# 360 Degree CRM Solution Analysis Report

This report outlines the business analysis for a 360 Degree CRM Solution designed for banking and fintech institutions. The aim is to provide a comprehensive, unified view of each customer, enabling bank employees to gain deep insights and enhance customer relationship management.
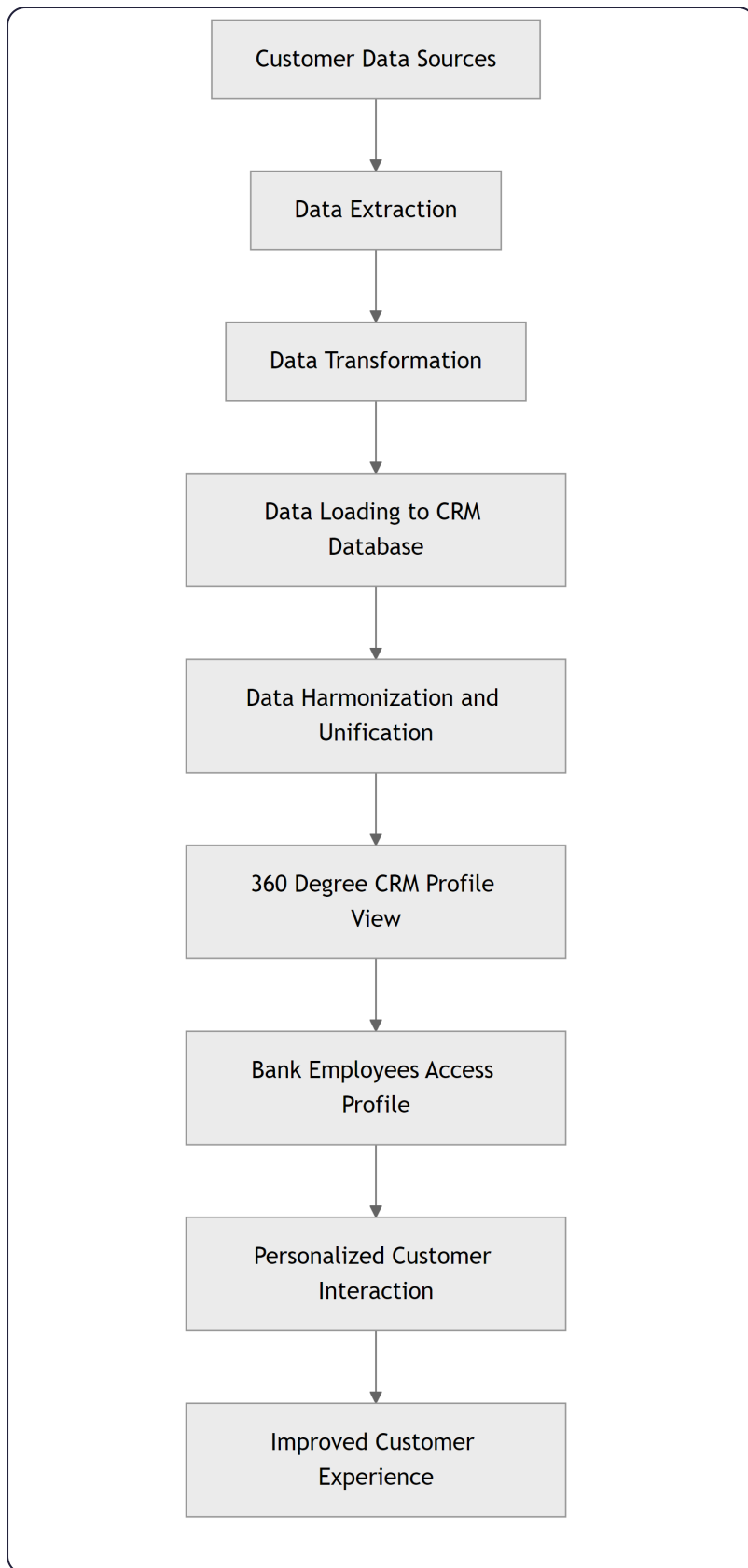
01. Stakeholder Map

This diagram identifies key stakeholders involved in the design, implementation, and utilization of the 360 Degree CRM Solution within a banking environment.
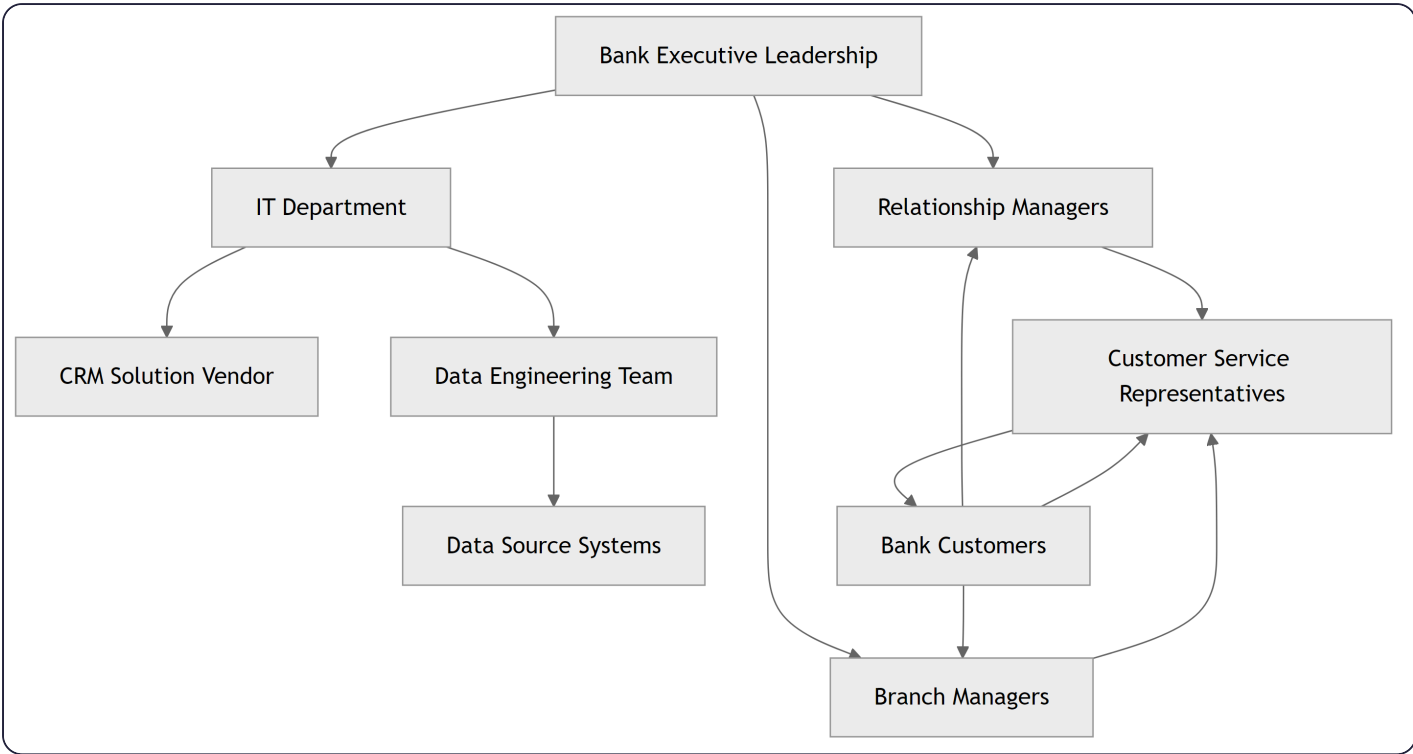
02. Process Flow (High-Level Data Consolidation)

