ORACLE FINANCIAL SERVICES
CHANNEL ANALYTICS GIVES BANKS THE ABILITY TO ENSURE THE MOST PROFITABLE MIX OF CHANNEL USE, AND TARGET SPECIFIC CUSTOMERS THROUGH EFFECTIVE CHANNELS.

KEY FEATURES

- Analyze customer touch-points across channels against key dimensions such as product and customer segments
- Easily monitor and analyze operational metrics for each channel including ATM, branch, and internet banking to ensure high availability and satisfaction across channels
- Analyze satisfaction survey results across critical dimensions such as customer, product, and line of business
- Track service request trends to proactively design ways of customer delight through faster delivery of the critical services

KEY BENEFITS

- Gain a comprehensive view of channel performance based on both customer behavior and customer transactions
- Enable operational efficiencies and optimal customer experience with a deep understanding of the multi-channel interactions of the customer
- Optimize the mix of services offered to customers mapped to the way in which the channels are being used operationally
- Improve operational efficiency with a variety of analytic capabilities that compare results across customer channels, including retail branches
- Empower senior management to respond to changing business needs by investing in the right channels and ultimately growing the business
- Improve operational efficiency and service levels and to adapt to fluctuating transaction loads

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Historically, marketers have had only a small amount of communication vehicles and now the number is rapidly growing, without an end in sight! The digital era is complicating this mix, and while traditional methods are not used as often these days, they have not gone away completely making this mix even more difficult to manage.

With Generation Y responding more considerably to modern ways of communication, the older generations are still demanding their use of television ads, direct mail, and in-branch marketing. In today’s reality, the average bank consumer rarely visits a bank branch, let alone engages in marketing ploys there.

Marketers have a real struggle on their hands ensuring the proper mix of marketing channels are leveraged for the right audience at the right time.

Oracle Financial Services Channel Analytics gives banks the ability to ensure the most profitable mix of channel use, and target specific customers through effective channels.

Comprehensive View of Channel Performance

With the choices of communication vehicles growing, marketers have a need to fully understand the entire marketing mix of channels leveraged. The traditional silo’d view of marketing channels does not give the proper insight needed to ensure targeted customer activities. Oracle Financial Services Channel Analytics gives a comprehensive view of channel performance based on both customer behavior and customer transactions; this allows marketing management to have valuable insights that support channel optimization.

Consumers change their interaction with their financial institutions as often as they see fit - some days they engage with a retail branch, other days they do most of their banking online. It is up to marketing departments to ensure an optimal customer experience and completely understand the multi-channel interactions of the customer.

Oracle Financial Services Channel Analytics gives marketers the ability to analyze customer touch-points across channels against key dimensions including products and customer segments. These on-demand analytics provides them the opportunity to optimize the mix of services offered to customers mapped back to the way in which they leverage the various channels and devise strategies to enable migration of customers to low-cost channels, where appropriate.
Figure 1: Oracle Financial Services Channel Analytics shows the top ATMs by Total Amount Transacted

Improve Operational Efficiency with a Highly Scalable Analytical Application

Oracle Financial Services Channel Analytics allows banks to easily monitor and analyze numerous operational metrics for each channel and compare results among channels. Such insight helps banks to improve operational efficiency and service levels and to adapt to fluctuating transaction loads. Oracle Financial Services Channel Analytics therefore offers a comprehensive view of channel performance based on both customer behavior and operational numbers—leading to valuable insights that support sound decisions.

A robust channel analytics solution like Oracle Financial Services Channel Analytics answers critical questions, such as

- Which channels are preferred for specific transactions?
- Which volumes of transactions do different channels handle?
- What are the transaction success rates for different channels?
- How does a channel’s transaction load vary across time periods?

With answers to these questions, senior management is empowered to respond to changing business needs by investing in the right channels and ultimately growing the business. They have the ability to easily monitor and analyze operational metrics for each channel to ensure high availability and satisfaction across channels.
Figure 2: Channel Performance over a specific period of time by Region

Comprehensive Business Solution

Customer satisfaction is what continues to drive a bank to success, this is one of the most important metrics bank management must track. Oracle Financial Services Channel Analytics is a comprehensive business solution providing a full set of performance metrics, including baseline analyses and key performance indicator calculations, ensuring proper tracking of customer satisfaction.

Banks have the ability to improve operational efficiency and service levels enterprise-wide, and with Oracle Financial Services Channel Analytics, they are now empowered to ensure success across the board. With this application they can analyze satisfaction survey results across critical dimensions including customer and product and track service request trends to proactively design ways of customer delight through faster delivery of the critical services.

About Oracle Financial Services Analytical Applications

Oracle Financial Services Retail Performance Analytics is part of the Oracle Financial Services Analytical Applications family of solutions for the global financial services industry.

Oracle Financial Services Analytical Applications enable financial institutions to measure and meet risk-adjusted performance objectives, cultivate a risk management culture through transparency, lower the costs of compliance and regulation, and improve insight into customer behavior.

The applications are built upon a shared analytical infrastructure consisting of a unified financial services data model, shared analytical computations and the industry-leading Oracle Business Intelligence platform.

Oracle Financial Services Analytical Applications include award-winning solutions for Enterprise Risk Management; Governance, Risk, and Compliance (GRC); Enterprise Performance Management (EPM); and Customer Insight for financial services.
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Hardware and Software, Engineered to Work Together