

ADVANCED ANALYTICS IN RETAIL BANKING

Most Important New Technologies for Banks

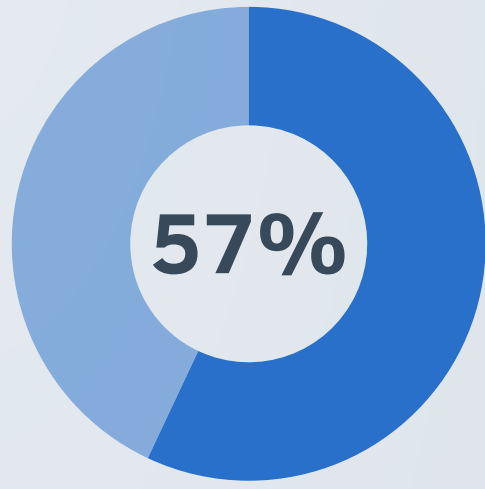
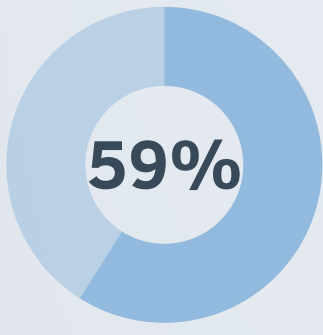
1



MOBILITY



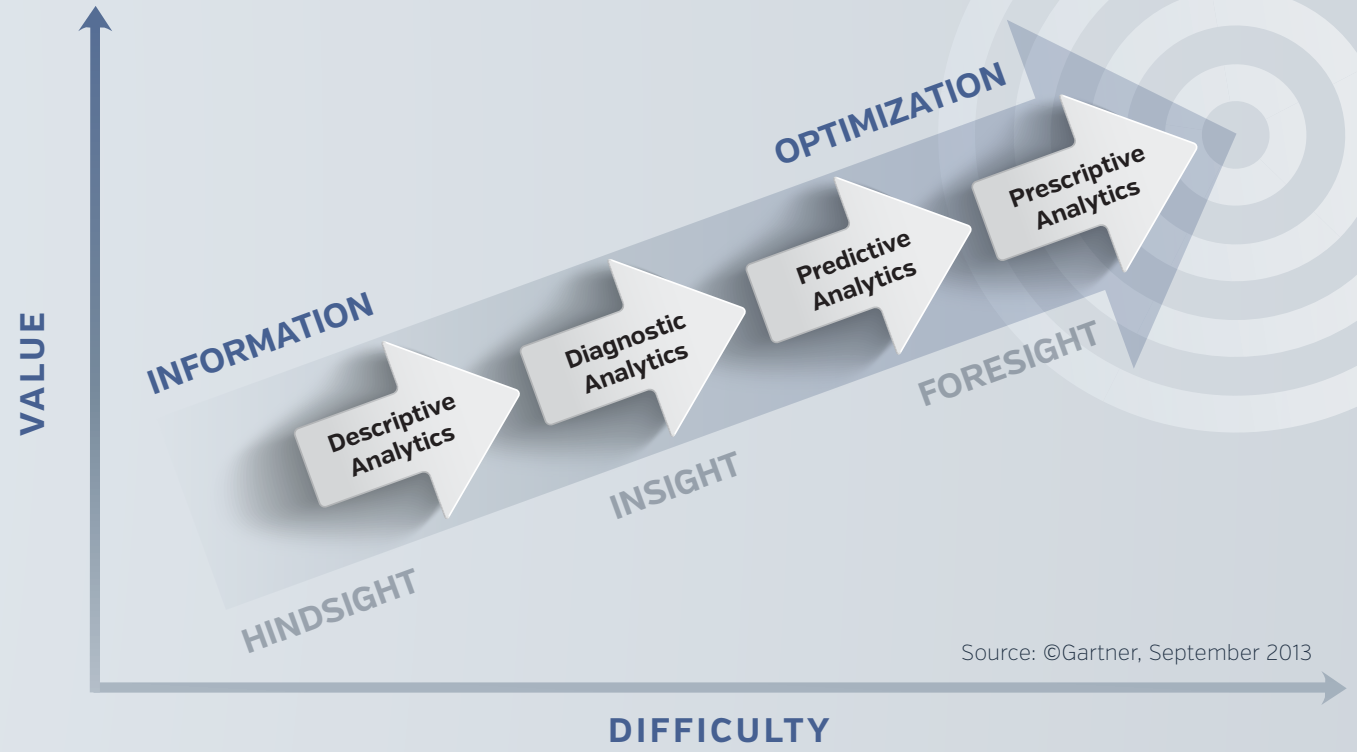
ADVANCED ANALYTICS



InfoSys-ELMA Research Report 2015

Banks Moving Up the Analytics Maturity Model

2



Advanced Analytics, like **Predictive and Prescriptive Analytics**, bring a higher value to a business, but are harder to implement.

