

IBM Customer Insight for Banking on Cloud  
Version 1.0

*Solution Guide*

**IBM**

**Note**

Before using this information and the product it supports, read the information in "Notices" on page 15.

**Product Information**

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## Introduction

The IBM Customer Insight for Banking on Cloud solution uses pre-built advanced analytics to help banks grow revenue, improve service, retain customers, and increase marketing efficiency.

### **Audience**

This guide is intended for administrators and users of the IBM Customer Insight for Banking on Cloud solution.

### **Finding information**

To find product documentation on the web, including all translated documentation, access IBM<sup>®</sup> Knowledge Center (<http://www.ibm.com/support/knowledgecenter>).

### **Accessibility features**

Accessibility features help users who have a physical disability, such as restricted mobility or limited vision, to use information technology products. Some of the components included in the IBM Customer Insight for Banking on Cloud solution have accessibility features. For more information, see Appendix A, “Accessibility features,” on page 9.

The IBM Customer Insight for Banking on Cloud HTML documentation has accessibility features. PDF documents are supplemental and, as such, include no added accessibility features.

### **Forward-looking statements**

This documentation describes the current functionality of the product. References to items that are not currently available may be included. No implication of any future availability should be inferred. Any such references are not a commitment, promise, or legal obligation to deliver any material, code, or functionality. The development, release, and timing of features or functionality remain at the sole discretion of IBM.

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## Chapter 1. Overview

The IBM Customer Insight for Banking on Cloud solution delivers insights generated from analytical models designed to help banking clients plan and execute programs for growing and retaining customers. The solution enables banks to create personalized experiences for individual customers.

The solution includes an industry specific data model, dashboard templates, advanced analytics models, and application interfaces for integration with operational systems. It uses bank customer, transactional, and interaction data as well as IBM and third-party data and APIs.

### Scope of the solution

The IBM Customer Insight for Banking on Cloud currently offers the following insights:

- Customer segmentation
- Churn / attrition analysis
- Life event prediction
- Cross-sell propensity analysis
- Customer retention analysis
- Overdraft financial event prediction





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## Chapter 2. Reports

The IBM Customer Insight for Banking on Cloud solution provides interactive report pages for exploring your customer base and your individual customers.

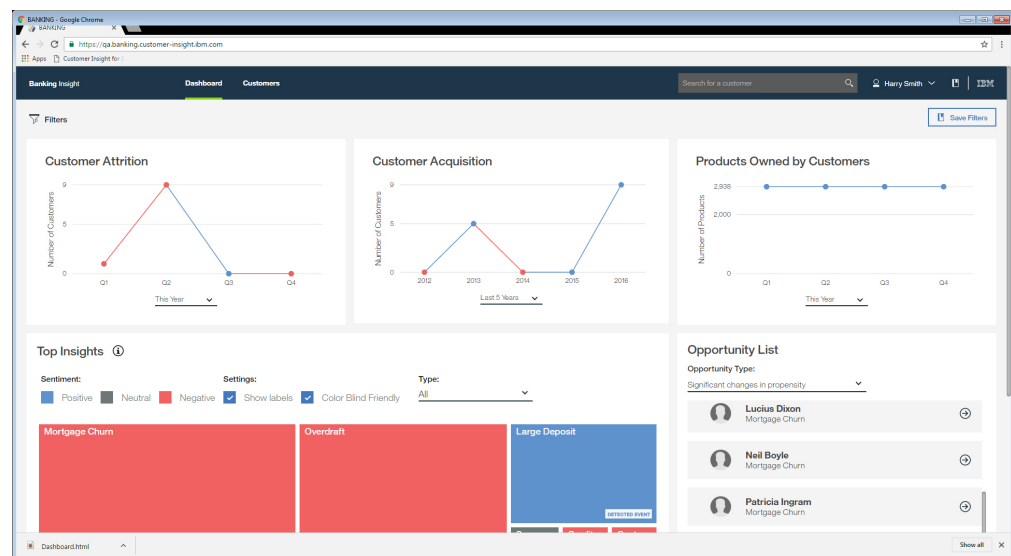
The solution provides the following report pages:

- Dashboard
- Dynamic Insights
- Customer List
- Customer Profile

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### Dashboard

The dashboard is the first page that appears when you sign in to the IBM Customer Insight for Banking on Cloud solution. It provides insights and identifies opportunities. You can filter your customer base by selecting various criteria.



### Customer Attrition

The Customer Attrition graph displays the number of customers who have left the bank over the time period that you select for the graph. The scope of the data for this measure is determined by the selections that are made in the Filters pane. When you hover your mouse pointer over a data point on the graph, the percentage change from the previous data point is displayed.

