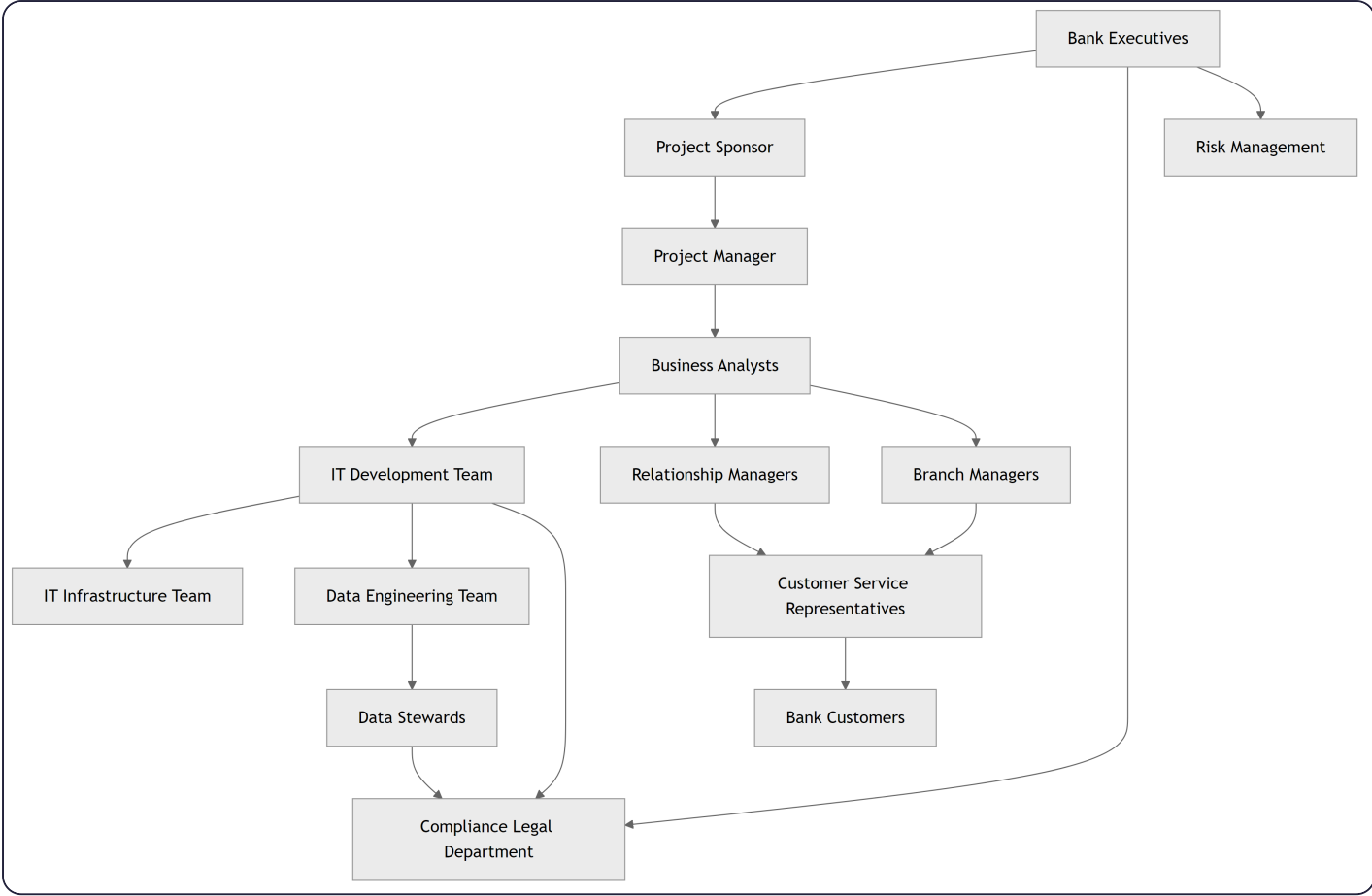


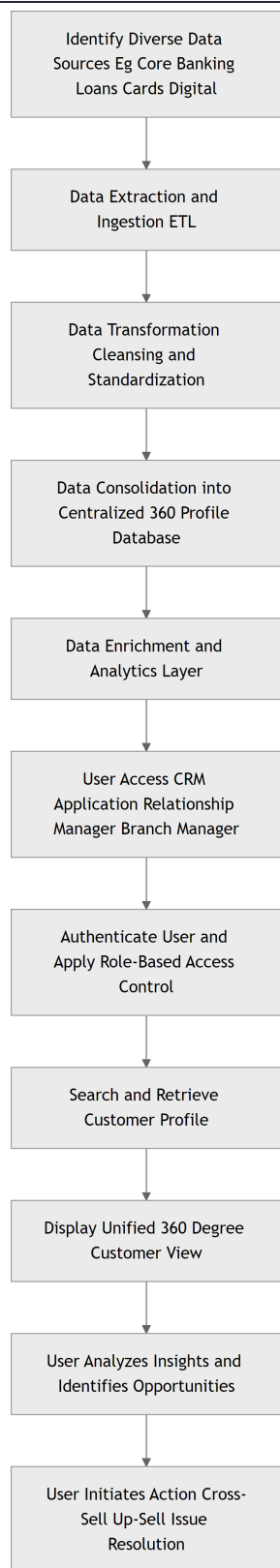
01. Stakeholder Map

This map identifies the key unique stakeholders involved in the design, development, and implementation of the 360 Degree CRM Solution within a banking context.



