BellaDati
BellaDati Big Data Analytics for Retail Banking

Retail Banking Challenges

Increase Revenue and Profitability

- Improve Cross-Sell andUp-Sell Opportunities
- Customer Churn Prevention
- Improve Operational Efficiency and Reduce IT Cost

Expand Product Portfolio

- New Product Development based on social landscape and trends
- Targeted Campaign and Product Recommendation

Enhance Customer Experience

- Customer Intimacy with Holistic and Historic View of Each Customer
- Customer Satisfaction & Survey Management
- Effective, Accurate, and Timely Fraud Detection
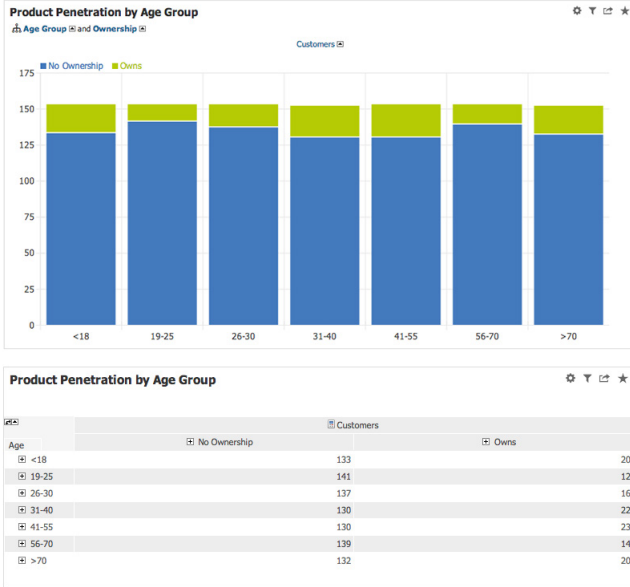
Enrich strategic insights around the customer

- **Gain a 360° view of the customer relationship** across finance, risk and marketing for key insights into the customer lifecycle
- **Enable successful and informed business decisions** with a comprehensive and complete data model designed specifically for financial institutions
- **Address customer segment information** to grow deep insight into the behavior of customers

Actively plan, manage, and track marketing investments

- **Drive efficiency and optimization** through relevant marketing communications customized to customer segments leveraging pre-built cross-sell/up-sell scores along with channel and product propensity scores
- **Monitor marketing profitability** across various customer segments and channels with campaign performance tracking
- **Understand customer trends and engagement** across key focus areas including sales, balances, attrition wallet-share, spend diversity and product cross-holding analysis
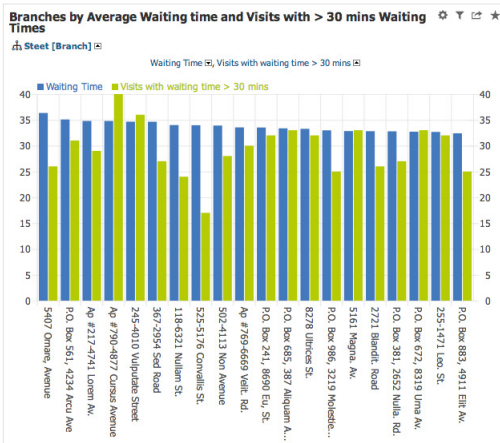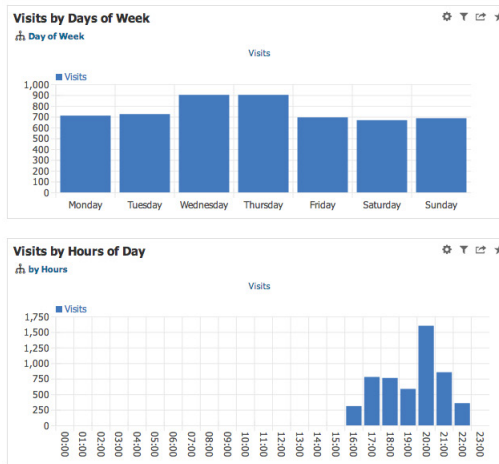
Optimize customer communication and service

