Exponentia DataLabs

Analytics and BI Deck
Use Cases to Drive Business Growth

Customer 360-Degree View*

A sample snapshot of customer 360-degree view

Gender: Male
Age: 54 Years

Marital Status: Married
Address: Flat No 1, Street 2, City, Pincode
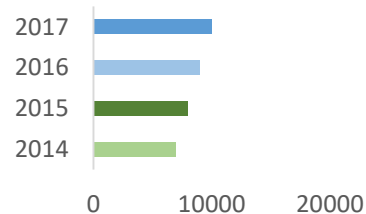
Days since first contact	Days since last contact	Relationship Manager
108	**72**	**Mr. Pqr**

Average Trade Size
INR 10,000

Trading History

Year	
2017	
2016	
2015	
2014	

0   10000   20000

Mr. Abc Xyz

*illustrative

Customer Segmentation

Segmentation to group customers with similar profiles together

Customer information is collected and fed into a segmentation model

Young High Income Group*

Young professionals with high income shown positive response to a tele caller

Soon to be Retirees*

About to retire couples seeking retirement homes

Middle Age Businessmen*

Business owners in their mid forties with a very high annual income

Recently Married*

Individuals who have been recently married

*illustrative

Customer Scoring

A scoring model to stack rank the customers based on their trade probability
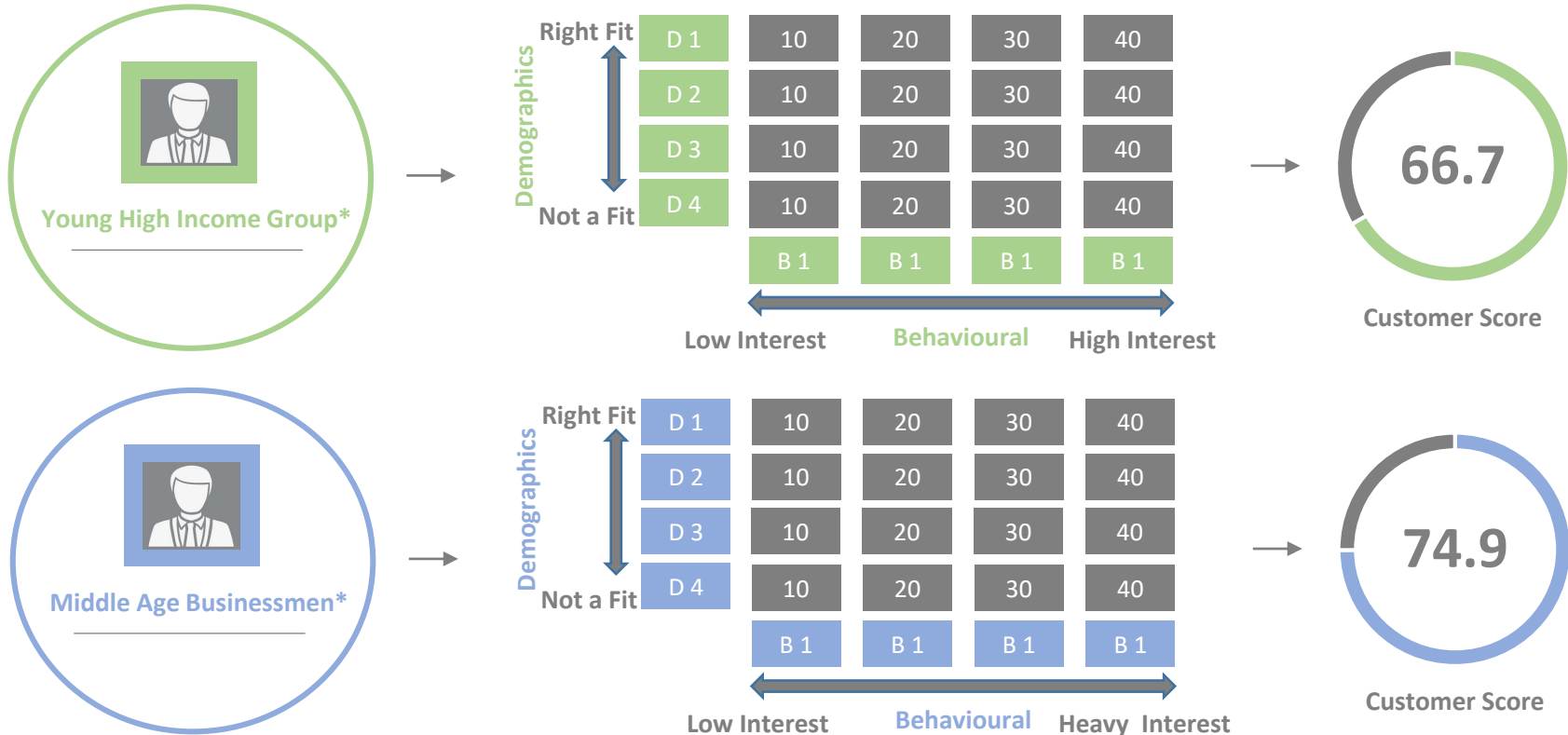
Young High Income Group*