02. Process Flow

This flow illustrates the high-level process of data ingestion, consolidation, and consumption within the 360 Degree CRM Solution.



03. Business Requirement Document (BRD)

3.1. Purpose of the Document

This Business Requirement Document (BRD) details the requirements for the development and implementation of the 360 Degree CRM Solution. Its primary purpose is to provide a comprehensive,

unified view of each bank customer by consolidating data from multiple disparate sources. This document serves as a foundational blueprint for all project stakeholders, ensuring a shared understanding of the system's objectives, functionalities, and expected behaviors, thereby guiding the development, testing, and deployment phases.

3.2. Project Scope

The project scope encompasses the design, development, and integration of a solution that aggregates customer data from various internal banking systems to present a holistic, unified 360-degree customer profile to authorized bank employees. This includes data consolidation, a user interface for profile viewing, features for identifying opportunities, and tools for issue tracking and reporting.

3.3. Scope of the Document

This document covers:

- * Detailed business problem statement and objectives.
- * Stakeholder identification and their roles.
- * High-level process flows.
- * Comprehensive business and functional requirements.
- * Non-functional requirements.
- * Detailed use cases and scenarios.
- * Data mapping and data requirements analysis.
- * In/Out of scope items.
- * Key Performance Indicators (KPIs) for success measurement.

3.4. Related Documents

- Project Charter
- Existing System Documentation (Core Banking, Loans, Cards, Digital Platforms)
- Data Governance Policies
- Security Policies
- Regulatory Compliance Guidelines (e.g., GDPR, CCPA, local banking regulations)

3.5. Definitions

- **360 Degree CRM Profile:** A comprehensive, unified view of a bank customer, consolidating all relevant data from various internal systems into a single, cohesive profile.
- **Relationship Manager (RM):** Bank employee responsible for managing customer relationships and identifying financial needs.
- **Branch Manager (BM):** Bank employee responsible for overseeing branch operations and customer interactions.
- **Cross-Sell:** Offering additional products or services to an existing customer based on their current holdings or profile.
- **Up-Sell:** Encouraging a customer to purchase a higher-end version of a product or more of a product.
- **PII (Personally Identifiable Information):** Any data that can be used to identify a specific individual.
- **ETL (Extract, Transform, Load):** A process in data warehousing that extracts data from source systems, transforms it into a clean and consistent format, and loads it into a target system.

3.6. Risks and Assumptions

3.6.1. Risks

- **Data Quality Issues:** Inaccurate, incomplete, or inconsistent data from source systems could compromise the accuracy of the 360-degree view.
- **Integration Complexity:** Integrating with disparate legacy banking systems may pose significant technical challenges.

- **Performance Bottlenecks:** Slow retrieval or display of customer profiles due to large data volumes or complex queries.
- **Data Security and Privacy Concerns:** Risk of unauthorized access or breaches of sensitive customer data.
- **User Adoption:** Resistance from RMs/BMs if the solution is not intuitive or perceived as adding overhead.
- **Scope Creep:** Expanding requirements beyond the initial scope, delaying project completion.
- **Regulatory Compliance:** Failure to adhere to data privacy and banking regulations.

3.6.2. Assumptions

- All necessary source system owners will provide cooperation and access to data.
- Existing data governance policies are sufficient or can be easily adapted for the consolidated profile.
- The bank has adequate infrastructure to support the new solution's data storage and processing needs.
- Key business users (RMs, BMs) will be available for requirements gathering, testing, and training.
- The project will secure necessary funding and resources throughout its lifecycle.

3.7. System/Solution Overview

The 360 Degree CRM Solution is a centralized customer data platform designed to consolidate customer information from various operational systems (e.g., Core Banking, Loans, Cards, Digital Channels, Call Center). This platform will process, cleanse, and unify data to create a single, comprehensive customer profile. A web-based application will provide Relationship Managers and Branch Managers with an intuitive interface to access this unified view, enabling them to gain insights, identify opportunities, manage interactions, and track issues effectively.

3.8. Context Diagram/Interface Diagram/Data Flow Diagram, Application Screen Flow, Sitemap, Process Flow

For brevity and adherence to specified diagram types, the high-level Process Flow is detailed in Section 02. Other diagrams like Context Diagram, Data Flow Diagram (DFD), Application Screen Flow, and Sitemap would typically be developed at later stages of the design phase or require more complex diagramming tools. They would illustrate system boundaries, data movement between components, user interface navigation paths, and overall system architecture respectively.

3.9. System Actors

- **Relationship Manager (RM):** Primary end-user, interacts with customer profiles, identifies opportunities, logs interactions.
- **Branch Manager (BM):** Primary end-user, similar to RM, also uses system for reporting and oversight.
- **Customer Service Representative (CSR):** Uses system for issue tracking and basic profile lookups.
- **System Administrator:** Manages user access, configurations, and system health.
- **Data Engineer:** Responsible for ETL processes and data pipeline maintenance.
- **IT Support Staff:** Provides technical support for the system.
- **Automated Data Sources:** Core Banking System, Loan Origination System, Card Management System, Digital Banking Platform, Call Center System.

3.10. User Roles and Responsibilities / Authority Requirements

User Role	Responsibilities	Authority Requirements
Relationship Manager	View 360 Profile, identify opportunities, log interactions, track issues.	Access to assigned customer profiles, limited data modification (e.g., notes).
Branch Manager	View 360 Profile, identify opportunities, log interactions, track issues, generate reports.	Access to all branch customer profiles, ability to override certain system-suggested actions for their branch.
Customer Service Rep	View customer basic details, log and track simple issues.	Limited read-only access to customer profiles, specific issue logging functions.
System Administrator	Manage user accounts, configure system settings, monitor system performance.	Full administrative access to the CRM application and underlying configurations.
Data Engineer	Maintain data pipelines, ensure data quality, resolve data integration issues.	Access to ETL tools, database, and source systems for data operations.

