

REAL TIME ANALYTICS: EVOLUZIONE DEL RAPPORTO BANCA-CLIENTE



**Convegno ABI Dimensione Cliente 2015
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THE DIGITAL REVOLUTION IS UNDERWAY..

Disruptors



Pillars of disruption



Mobile

Social

Cloud

Big Data Analytics

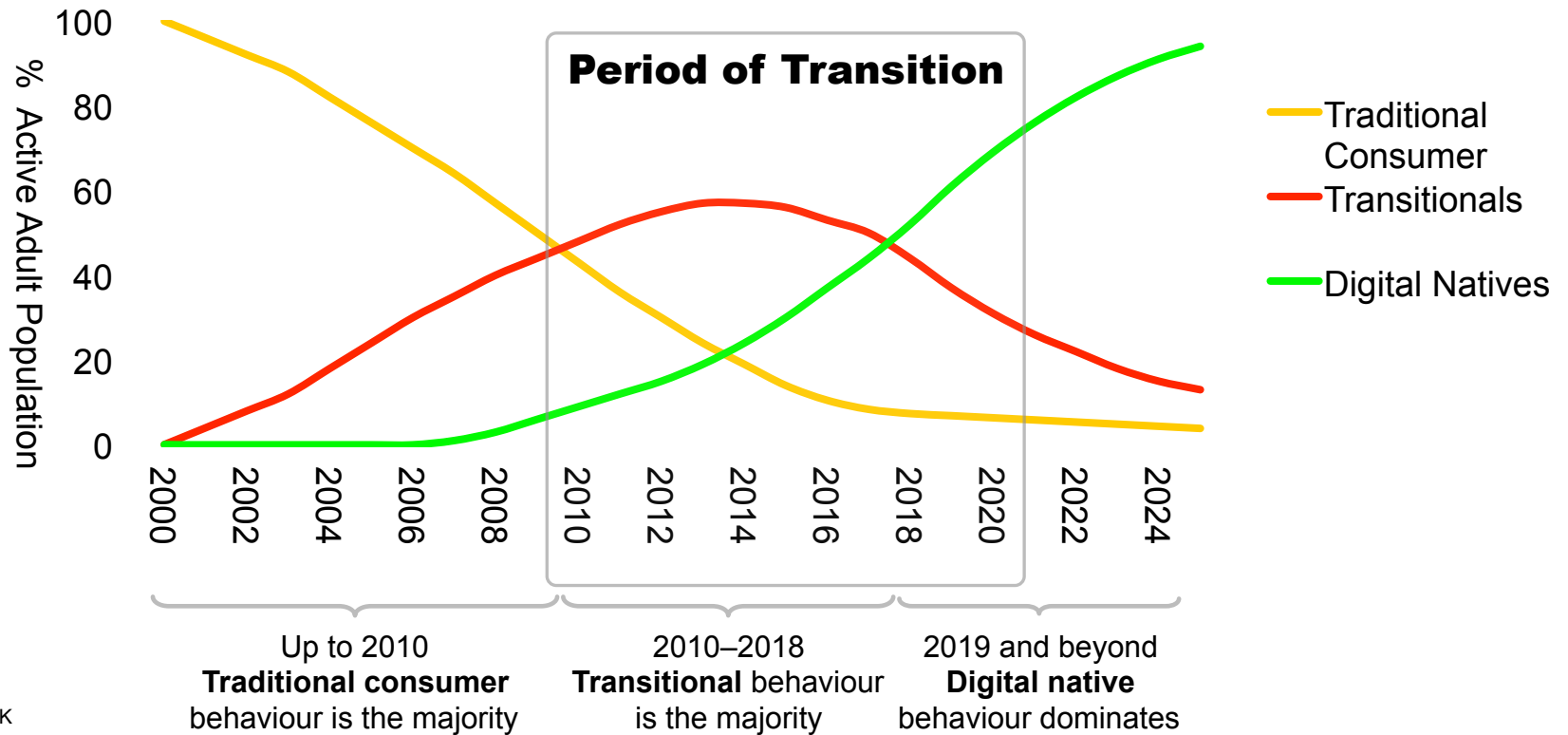
Traditional Business Models ?

