



PYRAMID  
ANALYTICS

# Analytics for Today's Banking Institutions

**Sustained regulatory pressures, complex operations, competition from non-traditional players, and a rising demand for innovative customer service are key challenges for banks operating in today's economy.** They must be met while simultaneously

reducing costs, increasing profits, and maximizing return on equity.

To succeed, banking institutions must understand and act on well-analyzed data. All users need to be able to generate, share, and consume analytic data within a governed and secure IT-enabled environment.

**Six primary areas within banking where analytics plays a critical role.**



Customer  
Profitability



Branch  
Performance



Marketing  
Effectiveness



Risk  
Management



Loan Processing  
& Performance



Customer  
Success

# Pyramid Helps Banking Institutions Make Critical Decisions

**See more—and do more—with your data.** Modern banking institutions must deal with data across multiple channels. Those that can see the interconnections between seemingly incongruous or unrelated data sets are most likely to succeed in a highly competitive, constantly evolving business environment. Give your employees an enterprise tool to spot the patterns, and make decisions that advance the business, with Pyramid.



## Customer Profitability

An accurate measure of customer profitability requires a holistic view of the organization. Banks need to understand how to identify profitable (and unprofitable) customers and drive acquisition activities that ensure long-term profitability and success. Pyramid gives business users the power to easily integrate and analyze customer data from numerous sources to provide the complete view you require to accurately assess profitability.



## Branch Performance

Bank branches have a tremendous opportunity to impact the success of the institution as a whole when they provide the right services and products at the right time. In order to facilitate accurate performance management, each branch should be able to understand and predict costs and management profitability. With Pyramid, banks can easily compare profitability, cost of funds, deposit mixes, or loan ratios for all branches within the organization, without being forced to manually compile numerous reports that paint incomplete—or inconsistent—views of overall performance across the organization as a whole.



## Marketing Effectiveness

For a consumer-focused business such as banking, marketing plays a pivotal role. Because of the increasing costs associated with customer acquisition and retention, it is critical that bankers understand the characteristics of successful marketing campaigns and leverage them to ensure continued growth, profitability, and competitive advantage. Using Pyramid, you can analyze social media sentiment, identify cross-selling and up-selling opportunities, improve response rates, and more—all within a centralized analytics platform environment.

### USE PYRAMID TO ANSWER KEY QUESTIONS LIKE:

Which of my customers are profitable or unprofitable?

Which of my delivery channels, products, and regions are most profitable?

What is the margin contribution of each product?



## Risk Management

Risk management requires you to quickly identify potential areas of exposure and take timely corrective action—and then capitalize on potential opportunities. Banks can increase profitability and ensure shareholder value when they give decision-makers the ability to analyze—and identify—risk to their portfolios, customers, or industries without having to wait for others to furnish the data. Pyramid allows banks to easily set up their own risk assessment views tailored to them, giving decision-makers and executives the ability to quickly identify—and analyze—risk for their particular business situation.



## Loan Processing & Performance

Loan officers, processors, brokers, and lenders all need the ability to understand how to decrease the amount of time it takes to approve loans, while simultaneously maintaining quality work. Whether users are creators or consumers of analytic content, Pyramid helps users at all levels to be more productive while adding the transparency required for compliance and quality. Most importantly, it helps put the right information in the right hands at the right time for improved collaboration and decision-making.



## Customer Success

Customer success begins with the first interaction—whether it's through your website, in a branch, or over the phone—and continues throughout the life of the relationship. In order to ensure you're not losing customers, you must understand and see the indicators of at-risk customers to take timely, corrective action. That depends on having the right information. With Pyramid, you can build satisfaction scorecards and KPIs to help identify at-risk customers, and identify when to reach out to them before they look elsewhere for banking services.

### USE PYRAMID TO ANSWER KEY QUESTIONS LIKE:

What are the purchasing behaviors of my customers?

What are the real costs to acquire a new customer?

What proportion of resources does each customer consume?

What is the profit potential from each new customer?