3.11. Dependencies and Change Impacts

3.11.1. System Dependencies

- **Core Banking System (CBS):** Essential for primary account, balance, and transaction data.
- **Loan Origination/Management System (LOS/LMS):** For loan product holdings and status.
- **Card Management System (CMS):** For credit/debit card details and transaction data.
- **Digital Banking Platforms (Mobile/Web):** For digital interaction history and preferences.
- **Call Center System (CCS):** For call logs, service requests, and interaction notes.
- **Enterprise Data Warehouse (EDW):** May serve as an interim staging area or source for aggregated data.
- **Identity and Access Management (IAM) System:** For user authentication and authorization.

3.11.2. Change Impacts Specifications

- **Process Changes:** Existing customer interaction processes will need to be revised to leverage the new 360-degree view. RMs/BMs will shift from siloed data lookups to a unified interface.

- **Training Requirements:** Comprehensive training will be necessary for all end-users (RMs, BMs, CSRs) to maximize adoption and effective use of the new system.
- **Data Governance:** New policies or enhancements to existing policies may be required to manage data quality, privacy, and security within the consolidated profile.
- **Technical Stack:** Introduction of new technologies or integration patterns may impact the IT team's skill requirements and support processes.
- **Organizational Culture:** Fostering a data-driven culture where insights from the 360-degree view are actively used for decision-making.

3.12. 360 Degree CRM Profile Description

The 360 Degree CRM Profile provides a single, unified dashboard for each customer, encompassing the following key data domains:

- **Demographics:** Name, address, contact details (phone, email), date of birth, marital status, occupation.
- **Account Information:** All active and inactive accounts (checking, savings, loans, credit cards, investments), account numbers, balances, account status.
- **Product Holdings:** List of all products held by the customer, including specific features, interest rates, and maturity dates.
- **Transaction History:** Consolidated view of all transactions across all accounts and products, with filtering and search capabilities.
- **Interaction History:** Logs of all customer interactions (branch visits, calls, emails, chat, digital messages), including date, channel, topic, and resolution.
- **Communication Preferences:** Preferred communication channels, opt-in/out status for marketing.
- **Service Requests/Issues:** Current and historical service requests, complaints, and their resolution status.
- **Behavioral Data:** Spending patterns, digital channel usage, product usage frequency.
- **Risk & Compliance Data:** Internal risk scores, KYC/AML status.
- **Notes & Tags:** Internal notes from RMs/BMs, custom tags for segmentation or follow-up.

3.13. Pain Point, Solution, and How it Helps

Pain Point	Solution	How it Helps
Fragmented customer data across disparate systems	Consolidated 360 Degree Profile	Provides a unified, single source of truth for all customer information.
Limited insight into customer behaviors and needs	Advanced aggregation and analytics on unified data	Enables deep understanding of customer preferences, financial habits, and life events.
Missed opportunities for cross-sell/up-sell	Proactive identification of relevant product/service opportunities	Allows RMs/BMs to offer timely and personalized solutions, increasing revenue.
Inefficient and delayed issue	Centralized issue tracking and	Speeds up problem-solving

Pain Point	Solution	How it Helps
resolution	interaction history	by providing full context, improving customer satisfaction.
Inconsistent customer experience across channels	Standardized and accessible customer profile for all authorized staff	Ensures a cohesive and personalized experience, regardless of touchpoint.
Difficulty in compliance with data privacy regulations	Centralized data governance and access control	Facilitates adherence to regulations like GDPR, CCPA, by managing data securely.

3.14. Use Case

High-level mention: The system will support various use cases centered around customer interaction and insight, detailed comprehensively in Section 05.

04. Functional Requirement Specification (FRS)

4.1. Functional Requirements (FRs)

- **FR-001: Data Consolidation:** The system shall aggregate customer data from Core Banking, Loan Management, Card Management, Digital Banking, and Call Center systems into a unified profile.
- **FR-002: Customer Profile Search:** The system shall allow users to search for customer profiles using various criteria (e.g., Customer ID, Name, Account Number, Phone Number).
- **FR-003: Unified Profile Display:** The system shall display a comprehensive 360-degree view of the customer, including:
 - Demographic Information (Name, Address, Contact)
 - Account Holdings (Type, Number, Balance, Status)
 - Product Holdings (Details of all products held)
 - Transaction History (Across all accounts/products)
 - Interaction Logs (Calls, Emails, Branch Visits, Digital)
 - Communication Preferences
 - Service Requests/Issues (Current & Historical)
 - Behavioral Insights (Spending Patterns, Digital Usage)
- **FR-004: Opportunity Identification:** The system shall automatically identify and suggest potential cross-sell and up-sell opportunities based on customer profile data and pre-defined rules.
- **FR-005: Issue Logging:** The system shall allow users to log new customer issues, categorizing them by type and severity.
- **FR-006: Issue Tracking:** The system shall enable users to track the status and resolution progress of logged issues.
- **FR-007: Interaction Logging:** The system shall allow users to log details of customer interactions (e.g., meeting notes, call summaries).

