TODAY'S SPEAKERS

DEEPAK JUNEJA

VP - Head of Global Data Management

Capgemini North America (FS)

ALOK BENJWAL

Vice President

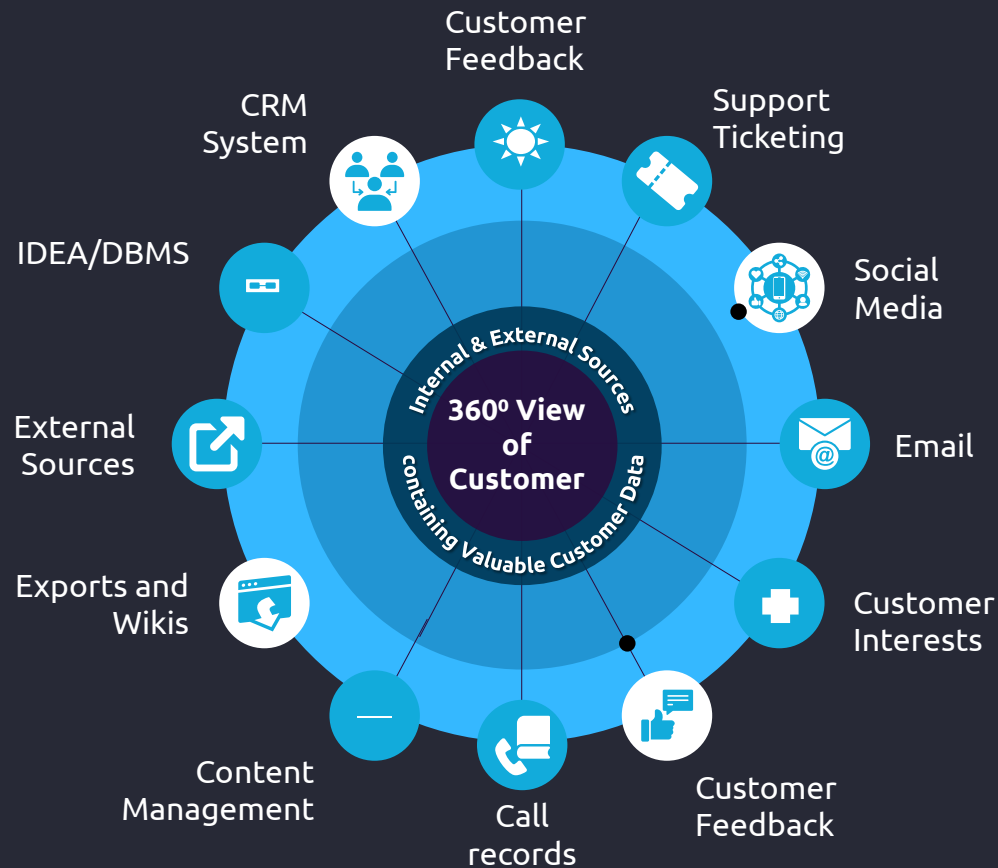Capgemini North America (FS)

