



CRM ANALYTICS

Intelligent solutions for financial service providers

CRM Analytics lets you intelligently manage customer interactions and sustainably improve key figures in sales, marketing and customer service.

The financial sector is under pressure from several directions at once: Competition is growing as digitalization is enabling new challengers to enter the market with new business models. Due to the sustaining low-interest phase traditional sources of revenue no longer guarantee earnings. Increasing regulatory and documentation requirements lead to high administrative costs and an increase in non-value-adding activities. Additionally disruptive innovations are changing the financial sector: New digital products and services are attacking the traditional value chain and leading to a decline in brand loyalty on the part of end customers.

But the digital transformation also offers numerous opportunities for FinTechs and banks, especially in the area of customer communication. The intelligent use of big data and advanced analytics plays an important role here. To be able to place relevant and useful offers in the increasingly digital world, financial service providers must learn as much as possible about the needs, intentions and preferences of their customers. The use of analytics solutions offers bank customers a very personal user experience across different channels and touchpoints. The focus here is on the ongoing digitization of processes and the use of available data.

CRM Analytics Solutions

With analytics solutions from Arvato CRM Solutions, financial service providers can use available data to intelligently manage their customer interactions. In the process, they can choose: The database can be updated at regular intervals, such as daily or hourly. It is also possible to work on a constantly updated database in real time.

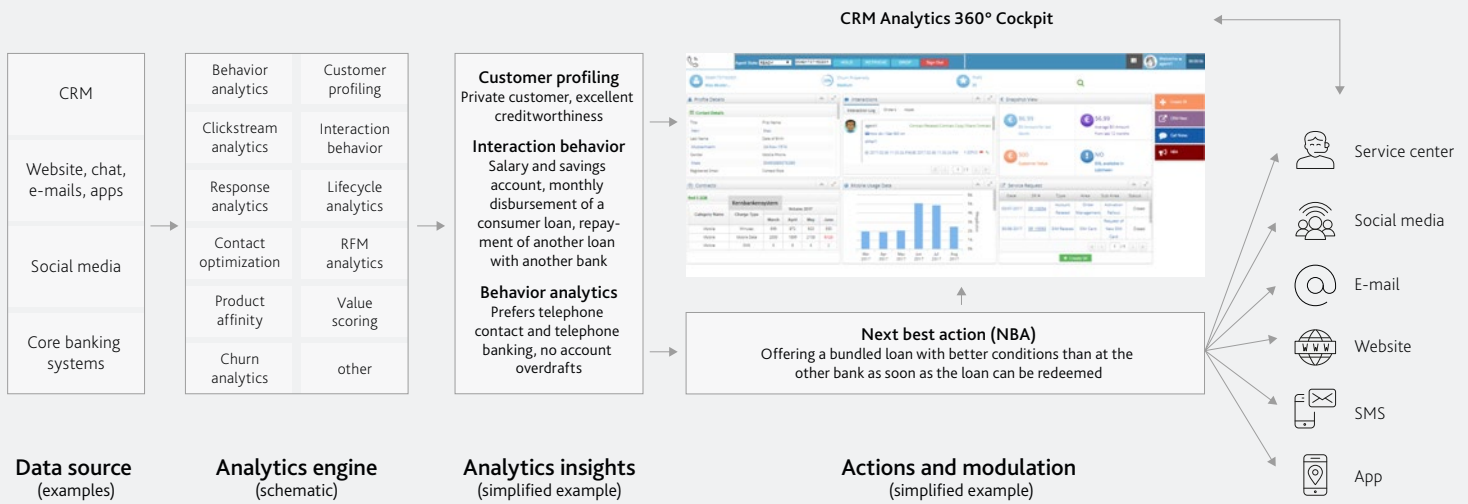
The following scenarios demonstrate the advantages of CRM Analytics in practice. [↘](#)

CRM ANALYTICS

IN THE FINANCIAL SECTOR

- All customer interactions can be optimally managed with the help of relevant contextual information
- All relevant data, information and interactions throughout the entire customer lifecycle can be continuously viewed with a 360° cockpit and used for customer interactions
- Relevant communication channels (telephone, website, email, chat, video, etc.) can be optimally integrated and used
- Inbound daily business as well as outbound and inbound campaigns are strategically linked to digital channels and/or print media via the service center and thereby increase customer value

CRM Analytics for customer service in the service center (simplified process scheme)



Example scenario: Analytics for inbound telephony in customer service

The customer service representative needs all relevant information at a glance to be able to manage the customer dialogue in a targeted way. Instead of switching back and forth between different systems, the CRM Analytics 360° Cockpit allows the customer service representative to control the customer dialogue with a single user interface.