- **FR-008: Reporting Generation:** The system shall allow users to generate predefined reports (e.g., customer segmentation, product penetration by branch, issue trends).
- **FR-009: Custom Reporting:** The system shall provide capabilities for authorized users to create and customize ad-hoc reports using available data.
- **FR-010: Role-Based Access Control (RBAC):** The system shall restrict access to customer data and functionalities based on the user's assigned role (e.g., RM, BM, CSR).
- **FR-011: Audit Trail:** The system shall log all user actions, including profile views, data modifications, and report generation, for audit purposes.
- **FR-012: Data Refresh:** The system shall ensure that data in the 360-degree profile is refreshed at specified intervals (e.g., daily for core data, near real-time for key transactions).

4.2. Non-Functional Requirements (NFRs)

- **NFR-001: Performance:**
 - Profile Load Time: A comprehensive customer profile shall load within 3 seconds for 90% of requests.
 - Search Response Time: Search results shall be returned within 2 seconds for 95% of queries.
- **NFR-002: Scalability:** The system shall be capable of supporting a growing customer base (e.g., up to 5 million customers) and concurrent users (e.g., 500 concurrent RMs/BMs) without significant degradation in performance.
- **NFR-003: Security:**
 - Data Encryption: All sensitive customer data (PII, financial data) shall be encrypted both at rest and in transit.
 - Authentication: The system shall integrate with the bank's central IAM system for robust user authentication.
 - Authorization: RBAC (FR-010) shall be strictly enforced to ensure users only access data they are authorized to view.
 - Vulnerability Management: Regular security audits and penetration testing shall be conducted.
- **NFR-004: Usability:**
 - User Interface (UI): The UI shall be intuitive, consistent, and easy to navigate for RMs and BMs, requiring minimal training.
 - User Experience (UX): The system shall provide a positive user experience, minimizing clicks and presenting information clearly.
- **NFR-005: Reliability:**
 - Availability: The system shall be available 99.9% of the time during business hours.
 - Data Backup & Recovery: Robust backup and disaster recovery mechanisms shall be in place to ensure data integrity and business continuity.
- **NFR-006: Maintainability:** The system architecture shall be modular and well-documented to facilitate future enhancements, bug fixes, and maintenance.
- **NFR-007: Integrability:** The system shall provide clearly defined APIs or data connectors for seamless integration with specified source systems and potential future banking applications.
- **NFR-008: Compliance:** The system shall comply with all relevant banking regulations (e.g., KYC, AML), data privacy laws (e.g., GDPR, CCPA), and internal bank policies.

05. Use Case Diagrams and Detailed Scenarios

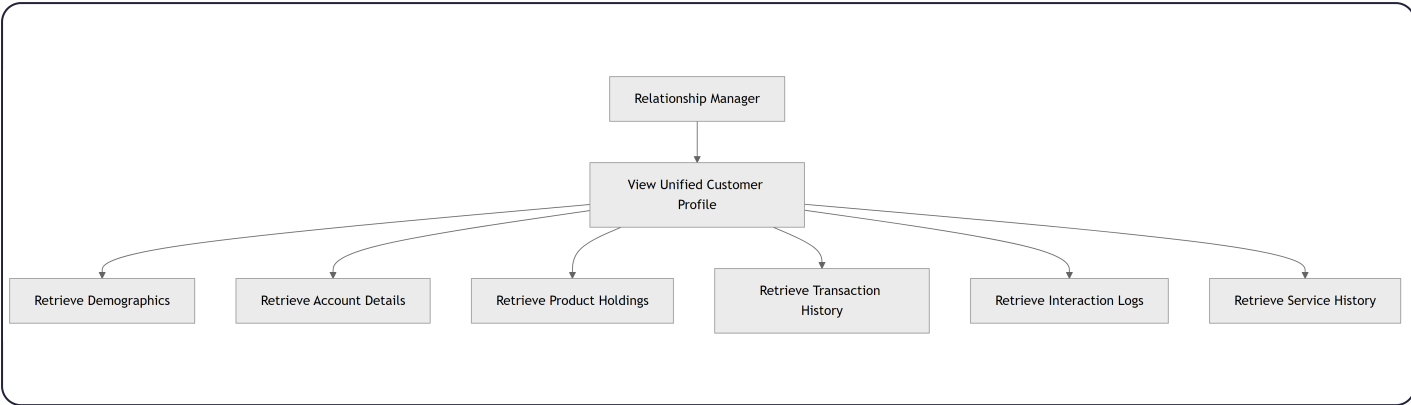
5.1. Use Case: Unified Customer Profile

Description: This use case describes how bank employees (e.g., Relationship Manager, Branch Manager) can access and view a comprehensive, unified 360-degree profile of a customer, pulling data from various disparate banking systems into a single view.

Rationale: To eliminate data silos, provide a holistic understanding of the customer, and enable informed decision-making.

Dependencies: Requires successful data integration from core banking, loans, cards, and digital systems. User authentication must be complete.

Acceptance Criteria: * User can search for a customer by Name, Customer ID, or Account Number. * The system displays a unified profile including demographics, account details, product holdings, transaction history, and interaction logs. * All data elements loaded are accurate and up-to-date as per their refresh frequency. * The profile loads within 3 seconds.



