

# **Oracle Financial Services Retail Customer Analytics**

## **Reports User Guide**

**Release 8.1.2.0.0**

**December 2021**

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**ORACLE**  
Financial Services

## OFS Retail Customer Analytics User Guide

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# Document Control

Version Number	Revision Date	Change Log
1.0	Dec-2021	Created the Reports User Guide for the OFS Retail Customer Analytics application, Release 8.1.2.0.0.

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# 1 Preface

This section provides a brief description of the scope, the audience, the references, the organization of the user guide, and conventions incorporated into the user guide.

## Topics:

- [Foreword](#)
- [Intended Audience](#)
- [Documentation Accessibility](#)
- [Access to Oracle Support](#)
- [Structure](#)
- [Related Documents](#)
- [Important Information](#)
- [Conventions](#)
- [Abbreviations](#)

## 1.1 Foreword

This user guide documents OFS Retail Customer Analytics for all versions of release 8.1.1.0.0

This section documents the levels at which various functional enhancements to the Retail Customer Analytics application were first introduced.

## 1.2 Intended Audience

Welcome to Release 8.1.1 of the Oracle Financial Services Retail Customer Analytics User Guide.

- Technical end users
- Functional end users
- Data Administrators
- Consultants
- Systems Analysts
- System Administrators
- Other MIS professionals

## 1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/us/corporate/accessibility/index.html>. See Related Information Sources for more Oracle Applications product information.

## 1.4 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For more information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.5 Related Documents

We strive to keep this document and all other related documents updated regularly; visit the [OHC Documentation Library](#) to download the latest version available. The list of related documents for the Oracle Financial Services Retail Customer Analytics Application Pack (OFS RCA) is provided here:

- [Oracle Financial Services Retail Customer Analytics Installation and Configuration Guide, Release 8.1.2.0.0](#)
- [Oracle Financial Services Retail Customer Analytics Release Notes, Release 8.1.2.0.0](#)
- [Oracle Financial Services Retail Customer Analytics User Guide, Release 8.1.2.0.0](#)
- [Oracle Financial Services Retail Customer Analytics Security Guide, Release 8.1.1.x](#)
- [Oracle Financial Services Retail Customer Analytics Cloning Reference Guide, Release 8.1.1.x](#)

## 1.6 Additional Documents to Read

Oracle Financial Services Retail Customer Analytics Pack is built on the Oracle Financial Services Advanced Analytical Applications Infrastructure (OFS AAI). See the following OFS AAI documents as no separate documents are required at the pack or application level for Oracle Financial Services Retail Customer Analytics Pack:

- [OFS Analytical Applications Infrastructure \(OFS AAAI\) Application Pack Installation and Configuration Guide Release 8.1.2.0.0](#)
- [OFS Analytical Applications Infrastructure Administration and Configuration Guide Release 8.1.x](#)
- [OFS Analytical Applications Infrastructure User Guide Release 8.1.2.0.0](#)
- [OFS Analytical Applications Infrastructure Cloning Reference Guide Release 8.1.x](#)
- [OFS Analytical Applications Infrastructure Security Guide Release 8.1.x](#)

You can access the common document from the OHC Documentation Library:

- [OFS Analytical Applications 8.1.2.0.0 Technology Matrix](#)

## 1.7 Conventions

The following text conventions are used in this document.

**Table 1: Document Conventions**

Convention	Meaning
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, file names, text that appears on the screen, or text that you enter.
<a href="#">Hyperlink</a>	Hyperlink type indicates the links to external websites and internal document links.

## 1.8 Abbreviations

The following table lists the abbreviations used in this document:

**Table 2: Abbreviations**

Abbreviation	Meaning
AIX	Advanced Interactive eXecutive
BDP	Big Data Processing
DBA	Database Administrator
DDL	Data Definition Language
DEFQ	Data Entry Forms and Queries
DML	Data Manipulation Language
EAR	Enterprise Archive
EJB	Enterprise JavaBean
ERM	Enterprise Resource Management
FTP	File Transfer Protocol
HDFS	Hadoop Distributed File System
HTTPS	Hypertext Transfer Protocol Secure
J2C	J2EE Connector
J2EE	Java 2 Enterprise Edition
JCE	Java Cryptography Extension
JDBC	Java Database Connectivity

Abbreviation	Meaning
JDK	Java Development Kit
JNDI	Java Naming and Directory Interface
JRE	Java Runtime Environment
JVM	Java Virtual Machine
LDAP	Lightweight Directory Access Protocol
LHS	Left Hand Side
MFA	Multi-Factor Authentication
MOS	My Oracle Support
OFSAA	Oracle Financial Services Analytical Applications
OFSAAI	Oracle Financial Services Analytical Application Infrastructure
OFSAAAI	Oracle Financial Services Advanced Analytical Applications Infrastructure Application Pack
OHC	Oracle Help Center
OLAP	On-Line Analytical Processing
OLH	Oracle Loader for Hadoop
ORAAH	Oracle R Advanced Analytics for Hadoop
OS	Operating System
RAM	Random Access Memory
RDBMS	Relational Database Management System
RHEL	Red Hat Enterprise Linux
SFTP	Secure File Transfer Protocol
SID	System Identifier
SSL	Secure Sockets Layer
TNS	Transparent Network Substrate
URL	Uniform Resource Locator
VM	Virtual Machine
WAR	Web Archive
XML	Extensible Markup Language



## 2 Overview of OFS RCA Reports

Oracle Financial Services Retail Customer Analytics (OFSRCA) offers the following dashboards that organize different kinds of reports by subject area.

These reports present:

- Predictive analysis to determine cross sell/up-sell scores, product, and channel propensities leveraging transactional/behavioral data.
- ROI of campaigns over time (transaction performance needs to be measured for at least over 12 months for accurate LTV predictions)
- Prospect/list scoring leveraging any internal/bureau information, cluster analysis, and projected NPV.
- Customer Segmentation.
- Wallet Share (spend diversity, activation, and so on) and Attrition analysis.
- Performance tracking of current campaigns across key measures like Sales, Asset, and Liability balances, Fee-based product subscriptions and sustained performance over time, Credit score distribution of new accounts sourced, and early alerts on any negative skews.

### 2.1 Dashboards

OFSRCA has been segregated into four key dashboards and each of these dashboards contains several tabs.

- Campaign Analytics
- Channel Analytics
- Customer View
- Predictive Models
- Sales Funnel
- Web Analytics

#### 2.1.1 Campaign Analytics

The following tabs are present in the Campaign Analytics dashboard:

- Campaign Summary
- Response Tracking
- Campaign Performance

The following sections describe the essential nature of the available reports as per each tab:

##### 2.1.1.1 Campaign Summary

This tab contains the following reports:

**Current Month Active Campaigns:** This report gives details of the effectiveness of active campaigns in terms of response received from the target audience and the expected value to be generated.

**Figure 1: Current Month Active Campaigns Report**

Current Month Active Campaigns  
Time run: 2/5/2015 3:35:18 PM

Amount in Millions (USD)

Campaign ID	Campaign Description	Start Date	End Date	Estimated Marketing Cost	Total Mail Base	No. of Responders	Response Rate (%)	Expected NPV	Actual NPV	Expected NPV/Expense Ratio (%)
CAMP3	Add on card free	01-Oct-2010	30-Jun-2013			0	0.00%			
CAMP4	Platinum card offer	15-Apr-2010	31-May-2013			0	0.00%			

[Analyze](#) - [Edit](#) - [Refresh](#)

**Future Campaigns:** This report gives details of the expected effectiveness and associated costs of future campaigns.

**Figure 2: Future Campaigns Report**

Future Campaigns  
Time run: 2/5/2015 3:35:18 PM

Time	Campaign ID	Campaign Name	Product	Start Date	End Date	Fixed Cost	Variable Cost	Incentive Cost	No. of Accounts	Total Mail Base	Expected Response Rate (%)	Sales	New Balances	Other Income	Expected NPV			
> 2010	CAMP01	New Car Loan Campaign	Auto Loan	01-Mar-2011	28-Jun-2011	11.68						0.00%						
			Cards	01-Mar-2011	28-Jun-2011	7.95					2	150.00%					6.82	
			Casa	01-Mar-2011	28-Jun-2011	8.80							0.00%					
			Mortgage	01-Mar-2011	28-Jun-2011	14.76							0.00%					
			Term Deposits	01-Mar-2011	28-Jun-2011	17.80							0.00%					

[Analyze](#) - [Edit](#) - [Refresh](#)

**Campaign Performance for Campaigns Ending in the Last Two Quarters:** This report gives details of the effectiveness of campaigns conducted in the last two quarters in terms of response received from the target audience and the expected value to be generated.

**Figure 3: Campaign Performance for Campaigns Ending in Last Two Quarters Report**

Campaign Performance for Campaigns Ending in Last Two Quarters  
Time run: 7/2/2014 6:42:16 PM

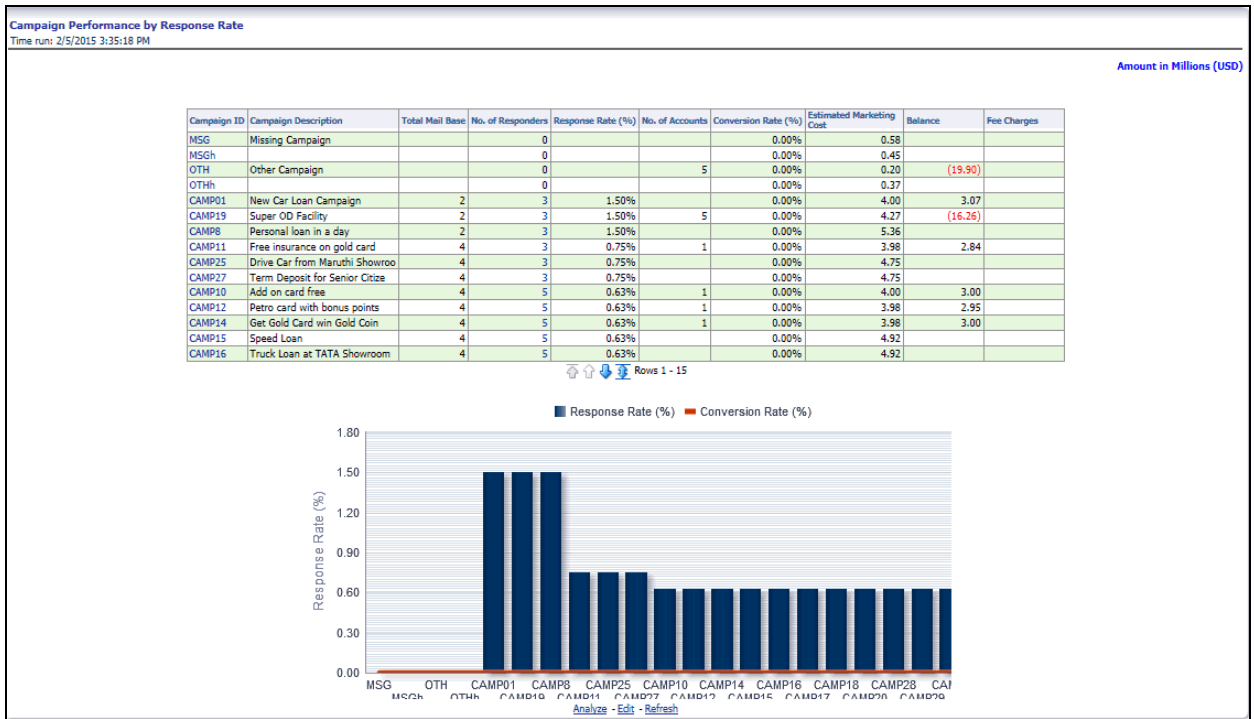
Amount in Millions (USD)

Quarter	Campaign ID	Campaign Description	Start Date	End Date	Actual Marketing Cost	Total Mail Base	No. of Responders	Response Rate	Expected NPV	Expected NPV / Expense Ratio	
2010-Q1	CAMP01	New Car Loan Campaign	01-Mar-2011	28-Jun-2011			2	3	1.50	6.82	1.71
	CAMP10	Add on card free	01-Oct-2010	31-Dec-2010	412.73		4	5	1.25	1.54	0.39
	CAMP11	Free insurance on gold card	01-Dec-2010	28-Feb-2011	412.73		4	3	0.75	8.09	2.03
	CAMP12	Petro card with bonus points	01-Oct-2010	28-Feb-2011	412.73		4	5	1.25	7.66	1.93
	CAMP14	Get Gold Card win Gold Con	15-May-2010	31-Dec-2010	412.73		4	5	1.25	6.83	1.71
	CAMP15	Speed Loan	27-Oct-2010	31-Jan-2011			4	5	1.25	13.79	2.80
	CAMP16	Truck Loan at TATA Showroom	17-Aug-2010	31-Jan-2011			4	5	1.25	8.55	1.74
	CAMP17	Used Car Loan	01-Dec-2010	31-Dec-2010			4	5	1.25	7.79	1.58
	CAMP18	Saving Account with Intl Debit	30-Apr-2010	31-Dec-2010			4	5	1.25	1.04	0.24
	CAMP19	Super OD Facility	05-Apr-2010	31-Dec-2010	2,063.63		2	3	1.50	6.82	1.60
	CAMP20	Zero Balance Account	30-Oct-2010	28-Feb-2011			4	5	1.25	6.83	1.60
	CAMP25	Drive Car from Maruti Showroo	10-Oct-2010	31-Dec-2010			4	3	0.75	6.91	1.46
	CAMP27	Term Deposit for Senior Citize	10-Jul-2010	28-Feb-2011			4	3	0.75	6.89	1.45
	CAMP28	Corporate Vehicle Loan	10-Oct-2010	28-Feb-2011			4	5	1.25	7.81	1.64
CAMP29	Fixed Deposit @ 10% p.a.	17-Jun-2010	31-Dec-2010			4	5	1.25	0.98	0.18	

Rows 1 - 15  
[Edit](#) - [Refresh](#) - [Print](#) - [Export](#) - [Copy](#)

**Campaign Performance by Response Rate:** This report gives details of the effectiveness of a campaign in terms of response received from the target audience.

**Figure 4: Campaign Performance by Response Rate Report**

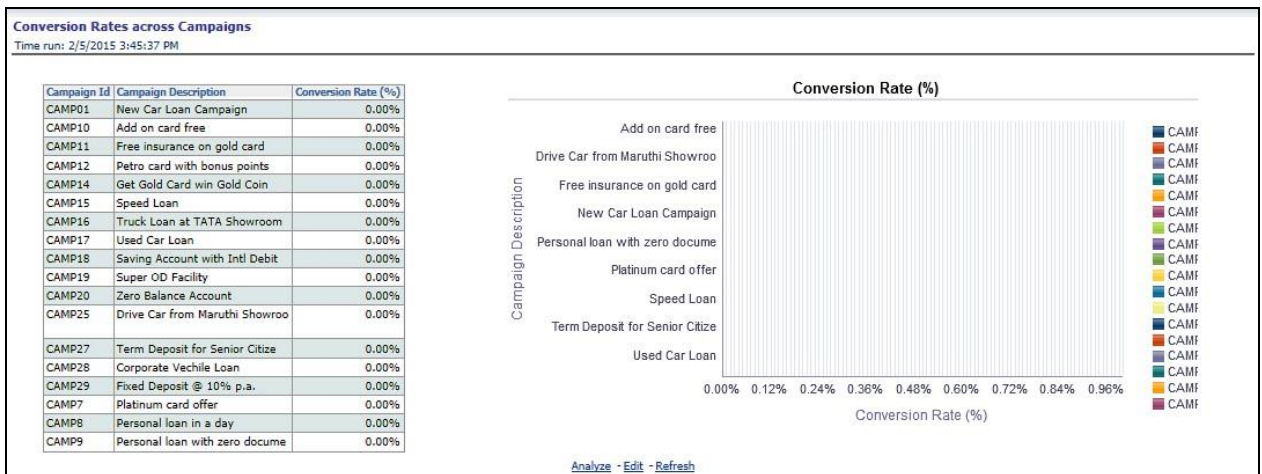


### 2.1.1.2 Response Tracking

This tab contains the following reports:

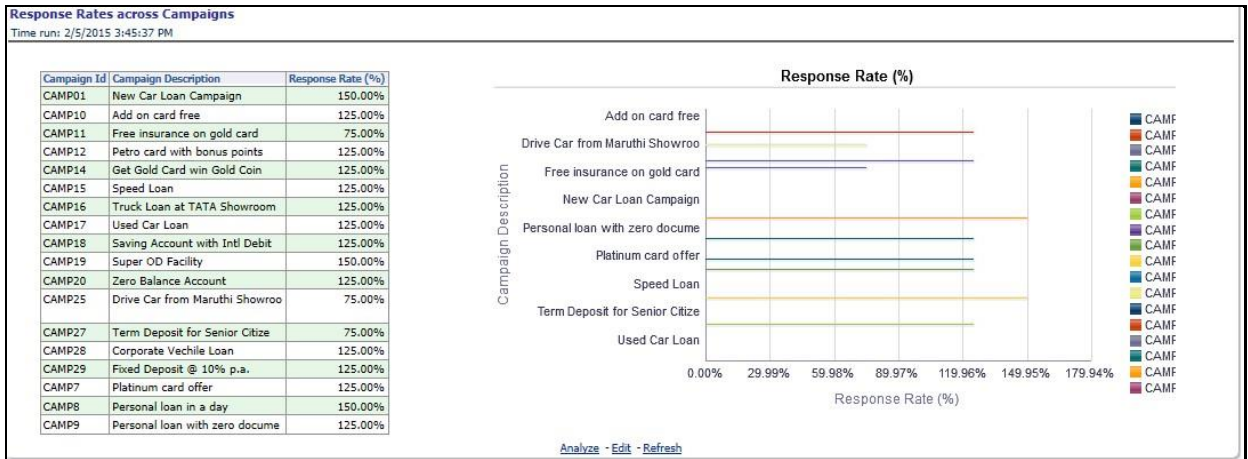
**Conversion Rates across Campaigns:** This report shows the conversion that has been achieved with respect to the leads for a campaign.

Figure 5: Conversion Rates across Campaigns Report



**Response Rates across Campaigns:** This report allows a comparison of conversion rates across campaigns.

Figure 6: Response Rates across Campaigns Report



**Response Metrics:** This report provides a detailed account of the effectiveness of the campaign in terms of responsiveness and conversions.

**Figure 7: Response Metrics Report**

**Response Metrics**  
Time run: 2/5/2015 3:45:37 PM

Time	Campaign ID	Campaign Name	Start Date	End Date	Total Mail Base	No. of Responders	Response Rate (%)	No. of New Accounts	No. of Conversions	Conversion Rate (%)	No. of New Activations	Opt-Outs
> 2010	CAMP01	New Car Loan Campaign	01-Mar-2011	28-Jun-2011	2	0	0.00%	0				
	CAMP10	Add on card free	01-Oct-2010	31-Dec-2010	4	0	0.00%	0				0
	CAMP11	Free insurance on gold card	01-Dec-2010	28-Feb-2011	4	0	0.00%	0				0
	CAMP12	Petro card with bonus points	01-Oct-2010	28-Feb-2011	4	0	0.00%	0				0
	CAMP14	Get Gold Card win Gold Coin	15-May-2010	31-Dec-2010	4	0	0.00%	0				0
	CAMP15	Speed Loan	27-Oct-2010	31-Jan-2011	4	0	0.00%	0				
	CAMP16	Truck Loan at TATA Showroom	17-Aug-2010	31-Jan-2011	4	0	0.00%	0				
	CAMP17	Used Car Loan	01-Dec-2010	31-Dec-2010	4	0	0.00%	0				
	CAMP18	Saving Account with Intl Debit	30-Apr-2010	31-Dec-2010	4	0	0.00%	0				
	CAMP19	Super OD Facility	05-Apr-2010	31-Dec-2010	2	0	0.00%	0			0	
	CAMP20	Zero Balance Account	30-Oct-2010	28-Feb-2011	4	0	0.00%	0				
	CAMP25	Drive Car from Maruthi Showroo	10-Oct-2010	31-Dec-2010	4	0	0.00%	0				
	CAMP27	Term Deposit for Senior Citize	10-Jul-2010	28-Feb-2011	4	0	0.00%	0				
	CAMP28	Corporate Vechile Loan	10-Oct-2010	28-Feb-2011	4	0	0.00%	0				
	CAMP29	Fixed Deposit @ 10% p.a.	17-Jun-2010	31-Dec-2010	4	0	0.00%	0				

Rows 1 - 15  
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**Detailed Campaign Response:** This report provides a detailed account of the effectiveness of campaign offers in terms of responsiveness and conversions.

**Figure 8: Detailed Campaign Response Report**

Detailed Campaign Response											
Time run: 2/5/2015 3:45:37 PM											
Time	Campaign Id	Campaign Name	Offer	Treatment	Product	No. of Responders	Response Rate (%)	No. of Conversions	Conversion Rate (%)	No. of New Activations	Opt-Outs
> 2010	CAMP01	New Car Loan Campaign	Direct Mail A	Ad3	Cards	0	0.00%				0
			EM - Photo Printer Up-sell Treatment B	PH - PCS Digital Camera and Photo Printer Package Telesales	Cards	3	0.00%	0	0.00%		0
	CAMP10	Add on card free	Direct Mail A	Ad3	Auto Loan	0	0.00%				0
			EM - PCS BigBang Reminder	EMCO - PCS Business Solutions Seminar - Confirm Unsubscribe	Term Deposits	0	0.00%				0
			EMCI - PCS BigBang - Confirm Subscribe	DM - PCS Photo Printer Promotion	Auto Loan	3	0.00%	0	0.00%		0
	CAMP11	Free insurance on gold card	Direct Mail A	Ad3	Cards	0	0.00%				0
			EM - PCS Photo Printer Survey	Ad4	Term Deposits	0	0.00%				0
	CAMP12	Petro card with bonus points	DM - Multi-media Quickstart Catalog	EM - Photo Printer Up-sell Treatment A	Mortgage	3	0.00%	0	0.00%		0
			Direct Mail A	Ad3	Auto Loan	3	0.00%				0
			EM - PCS Roadshow Invite - SMB	PH - Roadshow Telesales Follow-up	Casa	3	0.00%	0	0.00%		0
	CAMP14	Get Gold Card win Gold Coin	Direct Mail A	Ad3	Casa	0	0.00%				0
					Mortgage	0	0.00%				0

Rows 1 - 15  
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### 2.1.1.3 Campaign Performance

This tab contains the following reports:

**Performance Metrics:** This report tracks the performance of a campaign in terms of its responsiveness of leads and value (income) generation.