APPLICATIONS OF ADVANCED ANALYTICS IN BANKING

3



CUSTOMER ACQUISITION

- Marketing Analytics
- Customer Analytics



PRODUCT & PORTFOLIO OPTIMIZATION

- Product Development
- Portfolio Analytics



RISK MANAGEMENT

- Credit Risk Analytics
- Fraud Detection



WORKFORCE OPTIMIZATION

- Workforce Analytics
- Talent Acquisition

FINANCIAL SERVICES IS AHEAD IN ANALYTICS MATURITY

4

Banking is ahead of other traditional industries in its adoption of enterprise-wide predictive analytics

DIGITAL NATIVE

4.56

FINANCIAL SERVICES

3.91

MANUFACTURING

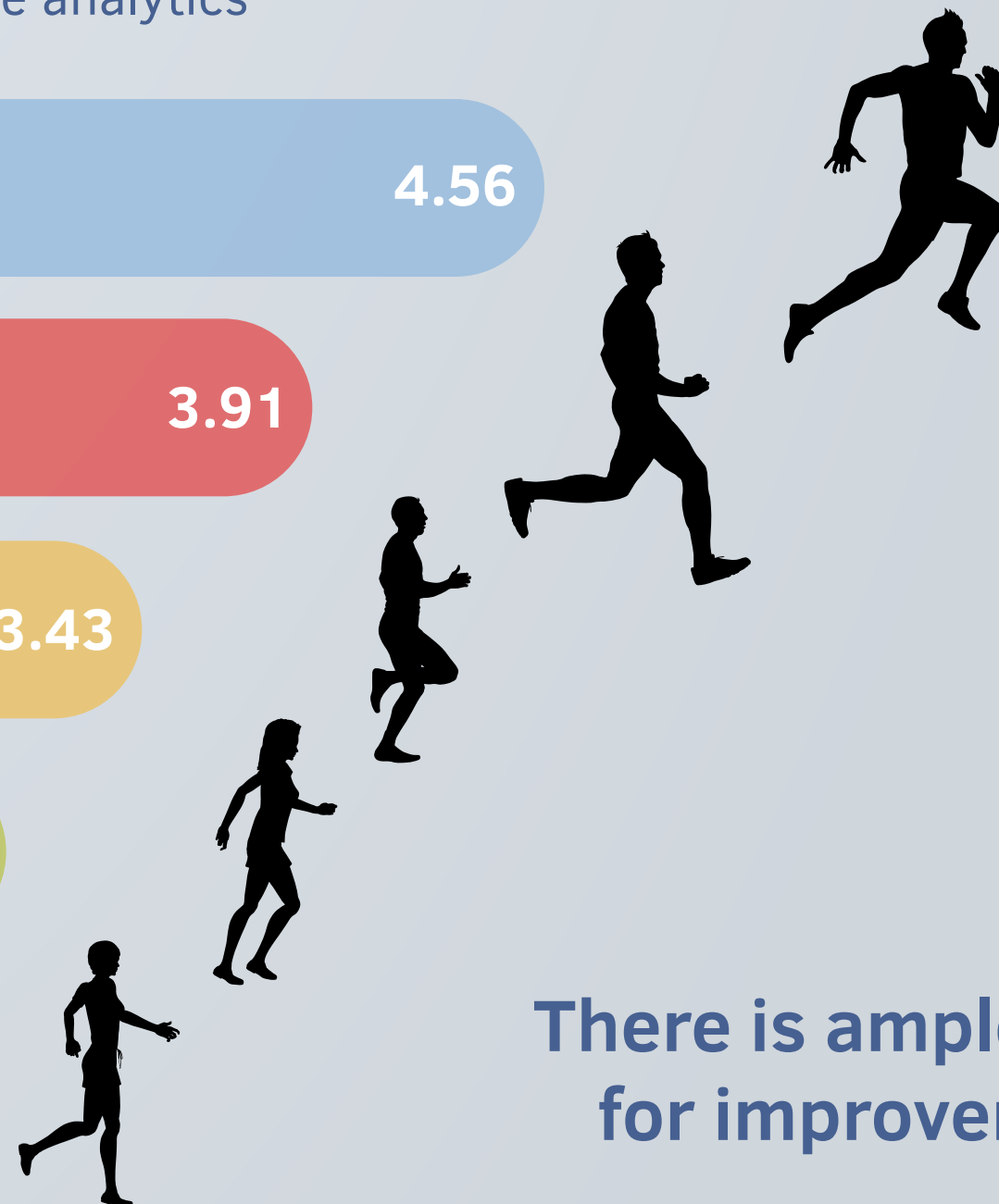
3.43

UTILITIES & TELECOM

3.05

INSURANCE

2.89



There is ample room for improvement

Possible Scores: 1.00 to 5.99

Source: <http://iianalytics.com/analytics-resources/ranking-analytics-maturity-by-industry>