Digital disruption has demolished 52% of the Fortune 500 since 2000 (SOURCE: CONSTELLATION RESEARCH, 2014)

“But there is a bigger lesson - which is that a retailer without a substantial online presence, including mobile, is on a fast road to obsolescence” *Robert Peston - BBC*

* Company evaluation in billion USD, 2.4.2014 Reuters

WHERE ARE WE NOW? ..HALF A WAY OF THE CHANGE



Source: PwC UK

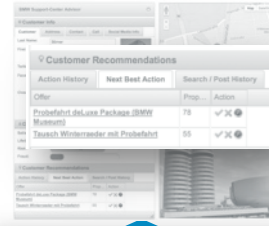
CUSTOMERS DO NOT KNOW CHANNELS



DEVICES... ARE MORE THAN ONE CHANNEL



NEXT BEST CUSTOMER JOURNEY



Actual demand

Real-Time Interaction

Location Based

1

2

3

Inbound

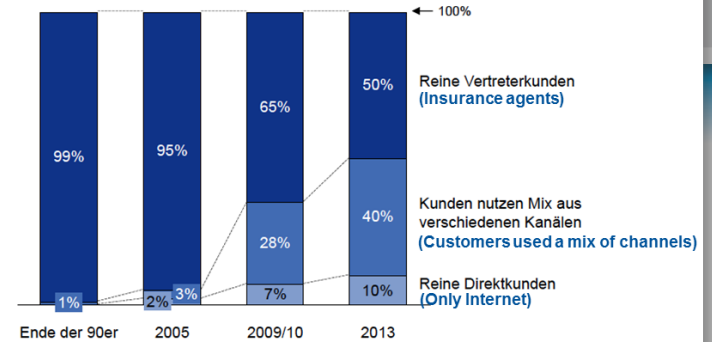
Inbound

Inbound

Kunden nutzen verschiedene Kanäle

Entwicklung der Kundenstruktur – Beispiel Autoversicherung
Development of Allianz customer structure - Car Insurance example

