IBM Customer Insight for Banking on Cloud
Version 1.0

Solution Guide

Note
Before using this information and the product it supports, read the information in "Notices" on page 17.

Product Information

This document applies to Version 1.0 and may also apply to subsequent releases.

Contents

Introduction

The IBM Customer Insight for Banking on Cloud solution uses pre-built advanced analytics to help banks grow revenue, improve service, retain customers, and increase marketing efficiency.

Audience

This guide is intended for administrators and users of the IBM Customer Insight for Banking on Cloud solution.

Finding information

To find product documentation on the web, including all translated documentation, access IBM® Knowledge Center (http://www.ibm.com/support/knowledgecenter).

Accessibility features

Accessibility features help users who have a physical disability, such as restricted mobility or limited vision, to use information technology products. Some of the components included in the IBM Customer Insight for Banking on Cloud solution have accessibility features. For more information, see Appendix A, "Accessibility features," on page 11.

The IBM Customer Insight for Banking on Cloud HTML documentation has accessibility features. PDF documents are supplemental and, as such, include no added accessibility features.

Forward-looking statements

This documentation describes the current functionality of the product. References to items that are not currently available may be included. No implication of any future availability should be inferred. Any such references are not a commitment, promise, or legal obligation to deliver any material, code, or functionality. The development, release, and timing of features or functionality remain at the sole discretion of IBM.

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Chapter 1. Overview

The IBM Customer Insight for Banking on Cloud solution delivers insights generated from analytical models designed to help banking clients plan and execute programs for growing and retaining customers. The solution enables banks to create personalized experiences for individual customers.

The solution includes an industry specific data model, dashboard templates, advanced analytics models, and application interfaces for integration with operational systems. It uses bank customer, transactional, and interaction data as well as IBM and third-party data and APIs.

Scope of the solution

The IBM Customer Insight for Banking on Cloud currently offers the following insights:

- Customer segmentation
- Churn / attrition analysis
- Life event prediction
- Cross-sell propensity analysis
- Customer retention analysis
- Overdraft financial event prediction

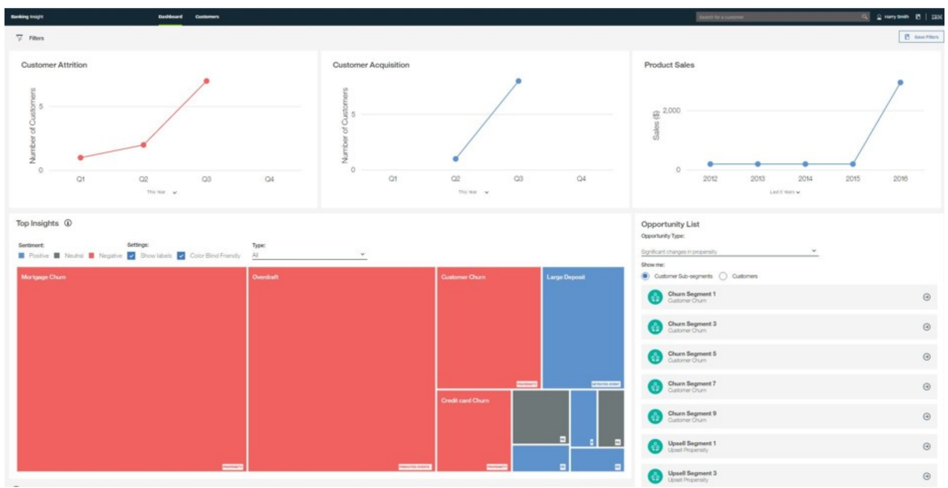
Chapter 2. Report pages

The IBM Customer Insight for Banking on Cloud solution provides interactive report pages that allow you to explore your customer base and individual customers.

The solution provides the following report pages:
- Dashboard
- Dynamic Insights
- Customer List
- Customer Profile

Dashboard page

The dashboard is the first page that appears when you sign on to the solution. It provides insights and identifies opportunities. It allows you to filter your customer base by selecting various criteria.