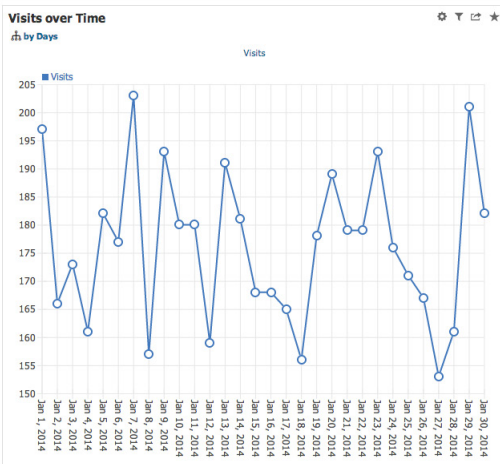- **Enable operation efficiencies and optimal customer experience** with a deep understanding of the multi-channel interactions of the customer and related profitability
- **Drive enhanced customer engagement** with optimized investments in various communication channels
- **Leverage an industry specific, differentiated servicing and cross-sell strategy** developed to cater to specific customer segments at every touch-point

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Product Penetration by Age Group

Product Penetration by Age Group

Age	Customers	
	No Ownership	Owns
<18	133	20
19-25	141	12
26-30	137	16
31-40	130	22
41-55	130	23
56-70	139	14
>70	132	20

Retail Customer Analytics

- **Propensity Models:** Pre-built product and channel propensity of customers

- **Score** lists to identify optimal segments/customers for treatment and track ROI

- **Predictive Models:** Cross-sell, Up-sell scores, Likelihood of purchase, Customer Lifetime Value etc

- **Marketing Effectiveness:** Campaign profitability and response tracking against plan and by key dimensions like customer segments, product etc

- **Engagement Analysis:** Wallet-Share, Spend diversity, product cross-holding, Attrition Analysis etc

- **Channel Effectiveness:** Over/under performing Branches, Marketing ROI, response analysis and CPAs across channels
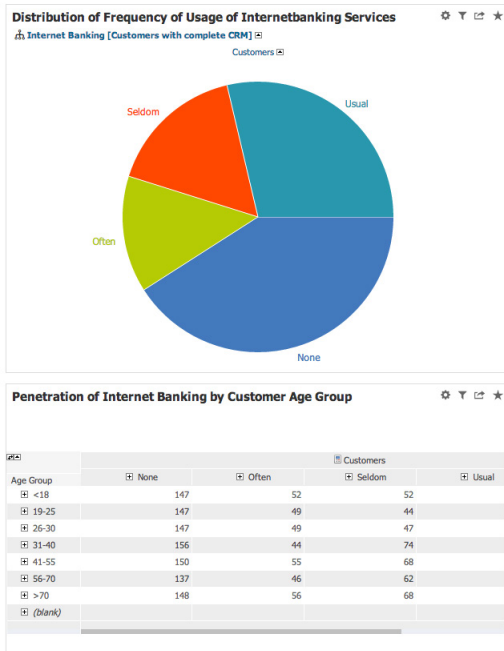
Channel Analytics

