

Gain competitive advantage with advanced customer analytics

Improve decision-making, increase efficiencies and accelerate speed to market with Capgemini's Customer Analytics Framework



People matter, results count.

“Your organization is making decisions with customer data, so it’s imperative that the data is accurate. This requires gaining a single view of the customer...”

Forrester’s Best Practices Framework For Customer Service, Kate Leggett, Forrester Research Inc., May 26, 2011

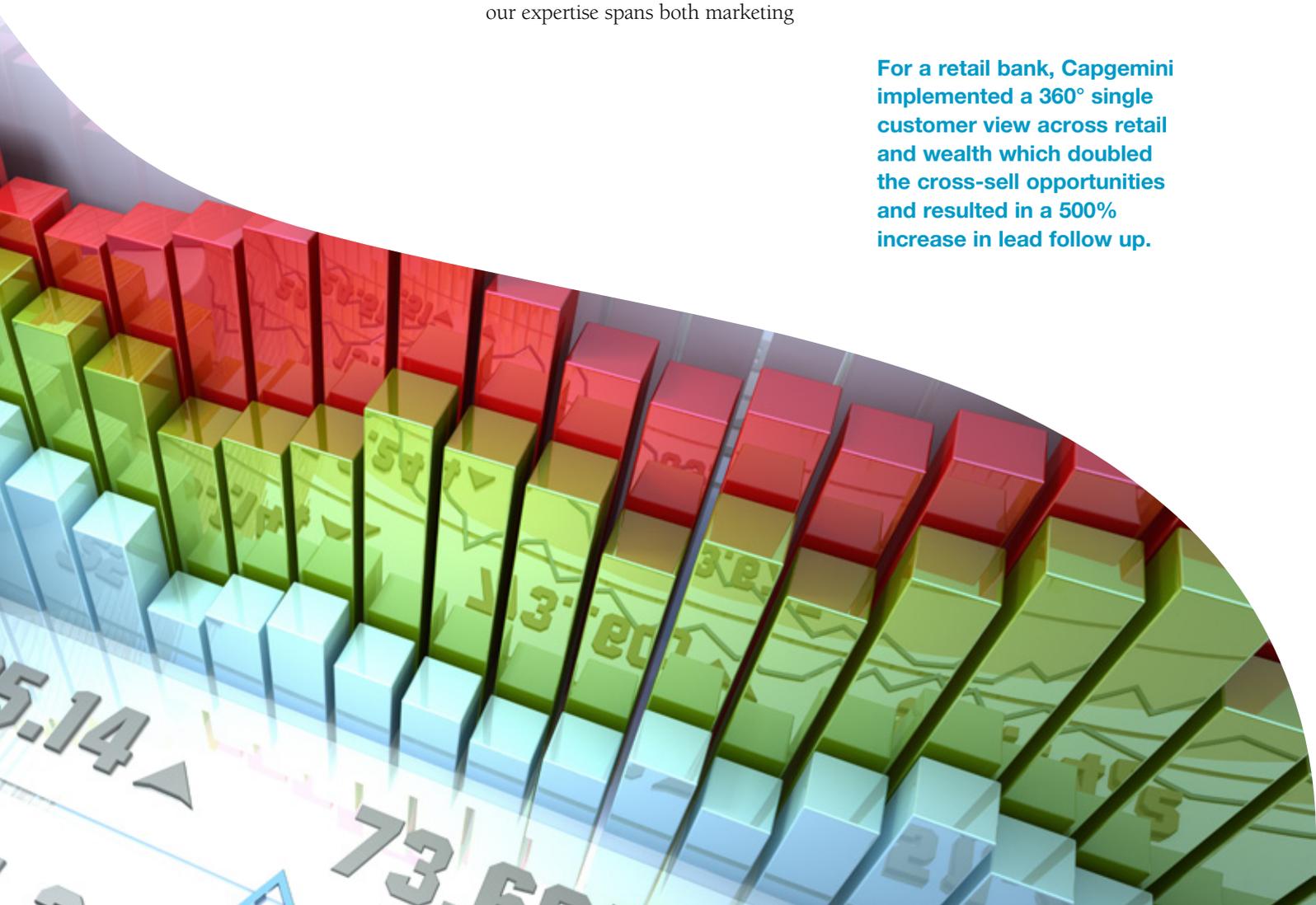
Banks and financial firms are under more pressure than ever before to raise profitability without losing market share in a competitive landscape. For marketers, the challenge is making every campaign count by improving ROI and efficiencies without increasing costs.