Customer Attrition

The Customer Attrition graph displays the number of customers who have left the bank over the time period that you select for the graph. The scope of data that is used for this measure is determined by the selections made in the Filters panel. When you hover your mouse pointer over a data point on the graph, the percentage change from the previous data point is displayed.

Customer Acquisition

The Customer Acquisition graph displays the number of new customers over the time period that you select for the graph. The scope of data that is used for this measure is determined by the selections made in the filters panel. When you hover your mouse pointer over a data point on the graph, the percentage change from the previous data point is displayed.

Product Sales

The Product Sales graph displays the dollar amount of product sales sold within the time period that you select. The scope of data that is used for this measure is determined by the selections made in the filters panel. When you hover your mouse pointer over a data point on the graph, the percentage change from the previous data point is displayed.

Top Insights

The Top Insights heat map uses color and size to communicate the most important ten insights from your data. For example, in the following screen capture, it can be seen that mortgage churn, which has a negative sentiment, is the largest issue related to the data.

The scope of data that is used for this measure is determined by the selections made in the Filters panel. You can filter your data further by using the **Type** pull-down control to include **Detected Event, Predicted Event**, **Propensity**, or **All**. You can choose to hide labels and use color-blind friendly colors.

When you click an area on the chart, a window provides information and allows you to see either the dynamic sub-segments or customers that are represented by that area of the chart. For example, the following screen capture shows the menu that is displayed when you click the Mortgage Churn area of the Top Insights chart.

Opportunity List

The Opportunity List shows either customer sub-segments or customers related to the option that you choose in the **Opportunity Type** drop-down list. The opportunity type options are **Significant changes in propensity**, **Significant**

changes in predicted events, and **Significant changes in detected events**. The top ten customer sub-segments or customers are listed in order of number of significant changes. For example, if **Significant changes in propensity** is selected as the opportunity type, The list will show the sub-segment or customer with the largest number of significant changes first.

If you choose **Customer Sub-segments** in the **Opportunity List** panel, then selecting a sub-segment from the list takes you to the **Customer List** page, which provides a list of the customers in that sub-segment. If you choose **Customers** in the **Opportunity List** panel, then selecting a customer from the list takes you to the **Customer Profile** page for that customer.

Filters

Filters are accessed by clicking the **Filters** icon 

. The filters that you choose determine the data that is analyzed. After you select the filters that you want, click the **Apply** button.

After applying a filter or combination of filters, you can save it by clicking the **Save Filters** button 

. Saved filters can be applied by clicking the **Saved Filters** icon  in the application header.

Filters that are selected are listed across the top of the screen. Filters are accessible from the Dashboard, Dynamic Insights, and Customer List pages.

Search for a Customer

If you know the name or part of the name of a customer who's profile you want to view, you can use the **Search for a Customer** box at the top of the dashboard. Customers who meet the search criteria that you type are displayed, and you can click a customer's name to view his or her Customer Profile page. The search is not affected by any filters that are selected in the Filters panel.

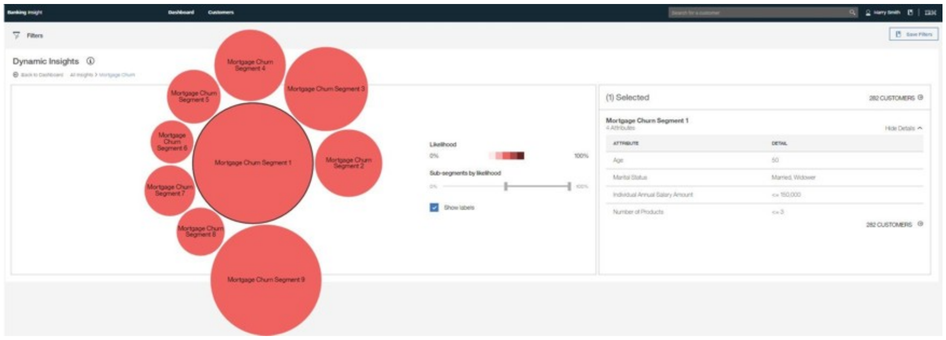
Dynamic Insights page

The IBM Customer Insight for Banking on Cloud solution uses dynamic segmentation analytics to create real-time types of customers. The Dynamic Insights page provides a visual representation of the number of customers in each segment for the opportunity type and filters that you chose on the Dashboard page.