### Customer Acquisition

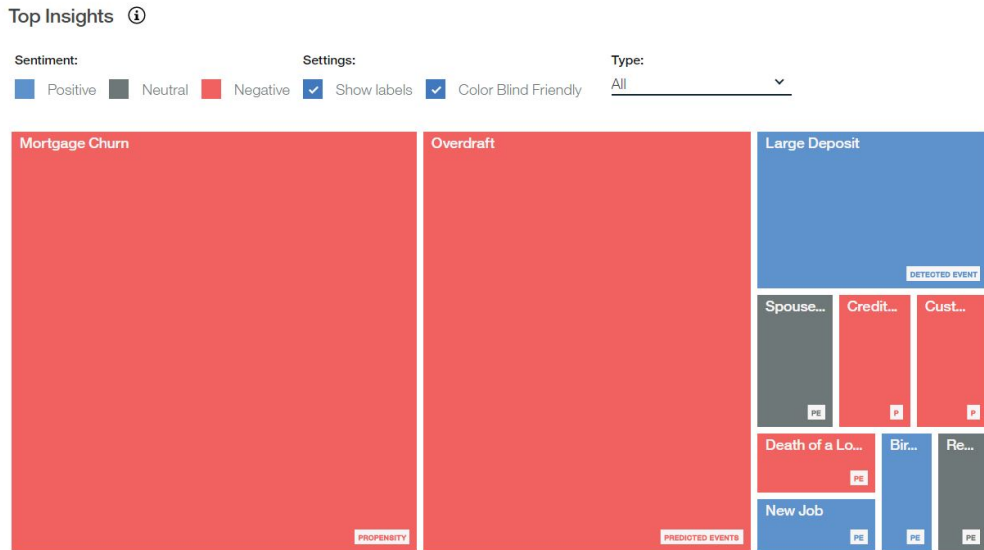
The Customer Acquisition graph displays the number of new customers over the time period that you select for the graph. The scope of the data for this measure is determined by the selections that are made in the filters pane. When you hover your mouse pointer over a data point on the graph, the percentage change from the previous data point is displayed.

## Products Owned by Customers

The Products Owned by Customers graph displays the dollar amount of the products that are owned by your clients within the time period that you select. The scope of the data for this measure is determined by the selections that are made in the filters pane. When you hover your mouse pointer over a data point on the graph, the percentage change from the previous data point is displayed.

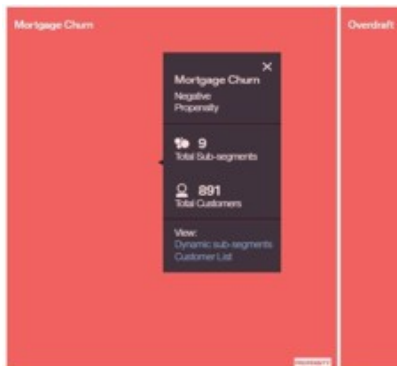
## Top Insights

The Top Insights heat map uses color and size to communicate the most important 10 insights from your data. For example, in the following screen capture, it can be seen that mortgage churn, which has a negative sentiment, is the largest issue that is related to the data.



The scope of the data for this measure is determined by the selections that are made in the Filters pane. You can filter your data further by using the **Type** control to include **Predicted Event**, **Propensity**, or **All**. You can choose to hide labels and use color-blind friendly colors.

When you click an area on the chart, a window provides information and links to the dynamic sub-segments and customers that are represented by that area of the chart. For example, the following screen capture shows the menu that is displayed when you click the Mortgage Churn area of the Top Insights chart.




## Opportunity List

The Opportunity List shows either customer sub-segments or customers who are related to the option that you choose in the **Opportunity Type** list. The opportunity type options are **Significant changes in propensity**, and **Significant changes in predicted events**. The top 10 customer sub-segments or customers are listed in order of number of significant changes. For example, if **Significant changes in propensity** is selected as the opportunity type, the list shows the sub-segment or customer with the largest number of significant changes first.


If you choose **Customer Sub-segments** in the **Opportunity List** pane, then selecting a sub-segment from the list takes you to the **Customer List** page, which provides a list of the customers in that sub-segment. If you choose **Customers** in the **Opportunity List** pane, then selecting a customer from the list takes you to the **Customer Profile** page for that customer.

## Filters

Filters are accessed by clicking the **Filters** icon  **Filters**. The filters that you choose determine the data that is analyzed. After you select the filters that you want, click **Apply**.

