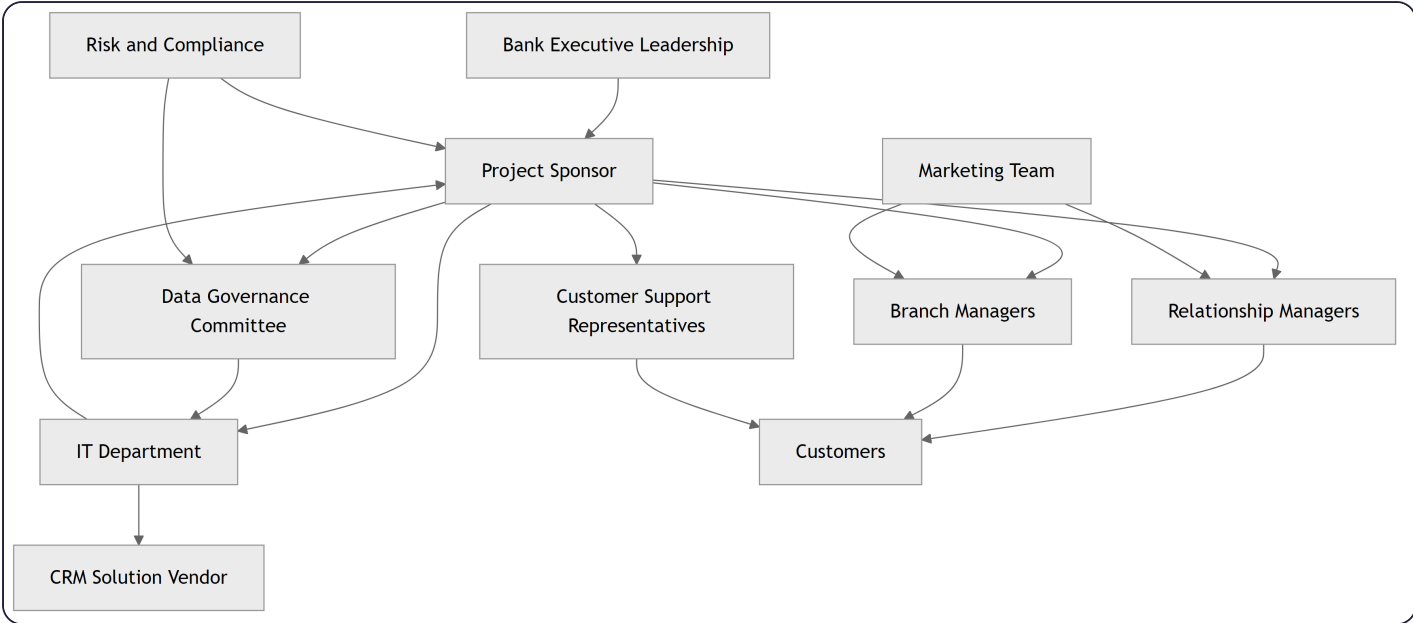


# 360 Degree CRM Solution Business Analysis Report

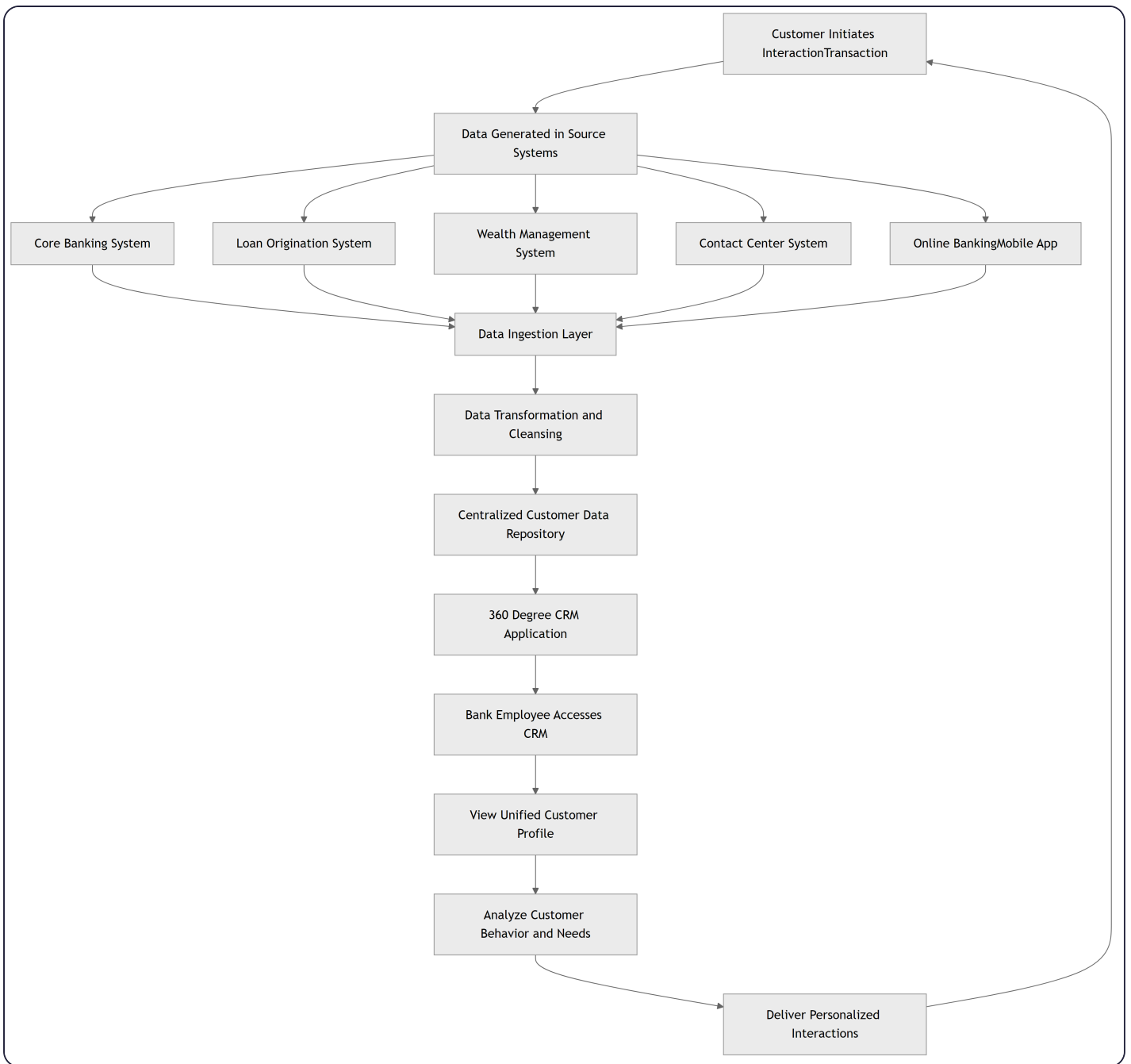
## 01. Stakeholder Map

This diagram identifies the key stakeholders involved in the design, development, and deployment of the 360 Degree CRM Solution for the bank.