Scenario: View Full Customer Profile 1. **Actor:** Relationship Manager (RM) 2. **Pre-conditions:** RM is logged into the 360 Degree CRM system. 3. **Flow:** * RM navigates to the customer search interface. * RM enters "Jane Doe" into the search field. * System displays "Jane Doe" from the search results. * RM clicks on "Jane Doe's" profile. * System retrieves and consolidates data from Core Banking (accounts, transactions), Loan System (loan details), Card System (credit card info), and Call Center System (interaction logs). * System displays a dashboard view showing Jane's personal details, all her bank accounts (checking, savings, credit card, mortgage), recent transactions across all accounts, and a summary of her past interactions with the bank. * RM reviews the consolidated profile. 4. **Post-conditions:** RM has a complete, unified view of Jane Doe's relationship with the bank.

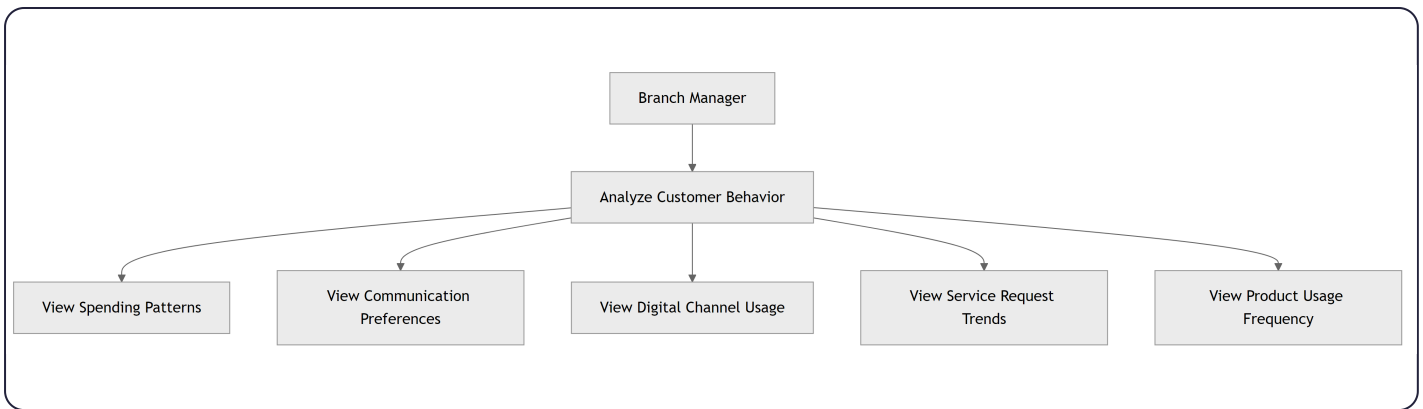
5.2. Use Case: Enhanced Customer Understanding

Description: This use case enables bank employees to gain deeper insights into customer behaviors, preferences, and needs by analyzing consolidated data, going beyond basic data retrieval.

Rationale: To facilitate personalized customer engagement, identify specific needs, and proactively address potential issues.

Dependencies: Requires complete and accurate historical customer data, and analytical capabilities within the CRM or integrated systems.

Acceptance Criteria: * User can view customer spending patterns across different categories. * User can view communication preferences (e.g., email, SMS, postal). * System highlights key behavioral trends or life events (e.g., recent large deposits/withdrawals, frequent international transactions). * System provides a summary of customer loyalty metrics (e.g., years as customer, number of products).



Scenario: Understand Customer Financial Behavior 1. **Actor:** Branch Manager (BM) 2. **Pre-conditions:** BM is logged into the 360 Degree CRM system and has accessed a customer's unified profile. 3. **Flow:** * BM navigates to the "Insights" section within the customer profile for "John Smith". * System displays visualizations and summaries of John's spending habits (e.g., high spending on travel, regular payments for utilities, low savings rate). * System also shows John's preferred communication channels (e.g., primarily mobile app notifications, rarely email). * BM observes a recent trend of increasing large deposits, indicating a potential increase in disposable income. * BM also notes that John frequently uses the mobile banking app but rarely visits the branch. 4. **Post-conditions:** BM has a comprehensive understanding of John Smith's financial behavior and preferences, enabling tailored interactions.

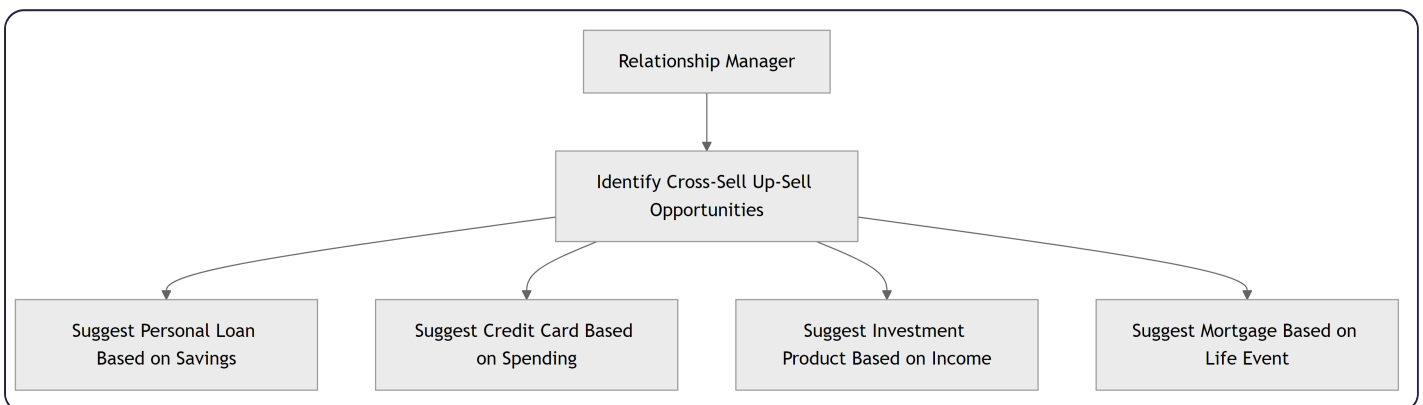
5.3. Use Case: Cross-Sell and Up-Sell Opportunities

Description: This use case allows the system to identify and present relevant cross-sell and up-sell opportunities to bank employees based on the customer's comprehensive profile and predefined business rules or analytical models.