In real time, the CRM Analytics 360° Cockpit provides

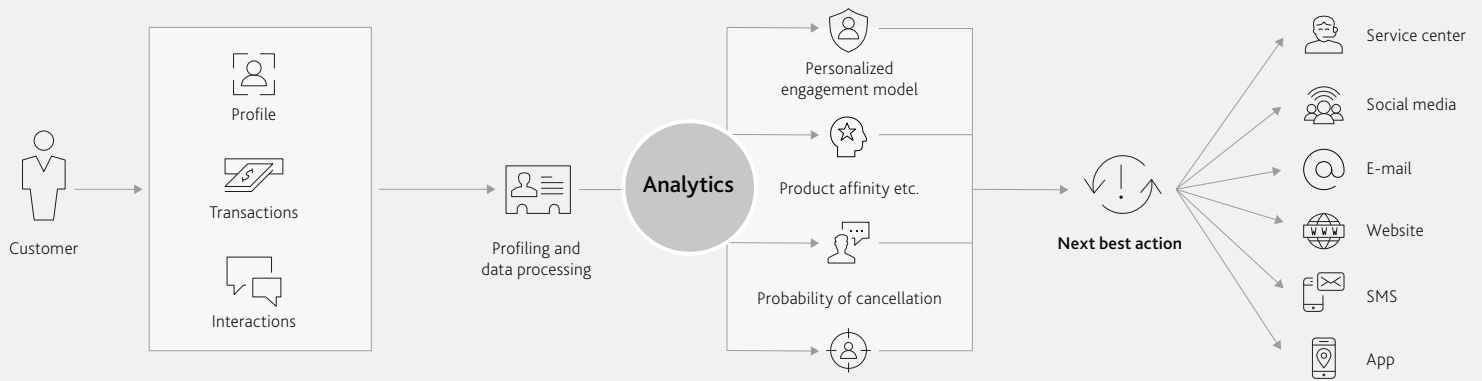
- all relevant information about the customer (e.g. master data, contact history)
- insights gained through CRM Analytics (e.g. liquidity, preferences, loan repayment behavior)
- next best actions (NBAs: suggested decisions) generated by CRM Analytics

This means the customer service representative immediately has all relevant information about the customer "on screen" at the beginning of the dialogue and can use this information for sales activities during the dialogue. Next best actions such as cross-selling offers are individually tailored to each customer's living situation, lifestyle and needs. The consultant can also carry out actions directly from the cockpit and, for example, send an offer that has been discussed in a dialogue by e-mail. There are additional gains in efficiency since the consultant no longer needs different systems and user interfaces. ↘

ALL PROCESS STEPS RUN EFFICIENTLY AND QUICKLY:

- Customer validation or legitimization upon acceptance of the telephone call
- No need to retrieve customer information as the 360° cockpit automatically compiles all relevant information
- Telephone banking and processing of customer requests such as general enquiries and information (e. g. account balance, incoming transfers); changes and answers to questions on transfer limits, booking of additional services such as additional accounts, savings or deposits; appointment arrangements; complaints
- Use of telephone calls for cross- and up-sell activities
- Management of actions following the customer dialogue via relevant channels, e. g. offer by e-mail, notification and confirmation by SMS, contract documents by post

Using analytics to control the customer lifecycle management (simplified process diagram)



Example scenario: Outbound campaigns for sales and marketing

With our analytics solutions we manage comprehensive campaigns across all channels. Thereby, we intelligently combine and use the appropriate digital and analog channels for each customer – whether via service center, website or by e-mail and conventional mail.

CRM Analytics enables modern, data-driven decision making at each point of customer communication and contact.

Customer profiles are created in real time on the basis of individual customer profile, transaction and interaction data. Those profiles continuously show the current customer status (360° view, see example scenario: inbound telephony in customer service) – for the customer service representative as well as for the campaign manager in sales and marketing.

Through data processing and the use of analytics, personalized next best actions are provided throughout the entire customer lifecycle, including offers for financing or investments, the establishment of further payment methods or a change to a higher-value account model. These can be controlled via all inbound and outbound campaigns and relevant channels. We use machine learning and other modern data science methods ("augmented analytics") for this. Statistical models or analyses the client already has can also be integrated. [↘](#)

ANALYTICS IN CUSTOMER LIFECYCLE MANAGEMENT

Provision of usable customer insights instead of pure customer data:

- Identification of the right customers: focus on customers with the greatest development potential
- Identification of the right touchpoints: focus on communication channels and media that have the greatest impact on customer loyalty in the customer lifecycle
- Identification of the right investments: focus on analytics to improve the customer experience



Data integration and use

When implementing our analytics solutions, we rely on existing processes and IT infrastructures. The relevant data is read out from the source systems and/or data warehouses by an intelligent data integration layer and prepared for the analytics calculations. We ensure quick implementation and also take responsibility for the operation and maintenance of our solutions. In addition, we support you in complying with the applicable legal regulations.

Summary

Using CRM Analytics from Arvato, companies can systematically analyze and leverage existing customer interaction data. This makes it possible to use strategic key figures to manage the customer journey throughout the entire customer lifecycle. Moreover, we optimize the customer experience by tailoring all offers and guidance from customer service to the individual needs of our customers on the basis of analytics methods and in real time.

[Any further questions? Please get in touch with us.](#)

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We build on technology and profound experience to create a differentiated experience for your customers and greater trust for you. But most important for your success are our 45,000 employees, who make sure that customers are satisfied at more than 100 sites in 27 countries and in 35 languages.

Driven by technology. Differentiated by experience. Powered by people.

OUR EXPERTISE, YOUR BENEFITS

Using CRM Analytics, financial service providers improve important key figures:

- Customer value
- Cancellation rate/customer churn/customer satisfaction
- Response and engagement rate
- Average handling time, first contact resolution
- Completion rate regarding up- and cross-selling
- Sales costs per customer acquisition
- Revenue and contribution margin per customer