## 02. Process Flow: 360 Degree Customer Data Consolidation

This diagram illustrates the high-level process flow for consolidating customer data from various source systems into the 360 Degree CRM Profile.



## 03. Business Requirement Document (BRD)

### 3.1. Purpose of the Document

This Business Requirement Document (BRD) outlines the business needs, objectives, and high-level requirements for the "360 Degree CRM Profile View" solution within the bank. It serves as a foundational document for the project, ensuring alignment between business goals and technical development efforts.

### 3.2. Project Scope

The project scope is to design, develop, and implement a comprehensive 360 Degree CRM Profile View solution that consolidates customer data from disparate banking systems into a single, unified interface. This solution will empower bank employees, including Relationship Managers, Branch Managers, and Customer Support, with deep customer insights to enhance service, cross-sell, up-sell, and improve overall customer relationship management.

### 3.3. Scope of the Document

This document covers: \* High-level business objectives and problems addressed. \* Key stakeholders involved. \* System overview and context. \* Detailed functional and non-functional requirements. \* Use cases and scenarios. \* Data requirements and mapping. \* In-scope and Out-of-scope functionalities. \* Key performance indicators for success measurement.

### 3.4. Related Documents

- Bank IT Security Policy
- Data Privacy Regulations (e.g., GDPR, CCPA)
- Existing Core Banking System Documentation
- Customer Data Strategy Document
- User Interface/User Experience (UI/UX) Guidelines

### 3.5. Definitions

- **360 Degree CRM Profile:** A consolidated, comprehensive view of all customer-related data from various internal and external sources.
- **CRM:** Customer Relationship Management.
- **RM:** Relationship Manager.
- **BM:** Branch Manager.
- **PII:** Personally Identifiable Information.
- **ETL:** Extract, Transform, Load (data integration process).
- **SLA:** Service Level Agreement.
- **UAT:** User Acceptance Testing.

### 3.6. Risks and Assumptions

#### 3.6.1. Risks

- **Data Quality Issues:** Inaccurate or inconsistent data from source systems could compromise the CRM's effectiveness.
- **Integration Complexity:** Challenges in integrating with legacy systems, leading to delays.
- **User Adoption:** Resistance from bank employees to adopt the new system.
- **Security & Compliance:** Potential data breaches or non-compliance with privacy regulations.
- **Performance Bottlenecks:** Slow system response times due to large data volumes.

#### 3.6.2. Assumptions

- All necessary source systems will provide required data feeds in agreed formats.
- Bank IT infrastructure can support the new solution's technical requirements.
- Stakeholders will actively participate in requirements gathering and UAT.
- Adequate budget and resources will be allocated for the project.
- Existing data governance policies are robust enough to manage the consolidated data.

### 3.7. System/Solution Overview

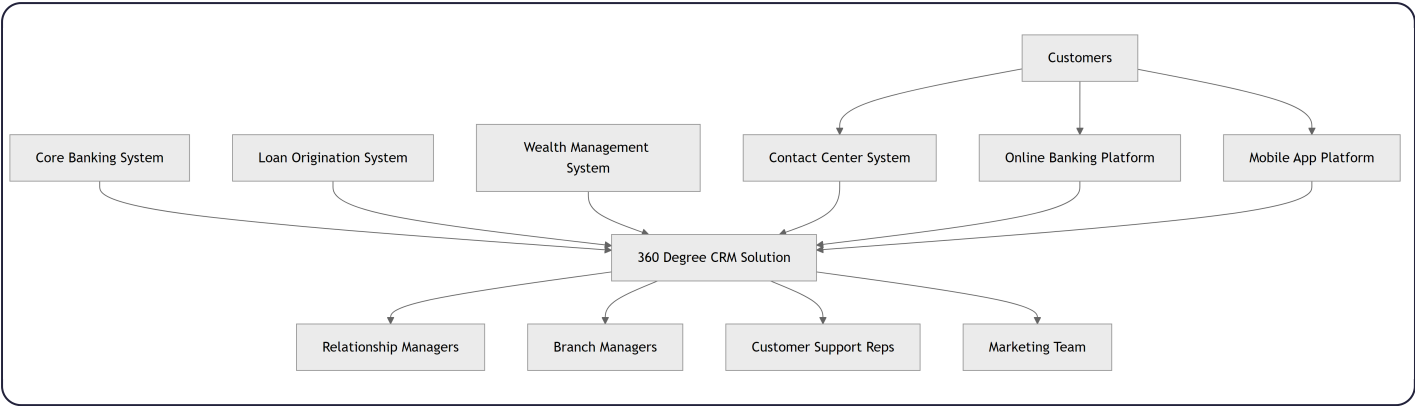
The 360 Degree CRM Solution will act as an aggregation and presentation layer on top of existing banking systems. It will ingest customer data (e.g., accounts, transactions, loans, investments, service requests,

communication history) from various disparate sources, cleanse and transform this data, and present it within a unified, intuitive user interface.

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

(As per the prompt, the Process Flow is provided in Section 02. The detailed screen flow, sitemap, and DFD are typically part of a detailed design document or technical specification, but the core interfaces are implied by the data flow.)

#### High-Level Context Diagram:



### 3.9. System Actors

- **Relationship Manager (RM):** Primary user needing comprehensive customer insights for personalized service and sales.
- **Branch Manager (BM):** Oversees branch operations, needs customer insights for strategic planning and team performance.
- **Customer Support Representative (CSR):** Handles customer inquiries, requires quick access to customer history and issue status.
- **Marketing Analyst:** Utilizes aggregated data for segmentation, campaign design, and targeted offers.
- **System Administrator:** Manages user access, system configurations, and monitors performance.
- **Data Integration Specialist:** Responsible for data extraction, transformation, and loading (ETL) processes.

### 3.10. User Roles and Responsibilities / Authority Requirements

- **Relationship Manager:** View all customer data, log interactions, create tasks, view product recommendations. Authority: Access to assigned customer profiles.
- **Branch Manager:** View all customer data within their branch, generate reports, monitor RM activities. Authority: Access to branch-level customer data.
- **Customer Support Representative:** View customer profile (read-only for sensitive data), log service requests, track issue status. Authority: Access to customer data relevant to support.
- **Marketing Analyst:** Access aggregated and anonymized customer data for reporting and analytics. Authority: Read-only access to relevant data subsets.
- **System Administrator:** Full system configuration, user management, audit log review. Authority: Full administrative access.

### 3.11. Dependencies and Change Impacts

3.11.1. System Dependencies

- Reliance on stable APIs/data feeds from Core Banking, Loan Origination, Wealth Management, Contact Center, and Online/Mobile Banking systems.
- Integration with Identity and Access Management (IAM) system for user authentication.
- Dependency on robust data warehousing or data lake infrastructure for data storage.