FS INDUSTRY DRIVERS FOR CUSTOMER 360

1

Increase Customer Lifetime Value

2

Deliver Personalized Customer Experiences

3

Product Recommendation

4

Boost Customer Satisfaction

5

Fraud Prevention & Regulatory Compliance
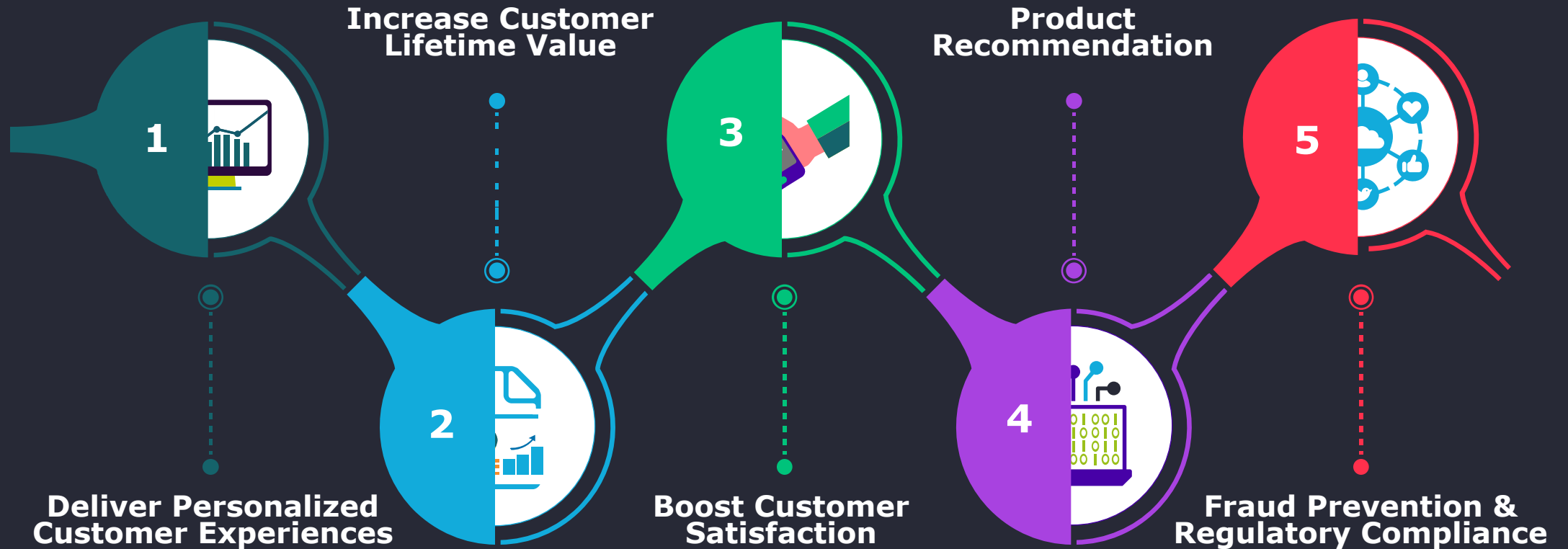
FS CUSTOMER 360 USE CASES

An evolution of Operational approach to Analytical to drive the required insight

Customer Experience & Services
- Proactively address customer needs
- Create lasting relationships
- Improve loyalty scores

Real Time Recommendation
- Initiate right upsell & cross-sell opportunities
- Recommend better value services

Customer Life time Relationship
- Track customer sentiment
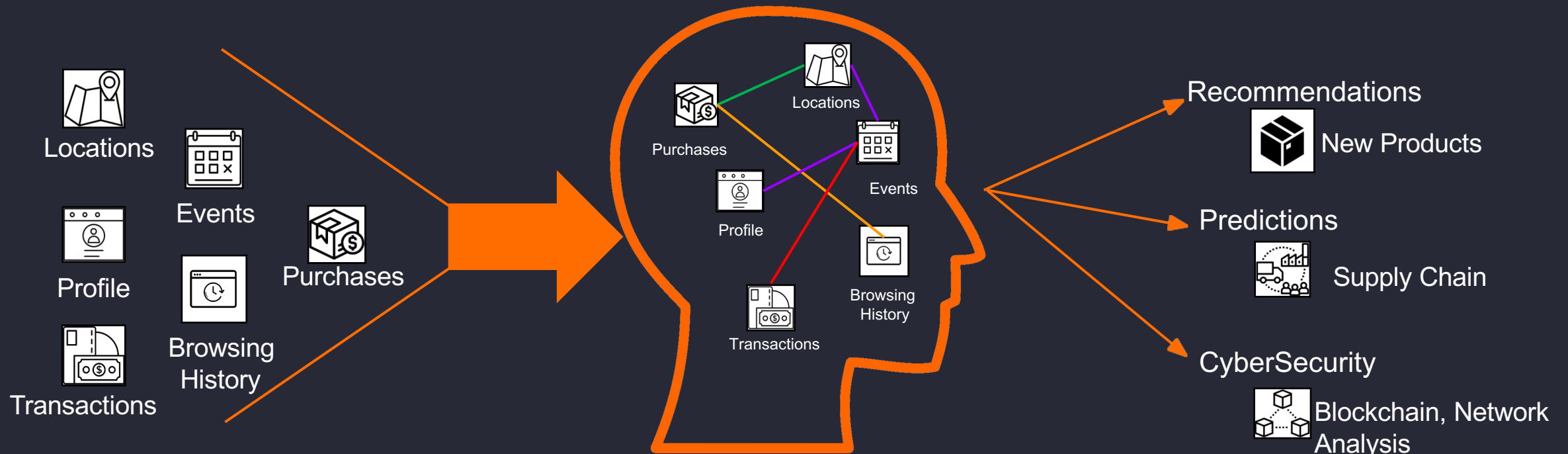- Predict consumer demand
- Anticipate future behaviours

Fraud Detection & Prevention
- Transaction Monitoring
- Anti Money Laundering
- Claims Fraud Detection

WHY GRAPH FOR CUSTOMER 360?

Graph is a natural model for interconnected data. It is an organic way of modeling data for a variety of relationships and transactions.

