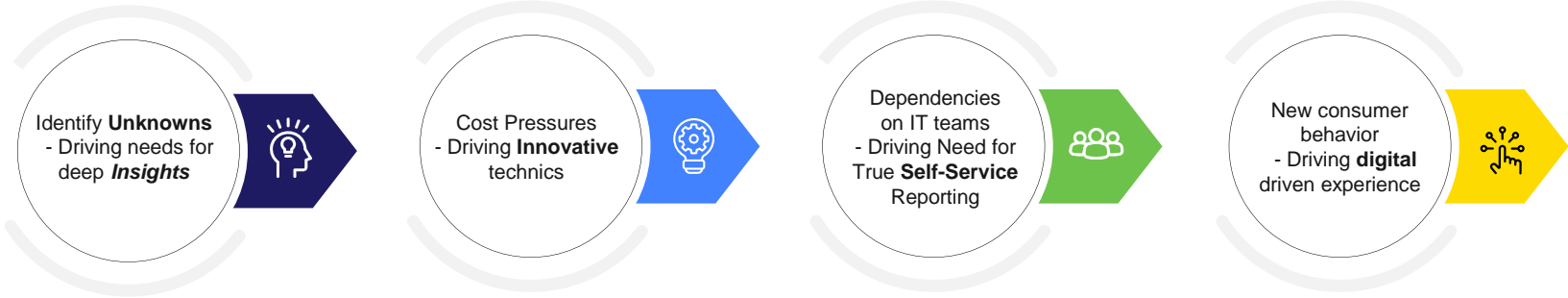




Retail banking solution on Snowflake



Business Requirements driving the Retail banking Solution...



Our Solution highlights



Prebuilt BI & AI
Use Cases to Leverage from **Day - 1**



In-built **Predictive & Prescriptive**
Analytical Models



Built on Cloud Native **Snowflake** and **ThoughtSpot**



Deep Insights can be built by end users **without IT teams help**

Value Delivered



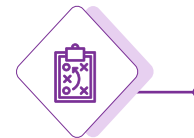
Reduced time & Cost to take decision leveraging **NLP** based Insights



Driving **robust performance** management capabilities for bank operations



No Code Low Code Based Visualization Solutions for Bank Associates



Enabling better **product & channel strategies**

...which encompasses the wide range of use cases for Retail Banking Analytics



Propensity to Default

- Likelihood to default on a loan
- DPD by customer segment
- Loan product/customer profile insights on restructured loans
- DPD buckets by time period & Product, Customer Type and Segment
- Default volumes/counts By products
- Default volumes/counts on specific vehicle/dealers on auto loans



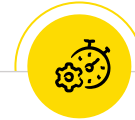
Channel Spend

- Channel usage metrics
 - Product
 - Customer
 - Transaction Types
- Identification of Channel Spend Patterns
- View Channel spend patterns by time period across Customer Type
- Identify Customer Segments for Product Recommendations and Campaigns



Book of Business

- Portfolio Slice and dice
 - Product
 - Customer
- Customer/Account potential for cross sell/up sell
- Portfolio view by products/services across Time Period
- Identification of high balance accounts for suitable product recommendations



Product Performance

- Product performance views by customer/geo/bank unit/channel- across product ranges
- Product recommendation for customer segments & vice versa
- Product recommendations for geo segments & vice versa
- Product recommendations for channels & vice versa



Customer Analytics

- Propensity to attrite
- Analyze and Alert Stop using Bank Services
- Predict Customer Behaviour
- Propensity for fraud - red flag BI
- Propensity to default



Next Best Action

- Suitable up-sell/cross-sell product recommendations based on customer preferences
- Servicing actions/Guided SOPs for back office/CC units across roles
- AI based recommended set of actions for different stages in a workflow for different roles.
- Guided SOP capabilities leveraging analytics and AI



Associate Performance

- Work items completed per period/MTD/QoQ views - for different roles
- Real time stats on work item processing status - for different roles
- Target Vs Achievement - for different metrics/different roles
- Group performance based staffing projections for different roles



Campaign Management

- % increase in product sales post campaign
- % increase in channel patronage post campaign
- Channel recommendation for specific campaigns
- Lifetime value of accounts/customer
- Customer product mix insights
- Customer conversion rates/cross-sell/up-sell campaign efficiencies

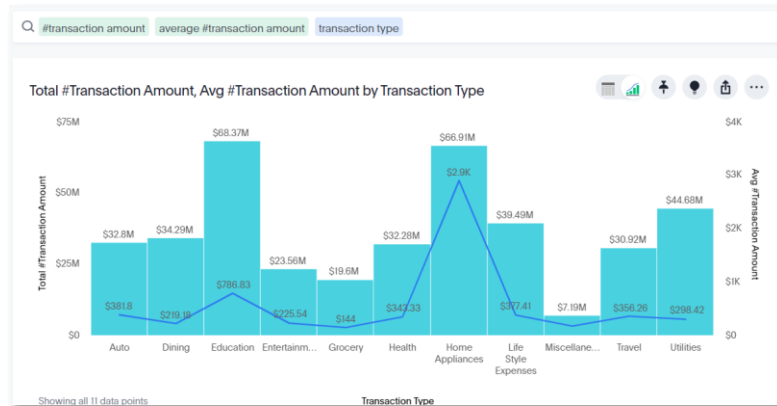


Kathy is a product manager with retail banking at her bank. She is keen to tap into the **Buy Now Pay Later (BNPL)** frenzy and **wants to launch a digital lending product** to address the needs of her clients in this spend bracket.