Verteilung der Kunden nach Informations-/Kaufprozess, in Prozent



Annual report Allianz Germany 2013



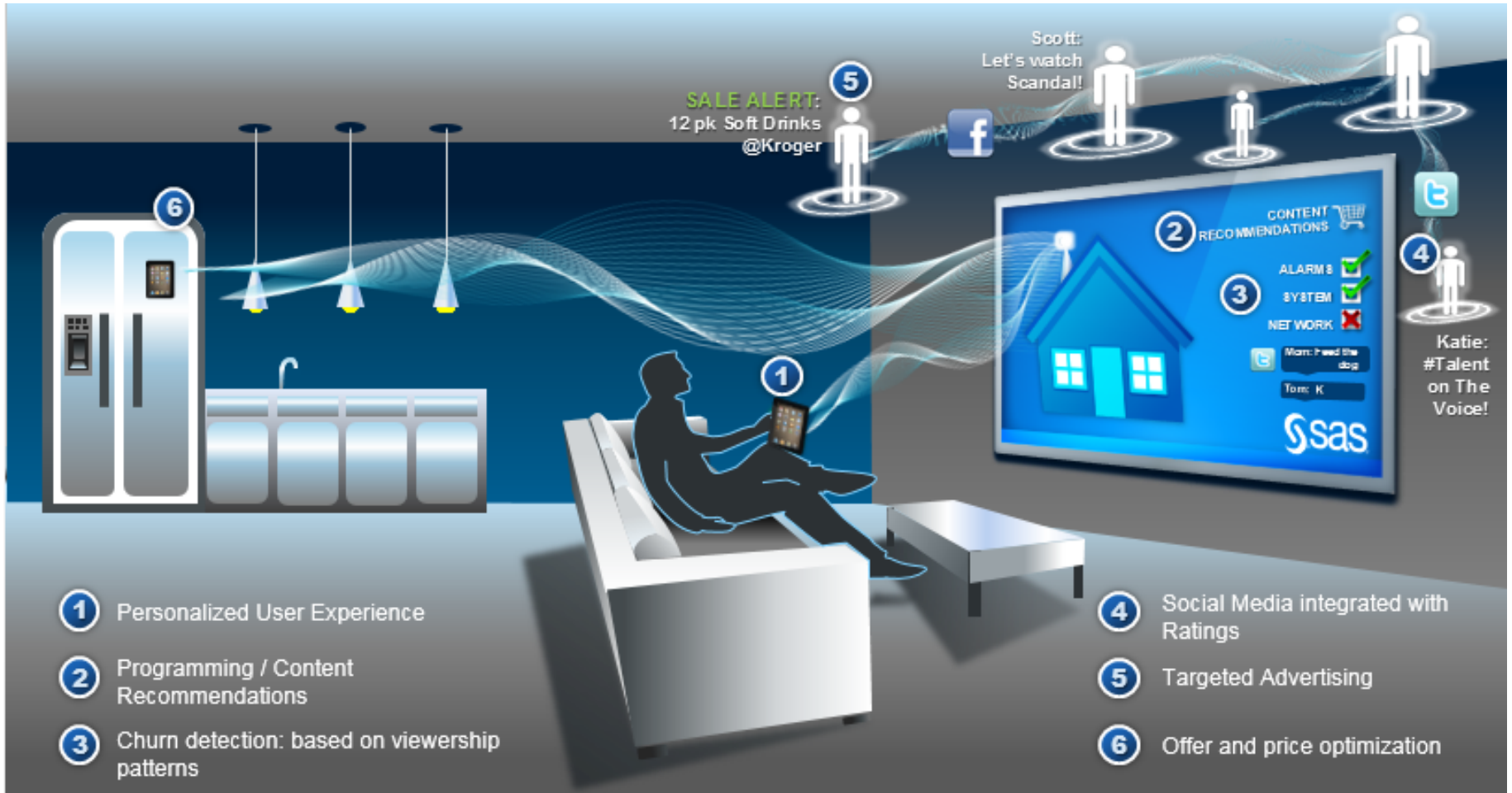
THE CENTRAL ROLE OF REAL-TIME ANALYTICS



Real-Time Analytics

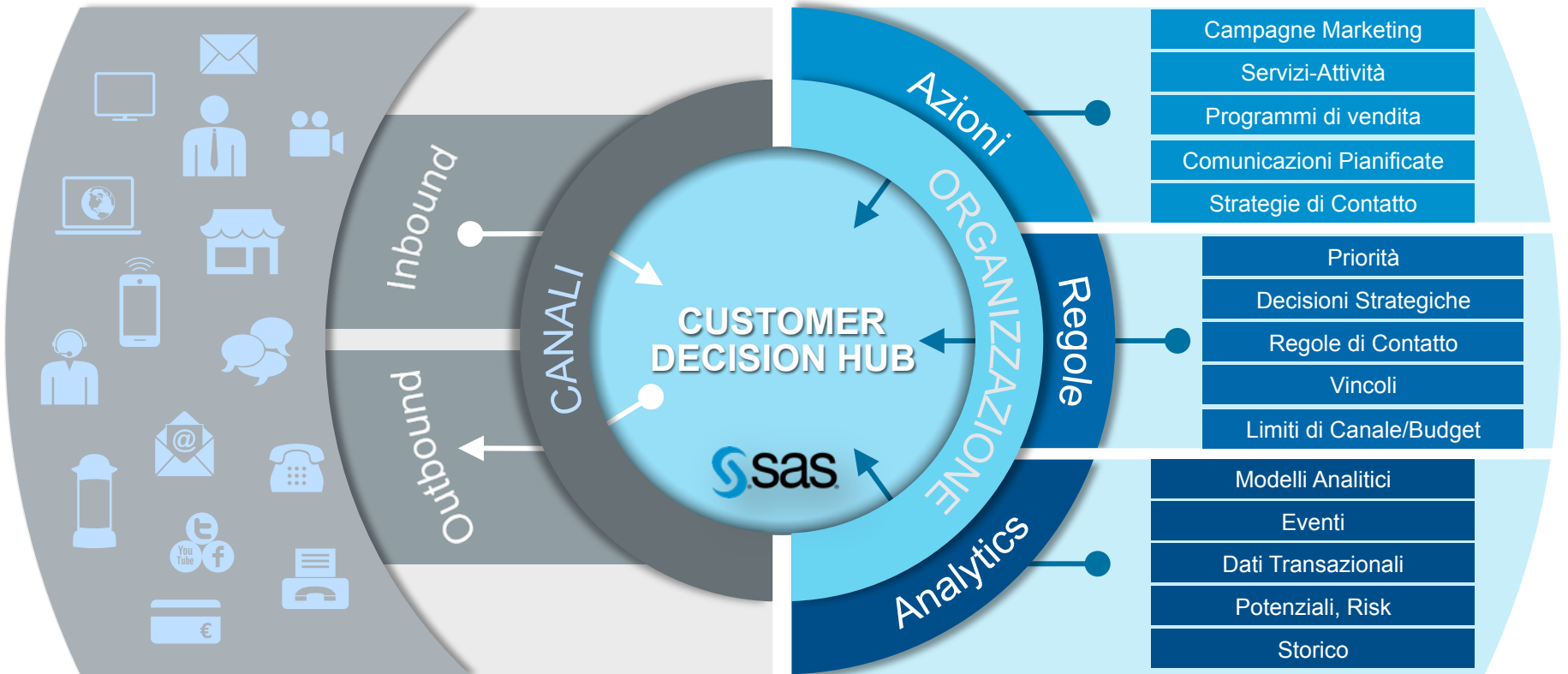
- a ticket to improved sales, higher profits and lower marketing costs.
- the dawn of a new era in which machines begin to think and respond more like humans

