Příklady využití BI výstupů do business procesů

v 0.4
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Prepared for
VSE

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Examples of real BI outputs with connection to business process

“Examples of real BI outputs with connection to business process“

What does it stands for?

- Need to serve appropriately a client at the desk?
- Will I approve the application for a loan?
- What will I offer to the client?
- What is the next step in communication?
- Do I know and understand the client?
Data, Data, Data …

- **External data**
  - Utilization of external data to learn detailed customer behavior; big data management and processing

- **Interactive client communication**
  - Data for on-line relationship management and client care available; feedback gathering; data governance in place

- **Client understanding**
  - Data evaluation; data mining; ability to efficiently contact clients; making relevant offers; campaign management

- **Elementary data**
  - Gathering and management of the elementary data (contacts, products, behavior)

- **Focus**
  - Identification of entities and data important for the core business.
Even More Interactive Communication

- Client response & feedback data gathering
- On-line data available
- Multiple interconnected channels
- Interactive technology
Data Processing Lifecycle

Data processing lifecycle

Decision

Processing

Data

Interactions
What have to be covered?

- Number of data sources and detail of clients’ data is extremely growing
- Combination of hard and soft client data
- Analysis of unstructured data
- Real time decisions
- Feedback gathering

Information management
BI outputs have to support business...
… and here are some examples

Client understanding and development

- Client treatment and servicing
- Handling client feedback
- The right offer
- Advanced information consolidation
Client understanding and development

Roadmap

<table>
<thead>
<tr>
<th>PHASE 1</th>
<th>PILOTS</th>
<th>PHASE 2</th>
<th>PILOTS</th>
<th>PHASE 3</th>
<th>PILOTS</th>
<th>PHASE 4</th>
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<tbody>
<tr>
<td>4 MONTHS</td>
<td>5 MONTHS</td>
<td>3 MONTHS</td>
<td>4 MONTHS</td>
<td>3 MONTHS</td>
<td>3 MONTHS</td>
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</tbody>
</table>

Profiling

Understand my portfolio

Develop my clients

Acquire new clients

X-SELL

Advanced development and retention

Understand my clients, build relationship

Acquisition

Insight

Sub-segmentation

Value Management Strategy

CYG

DEVELOPMENT

Offer Communication

EDM

DEVELOPMENT

Offer Communication

Profiling

Advanced development and retention

Acquisition

Understand my portfolio

Develop my clients

Acquire new clients
Client understanding and development

- Building stones for Value Management Strategy

Key project steps in 4 phases
1. Customers profiling – compact system development
2. X-sell strategy and Customer development
3. Retention strategy and advanced development
4. Acquisition channel optimization and regular campaign system finalization/tune-ups

Key project deliverable & mission

Profit improvement by efficiently managed client portfolio
Example removed
SEGMENT XY – migration
Description of client’s behavior

ProductA AND BehaviorB AND ProductC with high profitability

Example removed
Portfolio development
Ability to measure...

Example removed
Maximizing customer value is about optimizing the ROI of our cost aimed at increasing revenue.
Possible to measure attrition

Example removed
BI outputs have to support business...
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Life situation from banking
Information about product

Request

Client demands a 300,000 CZK cash loan

Activation

• Looking up customer's profile
• Evaluating customer value (the client has a credit card, a debit card and an overdraft payment history)
• Verification and registration of documents
• Pre-approved credit card

Approval process

Offer

Pre-approved credit card with 30,000 CZK limit in combination with 200,000 CZK cash loan

Rejection and Acceptance

Reject
Accept

✓ Information about product handled
✓ Product sold
Real Time Decisions

Service case

Communication

Service Information, Complaint, Service

Determining characteristics

Customer’s state of mind

Customer’s product satisfaction

• P1 😊
• P2 😊
• P3 😞

Information:
• is interested
• is not interested
• is potentially interested

Next step

Sales offer
• SO1
• SO2
• SO3

No action

Incentive
Clients’ predefined propositions

- Based on client profile
- Every client has predefined (calculated) potential offers

<table>
<thead>
<tr>
<th>Mood</th>
<th>Service request</th>
<th>Products’ satisfaction</th>
<th>Offers</th>
<th>Incentives</th>
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<tbody>
<tr>
<td>Client 1</td>
<td>☺</td>
<td>Complaint</td>
<td>P1 😊 ; P2 😊 ; P3 😊</td>
<td>Sales package 1</td>
</tr>
<tr>
<td></td>
<td>☹</td>
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<td>P1 😊 ; P2 😊 ; P3 😊</td>
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<td>P1 😊 ; P2 😊</td>
<td>Sales package 2</td>
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</table>
Crucial is to have the right set of offers - features (loyalty, discounts, ...) and products to match clients’ needs.
Enable financial advisory way of sales

Smart financial advisory tool based on customer’s behavioral scoring and a financial advisory engine concept

- Analyzes customer characteristics
- Analyzes customer goals and needs
- Conducts customer segmentation
- Performs customer scoring
- Prepares product offer
- Allows simulation and comparison
- Prepares final product offer
- Allows product offer printing
Enable financial advisory way of sales

Financial Advisory – Loan Simulator

<table>
<thead>
<tr>
<th>Target</th>
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<tbody>
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<table>
<thead>
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<table>
<thead>
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<table>
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<tbody>
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<table>
<thead>
<tr>
<th>Frequency</th>
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</table>

- Dentist
- New kitchen
- New car
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Advanced client consolidations

Household

- Identical name, surname
- Identical birth number
- Identical phone number

Retail product

Credit

Regular money flow (Standing order)

Statutory body

Account

Household

Individual

Individual

Individual and entrepreneur

• Identical surname
• Identical address
• Identical phone number

Co-debtor

Disponent

Owner

Product for SME

Account

RES
Advanced client consolidations
Economically connected groups

- Regular cash flow/salary
- Owner
- Employee
- ECG

- Loan
- Co-debtor, employer
- Co-debtor, employer, position
- Disponent/Statutory
- Owner

- ECG
- Statutory
- Individual
- Individual
Outputs examples

Example removed
Produktová charakteristika rodin dle počtu členů v rodině (2-4 členové)

Example removed
Outlook – Information management
How to enable it?

- Mindset
- People – not only gurus....
- Technology
- Governance – discipline
- Focus

Hard work is just before us....
Thank you for your attention!

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