The first step is to build a 360° single customer view—one enterprise-wide view of a customer that includes all activities across all business units. This requires a partnership between marketing and IT to build a master data management system that crosses silos to cover the entire organization.

Capgemini can help with solutions that do more than gather your customer and master data. Because our expertise spans both marketing

and technology, we know what data you need and how you will use it to power predictive analytics and targeted models. We know that advanced analytics requires more than a data warehouse and statistician. In the past, marketers have achieved competitive advantage through predictive modeling techniques. As modeling tools and techniques have matured and become more standardized, marketers must now look to the quality of their data—not just models—to achieve more powerful cross-sell predictions. With a stronger data foundation that provides appropriate, complete and accurate data to power your models, you can significantly improve targeting for your campaigns and get better results.

For a retail bank, Capgemini implemented a 360° single customer view across retail and wealth which doubled the cross-sell opportunities and resulted in a 500% increase in lead follow up.



Achieve a 360° Single Customer View with Capgemini's Data Management Services

The first step towards creating a 360° single customer view is mastering the data in your organization. Capgemini combines deep banking experience with strong technology expertise to help banks build a 360° view for each customer across the enterprise. We understand that creating the single customer view requires more than just technology—it requires tools and systems to drive marketing activities.

That's why Capgemini brings together banking and technology specialists to work collaboratively on our master and customer data management engagements. Our close partnerships with leading technologies firms such as SAS®, IBM®, Oracle®, Informatica® and Microsoft® help us provide the right solutions to support your business. Our end-to-end services for master and customer data management include:

Planning and design

- Data management vision and transformation consulting
- Requirements and as-is analysis
- Tool selection and rationalization
- Solution architecture and design

Implementation

- Data management design and implementation across all areas
- Governance including data ownership
- Data quality implementation including data cleansing and migration
- Testing and deployment
- Change and communication management

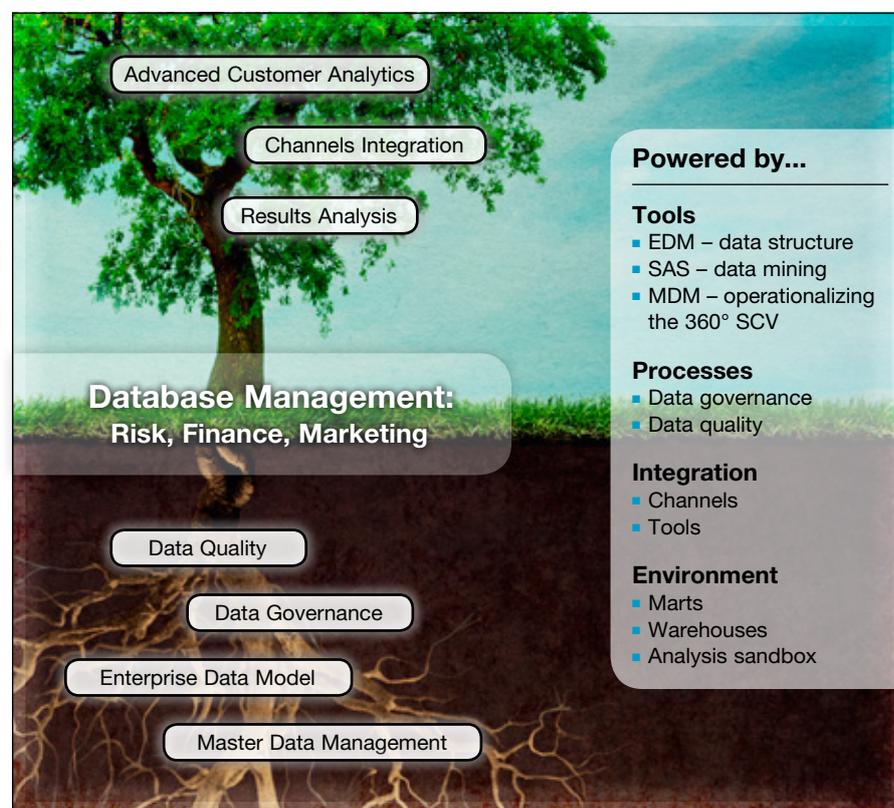
Maintenance and support

- Application and production support
- Business process outsourcing
- Maintenance, enhancements, bug fixes, upgrades and patches

Capgemini has been positioned by Gartner, Inc. in the leaders quadrant in the 'Global Business Intelligence and Performance Management Service Providers' report.