THE FUTURE IS TODAY



SAS CUSTOMER DECISION HUB

SOLUTION CONCEPT



BANKING CASE
REAL TIME CONTEXTUAL MARKETING



TOP 20 LARGEST BANKS IN THE WORLD BY MARKET CAPITALIZATION



Celebrating 200 years in 2017

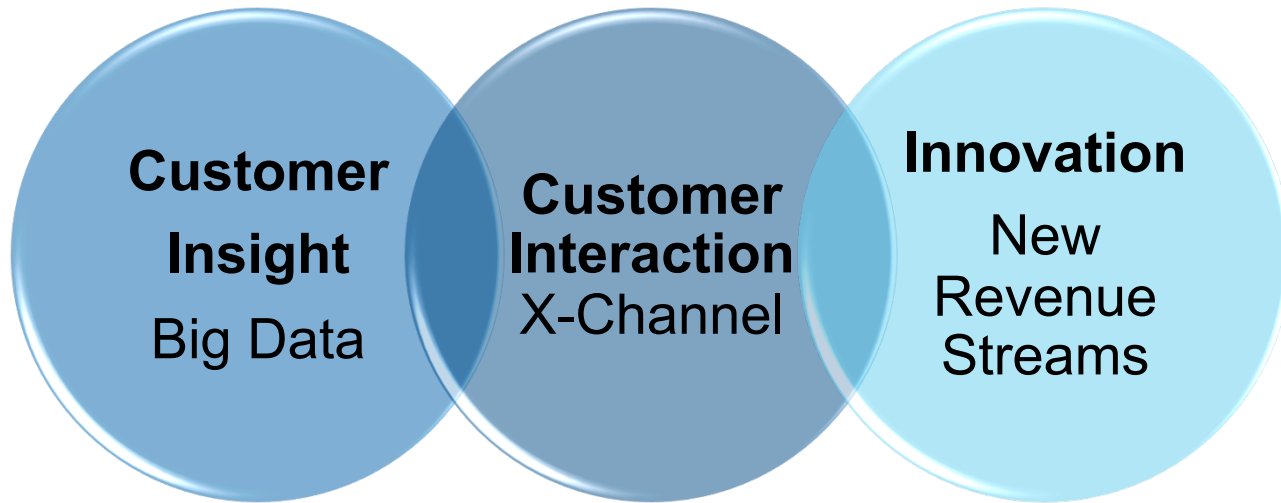
Multiple Brands: providing retail, business, institutional banking and wealth management services

