

Oracle Financial Services Data Intelligence Customer Analytics Cloud Service

Financial institutions are managing growing volumes of customer, product, transaction, profitability, cost, behavioral, and risk data. Yet customer insights can remain fragmented across lines of business, products, geographies, and analytical environments. This can make it difficult to understand which customers, products, segments, and relationships create value, what is driving changes in profitability, and where business attention is needed.

Financial institutions need a consistent way to connect customer profitability and performance with segmentation, product holdings, geography, engagement, and risk-related indicators. They also need business-ready analytics that can help decision-makers explore customer performance without requiring every analytical question to become a new reporting project.

Oracle Financial Services Data Intelligence Customer Analytics Cloud Service provides purpose-built customer analytics for financial institutions. Built on Oracle Cloud Infrastructure (OCI), the solution combines financial-services-specific Analytics Ready Data Models, prebuilt semantic models, KPIs, dashboards, reports, and AI-assisted exploration to help institutions turn curated customer and profitability data into decision-ready insight.

They need a purpose-built customer analytics solution that helps them connect customer, profitability, performance, behavioral, and risk-related data and turn it into business-ready insights. They need solutions that support:

- **Customer profitability insights** across customers, products, segments, geographies, and counterparties
- **Prebuilt customer analytics** with Analytics Ready Data Models, semantic models, KPIs, dashboards, and reports
- **Profitability-driven growth** with greater visibility into customer and segment performance, cost transparency, and value creation
- **Customer segmentation and engagement** to better understand acquisition, retention, dormancy, product holdings, and customer behavior
- **AI-assisted exploration** with AI Assistant and Auto Insights to help uncover trends, patterns, relationships, and anomalies
- **Risk-informed customer insights** that connect profitability and performance with behavioral and risk-related indicators
- **Business-ready analytics** through prebuilt Customer Analytics use cases aligned to common financial-services business questions
- **Existing investment reuse** to extend relevant Oracle Financial Services and third-party data and analytical outputs with OCI-native customer analytics

CUSTOMER PROFITABILITY AND PERFORMANCE INSIGHTS

Oracle Financial Services Data Intelligence Customer Analytics Cloud Service helps financial institutions analyze profitability and performance across customers, products, segments, geographies, and counterparties. The solution brings together customer and profitability information to help users understand which dimensions are contributing to performance and where additional attention may be required.

Financial institutions can analyze customer profitability, segment performance, geographic performance, counterparty profitability, product portfolios, customer engagement, and other dimensions. These insights can help support more informed decisions across customer strategy, pricing, engagement, portfolio management, cost transparency, and growth.

ANALYTICS READY DATA MODEL

Oracle Financial Services Data Intelligence Customer Analytics Cloud Service provides a purpose-built Analytics Ready Data Model for Customer Analytics. The model includes prebuilt data pipelines, data structures, semantic mappings, KPIs, dashboards, reports, and analytical content designed around financial-services customer analytics outcomes.

By organizing curated data around defined business outcomes rather than generic reporting structures, the Analytics Ready Data Model helps reduce the effort between onboarding data and answering customer and profitability questions. It also provides a governed analytical foundation designed to support consistent business definitions and analytical consumption across Customer Analytics use cases.

PREBUILT CUSTOMER ANALYTICS USE CASES

Oracle Financial Services Data Intelligence Customer Analytics Cloud Service provides 20 prebuilt Customer Analytics use cases aligned with common financial-services business questions. The use cases cover areas including customer profitability analysis, segment performance and risk analytics, geographic profitability and performance analytics, enterprise-wide financial performance analysis, counterparty profitability analysis, strategic customer acquisition and retention, relationship manager performance monitoring, customer product portfolio insights, customer engagement, and financial vulnerability analysis.

The prebuilt approach enables institutions to begin with defined customer analytics scenarios instead of creating every analytical use case from the ground up. It helps business users investigate profitability, performance, engagement, portfolio, and risk-related questions using a consistent analytical foundation.

AI-ASSISTED CUSTOMER INSIGHTS

Oracle Financial Services Data Intelligence Customer Analytics Cloud Service uses Oracle Analytics capabilities including AI Assistant and Auto Insights to help business users explore curated customer and profitability data.