Demographics		Behavioural		
Right Fit — D 1	10	20	30	40
D 2	10	20	30	40
D 3	10	20	30	40
Not a Fit — D 4	10	20	30	40
	B 1	B 1	B 1	B 1

Low Interest — Behavioural — High Interest

66.7

Customer Score

Middle Age Businessmen*

Demographics		Behavioural		
Right Fit — D 1	10	20	30	40
D 2	10	20	30	40
D 3	10	20	30	40
Not a Fit — D 4	10	20	30	40
	B 1	B 1	B 1	B 1

Low Interest — Behavioural — Heavy Interest
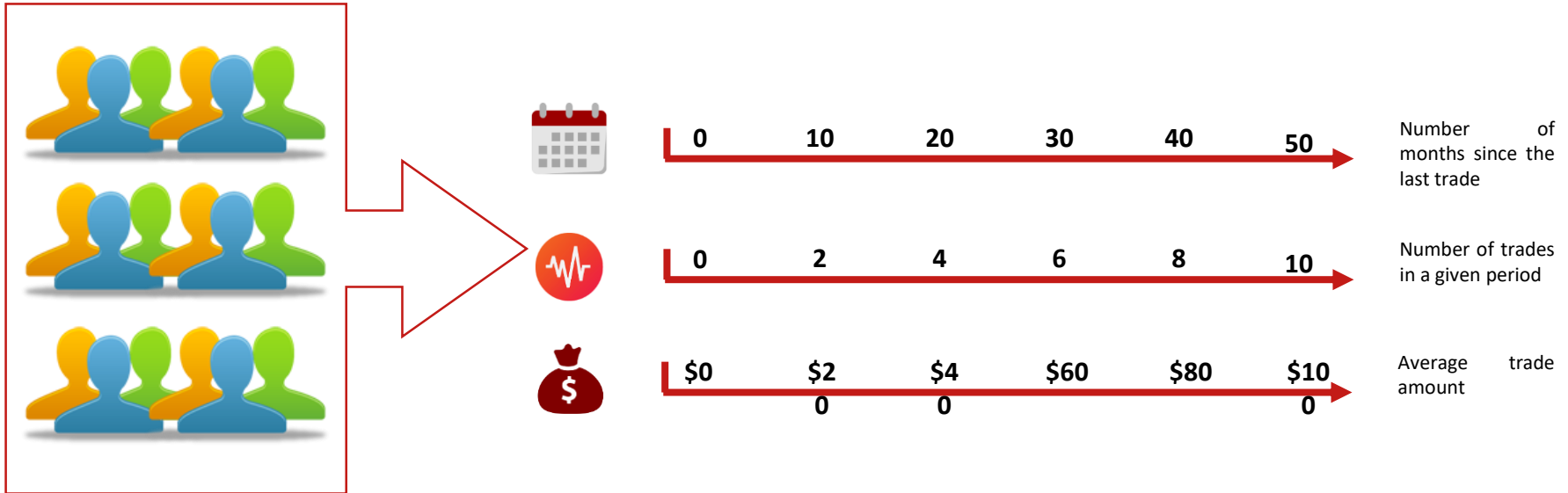
74.9

Customer Score

*illustrative

Customer Segmentation

RFM Segmentation is key to understanding customer behaviour

Segmentation based on Recency, Frequency & Monetary Value is used to find customer distribution based on similar behavior….

| 0 | 10 | 20 | 30 | 40 | 50 |
Number of months since the last trade

| 0 | 2 | 4 | 6 | 8 | 10 |
Number of trades in a given period

| $0 | $2 0 | $4 0 | $60 | $80 | $10 0 |
Average trade amount

Customer Segmentation

RFM Segmentation is key to understanding customer behaviour

…so that each segment can be approached with a customized campaign that best suits its needs

		$20	$40	$60	$80	$100
12	1	Standard	Standard	Standard	Silver	Silver
	2	Standard	Standard	Silver	Gold	Gold
	4	Standard	Silver	Gold	Gold	Premium
	12	Silver	Gold	Gold	Premium	Premium
24	1	Standard	Standard	Standard	Silver	Silver
	2	Standard	Standard	Silver	Gold	Gold
	4	Standard	Silver	Gold	Gold	Premium
	12	Silver	Gold	Gold	Premium	Premium
36	1	Standard	Standard	Standard	Silver	Silver
	2	Standard	Standard	Silver	Gold	Gold
	4	Standard	Silver	Gold	Gold	Premium
	12	Silver	Gold	Gold	Premium	Premium