The Dynamic Insights page is accessed from the Dashboard when you click an area of the **Top Insights** chart and then click **Dynamic sub-segments** from the pop-up window.

On the Dynamic Insights page you can add or remove filters that you applied on the Dashboard page. Dynamic segmentation is based on age, marital status, annual salary, and number of the bank's products that are held. A table beside the visualization indicates the criteria that determines which customers are included in a selected segment.

The following page was accessed by clicking **Mortgage Churn** from the **Top Insights** chart on the Dashboard and selecting **Dynamic sub-segments** from the pop-up menu. It provides a representation of the segments that have a propensity for mortgage churn. A slider allows you to filter the chart by the percentage of propensity. By default the slider is set to 50% when the page is accessed.



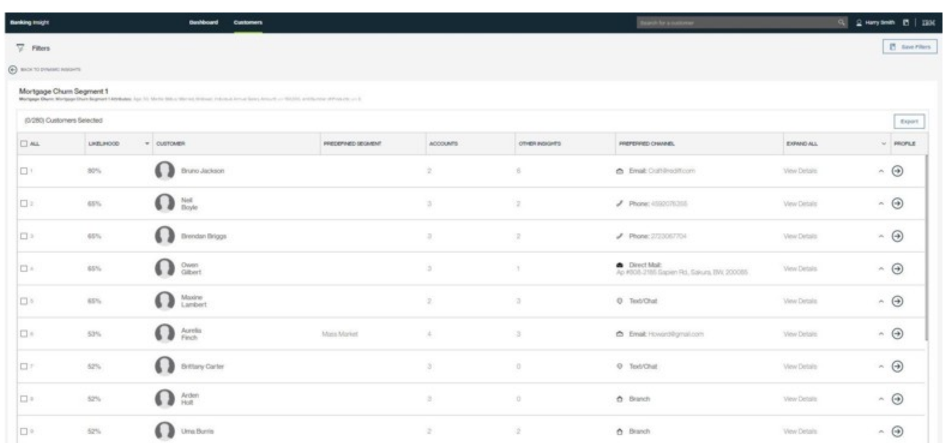
To see the number of customers represented by a bubble, hover your mouse pointer over that bubble.

When you select one or more bubbles, a summary of customers in the selected segments is shown in the table. You can select or deselect multiple bubbles by clicking them.

From the table, you can click the number of customers to view the customer list. If more than one bubble is selected, you can view a list of all customers in the selected segments by clicking the number of customers at the top of the table. You can also view a list of only customers for a selected segment by clicking the number of customers beside that segment in the table.

Customer List page

The customers displayed in the list depend on the filters and segments that were selected on the Dashboard and Dynamic Insights pages.



The Customer List page provides summary information about customers. You can view detailed information for all customers by clicking **Expand All**, or for a single customer by clicking **View Details** for that customer.

You can add or remove filters to this list by clicking the **Filters** icon 

.

If you want to export the list for distribution, you can export it to a .csv file by clicking the **Export** button 

To view the Customer Profile page for a customer, click the arrow in the Profile column of the report.