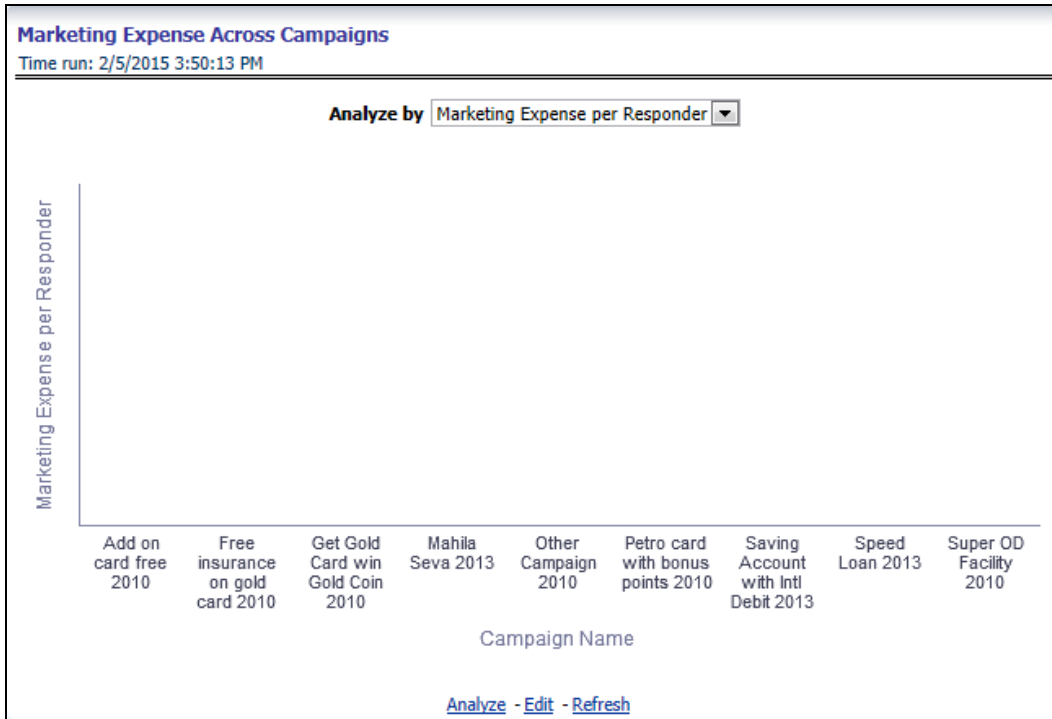
**Figure 9: Performance Metrics Report**

Performance Metrics														
Time run: 2/5/2015 3:50:13 PM														
Amount in Millions (USD)														
Time	Campaign ID	Campaign Name	Start Date	End Date	No. of Conversions	Conversion Rate (%)	No. of New Accounts	Total Mail Base	Total Sales	Average Balance	Response Rate (%)	Expected NPV	Actual Marketing Expense	Net Income
> 2010	CAMP01	New Car Loan Campaign	01-Mar-2011	28-Jun-2011			0	2			0.00%	7		
	CAMP10	Add on card free	01-Oct-2010	31-Dec-2010			0	4			0.00%	2		
	CAMP11	Free insurance on gold card	01-Dec-2010	28-Feb-2011			0	4			0.00%	8		
	CAMP12	Petro card with bonus points	01-Oct-2010	28-Feb-2011			0	4			0.00%	8		
	CAMP14	Get Gold Card win Gold Coin	15-May-2010	31-Dec-2010			0	4			0.00%	7		
	CAMP15	Speed Loan	27-Oct-2010	31-Jan-2011			0	4			0.00%	14		
	CAMP16	Truck Loan at TATA Showroom	17-Aug-2010	31-Jan-2011			0	4			0.00%	9		
	CAMP17	Used Car Loan	01-Dec-2010	31-Dec-2010			0	4			0.00%	8		
	CAMP18	Saving Account with Intl Debit	30-Apr-2010	31-Dec-2010			0	4			0.00%	1		
	CAMP19	Super OD Facility	05-Apr-2010	31-Dec-2010			0	2			0.00%	7		
	CAMP20	Zero Balance Account	30-Oct-2010	28-Feb-2011			0	4			0.00%	7		
	CAMP25	Drive Car from Maruthi Showroo	10-Oct-2010	31-Dec-2010			0	4			0.00%	7		
	CAMP27	Term Deposit for Senior Citize	10-Jul-2010	28-Feb-2011			0	4			0.00%	7		
	CAMP28	Corporate Vechile Loan	10-Oct-2010	28-Feb-2011			0	4			0.00%	8		
	CAMP29	Fixed Deposit @ 10% p.a.	17-Jun-2010	31-Dec-2010			0	4			0.00%	1		

Rows 1 - 15  
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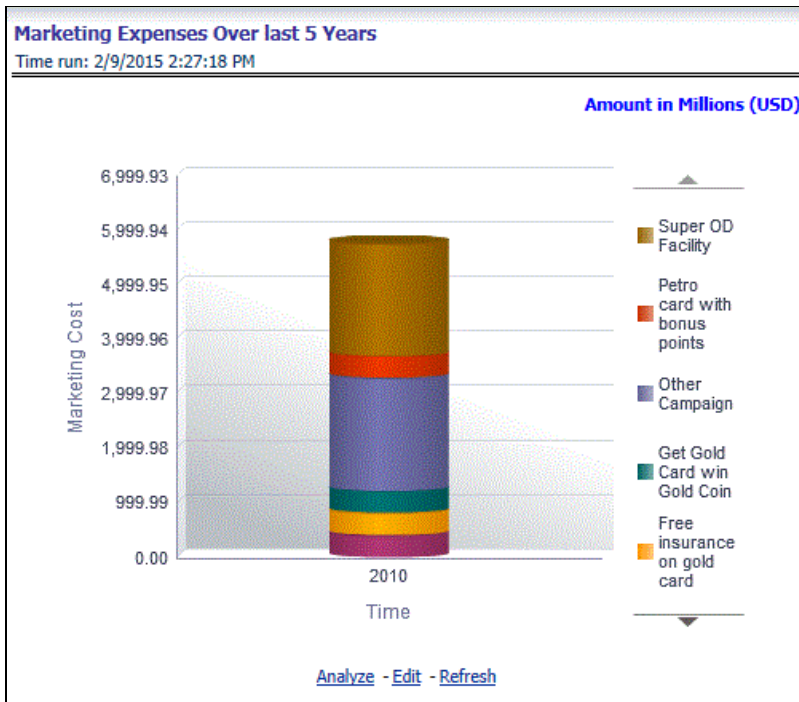
**Marketing Expense Across Campaigns:**

**Figure 10: Marketing Expense Across Campaigns Report**



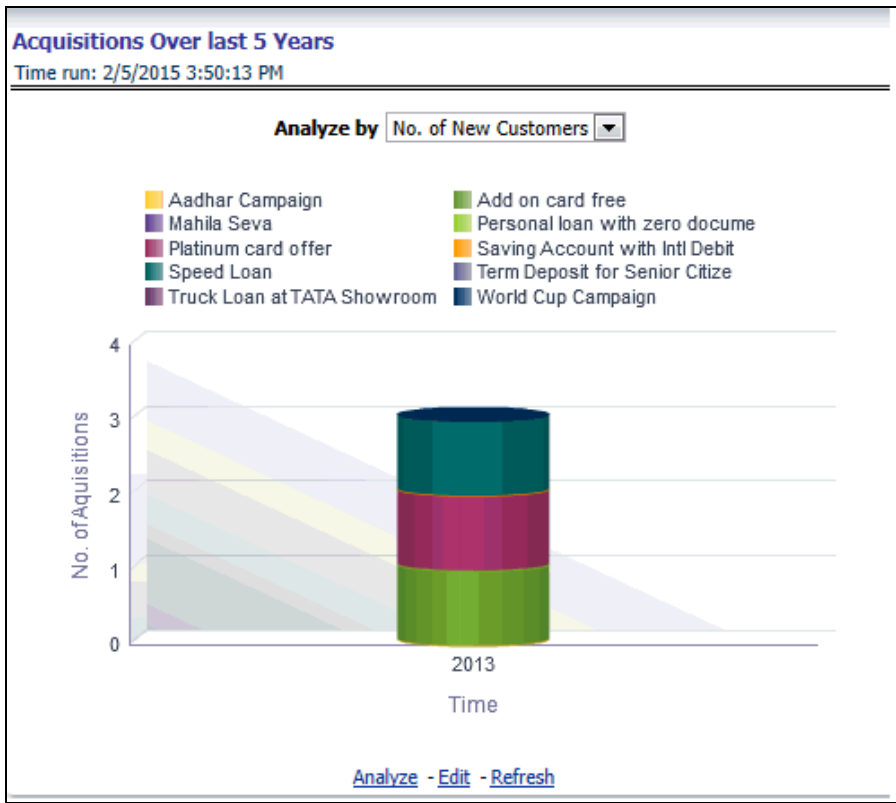
**Marketing Expenses Over the last 5 Years:**

**Figure 11: Marketing Expenses Over last 5 Years Report**



**Acquisitions Over the last 5 Years:** This report gives the distribution of newly acquired customers attributing the customer to the campaign through which they were acquired.

Figure 12: Acquisitions Over last 5 Years Report



**Cost Per Acquisition (CPA):** This report describes the cost incurred in acquisition per account over some time.

Figure 13: Cost Per Acquisition (CPA) Report



**Pre-post Performance (Existing Customers) - Net income:** This report indicates the effectiveness of the campaign in terms of making a change in the net income of the target customers.

**Figure 14: Pre-post Performance (Existing Customers) - Net income Report**

**Pre-post Performance (Existing Customers)- Net income**  
Time run: 2/5/2015 3:50:13 PM

		NI / Customer_Pre-campaign	NI / Customer_Post-Campaign	
Campaign Desc	Campaign ID	Existing Customer Base	Responders	Non-Responders
Mahila Seva	CAMP10			
Saving Account with Intl Debit	CAMP1			
Speed Loan	CAMP2			

[Analyze](#) - [Edit](#) - [Refresh](#)

**Pre-post Performance (Existing Customers) - Balance:** This report indicates the effectiveness of the campaign in terms of making a change in the average balance of the target customer.

**Figure 15: Pre-post Performance (Existing Customers) - Balance Report**



## Pre-post Performance - Balances

Time run: 2/5/2015 3:50:13 PM

Campaign Desc	Campaign ID	NI / Customer_Pre-campaign	NI / Customer_Post-Campaign	
		Total Mail Base	Responders	Non-Responders
Mahila Seva	CAMP10			
Saving Account with Intl Debit	CAMP1			
Speed Loan	CAMP2			

[Analyze](#) - [Edit](#) - [Refresh](#)

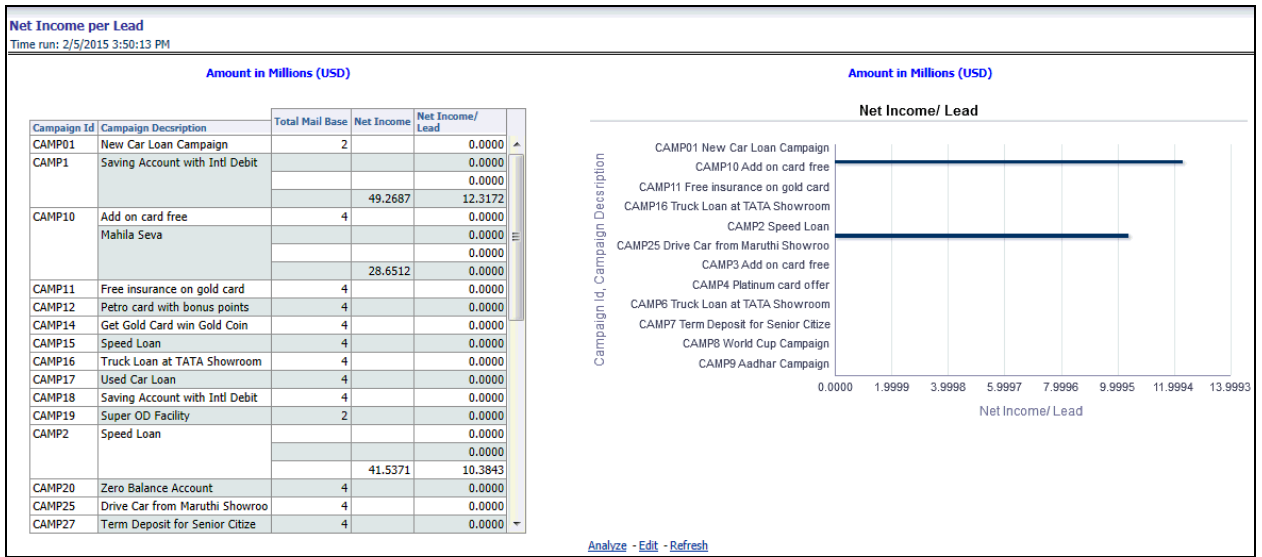
**Net Income brought in across Campaigns:** This report displays the income that has been generated through any campaign.

**Figure 16: Net Income brought in across Campaigns Report**



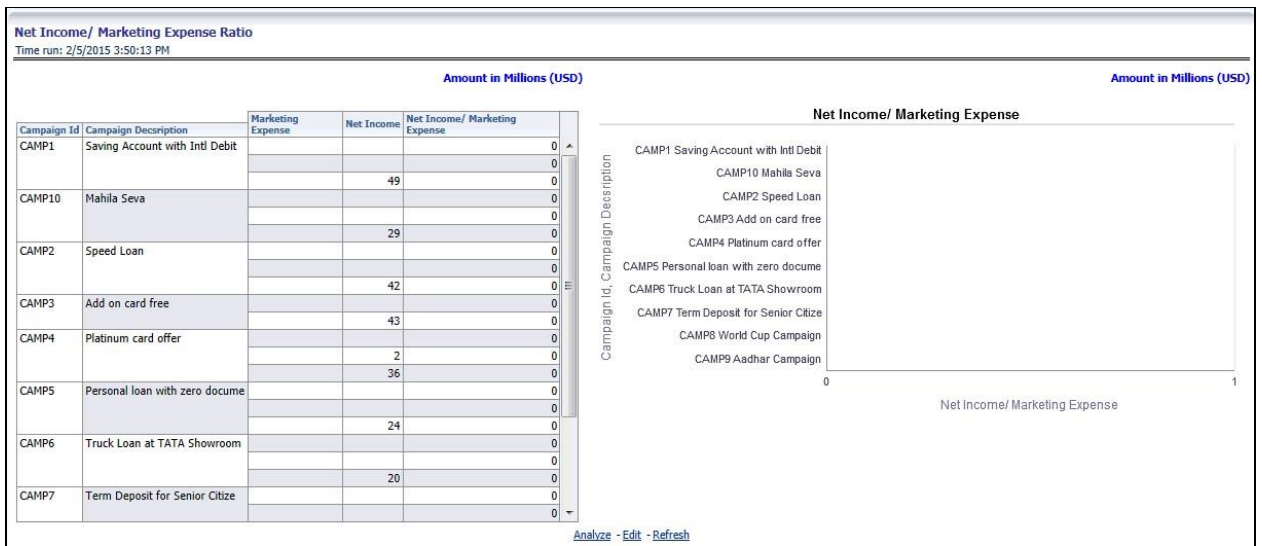
**Net Income per Lead:** This report provides details of the income that has been generated per lead for each campaign.

**Figure 17: Net Income per Lead Report**



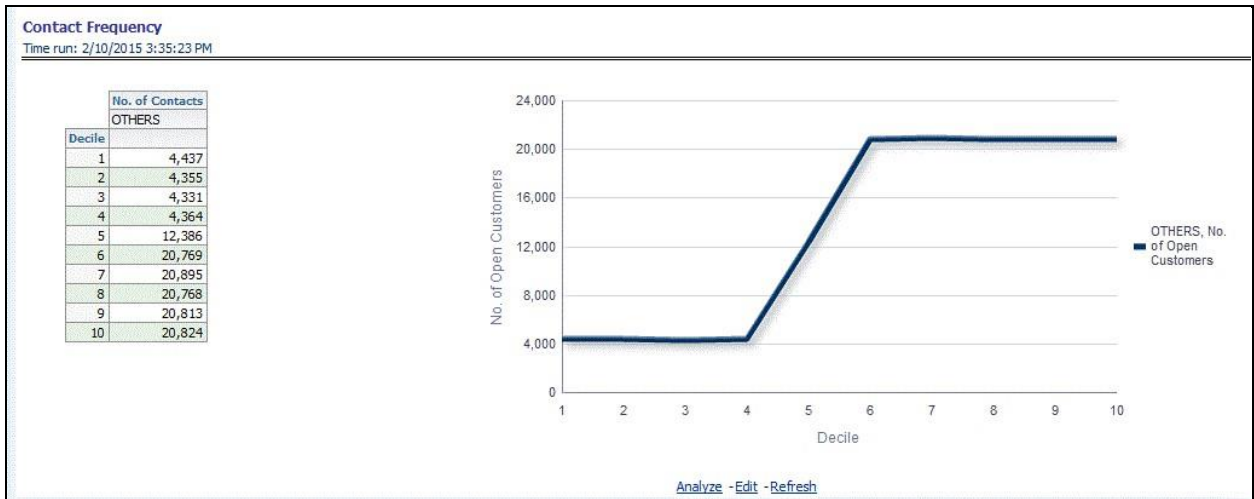
**Net Income/Marketing Expense Ratio:** This report displays the income that has been generated through a campaign in correspondence to the marketing expense that has been incurred.

**Figure 18: Net Income/Marketing Expense Ratio Report**



## 2.1.1.4 Contact Frequency

**Figure 19: Contact Frequency Report**



## 2.1.2 Channel Analytics

The following tabs are present in the Channel Analytics Dashboard:

- Originating Channels
- Transaction Channels
- Service
- Channel Effectiveness

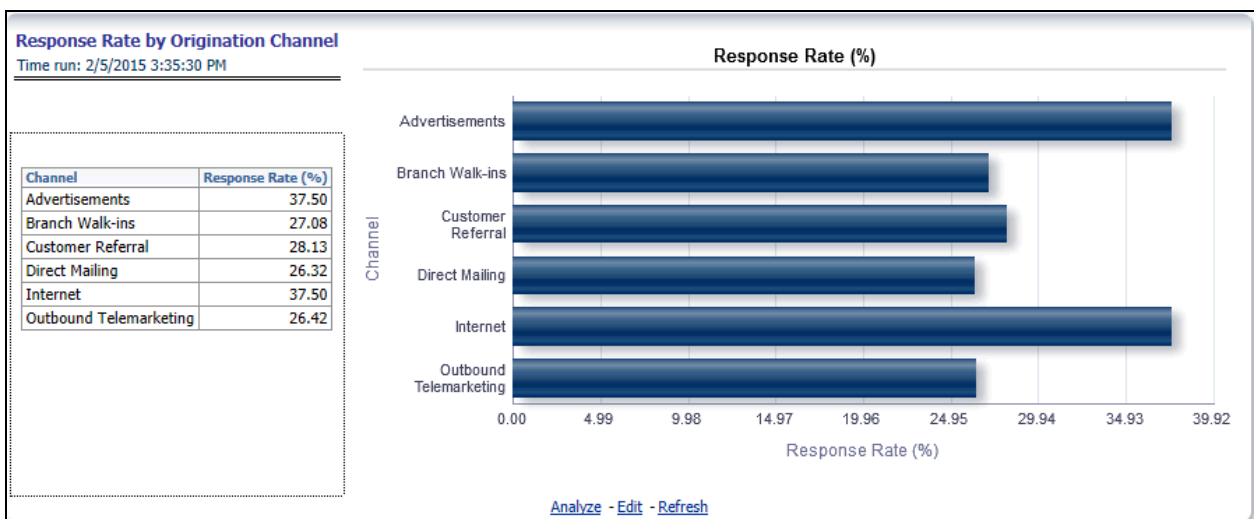
The following sections describe the essential nature of the available reports as per each tab:

### 2.1.2.1 Originating Channels

This tab contains the following report:

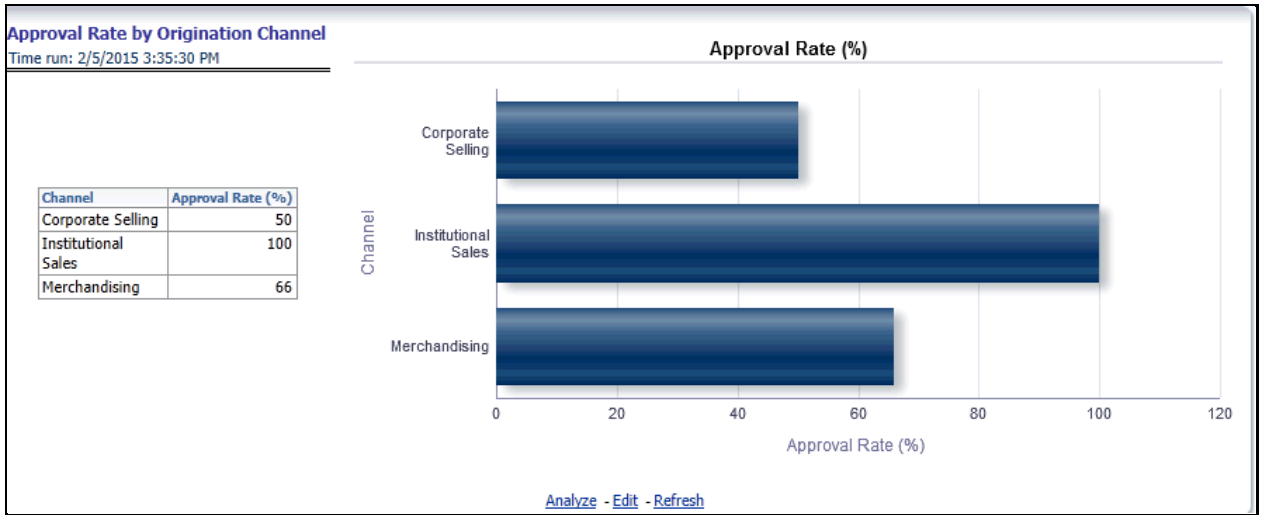
**Response Rate by Origination Channel:** This report enables a comparison of channels in terms of effectiveness for responses when used for initiation.

**Figure 20: Response Rate by Origination Channel Report**



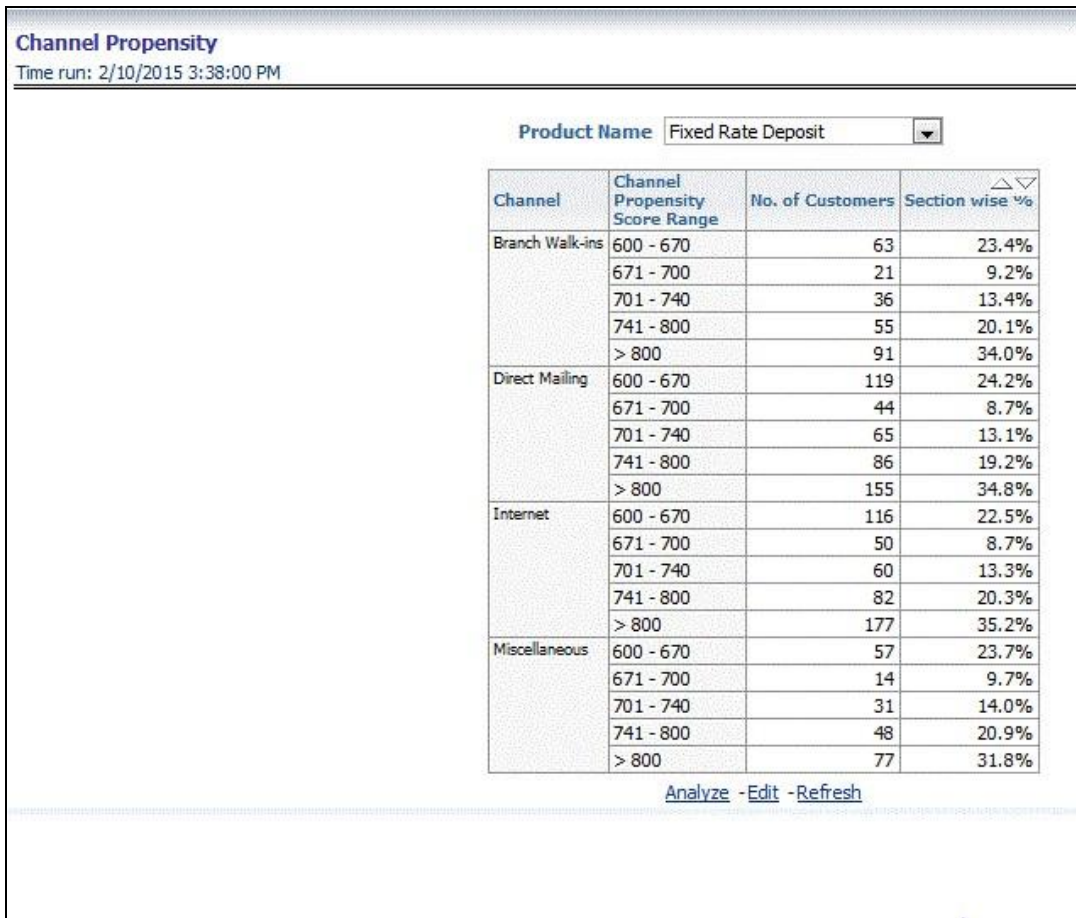
**Approval Rate by Origination Channel:** This report enables a comparison of channels in terms of effectiveness for approvals when used for initiation.

**Figure 21: Approval Rate by Origination Channel Report**



**Channel Propensity:** This channel denotes the propensity of a channel for a particular product.

**Figure 22: Channel Propensity Report**



## 2.1.2.2 Transaction Channels

This tab contains the following reports:

**Customer Contacts by Channel and Customer Segments:** This report displays the customers across dimensions that have been contacted for a type of transaction through different channels.