Visits over Time

Visits by Days of Week

Visits by Hours of Day

Branches by Average Waiting time and Visits with > 30 mins Waiting Times

Branches by Average Waiting time and Visits with > 30 mins Waiting Times

| Steet [Branch]	No. of Visits	Visits with waiting time > 30 mins
P.O. Box 155, 703 Fringilla, Rd.	74	35
P.O. Box 313, 4226 Nec Av.	70	36
P.O. Box 996, 888 Felis, Av.	69	29
8250 Aliquam Street	66	27
753-9820 Iaculis, Ave	65	34
Ap #162-9255 Ac Street	65	28
P.O. Box 339, 3240 Magna St.	63	35
371-9584 Enim Avenue	61	33
Ap #776-147 Consequat Av.	61	28
Ap #790-4877 Cursus Avenue	61	40
P.O. Box 334, 6584 Sed Rd.	61	34
2090 Etiam Rd.	60	32
895-5773 Mollis Ave	60	28
Ap #769-6669 Velit. Rd.	60	30
P.O. Box 137, 6108 Ut Rd.	60	23
P.O. Box 685, 387 Aliquam Avenue	60	33
P.O. Box 816, 4383 Egestas. Street	60	32
5897 Vestibulum Rd.	59	31
Ap #427-4610 Maecenas St.	59	34
P.O. Box 137, 7174 Quis, Av.	59	32
P.O. Box 221, 7025 Nec Street	59	31
P.O. Box 672, 8319 Urna Av.	59	33

- Analyze customer touch-points across channels against key dimensions such as product and customer segments

- Easily monitor and analyze operational metrics for each channel including ATM, branch, and internet banking to ensure high availability and satisfaction across channels

- Analyze satisfaction survey results across critical dimensions such as customer, product, and line of business

- Track service request trends to proactively design ways of customer delight through

Distribution of Frequency of Usage of Internetbanking Services ⚙ ▼ ⬈ ★
🏛 Internet Banking [Customers with complete CRM] ⊞

Penetration of Internet Banking by Customer Age Group ⚙ ▼ ⬈ ★

Age Group	⊞ None	⊞ Often	⊞ Seldom	⊞ Usual
⊞ <18	147	52		52
⊞ 19-25	147	49		44
⊞ 26-30	147	49		47
⊞ 31-40	156	44		74
⊞ 41-55	150	55		68
⊞ 56-70	137	46		62
⊞ >70	148	56		68
⊞ (blank)				

Retail Performance Analytics

- **Risk Summary:** Customer distribution across Credit and Delinquency bands and related exposures

- **Expense Analysis** across Customer Segments, Products, Channels to understand ROI

- **Revenue breakdown** by reporting lines like Interest, Interchange, Fee Income etc; top performing segments and products across reporting lines

- **LOB specific Analysis** including customer distribution across age, income, profitability deciles, balance maturity

Institutional Performance Analytics

Visits by Visit Type ⚙ ▼ ⬈ ★
🏛 Subject of visit [Branch Visits] ⊞
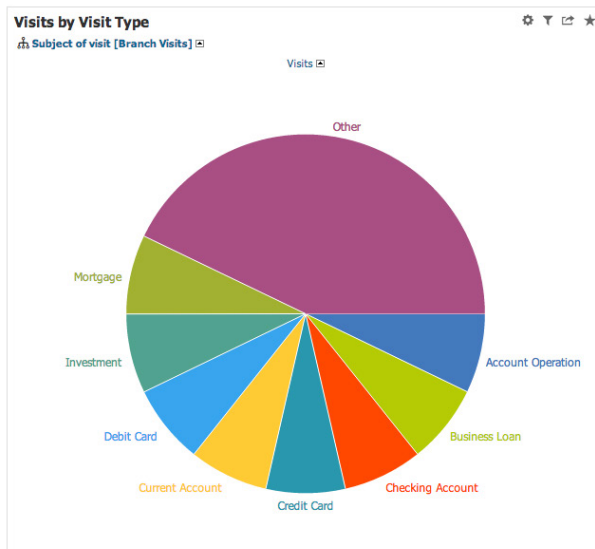
Visits by Visit Type ⚙ ▼ ⬈ ★

Subject of visit [Branch	🗎 No. of Visits ⊞	🗎 Ops per Tellers ⊟
Debit Card	377	23.6
Saving Account	378	22.2
Current Account	377	22.2
Checking Account	378	21
Term Loan	377	20.9
Personal Loan	378	19.9
Business Loan	377	19.8
Credit Card	377	19.8
Account Operation	378	18.9
Investment	378	18.9
Mortgage	378	18.9
Withdrawal	378	18.9
Project Finance	377	18.9
Time Deposit	378	18