Rationale: To maximize revenue per customer, improve product penetration, and provide proactive, value-added services.

Dependencies: Requires a robust rules engine or machine learning model for opportunity identification. Product catalog data must be integrated.

Acceptance Criteria: * System displays a list of suggested products/services relevant to the customer. * Each suggestion includes a brief rationale for its relevance. * User can dismiss or act upon a suggestion (e.g., generate a lead). * Suggestions are updated if the customer's profile changes significantly.



Scenario: Proactively Suggest a Personal Loan 1. **Actor:** Relationship Manager (RM) 2. **Pre-conditions:** RM is logged into the 360 Degree CRM system and is viewing a customer's (e.g., "Sarah Chen") unified profile. 3. **Flow:** * As the RM views Sarah's profile, the system's "Opportunities" section automatically highlights a "Personal Loan" suggestion. * The rationale states: "Sarah has maintained a high savings account balance (over X amount) for the past 6 months with minimal withdrawals, indicating strong financial stability. A personal loan might be suitable for home renovation or a large purchase." * RM reviews

the suggestion and decides to initiate a conversation with Sarah about her financial needs. * RM clicks on "Create Lead" next to the suggestion, which captures Sarah's details and the suggested product. 4. **Post-conditions:** A qualified cross-sell lead is generated for Sarah Chen for a personal loan, based on data-driven insights.

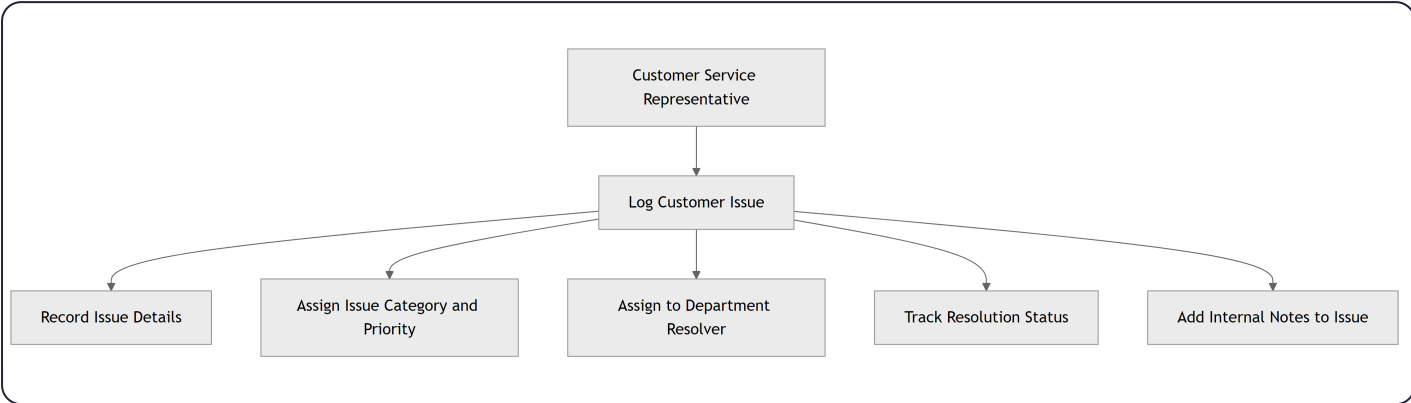
5.4. Use Case: Issue Tracking

Description: This use case enables bank employees to log, track, and manage customer-reported issues or complaints directly within the 360 Degree CRM system, providing a centralized record and facilitating resolution.

Rationale: To improve customer service, ensure timely resolution of complaints, and provide a historical record of all customer service interactions.

Dependencies: Integration with relevant back-office systems (e.g., Operations, IT support) for resolution routing.

Acceptance Criteria: * User can create a new issue, assigning category, priority, and description. * User can view the status of all open and closed issues for a customer. * System allows updating issue status and adding internal notes. * System provides an audit trail of changes to an issue.



Scenario: Log and Track a Transaction Dispute 1. **Actor:** Customer Service Representative (CSR) 2. **Pre-conditions:** CSR is logged into the 360 Degree CRM system and is on a call with a customer, "David Lee." 3. **Flow:** * David informs the CSR that he sees an unauthorized transaction on his credit card statement. * CSR navigates to David's profile, then to the "Issues" tab. * CSR clicks "Create New Issue." * CSR selects "Credit Card Dispute" as the category, sets priority to "High," and enters a detailed description of the transaction and David's concern. * CSR assigns the issue to the "Card Operations Department." * The system automatically generates an issue ID and sets the status to "Open." * A few days later, CSR checks the issue ID. The status has been updated to "Pending Investigation" with notes from Card Operations requesting more details from David. CSR informs David. 5. **Post-conditions:** The transaction dispute is formally logged, assigned, and its status is trackable within David Lee's profile.