**Figure 23: Customer Contacts by Channel and Customer Segments Report**

Customer Contacts by Channel and Customer Segments					
Time run: 2/5/2015 4:13:42 PM					
Customer Segments Age ▾					
Analyze by No. of Monetary Transactions ▾					
Service Channel	No. of Monetary Transactions				Total
	60 - 100 years	50 - 60 years	40 - 50 years	30 - 40 years	
ATM		1			1
BRAN		4	1		5
BRANCH		1	1	1	3
NET	1	2	1		5
POS	1	6	4	2	13
TELE	1		1		3

[Analyze](#) - [Edit](#) - [Refresh](#)

**Analysis of Time Spent:** This report provides details of the time spent for any interaction with the customer across customer dimensions and through the channel of contact.

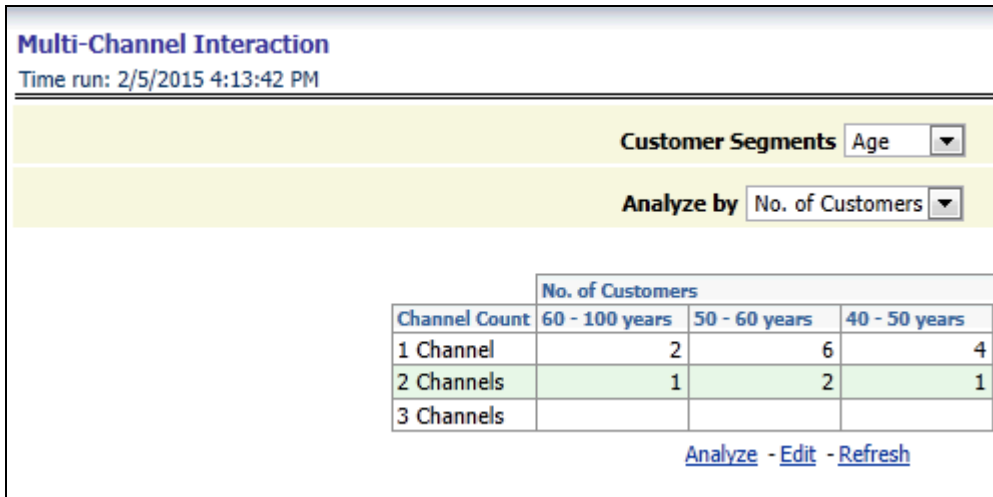
**Figure 24: Analysis of Time Spent Report**

Analysis of Time Spent					
Time run: 2/5/2015 4:13:42 PM					
Customer Segments Age ▾					
Analyze by Avg No. of Contacts per Customer ▾					
Service Channel	Avg No. of Contacts per Customer				Total
	60 - 100 years	50 - 60 years	40 - 50 years	30 - 40 years	
ATM		1			1
BRAN		7	2		9
BRANCH		2	1	2	5
NET	1	2	3	2	8
POS	1	6	4	2	13
TELE	1		3	2	6

[Analyze](#) - [Edit](#) - [Refresh](#)

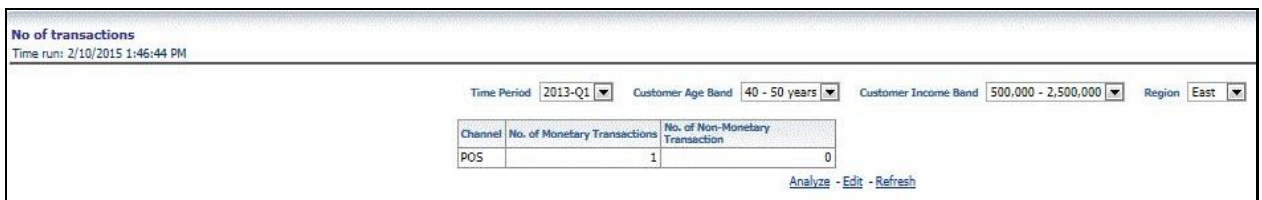
**Multi-Channel Interaction:** This report shows the details for customers interacting through multiple channels across different customer attributes.

**Figure 25: Multi-Channel Interaction Report**



**No of transactions:** This report gives details of the number of monetary as well as non-monetary transactions that are carried out through a channel across customer dimensions.

**Figure 26: No of transactions Report**



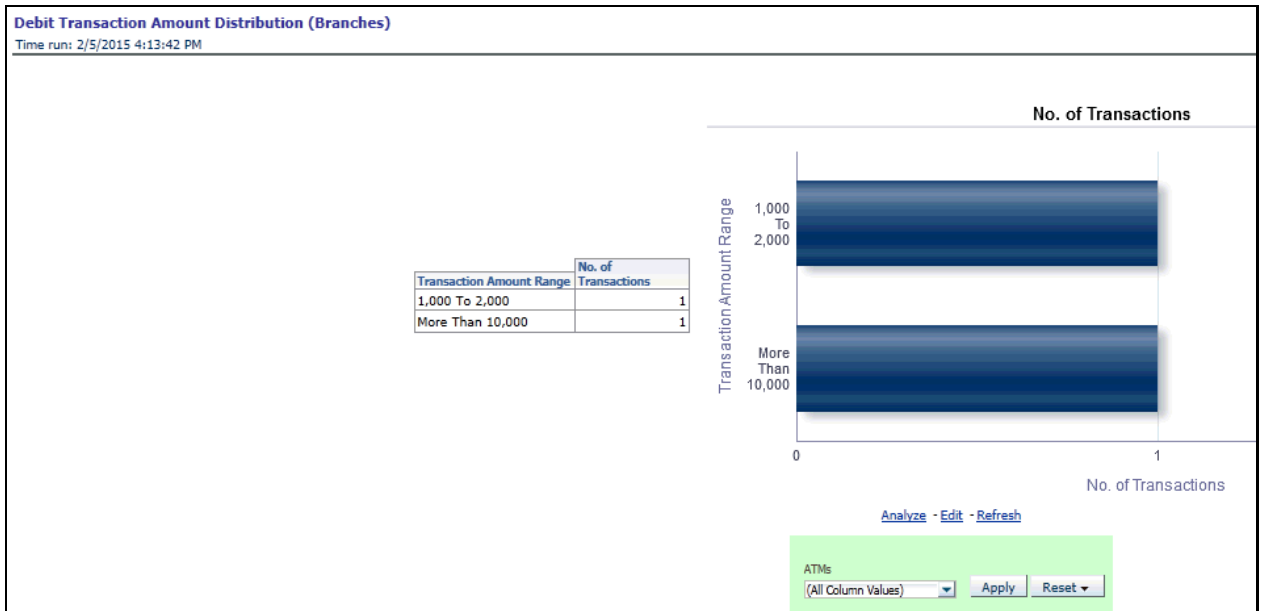
**Channels used for transaction types:** This report displays the distribution across channels of a particular transaction type.

**Figure 27: Channels used for transaction types Report**



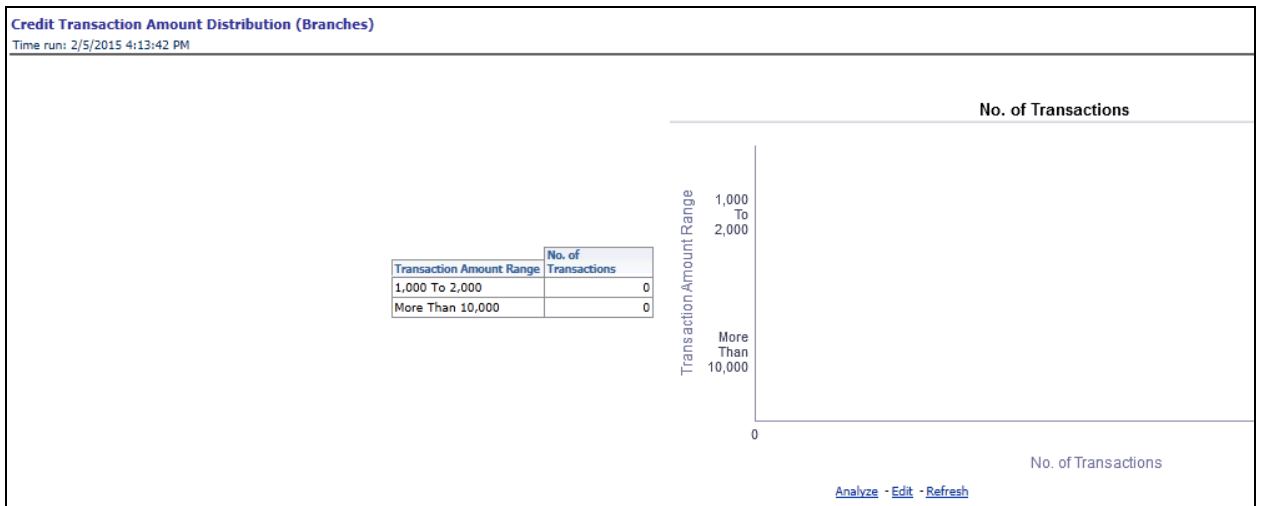
**Debit Transaction Amount Distribution (Branches):** This report displays the distribution of debit transactions across different bands of transaction amounts.

**Figure 28: Debit Transaction Amount Distribution (Branches) Report**



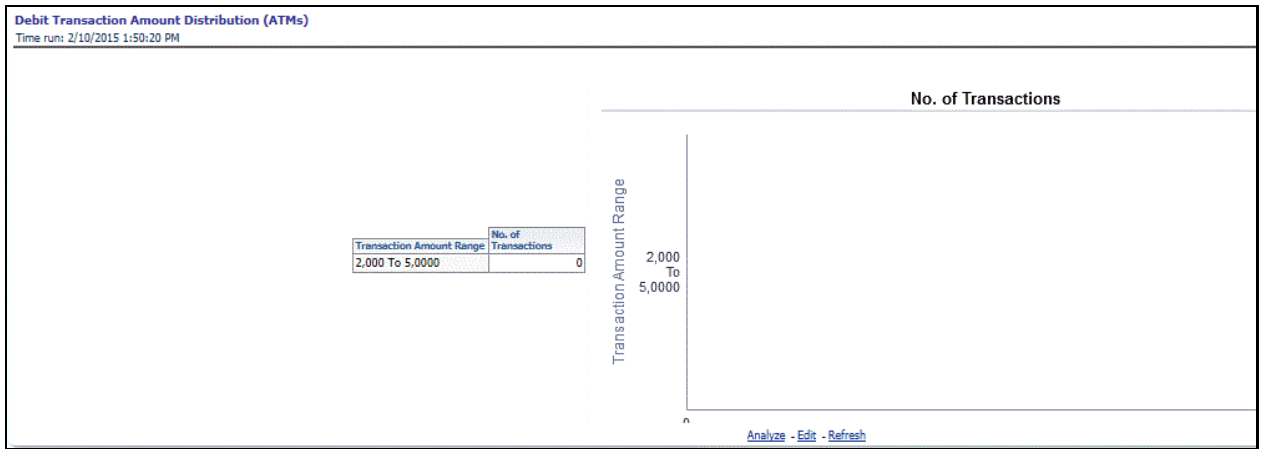
**Credit Transaction Amount Distribution (Branches):** This report displays the distribution of credit transactions across different bands of transaction amounts.

**Figure 29: Credit Transaction Amount Distribution (Branches) Report**



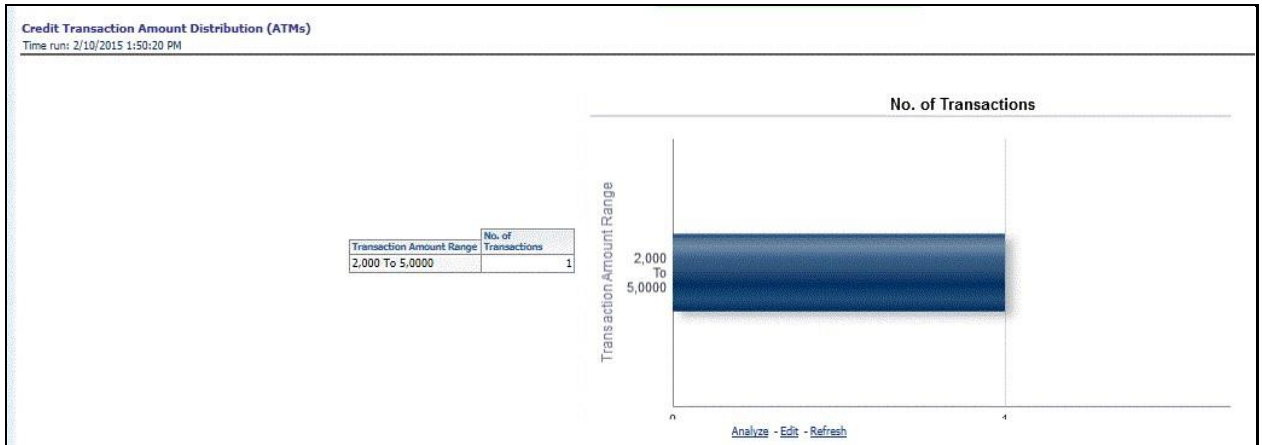
**Debit Transaction Amount Distribution (ATMs):** This report shows the distribution of debit transactions across different transaction amount ranges thus signifying the concentration of transaction amount.

**Figure 30: Debit Transaction Amount Distribution (ATMs) Report**



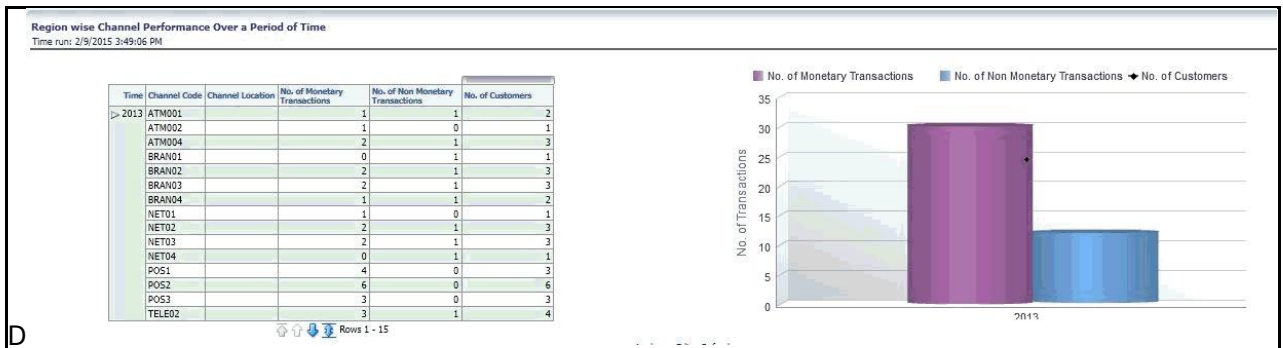
**Credit Transaction Amount Distribution (ATMs):** This report displays the distribution of credit transactions across different bands of transaction amounts.

**Figure 31: Credit Transaction Amount Distribution (ATMs) Report**



**Region wise Transactions by Channel Over a Period of Time:** This report gives details of the number of monetary and non-monetary transactions and the number of customers transacting through a particular channel in a certain period.

**Figure 32: Region wise Transactions by Channel Over a Period of Time Report**



**Unsuccessful Transactions - Current Report Period:** The number of unsuccessful transactions is shown across time and their distribution by reasons for failure are shown in this report.

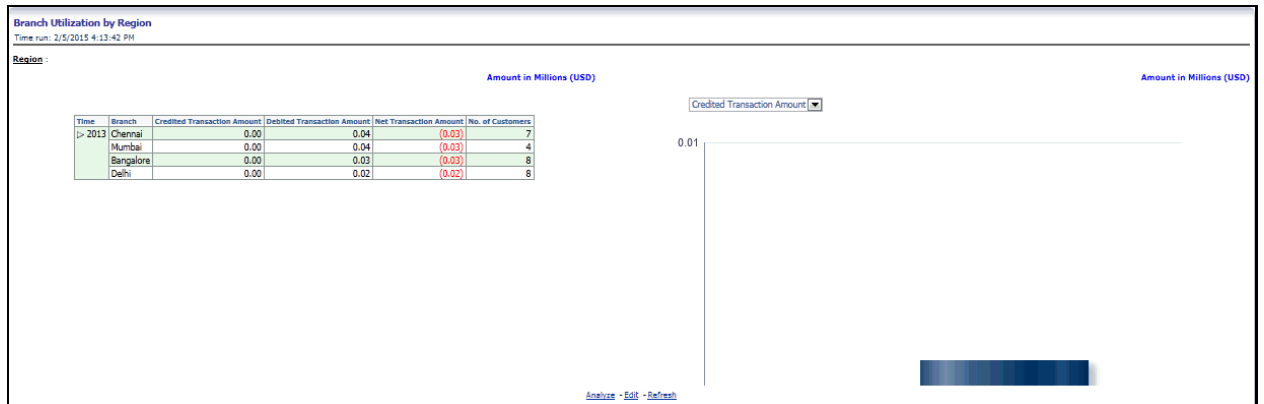


**Figure 33: Unsuccessful Transactions - Current Report Period Report**



**Branch Utilization by Region:** This report provides details of the transactions that have occurred at any branch.

**Figure 34: Branch Utilization by Region Report**



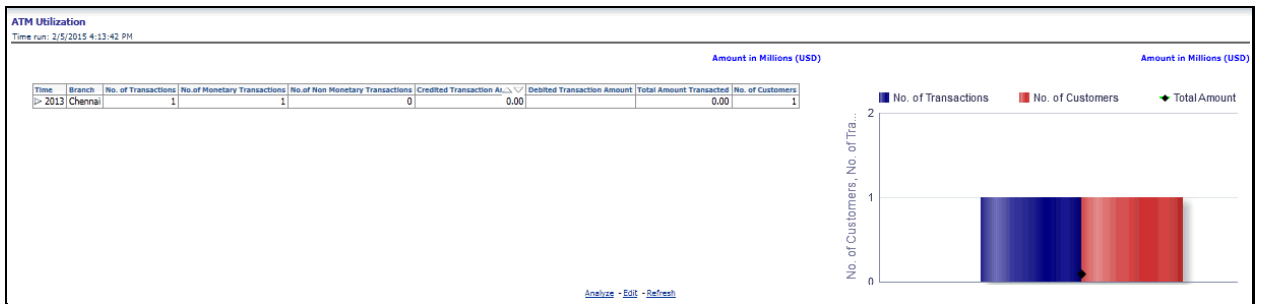
**Top 10 Branches by Utilization:** This report displays the details of branch transactions for the topmost used 10 branches.

**Figure 35: Top 10 Branches by Utilization Report**



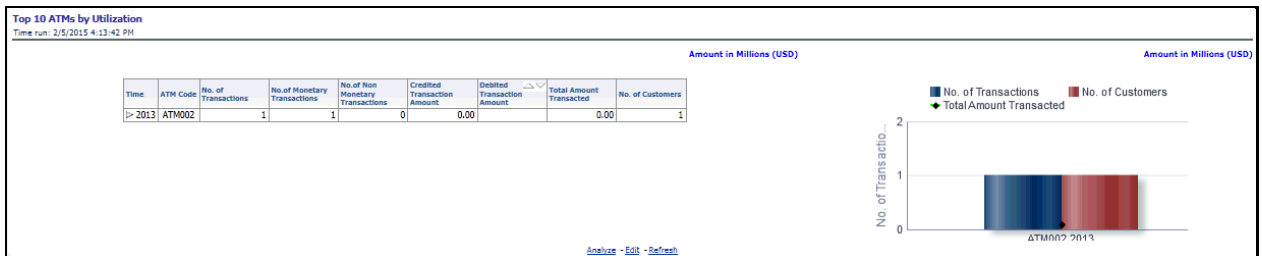
**ATM Utilization:** This report provides details of the transactions that have occurred for any ATM.

**Figure 36: ATM Utilization Report**



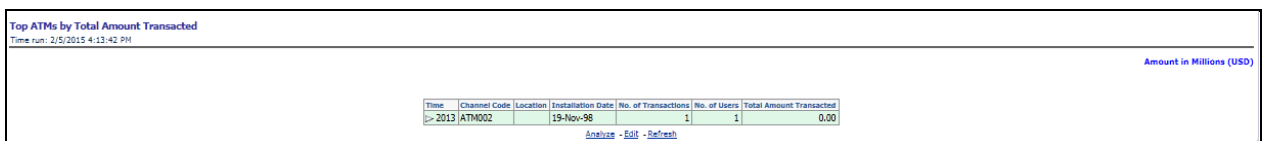
**Top 10 ATMs by Utilization:** This report displays the details of ATM transactions for the topmost used 10 ATMs.

**Figure 37: Top 10 ATMs by Utilization Report**



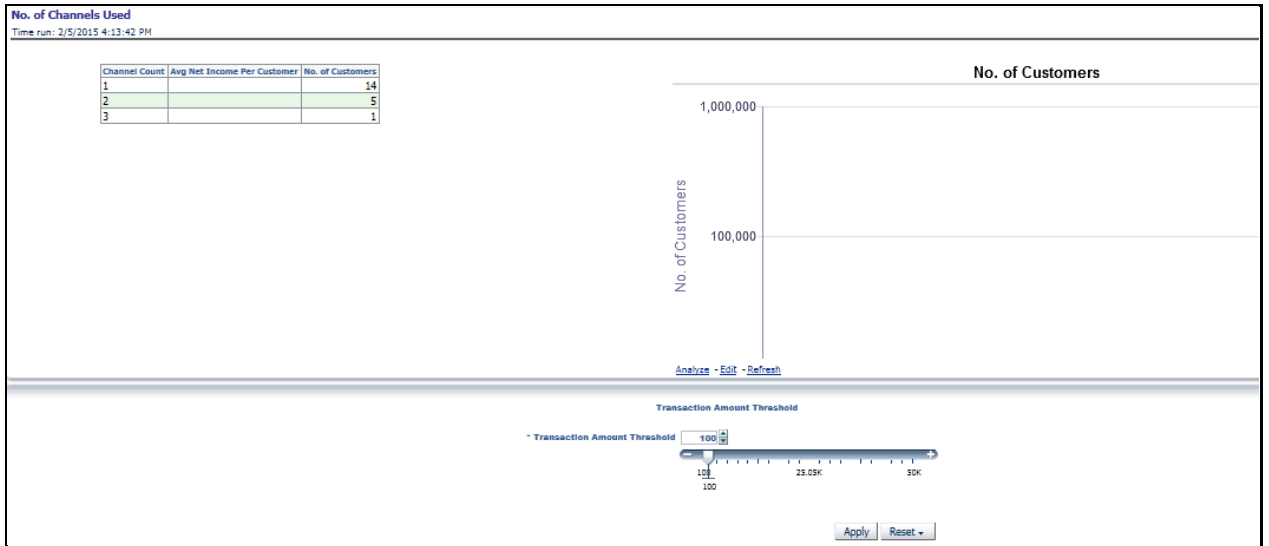
**Top ATMs by Total Amount Transacted:** This report gives details of the ATMs which have the maximum transaction amounts.

**Figure 38: Top ATMs by Total Amount Transacted Report**



**No of channels used:** This report displays the number of customers using a different number of channels and the average net income generated through each such customer group.

**Figure 39: No of channels used Report**



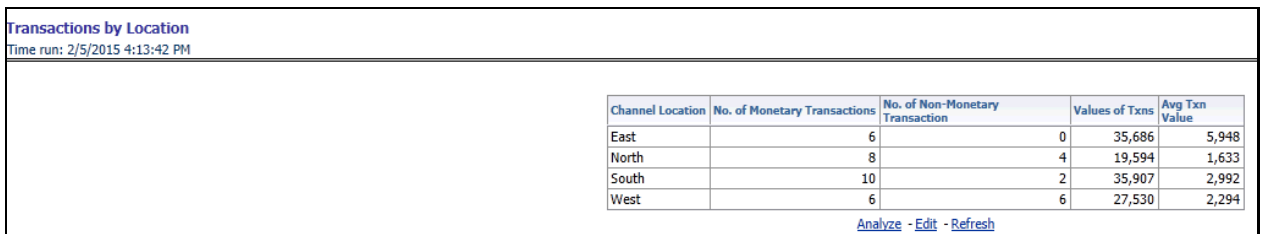
**Spends by Transaction Channel:** Details of transactions carried out through a channel and the size of those transactions are exhibited in this report.

