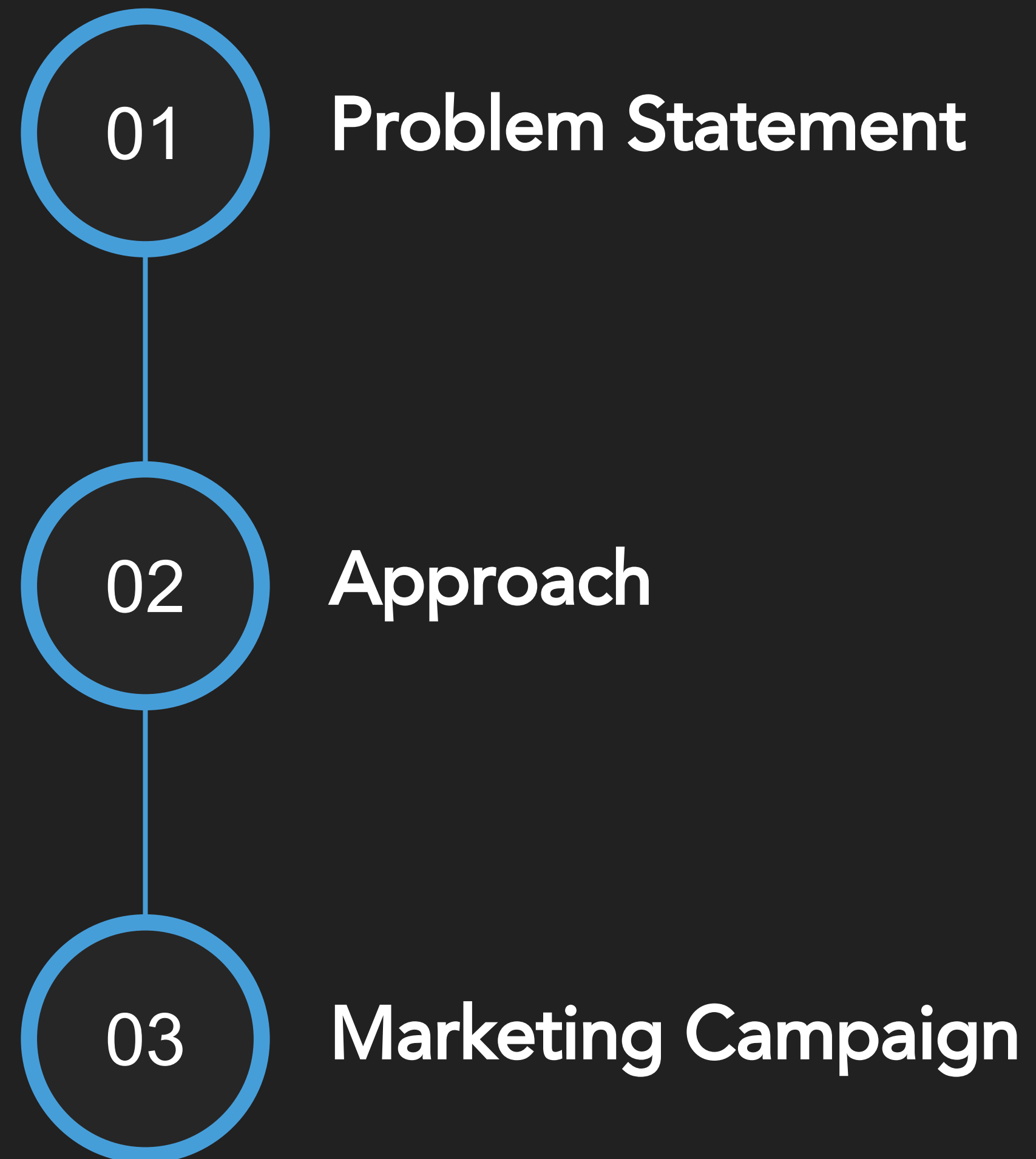


KEEPING IT IN THE FAMILY

Identifying and Keeping At Risk Clients

Team E. Kirti Pande, Teeru Gupta, Tiffany Sung, Pooshan Shah

Outline



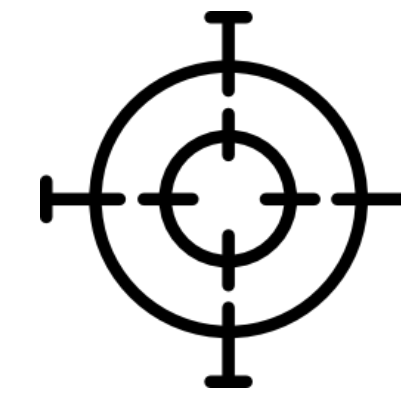
Problem Statement

Help advisors serve their clients better



Incremental Knowledge

- Create risk exposure index (REI) to facilitate identification of high risk customers



Additional Outreach

- Identify customer segments to design customer-centric marketing campaign for acquisition and retention



Approaches

Approach



Assumptions

- Qualitative thresholds
- Financial data is available
- Important features/
customer segments are
dynamic



Data

- Customer churn data for
credit cards
- Augment with external
metrics
- Customer feedback
survey



Prediction

- Important metrics for
advisors - ensemble
methods
- Risk exposure index -
ensemble methods
- Customer segmentation -
k means clustering

Marketing Campaign

Target Customers

charles
SCHWAB

3 target high risk customer profiles



Millennials

Investment Goal: Retirement
Communication: In-person



Retention

Establish and increase trust and respect by focusing on transparency and ease of access



