

## Empower RMs through AI based customer insights

In CRM, the RMs and their Supervisors have to access multiple TABs for information about customer w.r.t Offers from the bank, Product holdings, RM Interactions, Profile of the customer.

The RM refers this information prior to engaging with the customer. The supervisors are also expected to refer this information to recommend or instruct the RM on their next engagement with the customer.

### Problem Statement:-

Plethora of Information to be referred to know the customer & decide next cross sell pitch.

**CRM – Existing System:** Below are the multiple tabs which RMs & Supervisors refer.

Account | + |

Detail Print

< Summary Profile AUM **Offers & Leads** Approvals **Product Holdings** **Interactions** CA Profiler **View Customer Profiler** Cases Individual P >

### Key Information

Customer Name	MURALIDHAR RAM.	Primary Customer	<a href="#">(Show Hierarchy)</a>
Cust ID	20980	Group ID	20980
Birth date	18/02/1965	Updated Birth Date	
Marital Status	Single	Updated Marital Status	Single
Religion	Hindu	Anniversary date	01/01/1915
Branch Code		Branch Name	
Customer Band	05	Gender	M
Eligible for Upgrade/Downgrade	IMPERIA	Ethnic Code	H
Relationship Manager	JAY PRAKASH	Customer Type	
CSA	N	NR	Y
Advisory	N	Last Activity On	3/12/2018 21:22
Trigger Last Activity On		Last Mailer Printed On	
Customer Status	Active	Is PBG	
Status Updated By	JAY PRAKASH	Status Updated On	1/17/2017 10:52

### Contact Information

Note		Alternate Address	
Mailing Address	BLDG NO 6-A, KALPAT ESTATE, POONAM NAGAR,, ANDHERI EAST,, MUMBAI, MAHARASHTRA, 400093.	Alternate Resi Phone	
Resi Phone		Alternate Office Phone	
Office Phone		Alternate Mobile	
Mobile	+91	Alternate Email	
Email	ms_prvt@yahoo.com		

**Proposed Solution:** A single view AI based customer insights empowering RMs with brief insight across customer information in CRM.

### Customer Insight include :-

- Product based Insights i.e. current products used by customer
- Products/Services in which customer has shown interest
- Whether customer has life Insurance or has taken loan
- Customer Sentiment – Happy/Unhappy/Not Interested/Interested

**Supervisor Analytics:** Provides analysis across all RMs for Supervisor like –

- Total no of RMs allocated, no of interactions done by each RM, Mode of contact of interactions
- Trend analysis on pattern of interactions like decline or increase
- Products mentioned in interactions by RMs
- Whether previous interaction tasks are accomplished or pending
- Overall customer sentiment on comments in service interactions
- Whether the customer's need is regularly met or not met

### Sample Reports of the proposed solution – to be made available in CRM

Enclosed are the samples reports generated as part of POC using CRM data across Service Interactions, Customer profile and HNW Sales process.

#### Sample 1

The screenshot displays a CRM interface for a user named ANANTH PAI. The interface includes a top navigation bar with a profile picture, name, and a 'Details' button. Below this is a sidebar with icons for various functions. The main content area has tabs for 'Interactions', 'Review', 'HNW Sales', and 'Analysis', with 'Analysis' currently selected. The report title is 'Customer Background: WINDLE DESIGNS LLP:', and there is a dropdown menu to 'Select customer: WINDLE DESIGNS LLP:'. The report content consists of a bulleted list of customer details:

- Customer investments needs are Demat, HSL, SIP and MF and in terms of protection Health insurance and Car insurance is preferred.
- His transactional/banking requirements includes Bill Pay, Smart Pay, RD and MF.
- Interaction happened with customer for 8 times out of which 5 were in Jan 18 and 3 were in Feb18. Mode of interaction was through Phone call for 6 times and there was one personal visit the rest was through other mode of interaction.
- Customer is having a demat account. Prow growth Plus Plan and Renewal of Credit card was discussed during the interactions.
- Customer's profile is incomplete.

## Sample 2

The screenshot shows a user interface for a customer analysis tool. At the top, there's a header with a profile picture of ANANTH PAI, a 'Details' button, and navigation links for 'groups', 'group request', and 'manage'. Below the header, there are tabs for 'Interactions', 'Review', 'HNW Sales', and 'Analysis'. The main content area is titled 'Customer Background: Y SHASHIKALA CHOWDARY' and includes a 'Select customer:' dropdown menu. The background section contains a list of four bullet points detailing the customer's profile and interaction history.

**Customer Background: Y SHASHIKALA CHOWDARY** Select customer: Y SHASHIKALA CHOWDARY

- Customer is a salaried employee and her primary bank account is with HDFC and wants to open an account for her husband by this April.
- She wants some Tax Saving Investments for her son and in terms of protection she needs Term insurance for her son and daughter in law.
- Interaction happened with customer for 7 times and Mode was Phone Call in all the interactions.
- PL, AL and Jumbo Loan were mentioned during two interactions. CASA Values and TATA AI Plan was also discussed.

## Supervisor Analysis to know RM engagements with customer

The snapshot provides information to Supervisor on the RM engagements with their customers, interaction trend, products pitched and TOP RM performer engaging with customers.

## Sample 1