**Figure 40: Spends by Transaction Channel Report**



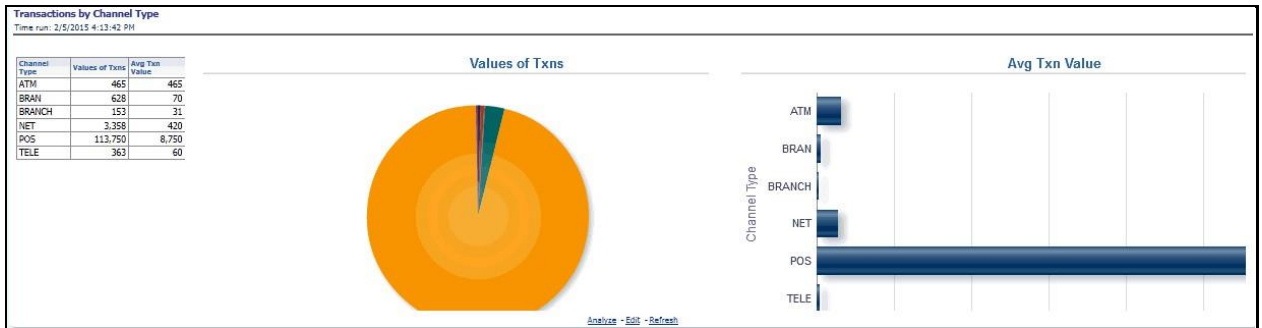
**Transactions by Location:** This report provides the distribution of transactions and the transacted amount across different locations.

**Figure 41: Transactions by Location Report**



**Transactions by Channel type:** This report provides the distribution of transactions and the transacted amount across different channels.

**Figure 42: Transactions by Channel type Report**



**Channels used for transaction types:** This report displays the distribution across channels of a particular transaction type.

**Figure 43: Channels used for transaction types**



**High Value Transactions by Channel:** This report shows the proportion of high-value transactions to the total monetary transactions across different channels.

**Figure 44: High Value Transactions by Channel Report**

**High Value Transactions by Channel**  
Time run: 2/5/2015 4:13:42 PM

Time	Channel Location	Channel Code	Transaction Amount	No. of Monetary Transactions	No. of High Value Transactions	% of No. of Monetary Transactions
2013	EAS	BRAN03	163.06	2	0	0.00%
		NET03	1,503.30	2	0	0.00%
		POS3	26,250.00	3	0	0.00%
	NOU	TELE03	41.86	0	0	0.00%
		ATM001	82.51	1	0	0.00%
		BRAN01	221.85	0	0	0.00%
		NET01	385.31	1	0	0.00%
	SOU	POS1	35,000.00	4	0	0.00%
		ATM002	465.07	1	0	0.00%
		BRAN02	136.77	2	0	0.00%
		NET02	814.77	2	0	0.00%
		POS2	52,500.00	6	6	100.00%
WES	TELE02	243.13	3	0	0.00%	
	ATM004	70.26	2	0	0.00%	
	BRAN04	106.50	1	0	0.00%	
	NET04	654.68	0	0	0.00%	
		TELE04	77.72	0	0	0.00%

Buttons: Analyze - Edit - Refresh

### 2.1.2.3 Service

This tab contains the following reports:

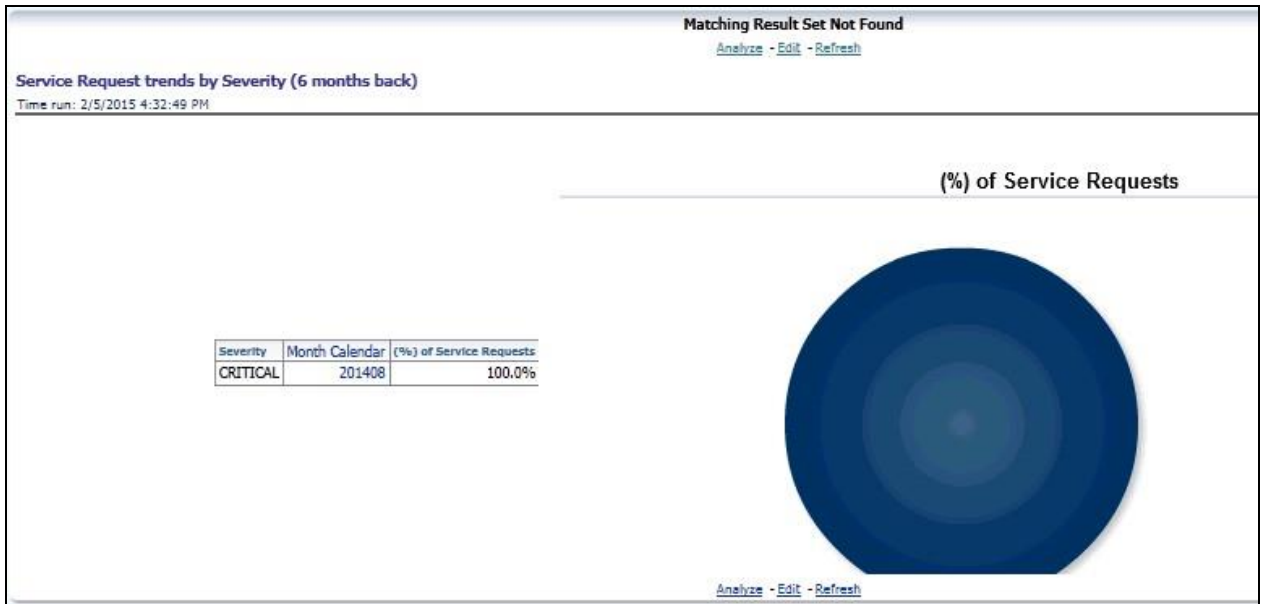
**Service Request Trends:** This report displays the service requests with their severity and channel across a period thus emphasizing on the trend that has been observed.

**Figure 45: Service Request Trends Report**



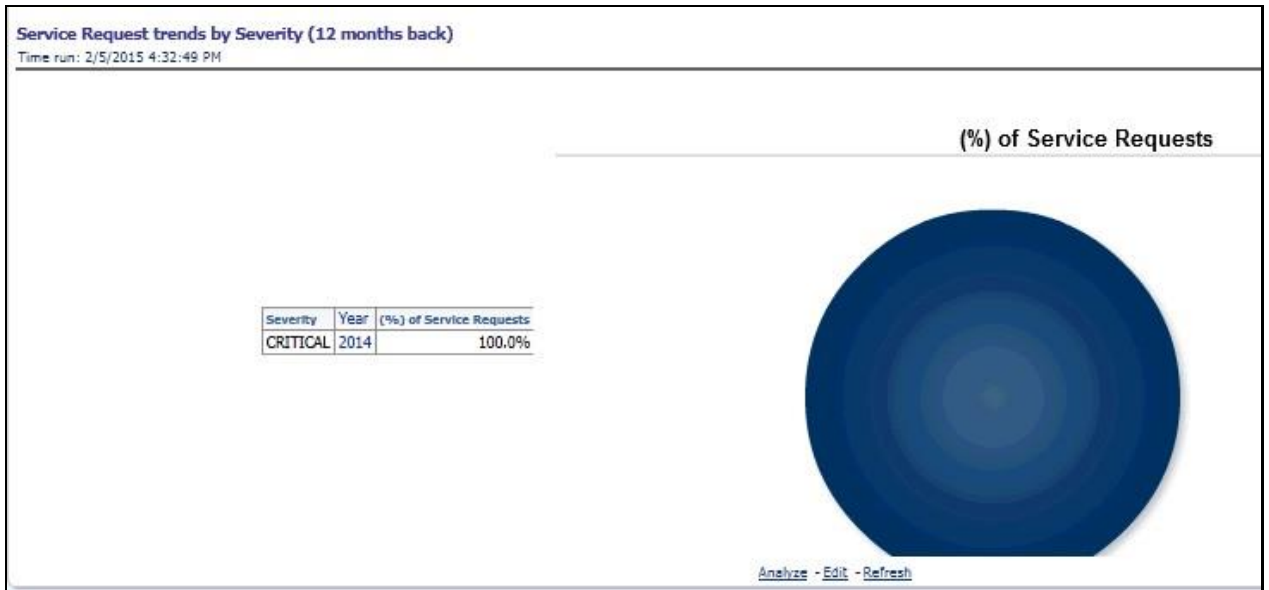
**Service Request trends by severity (6 months back):** This report shows the distribution of service requests received in the past 6 months in terms of severity.

**Figure 46: Service Request trends by severity (6 months back)**



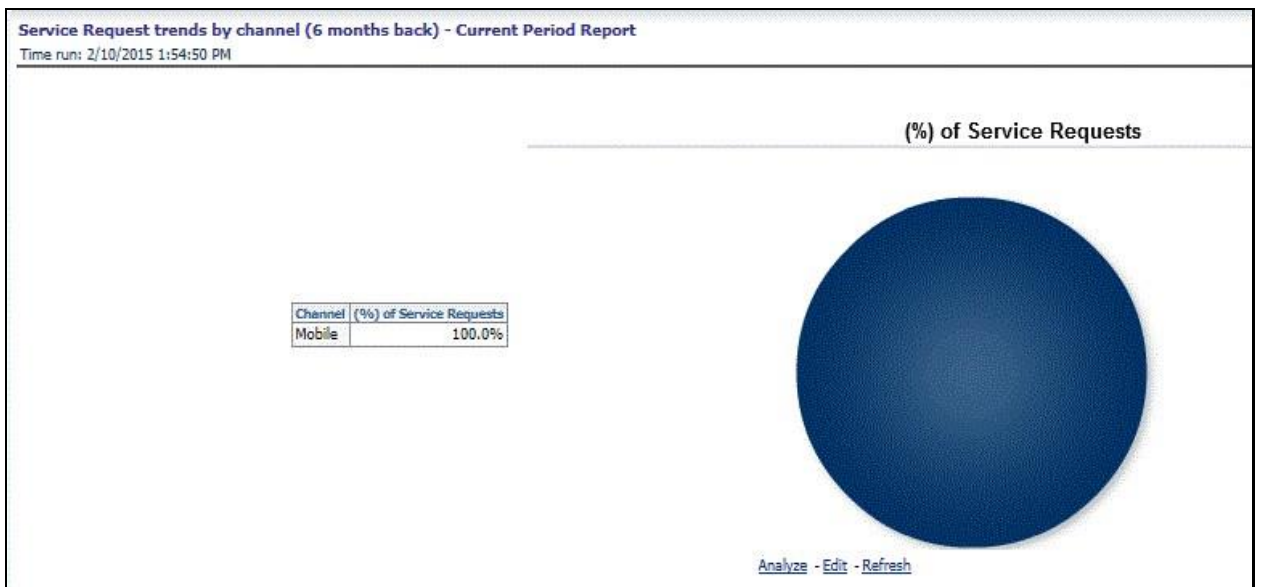
**Service Request trends by severity (12 months back):** This report shows the distribution of service requests received in the past 12 months in terms of severity.

**Figure 47: Service Request trends by severity (12 months back)**



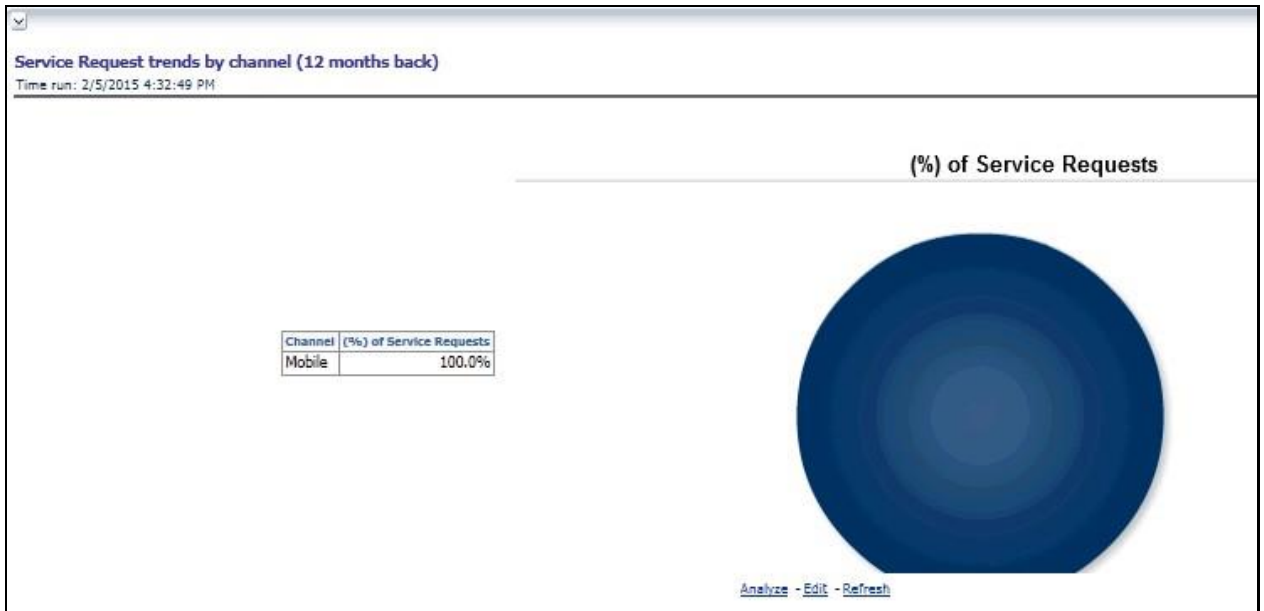
**Service Request trends by channel (6 months back):** This report shows the distribution of service requests received in the past 6 months across different channels.

**Figure 48: Service Request trends by channel (6 months back)**



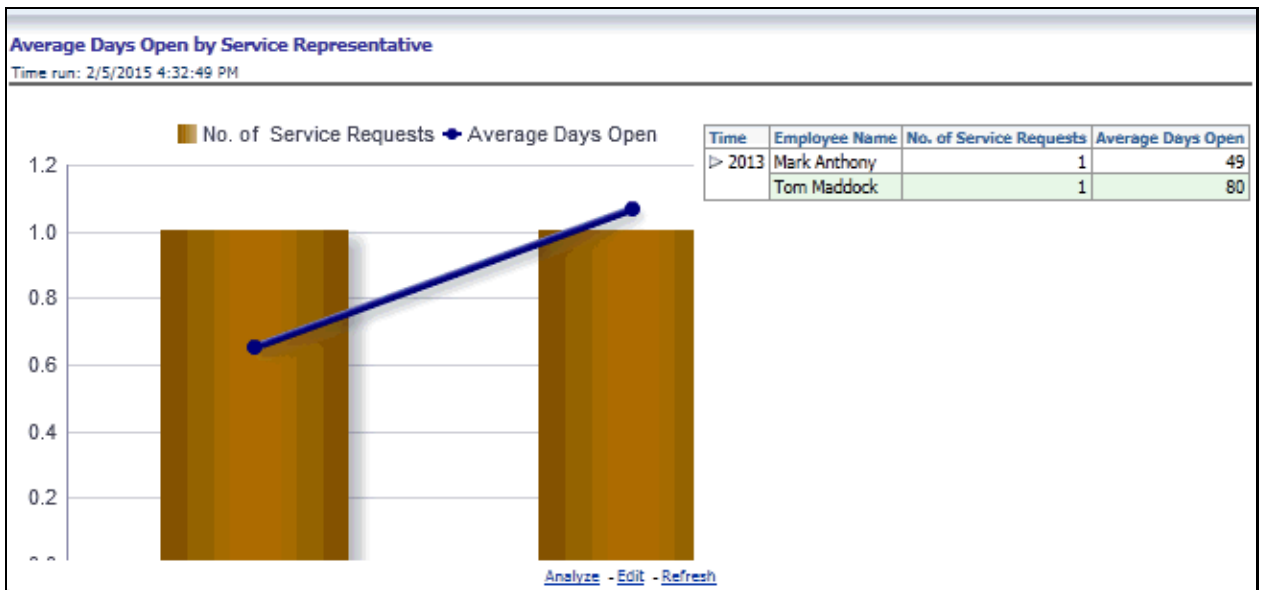
**Service Request trends by channel (12 months back):** This report shows the distribution of service requests received in the past 12 months across different channels.

**Figure 49: Service Request trends by channel (12 months back)**



**Average Days Open by Service Representative:** This report provides a clear relationship between the number of service requests for an employee and the average number of days taken to address the requests.

**Figure 50: Average Days Open by Service Representative Report**



**Detailed Summary of Service Requests:** This report provides a detailed summary of the service requests along with the ability to sort by service request attributes.

**Figure 51: Detailed Summary of Service Requests Report**

**Detail Summary of Service Requests**  
Time run: 2/6/2015 11:24:56 AM

Analyze By  ▼

Time	Source Channel	Service Request ID	Customer Name	Resolution Time (Days)
2013	Mobile	SR.002	MRF	49
2014	Mobile	SR.003	MRF	49

[Analyze](#) - [Edit](#) - [Refresh](#)

**Spends: Active Customers - Current Active Report**

Figure 52: Spends: Active Customers - Current Active Report

**Spends: Active customers - Current Period Report**  
Time run: 2/11/2015 3:04:19 PM

Active Customers In Last 3 Months ▼

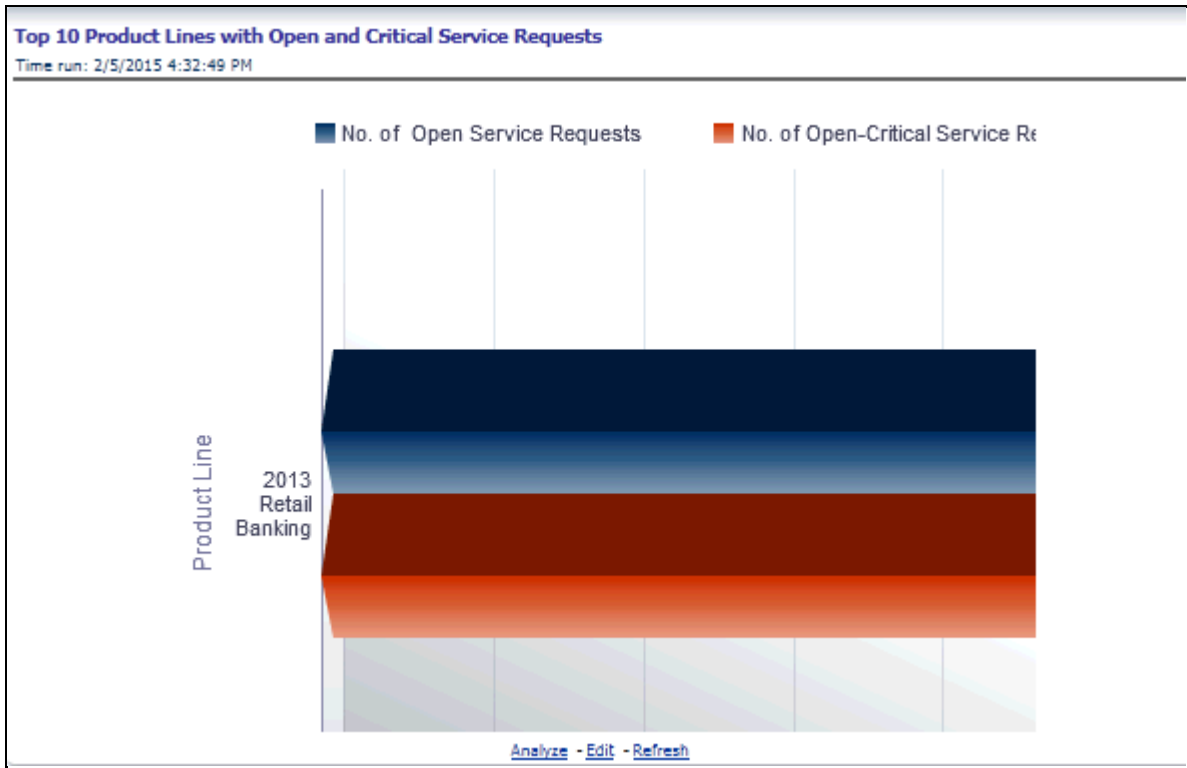
Total Customers	0
Active Customers In Last 3 Months	0
Active Customers In Last 3 Months (%)	0.00%

[Analyze](#) - [Edit](#) - [Refresh](#)

**Top 10 Product Lines with Open and Critical Service Requests:** This report displays the product lines with the maximum number of open and critical service requests.

Figure 53: c





**Top 10 Products by Customer Satisfaction:** This report ranks the products in order of customer satisfaction.

**Figure 54: Top 10 Products by Customer Satisfaction**

**Top 10 Products by Customer Satisfaction**  
Time run: 2/6/2015 11:24:56 AM

Time	Product	No. of Surveys	Average Survey Score
> 2013	Platinum Plus	1	8

[Analyze](#) - [Edit](#) - [Refresh](#)

**Customer Complaint and Follow up Action Report:** This report provides details about any complaint that has been reported and the action that has been taken upon it along with the time taken to resolve it.

**Figure 55: Customer Complaint and Follow up Action Report**

**Customer Complaint and Follow up Action Report**  
Time run: 2/5/2015 4:32:49 PM

Product Family:  Product:

Time	Service Representative	Customer	Complaint Description	Follow Up Action Taken	Request Logged Date	Request Closed Date	Total Resolution Time (Hours)
> 2013	Mark Anthony	MRF	DUPLICATE TXN	REFUNDED	30-Jan-2013	20-Mar-2013	1176

[Analyze](#) - [Edit](#) - [Refresh](#)

#### 2.1.2.4 Channel Effectiveness

This tab contains the following reports:

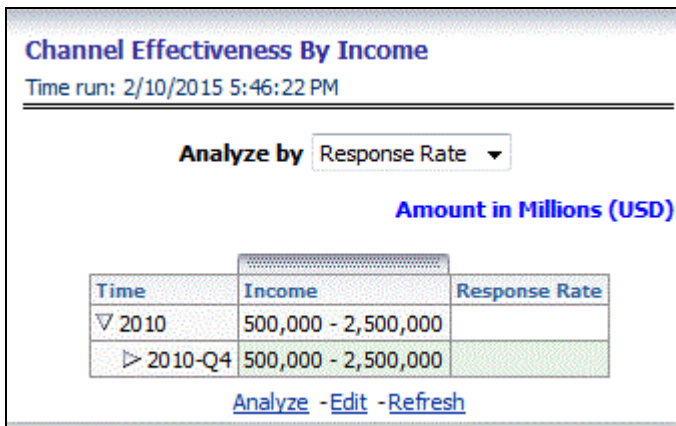
**Channel Effectiveness By Age:** This report displays the effectiveness of a channel in correspondence to customer age.

**Figure 56: Channel Effectiveness By Age Report**



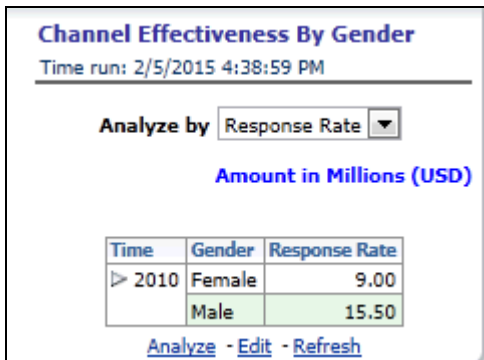
**Channel Effectiveness By Income:** This report displays the effectiveness of a channel in correspondence to customer income.

