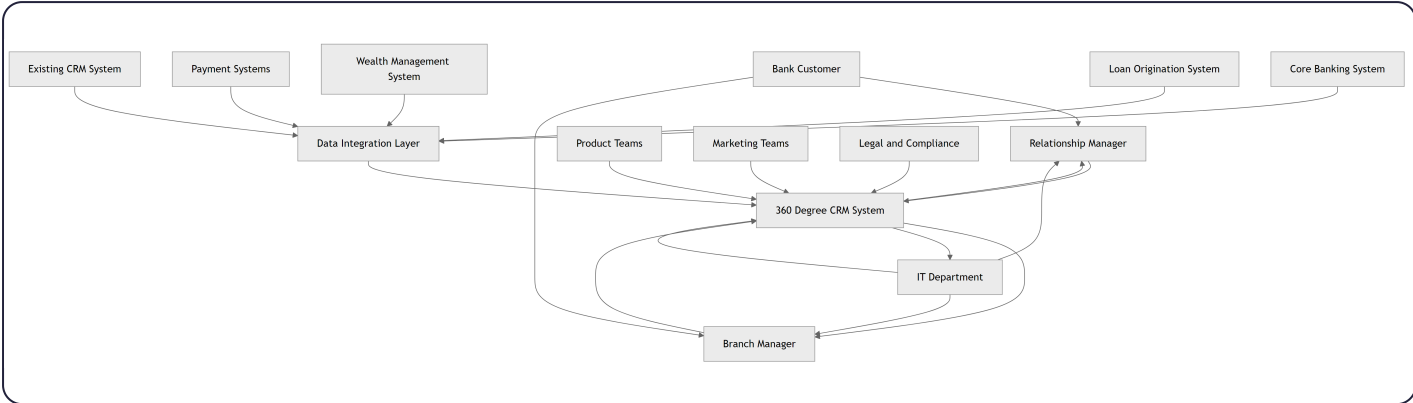# 360 Degree CRM Solution: Business Analysis Report
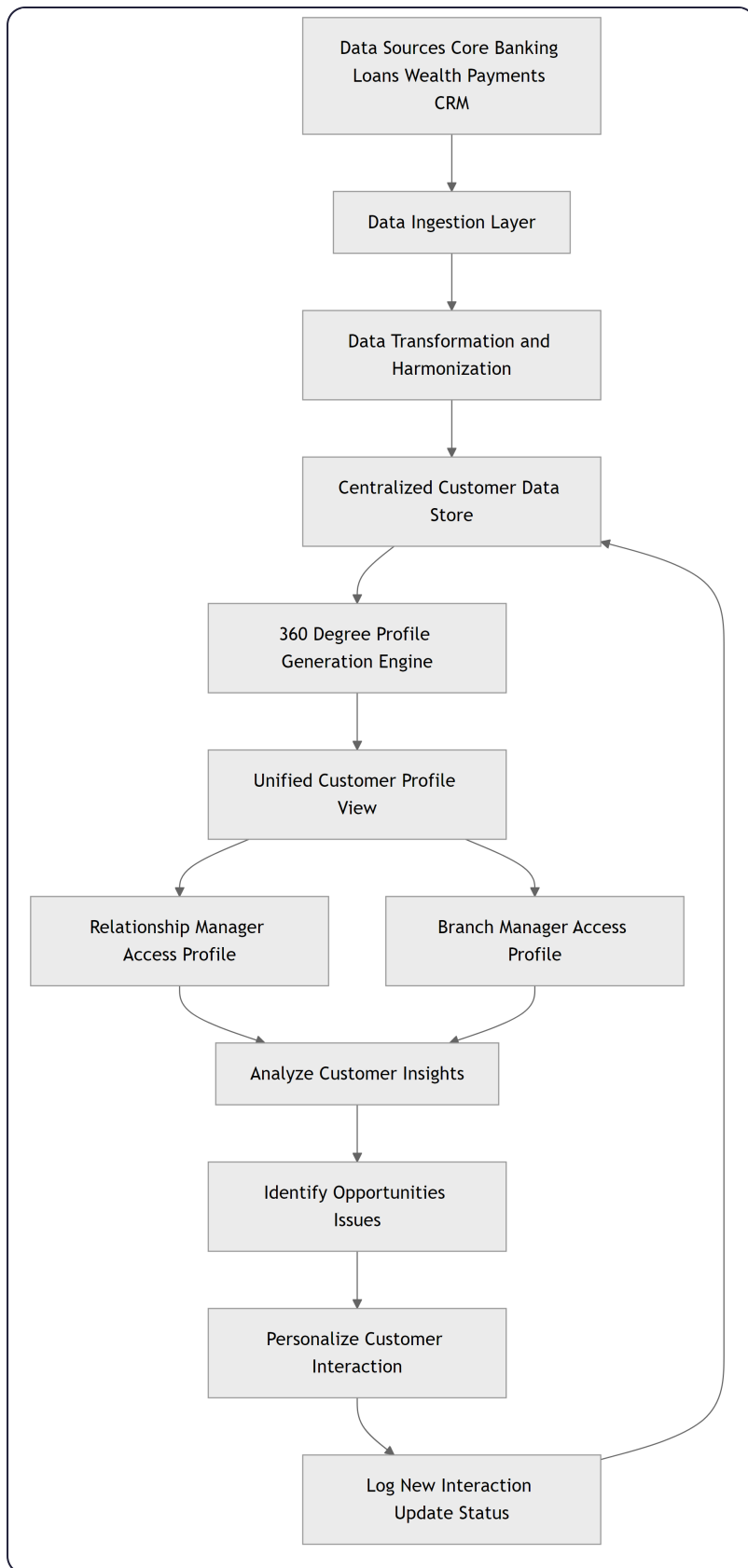
01. Stakeholder Map

This diagram illustrates the key stakeholders involved in the design, development, and use of the 360 Degree CRM Solution.