12.2 million customers

\$7.1 billion cash earnings in FY13



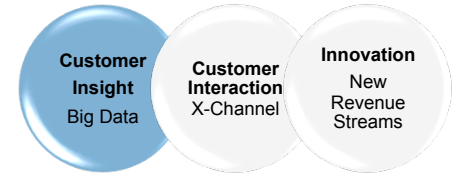
TO BRING THE 'OLD WORLD' BANKING EXPERIENCE TO THE 'NEW WORLD'



A row of seven blue 3D blocks, each with a white letter on top, spelling out the word 'STRATEGY'. The blocks are slightly offset and have a reflection on the surface below them.

S T R A T E G Y

BIG DATA HUB : DATA SOURCES ARE GROWING FAST



From

- Partial Customer view
- Slow access to the information
- Few Models

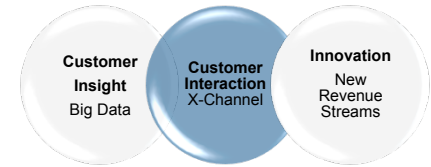


To

- 360° Customer view
- In-Memory Exploration
- Model Factory

CUSTOMER INTERACTIONS ARE GROWING FASTER

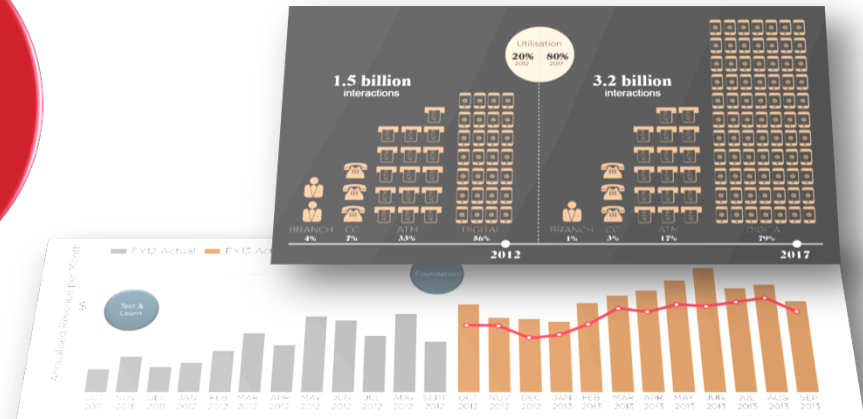
1. Improved Quality and Volume to Existing Channels
2. Real-Time Decisioning and Synchronisation
3. Optimising Customer Experience Across Channels