Gartner "Magic Quadrant for Global Business Intelligence and Performance Management Service Providers," by Alex Soejarto and Neil Chandler, January 27, 2011

The optimized analytics environment requires a solid foundation



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Marketers used to manage data quality within their own analytic environment so data ownership and governance were clear. For financial services firms to achieve an enterprise-wide 360° single customer view, data must be managed across multiple businesses and stakeholders. Now marketers face more complex data issues which require a partnership with IT, clear controls and ownership.

As a leader in data management and governance, Capgemini helps banks develop data management capabilities that span the enterprise and bring competitive advantage. We work collaboratively with marketers and IT using QualityData Advantage, our business-led solution to design and implement a data quality strategy, vision, approach, achievable objectives, and—most importantly—technology-agnostic solution which bring proven, tangible results.

We start with a checklist to assess the current quality of the data elements that are critical to marketing campaigns and the customer experience. Capgemini understands that data quality processes must be part of your larger customer strategy, so our next step is to help you define data governance and ongoing activities. Our goal is to build a strong data foundation that includes appropriate, complete and accurate data to power your models and achieve better campaign results.

Since we understand that better data quality requires collaboration among different stakeholders, we work closely with both marketing and IT to meet your business and technology needs. Capgemini is recognized as one of the few partners to successfully operationalize data governance and data quality initiatives.

A 15 Second Assessment Checklist on Common Data Quality Hurdles		
Are you experiencing any of these data challenges?		Example
<input type="checkbox"/>	<i>Disparate terminology.</i> Different organizational units refer to the same data using different terms.	Does <i>head of household</i> refer to tax filing status, the first person from the household to open an account, or the primary name on a bank account?
<input type="checkbox"/>	<i>Inconsistent data.</i> Data is duplicated across systems and records are not always complete.	Is Bob Smith the same as Robert Smith Jr.?
<input type="checkbox"/>	<i>Lack of visibility on data quality.</i> There is no means for assessing whether data in the system is appropriate, complete and accurate.	To test the impact of pricing changes for existing loan customers, the small business loan center creates new accounts with valid information except for the phone number which is input as 888-888-8888.
<input type="checkbox"/>	<i>Lack of ownership of data issues and no clear accountability for data.</i> It's unclear who is responsible to determine the quality of the data and investigate quality issues.	Due to diverse house holding routines, total household exposure is calculated differently across the organization. All agree a consistent methodology is needed, but since each business unit has requirements that are met by their calculation method, who sets the standard?
<input type="checkbox"/>	<i>Weak or inconsistent control processes.</i> Data controls are undocumented and inconsistent.	Rather than update the relationship manager name in an existing customer's record, RMs often create a new account because it's faster. It's important for RMs to get credit towards their monthly bonus and the change procedures can take weeks.

Turn Your Data into Competitive Advantage with Capgemini's Proven Analytics Solutions

Once you achieve a 360° single customer view, you have completed the engine you need to drive excellence. Capgemini can help you take the next step—profit from your data to gain competitive advantage and optimize marketing initiatives.

Capgemini has built customer life-cycle models for financial institutions across the globe including: acquisitions, activation, balance and outstanding growth, cross-sell, attrition pricing optimization and lifetime value. We have performed model validation which includes logical and mathematical validity plus model accuracy from an applicability and usage perspective. Our proven experience building scorecards, models and profitability tools has helped financial services marketers gain the necessary information to optimize campaigns.

Supercharge Your Predictive Models with the Right Data

Since Capgemini's banking team includes both marketers and technologists, we understand transforming data into intelligence requires more than accessing an enterprise data warehouse or using SAS. You must be able to access and model the specific data that describes what your customer is doing with you right now—whether the data is from internal or external sources. Perhaps the greatest competitive advantage will come from the integration of social media behaviors with financial behavior information.

