Customer Behavior Models (Capability)

1. Role Definition

This service domain handles the development, maintenance and continual assessment and refinement of the collection of customer behavior models that are deployed across the bank. This includes more general analyses for sales, operational behavior, relationship development and specific behaviors such as credit and fraud detection. Customer can cover consumer, corporate and merchant behavior for some behavioral models/scanners

2. Example of Use

A customer 'propensity to buy model' algorithm is updated to take account of additional transaction utilization data that is available

3. Executive Summary

This service domain handles the design and maintenance of a portfolio of customer behavior models that might be used in all aspects of customer relationship development, sales, servicing and product fulfillment

4. Key Features ⌃

Determine desired type/coverage for behavior analysis

Source, define and develop behavior models

Publish, process feedback and refine/tune models

Documentation ⌃

Properties ⌃

Property	Value
Service Domain	
API BIAN Portal	Customer Behavior Models API (https://app.swaggerhub.com/apis/BIAN-3/CustomerBehaviorModels/12.0.0)
Core Business Object	
Individual Analytics	customerBehaviorModelSpecificationAccumulators customerBehaviorModelSpecificationActivityAnalysis customerBehaviorModelSpecificationPerformanceAnalysis customerBehaviorModelSpecificationTrends&Events
Portfolio Analytics	customerBehaviorModelSpecificationPortfolioActivityAnalysis customerBehaviorModelSpecificationPortfolioMake-UpAnalysis customerBehaviorModelSpecificationPortfolioPerformanceAnalysis
Scenarios	⊞ Process Card Account Delinquency Review (views/view_55269.html) ⊞ Assess Customer Behaviour Model Performance (views/view_55371.html) ⊞ Flag Bots Acting as Customers or TPPs (views/view_55049.html)
Service Role	Assess the coverage and impact of the portfolio of customer behavior models and develop and refine the portfolio of available models
BIAN Life Cycle	
Registration Status	Registered
Stereotypes	

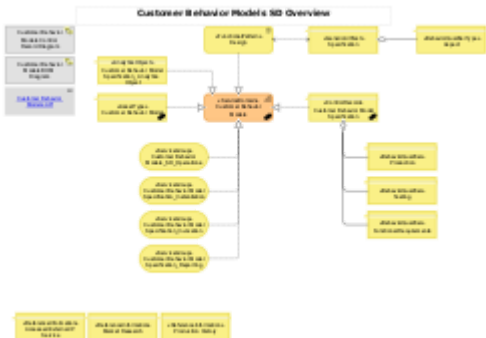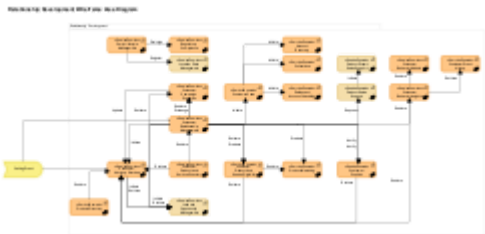| stereotype	
	ServiceDomain

Appears on ^

(views/view_50878.html)

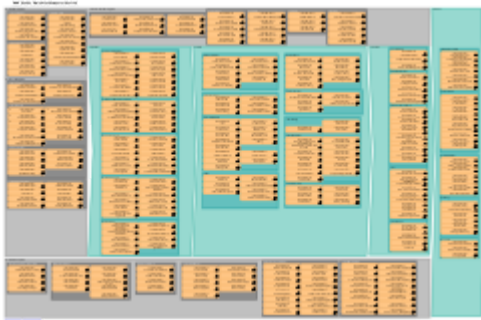BIAN Coreless 2.0 Wireframe

(views/view_51189.html)

Customer Behavior Models SD Overview

(views/view_51270.html)

Relationship Development

(views/view_51705.html)

BIAN Service Landscape V12.0 Value Ch…

(views/view_51891.html)

BIAN Service Landscape V12.0 Matrix Vi…

Relations ⌃

aggregated by	Models (object_25.html?object=130273)
	Wave 1 (object_25.html?object=153747)
	Models And Analytics (object_25.html?object=172124)

gets input from	Financial Message Analysis (object_21.html?object=30650)
	Channel Activity Analysis (object_21.html?object=34254)
	Customer Behavior Insights (object_21.html?object=34917)
	Credit Card (object_22.html?object=40448)
	Party Authentication (object_22.html?object=40912)
	Card Authorization (object_22.html?object=44578)
	Servicing Activity Analysis (object_22.html?object=46634)
	Transaction Authorization (object_23.html?object=48811)

| is equal to | Customer Behavior Models (object_37.html?object=41792) |

| is part of | Models (object_25.html?object=130273) |

realized by	Customer Behavior Model Specification_ Analytics Object (object_25.html?object=111231)
	Customer Behavior Models_SD_Operations (object_19.html?object=161442)
	Customer Behavior Model Specification_Invocation (object_17.html?object=161446)
	Customer Behavior Model Specification_Instantiation (object_17.html?object=161449)
	Customer Behavior Model Specification_Reporting (object_17.html?object=161452)
	Customer Behavior Models_SD_Service Group (object_19.html?object=240413)
	Up BQ Update user testing content (object_12.html?object=29161)
	Rq BQ Request production support for a deployed model (object_13.html?object=30378)
	Re CR Retrieve details about a customer behavior model (object_13.html?object=32099)
	Rq CR Request the use of a customer behavior model (object_13.html?object=33853)
	Up BQ Update the requirements or other properties of a model (object_13.html?object=34135)
	Ex CR Automatically download a customer behavior model (object_13.html?object=34257)
	Customer Behavior Model (object_24.html?object=34820)
	Cr CR Create or register an imported customer behavior model (object_14.html?object=36307)
	Rq BQ Request changes or improvements to a model (object_15.html?object=39824)
	Re BQ Retrieve details and documentation covering model production deployment (object_15.html?object=40808)
	Re BQ Retrieve details and testing results (object_12.html?object=42601)
	Ex BQ Get automated support for model deployment (object_16.html?object=43117)
	Ec BQ Accept or reject testing results (object_16.html?object=43294)
	Ca BQ Capture usage reports for a customer behavior model (object_16.html?object=43590)
	Re BQ Retrieve details about the model specification and properties (object_16.html?object=43891)
	Customer Behavior Model Specification (object_24.html?object=46136)
	Ec BQ accept or reject requirements for a customer behavior model (object_16.html?object=46512)
	Design (object_28.html?object=58118)
serves	Customer Management (object_6.html?object=126743)
triggered by	Business Development (object_20.html?object=32900)
	Channel Activity Analysis (object_21.html?object=34254)
	Customer Behavior Insights (object_21.html?object=34917)
	Credit Card (object_22.html?object=40448)

triggers

Customer Relationship Management (object_21.html?object=30437)

Customer Behavior Insights (object_21.html?object=34917)

Savings Account (object_21.html?object=38858)

Customer Offer (object_22.html?object=39968)

Customer Event History (object_23.html?object=47633)