This diagram illustrates the high-level process flow for consolidating customer data into the 360 Degree CRM Profile View.

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┌─────────────────────────┐
│  Customer Data Sources  │
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│     Data Extraction     │
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│   Data Transformation   │
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│   Data Loading to CRM   │
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│  Data Harmonization and │
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│   360 Degree CRM Profile│
│          View           │
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│  Bank Employees Access  │
│        Profile          │
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│  Personalized Customer  │
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│    Improved Customer    │
│        Experience       │
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03. Business Requirement Document (BRD)

Purpose of the Document

The purpose of this Business Analysis Report is to define the requirements for a 360 Degree CRM Profile View solution. This solution aims to provide bank employees with a comprehensive, unified view of each customer by consolidating data from multiple sources, thereby enhancing customer relationship management, fostering deeper relationships, and driving sustainable growth.

Project Scope

The project encompasses the design, development, integration, testing, and deployment of a 360 Degree CRM solution capable of consolidating customer data from various internal and external systems into a single, cohesive profile. It includes functionalities for unified customer profile viewing, enhanced understanding, cross-sell/up-sell opportunity identification, issue tracking, and detailed reporting. The scope covers data ingestion, processing, storage, user interface development, and integration with core banking and other relevant systems.

Scope of the Document

This document specifically details the business problem, stakeholder landscape, high-level process flows, functional and non-functional requirements, use cases, data requirements, and suggested KPIs for the 360 Degree CRM Profile View solution. It serves as a foundational reference for technical design and development.

Related Documents

- Project Charter
- Core Banking System Documentation
- Data Governance Policy
- Security Policy and Guidelines
- UI/UX Design Specifications (to be developed)
- Technical Design Document (to be developed)

Definitions

- **360 Degree CRM Profile:** A comprehensive, unified view of a customer consolidating data from all relevant sources.
- **Customer Relationship Management (CRM):** A system and strategy for managing a company's interactions with current and potential customers.
- **Relationship Manager (RM):** A bank employee responsible for managing and nurturing relationships with a portfolio of customers.
- **Core Banking System (CBS):** The central system that manages daily banking operations.
- **Data Silos:** Separate, isolated data sets within an organization.
- **Personal Identifiable Information (PII):** Information that can be used to identify an individual.
- **Cross-sell:** Selling a different product or service to an existing customer.
- **Up-sell:** Selling a more expensive or premium version of a product or service.

Risks and Assumptions

- **Risks:**
  - **Data Quality Issues:** Inaccurate or inconsistent data from source systems could compromise the CRM's effectiveness.
  - **Integration Complexities:** Difficulty integrating with legacy systems, leading to delays and cost overruns.

- **User Adoption:** Bank employees may resist adopting the new system without adequate training and clear benefits.
- **Data Security and Privacy Concerns:** Handling sensitive customer data requires robust security measures and compliance with regulations (e.g., GDPR, CCPA).
- **Performance Bottlenecks:** System performance issues when querying large volumes of consolidated data.

- **Assumptions:**
  - All necessary source systems are accessible for data extraction.
  - Dedicated IT and data engineering resources will be available for integration and data pipeline development.
  - Executive leadership supports the project and allocates necessary budget and resources.
  - Clear data governance policies are in place or will be established to manage data quality and privacy.

System/Solution Overview

The 360 Degree CRM Solution will be a centralized platform that aggregates, cleanses, and presents customer data from disparate banking systems (e.g., Core Banking, Loans, Credit Cards, Wealth Management, Call Center, Digital Channels) into a single, intuitive user interface. It will provide a holistic view of customer demographics, account details, transaction history, product holdings, communication history, service requests, digital interactions, and credit scores. The system will support real-time or near real-time data updates, enabling dynamic insights for personalized customer engagement.

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

A high-level Process Flow is provided in Section 02. Detailed context diagrams, interface diagrams specifying API endpoints, data flow diagrams illustrating data transformation, application screen flows, and sitemaps would be developed as part of the technical design and UI/UX phases, building upon the requirements outlined in this document.

System Actors

- Relationship Manager (RM)
- Branch Manager
- Customer Service Representative (CSR)
- Marketing Analyst
- System Administrator (for configuration and maintenance)
- Data Integration System (external actor for data feeds)

User Roles and Responsibilities / Authority Requirements

- **Relationship Manager (RM):** Access to comprehensive customer profiles, transaction history, product holdings, communication logs, and sales opportunities. Authority to update customer preferences and log interactions.
- **Branch Manager:** Similar access to RMs, with added capabilities for overall branch customer insights and performance metrics. Authority to approve certain customer-related actions.
- **Customer Service Representative (CSR):** Access to customer profiles, service request history, communication logs for efficient issue resolution. Authority to log new service requests and update basic contact information.
- **Marketing Analyst:** Access to aggregated, anonymized customer data for segmentation and campaign planning. Limited or no access to individual PII.