3.11.2. Change Impacts Specifications

- **Impact on Bank Employees:** Significant change in how customer information is accessed and utilized, requiring comprehensive training.
- **Impact on IT Infrastructure:** Increased load on data integration layers and storage. New infrastructure components may be required.
- **Impact on Data Governance:** Enhanced focus on data quality, data privacy (PII), and data stewardship. New data governance policies or enforcement mechanisms may be needed.
- **Impact on Customer Experience:** Expected positive impact through more personalized and efficient interactions.

3.12. 360 Degree CRM Profile Description

The 360 Degree CRM Profile will present a consolidated view of each customer, including: \* **Basic Demographics:** Name, address, contact details, D.O.B. \* **Account Information:** All linked accounts (savings, current, credit cards, loans, investments), balances, status. \* **Transaction History:** Recent transactions across all accounts, spending patterns. \* **Product Holdings:** List of all banking products currently held by the customer. \* **Interaction History:** Logs of all past communications (calls, emails, chat, branch visits, service requests). \* **Life Events:** Significant events (e.g., marriage, home purchase, new job) impacting financial needs. \* **Preferences & Interests:** Derived preferences (e.g., preferred communication channel, product interests). \* **Risk Profile:** Internal credit scores, risk ratings. \* **Household/Relationship Linkages:** Connections to family members or associated businesses.

3.13. Pain Points, Solutions, and How it Helps

Pain Point	Solution Implemented	How it Helps
Fragmented Customer Data	Consolidated data from disparate systems into a single 360-degree view.	Provides a holistic understanding of the customer, eliminating the need to jump between multiple systems, saving time and reducing errors.
Inconsistent Customer Experience	Standardized, data-driven insights available to all customer-facing staff.	Ensures a consistent and personalized customer experience across all touchpoints, increasing satisfaction and loyalty.

Pain Point	Solution Implemented	How it Helps
Missed Cross-Sell/Up-Sell Opportunities	AI/ML-driven product recommendations based on comprehensive customer data.	Enables proactive and relevant product offerings, increasing sales conversion rates and customer value.
Slow Issue Resolution	Centralized issue tracking, communication logs, and customer history.	Expedites problem-solving by giving CSRs immediate access to all relevant information, improving First Contact Resolution (FCR).
Lack of Strategic Insights	Robust reporting and analytics on customer behavior and product uptake.	Empowers management with data for informed decision-making, strategic planning, and identifying market trends.
Inefficient Employee Workflow	Intuitive UI, streamlined access to customer information, task management features.	Enhances employee productivity and efficiency, allowing them to focus on value-added customer interactions rather than data gathering.

## 04. Functional Requirement Specification (FRS)

### 4.1. Functional Requirements (FRs)

- **FR-001: Customer Profile Display:** The system shall display a unified 360-degree customer profile, consolidating data from Core Banking, Loans, Wealth Management, and Contact Center systems.
- **FR-002: Customer Search and Filter:** The system shall allow bank employees to search for customers by various criteria (e.g., Name, Account Number, CIF ID, Phone Number, Email).
- **FR-003: Interaction Logging:** The system shall allow RMs and CSRs to log all customer interactions (e.g., calls, emails, branch visits, chats) with date, time, summary, and action items.
- **FR-004: Product Holdings View:** The system shall display all products (accounts, loans, investments, cards) held by the customer, including key details and status.

- **FR-005: Transaction History View:** The system shall display a consolidated view of customer transaction history across all linked accounts, with filtering capabilities.
- **FR-006: Service Request Management:** The system shall enable CSRs and RMs to create, update, and track the status of customer service requests and complaints.
- **FR-007: Product Recommendation Engine:** The system shall provide automated, data-driven cross-sell and up-sell product recommendations based on customer profile, transaction history, and preferences.
- **FR-008: Customer Preferences Management:** The system shall allow for recording and displaying customer communication preferences (e.g., preferred channel, opt-in/out for marketing).
- **FR-009: Reporting and Analytics:** The system shall enable Branch Managers and Marketing Analysts to generate pre-defined and custom reports on customer demographics, product penetration, interaction volumes, and sales performance.
- **FR-010: Task Management:** The system shall allow RMs to create, assign, and track tasks related to customer follow-ups or service fulfillment.
- **FR-011: Data Refresh Rate:** Customer profile data shall be updated from source systems at least daily for static data, and near real-time for critical transaction/interaction data.
- **FR-012: User Access Control:** The system shall implement Role-Based Access Control (RBAC) to ensure users only access data relevant to their roles and permissions.