- **Performance Summary across LOB:** Portfolio Mix, Relationship Depth, Customer spread by Industry, Exposures & Commitments

- **Product specific analysis** including customer distribution across Industry; balance maturity; asset-liability balances

- **New Business Analysis:** Win-loss summary, top performing relationship and account managers, pipeline deals and deal stage

- **Revenue analysis** broken down by reporting lines like Interest, credit costs, expenses

- **Expense Analysis** across categories including business development and client expenses

- **Customer Profitability:** Drill-down into individual customer summary and profitability; Roll-ups across organization

BellaDati is Agile BI, Pure Web Application, Complete BI Solution

1 **Agile** BI. **Pure** web-tech. **Complete** BI.

2 **Cloud** & **On-premise** version

3 **Social network** for business data discovery

4 Reports are **created realtime** not developed

5 **Un**structured and **structured data** analysis

6 Industry Analytic **Apps** & 100+ data **connectors**

7 Native **Mobile BI app** for iOS & Android

8 **Data analytics platform** SDK & APIs
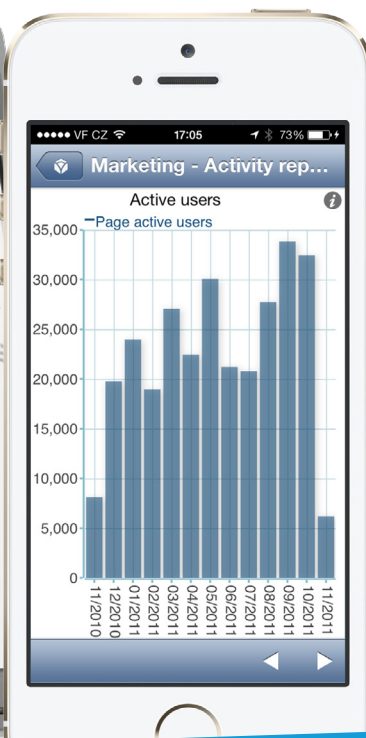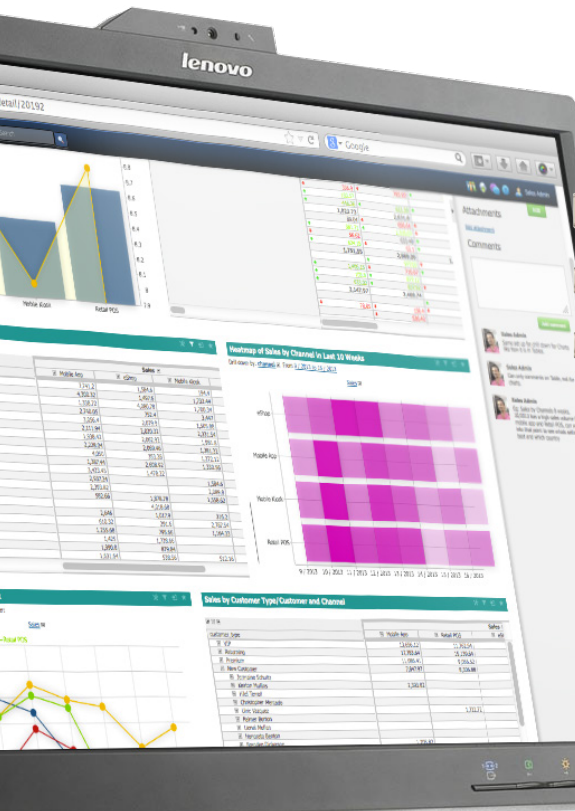
Ask for more use cases...

United States
(+1) 866 668-0180

Asia
(+65) 6274-1260

Europe
+420 255-725-405

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