**Figure 57: Channel Effectiveness By Income Report**



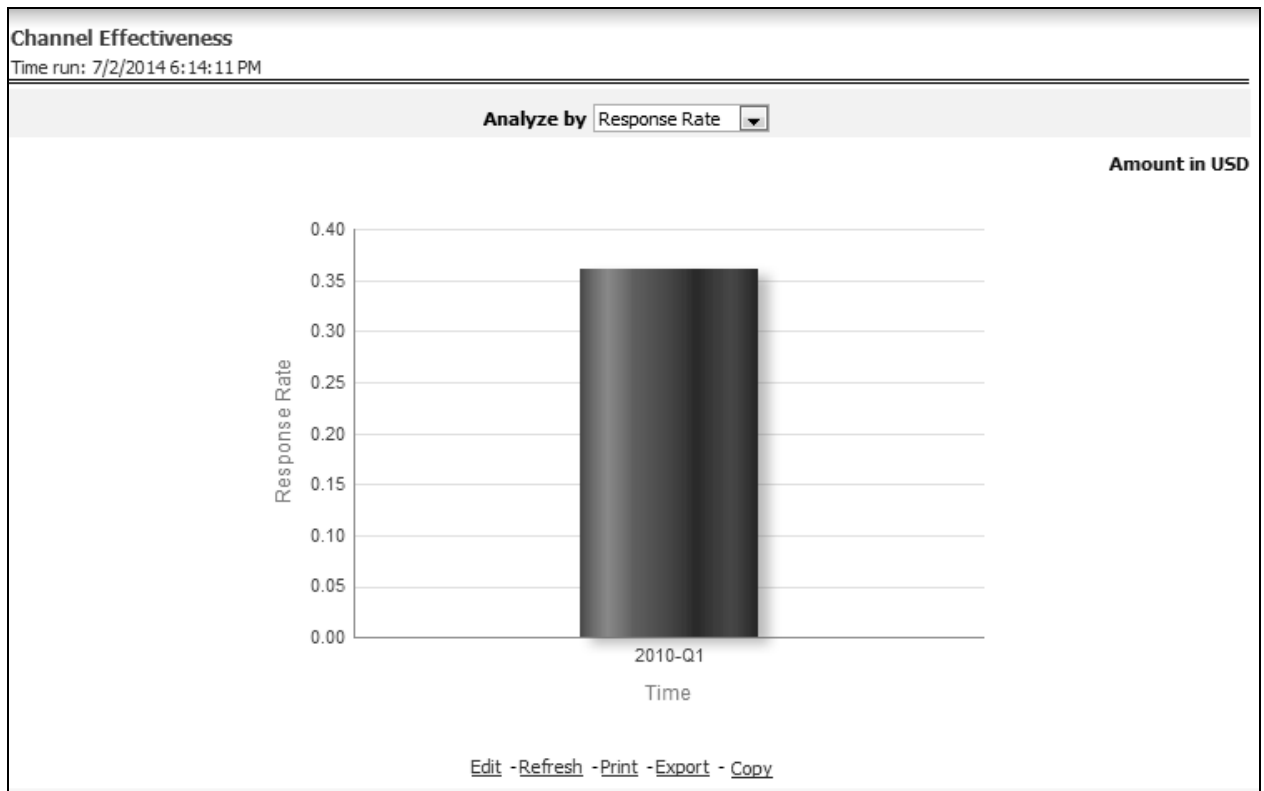
**Channel Effectiveness By Gender:** This report displays the effectiveness of a channel in correspondence to customer gender.

**Figure 58: Channel Effectiveness By Gender Report**



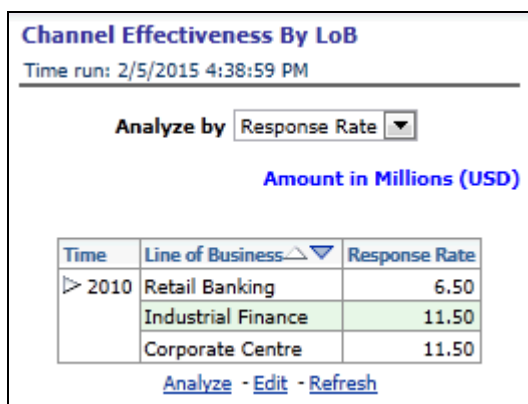
**Channel Effectiveness:** This report displays the effectiveness of a channel over some time.

**Figure 59: Channel Effectiveness Report**



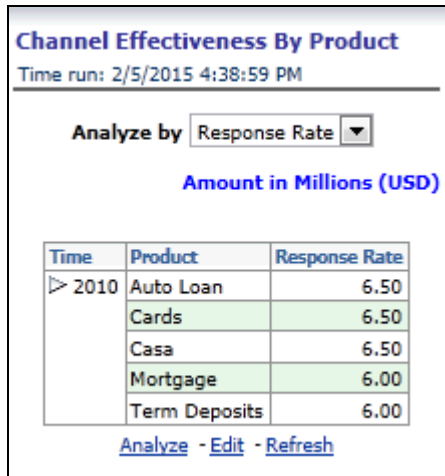
**Channel Effectiveness By LOB:** This report displays the effectiveness of a channel for a particular line of business.

**Figure 60: Channel Effectiveness By LOB Report**



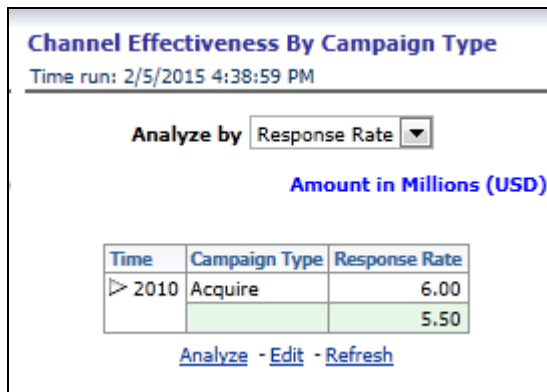
**Channel Effectiveness By Product:** This report displays the effectiveness of a channel for a particular product.

**Figure 61: Channel Effectiveness By Product Report**



**Channel Effectiveness By Campaign Type:** This report displays the effectiveness of a channel for a particular campaign.

**Figure 62: Channel Effectiveness By Campaign Type Report**



**Channel Effectiveness across time periods:** This report displays the effectiveness of a channel across periods.

**Figure 63: Channel Effectiveness across time periods Report**

**Channel Effectiveness across Time Periods**  
Time run: 2/5/2015 4:38:59 PM

Analyze by  ▼

Amount in Millions (USD)

Time	Response Rate
▼ 2010	20.50
▼ 2010-Q1	20.50
Jul-2010	
Aug-2010	
Sep-2010	
Oct-2010	
Nov-2010	
Dec-2010	

[Analyze](#) - [Edit](#) - [Refresh](#)

## 2.1.3 Customer View

The following tabs are present in the Customer View Dashboard:

- Customer Distribution
- Customer Profitability and Engagement
- Customer Trends
- Cross-sell
- Spend Analysis
- Customer Transactions
- Attrition Analysis
- Risk Summary

The following sections describe the essential nature of the available reports as per each tab.

### 2.1.3.1 Customer Distribution

This tab contains the following reports:

**Customer Distribution by Age:** This report provides the details of the distribution of a number of open customers with respect to age.

**Figure 64: Customer Distribution by Age Report**

**Customer Distribution by Age**  
Time run: 2/6/2015 11:36:34 AM

Time	Age	No. of Open Customers
▷ 2010	40 - 50 years	4
<b>Grand Total</b>		<b>0</b>

[Analyze](#) - [Edit](#) - [Refresh](#)

**Customer Distribution by Income:** This report provides the details of the distribution of the number of open customers with respect to their income.

Figure 65: Customer Distribution by Income Report

**Customer Distribution by Income**  
Time run: 2/6/2015 11:36:34 AM

Time	Income Band	No. of Open Customers
▷ 2013	500,000 - 2,500,000	0
<b>Grand Total</b>		<b>0</b>

[Analyze](#) - [Edit](#) - [Refresh](#)

**Customer Distribution by Region:** This report gives details of the distribution of open customers for a product across different regions.

Figure 66: Customer Distribution by Region Report

**Customer Distribution by Region**  
Time run: 2/6/2015 11:36:34 AM

Time	Product Family	No. of Open Customers				
		East	North	South	South East	West
▷ 2010	Loan & Investments, Derivatives, LC, Bil	4	3	5	5	7

[Analyze](#) - [Edit](#) - [Refresh](#)

**Customer Distribution by Product Type:** This report provides details of the distribution of customers for product types across regions, LoB, and products.

Figure 67: Customer Distribution by Product Type Report

**Customer Distribution by Product Type**  
Time run: 2/6/2015 11:36:34 AM

Region:  LoB:  Product:

Time	Product Type	Product Sub Type	No. of Customers	% of Customers	Revenue	% of Revenue
▷ 2013			1	100.0%		

[Analyze](#) - [Edit](#) - [Refresh](#)

**Customer Distribution by Line of Business:** This report provides details of the distribution of customers for LoB across regions and products.

**Figure 68: Customer Distribution by Line of Business Report**

Customer Distribution by Line of Business					
Time run: 2/6/2015 11:36:34 AM					
Region		Product			
East		Annuity Plus			
Time	LoB	No. of Customers	% of Customers	Revenue	% of Revenue
2013	Investment Banking	1	100.0%	59,533	100.0%

[Analyze](#) - [Edit](#) - [Refresh](#)

**Customer Distribution by Spend Range:** This report shows the distribution of customer/accounts across the spend range with respect to customer dimensions.

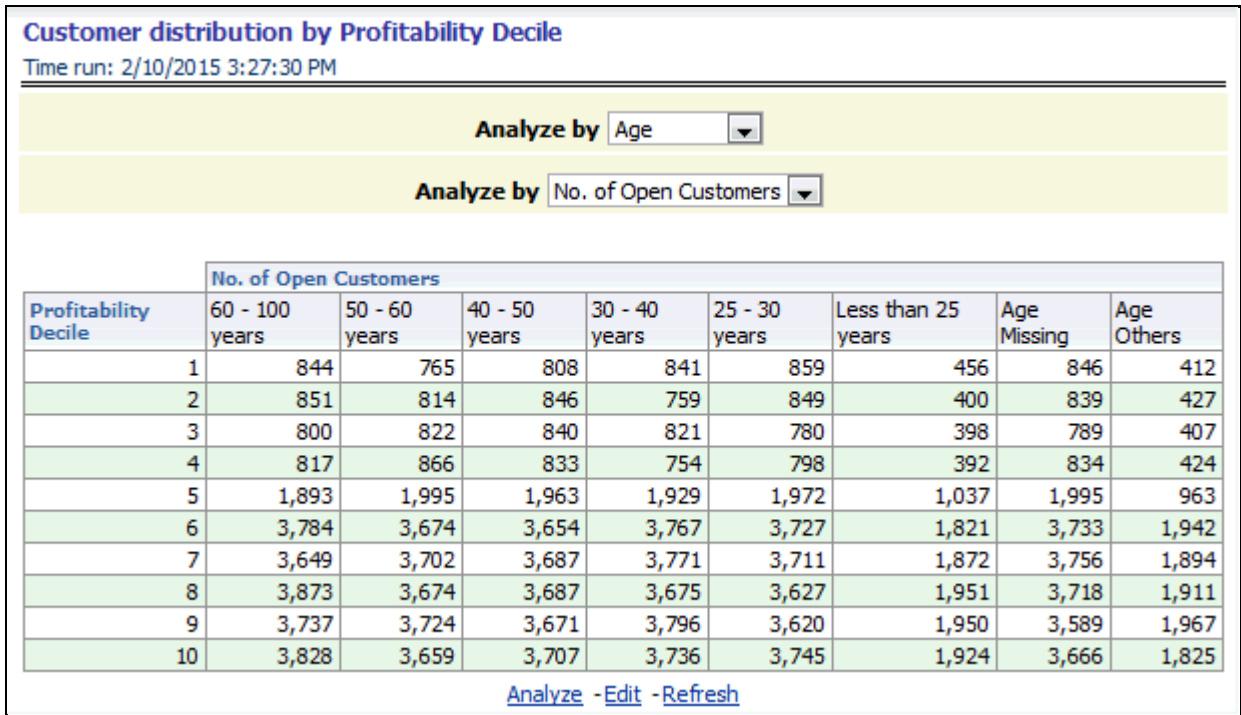
**Figure 69: Customer Distribution by Spend Range Report**

Customer Distribution by Spend Range								
Time run: 2/10/2015 3:27:30 PM								
Analyze by Age								
Analyze by No. of Open Customers								
Spend Range	No. of Open Customers						Age Missing	Age Others
	60 - 100 years	50 - 60 years	40 - 50 years	30 - 40 years	25 - 30 years	Less than 25 years		
0 - 500	13	16	9	17	11	1	13	8
501-1,000	17	26	32	25	23	8	21	10
1,001-3,000	15	24	24	22	17	10	20	10
3,001-5,000	23	18	19	27	23	10	20	11
5,001-10,000	24	29	26	18	24	15	26	10
More than 10,000	11	12	11	16	10	6	10	1

[Analyze](#) - [Edit](#) - [Refresh](#)

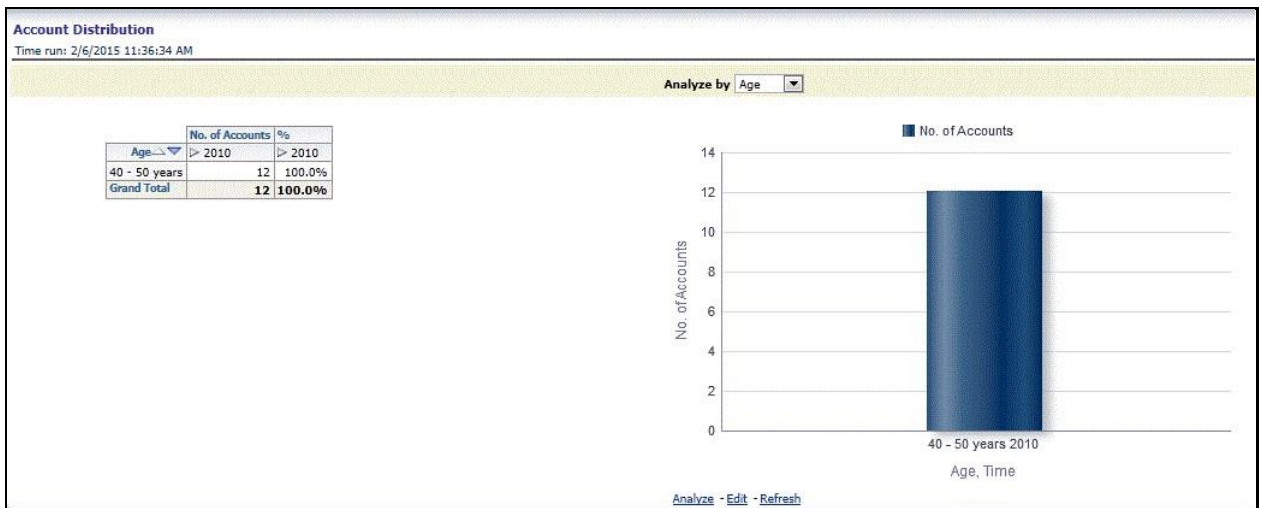
**Customer distribution by Profitability Decile:** This report shows the distribution of customer/accounts across profitability decile with respect to customer dimensions.

**Figure 70: Customer distribution by Profitability Decile Report**



**Account Distribution:** The distribution of accounts across dimensions is highlighted in this report.

**Figure 71: Account Distribution Report**



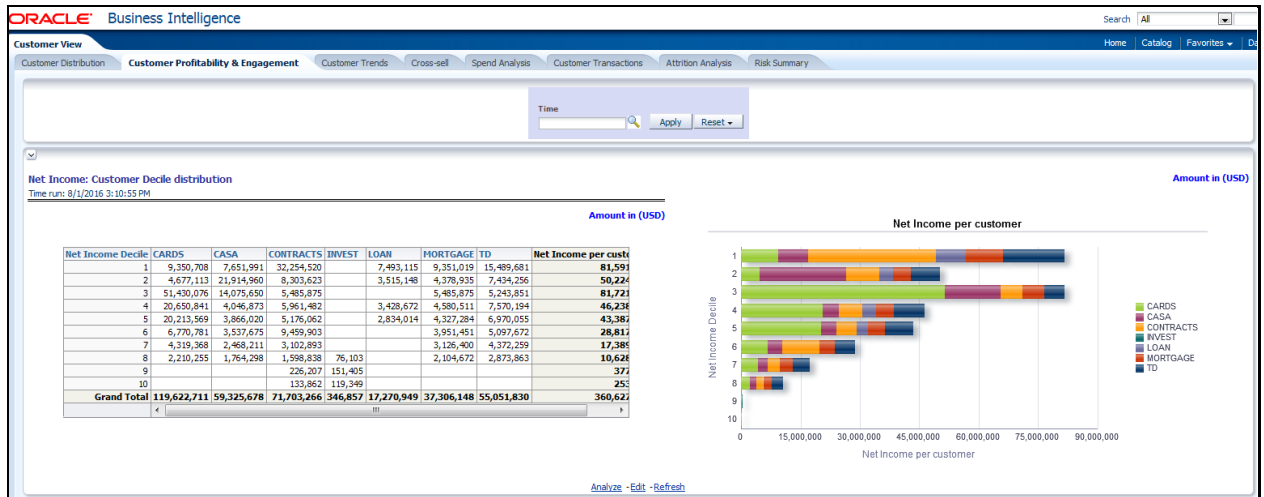
### 2.1.3.2 Customer Profitability and Engagement

This tab contains the following reports:

**Net Income Customer Decile Distribution:** This report provides the average net income of customers wherein the customers are categorized based on their income.

**Figure 72: Net Income: Customer Decile Distribution Report**





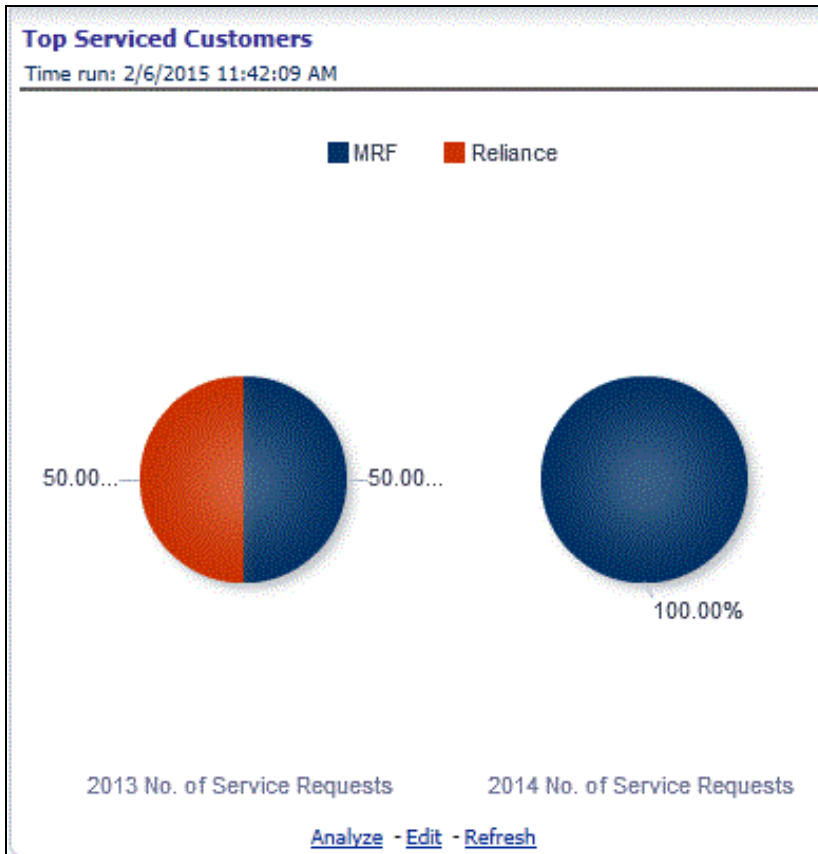
**Net Income per Customer by Segment:** This report shows the average income of a customer in a segment for different age groups.

**Figure 73: Net Income per Customer by Segment Report**



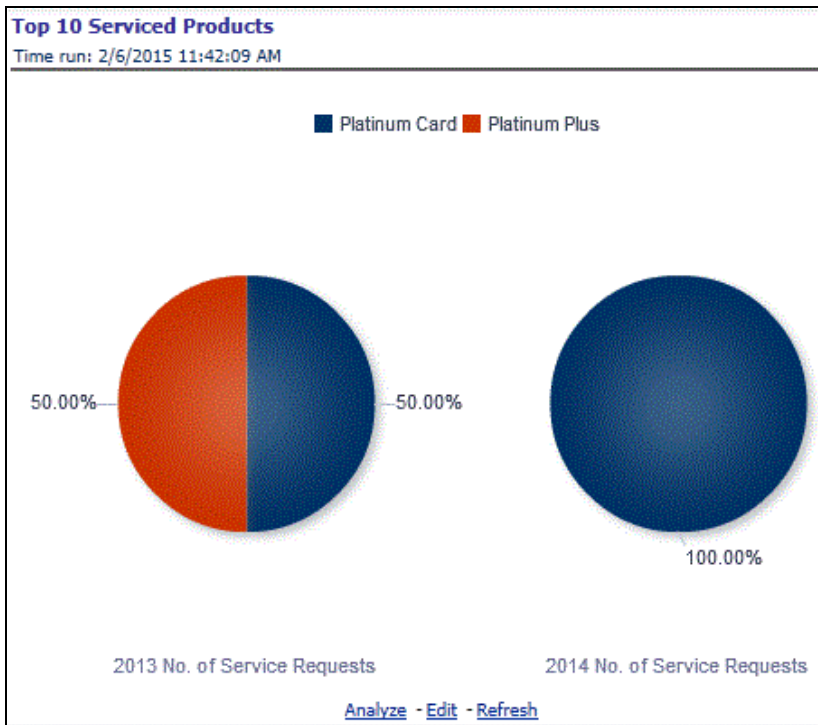
**Top Serviced Customers:** This report provides details of the most serviced customers.

**Figure 74: Top Serviced Customers Report**



**Top 10 Serviced Products:** This report provides details of the top 10 most serviced products.

**Figure 75: Top 10 Serviced Products Report**



**Products per Customer:** This report displays the number of open customers who avail of certain product features with respect to the average balance held in an account, thus highlighting the most popular features of a product at different levels of engagement.