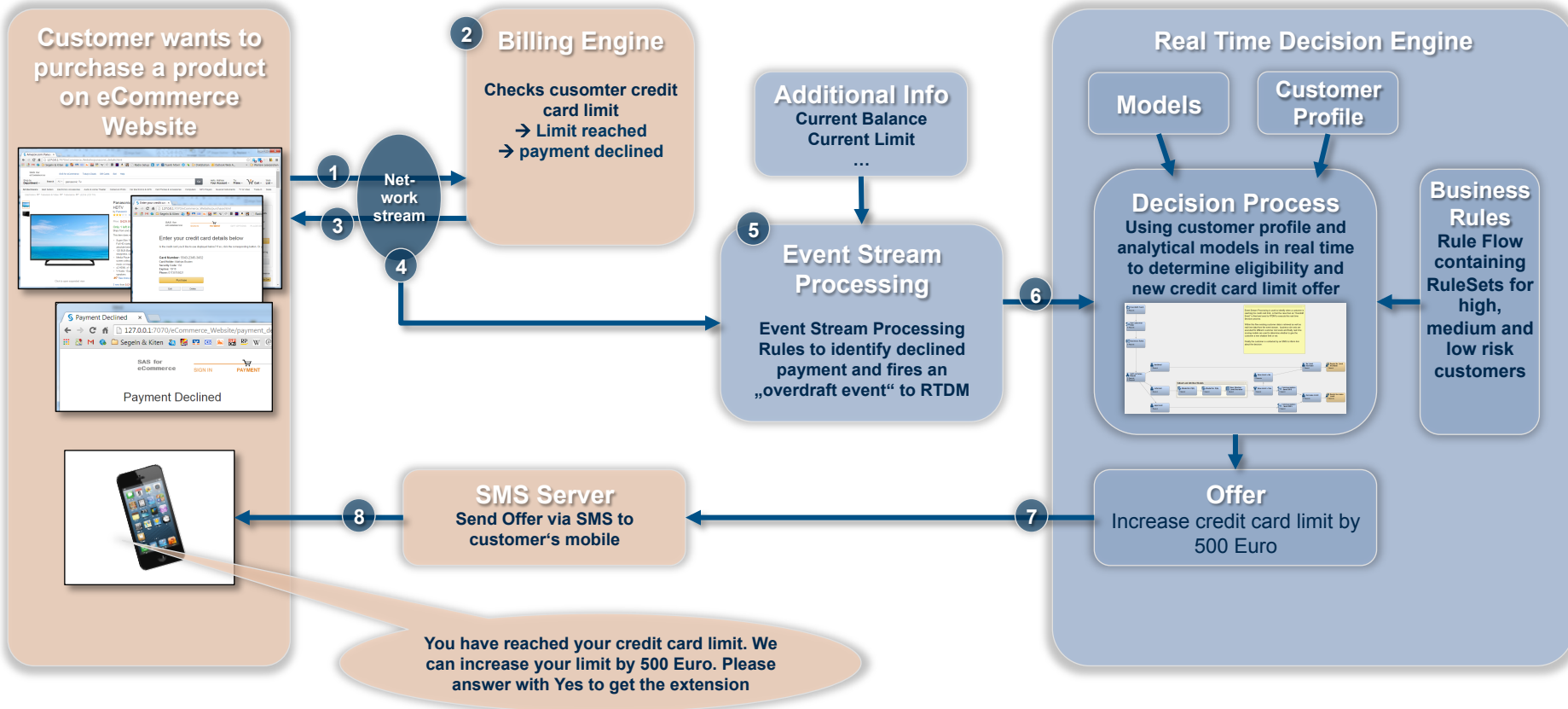
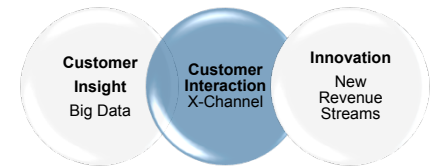
Double Campaign Revenue Grow (year on year)

Number of Transactions and average amount +20%

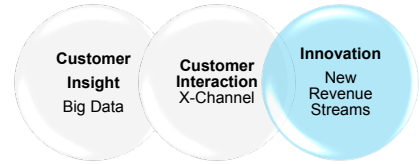
Conversion rate by Channel from < 5% to > 25%



AN EXAMPLE OF REAL-TIME CAMPAIGN: CREDIT CARD PURCHASE DECLINE



SMART SUPER WALLET



In-app commerce platform for banks which combines m-banking, m-commerce and m-payments



makes bank's customers able to buy:

- daily groceries
- bus, train
- parking or cinema tickets
- order take-away food
- taxis or book flights

all this within **one bank app and one User Experience.**



GRAZIE!



**THE
POWER
TO KNOW®**

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