## 4.2. Non-Functional Requirements (NFRs)

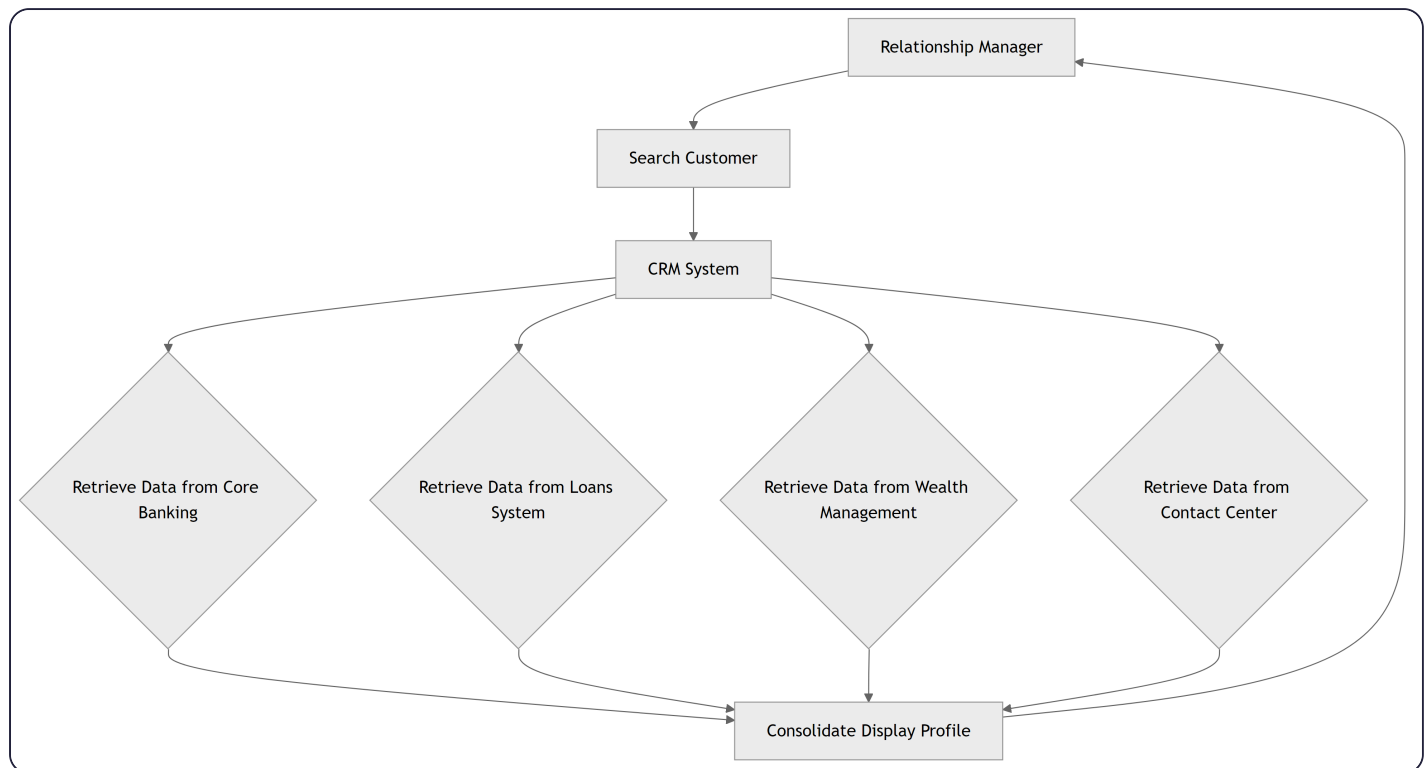
- **NFR-001: Performance:**
  - The CRM profile loading time shall not exceed 3 seconds for 95% of requests.
  - Search results shall be displayed within 2 seconds for 95% of queries.
  - Reports shall be generated within 5 minutes for complex queries and 30 seconds for standard reports.
- **NFR-002: Security:**
  - All data in transit and at rest shall be encrypted using industry-standard protocols (e.g., TLS 1.2+, AES-256).
  - The system shall integrate with the bank's existing Single Sign-On (SSO) solution.
  - All user actions and data access shall be logged for audit purposes.
  - Compliance with relevant data privacy regulations (e.g., GDPR, CCPA, local banking regulations) is mandatory.
- **NFR-003: Scalability:**
  - The system shall be able to support a minimum of 5,000 concurrent users without degradation in performance.
  - The system shall be capable of processing and storing data for up to 10 million customer profiles initially, with scalability to 50 million within 5 years.
- **NFR-004: Usability:**
  - The user interface shall be intuitive, easy to navigate, and consistent with the bank's existing digital standards.
  - The system shall provide contextual help and tooltips for complex functionalities.
- **NFR-005: Reliability/Availability:**
  - The system shall have an uptime of 99.9% during business hours (7 AM - 7 PM, Monday-Friday).
  - A robust disaster recovery plan with an RTO (Recovery Time Objective) of 4 hours and RPO (Recovery Point Objective) of 1 hour shall be in place.
- **NFR-006: Maintainability:**
  - The system shall be modular in design to facilitate future enhancements and maintenance.
  - Comprehensive technical documentation, including API specifications and architectural diagrams, shall be provided.

- **NFR-007: Auditability:**
  - All data changes, user logins, and critical system events shall be logged and auditable for a minimum of 7 years.

## 05. Use Case Diagrams and Detailed Scenarios

### Use Case 1: Unified Customer Profile

- **Description:** A Relationship Manager (RM) accesses the 360 Degree CRM to view a comprehensive, unified profile of a specific customer, consolidating all relevant data from various banking systems into a single screen.
- **Rationale:** To provide RMs with a holistic view of the customer, enabling efficient and informed interactions.
- **Dependencies:** Customer data must be successfully ingested and consolidated from all source systems.
- **Acceptance Criteria:**
  - The RM can search for a customer using multiple identifiers.
  - The system displays a consolidated view including personal details, account details (all types), transaction history, product holdings, and communication history.
  - All relevant data elements are accurately displayed and up-to-date.
  - Profile loads within 3 seconds.



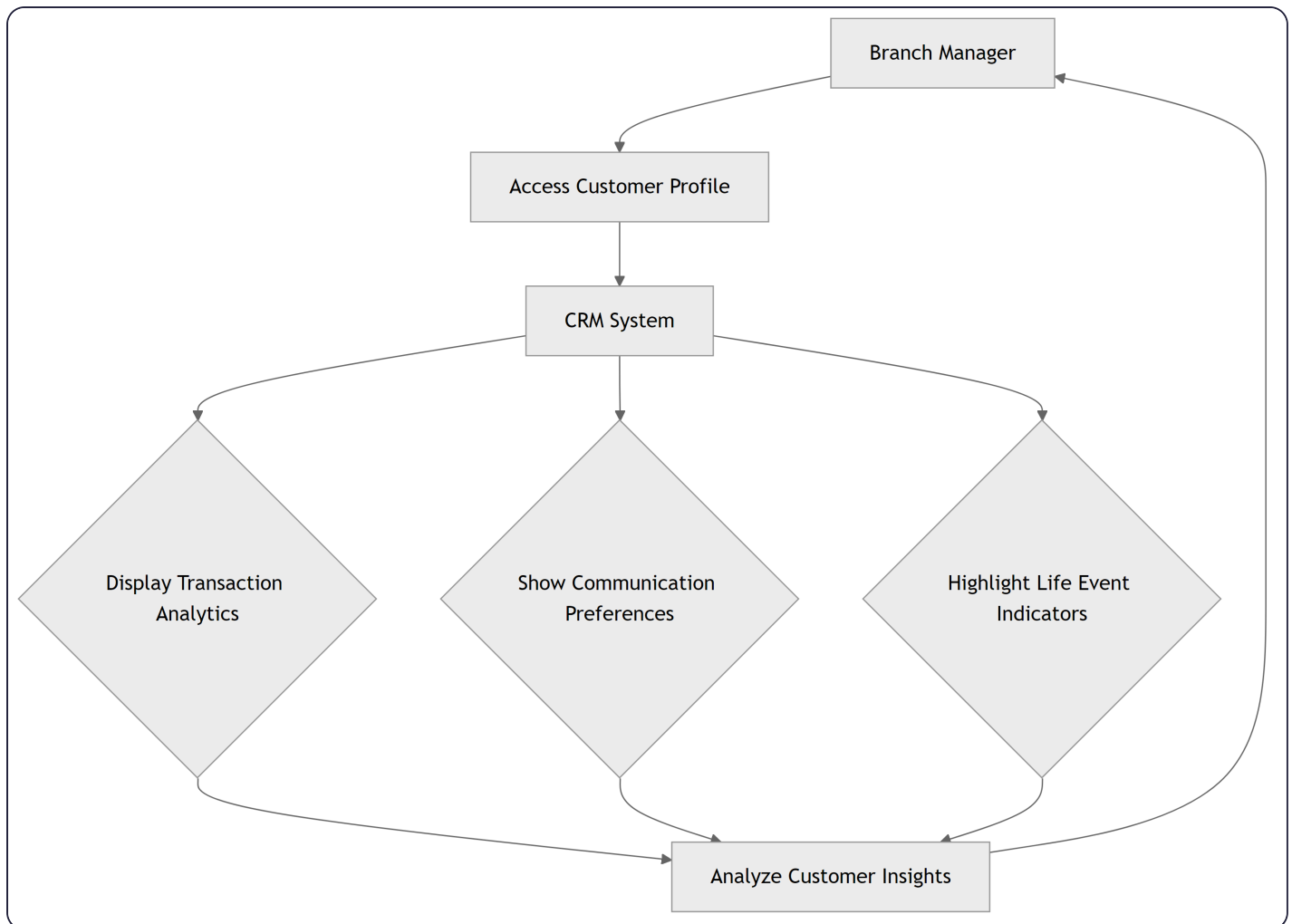
**Scenario: View Comprehensive Customer Profile**