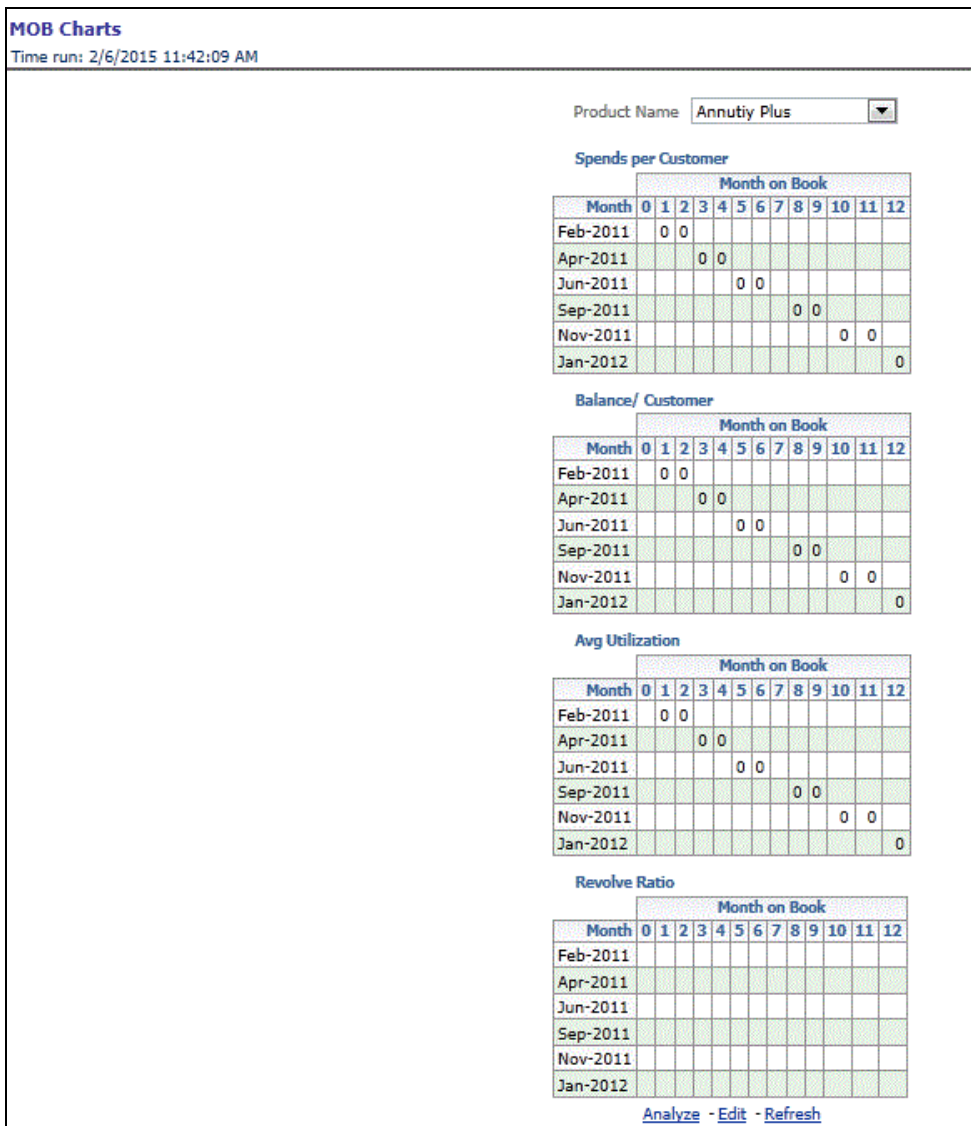
**Figure 76: Products per Customer Report**

Products Per customer							
Time run: 2/6/2015 11:42:09 AM							
TimeHierarchy	Average Asset Balance	No. of Open Customers					
		Bill Payment	Email Statement Deregistration	Email Statement Registration	Enrolled Online Account Servicing	Instant Alerts	Third Party Transfer
> 2013	100,000,000 +	0	0	0	0	0	0

[Analyze](#) - [Edit](#) - [Refresh](#)

**MOB charts:** The average value of transactions for customers throughout a given period are detailed.

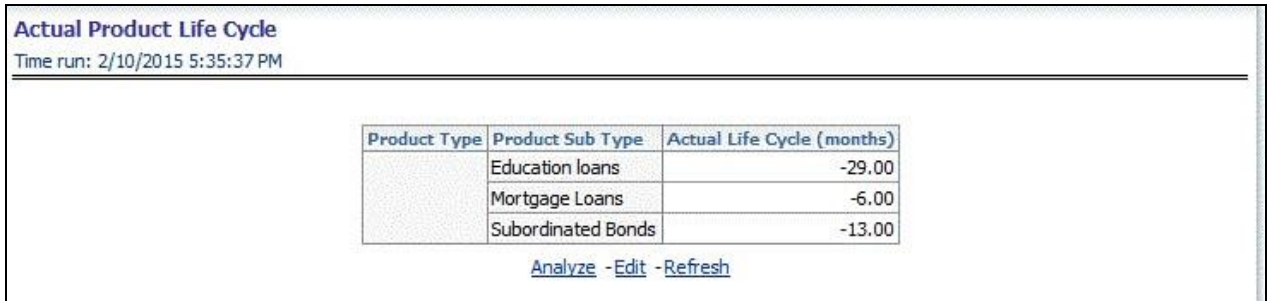
**Figure 77: MOB charts**



### 2.1.3.3 Customer Trends

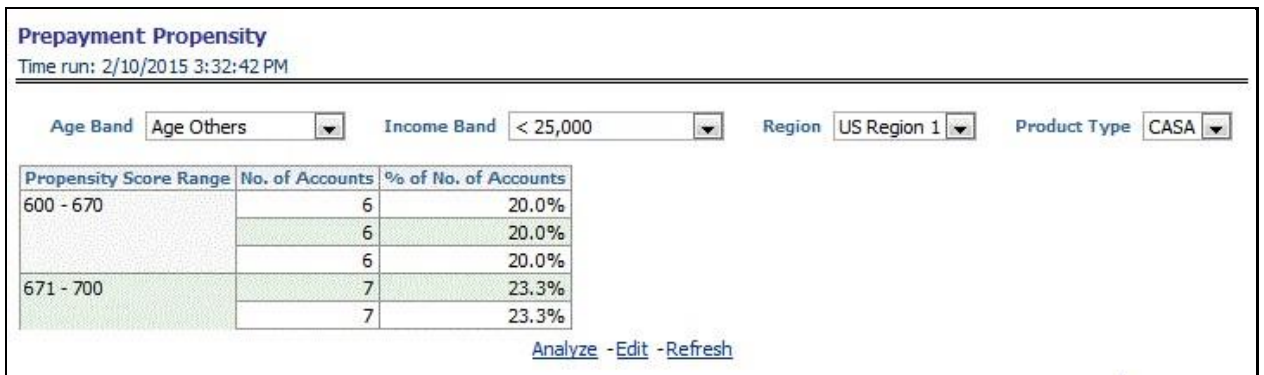
This tab contains the following reports:

**Figure 78: Actual product life cycle**



**Pre-payment Propensity:** This report provides details of the distribution of accounts across score ranges for a particular product and customer dimensions.

**Figure 79: Pre-payment Propensity Report**



**Pre-payment indicator over life cycle:** This report shows the principal amount that is prepaid in a given period for a particular product across certain customer dimensions.

**Figure 80: Pre-payment indicator over life cycle Report**



**Win-back Customers:** This report based on certain criteria of change in net income selects certain accounts and shows the income from those accounts in the first 12 months of the account and the final 12 months.

**Figure 81: Win-back Customers Report**

**Win-back Customers**  
Time run: 2/10/2015 3:32:42 PM

Account Number	First 12 Months NI	Last 12 Months NI
CARDS86552	312,868	0
CARDS86584	414,628	0
CARDS86624	451,124	0
CARDS86635	569,164	0
CARDS86667	500,920	0
CARDS86669	413,722	0
CARDS86697	656,769	0
CARDS85543	375,565	0
CARDS8558	646,811	0
CARDS8563	189,107	0
CARDS85634	237,393	0
CARDS85635	248,237	0
CARDS85645	681,215	0
CARDS85658	564,529	0
CARDS85666	895,626	0
CARDS85670	291,515	0
CARDEU120230	400,594	0
CARDEU120245	251,488	0
CARDEU120262	414,614	0
CARDEU120269	292,072	0
CARDEU118127	556,725	0
CARDEU118138	295,198	0
CARDEU118146	268,620	0
CARDEU118187	404,015	0
CARDEU118195	242,582	0

Rows 1 - 25  
Analyze - Edit - Refresh

**Application Scores:** This report provides the distribution of prospects for the bank across application scores.

**Figure 82: Application Scores Report**

**Application Scores**  
Time run: 2/6/2015 11:52:32 AM

Application Score Range	No. of Prospects
More than 1000	0

Analyze - Edit - Refresh

Revenue Threshold  Percentage Drop in Revenue

Apply Reset

### 2.1.3.4 Cross-sell

This tab contains the following reports:

**Cross-sell base:** This report shows the number of leads that are available for every source product and target product combination.

**Figure 83: Cross-sell base Report**

**Cross-sell base**  
Time run: 2/10/2015 4:52:09 PM

Base Product	No. of Leads		
	CARDS	CASA	MORT
CARDS		21623	21623
CASA < >	9904		

[Refresh](#) - [Print](#) - [Export](#) - [Add to Briefing Book](#) - [Copy](#)

**Cross-sell response:** This report shows the number of leads that are successfully cross-sold for every source product and target product combination.

**Figure 84: Cross-sell response Report**

**Cross-sell response**  
Time run: 2/10/2015 5:17:19 PM

Base Product	No. of leads successfully cross-sold	
	CASA	DEPOSIT
CASA		381
DEPOSIT	245	69

[Refresh](#) - [Print](#) - [Export](#) - [Add to Briefing Book](#) - [Copy](#)

**Product propensity analysis:** This report shows the likelihood of a customer having one particular product purchasing another product. The likelihood is expressed in terms of the propensity score between the base product and the target product.

**Figure 85: Product propensity analysis Report**

**Product Propensity Analysis**  
Time run: 2/9/2015 3:32:29 PM

Base Product: Cards Target Product Name: Current Savings

Time	Product Propensity	No. of Customers
> 2011	741 - 800	1
> 2012	> 800	1
	671 - 700	1
> 2013	< 600	1
	> 800	2
	741 - 800	1
	600 - 670	1
	701 - 740	1
	671 - 700	1

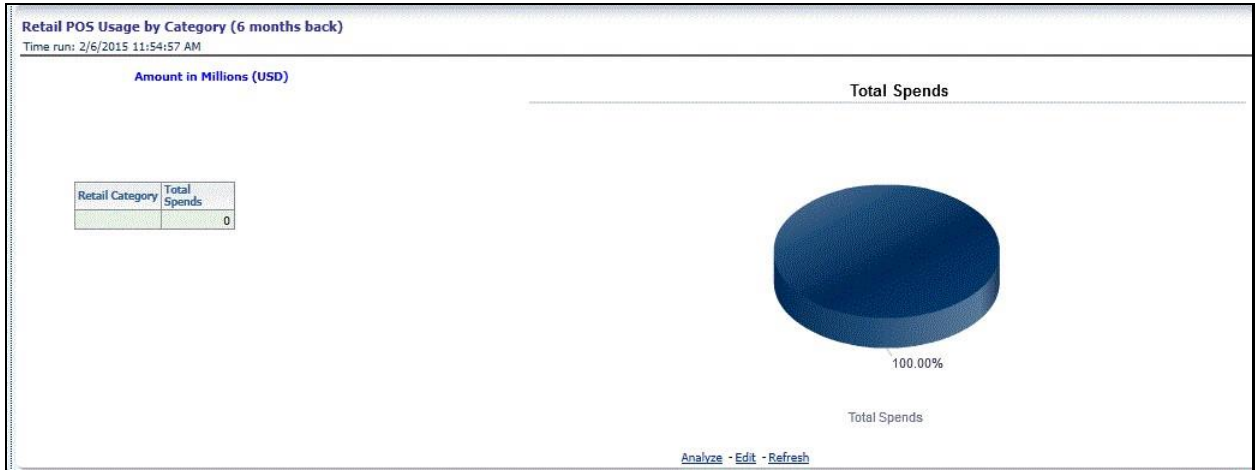
[Analyze](#) - [Edit](#) - [Refresh](#)

### 2.1.3.5 Spend Analysis

This tab contains the following reports:

**Retail POS Usage by Category (6 months back):** This report shows the total spend for a POS usage category in the last 6 months.

**Figure 86: Retail POS Usage by Category (6 months back)**



**Retail POS Usage by Category (12 months back):** This report shows the total spend for a POS usage category in the last 12 months.

**Figure 87: Retail POS Usage by Category (12 months back)**



**Portfolio Spend Category Report:** This report shows the total spends for a purchase category and the number of customers responsible for that spending.

**Figure 88: Portfolio Spend Category Report**

Portfolio Spend Category Report  
Time run: 2/6/2015 11:54:57 AM

Amount in Millions (USD)

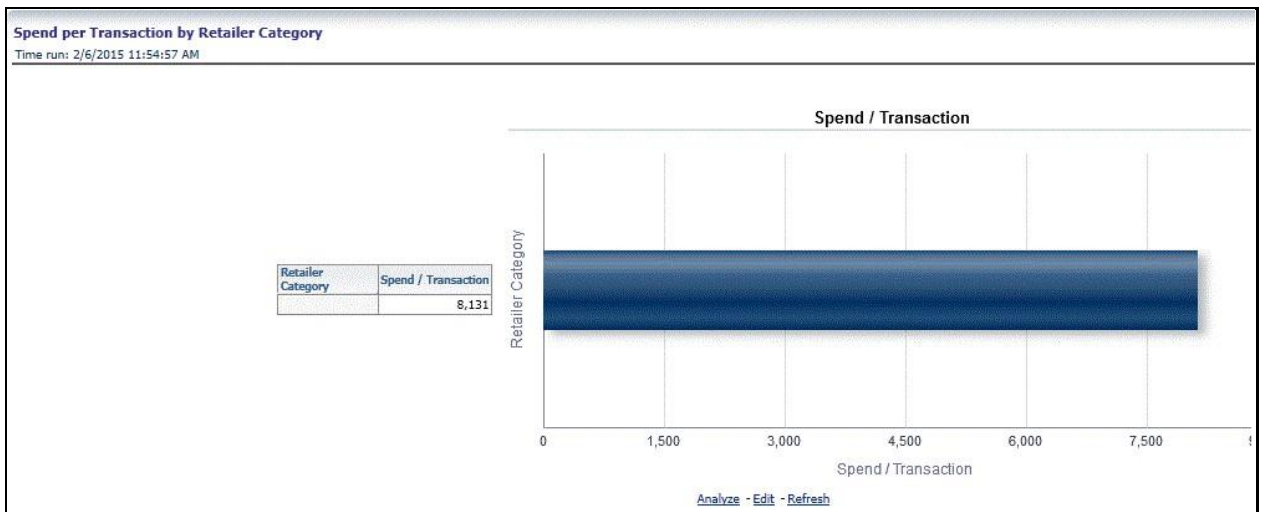
Product: Cards

Purchase Category	No. of Customers	Purchase Sales
Couriers / Freight companies	1	106.62
Electronics / white goods	1	211.64
Entertainment	1	210.10
Fuel	1	208.35
Gems / Jewellery	1	105.55
Hotels / Restaurants	1	210.08
Travels / Ticketing	1	212.28
Vehicles / Auto spares / Service	1	208.97

[Analyze](#) - [Edit](#) - [Refresh](#)

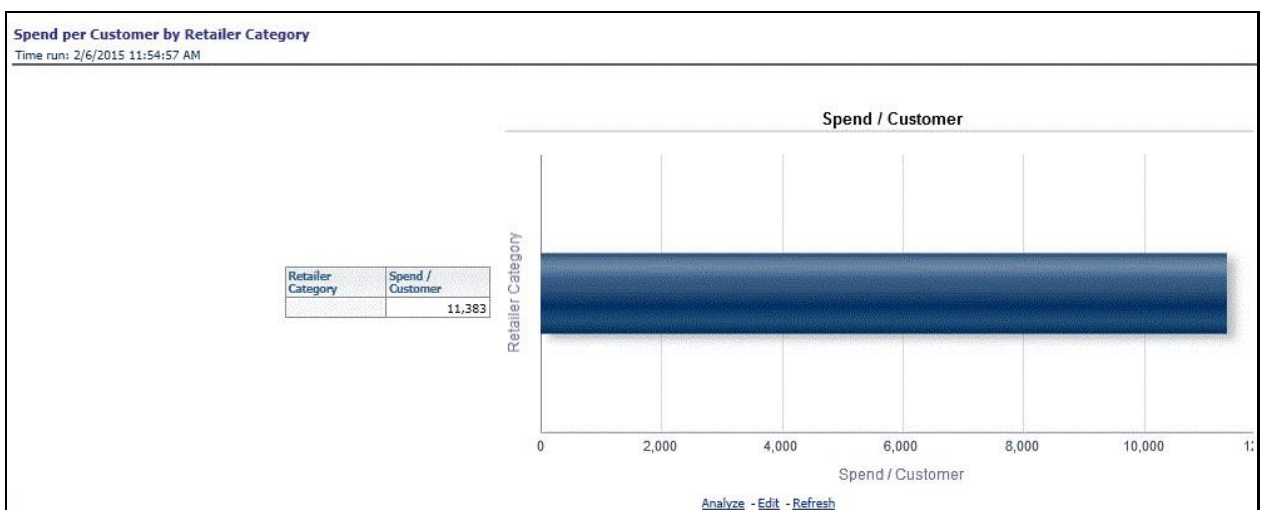
**Spend per Transaction by Retailer Category:** This report gives details of the average spend by a customer per transaction for a retailer category.

**Figure 89: Spend per Transaction by Retailer Category Report**



**Spend per Customer by Retailer Category:** This report gives details of the average spend by a customer for a retailer category.

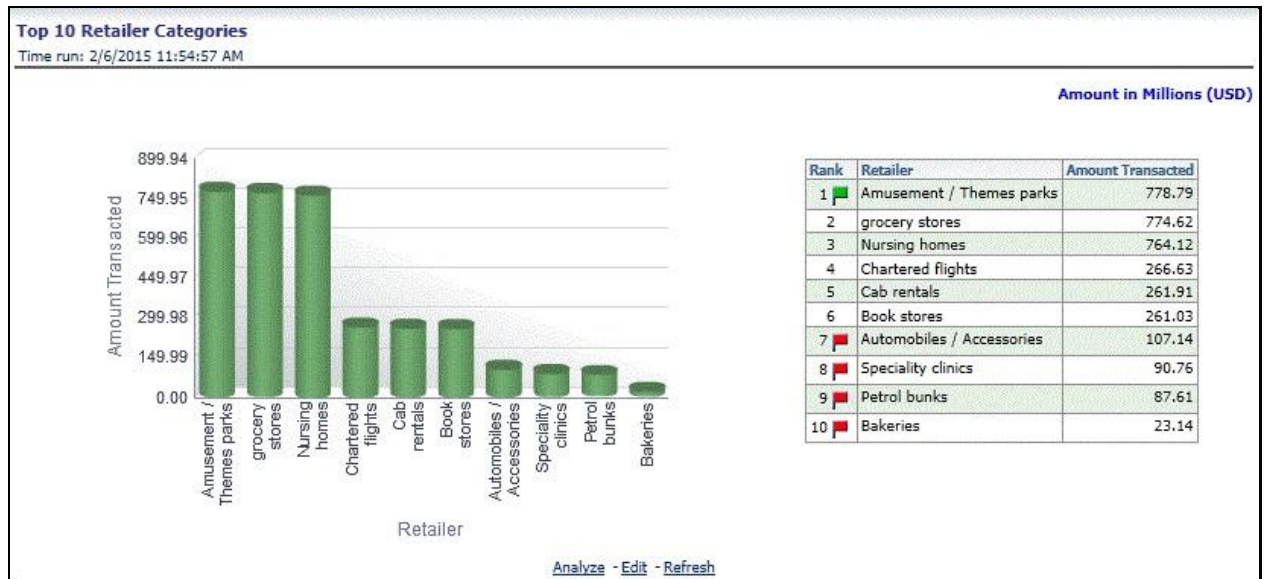
**Figure 90: Spend per Customer by Retailer Category Report**



**Top 10 Retailer Categories:** This report ranks the retailer categories based on the total spends made within that category.

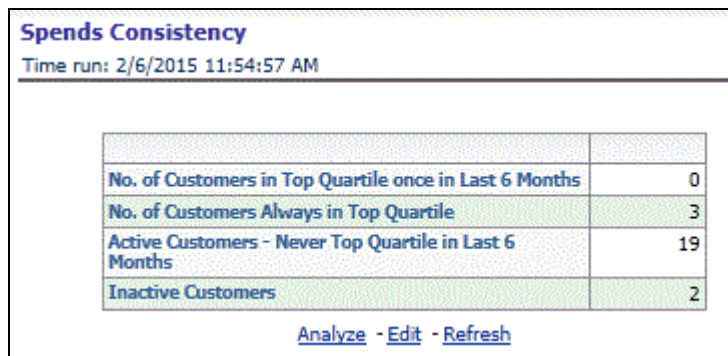


**Figure 91: Top 10 Retailer Categories Report**



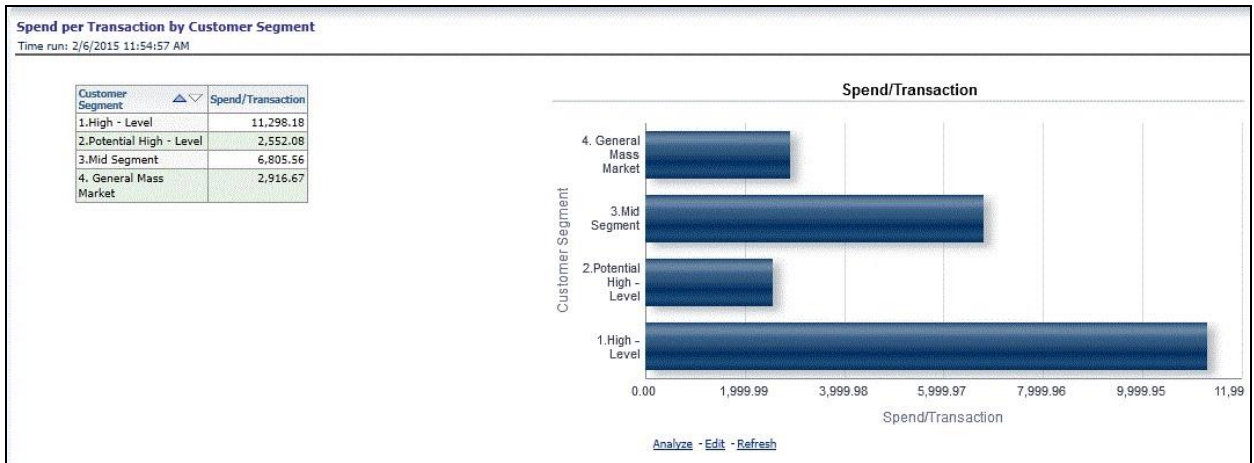
**Spends Consistency:** This report categorizes the customers based on the consistency they have maintained in spend amount.

**Figure 92: Spends Consistency Report**



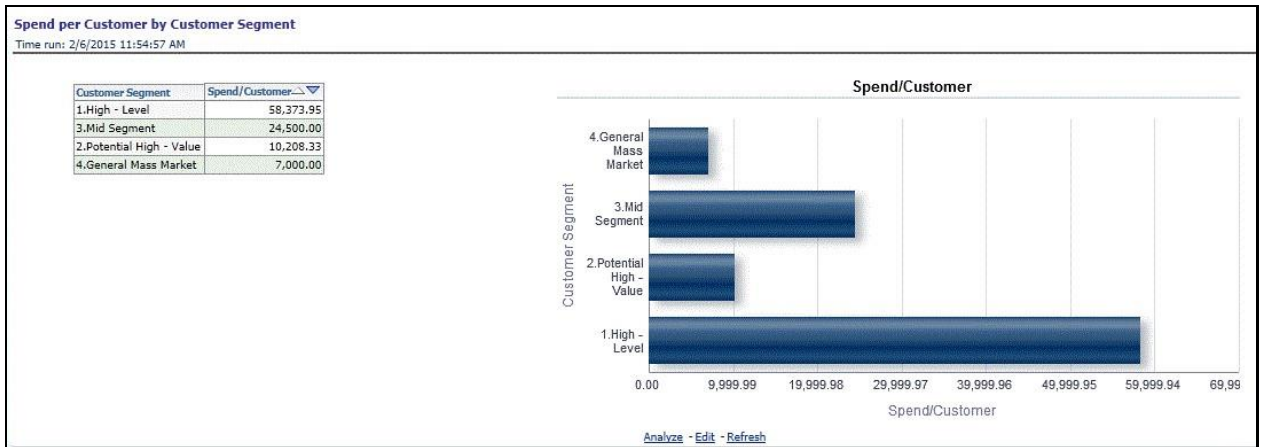
**Spend per Transaction by Customer Segment:** This report gives details of the average spend by a customer per transaction within a customer segment.

**Figure 93: Spend per Transaction by Customer Segment Report**



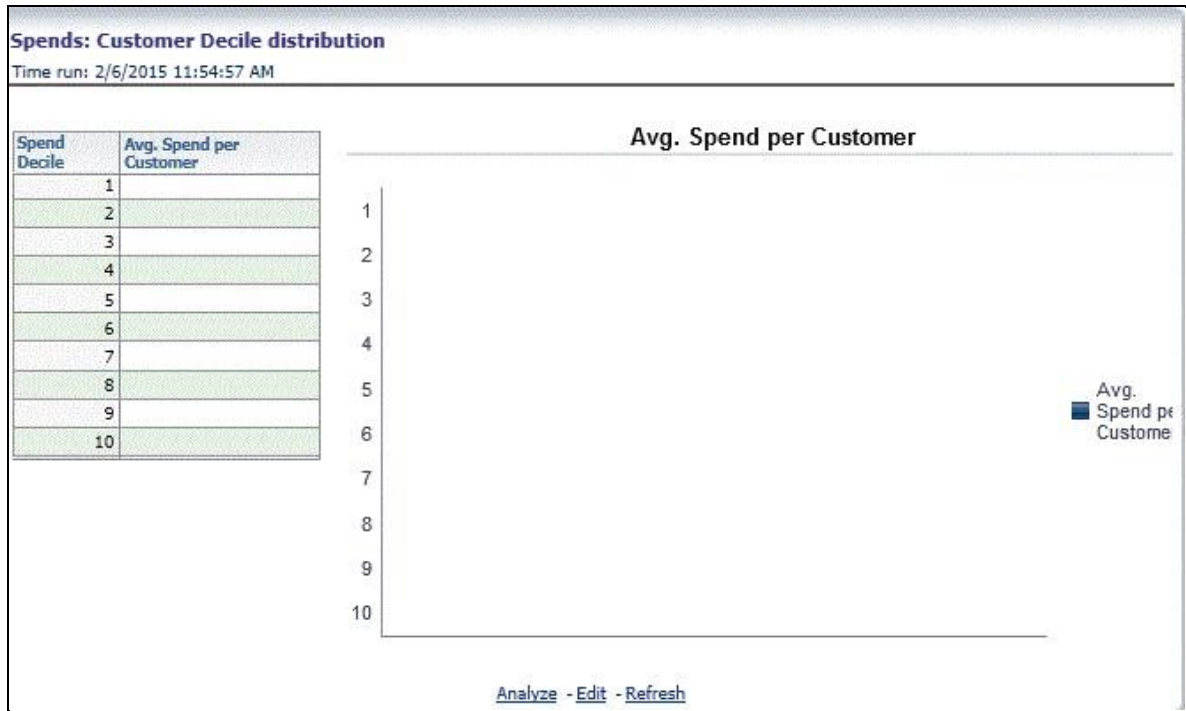
**Spend per Customer by Customer Segment:** This report gives details of the average spend by a customer within a customer segment.

