

What it takes to earn and keep
your customers' business:

Show me you know me

Meet Tom

Tom gets credit card offers and other promotions every month from his bank that he's not interested in. Tom hates junk mail.

The challenge

Many banks analyze just a fraction of the data available about their customers. This method limits their ability to market to their customers as individuals—giving them what they want (and avoiding what they don't want). Predicting life events and financial events can grow loyalty and target offers to Tom's real needs.

What his bank needs to do.

Explore more data to understand what Tom wants and needs

By analyzing all available data, including banking transactions, payments, community data, even social media, the bank gets a clearer picture of Tom's financial needs. The bank discovers that Tom checked its website for mortgage information and posted comments on social media about his search for a condo.

01



Apply insights to create segment-of-one marketing to Tom

Based on analysis of these interactions, plus an understanding of recent and upcoming life events, Tom is likely to move in a few months. The bank can then match an offer Tom is most likely to accept: a preferred-rate mortgage with reduced closing fees. The bank also looks at Tom's preferred interaction channels and learns that Tom likes to do the bulk of his banking on the go.

02



Provide a personalized offer Tom wants

The bank sends Tom links to its services online—information on home buying, moving considerations and mortgage calculators. Tom responds, verifying his interest in mortgages, and is more likely to remain a loyal customer as he moves.

03



The Results

Now Tom gets relevant promotions from his bank to his mobile phone. Tom's experience improves, and he realizes greater value in what the bank has to offer.

Our solution



Use integrated analytics and more data sources to predict new cross-sell and up-sell opportunities.



Provide highly targeted and timely offers that customers are more likely to accept.



Determine the next-best action with greater certainty and speed.

How does IBM make this solution possible?

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