

# Capgemini SmartAnalytics Solutions for Banking



**Understand Your  
Customers, Markets,  
Business Opportunities  
and Risks**

As money is the heart of financial services (FS) business, data is the life blood—and properly analyzing that data is vital to the health of the company. Customer data volumes are no longer limited to the flood of transactions, they now include an ocean of unstructured data from social media and other sources.

Big Data technologies may be helpful in managing the growing volumes, but pragmatic, business-focused solutions are proving elusive. Processing all relevant data, to for example, gain insights to customer behavior and support meaningful engagements across all channels is a primary focus for today's FS executives.

The Capgemini SmartAnalytics Platform, powered by IBM technologies, is designed to address this Customer Insight need and many others that can ensure the health of the firm's business, now and in the future.

# Capgemini SmartAnalytics Solution Platform

At the foundation of the Capgemini SmartAnalytics Platform is a powerful analytics engine that leverages new technologies and techniques for the ingestion, collation and analysis of customer related data. The core components of the Platform also include data-management and risk-analytics functions that are essential to the business information needs of any financial service organization.

The platform provides 3 primary capabilities:

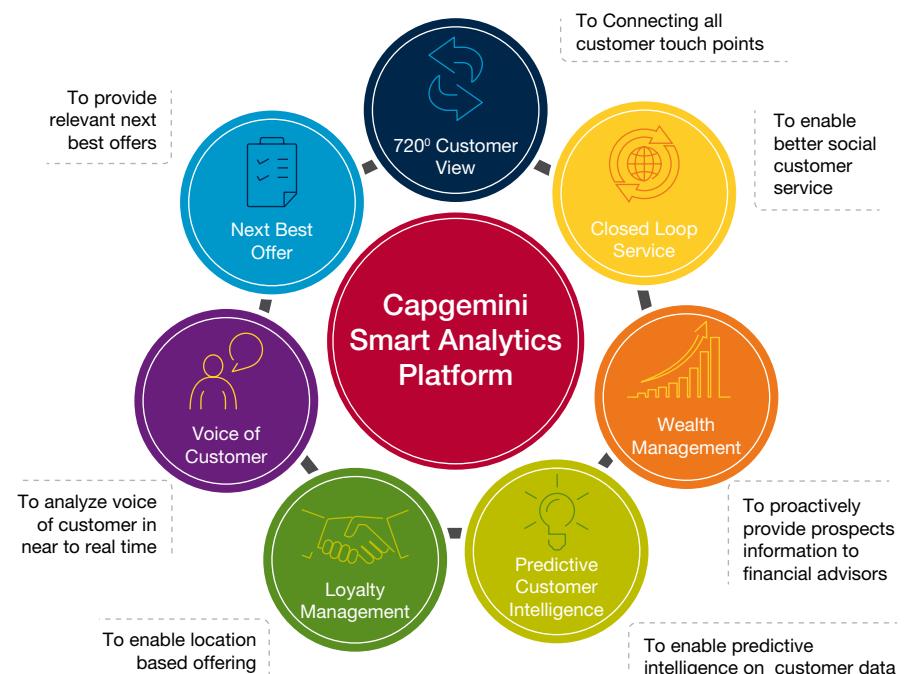
- **Scalability and Agility:** Quickly ingest all data; enable one-time onboarding and support adaptive models.
- **Speed to Value:** Reduces IT complexity to speed implementation and ROI.
- **Insights as a Service:** Provides firm with flexibility for conducting discovery analytics.

The standard Capgemini SmartAnalytics solution pack includes predictive and prescriptive analytics, advanced modeling, and a visualization library relevant for customer analyses initiatives.

## Prebuilt Analytics Apps Models

Pre-built applications models developed for the Capgemini SmartAnalytics Platform save from 40-50% of the implementation effort. The 720° Customer View “apps model” integrates customer data from within the enterprise and data gathered from external customer-interaction points such as social media channels and third-party providers. This apps model produces a uniform digital identity for each customer: a “segment of one” ID that supports omni-channel, next-best-offer sales, services and experiences. Connecting all customer touch points, it enables FS firms to offer customers the products and services they need, when and where they need them.

### Pre-Configured Apps Models for Capgemini Smart Analytics Solutions



# Faster Analytics Solution Implementations

Pre-built apps models save 40-50% of implementation effort

## Closed Loop Service

Closed loop feedback allows 720° Customer view by integrating customer demographic, behavioral, transactional and interaction data. It helps in moving from generalized segmentation to micro personalization. Closed-loop feedback fosters greater customer loyalty by catching at-risk customers while the issue is still top-of-mind.

