



# Customer Intelligence & Insights for Banking

Digital Software & Solutions Group



Digital transformation has changed the landscape for retail banking. Banks are committed to better customer relationships, but efforts fall short when new digital disruptors change the game and competition for customer loyalty and share of wallet intensifies.

New thinking is needed to thrive in the digital age where demanding customers have limitless choices. Success hinges on the speed with which you can accurately anticipate and adapt to changing customer needs while finding and on boarding your ideal customer before competitors.

Tata Consultancy Services' Customer Intelligence & Insights (CI&I) solution for Banking is built specifically for improving the customer experience in retail banking. It sits on an extensible platform that is built to monitor, manage and optimize the customer experience. It enables banks to better understand their current and potential customers, identify and capitalize on opportunities faster, and build loyalty and value with every customer interaction.

## Overview

Traditional approaches used by banks to attract and retain customers are not effective in the age of digital transformation. Instead of catching up to customer journeys, banks need to shape those journeys to deliver more value. Success cannot be measured by a single transaction, or a "moment of truth". Instead, connected consumers want experiences that span multiple channels and every interaction from the first engagement to the last. TCS CI&I for Banking helps retail banks own the customer journey by cost effectively accelerating the transition from being transaction focused to customer-centric.

Achieving customer-centricity alone isn't enough. Banks need to do so while reducing operational costs given that yields are declining, regulatory pressures are increasing, and profit margins are squeezed. As a fully integrated software solution developed by industry experts, CI&I leverages domain specific analytics for out-of-the box insights. Automatic persona discovery, deep segmentation and customer journey mapping deliver a uniquely nuanced view, while customizable KPI-based alerts and the integrated next-best-offer rules engine delivers prescriptive recommendations.

CI&I's unique architecture, pre-built industry data mart, off-the shelf reports and dashboards, smart workflows and an extended web services library for information delivery help reduce dependency on IT, accelerate ROI, and enable seamless integration into existing infrastructures and other applications.

## Our Solution

### CI&I Banking Platform

The CI&I Banking Platform is a scalable, modular customer engagement platform built on open source for banking. It is the foundation for all the solution modules.

CI&I Banking Platform:

- Leverages existing IT investments
- Promotes integration via standard APIs, platform services, and data models

## Benefits

With TCS CI&I for Banking, you can:



### Acquire and nurture new customers and market segments, and

- Identify new customers through better profiling and segmentation
- Increase uptake with stronger offer bundles

- Improve channel penetration planning
- Identify new opportunities for innovative products
- Collaborate with partners to provide relevant experiences across the customer journey

## Application Modules

CI&I for Banking includes three application modules: Customer Analytics, Marketing Analytics and Operational Analytics.

**Customer Analytics:** Activate deep customer insight & foresight.

Key features:

- Customer 360 & Customer Base Analysis
- Digital Persona
- Predictive Modeling
- Customer Scoring & Alerts
- Journey Analytics

**Marketing Analytics:** Increase conversion and acquisition with better targeting

Key features:

- Rule-based “Next-best-offer”/“Next-best-action”
- Dynamic Customer Segmentation

**Operational Analytics:** Improve operation efficiency through better process visibility

Key features:

- Process Configuration & Product Fulfillment
- Workflow & Email Integration
- Service Request and Complaint Analysis
- Call to Action & Alerting Framework

## The TCS Advantage

The TCS CI&I for Banking solution was developed specifically for retail banks.

Only TCS offers:

**Award-winning expertise:** Our software has been created by industry experts who are actively and continuously scanning the global business horizon. Our industry specific development approach is complemented with the latest innovations from TCS’ award-winning R&D efforts.

**Lower cost of ownership:** We create modular and integrated solutions for solving the real-world problems our customers face. Our flexible platform architecture allows you to adopt what you need today and scale as your needs evolved -- all with limited if any downtime and no fork lifts.

**Simplified business and engagement models:** We offer flexible business models that adapt to how you want to engage. We build our solution to enable rapid implementation that accelerates time to value.

**World class innovation:** Unencumbered by legacy code and requirements, we bring state of the art open source technology to our solutions that fits today’s and tomorrow’s requirements – such as machine learning and intelligent workflows.

**Experience Certainty commitment:** Our corporate culture is one of superior delivery and customer certainty. Our world-class consulting organization is known world-wide for the quality it delivers and now, customers can get that world-class quality and certainty in their solution software as well.



### Shape the experience journey for the connected consumer, and

- Achieve an actionable 360 customer view
- Identify, nurture and retain profitable customers
- Increase share of wallet
- Improve conversion rates with personalized offers and bundles
- Proactively manage defectors and detractors
- Extend the customer lifecycle



### Drive operational excellence, and

- Identify and simplify processes that impede customer experience
- Reduce costs and streamline processes based on analytical insights
- Leverage operational analytics to promote proactive care and retention
- Forecast future trends for proactive management of customer-impacting SLAs

## Awards & Recognition



### About TCS Digital Software & Solutions Group

TCS Digital Software & Solutions Group delivers on the promise of Connected Consumer Intelligence™. Our experience working with the world's most successful enterprises drives the development of integrated software that helps them meet the higher expectations of today's wired consumers and citizens. With TCS DS&S Group software, organizations can design experiences that logically connect every touch point of the consumer's digital and physical journey.

To learn more:

Visit : [dss.tcs.com](http://dss.tcs.com)

Email: [tcs.dssg@tcs.com](mailto:tcs.dssg@tcs.com)

Blog: [Catering to the Connected Consumer](#)

### About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services is an IT services, consulting and business solutions organization that delivers real results to global business, ensuring a level of certainty no other firm can match. TCS offers a consulting-led, integrated portfolio of IT and IT-enabled infrastructure, engineering and assurance services. This is delivered through its unique Global Network Delivery Model™, recognized as the benchmark of excellence in software development. A part of the Tata Group, India's largest industrial conglomerate, TCS has a global footprint and is listed on the National Stock Exchange and Bombay Stock Exchange in India.

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