02. Process Flow (360 Degree CRM Solution)

This process flow describes the high-level steps involved in the operational functioning of the 360 Degree CRM Solution from data ingestion to user action.

```
┌─────────────────────────┐
│  Data Sources Core Banking │
│  Loans Wealth Payments     │
│  CRM                       │
└─────────────────────────┘
             │
             ▼
┌─────────────────────────┐
│   Data Ingestion Layer    │
└─────────────────────────┘
             │
             ▼
┌─────────────────────────┐
│  Data Transformation and  │
│  Harmonization            │
└─────────────────────────┘
             │
             ▼
┌─────────────────────────┐
│  Centralized Customer Data │
│  Store                     │
└─────────────────────────┘
             │
             ▼
┌─────────────────────────┐
│   360 Degree Profile       │
│   Generation Engine        │
└─────────────────────────┘
             │
             ▼
┌─────────────────────────┐
│   Unified Customer Profile │
│   View                     │
└─────────────────────────┘
        │           │
        ▼           ▼
┌──────────────┐ ┌──────────────┐
│ Relationship │ │ Branch Manager│
│ Manager      │ │ Access        │
│ Access Profile│ │ Profile       │
└──────────────┘ └──────────────┘
        │           │
        ▼           ▼
┌─────────────────────────┐
│  Analyze Customer Insights │
└─────────────────────────┘
             │
             ▼
┌─────────────────────────┐
│  Identify Opportunities    │
│  Issues                    │
└─────────────────────────┘
             │
             ▼
┌─────────────────────────┐
│  Personalize Customer      │
│  Interaction               │
└─────────────────────────┘
             │
             ▼
┌─────────────────────────┐
│  Log New Interaction       │
│  Update Status             │
└─────────────────────────┘
```

03. Business Requirement Document (BRD)

3.1 Purpose of the Document

The purpose of this Business Requirement Document (BRD) is to define the requirements for the development and implementation of the 360 Degree CRM Profile View solution. This solution aims to

provide bank employees with a comprehensive, unified view of each customer, consolidating data from various internal systems into a single, cohesive profile to enhance customer relationship management, satisfaction, and drive business growth through informed decisions.

3.2 Project Scope

The project scope encompasses the design, development, integration, and deployment of a 360 Degree CRM Profile View system. This includes: * Consolidation of customer data from core banking, loan origination, wealth management, payment systems, and existing CRM. * Development of a user interface for relationship managers and branch managers to access and view unified customer profiles. * Functionality for viewing customer demographics, product holdings, transaction history, interaction logs, and service requests. * Capabilities to identify cross-sell/up-sell opportunities. * Integration with existing bank systems to ensure data accuracy and freshness.

3.3 Scope of the Document

This document details the business requirements, functional and non-functional requirements, use cases, data requirements, and the high-level system architecture for the 360 Degree CRM Profile View. It serves as a foundational document for all subsequent technical design and development phases.

3.4 Related Documents

- Existing CRM Functional Specification
- Bank Data Governance Policy
- Security Policies and Standards Document
- System Integration Design Document (To be created)
- User Interface/User Experience (UI/UX) Guidelines

3.5 Definitions

- **360-Degree View:** A comprehensive and unified perspective of a customer, achieved by consolidating data from all touchpoints and systems within the organization.
- **CRM (Customer Relationship Management):** A technology for managing all your company's relationships and interactions with customers and potential customers.
- **Relationship Manager (RM):** A bank employee responsible for managing and nurturing relationships with a portfolio of customers.
- **Branch Manager (BM):** A bank employee overseeing operations and customer service at a specific bank branch.
- **PII (Personally Identifiable Information):** Information that can be used to distinguish or trace an individual's identity.
- **Data Harmonization:** The process of standardizing data from disparate sources into a consistent format.

3.6 Risks and Assumptions

- **Risks:**
  - **Data Quality Issues:** Inaccurate or inconsistent data from source systems could compromise the unified view.
  - **Integration Complexity:** Integrating with multiple legacy systems can be challenging and time-consuming.
  - **User Adoption:** Bank employees might resist adopting a new system without proper training and incentives.

- **Security & Privacy Concerns:** Handling sensitive customer data requires robust security measures and strict compliance.
- **Performance Bottlenecks:** Large volumes of data might lead to slow system response times.
- **Assumptions:**
  - All necessary source systems are available for integration.
  - Data owners in source systems will collaborate for data extraction and mapping.
  - Sufficient budget and resources (human and technical) are allocated for the project.
  - Existing security infrastructure is capable of supporting the new solution.
  - Clear data governance policies are in place to guide data handling.

3.7 System/Solution Overview

The 360 Degree CRM Solution will be a web-based application accessible via a secure intranet. It will act as an aggregation layer, pulling data from various core banking systems, loan systems, wealth management systems, payment systems, and the existing CRM. This data will be processed, harmonized, and stored in a centralized data store optimized for quick retrieval. The system will present a unified customer profile dashboard, allowing authorized bank employees to view a comprehensive history of customer interactions, product holdings, financial transactions, and demographic information.

- **Context Diagram/Interface Diagram (Conceptual):** The 360 Degree CRM System sits at the center, interacting with various data source systems (Core Banking, Loan Origination, Wealth Management, Payment Systems, Existing CRM) for data ingestion. It provides an interface to end-users (Relationship Managers, Branch Managers) for data consumption and interaction logging. An IT Administration interface would also exist for system management.

- **Data Flow Diagram (Conceptual):** Raw data flows from source systems to a data ingestion layer. From there, it moves to a data transformation/harmonization module, which cleanses, standardizes, and consolidates the data. The harmonized data is then stored in a central customer data repository. The 360 Degree Profile Generation Engine retrieves this data to construct and display the unified customer view to the user interface. User interactions (e.g., logging new calls) flow from the UI back to the central repository or existing CRM.

- **Application Screen Flow (Conceptual):** Login Screen -> Dashboard (Overview/Quick Search) -> Customer Search Results -> Unified Customer Profile View (Tabbed interface for Demographics, Products, Transactions, Interactions, Service Requests, Insights) -> Log Interaction Screen -> Issue Tracking Screen -> Reporting Module.

- **Sitemap (Conceptual):**
  - Home (Dashboard)
  - Customers
    - Search Customer
    - Customer Profile (Detailed View)
      - Demographics
      - Products Held
      - Transaction History
      - Interaction Log
      - Service Requests
      - Insights & Recommendations
  - Reports
    - Cross-Sell Opportunity Report
    - Customer Segmentation Report
    - RM Performance Report
  - Settings (Admin)
    - User Management
    - System Configuration

- Data Source Management

3.8 System Actors

- **Relationship Manager (RM):** Primary user, views customer profiles, logs interactions, identifies opportunities.
- **Branch Manager (BM):** Views customer profiles, oversees team interactions, manages escalated issues, generates reports.
- **System Administrator:** Manages user access, configures system settings, monitors data feeds.
- **IT Support Staff:** Provides technical support, troubleshoots integration issues.
- **Data Source Systems:** Provide raw customer data (Core Banking, Loan Origination, etc.).

