

Oracle Financial Services Retail Performance Analytics



Customer loyalty is eroding while new and emerging platforms, like social media, are influencing customer behavior immensely. In today's marketplace, banks have a challenge attracting new customers while retaining existing ones. Understanding customers and their preferences and managing business strategies efficiently are critical needs for senior bank executives. Senior management must know on a timely basis how successful their customer strategies are. Without the right analytics and reporting system at their fingertips, relying on a manual time-consuming process drives the bank executives to make quick business decisions that are not data-driven. Oracle Financial Services Retail Performance Analytics helps retail banking institutions gain deep insights into retail customer engagements across products, lines of business, and region.

KEY FEATURES

- Perform an enterprise-wide analysis across customer segments, products to monitor key performance indicators
- Empower management with a top-down summary performance view and self-service capabilities
- Leverage segment definitions, pre-built reports and dashboards for customer distribution
- Analyze returns and associated expenses across customer segments, products, and channels to understand return on investment
- Advanced scenario analysis capabilities to forecast change in bank income given future movement in income drivers

KEY BENEFITS

- Gain a 360° view of the customer relationship for key insights into the customer lifecycle
- Enable successful and informed decisions with comprehensive business insights across various metrics
- Measure risk-adjusted performance of individual accounts and customers
- Integration with Oracle Banking Platform

Gain a 360° View of Customer Relationships for Key Insights into the Customer Lifecycle

Retail banks thrive on their customer relationships and cannot ensure success without knowledge of their customers and how they conduct their banking. With Oracle Financial Services Retail Performance Analytics, senior management can gain deep insights into customer engagement across individual and target segments/regions, products, and lines of business. With the ability to drill-down to the most granular level, management can access dashboards to identify which segments and products are successful and which ones need more focus.

In order to drive a successful strategy, banks must have insight about customer distribution across branch locations, deposit amounts, credit risk, and related exposures. This can then be compared with the scenario post strategy implementation. Without the ability to monitor crucial data on-demand, banks are at a significant disadvantage, and will not be able to take corrective actions for unsuccessful strategies in a timely manner. Oracle Financial Services Retail Performance Analytics helps analyze customer profitability across various segments and lines of business, ensuring business success and avoiding risky failures.

In addition, this application can proactively track and manage growth through strategic insights into the retail business performance across various products, lines of business, branches, channels including partners and relationship bankers. Oracle Financial Services Retail Performance Analytics is a fully automated application that draws from

RELATED PRODUCTS

The following products are also available from Oracle Financial Services Analytical Applications:

- Oracle Financial Services Retail Customer Analytics
- Oracle Financial Services Institutional Performance Analytics
- Oracle Financial Services Enterprise Financial Performance Analytics
- Oracle Financial Services Profitability Management
- Oracle Financial Services Price Creation and Discovery
- Oracle Financial Services Analytical Applications Infrastructure

core product processors, and in combination with allocated data from Oracle Financial Services Profitability Management, generate fully loaded income statements.

The product also predicts the customer lifetime value enabling banks understand the true potential of the value the customer can drive for their enterprise.

Enable Successful and Informed Decisions with Comprehensive Business Insights

One significant challenge for bank management is to have a full understanding of the bank's performance across all segments at any given time. In a typical bank, managers deal with solutions that are inflexible as they are reliant on proprietary homegrown applications that are IT intensive and mostly manual. Oracle Financial Services Retail Performance Analytics provides an integrated offering across finance and risk that allows management to perform risk-adjusted performance and scenario analysis across customer segments, products, and reporting lines including fee income, interest and interchange.

The fully automated, pre-defined, and extensive set of report and dashboard templates enable a bank to track performance at multiple levels of the organization, starting from the most granular – account and customer – to aggregated entities like Relationship Managers, Products and Branches. With this bottoms-up, aggregated approach, management is empowered to make informed decisions around the retail operations leveraging exhaustive insights.

Provide Timely Information on Financial Health and Relationship Manager Performance to Enhance Customer Engagement

Banks struggle to understand which products to bring to market, to which customer segment, and through which channels. Management also requires views on the Relationship managers around the performance of the portfolio and the overall team. Oracle Financial Services Retail Performance Analytics helps strategic and informed decision making with RM portfolio monitoring capabilities in complex scenarios, ensuring efficiencies in the banks operating model. With this product, the bank has a robust tool to attribute disproportionate credit to multiple RMs involved in managing the customer, thus enabling senior executives accurately analyze the value driven by each RM. Furthermore, they can view customers across different timeframes analyze expenses across customer segments, products, lines of business, and channels to understand ROI and performance across dimensions.

Advanced Scenario Analysis Capabilities to Assess the Impact on Income at Various Levels due to Application of Variations in Different Income Drivers at Future Time Points

The What-If Analysis module provides an interactive interface where banks can apply variations on key future projected Income statement reporting lines at the desired level of granularity. Variations can be saved as scenario and viewed on a Business Intelligence Dashboard for detailed impact analysis. Accordingly, simple or advanced scenarios can be created and compared against each other and the bank can analyze

the corresponding financial implications in a graphical manner. In the advanced scenario, whenever a change is applied to one or more reporting lines in income statement, corresponding correlated changes affecting all other related and impacted reporting lines are also calculated. The resultant forecast change in income is comprehensive and enhanced in accuracy when compared to the simple scenario.

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 bring financial institutions best-of-breed capabilities to proactively manage Financial Crime, Compliance, Risk, Treasury, Finance and the Front Office. The applications are built upon a commonly available analytical infrastructure consisting of a unified financial services data model, analytical computations, a Metadata driven "R" modeling platform, and the industry-leading Oracle Business Intelligence platform.




A single, unified data model and infrastructure provides one version of the analytical "truth" to business users throughout the entire enterprise. This enables financial services institutions to confidently manage performance, governance, risk and compliance. Shared data, metadata, computations and business rules enable institutions to meet emerging business and regulatory requirements with reduced expenses and the unified platform helps financial institutions to leverage existing investments.



CONTACT US

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Integrated Cloud Applications & Platform Services

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