Active Customers

Up Sell
Focus on standard & silver customers
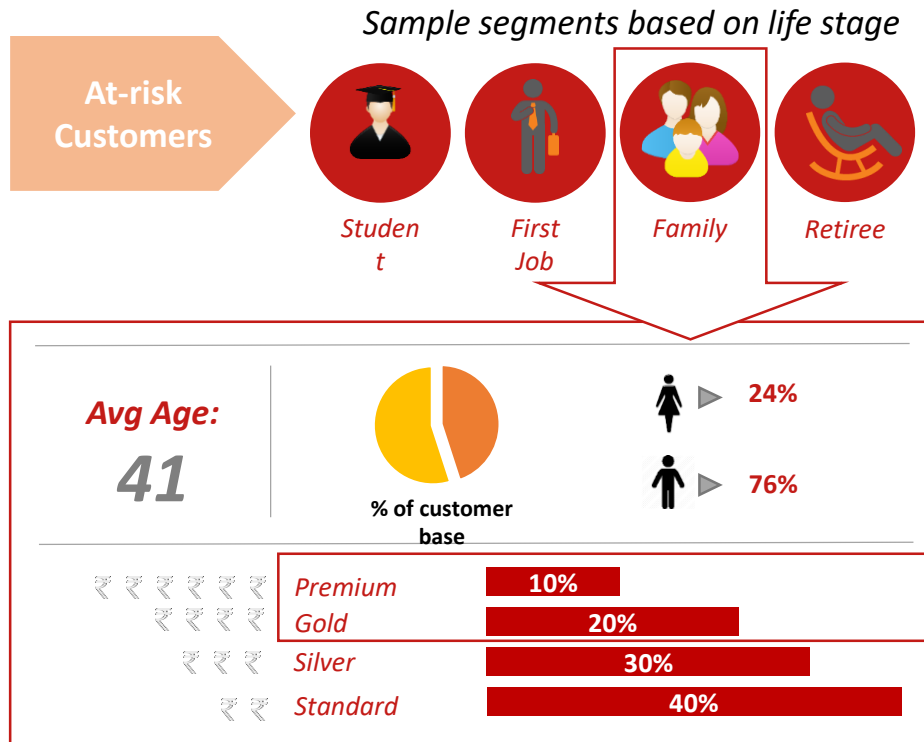
At-Risk Customers

Retention Campaigns
Focus on premium & gold customers

Churned Customers

Reactivation Campaigns
Focus on premium customers

Churn Management

Focus of churn management campaigns should be around at-risk customers

At-risk Customers

Sample segments based on life stage

- Student
- First Job
- Family
- Retiree

Brokerage Feature
Discounts in certain brokerage amount

Recommendations
Pushing alerts/ notifications of recommended buy

Communication
Direct Calling

Avg Age:
41

% of customer base

24%

76%

Premium	10%
Gold	20%
Silver	30%
Standard	40%

Next Best Action: Customized Promotion

Needs	Variable	Characteristics
Price	Elasticity to cab rate	Low
Communication Channel	Online	Medium
	SMS	Low
	Call	High
	App based	Medium

Recommendation Engine

Increase top line with customized recommendations

Request Received	→	Start with all Offers	→	Rule based filtering	→	Likelihood based filtering	→	Score & Rank Offers	→	Return best offers

The recommendation services need to support the above overall flow of information

NBFC sector has found a lot of value by building the recommendation engine that directly offers product to their customers. The flexibility to manage changes to recommendations such rule based filtering is very important features that the companies seek. Examples of recommendation engine services include:

- **Example 1: Agent Sales Enquiry –** Customer calling to support agents enquiring about the Demat account opening details

- **Example 2: Web Recommendations –** Customers seeking services options on company's website

Recommendation Engine

Use case flow

Request Received → Start with all Offers → Rule based filtering → Likelihood based filtering → Score & Rank Offers → Return best offers

Example 1: Agent receives a call from customer

(1) Customer calls with an enquiry

(2) Agent handles calls

(3) Agent gets recommendations on CRM tool

Example 2: Customer visits company's website
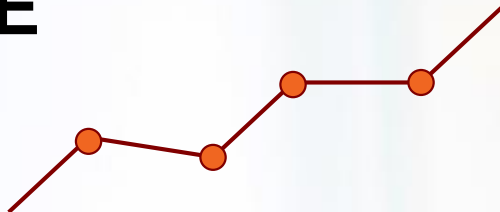
(1) Customer visits the website

(2) Customer gets recommendations on website

GET ANALYTICS RIGHT
THE FIRST TIME

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