3.9 User Roles and Responsibilities / Authority Requirements

User Role	Key Responsibilities	Authority Requirements
Relationship Manager	View unified customer profiles, log interactions, track service requests, identify cross-sell/up-sell opportunities, personalize customer engagement.	Read-only access to all customer data, Create/Update interaction logs and service requests, View cross-sell recommendations.
Branch Manager	Oversee team activities, monitor customer satisfaction, generate reports, escalate complex issues, provide coaching.	All RM permissions, plus access to team-level reports, ability to reassign service requests, view aggregated data.
System Administrator	Configure system settings, manage user accounts and roles, monitor data integration processes, ensure data quality.	Full read/write access to system configurations, user management, and data integration logs. No direct access to sensitive customer PII unless required for system maintenance.

User Role	Key Responsibilities	Authority Requirements
IT Support Staff	Troubleshoot system errors, resolve integration failures, provide technical assistance to users.	Limited read-only access to system logs, integration dashboards, and error messages for diagnostic purposes.

3.10 Dependencies and Change Impacts

3.10.1 System Dependencies

- **Core Banking System:** Dependent on its availability and data extract capabilities for primary customer and account data.
- **Loan Origination System:** Dependent on its data availability for loan product details and application status.
- **Wealth Management System:** Dependent on its data for investment product holdings and performance.
- **Payment Systems:** Dependent on their data for transaction history and payment behavior.
- **Existing CRM System:** Dependent on its data for historical interaction logs and existing service requests.
- **Data Integration Platform/ETL Tools:** Required for efficient data extraction, transformation, and loading.
- **Database Infrastructure:** Requires robust and scalable database to store consolidated customer profiles.
- **Network Infrastructure:** Stable and secure network connectivity is critical for system access and data transfer.

3.10.2 Change Impacts Specifications

- **Operational Process Changes:** Bank employees (RMs, BMs) will shift from accessing fragmented data across multiple systems to a single, unified view. This requires new workflows for customer engagement, opportunity identification, and issue resolution.
- **Training Requirements:** Extensive training will be required for RMs and BMs to effectively use the new CRM profile view, understand its features, and integrate it into their daily routines.
- **Data Governance & Quality:** Increased focus on data quality at the source systems will be necessary to ensure the accuracy and reliability of the consolidated view. New data governance procedures for the 360-degree profile might be needed.
- **Integration with Existing Systems:** Potential performance impacts on source systems during data extraction. Changes to existing system APIs or data structures in source systems could impact the CRM solution.
- **Security & Compliance:** New security protocols and access controls will need to be established and rigorously enforced for the centralized sensitive customer data. Compliance with data privacy regulations (e.g., GDPR, CCPA) will be paramount.
- **Reporting & Analytics:** The availability of consolidated data will enable more sophisticated and accurate reporting and analytics, potentially changing how performance is measured and strategies are defined.

3.11 360 Degree CRM Profile Description

The 360 Degree CRM Profile provides a holistic, single source of truth for each customer, accessible via a user-friendly interface. It consolidates the following key information categories:

- **Demographic Data:** Customer Name, Date of Birth, Address, Contact Information (Phone, Email), Marital Status, Occupation, KYC/AML Status.
- **Product Holdings:** All products currently held by the customer across banking segments (e.g., Savings Accounts, Checking Accounts, Loans, Mortgages, Credit Cards, Investment Products, Insurance). Includes product details like account number, balance, interest rate, maturity date.
- **Transaction History:** Detailed record of financial transactions across all accounts and products (e.g., deposits, withdrawals, payments, transfers, investment trades).
- **Interaction History:** A chronological log of all customer interactions with the bank, including calls, emails, branch visits, chat conversations, and social media interactions. Each entry includes date, channel, summary of interaction, and the bank employee involved.
- **Service Requests/Cases:** Status and history of all customer service requests, complaints, and inquiries, including creation date, current status, resolution details, and responsible party.
- **Preferences & Behavior:** Opt-in/opt-out preferences for marketing, preferred communication channels, identified financial goals, risk appetite (for investments), and behavioral insights derived from transactions (e.g., frequent international traveler, regular bill payer).
- **Relationships:** Information about linked accounts, family members (if relevant and permitted), or business affiliations.
- **Insights & Recommendations:** System-generated alerts, potential cross-sell/up-sell opportunities based on analysis of the profile data.

04. Functional Requirement Specification (FRS)

4.1 Functional Requirements

The following functional requirements specify what the 360 Degree CRM Profile View system must do:

- **FR-001: Customer Search and Retrieval:**
  - The system shall allow users to search for customers using various criteria (e.g., Customer ID, Name, Account Number, Phone Number, Email).
  - The system shall retrieve and display a list of matching customers.
  - The system shall retrieve and display a unified customer profile upon selection of a customer.

- **FR-002: Unified Customer Profile View:**
  - The system shall display a consolidated view of customer demographics.
  - The system shall display all products and services held by the customer across various banking lines.
  - The system shall display a chronological transaction history for all customer accounts.
  - The system shall display a comprehensive log of all customer interactions (calls, emails, branch visits).
  - The system shall display the status and history of all service requests/cases associated with the customer.
  - The system shall display any identified customer preferences or behavioral insights.

- **FR-003: Interaction Logging:**
  - The system shall allow users to log new customer interactions, specifying type (e.g., phone call, email), date, time, and a summary of the interaction.
  - The system shall automatically associate the logged interaction with the respective customer profile.

- **FR-004: Issue Tracking and Management:**
  - The system shall allow users to create new service requests or issues for a customer.
  - The system shall allow users to update the status and add notes to existing service requests.
  - The system shall provide a clear view of open and closed service requests.

- **FR-005: Cross-Sell and Up-Sell Opportunity Identification:**
  - The system shall highlight potential cross-sell and up-sell opportunities based on the customer's profile, product holdings, and transaction history.
  - The system shall provide a mechanism for users to dismiss or mark an opportunity as pursued.

- **FR-006: Reporting Capabilities:**
  - The system shall allow authorized users (e.g., Branch Manager) to generate reports on customer segments, product adoption, and RM performance.
  - The system shall allow filtering and customization of reports based on various criteria.

- **FR-007: Data Freshness:**
  - The system shall ensure that key financial data (e.g., account balances, recent transactions) is refreshed at least daily, preferably near real-time where feasible and critical for decision-making.
  - Interaction logs and service requests shall be updated in real-time.

4.2 Non-Functional Requirements

These requirements specify the quality attributes and constraints of the system.