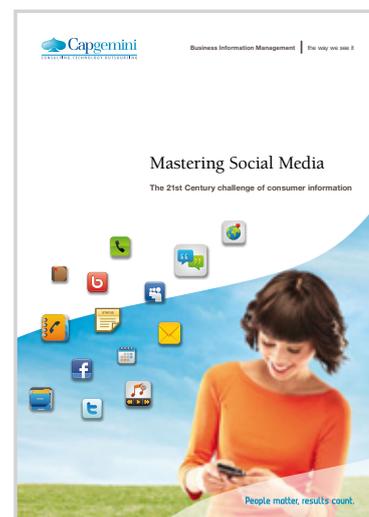
The information on social media sites like Twitter, Facebook, LinkedIn or MySpace can give your financial institution better visibility into the needs and concerns of your customers. Social media can also provide you with a detailed understanding of how customers are related. The key challenge is how to associate the external customer with the internal view. But in fact, this is a typical data management problem and can be addressed through MDM.

Capgemini's Business Information Model for Master Data Management lets you categorize core business entities into one of three categories: party, asset or location. Social interaction points are classified as locations alongside postal addresses, geographical location, emails and web addresses. This simple decision allows historical association between an individual (party) and a location so social media locations become part of a customer's communication—allowing integration of these behaviors into existing predictive and advanced analytics processes.

Capgemini created a logistical regression model to predict the probability of a customer leaving a bank when initiating contact. The bank used the model to estimate the customer's price sensitivity which helped decrease attrition and increase margins on the re-priced accounts.

Read More

Mastering Social Media: The 21st Century Challenge of Consumer Information

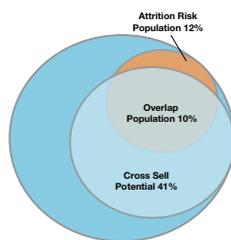
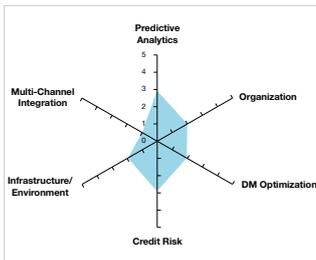


Capgemini provides tools and accelerators to...

Assess your current state

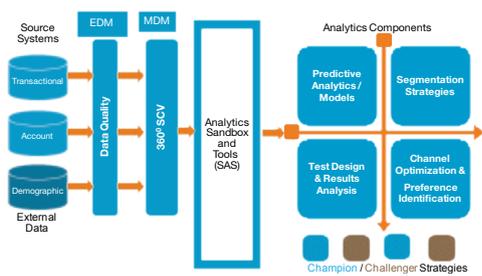
		Profitability Drivers				
		Best Customer Acquisitions	Activation	Grow, Deepen and Retain	Engaged	
Customer Centric Capabilities	Look-A-Like Predictions	●	◐	●	●	
	Segmented On-boarding	○	●	◐	○	
	Behavior Based Segmentation	○	○	●	○	
	Lifetime Value Prediction	◐	◐	●	◐	
	Pricing Optimization	◐	◐	●	◐	
	360° SCV/ HHL/D	◐	●	●	●	
	Feedback Loop	◐	●	●	●	
	Multichannel Integration	◐	◐	●	●	
	Credit Risk	●	◐	●	○	

Sigma Map™ provides a holistic view of the analytically driven customer processes impacting profitability and customer experience. We map profitability drivers against your customer capabilities to help you better target your activities for maximum impact.



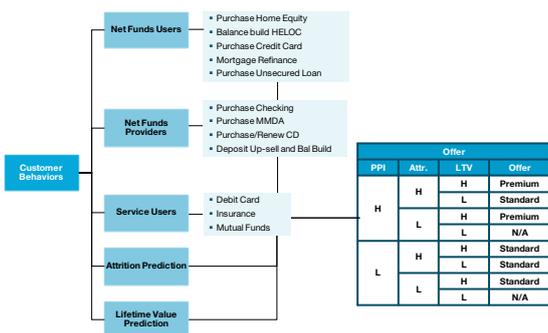
Customer Analytics Maturity & Opportunity Assessment evaluates Customer Centricity along six distinct components providing actionable insight on cross-sell potential and at risk customers.

Enable analytics through the environment



Analytics Sandbox environment where business analysts can explore data, discover new opportunities, and enable the development of new and innovative customer intelligence and predictive models.