After you apply a filter or combination of filters, you can save it by clicking **Save**

**Filters**. . Saved filters can be applied by clicking the **Saved**

**Filters** icon  in the application header.

Filters that are selected are listed across the top of the screen. Filters are accessible from the Dashboard, Dynamic Insights, and Customer List pages.

## Search for a Customer

If you know the name or part of the name of a customer whose profile you want to view, you can use the **Search for a Customer** box at the top of the dashboard. Customers who meet the search criteria that you type are displayed, and you can click a customer's name to view the Customer Profile page. The search is not affected by any filters that are selected in the Filters pane.

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## Dynamic Insights

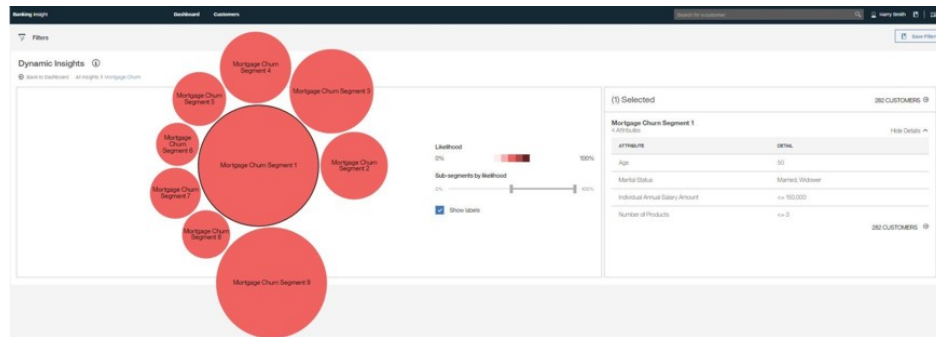
The IBM Customer Insight for Banking on Cloud solution uses dynamic segmentation analytics to create real-time types of customers. The Dynamic Insights page provides a visual representation of the number of customers in each segment for the opportunity type and filters that you chose on the Dashboard page.

The Dynamic Insights page is accessed from the Dashboard when you click an area of the **Top Insights** chart and then click **Dynamic sub-segments**.

On the Dynamic Insights page, you can add or remove filters that you applied on the Dashboard page. Dynamic segmentation is based on age, marital status, annual

salary, and number of the bank's products that are held. A table beside the visualization indicates the criteria that determines which customers are included in a selected segment.

The following page was accessed by clicking **Mortgage Churn** from the **Top Insights** chart on the Dashboard and selecting **Dynamic sub-segments**. It provides a representation of the segments that have a propensity for mortgage churn. Use the slider to filter the chart by the percentage of propensity. By default the slider is set to 50% when the page is accessed.



To see the number of customers that are represented by a bubble, hover your mouse pointer over that bubble.

When you select one or more bubbles, a summary of customers in the selected segments is shown in the table. You can select or deselect multiple bubbles by clicking them.


From the table, you can click the number of customers to view the customer list. If more than one bubble is selected, you can view a list of all customers in the selected segments by clicking the number of customers at the top of the table. You can also view a list of only customers for a selected segment by clicking the number of customers beside that segment in the table.

## Customer List

The Customer List page provides a list of all customers who meet the criteria that is specified by the filters and segments that were selected on the Dashboard and Dynamic Insights pages.

ALL	LIKELIHOOD	CUSTOMER	PREFERRED SEGMENT	ACCOUNTS	OTHER INSIGHTS	PREFERRED CHANNEL	EXTEND ALL	PROFILE
<input type="checkbox"/>	80%	Bruce Jackson		2	0	Email: Curb@ibm.com	View Details	⊖
<input type="checkbox"/>	80%	Ned Doyle		2	2	Phone: 4082072354	View Details	⊖
<input type="checkbox"/>	80%	Brendan Briggs		2	2	Phone: 2122087754	View Details	⊖
<input type="checkbox"/>	80%	Owen Gilbert		2	1	Direct Mail: Ap #1008.0185 Super-Hi, Salurus, BK 200005	View Details	⊖
<input type="checkbox"/>	80%	Minnie Lambert		2	2	Text Chat	View Details	⊖
<input type="checkbox"/>	52%	Aurilia Finch	Miss Market	4	2	Email: Homenet@ibm.com	View Details	⊖
<input type="checkbox"/>	52%	Brittany Carter		2	0	Text Chat	View Details	⊖
<input type="checkbox"/>	52%	Arden Hill		2	0	Branch	View Details	⊖
<input type="checkbox"/>	52%	Uma Burns		2	2	Branch	View Details	⊖

The Customer List page provides summary information about customers. You can view detailed information for all customers by clicking **Expand All**, or for a single customer by clicking **View Details** for that customer.