- **Performance (NFR-P-001):**
  - The unified customer profile screen shall load within 3 seconds for 95% of requests.
  - Customer search results shall be displayed within 2 seconds for 95% of requests.
  - The system shall support at least 500 concurrent users without degradation in performance.

- **Scalability (NFR-S-001):**
  - The system shall be able to scale to accommodate a 50% increase in customer data volume and a 30% increase in user base over the next three years without major architectural changes.

- **Security (NFR-SEC-001):**
  - The system shall enforce role-based access control (RBAC) to ensure users can only access data relevant to their role and permissions.
  - All data in transit and at rest shall be encrypted using industry-standard encryption protocols (e.g., TLS 1.2+, AES-256).
  - The system shall comply with all relevant data privacy regulations (e.g., GDPR, local banking regulations regarding PII).
  - User authentication shall be robust, potentially integrating with the bank's existing Single Sign-On (SSO) solution.
  - All access to sensitive customer data shall be logged for audit purposes.

- **Usability (NFR-U-001):**
  - The user interface shall be intuitive, easy to navigate, and consistent across all screens.
  - The system shall minimize the number of clicks required to perform common tasks (e.g., searching a customer, logging an interaction).
  - Error messages shall be clear, concise, and actionable.

- **Reliability (NFR-R-001):**

- The system shall have an uptime of 99.9% during business hours (excluding scheduled maintenance).
- The system shall implement robust error handling and logging mechanisms.
- Regular backups of the centralized customer data store shall be performed.

- **Maintainability (NFR-M-001):**
  - The system shall be designed with a modular architecture to facilitate future enhancements and maintenance.
  - Comprehensive documentation (technical design, API specifications) shall be provided.

- **Compliance (NFR-C-001):**
  - The system shall comply with all applicable banking regulations and industry standards (e.g., PCI DSS if credit card details are handled, local data residency laws).
  - The system shall support audit trails for all critical actions, especially those involving PII and financial data.

05. Use Case Diagrams and Detailed Scenarios

5.1 Use Case: Unified Customer Profile

Description: The Relationship Manager (RM) or Branch Manager (BM) accesses a comprehensive, consolidated view of a customer's profile, including demographics, product holdings, transaction history, and interaction logs, pulled from various source systems.

Rationale: To provide a single source of truth for customer information, eliminating the need to navigate multiple disparate systems.

Dependencies: Data integration layer must successfully pull, transform, and store data from all source systems.

Acceptance Criteria: * The user can search for a customer by name, ID, or account number. * Upon selection, a unified customer profile loads within 3 seconds. * The profile includes accurate and up-to-date information for demographics, product holdings, transaction history, and interaction logs. * All data fields are correctly mapped and displayed.
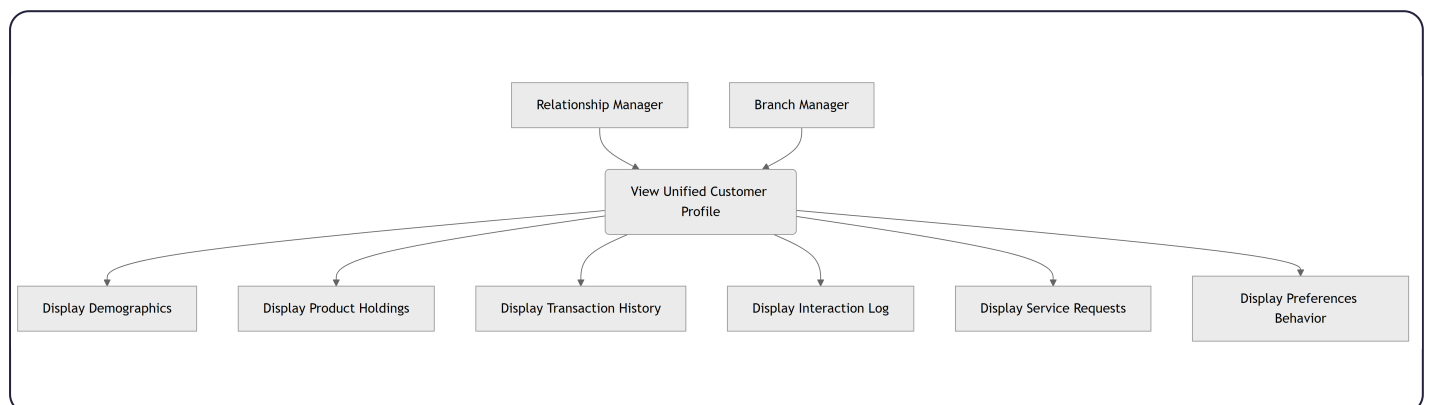

5.2 Use Case: Enhanced Customer Understanding

Description: The Relationship Manager (RM) or Branch Manager (BM) analyzes the unified customer profile to gain deeper insights into customer behavior, preferences, and financial needs, enabling more informed decision-making.

Rationale: To move beyond basic data display to actionable intelligence, improving customer engagement and service personalization.

Dependencies: The unified profile must be complete and accurate. System must be able to present data in an easily digestible format (e.g., visualizations, summary cards).