Working Adults

Investment Goal: Short-term
Communication: In-person



Retention

Provide plethora of options in various areas and continuously show results of current assets



Family Guys

Investment Goal: Education
Communication: Phone Call



Retention

Establish personal connection and keep in regular contact to develop relationship

Schwab Marketing Campaign



Advisors

- Advanced insights in customer behaviour
- Market research on untapped clientele and changing demographics
- Extensive platform support



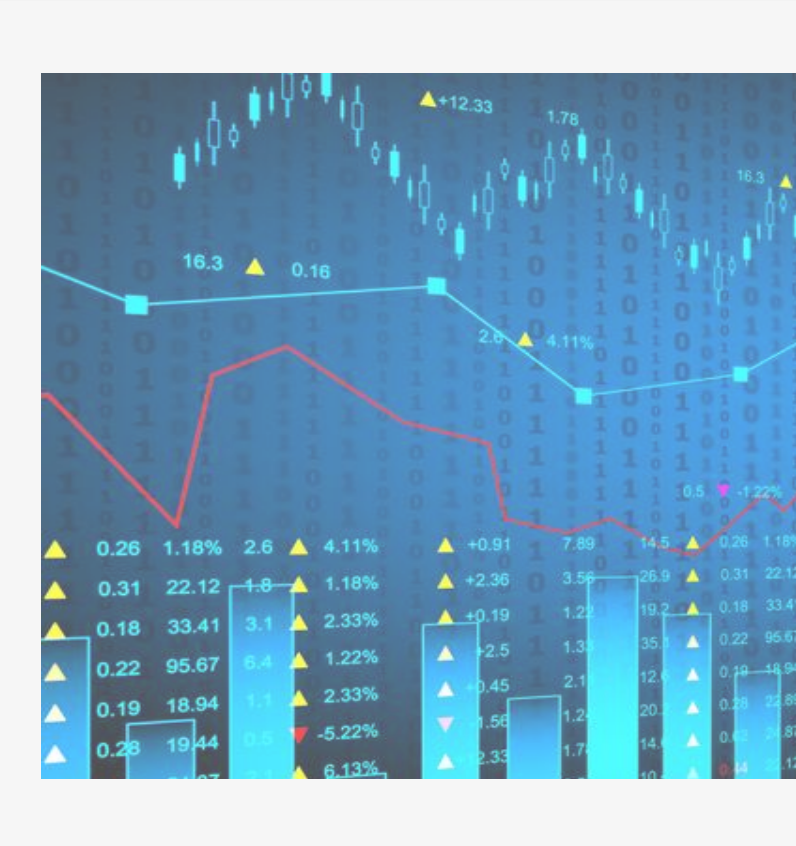
Customers

- Social Media
- Newsletters/blog posts
- Meetups and trainings
- KPI
 - Decreased churn rate
 - Increase in customers

Next Steps



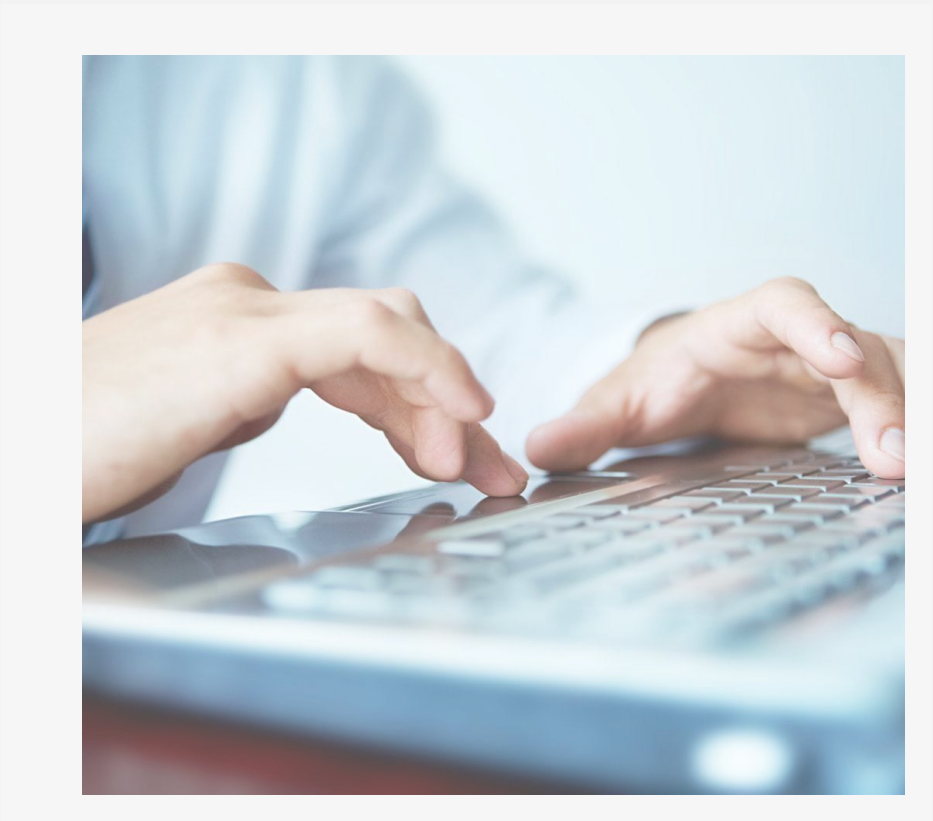
Feedback from advisors of actual important feature



Getting Validated Real World Data



Calculated the Monetary Value



Enhance Advisor's Interactive Dashboard



Thank you