- **System Administrator:** Full access for system configuration, user management, data source management, and auditing.

Dependencies and Change Impacts

- **System Dependencies:**
  - **Core Banking System:** Primary source for account and transaction data.
  - **Loan Origination System:** Source for loan product data and application status.
  - **Credit Card System:** Source for credit card product and transaction data.
  - **Wealth Management System:** Source for investment product holdings.
  - **Call Center CRM/Ticketing System:** Source for communication history and service requests.
  - **Digital Banking Platform:** Source for online interaction data.
  - **Data Warehouse/Lake:** Potential interim staging area for consolidated data.

- **Change Impacts Specifications:**
  - **Operational Process Changes:** New workflows for RMs, Branch Managers, and CSRs leveraging the unified view.
  - **Training Requirements:** Comprehensive training programs for all user roles on new system functionalities.
  - **Data Governance Policy Updates:** Review and update policies related to data access, privacy, and retention for consolidated data.
  - **IT Infrastructure Requirements:** Potential upgrades to servers, databases, and network for handling increased data volume and processing.

360 Degree CRM Profile Description

The 360 Degree CRM Profile will present a consolidated view of each customer, encompassing:

- **Demographic Data:** Name, address, contact information, date of birth, gender, marital status.
- **Account Information:** All active and closed accounts (savings, checking, loans, credit cards, investments) with current balances, status, and opening dates.
- **Transaction History:** Aggregated view of transactions across all accounts, categorized and searchable.
- **Product Holdings:** List of all banking products currently held by the customer.
- **Service Request History:** Past and active service tickets, inquiries, and resolutions.
- **Communication History:** Logs of all interactions (call center, email, chat, branch visits).
- **Digital Activity:** Website visits, mobile app usage, digital self-service actions.
- **Credit Score/Risk Profile:** Relevant internal and external credit assessments.
- **Marketing Preferences:** Opt-in/out status for various communication channels and product categories.
- **Key Relationships:** Linked accounts, family members, or business affiliations.

Pain Points, Solutions, and How it Helps

Pain Point	Solution (via 360 CRM)	How it Helps
Fragmented Customer Data	Data Consolidation from Multiple Sources	Provides a single, unified view, eliminating the need to jump between systems.
Incomplete Customer	Holistic Profile View	Enables bank employees to gain

Pain Point	Solution (via 360 CRM)	How it Helps
Understanding	(Demographics, Behaviors, Preferences)	deep insights into customer needs and patterns.
Missed Cross-Sell/Up-Sell Opportunities	AI/ML Driven Opportunity Identification	Proactively suggests relevant products/services based on customer data.
Inefficient Issue Resolution	Centralized Service Request & Comm. History	CSRs quickly access full context, reducing resolution time and frustration.
Generic Customer Interactions	Personalized Engagement Tools	Enables tailored communications and offers, increasing customer satisfaction.
Difficulty Tracking Customer Journey	Timeline View of Interactions & Events	Provides a chronological history, improving understanding of customer lifecycle.
Compliance & Data Privacy Challenges	Centralized Data Governance & Access Control	Facilitates easier management of data consent, PII, and regulatory compliance.

04. Functional Requirement Specification (FRS)

Functional Requirements

The system SHALL provide the following functionalities:

- **FR-1.0 Unified Customer Profile Display:**
  - FR-1.1 The system SHALL display a comprehensive customer profile consolidating data from Core Banking, Loans, Cards, Wealth, Call Center, and Digital channels.
  - FR-1.2 The system SHALL present customer demographics, account summaries, transaction history, product holdings, service request history, communication logs, and digital activity in a single view.
  - FR-1.3 The system SHALL allow users to search for customers by name, account number, or customer ID.
  - FR-1.4 The system SHALL display key financial metrics (e.g., total assets under management, total liabilities) for each customer.

- **FR-2.0 Enhanced Customer Understanding:**
    - FR-2.1 The system SHALL provide a timeline view of all customer interactions and significant events.
    - FR-2.2 The system SHALL display customer preferences, including communication channels and product interests.
    - FR-2.3 The system SHALL highlight customer segments or personas for targeted engagement.
    - FR-2.4 The system SHALL provide predictive analytics insights, such as churn risk or next best action recommendations.

- **FR-3.0 Cross-Sell and Up-Sell Opportunity Identification:**
    - FR-3.1 The system SHALL suggest relevant cross-sell and up-sell opportunities based on customer profile, transaction history, and product holdings.
    - FR-3.2 The system SHALL allow RMs to log and track the status of identified opportunities.
    - FR-3.3 The system SHALL provide pre-approved product recommendations and marketing collateral.

- **FR-4.0 Issue Tracking and Management:**
    - FR-4.1 The system SHALL allow CSRs and RMs to create, update, and track customer service requests.
    - FR-4.2 The system SHALL link service requests to specific customer profiles and relevant products.
    - FR-4.3 The system SHALL provide a history of all past service requests and their resolutions.
    - FR-4.4 The system SHALL enable users to add notes and attachments to service requests.

- **FR-5.0 Detailed Reporting:**
    - FR-5.1 The system SHALL generate reports on customer engagement, product penetration, and service request volumes.
    - FR-5.2 The system SHALL provide dashboards for RMs and Branch Managers to monitor portfolio performance and customer satisfaction metrics.
    - FR-5.3 The system SHALL allow for customization and export of reports in various formats (e.g., CSV, PDF).

- **FR-6.0 User Management & Access Control:**
    - FR-6.1 The system SHALL implement role-based access control (RBAC) to ensure data security and privacy.
    - FR-6.2 The system SHALL allow System Administrators to manage user accounts and assign roles.

# Non-Functional Requirements

- **NFR-1.0 Performance:**
    - NFR-1.1 **Response Time:** All key customer profile views SHALL load within 3 seconds for 95% of requests.
    - NFR-1.2 **Scalability:** The system SHALL support an increase of up to 50% in customer data volume and user concurrency without significant degradation in performance over the next 3 years.
    - NFR-1.3 **Data Freshness:** Critical data elements (e.g., account balances, recent transactions) SHALL be updated in the CRM within 15 minutes of originating in the source system.