You can add or remove filters to this list by clicking the **Filters** icon .

If you want to export the list for distribution, you can export it to a .csv file by

clicking **Export** .

To view the Customer Profile page for a customer, click the arrow in the Profile column of the report.

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## Customer Profile

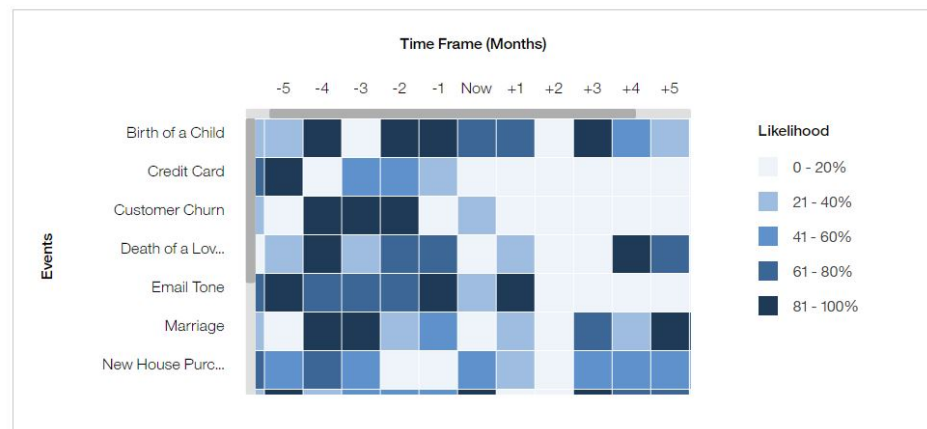
The Customer Profile page provides details on a selected customer. It helps you to understand a customer's needs before you contact that customer.

The Customer Profile page has the following tabs: Overview, Products, and Cash Flow.

### Overview tab

The Overview tab, provides general information about a customer and insights that are related to predicted life events. A chart represents predicted events over future months. You can select a specific insight from the chart to view details.

#### Customer Insights ⓘ



### Products tab

The Products tab provides information on the products that are held by the customer along with the customer's propensity to accept cross-sell and up-sell suggestions. This tab provides you with information about products that are held by a client and other products that the client is likely receptive to acquiring.

Overview **Products** Cash Flow

**Cross-sell and Upsell Opportunities**

50% Credit Card

**Share of Wallet**

SELECTED	PRODUCTS
<input type="checkbox"/>	Auto Loans
<input checked="" type="checkbox"/>	Checking
<input checked="" type="checkbox"/>	Credit Card
<input checked="" type="checkbox"/>	Financial
<input type="checkbox"/>	Home Equity Loans
<input type="checkbox"/>	Money Market
<input checked="" type="checkbox"/>	Mortgage Loans
<input type="checkbox"/>	Personal Loans

**Recent Account Alerts**

**Transfer**  
Sat December 31, 2016  
Overdraft Alert

**Billing**  
Wed November 30, 2016  
Overdraft Alert

**Transfer**  
Mon October 31, 2016  
Overdraft Alert

**Transfer**  
Fri September 30, 2016  
Overdraft Alert

**Withdrawal**  
Wed August 31, 2016  
Overdraft Alert

## Cashflow tab

The Cash flow tab provides information on the inflows and outflows from the customers accounts. It indicates how the customer is receiving and spending money. Inflows and outflows for the customer are represented as a bar graph followed by a list of transactions. The tab shows the top three predicted events and a record of any alerts that are related to the customer.

**Cash Flow**

All Categories This Week This Month **This Year**

Alert Type	Date	Alert
Overdraft	Wed September 17, 2014	Overdraft Alert
Withdrawal	Wed September 17, 2014	Overdraft Alert

**Transactional History** Most recent to oldest transactions

#	DATE	TYPE	TRANSACTION
1	03/23/2016	Credits	\$4,217.25
2	03/16/2016	Credits	\$4,217.25
3	03/09/2016	Credits	\$4,217.25
4	03/02/2016	Credits	\$4,217.25
5	03/01/2016	Education	-\$267.25

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## Appendix A. Accessibility features

Accessibility features help users who have a physical disability, such as restricted mobility or limited vision, to use information technology products.

For information about the commitment that IBM has to accessibility, see the IBM Accessibility Center ([www.ibm.com/able](http://www.ibm.com/able)).

IBM Cognos® HTML documentation has accessibility features. PDF documents are supplemental and, as such, include no added accessibility features.