Locations

Events

Profile

Browsing History

Purchases

Transactions

Locations

Purchases

Profile

Events

Browsing History

Transactions

Recommendations

New Products

Predictions

Supply Chain

CyberSecurity

Blockchain, Network Analysis

Identify key data and process massive amounts of it

Use the power of relationships and deep analytics to provide insights

CUSTOMER 360 ATTRIBUTES IN BANKING

360°

ON-US (1ST PARTY)
- **Omni-channel Recognition**
- **Intent:** propensities, behavioral cues, and micro-moments
- **Triggers:** address change and inflows/outflows
- **Journey/Funnel Cues:** Attempted online and travel notification
- **Channel** Preferences: Opt in/out
- **Custom Attributes**

Privacy Compliant Off-us (2nd/3rd party)
- **D&I Attributes:** 'share of wallet' and CLTV
- **Data onboarding:** Liveramp, Neustar DMPs
- **Bureau Attributes:** open lines, utilization, payments, delinquency
- **Alternative Credit:** Utilities, Telco's, Rent, DDA

Non-Financial Services Data / Alternative Data
- **Lifestyle** and **Attitudes**
- **Psychographic** Attributes and Personas – control, fear, simplicity
- **Wearable** devices, trackers, IOT, voice, social media, etc.
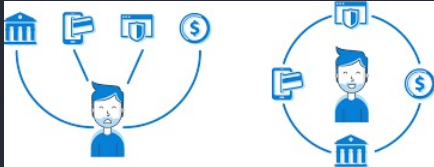- **Digital Index / Savviness**
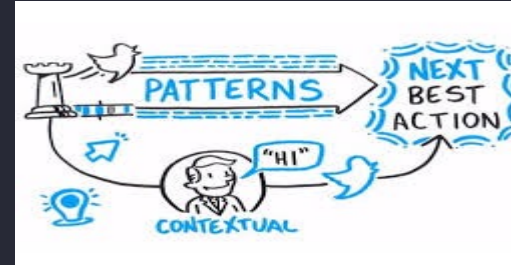
CUSTOMER 360 – Data Characteristics

Accuracy

Context

Consistency

Signal

Speed

Compliant

Customer 360 Use Cases in Banking
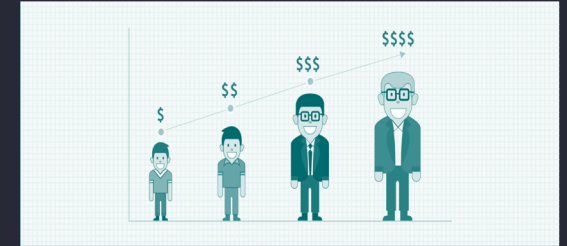
Omni-channel Banking

Realtime Decisions

Next Best Action

Customer Potential Value

- ✓ **Omni-channel Orchestration**
- ✓ **Real-time offers and messaging**
- ✓ **Enterprise level Privacy and compliance**
- ✓ **'Always on' journey based 'contextual' marketing**

- ✓ **Next Best Offer and Next Best Actions**
- ✓ **Customer Lifetime Value based actions**
- ✓ **Multi-layered strategy and decision making –**
  - ○ **e.g. *CLTV/CX overlays on Attrition or X-Sell propensity***
- ✓ **Personalized 'call to action' and increased 'take-rate'**

Practitioners/ Partnerships:
- ✓ One of the Top 3 Global Investment Bank
- ✓ One of the Big 4 Banks in the US
- ✓ Top Global Credit Cards Issuer / Network
- ✓ Multiple Consumer Lending institutions across the globe

CUSTOMER 360 - BUSINESS OUTCOMES

✓ Increased CX Scores and Loyalty

✓ Increased conversion by 20-25%

✓ Fraud mitigation by >15%

✓ Improved customer retention by 20%

✓ More than 2x savings on data integration efforts

✓ Reduced friction in digital customer journeys

D R A F T
Still looking for some Benchmarked
factoids numbers/figures
Else will address as talking points

About Capgemini

Capgemini is a global leader in partnering with companies to transform and manage their business by harnessing the power of technology. The Group is guided everyday by its purpose of unleashing human energy through technology for an inclusive and sustainable future. It is a responsible and diverse organization of 270,000 team members in nearly 50 countries. With its strong 50 year heritage and deep industry expertise, Capgemini is trusted by its clients to address the entire breadth of their business needs, from strategy and design to operations, fuelled by the fast evolving and innovative world of cloud, data, AI, connectivity, software, digital engineering and platforms. The Group reported in 2020 global revenues of €16 billion.

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