Managing Customer Profitability From Insight to Execution

CFO Perspective

Customer Profitability Management

The Banking Industry Today

4 Challenges in Managing Profitability

- **Customer Centricity & Data**
  - Many banks have a data silo problem, with data available but not being used effectively.

- **Operational Excellence & Discipline**
  - Many processes are still manual and Excel-based, with limited analysis of data.

- **Profitability & Pricing**
  - Bank pricing tends to be instinct-driven rather than data-driven.

- **Risk & Strategic Value of the CFO**
  - Despite this, technology has the greatest effect on the CFO's role.

CFOs want data-driven insight to drive strategy and profits.

Data-driven performance expectations.

- **85%** of CEOs say applying financial data to achieve profitable growth effectively leveraging data to enhance performance.

- **70%** of CEOs say that technology has the greatest effect on the CFO's role.

Where do CFOs need data?

- **Relationship pricing**
  - Leveraging customer insight

- **Activity-driven cost allocation**
  - Analyse profitability of products

- **Revenue & allocation**
  - Cover an increase in market and customer data, unified data solutions are a viable solution to both banks and CFOs' woes.

- **Capital & allocation**
  - Enhance performance and strengthen your customer relationships.

Making Informed Profitability Decisions

Unified Data Platforms allow CFOs to Perform Risk Adjustment More Accurately.