### Report output

In IBM Cognos Administration, you can enable system-wide settings to create accessible report output. For more information, see the *IBM Cognos Analytics Administration and Security Guide*. In IBM Cognos Report Studio, you can enable settings to create accessible output for individual reports. For more information, see the *IBM Cognos Report Studio User Guide*. You can access the previously mentioned documents at IBM Knowledge Center (<http://www.ibm.com/support/knowledgecenter>).





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## Appendix B. Troubleshooting

This section contains troubleshooting information for the IBM Customer Insight for Banking on Cloud installation.

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### Troubleshooting a problem

Troubleshooting is a systematic approach to solving a problem. The goal of troubleshooting is to determine why something does not work as expected and how to resolve the problem.

Review the following table to help you or customer support resolve a problem.

*Table 1. Troubleshooting actions and descriptions*

Actions	Description
A product fix might be available to resolve your problem.	Apply all known fix packs, or service levels, or program temporary fixes (PTF).
Look up error messages by selecting the product from the IBM Support Portal, and then typing the error message code into the <b>Search support</b> box ( <a href="http://www.ibm.com/support/entry/portal/">http://www.ibm.com/support/entry/portal/</a> ).	Error messages give important information to help you identify the component that is causing the problem.
Reproduce the problem to ensure that it is not just a simple error.	If samples are available with the product, you might try to reproduce the problem by using the sample data.
Ensure that the installation successfully finished.	The installation location must contain the appropriate file structure and the file permissions. For example, if the product requires write access to log files, ensure that the directory has the correct permission.
Review all relevant documentation, including release notes, technotes, and proven practices documentation.	Search the IBM Knowledge Center to determine whether your problem is known, has a workaround, or if it is already resolved and documented.
Review recent changes in your computing environment.	Sometimes installing new software might cause compatibility issues.

If the items in the table did not guide you to a resolution, you might need to collect diagnostic data. This data is necessary for an IBM technical-support representative to effectively troubleshoot and assist you in resolving the problem.

### Troubleshooting resources

Troubleshooting resources are sources of information that can help you resolve a problem that you are having with an IBM product.

#### Support Portal

The IBM Support Portal is a unified, centralized view of all technical support tools and information for all IBM systems, software, and services.

The IBM Support Portal lets you access all the IBM support resources from one place. You can tailor the pages to focus on the information and resources that you need for problem prevention and faster problem resolution. Familiarize yourself with the IBM Support Portal by viewing the demo videos ([https://www.ibm.com/blogs/SPNA/entry/the\\_ibm\\_support\\_portal\\_videos](https://www.ibm.com/blogs/SPNA/entry/the_ibm_support_portal_videos)).

Find the content that you need by selecting your products from the IBM Support Portal (<http://www.ibm.com/support/entry/portal>).

Before contacting IBM Support, you will need to collect diagnostic data (system information, symptoms, log files, traces, and so on) that is required to resolve a problem. Gathering this information will help to familiarize you with the troubleshooting process and save you time.

## **Service request**

Service requests are also known as Problem Management Reports (PMRs). Several methods exist to submit diagnostic information to IBM Software Technical Support.

To open a PMR or to exchange information with technical support, view the IBM Software Support Exchanging information with Technical Support page (<http://www.ibm.com/software/support/exchangeinfo.html>).

## **Fix Central**

Fix Central provides fixes and updates for your system's software, hardware, and operating system.

Use the pull-down menu to navigate to your product fixes on Fix Central (<http://www.ibm.com/systems/support/fixes/en/fixcentral/help/getstarted.html>). You may also want to view Fix Central help.

## **IBM developerWorks®**

IBM developerWorks provides verified technical information in specific technology environments.

As a troubleshooting resource, developerWorks provides easy access to the most popular practices, in addition to videos and other information: developerWorks (<http://www.ibm.com/developerworks>).

## **IBM Redbooks®**

IBM Redbooks are developed and published by the IBM International Technical Support Organization, the ITSO.

IBM Redbooks (<http://www.redbooks.ibm.com>) provide in-depth guidance about such topics as installation and configuration and solution implementation.

## **Software support and RSS feeds**

IBM Software Support RSS feeds are a quick, easy, and lightweight format for monitoring new content added to websites.

After you download an RSS reader or browser plug-in, you can subscribe to IBM product feeds at IBM Software Support RSS feeds (<https://www.ibm.com/software/support/rss>).

### **Log files**

Log files can help you troubleshoot problems by recording the activities that take place when you work with a product.

### **Error messages**

The first indication of a problem is often an error message. Error messages contain information that can be helpful in determining the cause of a problem.



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