

## **IBM Software Group**

### *Retail Banking Customer Segment Performance Blueprint*



#### Solution Description

The IBM Cognos Retail Banking Customer Segment Performance Blueprint enables retail banks to create customer segment profit-and-loss statements. The solution enables segment managers to: report on and analyze profitability down to customer or household, to create regional and product P&L within a segment and to plan sales and marketing initiatives to improve segment results. Integration with Acorn Systems' activity-based management software ensures granular, accurate profitability measurement and planning.

#### Features & Benefits

The Customer Segment Performance Blueprint incorporates banking industry best practices for consolidating customer data, better understanding customer segments and individual customers, and setting and monitoring specific targets that improve segment profitability. Features include:

- Customer segment reporting, analysis, dashboards and scorecards let managers see at a glance how individual customers and customer segments are performing across measures such as customer profitability, customer lifetime value, risk grade and products most likely to be purchased next
- Initiative reporting, analysis, dashboards, and scorecards identify the best customers and customer segments to target for product or service initiatives, based on the performance of past initiatives
- Initiative planning enables what-if analysis and the ability to plan marketing initiatives by product within customer segment
- Customer segment P&L calculation and forecasting is created dynamically from revenue, balance and cost information to provide customer segment profitability information
- Activity-based costing and management is based on accurate data through integration with Acorn Systems' Profit Analyzer CI, another costing provider or the bank's existing systems

#### Value Proposition

The Retail Banking Customer Segment Performance Blueprint enables customer segment managers, marketing personnel, and other customer-facing bank employees to receive customer segment information, analyze information to determine targets, plan initiatives to drive increased profits in the chosen segment, and manage and update a customer segment P&L.

#### IBM Segment

- Cognos

#### Business Function

- Business Intelligence

#### Target Industry

- Banking and Financial Markets

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