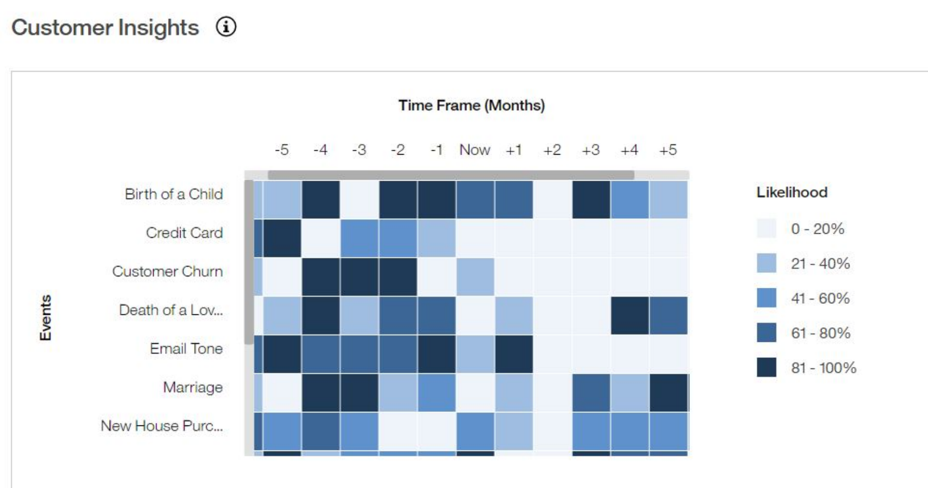
Customer Profile page

The Customer Profile page provides details on a selected customer. It allows you to understand a customer's situation before reaching out to them.

The Customer Profile page has three tabs: Overview, Products, Cash Flow, and Communications.

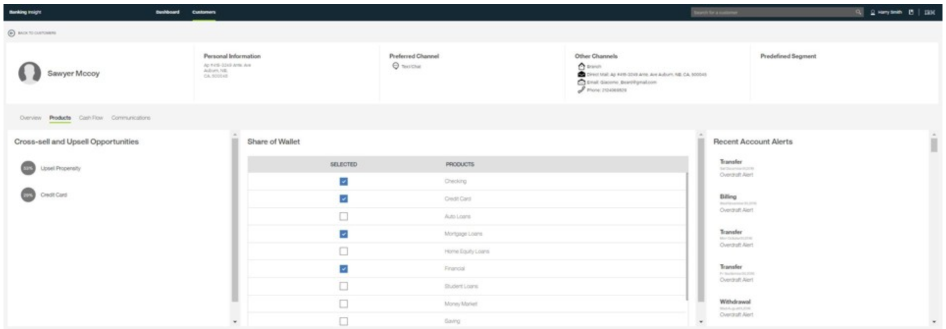
Overview tab

The Overview tab, provides general information about a customer and insights related to his or her detected and predicted life events. A chart represents detected events over past months or predicted events over future months. You can select a specific insight from the chart to view details.



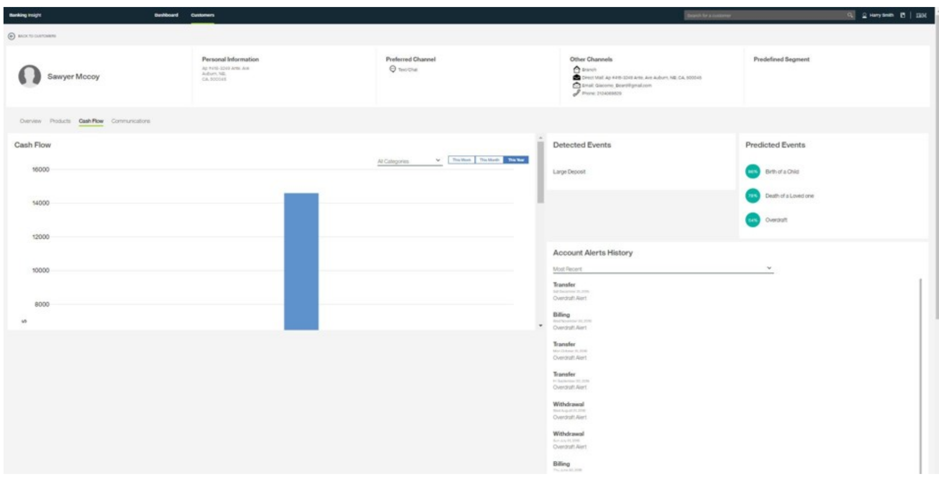
Products tab

The Products tab provides information on the products that are held by the customer along with the customer's propensity to accept cross-sell and up-sell suggestions. This tab provides you with information about poducts held by a client and other products that he or she will likely be receptive to acquiring.