Acceptance Criteria: * The user can easily identify patterns in transaction history (e.g., regular large deposits, frequent international transfers). * The system highlights key insights such as financial goals (if captured) or risk appetite. * The user can see a summary of past issues or frequent queries to understand pain points. * RM/BM can deduce potential needs or financial milestones based on the presented data.
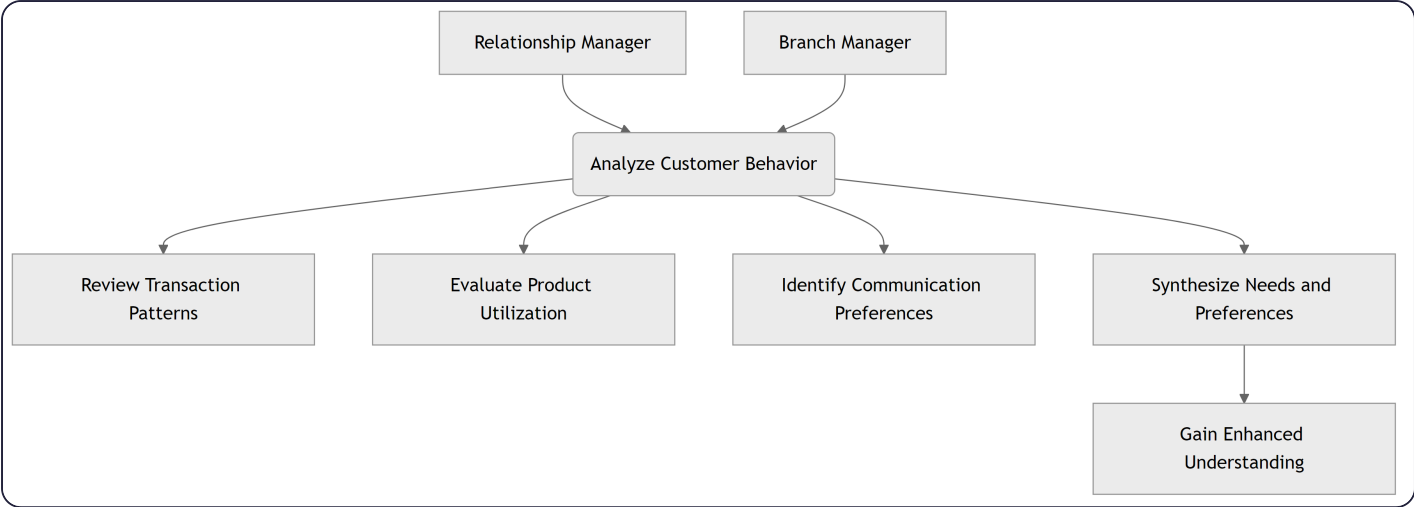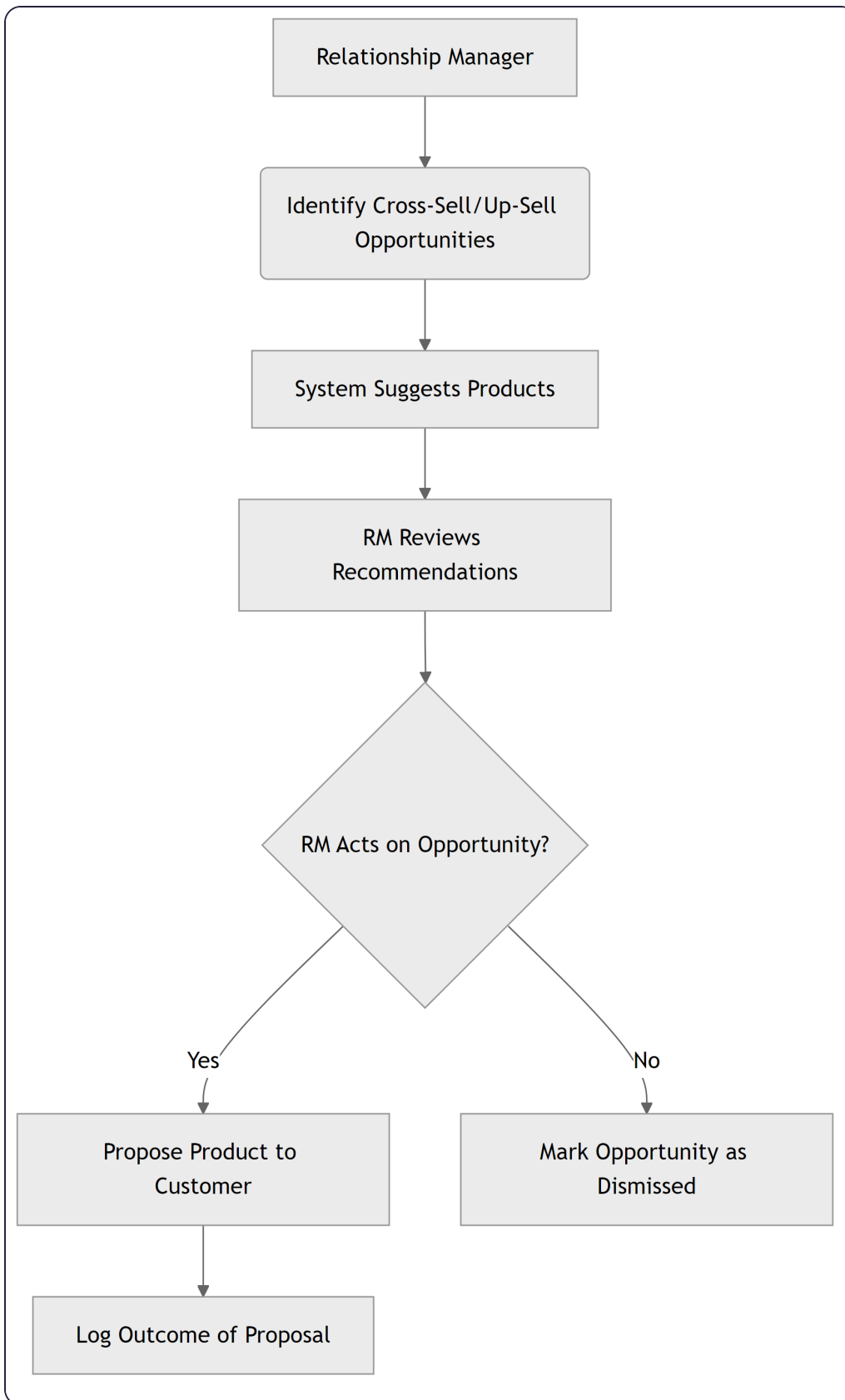

5.3 Use Case: Cross-Sell and Up-Sell Opportunities

Description: Based on the customer's unified profile, the system automatically identifies and highlights potential cross-sell or up-sell opportunities, which the Relationship Manager (RM) can then act upon.

Rationale: To proactively identify revenue-generating opportunities and provide RMs with data-driven recommendations, increasing sales efficiency.

Dependencies: System needs pre-defined rules or a recommendation engine based on customer data and product catalog.

Acceptance Criteria: * The system displays a list of relevant cross-sell/up-sell product recommendations on the customer's profile. * Each recommendation includes a brief rationale. * The RM can mark an opportunity as "pursued," "declined," or "not relevant." * The system updates its internal tracking based on the RM's action.

```mermaid
flowchart TD
    A[Relationship Manager] --> B[Identify Cross-Sell/Up-Sell Opportunities]
    B --> C[System Suggests Products]
    C --> D[RM Reviews Recommendations]
    D --> E{RM Acts on Opportunity?}
    E -->|Yes| F[Propose Product to Customer]
    E -->|No| G[Mark Opportunity as Dismissed]
    F --> H[Log Outcome of Proposal]
```

5.4 Use Case: Issue Tracking

Description: The Relationship Manager (RM) or Branch Manager (BM) logs a new customer issue or tracks the status and resolution of an existing one within the 360 Degree CRM system.