- **NFR-2.0 Security:**
    - NFR-2.1 **Authentication:** The system SHALL integrate with the bank's enterprise identity management system (e.g., Active Directory/LDAP) for user authentication.
    - NFR-2.2 **Authorization:** The system SHALL enforce strict role-based access control, ensuring users only access data relevant to their role and permissions.
    - NFR-2.3 **Data Encryption:** All sensitive customer data (PII) SHALL be encrypted at rest and in transit.

- NFR-2.4 **Audit Trails:** The system SHALL maintain detailed audit logs of all user actions and data access attempts.
- NFR-2.5 **Compliance:** The system SHALL comply with relevant banking regulations (e.g., GDPR, PCI DSS, local privacy laws) regarding data privacy and security.
- **NFR-3.0 Usability:**
  - NFR-3.1 **User Interface (UI):** The UI SHALL be intuitive, consistent, and easy to navigate, requiring minimal training for common tasks.
  - NFR-3.2 **Accessibility:** The system SHALL adhere to WCAG 2.1 AA standards for accessibility.
  - NFR-3.3 **Error Handling:** The system SHALL provide clear, actionable error messages and guidance for users.

- **NFR-4.0 Reliability & Availability:**
  - NFR-4.1 **Availability:** The system SHALL have an uptime of 99.9% during business hours (Monday-Friday, 8 AM - 6 PM local time).
  - NFR-4.2 **Disaster Recovery:** A disaster recovery plan SHALL be in place with a Recovery Time Objective (RTO) of 4 hours and a Recovery Point Objective (RPO) of 1 hour.

- **NFR-5.0 Maintainability:**
  - NFR-5.1 The system SHALL be designed with modular architecture to facilitate future enhancements and maintenance.
  - NFR-5.2 The system SHALL provide comprehensive logging capabilities for troubleshooting and monitoring.

- **NFR-6.0 Data Integrity:**
  - NFR-6.1 The system SHALL implement data validation rules during data ingestion to ensure accuracy and consistency.
  - NFR-6.2 The system SHALL support data reconciliation processes to identify and resolve discrepancies between source systems and the CRM.

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05. Use Case Diagrams and Detailed Scenarios

Use Case 1: Unified Customer Profile

- **Description:** A bank employee (RM, Branch Manager, CSR) accesses a comprehensive, unified view of a customer's profile by consolidating data from various banking systems into a single dashboard.
- **Rationale:** To eliminate data silos and provide a holistic understanding of the customer for improved service and engagement.
- **Dependencies:** Successful data integration from all specified source systems. Authentication and authorization of the user.
- **Acceptance Criteria:**
  - The system SHALL display all core customer information (demographics, accounts, products) in one view.
  - The system SHALL load the complete customer profile within 3 seconds.
  - Users SHALL be able to search for a customer by name, account number, or customer ID.
  - The displayed data SHALL be consistent with source systems and updated per data freshness NFRs.
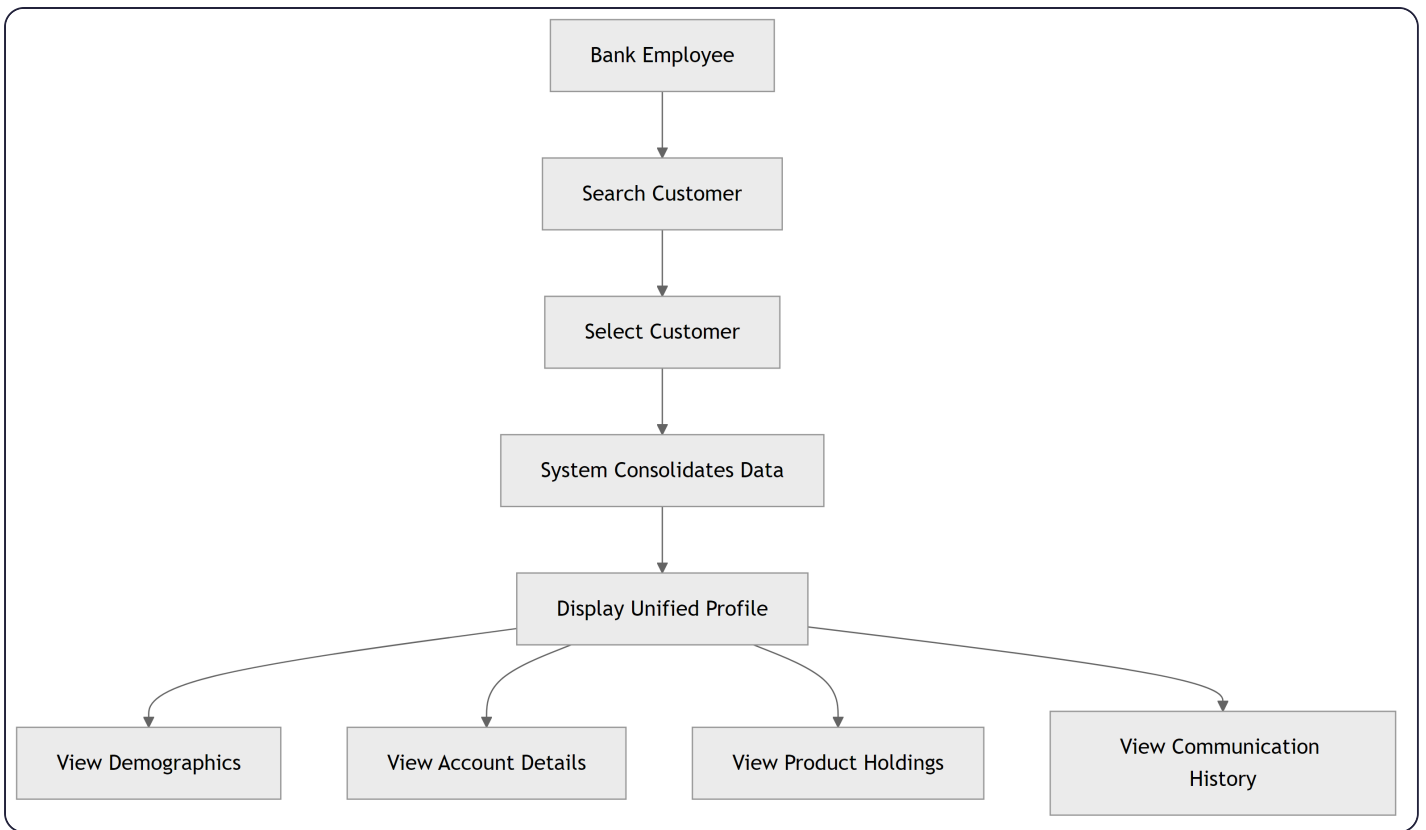
Use Case 2: Enhanced Customer Understanding