- BNPL products enable lending customers to buy now and pay later in simple instalments. Loan size is normally in the range of \$500-\$3000. For customers, there is significant benefit - as instead of loading up on credit cards and raking up revolving credit and high interests, BNPL offers customers easy to pay instalment options (normally in 4 payments) for small loan amounts at virtually zero interest. A simple fee may apply. Many fintech players have been able to percolate this spend category and have claimed a niche for themselves. Normal types of purchases could be lifestyle enhancements, home appliances, consumer durables etc., that range in that spend bracket.
- For banks, this is a challenge as BNPL players have occupied typical credit card spend spaces and are the moving revenues away. Banks are considering different strategies to launch suitable BNPL value propositions and gain back lost business and build traction in this space.

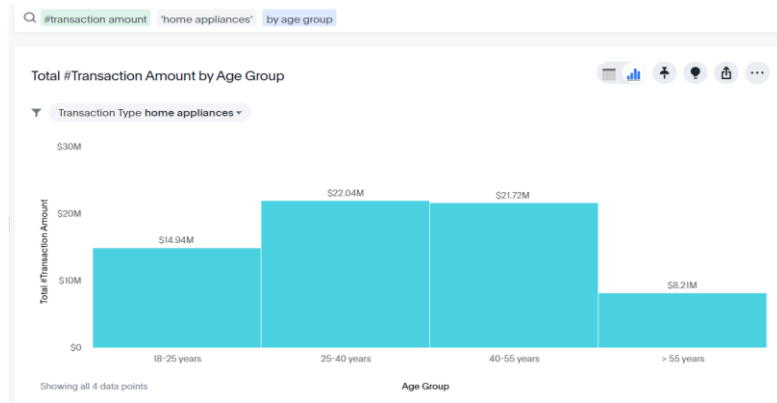


A view of total transaction amounts, average transaction amounts and transaction types



Based on her experience and understanding of the market, she feels that the digital lending product should be focusing on the Gen X and Gen Y groups.

Drill down into transaction type "home appliances" by age group of customers making those high-ticket purchases



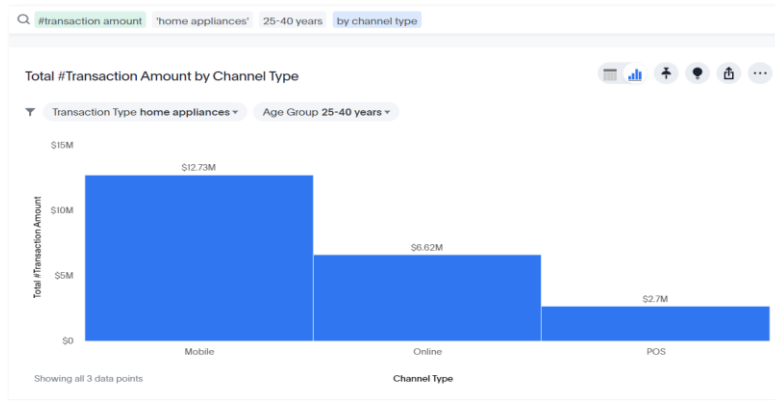
She also has a notion that these target groups have different channel preferences to consume lending services and her product launch should take that into consideration for success.

Let us see how our solution helps her.

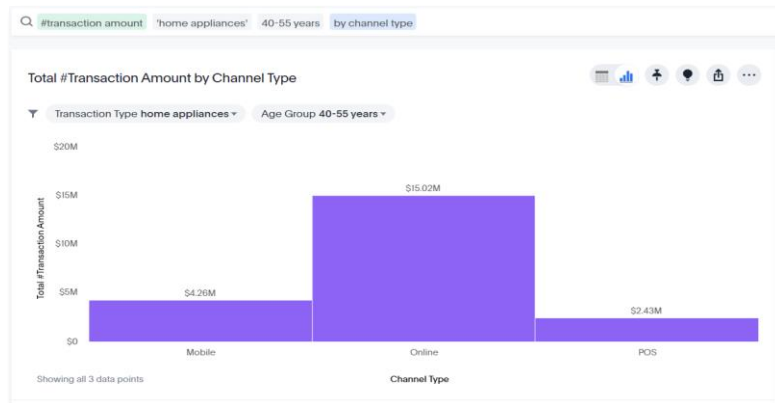




Further drill down to see what channels are the customers in age group 25-40 preferring for these purchases



Change filter to view the same channel of preference for customers in age group 40-55 years



A simple string-based search

- Followed by drill down analysis enables Kathy to validate her hypothesis and confidently make the decision
- To pursue special online campaigns targeting the 40-55 age group customers and
- Mobile campaigns focusing on the 20-45 age group customers
- During the launch of the new digital lending program





Thank You