AI Assistant enables users to investigate business questions using natural-language interactions, including questions about profitability drivers and customer, product, segment, and geographic performance. Auto Insights helps surface relevant trends, relationships, patterns, and anomalies within analytical data. Together, these capabilities help users investigate changing customer and portfolio performance with less dependence on manually created reports.

CUSTOMER SEGMENTATION AND ENGAGEMENT ANALYTICS

Oracle Financial Services Data Intelligence Customer Analytics Cloud Service helps financial institutions analyze customers across profitability, behavior, engagement, product, segment, and related performance dimensions. Institutions can examine segment profitability and growth, customer engagement, product adoption, customer portfolio composition, dormancy, acquisition, and retention indicators.

The solution also supports analysis that connects profitability with behavioral and risk-related indicators. This can help institutions better understand customer and segment performance, identify areas requiring further investigation, and support profitability-driven and risk-aware customer strategies.

INTEGRATION WITH EXISTING ANALYTICAL INVESTMENTS

Oracle Financial Services Data Intelligence Customer Analytics Cloud Service can build on relevant Oracle Financial Services and third-party analytical investments. Institutions can introduce focused Customer Analytics capabilities while continuing to use existing data, calculations, and analytical outputs.

Financial Services Data Intelligence provides prebuilt data pipelines for integration with Oracle Profitability and Balance Sheet Management Cloud Service. For Customer Analytics, the integration brings together instrument and account contracts and Management Ledger balances to support analysis of profitability, performance, and cost transparency across customers, products, and segments.

Financial Services Data Intelligence also supports integration with existing Oracle Financial Services Analytical Applications on-premises Profitability environments through Financial Services AI Data Platform. This provides institutions with a path to bring relevant existing profitability data and engine results into Financial Services Data Intelligence for downstream Customer Analytics.

ANALYTICS-DRIVEN ACTIONABLE INSIGHTS

Oracle Financial Services Data Intelligence Customer Analytics Cloud Service provides financial institutions with business-focused customer and profitability information through prebuilt dashboards, KPIs, reports, and analytical use cases. Executive and business users can analyze customer profitability, segment performance, geographic performance, counterparty contribution, customer engagement, portfolio performance, and other customer-related indicators.

Application analysts can support dashboards, analytical views, calculations, and investigation of anomalies, while data stewards can support governance and consistency across customer, transaction, product, channel, cost, revenue, geography, segment, counterparty, income, and risk data. This role-based approach helps financial institutions provide customer intelligence to the users responsible for understanding, supporting, and acting on customer performance.

Key features

- Financial-services-specific Analytics Ready Data Model for Customer Analytics
- 20 prebuilt Customer Analytics use cases
- Prebuilt data pipelines and analytical data structures
- Prebuilt semantic models and business mappings
- Prebuilt KPIs, dashboards, and reports
- Customer profitability and performance analytics
- Segment performance and risk analytics
- Geographic profitability and performance analytics
- Counterparty profitability analysis
- Customer acquisition and retention analytics
- Customer product portfolio insights
- Customer engagement and account dynamics analysis
- Behavior-driven risk intelligence
- Financial vulnerability and resilience analysis
- AI Assistant for natural-language exploration
- Auto Insights for identifying trends, relationships, patterns, and anomalies
- Integration with relevant Oracle Financial Services and third-party analytical outputs
- Support for existing profitability data and analytical investments

Key benefits

- Gain deeper visibility into profitability across customers, products, segments, geographies, and counterparties
- Better understand customer and segment profitability drivers and performance
- Support profitability-driven and risk-aware customer strategies
- Improve visibility into customer, product, segment, and geographic performance
- Support more informed customer acquisition, retention, engagement, and portfolio decisions
- Improve cost transparency across customer and product dimensions
- Accelerate customer analytics initiatives with prebuilt models, use cases, KPIs, dashboards, and reports
- Explore customer and profitability information using natural-language interactions
- Identify relevant trends, relationships, patterns, and anomalies with AI-assisted analytics
- Provide business users with governed, business-ready customer intelligence
- Build on existing Oracle Financial Services and third-party analytical investments
- Introduce OCI-native Customer Analytics while extending existing profitability data and analytical outputs

Related products

- Oracle Financial Services Data Intelligence
- Oracle Financial Services Data Intelligence Treasury Analytics Cloud Service
- Oracle Profitability and Balance Sheet Management Cloud Service
- Financial Services AI Data Platform
- Oracle Analytics Cloud

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