- Actor:** Relationship Manager (RM).
- Pre-condition:** RM is logged into the 360 Degree CRM system. Customer data is available in the centralized repository.
- Trigger:** RM wants to prepare for a meeting with a customer.
- Steps:**
  - \* RM navigates to the "Customer Search" module.
  - \* RM enters the customer's CIF ID (e.g., 'C1234567') into the search bar and clicks 'Search'.
  - \* The CRM system queries the centralized customer data repository.
  - \* The system retrieves all associated data: personal details, all account balances (savings, current, credit cards, loans, investments), recent transaction history, existing product holdings, and a chronological log of all past interactions (calls, emails, branch visits).
  - \* The CRM system presents the consolidated 360-degree profile view to the RM.
- Post-condition:** RM has a complete and up-to-date view of the customer's financial standing and interaction history.



## Use Case 2: Enhanced Customer Understanding

- **Description:** A Branch Manager (BM) uses the 360 Degree CRM to analyze a customer's spending patterns, preferences, and key life events to better understand their needs and tailor service.
- **Rationale:** To enable proactive customer engagement and highly personalized service.
- **Dependencies:** Detailed transaction data, interaction logs, and preference data must be available and tagged.
- **Acceptance Criteria:**
  - The system provides a clear visualization of spending categories and trends.
  - Customer preferences (e.g., communication channel) are explicitly displayed.
  - Key life events impacting financial needs are visible or derivable.

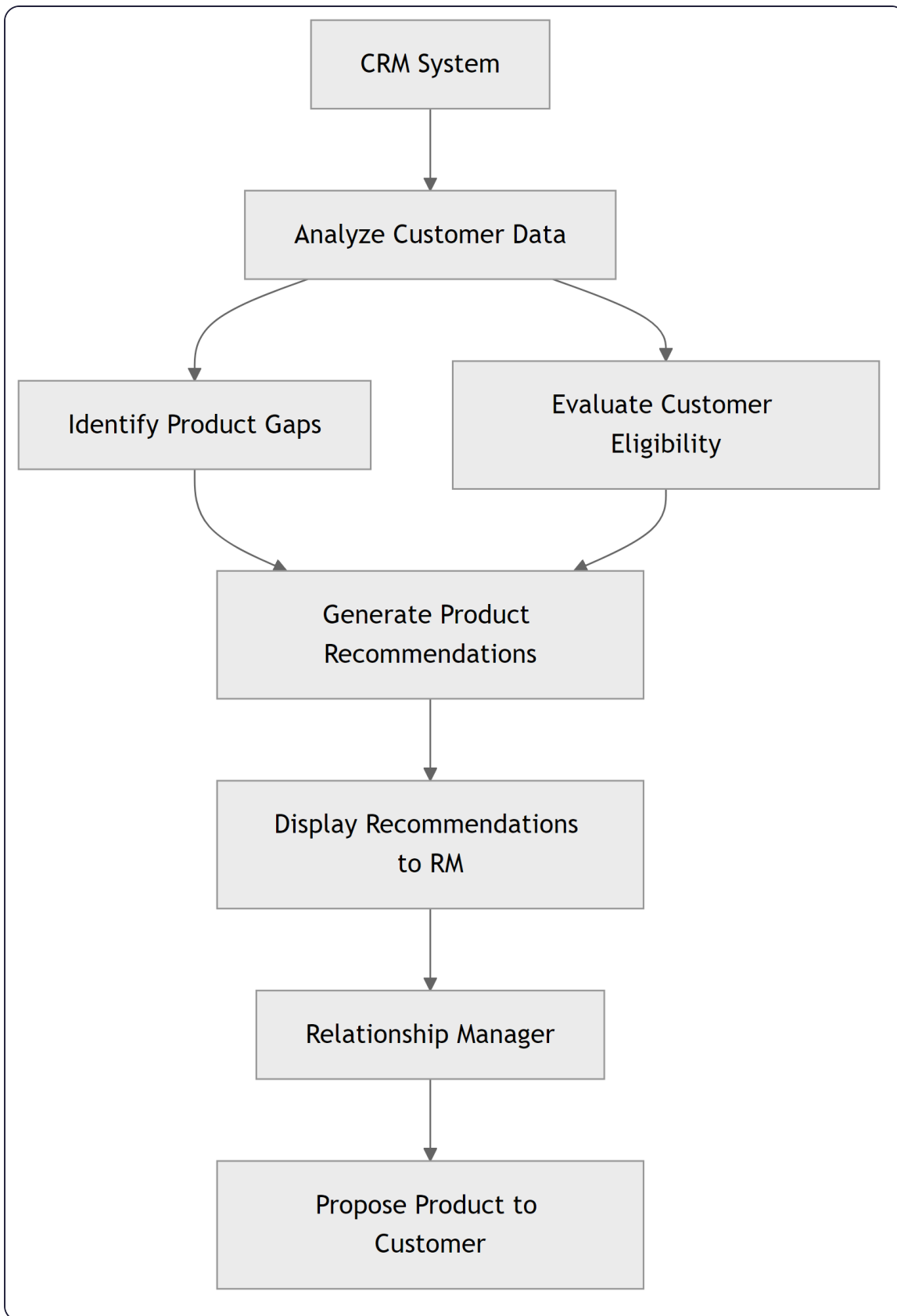


**Scenario: Analyze Customer Spending and Preferences**

1. **Actor:** Branch Manager (BM).
2. **Pre-condition:** BM is logged into the 360 Degree CRM, and has accessed a specific customer's profile.
3. **Trigger:** BM wants to understand a customer's financial habits to identify potential service gaps or opportunities.
4. **Steps:**
  - \* BM navigates to the "Financial Overview" or "Insights" tab within the customer's profile.
  - \* The CRM system displays interactive charts showing spending categories (e.g., groceries, entertainment, utilities) over time, and income sources.
  - \* The system highlights recent significant transactions or unusual activities.
  - \* BM reviews the "Preferences" section, noting the customer's preferred communication method (e.g., email) and any declared interests (e.g., saving for retirement).
  - \* The system surfaces "Life Event Indicators" (e.g., recent address change, new joint account, birth of a child based on linked accounts) derived from consolidated data.
5. **Post-condition:** BM gains a deeper understanding of the customer's financial behavior and personal preferences, enabling more targeted and empathetic interactions.