**Figure 94: Spend per Customer by Customer Segment Report**



**Spends: Customer Decile distribution:** This report shows the average spends of a customer for each decile created based on spend amount.

**Figure 95: Spends: Customer Decile distribution Report**



**Category-wise Spends Outliers - Current Period Report:** For a particular product, this report shows the average spends and the number of outliers within the category based on pre-defined criteria.

**Figure 96: Category-wise Spends Outliers - Current Period Report**

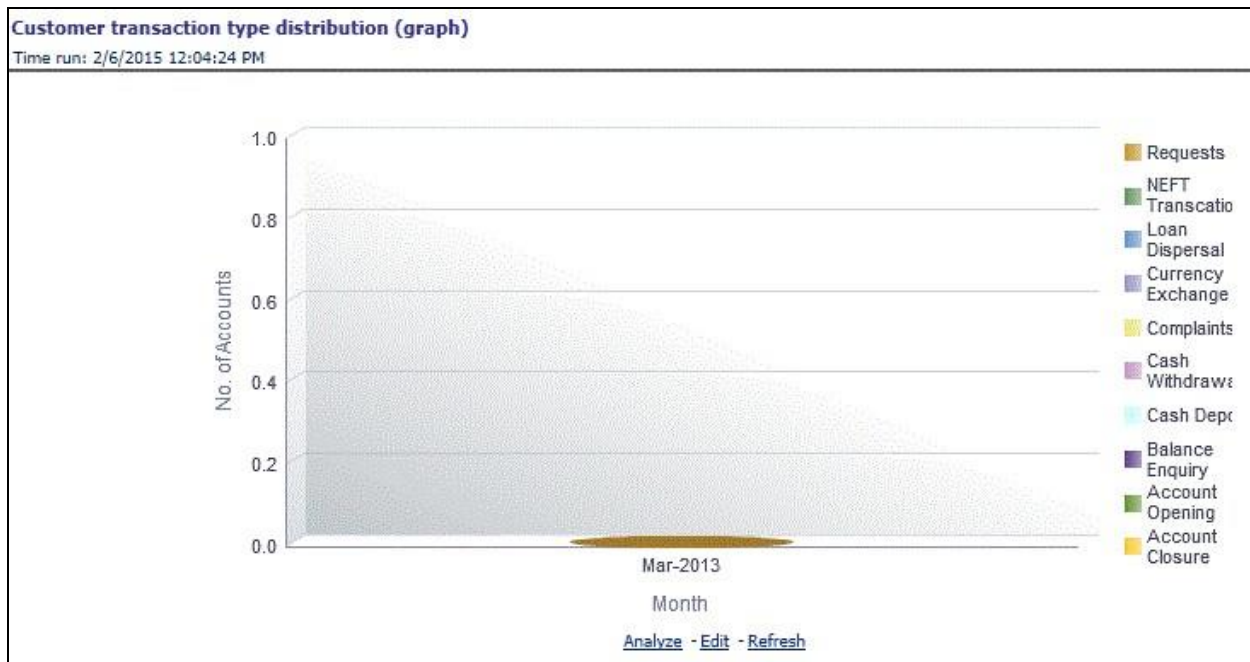


### 2.1.3.6 Customer Transactions

This tab contains the following reports:

**Customer transaction type distribution (graph):** This report provides the number of accounts for which specific services are provided.

**Figure 97: Customer transaction type distribution (graph)**



**Customer transaction type distribution (table):** This report highlights details of the number of accounts that have availed of a service type.

**Figure 98: Customer transaction type distribution (table)**

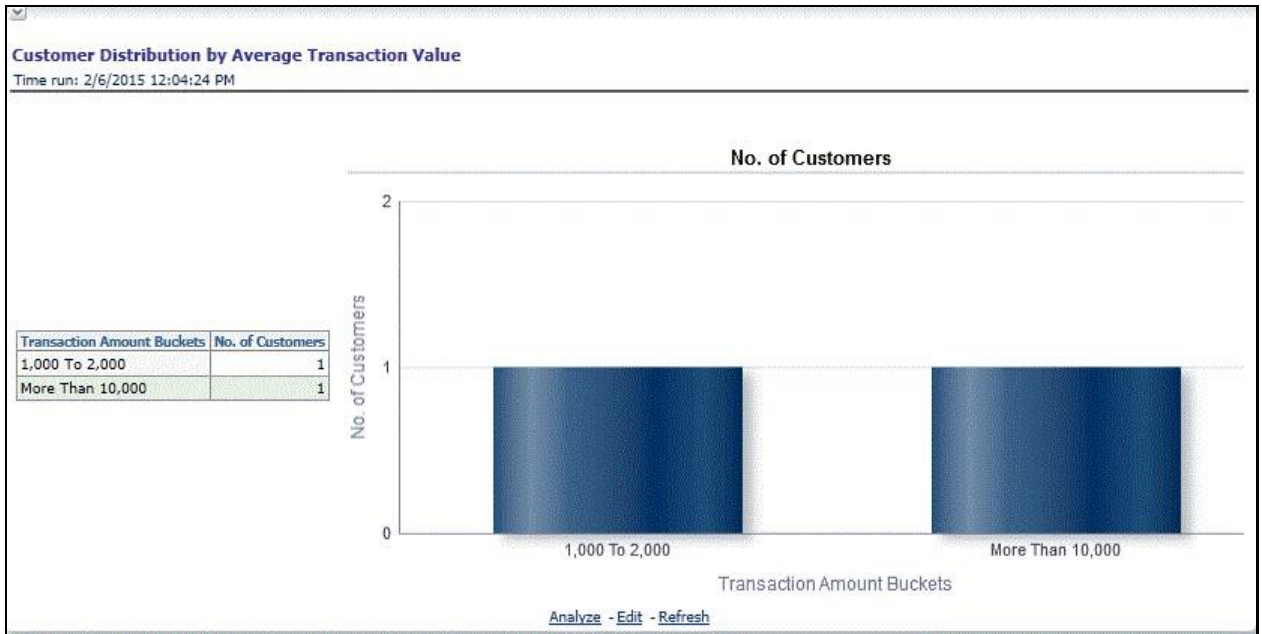
**Customer transaction type distribution (table)**  
Time run: 2/6/2015 12:04:24 PM

Service Type	No. of Accounts
Account Closure	0
Account Opening	0
Balance Enquiry	0
Cash Deposit	0
Cash Withdrawal	0
Complaints	0
Currency Exchange	0
Loan Dispersal	0
NEFT Transcation	0
Requests	0

[Analyze](#) - [Edit](#) - [Refresh](#)

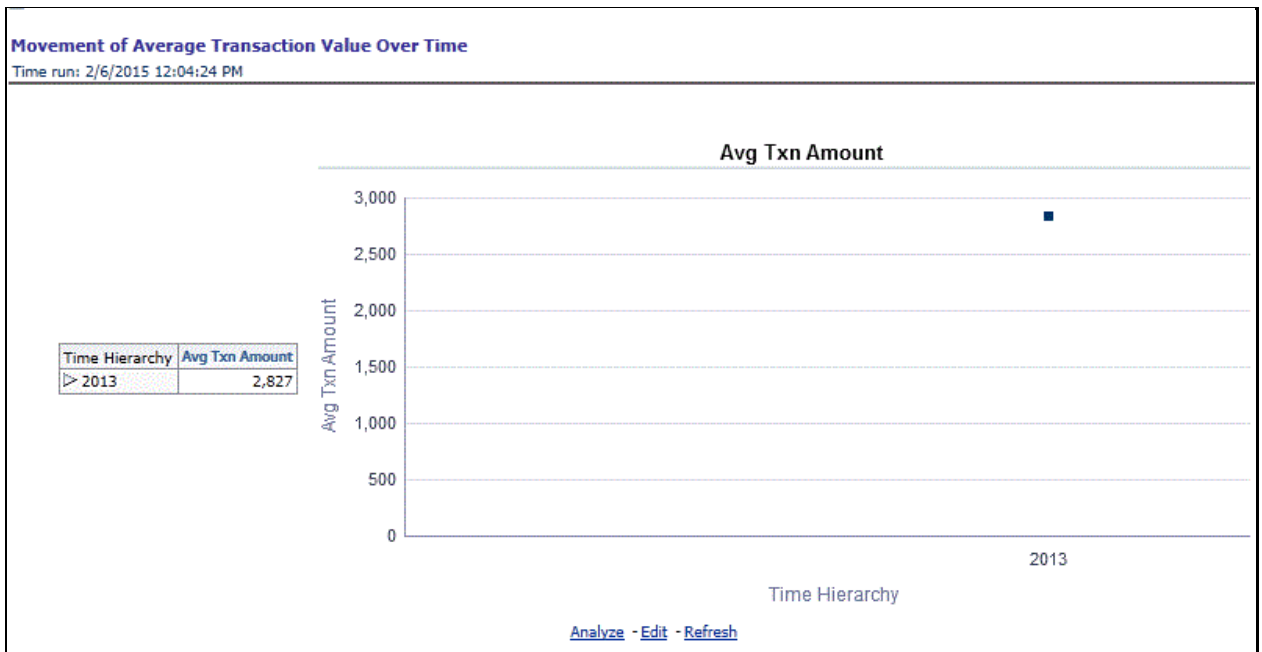
**Customer Distribution by Average Transaction Value:** This report provides the details of the distribution of customers with respect to the transaction amount.

**Figure 99: Customer Distribution by Average Transaction Value Report**



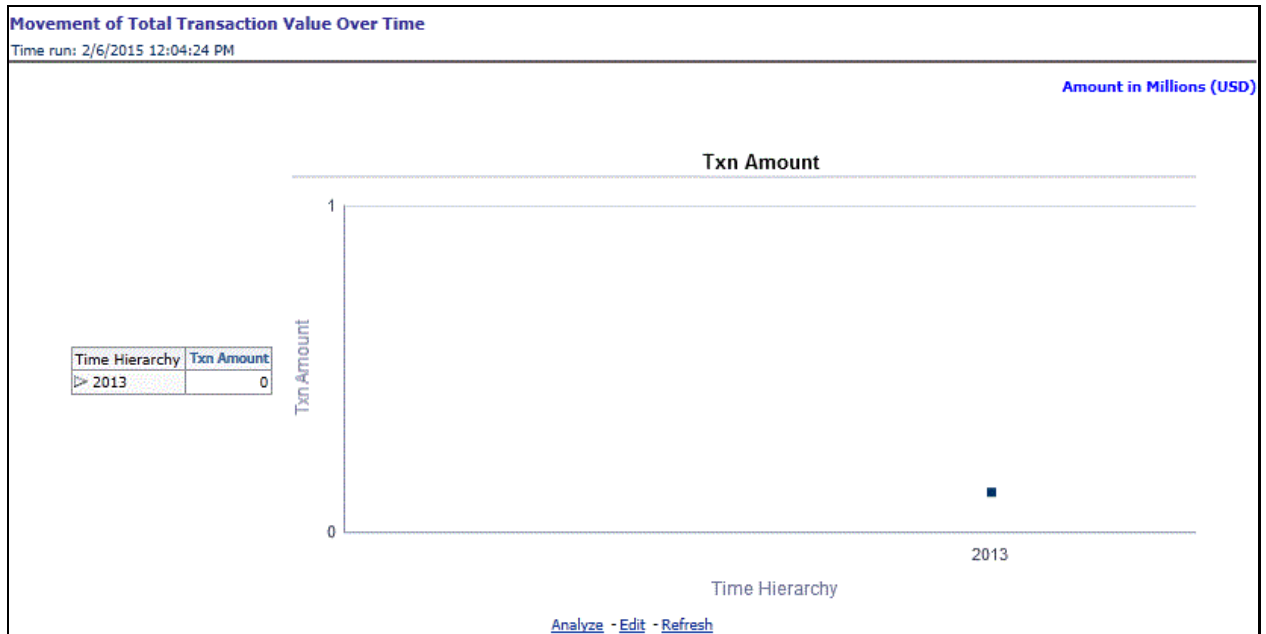
**Movement of average transaction value over time:** This report highlights the fluctuations in the average transaction value over a period.

**Figure 100: Movement of average transaction value over time Report**



**Movement of total transaction value over time:** This report highlights the fluctuations in the total transaction value over a period of time.

**Figure 101: Movement of total transaction value over time Report**



### 2.1.3.7 Attrition Analysis

This tab contains the following reports:

**At-risk Customer Accounts by Attrition Band:** This report displays the distribution of accounts within each attrition band for each product type.

**Figure 102: At-risk Customer Accounts by Attrition Band Report**

**At-risk Customer Accounts by Attrition Band**  
Time run: 2/6/2015 12:10:41 PM

Amount in Millions (USD)

Analyze by:

Time	Attrition Score Band	No. of Accounts				
		Auto Loan	Cards	Casa	Mortgage	Term Deposits
> 2010	101- 200	11	9	11	7	11
	201- 300		1			
	301- 400				1	
	801- 900				1	
	901- 1000				1	
	More 1001		1			

[Analyze](#) - [Edit](#) - [Refresh](#)

**Percentage distribution across attrition bands:** This report provides the details of the distribution of accounts for different products across the attrition bands.

**Figure 103: Percentage distribution across attrition bands Report**

**Percentage distribution across attrition bands**  
Time run: 2/6/2015 12:10:41 PM

Analyze by

Attrition Score Band	No. of Accounts												
	Apex Current Account	Business Loans	Gold Card	Government Loans	Home Loan	Institutional Savings	Loans Against Assets	Other Contracts	Platinum Card	Platinum Plus	Regular Fixed Deposit	Salary Accounts	Savings Account
101- 200		100.0%	33.3%	33.3%	11.1%	33.3%	50.0%	12.5%	50.0%		50.0%	100.0%	
301- 400		100.0%		33.3%	11.1%	33.3%	50.0%	25.0%	50.0%		50.0%	100.0%	
401- 500	100.0%	100.0%		33.3%		33.3%	50.0%	25.0%	50.0%	16.7%	50.0%	100.0%	
501- 600		100.0%			11.1%	33.3%	100.0%	12.5%	50.0%	16.7%	50.0%	100.0%	
601- 700				33.3%	11.1%	33.3%	50.0%	12.5%	50.0%	33.3%	50.0%	100.0%	50
701- 800	100.0%	100.0%	33.3%	33.3%		33.3%	50.0%	12.5%	50.0%		50.0%	100.0%	
801- 900		100.0%	33.3%	33.3%		33.3%	50.0%	12.5%	50.0%	16.7%	50.0%	100.0%	50
901- 1000				33.3%	11.1%	33.3%	50.0%	12.5%	50.0%		50.0%		50
Less than 100		100.0%	33.3%		11.1%	33.3%	50.0%	25.0%	50.0%	16.7%	50.0%	100.0%	
Missing		100.0%			11.1%	33.3%		12.5%	50.0%	16.7%	50.0%	100.0%	50
More 1001		100.0%	33.3%	33.3%	11.1%	33.3%	50.0%	12.5%	50.0%		50.0%	100.0%	
Others		100.0%	33.3%	33.3%	11.1%	33.3%	50.0%	12.5%		16.7%	50.0%	100.0%	

Analyze - Edit - Refresh

**Customer Survival Analysis:** This report provides the details of the transaction for a segment of existing customers with active accounts.

Figure 104: Customer Survival Analysis Report

**Customer Survival Analysis**  
Time run: 2/6/2015 12:10:41 PM

Time	Age on Book Band	Mean No. of Transactions	Mean Debit Balance	Mean Credit Balance	Mean Account Attrition Score
2010	Missing	309	7,458		1,350
	9 to 12 months	309		7,458	1,350

Analyze - Edit - Refresh

**Attrition Segment Profile:** This report provides details of the profile of a segment of customers in a particular attrition band.

Figure 105: Attrition Segment Profile Report

**Attrition Segment Profile**  
Time run: 2/6/2015 12:10:41 PM

Time	Attrition Score Band	Mean Age on Book	Mean No. of Relationships	Mean Debit Balance
2010	101- 200	123	5	7,458
	201- 300	123	1	
	301- 400	123	1	
	801- 900	123	1	
	901- 1000	123	1	
	More 1001	123	1	

Analyze - Edit - Refresh

**Attrition Report Aggregate:** This report provides the percentage of accounts and customers attriting across products.

Figure 106: Attrition Report Aggregate

Attrition Report Aggregate										
Time run: 2/6/2015 12:10:41 PM										
Time	Product	No. of Accounts	No. of Closed Accounts	% Closed Accounts to Total	No. of Customers	No. of Closed Customers	% Closed Customers to Total	No. of Open Customers	No. of Open Customers with Closed Accounts	% Open Customers with Closed Accounts
2010	Auto Loan	14	1	7.00%	11	2	18.00%	9	6	66.00%
	Cards	15	2	13.00%	11	4	36.00%	7	3	42.00%
	Casa	15	3	20.00%	12	8	66.00%	4	3	75.00%
	Mortgage	15	3	20.00%	12	8	66.00%	4	2	50.00%
	Term Deposits	15	2	13.00%	12	4	33.00%	8	4	50.00%

[Analyze](#) - [Edit](#) - [Refresh](#)

**Attrition Report by Geography:** This report provides the details of attrition for a particular region.

Figure 107: Attrition Report by Geography

Attrition Report by Geography							
Time run: 2/6/2015 12:10:41 PM							
Branch Name		Chennai		Branch Code		OBIB4	
Time	Line of Business	Product Name	No. of Closed Accounts	% of No. of Closed Accounts	No. of Closed Customers	% of No. of Closed Customers	Attrition Score
2011	Government Finance	Other Contracts	0		1	100.0%	
<b>Grand Total</b>			<b>0</b>		<b>1</b>	<b>100.0%</b>	

[Analyze](#) - [Edit](#) - [Refresh](#)

**Attrition by Attrition Reason:** This report provides details of the reason for attrition across products and LoBs.

Figure 108: Attrition Report by Attrition Reason

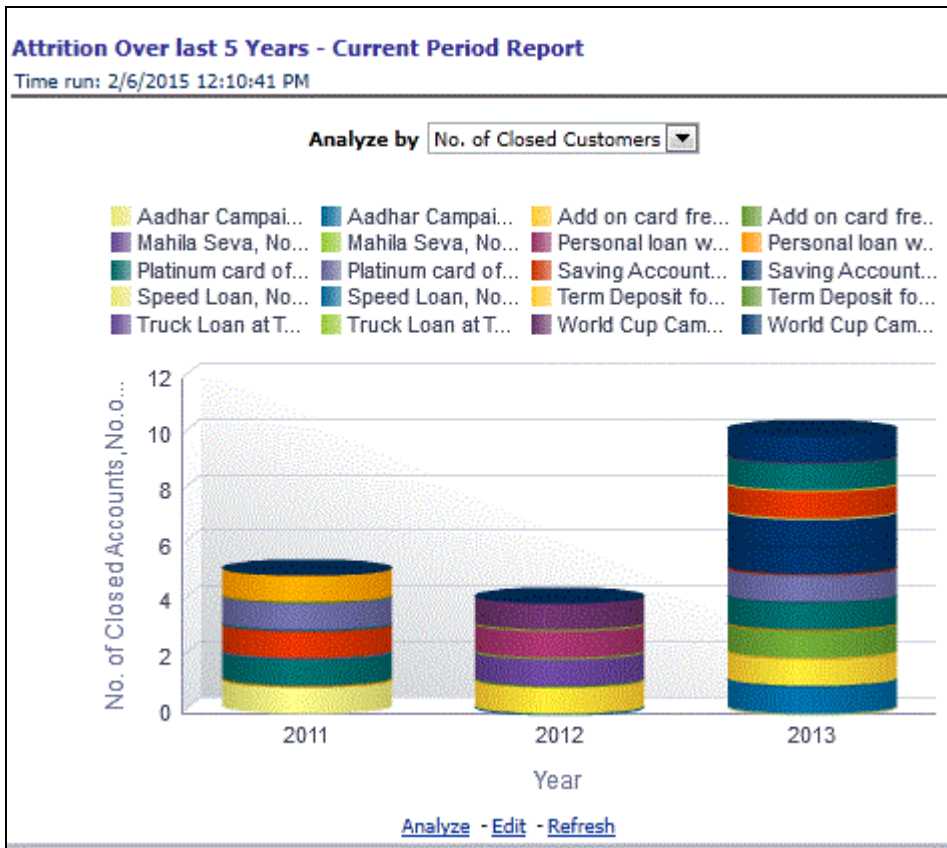
Attrition by Attrition Reason							
Time run: 2/6/2015 12:10:41 PM							
Time	Line of Business	Attrition Reason	Product Name	No. of Closed Accounts	No. of Closed Customers		
2010	Retail Banking	Product features dissatisfaction	Casa	2	1		
			Mortgage	1	1		
			Term Deposits	1	2		
			Cards	0	1		
		Transfer to subsidiary branch	Mortgage	1	2		
			Casa	0	1		
			Term Deposits	0	1		
			Investment Banking	Deceased Customer	Cards	1	1
					Mortgage	0	1
	Service Dissatisfaction	Casa		0	1		
		Mortgage		0	1		
		Corporate Centre		Product features dissatisfaction	Casa	1	2
					Auto Loan	0	1
	Cards		0		1		
	Term Deposits		0		1		

Rows 1 - 15  
[Analyze](#) - [Edit](#) - [Refresh](#)



**Attrition Over last 5 Years - Current Report Period:** This report details the weightage of attrition of each product in the last 5 years.