Rationale: To centralize customer issue management, improve resolution times, and provide a comprehensive history of customer service interactions.

Dependencies: Integration with existing service ticketing systems or internal workflows for issue resolution.

Acceptance Criteria: * The user can create a new issue by selecting issue type, description, and severity. * The issue is automatically linked to the customer profile. * The user can update the status (e.g., Open, In Progress, Resolved) and add notes to any existing issue. * The system clearly displays all open and closed issues for a customer. * Notifications are triggered for status changes (if configured).
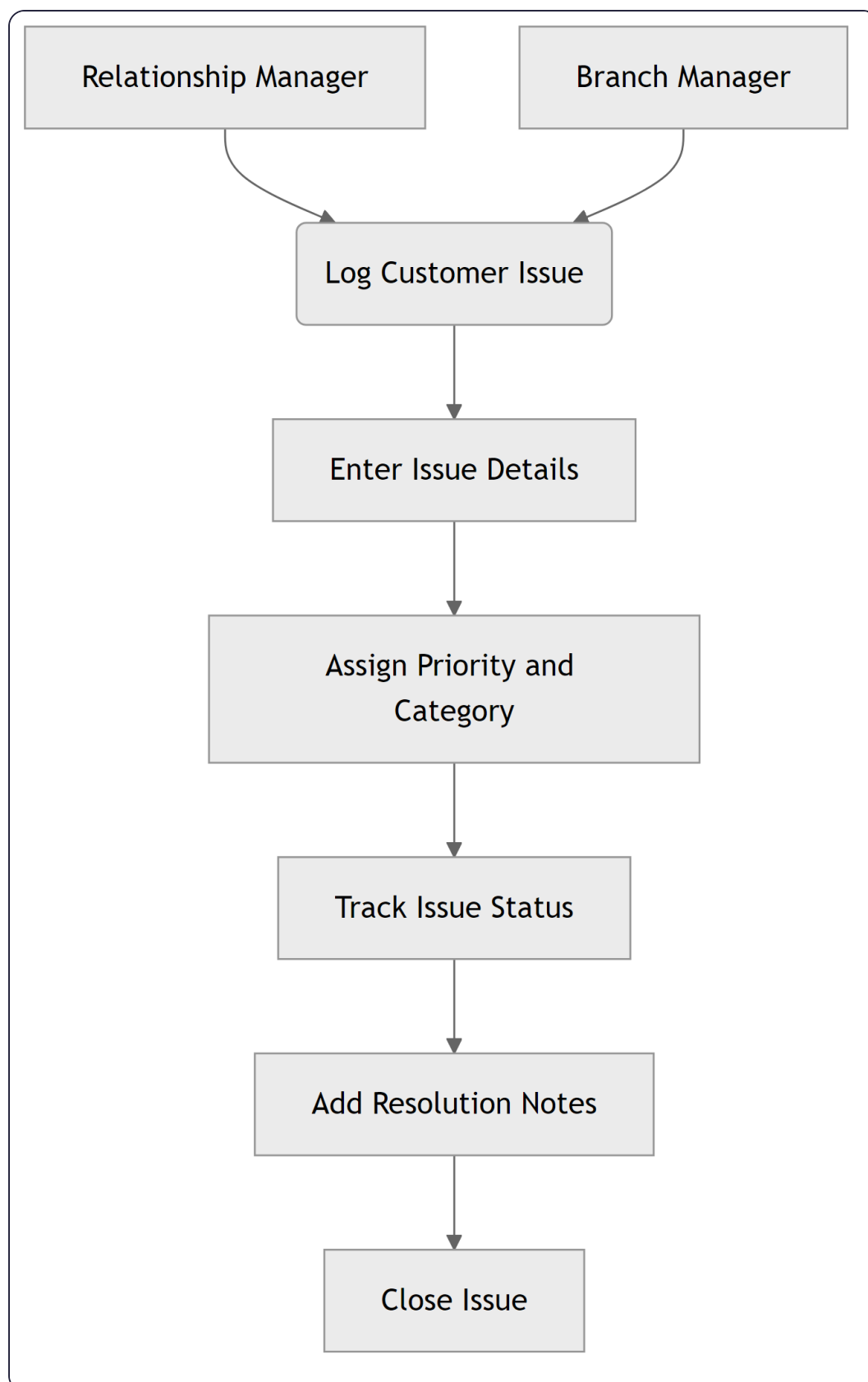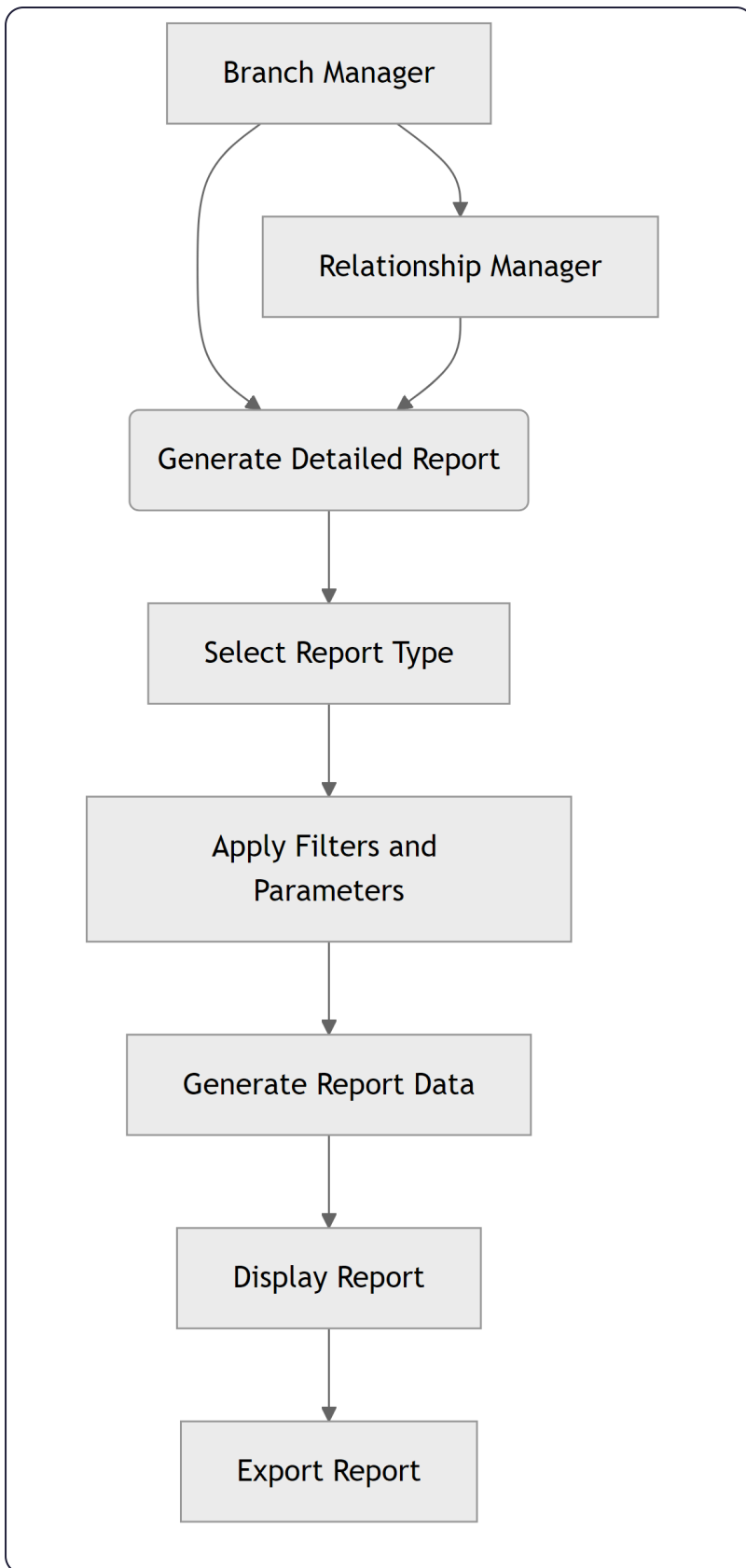