- **Description:** A bank employee analyzes a customer's profile to gain deeper insights into their behavior, preferences, and potential needs beyond surface-level data.
- **Rationale:** To enable personalized interactions and proactive service by understanding customer patterns and future potential.
- **Dependencies:** Rich, categorized data available in the 360 CRM profile; analytical capabilities built into the CRM.
- **Acceptance Criteria:**
    - The system SHALL display a timeline of customer interactions and significant life events.
    - The system SHALL highlight customer preferences and key behaviors (e.g., digital channel usage, preferred product types).
    - The system SHALL present predictive insights or customer segmentation information.
    - Users SHALL be able to drill down into specific data points for more detail.

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│           │   Gain Enhanced      │            │
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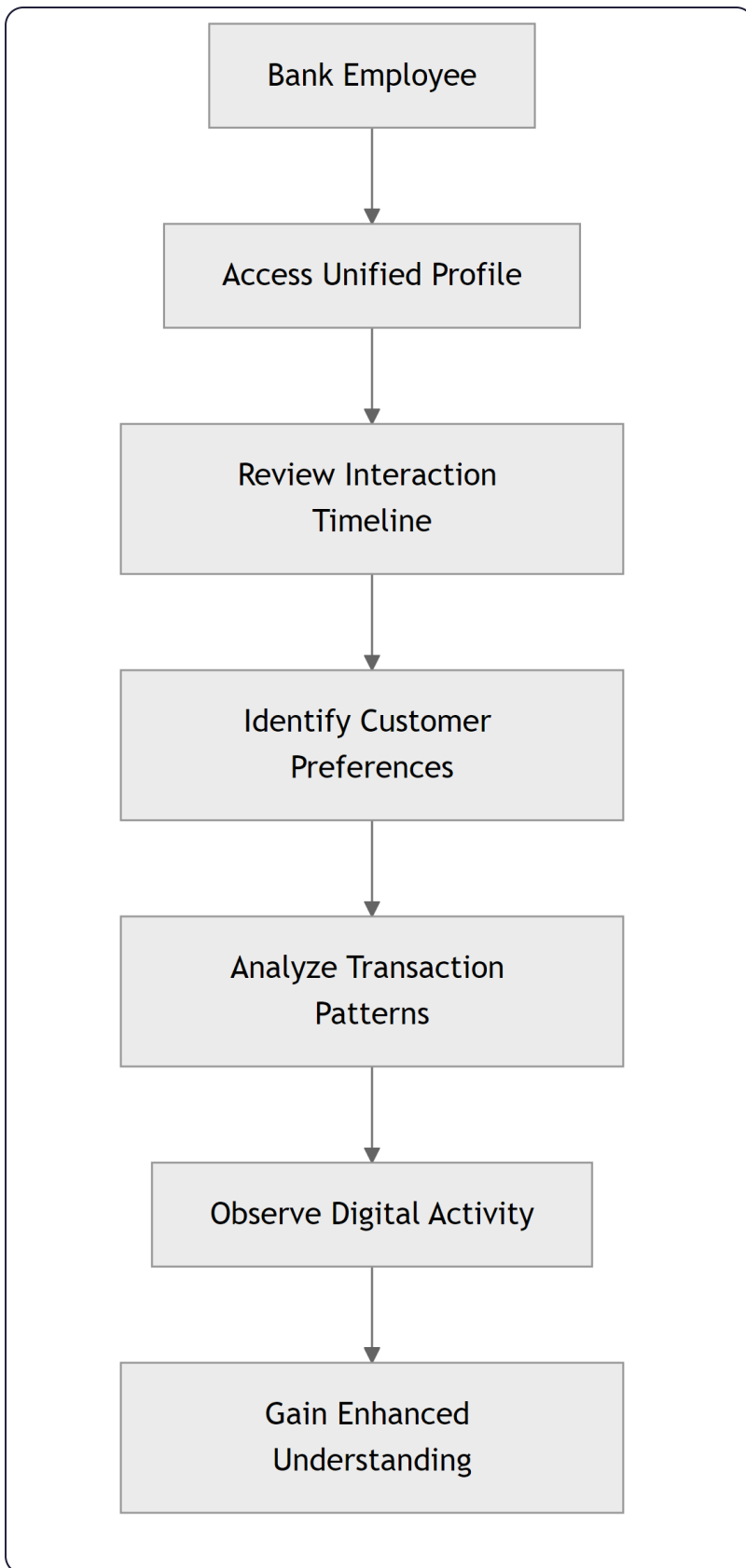
Use Case 3: Cross-Sell and Up-Sell Opportunities

