, across channels and touchpoints—to



help you access tools and information for relevant up-selling and cross-selling. Each customer interaction (face-to-face or digital) generates additional information that you can capture, so you can continuously improve the cycle of customer relationship while developing new revenue models and improving profitability.

Improving customer loyalty with an enhanced banking experience

By seamlessly integrating channels and processes, we can help you connect relationship data from disparate customer touchpoints such as branch locations, the web, ATMs, and any mobile device. With this, you can develop a comprehensive view of customer relationships and provide a consistent and personalized multichannel experience to your customers. We can streamline customer-facing processes that help reduce redundancy and improve flexibility with an enterprise-wide information system. With centralized, multi-channel customer relationship management capabilities, you can improve customer satisfaction by providing your customers the ability to engage with your bank virtually anywhere, anytime, any way they want while maintaining the quality of customer experience.

Predicting customer behavior across channels to customize products

Our solutions help integrate customer information from across channels and apply business analytics so you can develop customer profiles based not only on profitability, risk, account history and demographics, but also on your customer's wishes and behavior. This helps you create consistent and customized pricing models and personalized product offers for your customers. The predictive analytics capabilities of our solutions help you anticipate customer behavior and develop relevant strategies to target the right customer with the right offer. We can also help you improve revenue by analyzing historical data to identify customers who are good candidates for cross-selling and up-selling.

Driving sales with targeted marketing campaigns based on customer insights

We can help you analyze historical customer data and current customer interactions and derive actionable insights to create more dynamic and personalized marketing campaigns. With our solutions, you can match individual customer profiles with the most relevant offers and develop timely, intelligent and personalized campaigns based on customer behavior and interactions. Our dashboards and reporting features help you deliver event-based marketing messages to your customers while helping you measure marketing results and campaign effectiveness. This, as opposed to the traditional, static approach to marketing, enables you to target customers with optimized offers in near real-time and helps increase response rates, reduce customer attrition and optimize returns on your marketing investments.

One of our clients, a bank, noticed that 63 percent of their customers only had contacts with the bank on an inbound call basis. IBM helped the bank improve sales growth for a key targeted product by 5 percent by equipping their inbound call center agents with the capability to see customer offers and execute on them.¹

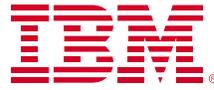
Why IBM?

IBM can provide market-leading products, sophisticated analytics and tested frameworks to help develop and deliver innovative solutions for banking. Our consultants have deeper industry and technical experience implementing information management solutions for banks using time-tested tools and methodologies. We have extensive project management skills to help you implement large-scale, customer-focused transformations in a security-rich manner.

For more information

To learn more about the customer care and insight solutions for banking from IBM, please contact your IBM marketing representative or visit the following website: ibm.com/banking

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¹ Source: Based on IBM client data



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