5.5 Use Case: Detailed Reporting

Description: The Branch Manager (BM) or other authorized users generate detailed reports based on the consolidated customer data, such as customer segmentation, product adoption rates, or RM performance.

Rationale: To enable data-driven strategic planning, performance monitoring, and targeted marketing efforts.

Dependencies: The centralized customer data store must contain comprehensive and structured data. Reporting tools/modules must be integrated or built within the CRM.

Acceptance Criteria: * The user can select from a pre-defined list of reports (e.g., "Customers with <1 product," "High-Value Customers"). * The user can apply filters (e.g., by branch, date range, product type). * The report is generated within a reasonable time (e.g., under 10 seconds for standard reports). * Reports are exportable in common formats (e.g., CSV, PDF). * The data presented in reports is accurate and consistent with the underlying customer profiles.

```
┌─────────────────────────────────────────────┐
│              Branch Manager                   │
│                    │                          │
│         ┌──────────┴──────────┐               │
│         │  Relationship Manager │              │
│         └──────────┬──────────┘               │
│                    │                          │
│          Generate Detailed Report             │
│                    │                          │
│              Select Report Type               │
│                    │                          │
│           Apply Filters and                   │
│               Parameters                      │
│                    │                          │
│            Generate Report Data               │
│                    │                          │
│               Display Report                  │
│                    │                          │
│               Export Report                   │
└─────────────────────────────────────────────┘
```

06. Data Mapping Sheet and Data Requirements Analysis

This section outlines the key data elements required for the 360 Degree CRM Profile View, their sources, characteristics, and purpose.

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	String	Real-time	Unique identification, cross-system linking	Y	PII	Core Banking Operations	Unify across systems (master data management)	Essential for linking, ensure consistent ID
Full Name	Core Banking System	String	Daily	Personalization, identification, greeting	Y	PII	Core Banking Operations	Name parsing (first, last, title)	Consent for marketing communications
Date of Birth	Core Banking System	Date	Daily	Age segmentation, legal compliance, lifecycle	Y	PII	Core Banking Operations	Age calculation	Mandatory for KYC, sensitive data
Primary Address	Core Banking System	String	Daily	Geolocation, localized offers, mailing	Y	PII	Core Banking Operations	Standardization, geocoding	Ensure address accuracy and freshness
Contact Phone	Core Banking System, Existing CRM	String	Real-time	Communication preference, contact campaigns	Y	PII	Core Banking / CRM Teams	Deduplication, validation, preferred contact	Consent for specific communication types
Email Address	Core Banking System, Existing CRM	String	Real-time	Digital communication, e-statements	Y	PII	Core Banking / CRM Teams	Deduplication, validation	Opt-in for marketing emails
Product Type (e.g., Loan, Savings, CC)	Core Banking, Loan Origination, Wealth Manage	Enum	Daily/Real-time	Product holding analysis, cross-sell	Y	Public	Product Teams	Categorization, mapping to unified product catalog	

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
	ment, Payment Systems								
Account Number	Core Banking, Loan Origination, Wealth Management, Payment Systems	String	Real-time	Specific product reference, transaction linkage	Y	PII	Respective System Owners	None	Highly sensitive, strict access controls
Current Balance	Core Banking, Wealth Management	Decimal	Real-time	Financial health, offer segmentation	Y	Sensitive	Core Banking / Wealth Ops	Aggregation per customer (total assets)	Real-time updates critical for accurate view
Transaction Date	Core Banking, Payment Systems	Date	Real-time	Behavioral analysis, financial patterns	Y	Public	Core Banking / Payments Ops	Standardization to common date format	
Transaction Type	Core Banking, Payment Systems	Enum	Real-time	Behavioral analysis, risk assessment	Y	Public	Core Banking / Payments Ops	Categorization (e.g., income, expense, transfer)	
Transaction Amount	Core Banking, Payment Systems	Decimal	Real-time	Behavioral analysis, spending patterns	Y	Sensitive	Core Banking / Payments Ops	Summation, averaging, categorization	
Interaction Type (Call, Email, Branch)	Existing CRM System	Enum	Real-time	Communication preference, service quality	Y	Public	CRM Operations	Standardization of interaction types	
Interaction Notes	Existing CRM	String	Real-time	Context for	Y	Sensitive	CRM Operatio	Text parsing	May contain

Data Element	Source System(s)	Data Type	Frequency/Freshness	Purpose for Personalization	Availability (Y/N)	PII/Sensitivity	Data Owner	Transformation/Processing	Remarks/Privacy Concerns
	System			future interactions, issue history			ns	for keywords, sentiment analysis (future)	highly sensitive customer details, ensure secure storage and access
Service Request ID	Existing CRM System	String	Real-time	Issue tracking, resolution efficiency	Y	Public	CRM Operations	Link to customer, status updates	
Service Request Status	Existing CRM System	Enum	Real-time	Customer satisfaction, operational efficiency	Y	Public	CRM Operations	Mapping to unified status codes	
Marketing Opt-In Status	Existing CRM System, Marketing Automation	Boolean	Daily	Targeting for campaigns, compliance	Y	PII	Marketing / CRM Teams	Unification of consent preferences	Strict adherence to privacy laws (GDPR, CCPA)
Identified Preferences	Existing CRM System, Manual Input	String	Ad-hoc	Offer personalization, communication tailoring	Y	Sensitive	CRM / RM Teams	Categorization, tagging	Requires RM input, potential for subjective data

Data Requirements Analysis

1. **Data Volume:** The system must be designed to handle a large volume of historical and real-time data, potentially millions of customer records and billions of transactions.
2. **Data Velocity:** Financial transactions and interaction logs require near real-time ingestion and processing to ensure data freshness for RMs.
3. **Data Variety:** Data comes from disparate systems with varying formats, requiring robust ETL/ELT processes for harmonization and standardization.

