

Customers are becoming more and more connected, with access to an abundance of information – where to buy, how much to pay, what product quality to expect. If you know your customers and their specific individual needs, you can provide them with what they seek and build lasting relationships with them. Bearing this in mind, it is increasingly important to predict their behavior and expectations from the bank and act accordingly and timely.

We can help make your relationships with customers work through our innovative software that evaluates not only data, but also customer behaviors. With this kind of knowledge, you can respond to each customer's request and interest, providing them with the right information and options when they need them. Timeliness and accuracy of banks' reaction have become crucial in the modern market.

Predictive Customer Analytics by Asseco, incorporating a set of analysis and predictive models, aims to help banks retain current customers and maximize their profitability with well-timed actions and offers that improve customers' loyalty and their relationship with the bank. This solution will assist you in overcoming the following

## Challenges.

 Incomplete/missing customer data. Often, only a minor segment of retail customers has complete data. It is important to identify data quality and mitigate these situations. Customer data often resides in multiple operational systems across different lines of business, leading to disparate and duplicate customer data.

- Inability to predict customer behavior. Inconsistent and incomplete customer data, together with the utilization of deprecated analysis tools, causes difficulties in making viable predictions of customer behavior.
- Irrelevant offers. Without prediction models, it is hard to identify which offer will be truly relevant to the customer.
- Decreased customer loyalty. Increased competition continually erodes customer loyalty.

To face such challenges with confidence, you need a powerful, multipurpose predictive analytics solution that can turn data into insights and actions using state-of-theart statistical and machine-learning algorithms.

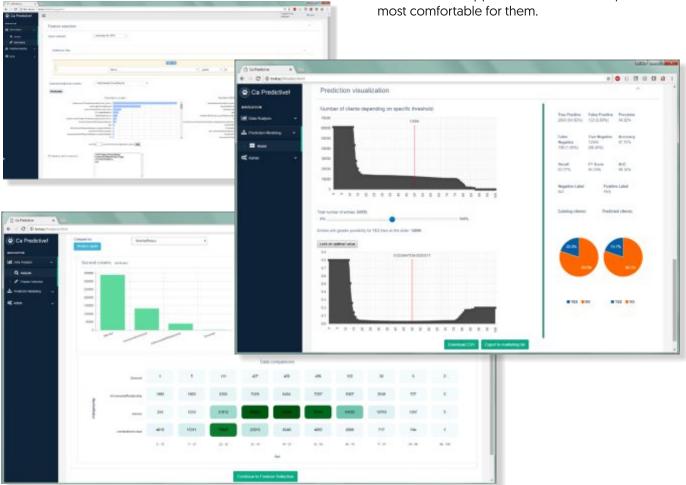


## **Key Benefits.**

- Predict and affect customer behaviour
- Increase marketing effectiveness & reduce campaign costs by more accurate offer targeting
- Reduce customer attrition by predicting customers that are likely to leave and present them with appropriate offers to increase retention
- Analyse and assess quality of your data
- Easily integrate predictions both with backend data and front-end channels
- Attractive, intuitive and easy-to-master contemporary user interface

## **Key Features.**

- Data Analysis Conduct free form analysis of any given dataset (statistics, data distribution, missing data, data comparison, etc.)
- Machine Learning Don't rely solely on empirical expert knowledge. Utilize predictions obtained through contemporary science methodologies.
- Product Propensity Predict a probability that customers would buy a selected product and tailor target groups accordingly.
- Customer Churn Predict a probability that customers would leave the bank and prevent it with well-timed offers.
- Predictive Segmentation Get to know your customers and approach them in the way that is



## Why should you choose Asseco Predictive Customer Analytics?

We at Asseco have gained significant knowledge about our clients – banks - over the years of successful cooperation. In addition, we constantly learn from them and develop our products having in mind the needs and specificities of our clients. For this reason, our main goal is to offer all the strengths of predictive tools, while at the same time trying to simplify activities, and avoid complexity often introduced by similar solutions. Predictive Customer Analytics solution will not scare its users with an overwhelming plethora of options, but will not make sacrifices related to functionalities either just to reach simplicity. The perfect balance will let you use the solution seamlessly and boost your marketing and sales efforts with ease! Contact us for more details.

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