## Use Case 3: Cross-Sell and Up-Sell Opportunities

- **Description:** The CRM system automatically identifies and presents cross-sell and up-sell opportunities to Relationship Managers (RMs) based on a customer's profile, transaction history, and existing product holdings.
- **Rationale:** To maximize customer lifetime value and drive revenue growth through data-driven recommendations.
- **Dependencies:** Product catalog, customer eligibility rules, and a recommendation engine must be integrated.
- **Acceptance Criteria:**
  - The system generates relevant product recommendations.
  - Recommendations are displayed prominently within the customer's profile.
  - RMs can view the rationale behind each recommendation.

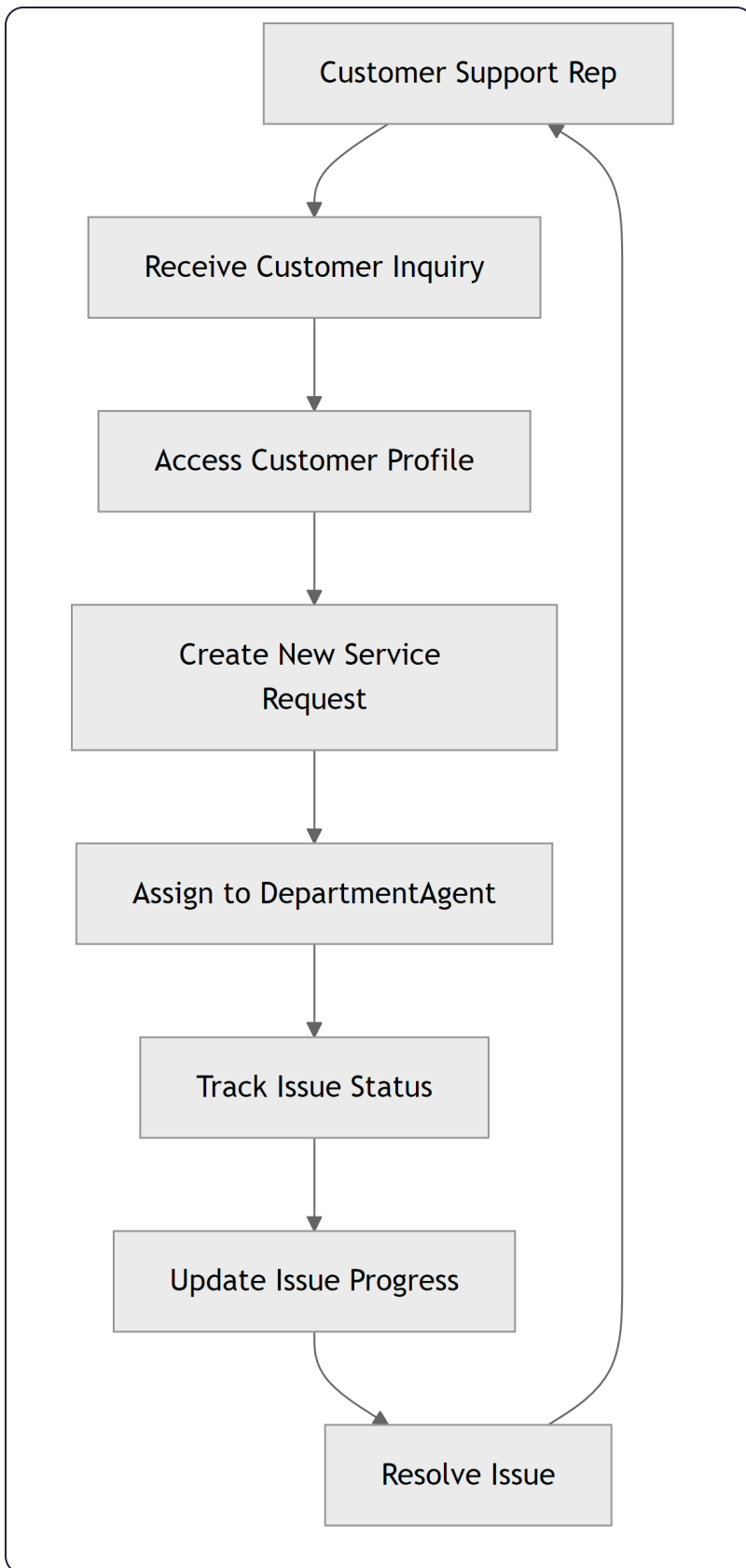


**Scenario: System Recommends Mortgage Product** 1. **Actor:** CRM System (initiator of recommendation), Relationship Manager (RM). 2. **Pre-condition:** RM is viewing a customer's profile. The customer has a high savings balance and a stable income, but no existing mortgage with the bank. 3. **Trigger:** CRM system's recommendation engine runs in the background or upon profile load. 4. **Steps:** \* The CRM system's recommendation engine analyzes the customer's data (high savings, consistent salary credits, no mortgage, demographic indicating potential homeownership). \* The engine identifies a "Mortgage Loan" as a relevant cross-sell opportunity. \* The system checks the customer's eligibility against pre-defined rules. \* A prominent notification or section titled "Recommended Products" appears on the customer's profile screen for the RM, suggesting a "First-Time Home Buyer Mortgage." \* The RM clicks on the recommendation to view details, including key features and the rationale for the recommendation. \* RM uses this insight during

the customer interaction to proactively discuss mortgage options. 5. **Post-condition:** RM is equipped with a relevant cross-sell opportunity, increasing the likelihood of successful sales and deepening customer relationships.

## Use Case 4: Issue Tracking

- **Description:** A Customer Support Representative (CSR) logs a new customer issue, tracks its progress, and updates its status within the 360 Degree CRM.
- **Rationale:** To centralize and streamline customer issue resolution, ensuring transparency and accountability.
- **Dependencies:** Integration with customer communication channels (e.g., phone system, email) and internal service desks.
- **Acceptance Criteria:**
  - CSRs can create new service requests with required fields.
  - Requests can be assigned to relevant departments/individuals.
  - Status of issues can be updated and tracked by resolution time.
  - Customers' communication history related to the issue is visible.