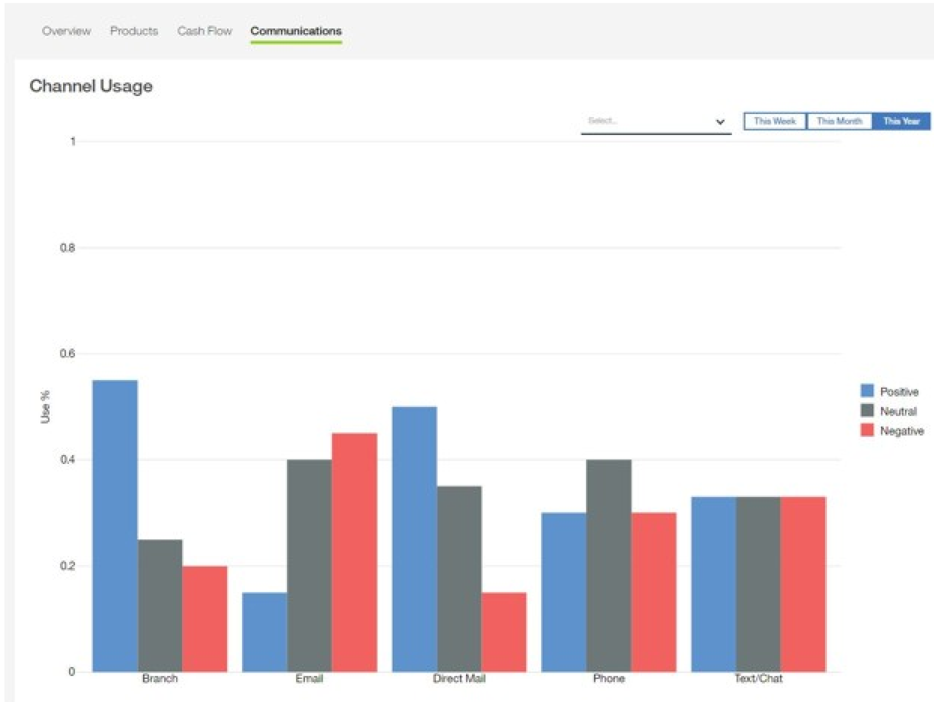
Cashflow tab

The Cash flow tab provides information on the inflows and outflows from the customers accounts. It indicates how the customer is receiving and spending money. Inflows and outflows for the customer are represented as a bar graph followed by a list of transactions. The tab shows the top three predicted events, the top three detected events, and a record of any alerts related to the customer.



Communications tab

The Communications tab shows how the customer has contacted the bank over a selected time period. It also indicates whether the communications have had a positive, neutral, or negative sentiment as determined by the Email Tone Analyzer.


Overview
Products
Cash Flow
Communications
Channel Usage
This Week
This Month
This Year
1
0.8
0.6
0.4
0.2
0
Use %
Branch
Email
Direct Mail
Phone
Text/Chat
Positive
Neutral
Negative

Appendix A. Accessibility features

Accessibility features help users who have a physical disability, such as restricted mobility or limited vision, to use information technology products.

For information about the commitment that IBM has to accessibility, see the IBM Accessibility Center (www.ibm.com/able).

IBM Cognos® HTML documentation has accessibility features. PDF documents are supplemental and, as such, include no added accessibility features.

Report output

In IBM Cognos Administration, you can enable system-wide settings to create accessible report output. For more information, see the *IBM Cognos Analytics Administration and Security Guide*. In IBM Cognos Report Studio, you can enable settings to create accessible output for individual reports. For more information, see the *IBM Cognos Report Studio User Guide*. You can access the previously mentioned documents at IBM Knowledge Center (http://www.ibm.com/support/knowledgecenter).