- **Description:** A Relationship Manager identifies and acts upon potential cross-sell or up-sell opportunities based on system-generated recommendations derived from the customer's comprehensive profile.
- **Rationale:** To maximize revenue generation and deepen customer relationships by offering relevant products at the right time.
- **Dependencies:** Accurate product recommendation engine; up-to-date customer profile; integration with product catalog.
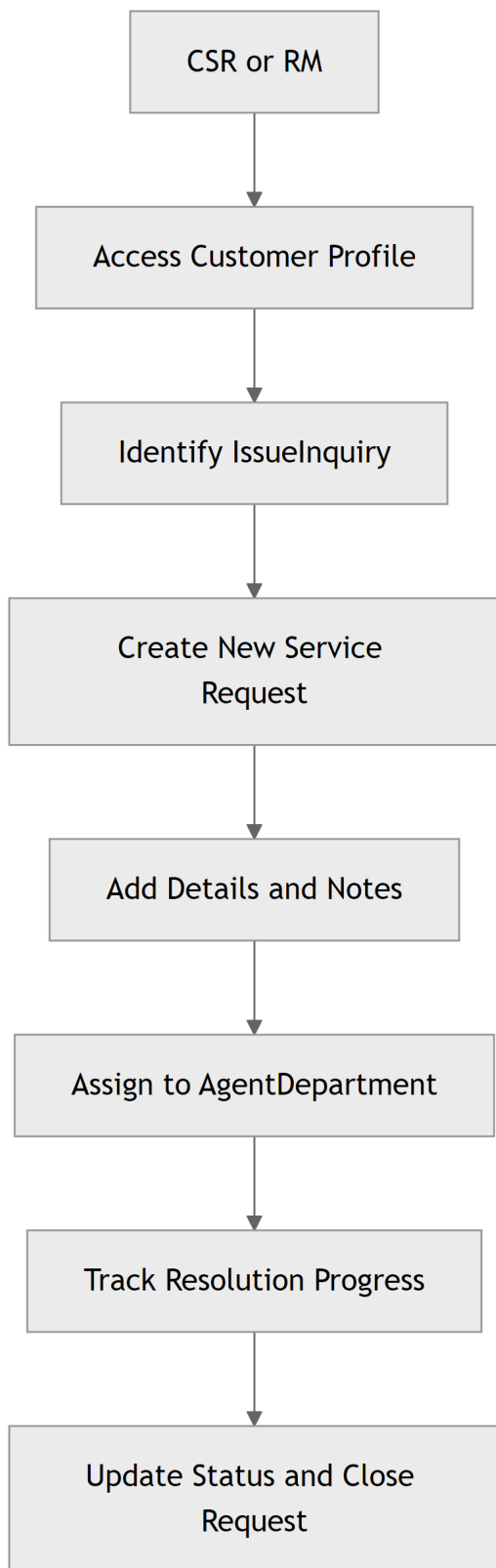
- **Acceptance Criteria:**
  - The system SHALL display specific cross-sell/up-sell recommendations for a given customer.
  - Recommendations SHALL be based on customer data (e.g., product holdings, transaction history, life events).
  - RMs SHALL be able to log the outcome of an opportunity pursuit.
  - The system SHALL provide access to product information relevant to the recommendation.
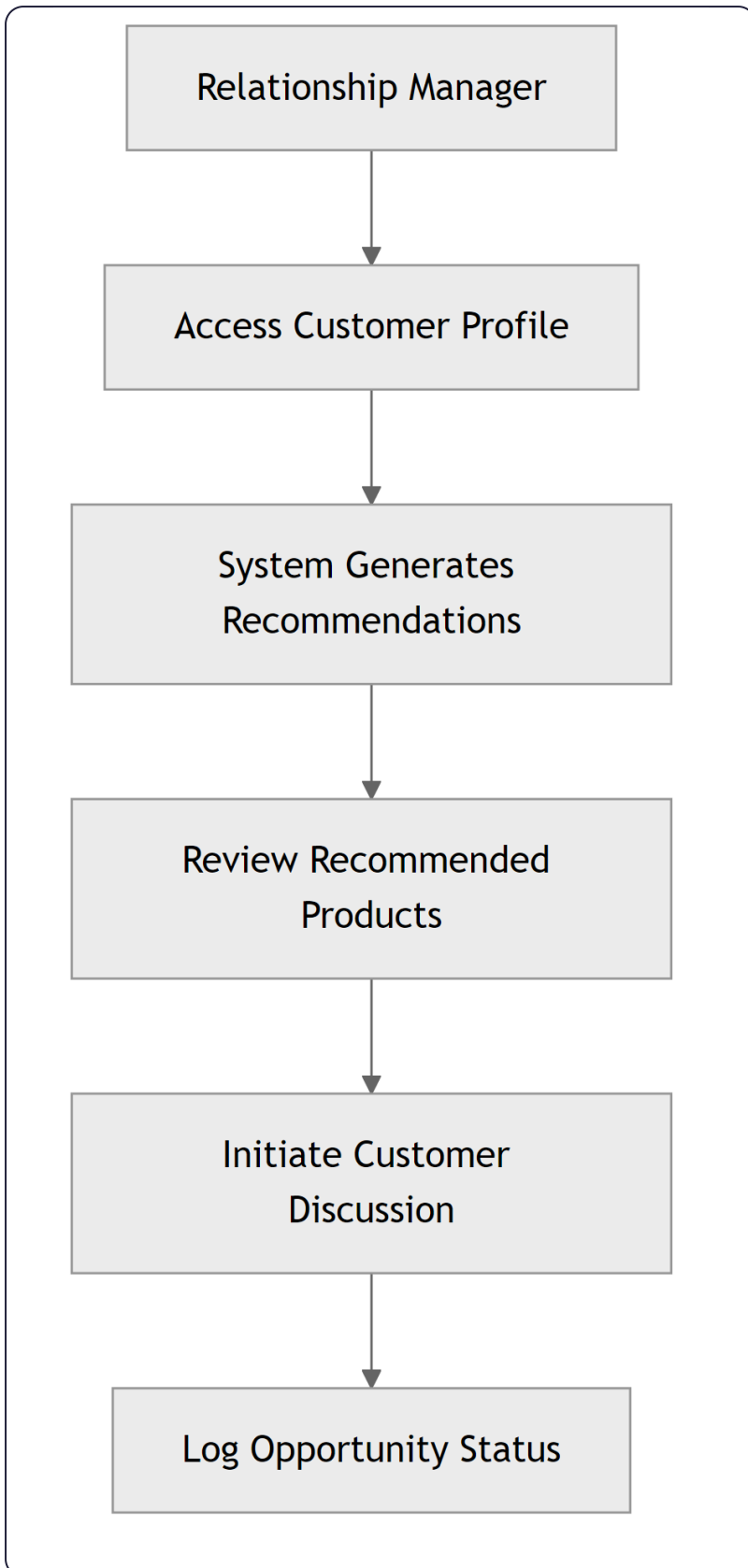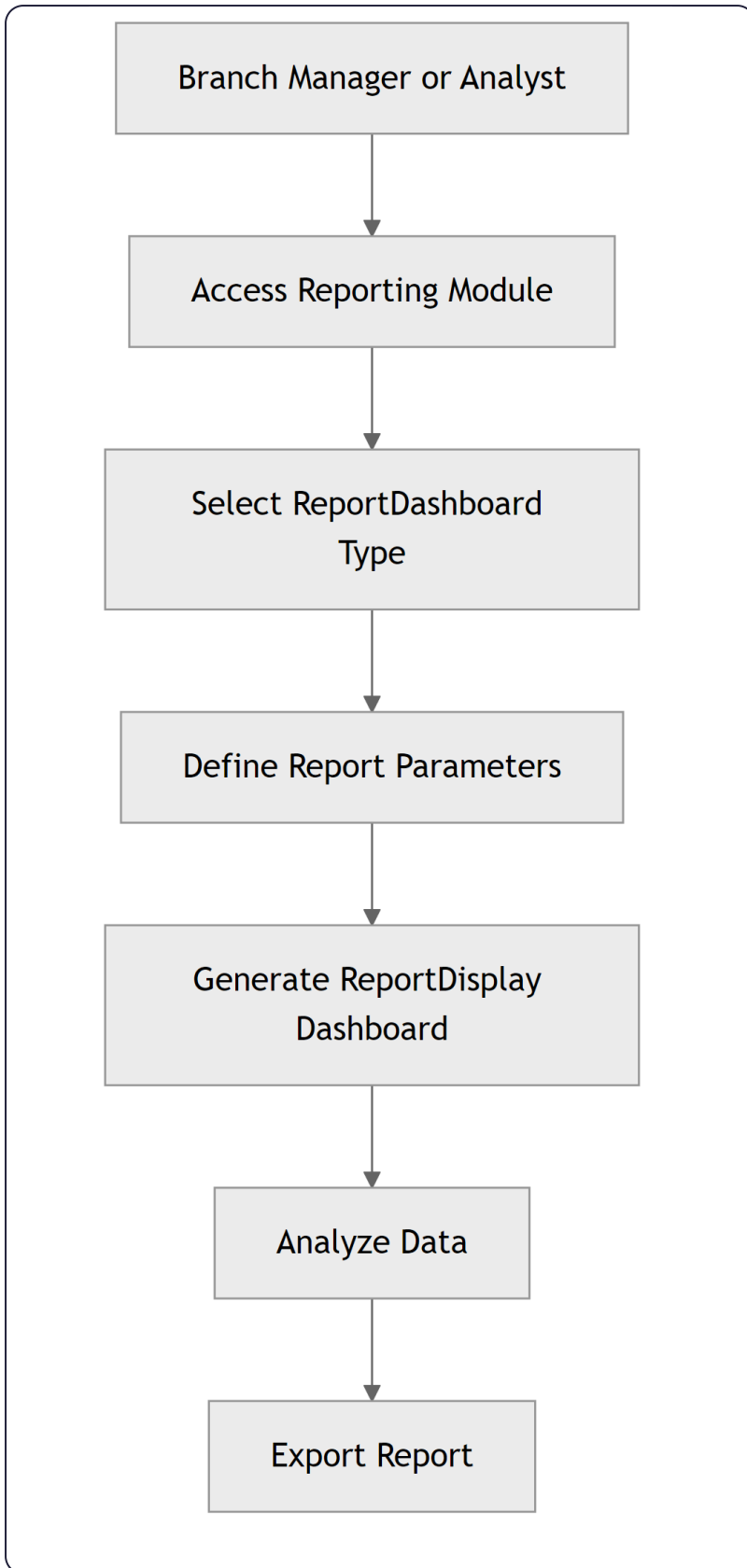