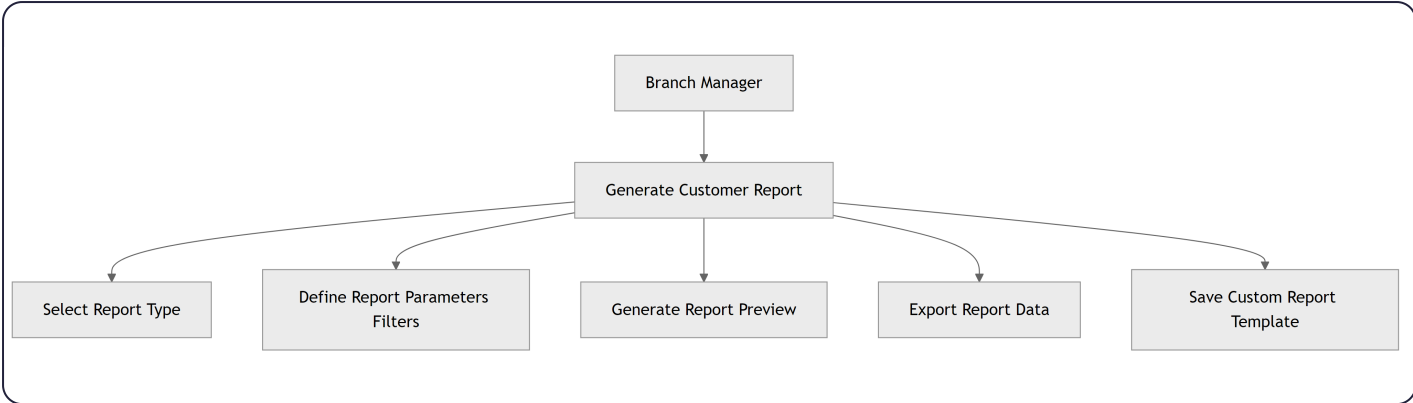
5.5. Use Case: Detailed Reporting

Description: This use case enables bank employees, primarily Branch Managers, to generate various reports based on aggregated customer data within the CRM, providing insights into customer segmentation, product penetration, and operational effectiveness.

Rationale: To support strategic planning, performance monitoring, and data-driven decision-making at the branch or regional level.

Dependencies: Requires consolidated and structured data, and a reporting engine within the CRM or integration with a BI tool.

Acceptance Criteria: * User can select from a list of predefined reports (e.g., "Customers by Product Holdings," "Issue Resolution Trends"). * User can apply filters (e.g., by branch, by date range, by customer segment) before generating a report. * Reports are generated in common formats (e.g., PDF, CSV, Excel). * Reports provide accurate and aggregated data.



Scenario: Generate Branch Product Penetration Report 1. **Actor:** Branch Manager (BM) 2. **Pre-conditions:** BM is logged into the 360 Degree CRM system. 3. **Flow:** * BM navigates to the "Reporting" section. * BM selects the "Product Penetration by Customer Segment" report from the available list. * BM sets the parameters: "Branch = [Current Branch Name]" and "Date Range = Last Quarter." * BM clicks "Generate Report." * The system processes the request, aggregates data for customers belonging to the branch, and displays a preview of the report showing product uptake across different customer segments (e.g., young professionals, families, retirees). * BM reviews the preview and then clicks "Export to Excel" to analyze the data further offline. 5. **Post-conditions:** A detailed report on product penetration for the BM's branch for the specified period is generated and available for analysis.

06. Data Mapping Sheet and Data Requirements Analysis

This table outlines key data elements, their sources, types, refresh frequency, purpose, sensitivity, ownership, and any required transformations for the 360 Degree CRM Profile.

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
Customer ID	Core Banking System (CBS)	Alpha numeric	Daily	Primary key for unification	Y	PII	Core Banking	Standardize format, deduplicate	Essential for profile linking
Full Name	CBS, Digital Banking	String	Daily	Personalization, identification	Y	PII	Core Banking	Concatenate First, Middle,	Name matching critical for de-

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
								Last Name	duplication
Address	CBS	String	Daily	Location-based offers, compliance	Y	PII	Core Banking	Standardize format (e.g., USPS), geo-coding	Address changes require verification
Phone Number	CBS, Call Center System (CCS), Digital	String	Daily	Communication, identification	Y	PII	Core Banking / CCS	Cleanse, remove special chars	Multiple numbers need prioritization
Email Address	CBS, Digital, CCS	String	Daily	Digital communication	Y	PII	Core Banking / Digital	Validate format	Opt-out status crucial
Date of Birth	CBS	Date	Weekly	Age-based segmentation, compliance	Y	PII	Core Banking	YYYY-MM-DD	Compliance (minor status)
Account Number	CBS, Loan Origination System (LOS), Card Mgmt System (CMS)	Alphanumeric	Daily	Link product to customer	Y	Sensitive	Core Banking / LOS / CMS	Masking for display to unauthorized roles	Security concern, mask appropriately
Account Type	CBS, LOS, CMS	String	Daily	Product holding insights	Y	Public	Core Banking / LOS / CMS	Categorize (e.g., Savings, Checking, Mortgage)	Standardize terms across sources
Current Balance	CBS, LOS, CMS	Numeric	Daily	Financial standing	Y	Sensitive	Core Banking / LOS / CMS	Aggregate for total relations	Near real-time desired