Appendix B. Troubleshooting

This section contains troubleshooting information for the IBM Customer Insight for Banking installation.

Troubleshooting a problem

Troubleshooting is a systematic approach to solving a problem. The goal of troubleshooting is to determine why something does not work as expected and how to resolve the problem.

Review the following table to help you or customer support resolve a problem.

Table 1. Troubleshooting actions and descriptions

Actions	Description
A product fix might be available to resolve your problem.	Apply all known fix packs, or service levels, or program temporary fixes (PTF).
Look up error messages by selecting the product from the IBM Support Portal, and then typing the error message code into the **Search support** box (http://www.ibm.com/support/entry/portal/).	Error messages give important information to help you identify the component that is causing the problem.
Reproduce the problem to ensure that it is not just a simple error.	If samples are available with the product, you might try to reproduce the problem by using the sample data.
Ensure that the installation successfully finished.	The installation location must contain the appropriate file structure and the file permissions. For example, if the product requires write access to log files, ensure that the directory has the correct permission.
Review all relevant documentation, including release notes, technotes, and proven practices documentation.	Search the IBM Knowledge Center to determine whether your problem is known, has a workaround, or if it is already resolved and documented.
Review recent changes in your computing environment.	Sometimes installing new software might cause compatibility issues.

If the items in the table did not guide you to a resolution, you might need to collect diagnostic data. This data is necessary for an IBM technical-support representative to effectively troubleshoot and assist you in resolving the problem.

Troubleshooting resources

Troubleshooting resources are sources of information that can help you resolve a problem that you are having with an IBM product.

Support Portal

The IBM Support Portal is a unified, centralized view of all technical support tools and information for all IBM systems, software, and services.

The IBM Support Portal lets you access all the IBM support resources from one place. You can tailor the pages to focus on the information and resources that you need for problem prevention and faster problem resolution. Familiarize yourself with the IBM Support Portal by viewing the demo videos (https://www.ibm.com/blogs/SPNA/entry/the_ibm_support_portal_videos).

Find the content that you need by selecting your products from the IBM Support Portal (http://www.ibm.com/support/entry/portal).

Before contacting IBM Support, you will need to collect diagnostic data (system information, symptoms, log files, traces, and so on) that is required to resolve a problem. Gathering this information will help to familiarize you with the troubleshooting process and save you time.

Service request

Service requests are also known as Problem Management Reports (PMRs). Several methods exist to submit diagnostic information to IBM Software Technical Support.

To open a PMR or to exchange information with technical support, view the IBM Software Support Exchanging information with Technical Support page (http://www.ibm.com/software/support/exchangeinfo.html).

Fix Central

Fix Central provides fixes and updates for your system's software, hardware, and operating system.

Use the pull-down menu to navigate to your product fixes on Fix Central (http://www.ibm.com/systems/support/fixes/en/fixcentral/help/getstarted.html). You may also want to view Fix Central help.

IBM developerWorks®

IBM developerWorks provides verified technical information in specific technology environments.

As a troubleshooting resource, developerWorks provides easy access to the most popular practices, in addition to videos and other information: developerWorks (http://www.ibm.com/developerworks).

IBM Redbooks®

IBM Redbooks are developed and published by the IBM International Technical Support Organization, the ITSO.

IBM Redbooks (http://www.redbooks.ibm.com) provide in-depth guidance about such topics as installation and configuration and solution implementation.

Software support and RSS feeds

IBM Software Support RSS feeds are a quick, easy, and lightweight format for monitoring new content added to websites.

After you download an RSS reader or browser plug-in, you can subscribe to IBM product feeds at IBM Software Support RSS feeds (https://www.ibm.com/software/support/rss).

Log files

Log files can help you troubleshoot problems by recording the activities that take place when you work with a product.

Error messages

The first indication of a problem is often an error message. Error messages contain information that can be helpful in determining the cause of a problem.

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