Accelerate your models



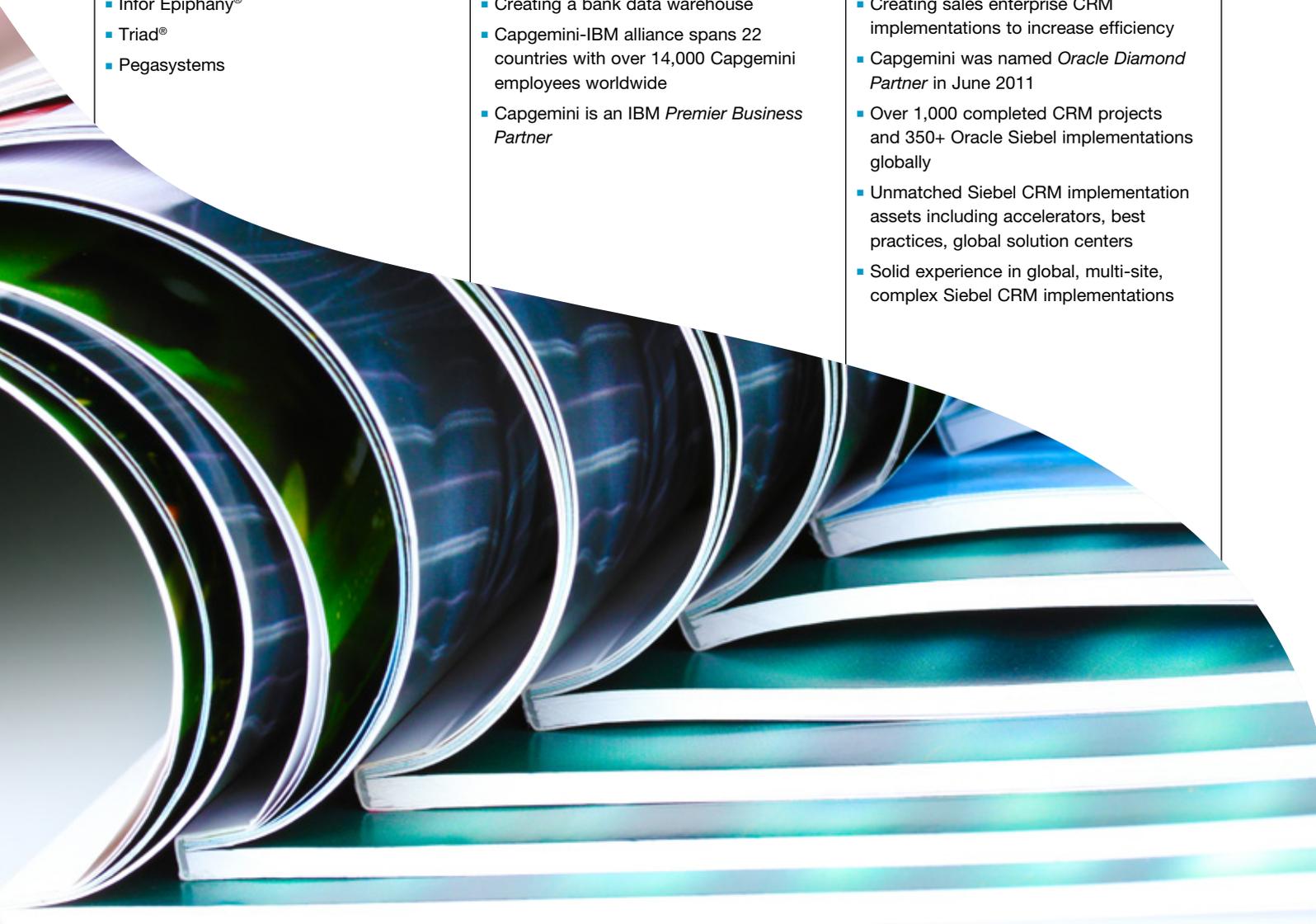
Product Propensity Index integrates propensity, attrition likelihood and lifetime value to identify offers that are both profitable to the bank and valuable to customers.