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
				opportunity ID				hip value	
Transaction Date	CBS, CMS	Date	Daily	Behavioral analysis	Y	Sensitive	Core Banking / CMS	YYYY-MM-DD	Volume can be high
Transaction Amount	CBS, CMS	Numeric	Daily	Spending patterns, risk	Y	Sensitive	Core Banking / CMS	-	High volume, aggregation needed
Product Holding (Name)	CBS, LOS, CMS	String	Daily	Cross-sell/Up-sell, relationship depth	Y	Public	Core Banking / LOS / CMS	Standardize product names	Ensure all products are mapped
Interaction Type	CCS, Digital, CRM	String	Daily	Customer service quality, engagement	Y	Public	CCS / Digital / CRM	Categorize (Call, Chat, Email, Branch Visit)	Volume can be high
Interaction Date	CCS, Digital, CRM	Date	Daily	Recency of engagement	Y	Public	CCS / Digital / CRM	-	-
Interaction Notes	CCS, CRM	String (Text)	Daily	Context for RMs/BMs	Y	Sensitive	CCS / CRM	Keyword extraction for sentiment	May contain PII, handle with care
Communication Preference	Digital, CRM	String	Daily	Personalized outreach	Y	Public	Digital / CRM	Categorize (Email, SMS, Call)	Respect customer choices
Risk Score (Internal)	Risk Management System	Numeric	Monthly	Targeted offers, compliance	Y	Sensitive	Risk Management	-	Requires strict access control
Customer	CRM, Marketing	String	Weekly	Targeted marketing	Y	Public	CRM / Marketing	Apply segment	Basis for personal

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
Segmentation	ng System			ng, RM strategy				ation rules	ized campaigns

07. Functional Scope Summary (In/Out of Scope)

7.1. In Scope

- **Data Aggregation:** Consolidation of customer profile data (demographics, accounts, products, transactions, interactions) from specified internal banking systems (Core Banking, Loans, Cards, Digital, Call Center).
- **Unified Customer View:** Provision of a single, interactive 360-degree dashboard for each customer profile.
- **Customer Search & Retrieval:** Functionality to search for customers using various identifiers and retrieve their profiles.
- **Opportunity Identification:** Rule-based or basic analytics-driven suggestions for cross-sell/up-sell opportunities.
- **Issue Logging & Tracking:** Ability for bank employees to log new customer issues, assign categories, update status, and track resolution.
- **Interaction Logging:** Capability to record and retrieve details of customer interactions (e.g., meeting notes, call summaries).
- **Reporting:** Generation of predefined reports (e.g., product penetration, issue trends) and basic custom reporting capabilities.
- **User Management:** Role-based access control (RBAC) to manage user permissions and data visibility.
- **Audit Trails:** Logging of user activities and data access for compliance and security.
- **System Integration:** Development of ETL processes and APIs for data ingestion from source systems.
- **User Interface:** A web-based application accessible by Relationship Managers and Branch Managers.

7.2. Out of Scope

- **New Customer Onboarding:** Direct origination of new customer accounts or products within the CRM (will leverage existing source systems).
- **Direct Transaction Processing:** Initiating or modifying financial transactions directly within the 360 Degree CRM solution.
- **Campaign Management & Execution:** While the CRM provides insights, it will not directly execute marketing campaigns (e.g., email blasts, SMS campaigns). This remains with marketing automation systems.
- **Customer Self-Service Portal:** A customer-facing portal for direct access to their 360 profile. This solution is for internal bank employees.
- **Advanced Predictive Analytics/AI:** Sophisticated machine learning models for complex predictive analytics beyond basic opportunity identification (unless explicitly added as a future phase).
- **Integration with External Data Providers:** Integration with third-party data sources (e.g., credit bureaus, social media data) for profile enrichment is not included in this initial phase.
- **Mobile Application for RMs/BMs:** The initial scope is for a web-based application; a dedicated mobile app is a potential future enhancement.

- **Detailed Financial Planning Tools:** The CRM provides data, but does not include tools for complex financial modeling or advisory services.

08. Suggested KPIs for Success Measurement

To measure the success of the 360 Degree CRM Solution, the following Key Performance Indicators (KPIs) are suggested:

1. Customer Satisfaction Score (CSAT/NPS):

- **Measurement:** Surveys conducted after interactions, or overall NPS score.
- **Target:** Increase CSAT/NPS by X% within 12 months post-launch, attributed to personalized service.

2. Cross-Sell/Up-Sell Conversion Rate:

- **Measurement:** Number of successful cross-sell/up-sell leads generated from the CRM / Total opportunities identified by CRM.
- **Target:** Achieve a Y% increase in cross-sell/up-sell conversion rate in target segments.

3. Customer Churn Rate:

- **Measurement:** Percentage of customers who cease doing business with the bank over a period.
- **Target:** Reduce customer churn by Z% in high-value customer segments.

4. Issue Resolution Time (Average):

- **Measurement:** Average time taken to resolve customer issues logged in the CRM.
- **Target:** Decrease average issue resolution time by W%.

5. Employee Productivity (Time Saved):

- **Measurement:** Surveys or time studies measuring time saved by RMs/BMs in gathering customer information.
- **Target:** Reduce average time spent searching for customer data by V minutes per interaction.

6. User Adoption Rate:

- **Measurement:** Percentage of target users (RMs, BMs) actively logging into and utilizing the CRM system daily/weekly.
- **Target:** Achieve 90% active user adoption within 3 months of rollout.

7. Data Quality Score of 360 Profile:

- **Measurement:** Percentage of complete, accurate, and consistent data elements within the consolidated profile.
- **Target:** Achieve a data quality score of 95% for critical data elements.

8. Number of Products Per Customer (Average):

- **Measurement:** Average count of distinct banking products held by customers.
 - **Target:** Increase the average number of products per customer by U units.
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