Use Case 4: Issue Tracking

- **Description:** A Customer Service Representative or Relationship Manager creates, tracks, and updates a customer's service request or issue within the CRM, linked directly to the customer's profile.
- **Rationale:** To centralize customer service management, improve resolution efficiency, and provide a complete history of customer issues.
- **Dependencies:** Integration with existing ticketing systems (if applicable) or a robust internal ticketing module.
- **Acceptance Criteria:**
    - Users SHALL be able to create a new service request linked to a customer profile.
    - Users SHALL be able to view all past and open service requests for a customer.
    - Users SHALL be able to add notes, update status, and attach documents to service requests.
    - The system SHALL notify relevant parties upon status changes for critical issues.

```mermaid
flowchart TD
    A[CSR or RM] --> B[Access Customer Profile]
    B --> C[Identify IssueInquiry]
    C --> D[Create New Service Request]
    D --> E[Add Details and Notes]
    E --> F[Assign to AgentDepartment]
    F --> G[Track Resolution Progress]
    G --> H[Update Status and Close Request]
```

Use Case 5: Detailed Reporting

- **Description:** A Branch Manager or Marketing Analyst generates and views reports or dashboards on customer data, engagement, and operational metrics.
- **Rationale:** To provide data-driven insights for strategic decision-making, performance monitoring, and targeted marketing campaigns.
- **Dependencies:** Data warehousing/analytics layer within the CRM; reporting engine.
- **Acceptance Criteria:**

- The system SHALL provide pre-defined reports and dashboards for key metrics (e.g., customer acquisition, product penetration, service resolution times).
- Users SHALL be able to filter and customize reports based on various criteria.
- Reports SHALL be exportable in common formats (e.g., PDF, CSV, Excel).
- Dashboards SHALL refresh data according to predefined schedules.

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06. Data Mapping Sheet and Data Requirements Analysis

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

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity (PII, Sensitive, Public)	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
Customer ID	Core Banking System	Alphanumeric	Real-time	Primary Key for all data linkages	Y	PII	Core Banking Team	None	Critical for data unification.
Full Name	Core Banking System	String	Daily/Real-time	Personalization of communication	Y	PII	Core Banking Team	Concatenate First, Middle, Last Name	Legal name required for compliance.
Date of Birth	Core Banking System	Date	Daily	Age-based product recommendations	Y	PII	Core Banking Team	None	Age-based marketing restrictions.
Residential Address	Core Banking System	String	Daily/Real-time	Geographic targeting, regulatory checks	Y	PII	Core Banking Team	Standardize format	Address verification needed.
Email Address	Core Banking, Digital App	String	Real-time	Digital communication, notifications	Y	PII	Customer Relations	Validation, deduplication	Consent for marketing emails required.
Phone Number	Core Banking, Call Center	String	Real-time	SMS/Call communication, verification	Y	PII	Customer Relations	Validation, format standardization	Consent for telemarketing required.