Capgemini provides expertise across the full spectrum of data management tools

SAS® Enterprise Miner	SAS Enterprise Guide	SAS Grid Manager
<ul style="list-style-type: none"> ■ Mathematical assessment of financial processes ■ Forecasting losses using econometric models and time series models ■ Customer analysis using clustering algorithms ■ Credit scoring, PD and LGD modeling ■ Basel II capital calculations 	<ul style="list-style-type: none"> ■ Reporting, exploration of OLAP cubes and statistical model development ■ Developing reports and graphical analysis for processes like stress testing, credit scoring or customer profiling ■ Expertise with data sources such as SAS cubes, SAS datasets, other RDBMS, or Excel files ■ Accessing OLAP cubes and publishing results to business users 	<ul style="list-style-type: none"> ■ Managing more CPUs in a grid and achieving performance gains ■ Developing large data marts ■ Setting up security for grid environment ■ Creating of schemas for grid environment ■ Developing SQLs and data access jobs to perform efficiently

Almost 575 SAS specialists, most of whom are SAS certified, with extensive experience across various SAS modules and versions

Others	IBM®	Siebel®
<ul style="list-style-type: none"> ■ Infor Epiphany® ■ Triad® ■ Pegasystems 	<ul style="list-style-type: none"> ■ Creating a bank data warehouse ■ Capgemini-IBM alliance spans 22 countries with over 14,000 Capgemini employees worldwide ■ Capgemini is an IBM <i>Premier Business Partner</i> 	<ul style="list-style-type: none"> ■ Creating sales enterprise CRM implementations to increase efficiency ■ Capgemini was named <i>Oracle Diamond Partner</i> in June 2011 ■ Over 1,000 completed CRM projects and 350+ Oracle Siebel implementations globally ■ Unmatched Siebel CRM implementation assets including accelerators, best practices, global solution centers ■ Solid experience in global, multi-site, complex Siebel CRM implementations



IN PRACTICE: Capgemini helps financial firms across the globe optimize their customer efforts	
Engagement	Results
Master data management initiative for a top 5 global bank	<ul style="list-style-type: none"> Generated \$120 million in new revenue from approximately 50 targeted marketing campaigns Helped increase campaign response rates by 19% while sales conversion rate rose by 4.5% Increased the number and value of financial products used by an individual customer
Single customer view for a global bank in over 80 countries	<ul style="list-style-type: none"> Uncovered \$2B of incremental revenue potential Increased revenue potential faster and more efficiently than with traditional marketing approaches Achieved a true 360° degree single customer view to become more customer centric
Predictive modeling for a European insurer	<ul style="list-style-type: none"> Predictive recovery model resulted in the identification of an increment \$13MM annually and a onetime \$59MM from previously closed accounts Improved decision making from more accurate and centralized data
Customer experience, sales force automation and service management solutions for a leading Australian bank	<ul style="list-style-type: none"> 360° degree single customer view helped the bank execute over 100 campaigns daily and identify the best leads to distribute to more than 25 channels across the bank Gained an additional AUS \$1.02 billion in draw-downs over a nine-month period Improved customer satisfaction by 25%
Model creation for a Dutch retail bank	<ul style="list-style-type: none"> Logistic regression model to predict the probability of clients leaving the bank when they contact the bank is used to estimate price sensitivity Decreased attrition and increased margin on re-priced accounts

Capgemini's global Business Information Management practice includes over 4,000 professionals with over 900 dedicated to the financial services industry. We have completed more than 40 customer analytics and data management projects in the last three years for financial services institutions.

For more information on how Capgemini can quickly deliver the benefits of the Business Intelligence Management Competency Center, visit us at www.capgemini.com/financialservices or contact us at financialservices@capgemini.com.



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world's foremost providers of consulting, technology and outsourcing services, enables its clients to transform and perform through technologies.

Capgemini provides its clients with insights and capabilities that boost their freedom to achieve superior results through a unique way of working, the Collaborative Business Experience™.

The Group relies on its global delivery model called Rightshore®, which aims to get the right balance of the best talent from multiple locations, working as one team to create and deliver the optimum solution for clients.

Present in 40 countries, Capgemini reported 2010 global revenues of EUR 8.7 billion and employs around 112,000 people worldwide.

Capgemini's Global Financial Services Business Unit brings deep industry experience, innovative service offerings and next generation global delivery to serve the financial services industry.

With a network of 21,000 professionals serving over 900 clients worldwide, Capgemini collaborates with leading banks, insurers and capital market companies to deliver business and IT solutions and thought leadership which create tangible value.

For more information please visit www.capgemini.com/financialservices

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