4. **Data Quality:** Data cleansing, validation, and deduplication are critical to ensure the accuracy and reliability of the unified profile. Data quality rules must be defined and enforced.
5. **Data Security & Privacy:** Given the high volume of PII and sensitive financial data, strict adherence to security best practices (encryption, access control, audit trails) and regulatory compliance (e.g., GDPR, CCPA, local banking secrecy laws) is paramount. Data masking for non-production environments is essential.
6. **Data Ownership:** Clear data ownership must be established for each data element to facilitate data governance, quality initiatives, and issue resolution.
7. **Data Retention:** Policies for data retention and archival must be defined in compliance with regulatory requirements.
8. **Data Lineage:** The ability to trace data back to its source system and understand transformations is crucial for auditing and troubleshooting.

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

7.1 In Scope

- **Unified Customer Profile View:** Display of consolidated customer demographics, product holdings, transaction history, interaction logs, and service requests from multiple internal systems.
- **Customer Search Functionality:** Ability to search for customers using various identifiers.
- **Interaction Logging:** Functionality for RMs/BMs to log customer interactions (calls, emails, meetings).
- **Issue Tracking:** Creation, update, and tracking of customer service requests/issues.
- **Cross-Sell/Up-Sell Opportunity Identification:** System-driven suggestions for relevant products based on customer data.
- **Basic Reporting & Analytics:** Pre-defined and customizable reports on customer segments and RM activities.
- **User Authentication and Authorization:** Role-based access control for different user types.
- **Integration with Core Banking and other specified source systems:** Data extraction and ingestion.

7.2 Out of Scope

- **Direct Transaction Processing:** The CRM system will *not* initiate, authorize, or process financial transactions (e.g., transfers, payments). It will *only* display transaction history.
- **Loan Origination/Account Opening:** The system will *not* handle the end-to-end process of opening new accounts or originating loans. It will display the status of these processes from source systems.
- **Full Marketing Automation Platform:** While it provides data for personalization, the CRM will *not* encompass mass email campaigns, lead nurturing workflows, or advanced campaign management beyond personalized recommendations shown to RMs.
- **Credit Scoring Model Development:** The CRM will *not* develop or host credit scoring models. It may display credit scores if provided by an integrated credit bureau system.
- **Customer Self-Service Portal:** This project focuses on the internal bank employee view, not a direct customer-facing portal.
- **Real-time Customer Notifications:** The system will not be responsible for sending real-time SMS or email notifications directly to customers (e.g., for transaction alerts). This functionality remains with existing systems.
- **Workforce Management/Scheduling:** The system does not include features for managing RM schedules or tasks beyond customer-related interactions.

08. Suggested KPIs for Success Measurement

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

1. **Customer Satisfaction Score (CSAT):**

    - **Definition:** Measures how satisfied customers are with the bank's services and interactions after RM/BM engagement supported by the 360-degree view.
    - **How it helps:** Direct indicator of improved customer experience.

2. **Net Promoter Score (NPS):**

    - **Definition:** Measures customer loyalty and willingness to recommend the bank, potentially influenced by personalized service.
    - **How it helps:** Gauges long-term customer sentiment and advocacy.

3. **Cross-Sell/Up-Sell Conversion Rate:**

    - **Definition:** Percentage of recommended products (identified by CRM) that result in a successful sale.
    - **How it helps:** Quantifies the revenue impact and effectiveness of opportunity identification.

4. **First Contact Resolution (FCR) Rate:**

    - **Definition:** Percentage of customer issues resolved during the first interaction, potentially improved by RMs having full customer context.
    - **How it helps:** Indicates efficiency of issue resolution and customer satisfaction.

5. **Average Issue Resolution Time (ART):**

    - **Definition:** Average time taken to resolve a customer service request or issue.
    - **How it helps:** Measures operational efficiency and speed of customer support.

6. **Employee Productivity/Efficiency Gain:**

    - **Definition:** Reduction in time spent by RMs/BMs searching for customer information across multiple systems, or increased number of customer interactions handled per day.
    - **How it helps:** Justifies ROI by demonstrating operational cost savings and improved staff efficiency.

7. **Data Accuracy/Completeness Score:**

    - **Definition:** Percentage of customer profiles that are complete and consistent across all integrated data points.
    - **How it helps:** Ensures the underlying quality and reliability of the 360-degree view.

8. **System Uptime/Availability:**

    - **Definition:** Percentage of time the 360 Degree CRM system is operational and accessible.
    - **How it helps:** Ensures continuous service availability for bank employees.

Pain Points, Solutions, and How it Helps Table

Pain Point	Solution Provided by 360 Degree CRM	How it Helps
Fragmented Customer Data	Consolidates data from disparate systems into one view.	Provides a single source of truth, eliminating data silos and inconsistent information.
Inconsistent Customer Service	Centralized interaction history and service requests.	Enables all employees to provide informed and personalized service, avoiding asking repetitive questions.
Missed Cross-Sell/Up-Sell Opportunities	System identifies and highlights relevant product recommendations.	Increases revenue by proactively suggesting suitable products based on customer needs and behavior.
Slow Issue Resolution	Centralized issue tracking and comprehensive interaction logs.	Speeds up problem diagnosis and resolution by providing immediate context on past issues and interactions.
Lack of Customer Insights	Aggregates and presents behavioral patterns and preferences.	Empowers RMs/BMs with deep understanding for more effective, data-driven customer engagement.
Inefficient Employee Workflow	Single interface for all customer information and actions.	Reduces time spent navigating multiple systems, improving employee productivity and focus on customer.