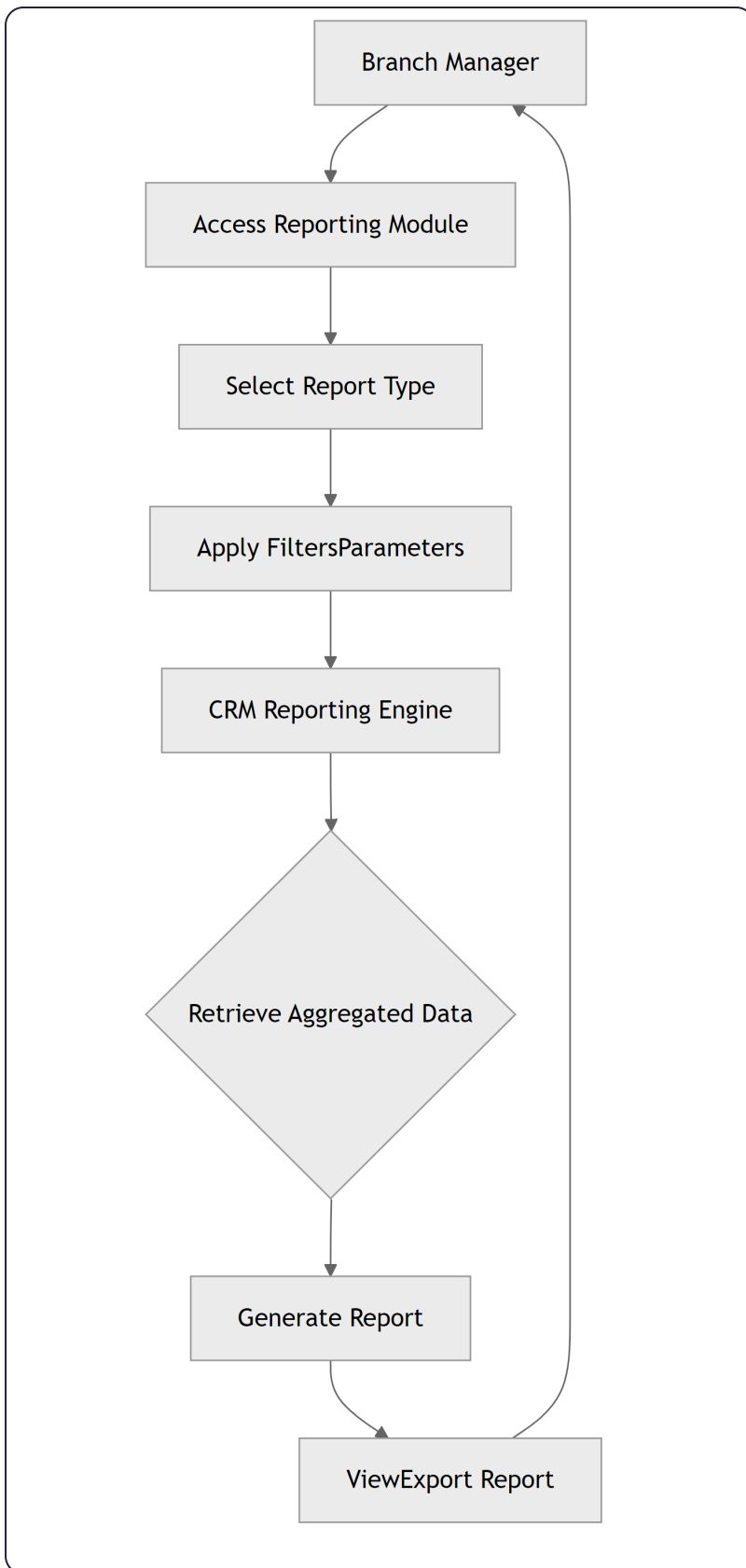


**Scenario: Track a Disputed Transaction Issue** 1. **Actor:** Customer Support Representative (CSR). 2. **Pre-condition:** CSR is logged into the 360 Degree CRM. Customer has contacted the bank regarding a disputed transaction. 3. **Trigger:** Customer calls the contact center to dispute a transaction. 4. **Steps:** \* CSR searches for the customer's profile in the CRM using their phone number. \* CSR navigates to the "Service Requests" tab within the customer's profile. \* CSR clicks "Create New Request." \* CSR selects "Transaction Dispute" as the issue type, enters details of the disputed transaction (amount, date, merchant), a brief description of the customer's concern, and the customer's preferred contact method for updates. \* The system automatically assigns a unique service request ID (e.g., 'SR-202400123'). \* CSR assigns the request to the "Disputes Department" queue. \* CSR updates the status to "Pending Investigation" and adds a note. \* Later, the Disputes Department agent updates the status to "Resolved - Refund Issued" and adds resolution notes. \*

CSR can then easily retrieve and communicate the resolution to the customer. 5. **Post-condition:** The customer's issue is formally logged, tracked, and resolved, with a complete audit trail visible within their 360-degree profile.

## Use Case 5: Detailed Reporting

- **Description:** A Branch Manager (BM) generates reports on customer demographics, product penetration, and RM performance based on data from the 360 Degree CRM.
- **Rationale:** To provide management with actionable insights for strategic decision-making, performance evaluation, and identifying market opportunities.
- **Dependencies:** Data warehouse/BI tool integration with CRM consolidated data.
- **Acceptance Criteria:**
  - BMs can select from a library of pre-defined reports.
  - BMs can apply filters (e.g., date range, branch, RM).
  - Reports are generated in various formats (e.g., PDF, CSV, on-screen dashboard).
  - Data in reports is accurate and up-to-date.



**Scenario: Generate Branch Product Penetration Report** 1. **Actor:** Branch Manager (BM). 2. **Pre-condition:** BM is logged into the 360 Degree CRM. All product holding data is consolidated. 3. **Trigger:** BM needs to assess the effectiveness of cross-selling initiatives within their branch. 4. **Steps:** \* BM navigates to the "Reporting & Analytics" section of the CRM. \* BM selects the "Product Penetration Report" from the available report templates. \* BM selects the reporting period (e.g., "Last Quarter") and filters by their specific branch. \* BM clicks "Generate Report." \* The CRM's reporting engine queries the underlying consolidated data. \* The system generates a report showing the percentage of customers holding different product types (e.g., savings accounts, credit cards, loans, investments) within the branch, and identifies product gaps. \* The report is displayed on-screen, with options to export to PDF or Excel. \* BM reviews the report to identify underperforming product categories or areas for improvement. 5. **Post-**

**condition:** BM has a comprehensive report providing insights into product uptake within their branch, facilitating data-driven strategic planning.

## 06. Data Mapping Sheet and Data Requirements Analysis

This table outlines key data elements required for the 360 Degree CRM Profile, their sources, types, and other critical attributes.

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 (CIF)	Core Banking System	Alpha numeric	Daily	Unique identification for unification	Y	PII	Core Banking Operations	Standardize format, deduplicate	Essential for data linking.
Full Name	Core Banking System, KYC Records	String	Daily	Personalization, identity verification	Y	PII	Core Banking Operations	Standardize capitalization	Ensure consistency across sources.
Date of Birth	Core Banking System, KYC Records	Date	Daily	Age-based segmentation, life events	Y	PII	Core Banking Operations	Validate format	Crucial for segmenting age-specific offers.
Residential Address	Core Banking System, Loan Origination	String	Daily	Geographic segmentation, compliance	Y	PII	Core Banking Operations	Standardize format, geocoding	Verify for accuracy; data cleansing.
Phone Number	Core Banking System, Contact Center	String	Near Real-time	Preferred contact method, communication	Y	PII	Core Banking Operations, Contact Center	Validate format, primary contact flagging	Consolidate multiple numbers.



Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
Email Address	Online Banking , Contact Center, RM	String	Near Real-time	Preferred contact method, digital comms	Y	PII	Online Banking , Contact Center, RM	Validate format, primary contact flagging	Consolidate multiple emails.
Account Type	Core Banking System	String	Daily	Product holding analysis, recommendations	Y	Public	Core Banking Operations	Map internal codes to business names	e.g., SA, CA, CC, LOAN
Account Balance	Core Banking System, Wealth Management	Decimal	Near Real-time	Financial health, eligibility for products	Y	Sensitive	Core Banking Operations	Aggregate per customer	Requires strict access controls.
Transaction History	Core Banking System, Card Processor	Table	Near Real-time	Spending patterns, behavioral insights	Y	Sensitive	Core Banking Operations, Card Ops	Categorization, anomaly detection	High volume data; privacy by design.
Product Holdings	Core Banking , Loan, Wealth Mgmt	List of Strings	Daily	Cross-sell/Up-sell opportunities	Y	Public	Core Banking Operations	Consolidate all products held	Crucial for identifying gaps.
Loan Details (Type, Amt, Status)	Loan Origination System	String, Decimal	Daily	Risk assessment, debt management	Y	Sensitive	Loan Operations	Map loan statuses	Used for credit exposure and next best offer.
Investment Details (Product , Value)	Wealth Management System	String, Decimal	Daily	Wealth management opportunities	Y	Sensitive	Wealth Management	Consolidate across portfolios	High value, highly sensitive .
Interaction Logs	Contact Center, RM Notes	Text	Real-time	Service history, issue tracking	Y	Public	Contact Center, CRM	Standardize log format	Context for RM/CSR.

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
Service Request Status	Contact Center, CRM	String	Real-time	Issue resolution tracking	Y	Public	Contact Center, CRM	Standardize status definitions	Key for customer satisfaction.
Communication Preferences	CRM, Online Banking	String	Real-time	Respect customer choices	Y	Public	CRM	Standardize opt-in/out flags	Legal and ethical compliance.
Next Best Offer (NBO)	CRM (AI/ML Module)	String	Real-time	Targeted sales recommendations	Y	Public	CRM Product Management	Derived from other data	Based on predictive models.
Risk Rating	Credit Risk System	Numeric/String	Daily/Weekly	Eligibility, proactive risk management	Y	Sensitive	Credit Risk Department	Map internal scores to ratings	Requires strict access.

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

### 7.1. In-Scope

- **Customer Data Consolidation:** Aggregation of customer data from Core Banking, Loans, Wealth Management, Contact Center, and Online/Mobile Banking systems.
- **Unified Customer Profile View:** Display of consolidated customer information on a single screen for authorized bank employees.
- **Customer Search & Filtering:** Capabilities to search and filter customer profiles using various attributes.
- **Interaction & Communication Logging:** Ability to log and view customer interactions (calls, emails, branch visits, chats).
- **Product Holdings & Transaction History Display:** Visualization of all products held and detailed transaction history across accounts.
- **Service Request Management (Basic):** Creation, update, and tracking of customer service requests/complaints.
- **Automated Product Recommendations:** System-generated cross-sell and up-sell suggestions based on customer data.
- **Basic Task Management:** Creation and tracking of customer-related follow-up tasks for RMs.
- **Standard & Custom Reporting:** Generation of reports on customer demographics, product penetration, interaction volumes, and RM performance.
- **Role-Based Access Control (RBAC):** Ensuring data access aligns with user roles and permissions.

- **Audit Logging:** Recording of all significant user actions and data access for compliance.
- **Data Quality Monitoring (within CRM):** Displaying data quality indicators for consolidated data.

## 7.2. Out-of-Scope

- **Customer Self-Service Portal (Direct):** A direct customer-facing portal for managing their profile (though CRM data might feed into one).
- **Full Marketing Automation Platform:** While it provides recommendations, it does not include campaign execution, email marketing, or lead nurturing outside of RM-driven proposals.
- **Predictive Fraud Detection:** While transaction data is used, advanced real-time fraud detection and prevention mechanisms are out of scope (typically handled by a dedicated fraud system).
- **External Data Enrichment (beyond core systems):** Integration with third-party data providers for additional customer insights (e.g., social media data, public records beyond KYC) is not initially planned.
- **Real-time AI-driven Conversational Chatbot:** Automated customer interaction via chatbots is not part of this CRM implementation.
- **Complex Financial Planning Tools:** While wealth data is displayed, comprehensive financial planning simulations are out of scope.
- **Human Resources Management:** No employee performance management unrelated to CRM metrics.
- **Legacy System Modernization:** This project focuses on integrating with existing systems, not re-engineering them.

# 08. Suggested KPIs for Success Measurement

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

- **Customer Satisfaction Score (CSAT):**
  - **Metric:** Post-interaction surveys (e.g., for issue resolution, RM meetings).
  - **Goal:** Increase overall customer satisfaction by 10% within 12 months post-implementation.
- **First Contact Resolution (FCR) Rate:**
  - **Metric:** Percentage of customer issues resolved during the initial interaction without transfers or follow-ups.
  - **Goal:** Improve FCR by 15% for CRM-assisted interactions.
- **Cross-Sell/Up-Sell Conversion Rate:**
  - **Metric:** Percentage of recommended products that result in a successful sale.
  - **Goal:** Achieve a 20% increase in cross-sell/up-sell conversion rates attributed to CRM recommendations.
- **Relationship Manager (RM) Productivity:**
  - **Metric:** Number of customer interactions logged per RM per day/week; Time spent on customer data retrieval.
  - **Goal:** Reduce time spent on data gathering by 30%; Increase quality customer interactions.
- **Data Accuracy/Completeness Rate:**
  - **Metric:** Percentage of customer profiles with complete and accurate data fields from all integrated sources.
  - **Goal:** Achieve 95% data accuracy for key customer attributes.
- **System Usage/Adoption Rate:**
  - **Metric:** Percentage of target users (RMs, BMs, CSRs) actively logging into and utilizing the CRM daily/weekly.

- **Goal:** Attain 90% active user adoption within 3 months of launch.
- **Average Handle Time (AHT) for Customer Inquiries:**
  - **Metric:** Average duration of customer service interactions for inquiries where CRM is used.
  - **Goal:** Decrease AHT by 10-15% by providing immediate access to comprehensive customer data.
- **Customer Retention Rate:**
  - **Metric:** Percentage of customers retained over a specific period.
  - **Goal:** Contribute to a 5% increase in customer retention through enhanced relationship management.