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.

## By analyzing all available data, including

Tom wants and needs

Explore more data to understand what

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.



### 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

marketing to Tom

03

Apply insights to create segment-of-one

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.

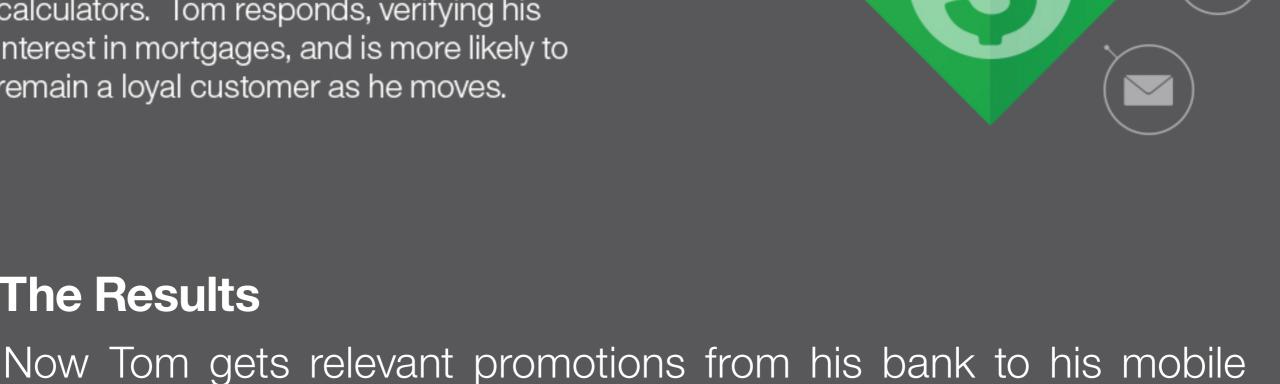
### moving considerations and mortgage calculators. Tom responds, verifying his

The bank sends Tom links to its services

online—information on home buying,

Provide a personalized offer Tom wants

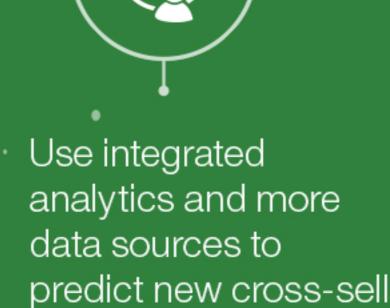
interest in mortgages, and is more likely to remain a loyal customer as he moves. The Results



## what the bank has to offer.

phone. Tom's experience improves, and he realizes greater value in

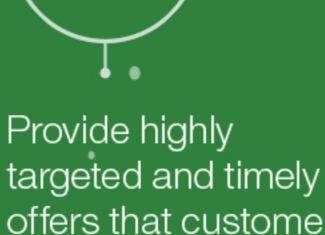
**Our solution** 



and up-sell

opportunities.

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offers that customers are more likely to accept.

# How does IBM make this solution possible?

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