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity (PII, Sensitive, Public)	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
Account Type	Core Banking System	String	Real-time	Product bundling, service tiering	Y	Public	Core Banking Team	Categorization (e.g., Savings, Checking)	
Current Balance	Core Banking System	Decimal	Real-time	Financial health, next best offer	Y	Sensitive	Core Banking Team	Summing across accounts	Highly sensitive financial data.
Last Transaction Date	Core Banking System	Date	Real-time	Activity level, churn prediction	Y	Sensitive	Core Banking Team	Latest date for any account	Indicates recent engagement.
Product Holdings	Core Banking, Loans, Cards, Wealth	List/String	Daily	Cross-sell/Up-sell, relationship depth	Y	Sensitive	Product Teams	Consolidation of all products held	Basis for product recommendations.
Service Request History	Call Center CRM	Text	Real-time	Issue resolution, sentiment analysis	Y	Sensitive	Customer Service Teams	Categorization, sentiment scoring (future)	May contain sensitive customer complaints.
Communication Log	Call Center, Digital App	Text	Real-time	Interaction context, preference trends	Y	Sensitive	Customer Service Teams	Summarization, keyword extraction	Consent for call recording.
Digital Activity (Logins, Clicks)	Digital Banking Platform	Timestamp, Int	Daily	Engagement levels, digital adoption	Y	Public	Digital Channel Team	Aggregation by type/frequency	Anonymize/aggregate for marketing insights.

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity (PII, Sensitive, Public)	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
Credit Score (Internal)	Risk Management System	Integer	Monthly	Loan eligibility, risk assessment	Y	Sensitive	Risk Management Team	Standardize scoring model	Strict access control required for credit data.
Marketing Opt-in/out	CRM, Digital App	Boolean	Real-time	Personalized communication consent	Y	PII	Marketing Team	Consolidation of preferences	Critical for compliance with privacy regulations.
Preferred Channel	CRM, Survey System	String	As updated	Tailored communication strategy	Y	Public	Marketing Team	None	Customer may update preferences anytime.

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

In Scope

- **Data Consolidation:** Aggregation of customer data from Core Banking, Loans, Credit Cards, Wealth Management, Call Center, and Digital Banking systems.
- **Unified Customer Profile View:** A single, comprehensive dashboard displaying customer demographics, account details, transaction history, product holdings, service request history, communication logs, and digital activity.
- **Customer Search & Navigation:** Intuitive search functionalities and easy navigation within customer profiles.
- **Basic Customer Insights:** Display of key metrics, preferences, and a chronological timeline of interactions.
- **Opportunity Identification:** System-generated recommendations for cross-sell and up-sell opportunities.
- **Issue Tracking:** Functionality to create, update, and manage customer service requests.
- **Reporting & Dashboards:** Standard and customizable reports on customer engagement, product penetration, and service metrics.
- **Role-Based Access Control:** Security measures to ensure data access is limited based on user roles.
- **User Management:** Capabilities for system administrators to manage user accounts and permissions.
- **Data Privacy & Security:** Adherence to bank's security policies and relevant data protection regulations (e.g., GDPR, CCPA).

Out of Scope

- **Direct Transaction Processing:** The CRM will not initiate or execute financial transactions (e.g., fund transfers, loan disbursements). These remain functions of core banking systems.
- **Full-fledged Marketing Automation:** While it supports opportunity identification, the CRM will not include campaign execution, email sending, or full marketing automation functionalities. It will primarily *inform* marketing efforts.
- **External Data Purchase/Integration (unless specified):** Integration with third-party data providers (e.g., external credit bureaus, social media data) is out of scope unless explicitly defined in future phases.
- **Document Management System (standalone):** While attachments to service requests are supported, a comprehensive document management system for all customer-related documents is out of scope.
- **Voice/Chatbot AI Integration (Phase 1):** Advanced AI for voice analysis or chatbot interaction is not part of the initial release.
- **Real-time Fraud Detection:** While data may inform fraud indicators, dedicated real-time fraud detection capabilities are separate systems.
- **Customer Self-Service Portal (B2C):** This solution is focused on the bank employee's view. A direct customer-facing portal for self-service is a separate project.

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08. Suggested KPIs for Success Measurement

- **Customer 360 View Adoption Rate:**
    - *Metric:* Percentage of RMs, Branch Managers, and CSRs actively logging into and using the 360 CRM profile daily/weekly.
    - *Target:* >80% active users within 3 months post-launch.

- **Average Time to Access Customer Information:**
    - *Metric:* Average time taken by employees to retrieve comprehensive customer information (e.g., before vs. after CRM implementation).
    - *Target:* Reduce by 50% from baseline.

- **Cross-Sell/Up-Sell Conversion Rate:**
    - *Metric:* Number of successful cross-sell/up-sell opportunities identified by the CRM that lead to new product sales, divided by total opportunities logged.
    - *Target:* Increase by 10-15% within 6-12 months.

- **Customer Service Resolution Time (Mean Time To Resolve):**
    - *Metric:* Average time taken to resolve customer service requests using the CRM's issue tracking functionality.
    - *Target:* Reduce by 20% from baseline.

- **Customer Satisfaction Score (CSAT/NPS):**
    - *Metric:* Overall customer satisfaction or Net Promoter Score, influenced by more personalized and efficient interactions.
    - *Target:* Increase CSAT by 5 points or NPS by 3-5 points within 12 months.

- **Data Quality Index:**
    - *Metric:* Percentage of consolidated customer records free of critical data errors (e.g., missing PII, inconsistent addresses).
    - *Target:* >95% data accuracy for key fields.

- **Employee Productivity/Efficiency Gain:**
    - *Metric:* Time saved by employees due to consolidated data access (e.g., less time navigating multiple systems).

- *Target:* Qualitative feedback and potential for 10-15% efficiency gain in customer interaction tasks.
- **Revenue Growth per Customer:**
  - *Metric:* Increase in average revenue generated per customer leveraging the enhanced insights and cross-sell capabilities.
  - *Target:* 5-7% increase in AUM or product holdings per customer.

- **System Performance Metrics:**
  - *Metric:* Adherence to NFRs such as response times, availability, and data freshness targets.
  - *Target:* Maintain specified NFR targets consistently.