**Figure 109: Attrition Over last 5 Years - Current Report Period**

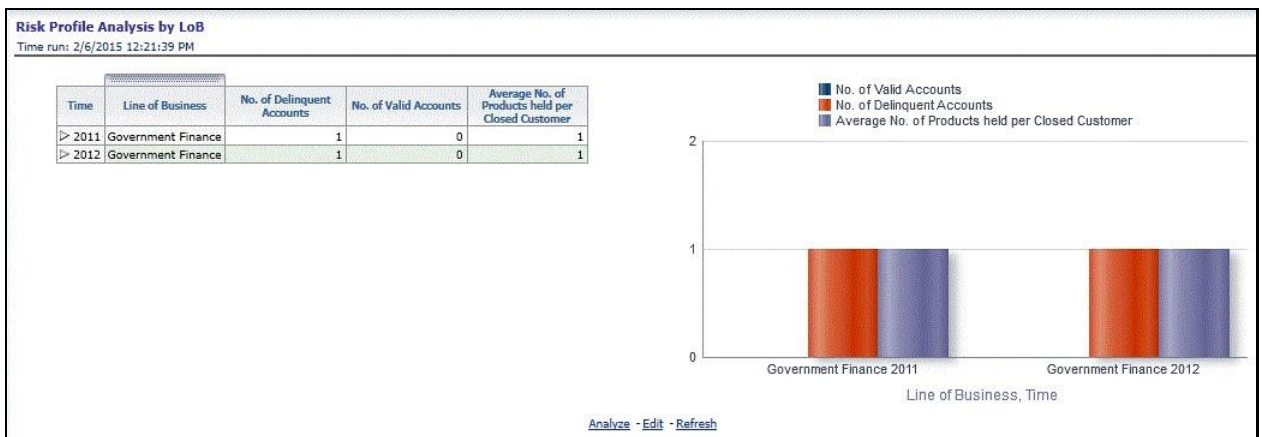


### 2.1.3.8 Risk Summary

This tab contains the following reports:

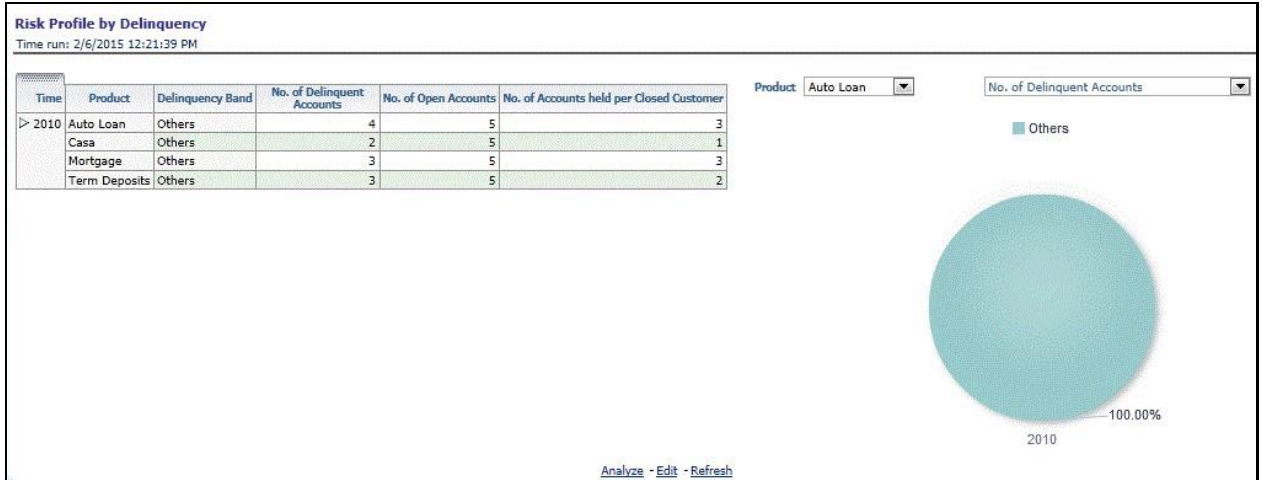
**Risk Profile Analysis by LoB:** This report shows the number of delinquent accounts in each line of business.

**Figure 110: Risk Profile Analysis by LoB**



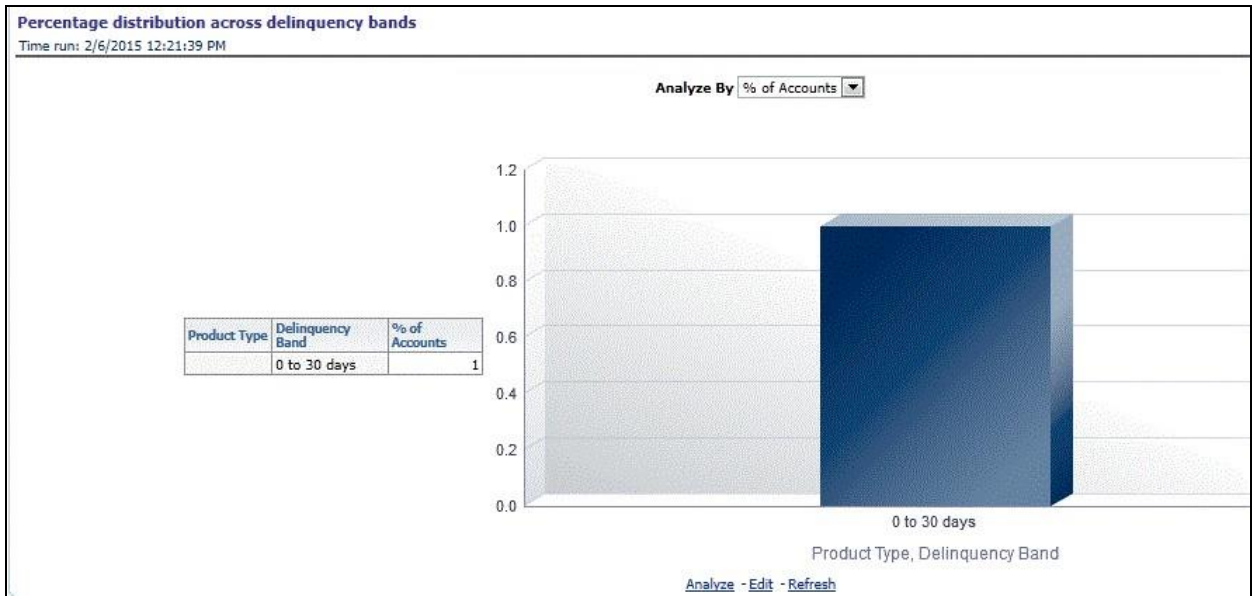
**Risk Profile by Delinquency:** This report shows the number of delinquent accounts for a product type.

**Figure 111: Risk Profile by Delinquency**



**Percentage distribution across delinquency bands:** This report shows details of the number of accounts that are delinquent and the period for which they have been delinquent for a product type.

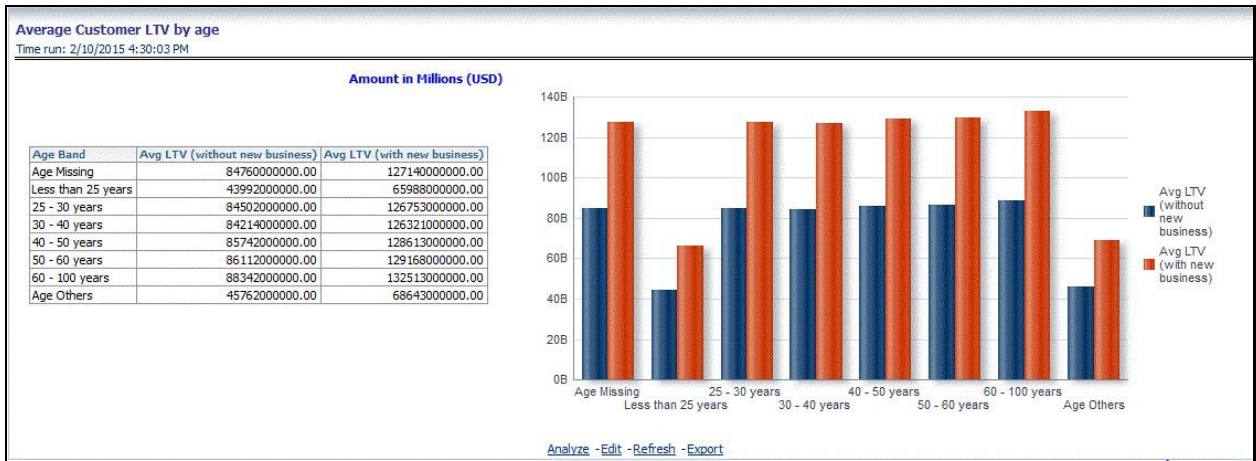
**Figure 112: Percentage distribution across delinquency bands**



## 2.1.4 Predictive Models

The following reports are present in the Predictive Models dashboard:

**Figure 113: Average Customer LTV by Age**



**Figure 114: Average Customer LTV by Region**



**Figure 115: Average Customer LTV by Income Band**



**Figure 116: Average Customer LTV by gender**



Figure 117: Account Level LTV

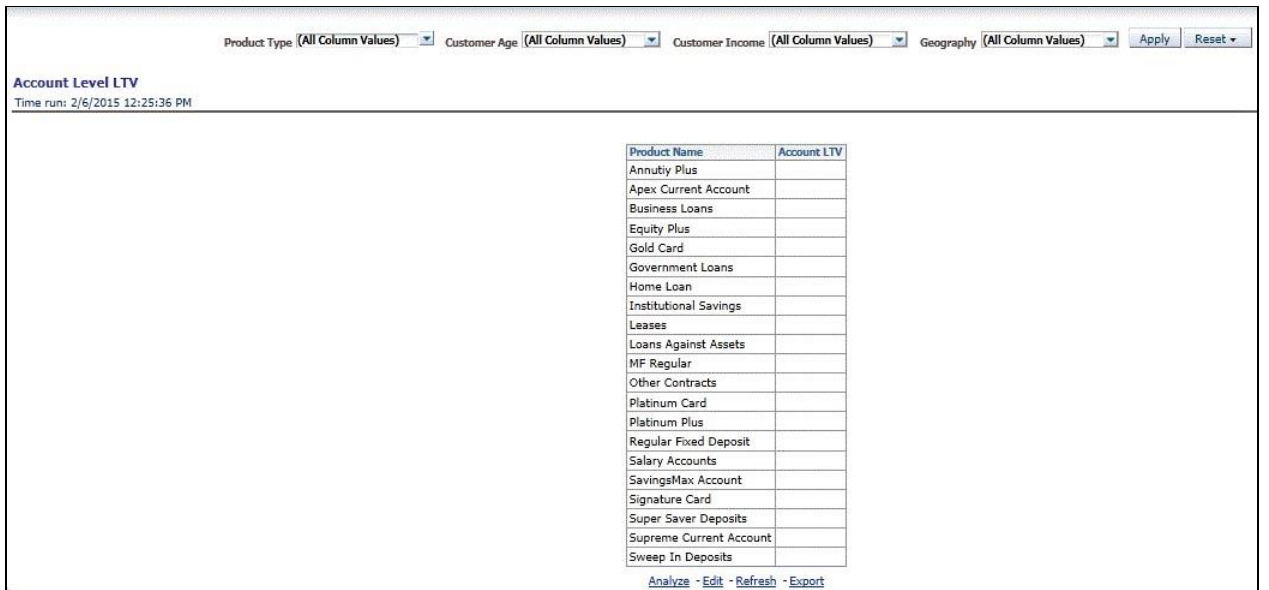
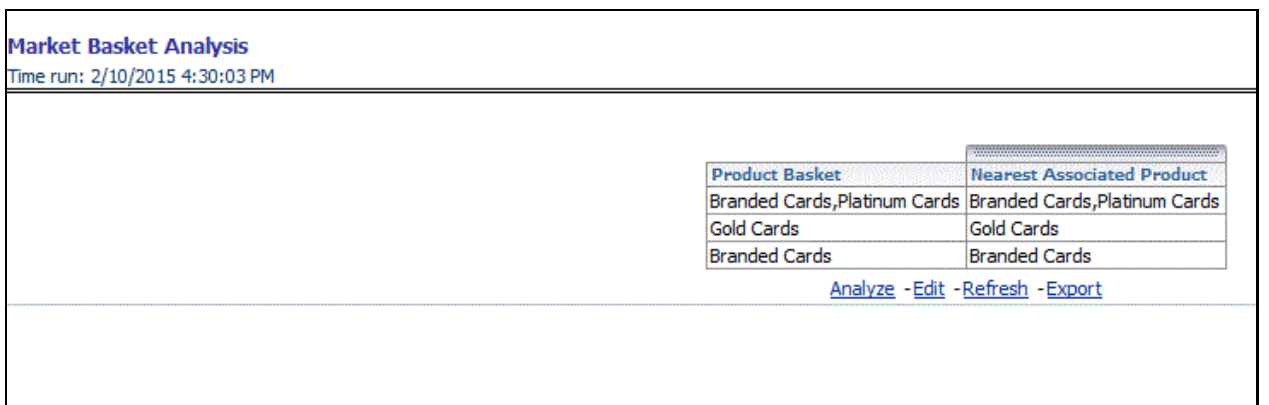


Figure 118: Market Basket Analysis



## 2.1.5 Sales Funnel

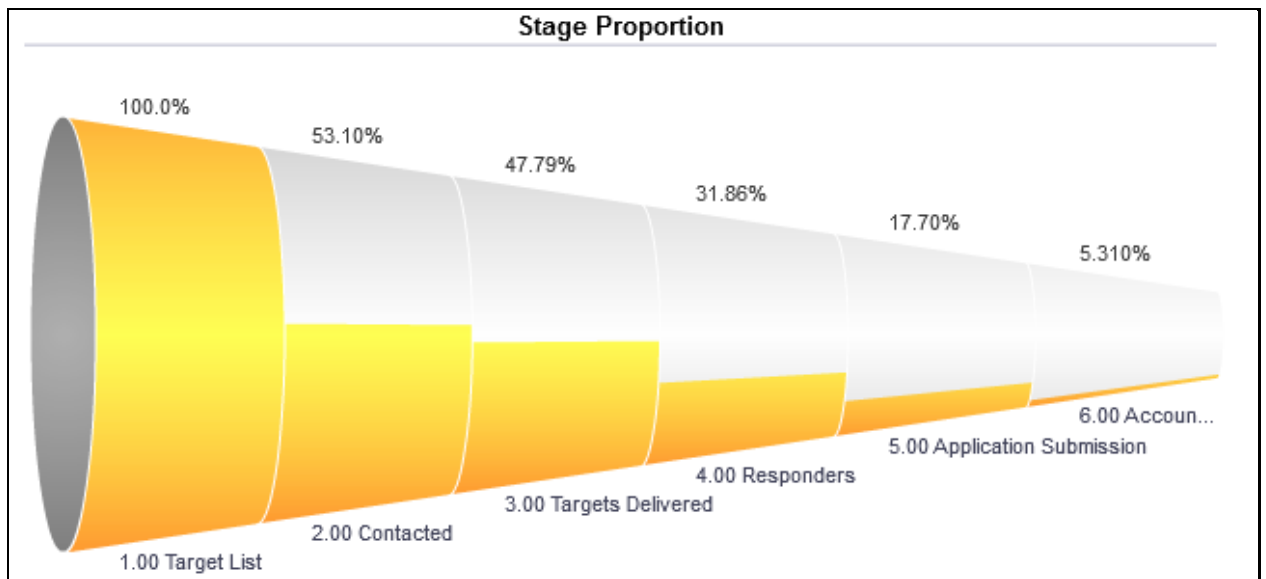
The following reports are present in the Sales Funnel dashboard:

**Figure 119: Sales Funnel Table**

Stage	#Customers by Stage	Proportion	Conversion
1.00	5650	100.00%	313.89%
2.00	3000	53.10%	300.00%
3.00	2700	47.79%	47.79%
4.00	1800	31.86%	60.00%
5.00	1000	17.70%	333.33%
6.00	300	5.31%	100.00%

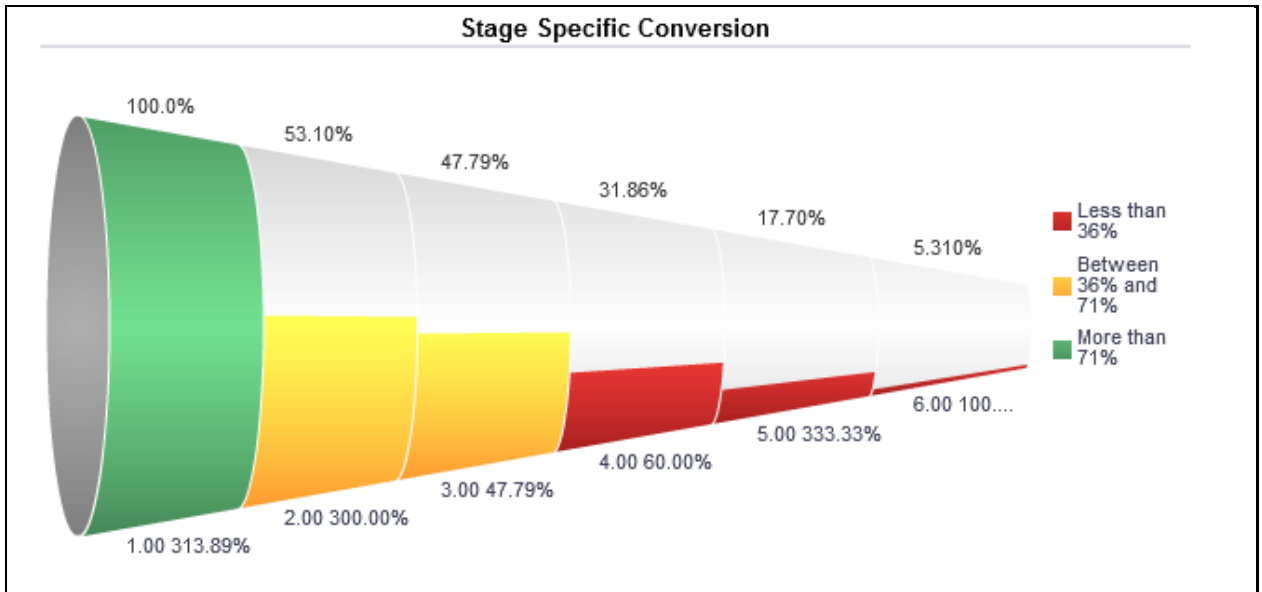
**Stage Proportion:** This report shows the percentage of the target list for each stage.

**Figure 120: Stage Proportion**



**Stage Specific Conversion:** This report shows the percentage of the target list that has been converted for each stage.

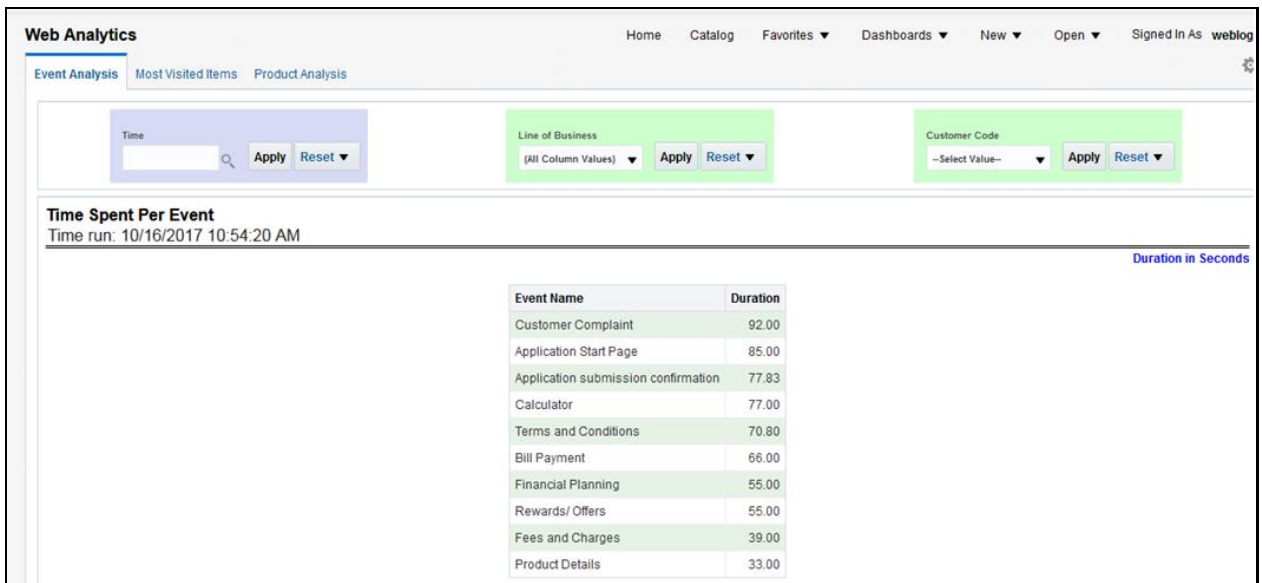
**Figure 121: Stage Specific Conversion**



## 2.1.6 Web Analytics

**Time Spent per Event:** This report is a summary of the average time spent by users on each page and is represented in seconds and arranged in order of events where maximum time is spent.

Figure 122: Time Spent per Event



**Event Frequency:** This report shows the frequency of an event that is the number of occurrences of an event over a certain period.

Figure 123: Event Frequency

**Event Frequency**  
Time run: 10/16/2017 10:54:21 AM

Event Name	Frequency
Application submission confirmation	8,366
Bill Payment	4,593
Calculator	2,861
Terms and Conditions	1,371
Customer Complaint	1,146
Rewards/ Offers	772
Financial Planning	553
Application Start Page	299
Product Details	177
Fees and Charges	118

**Top 10 Pages:** This report shows the top 10 pages sorted by the number of visits made to the pages or the number of users that have visited.

**Figure 124: Top 10 Pages**

**Web Analytics** Home Catalog Favorites Dashboards New Open Signed In As **wi**

Event Analysis **Most Visited Items** Product Analysis

Time

Line of Business  Product

Customer Code

**Top 10 Pages**  
Time run: 10/16/2017 11:00:22 AM

No of Users

Page Name	No of Users
PAGE001	39
PAGE002	78
PAGE003	39

Analyze - Edit - Refresh - Print -

**Top Activities on Site:** This report shows the list of activities sorted by frequency i.e. the number of occurrences of the activity over a certain period.

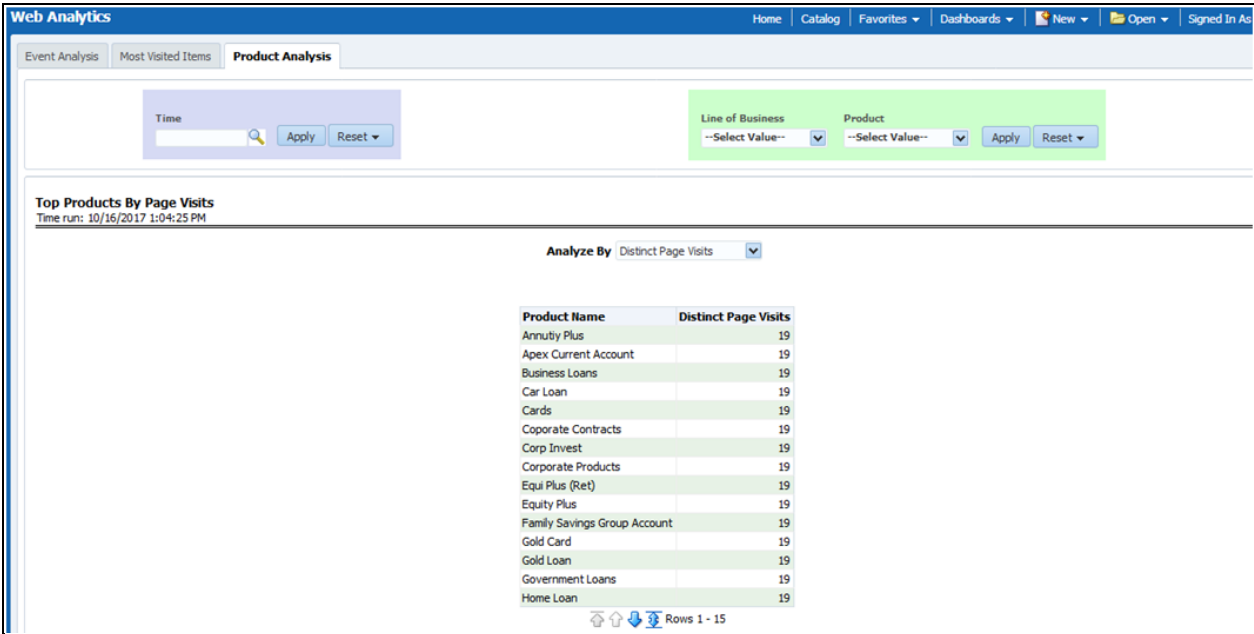
**Figure 125: Top Activities on Site**

**Top Activities on Site**  
Time run: 10/16/2017 10:54:40 AM

Activity	Frequency
Application submission confirmation	8,366
Bill Payment	4,593
Calculator	2,861
Terms and Conditions	1,371
Customer Complaint	1,146
Rewards/ Offers	772
Financial Planning	553
Application Start Page	299
Product Details	177
Fees and Charges	118

**Top Products by Page Visits:** This report shows the most popular products sorted in the order of visits and users visits that are made to pages associated with a product.

**Figure 126: Top Products by Page Visits**



**Top Products by Sell Score:** A list of products sorted by sell-score, wherein the sell-score is computed using weightage of offers and pages associated with a product and the number of visits made to those pages over a certain period. Sell score is dependent on average offer weightage and page weightage defined by the user.

**Figure 127: Top Products by Sell Score**



**Top Products by Sell Score**  
Time run: 10/16/2017 11:41:44 AM

Product Name	Sell Score
Senior Citizens Account	2.44
Equi Plus (Ret)	2.14
Retail Invest	2.13
Regular Savings Account	2.04
Institutional Savings	2.03
Corporate Products	1.73
Gold Card	1.62
Retail Loan	1.59
Platinum Plus	1.50
Business Loans	1.48