Capgemini SmartAnalytics solutions address this aspect by leveraging big-data technologies and business data-lake principles to deliver a holistic view of the customer—transactions (structured data), interactions (unstructured data) and environment-relevant external data—that all channels can use for acquisition, servicing and integrating feedback.

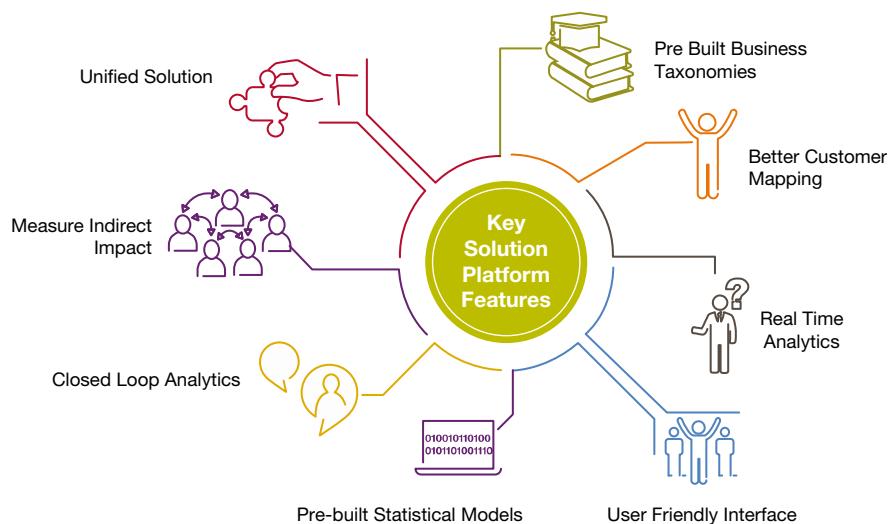
## Next-Best-Offer (NBO)

All financial institutions within their KYC initiatives attempt to determine the most accurate recommended next best offer (NBO) and preferred channel for each of their customers in real or near real time. The solution enables banks to customize the next best offer applicable to each customer based on their preferences. Micropersonalization by creating customer persona based on recent transactions. Improved products per customer leading to greater customer lifetime value improving loyalty and affinity.

## Predictive Customer Intelligence

Turn raw data into actionable insights. This solution will enable business users to analyze and predict complex customer behavior. Its features include search driven and voice driven analytics query, reporting, analysis, scorecards, prediction and dashboards. Users across the organization can easily find, analyze and share the information they need to improve decision-making.

### Capgemini Analytics Key Solution Platform Features



## Voice of Customer

This app performs a natural language analysis of consumer discussions across multiple social channels to identify relevant topics and constructively engage with consumers. Identification of customer attrition and retention drivers and near-real-time alerting based on business rules enable users to increase retention rates and customer lifetime value.

## Loyalty Management

Using real-time geo location data, this app enables users to anticipate consumer needs and provide relevant financial services and products. It can identify cross-sell and up-sell opportunities for commercial clients as well as for retail banking customers.

## Wealth Management

This solution integrates data from different sources and provides a unified customer view to the financial advisor. The solution aggregates customer information ahead of the initial introductory meeting and also tracks assets so that the financial advisors are fully equipped with the customer data.

## Capgemini SmartAnalytics: an IBM Alliance Solution

Backed by more than 11,000 consultants and 2000+ financial services Insights and Data resources globally and powered by IBM technologies, Capgemini SmartAnalytics Solutions allow banks and financial services firms to understand their customers and operations at a granular level.

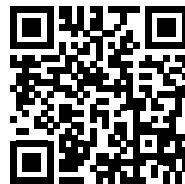
## Get started today

by visiting us at

[www.capgemini.com/smarteranalytics](http://www.capgemini.com/smarteranalytics)

or contacting us at

[banking@capgemini.com](mailto:banking@capgemini.com)



## IN PRACTICE: Customer Insight Generates 10x Increase in Sales

### Capgemini helped a leading European bank achieve a 10x sales increase for its savings-account product.

- 10x sales increase, 200% activity increase, 233% hit rate increase.
- Activity level increase due to quality of leads & practice processes.

### The Capgemini SmartAnalytics Solution included:

- Multiple logistic-regression models that calculated the savings probability for each customer.
- Data input included 1.5 million customers across 40+ variables.
- Rigorous testing of over 50+ hypotheses in a very limited timeframe to correctly identify savings drivers.



## About Capgemini

With more than 180,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2015 global revenues of EUR 11.9 billion.

Together with its clients, Capgemini creates and delivers business, technology and digital solutions that fit their needs, enabling them to achieve innovation and competitiveness.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

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