

Financial services organizations fight product commoditization, perceptions of poor service, and reach. Some of the larger organizations continue to grow through major acquisitions to increase their reach, portfolio of services, assets, and customer base. However, no matter what size of the financial institution, many of the goals are the same:

- How do I increase the number of “relationships” or services (checking, investment, insurance, loans, etc.) that I provide for each of my customers?
- How can I increase the profitability of my different customer relationships?
- Do opportunities exist to create new products or services that will fill gaps in customer needs?
- How can I monitor and evaluate the performance of my various strategies, tactics, and business processes?
- How efficient are my different customer facing channels?
- Are my customers benefiting from our best practices for investments, loans or savings plans?

Financial services organizations have always been pioneers of leveraging information, but the new competitive landscape calls for an even more flexible analytical environment with which to identify and understand trends, develop key strategies, and go to market with relevant marketing and service programs.

AmberLeaf's extensive expertise in banks, brokerages, insurance, and mortgage lenders allows us to help our clients create nimble, actionable decision support environments quickly. Our services include:

**Single View of the Customer.** The key to customer understanding is the consolidation of account information from all of the interaction channels across all of the different products. The single view of the customer enables companies to understand account activity and penetration, household behavior, and customer value.

**Business Performance Management.** Financial Services firms need the requisite infrastructure and applications in order to gain an understanding of all of their key business functions. Sales, Marketing, and Operations functions across brokers, investment advisors, retail outlets, ATM's, and on-line channels create a matrix of opportunities and challenges. Monitoring the efficiency and performance of the various functions across the different channels allows firms to evaluate and optimize key business processes.

**Marketing Optimization.** With a continuous in-flux of new products and services across multiple channels, understanding new product launches and the on-going performance and profitability of various marketing programs becomes critical. Campaign management tools and advanced analytics provide a closed loop marketing engine to clients who need to continually optimize their portfolio.

In addition to the offerings above, AmberLeaf has specific specialty and focus in the business to business aspects of financial services organizations. Many of these firms leverage data related technologies to increase the effectiveness of their sales force or understand customer or broker behavior. AmberLeaf offers the following solutions for the business to business lines of service:

**Marketing Effectiveness.** The competition for valuable brokers, financial advisors, and partners with broad and deep reach to end consumers, investors, or borrowers is intense for Financial Services firms. The Marketing Effectiveness solution helps financial institutions break through the clutter and optimize their marketing mix to attract and retain key accounts.

**Sales Effectiveness.** Understanding sales activities and sales results helps organizations develop best practices and identify top sales representatives. Leveraging analytics offers the ability to evaluate penetration in the market place, create forecasts, and rank the performance of sales forces.

**Customer Value.** Identifying the value of different accounts allows financial institutions to make sound sales and marketing investments. By identifying downward trends within accounts, Marketing can advise Sales of customers who may be at risk. In addition, Marketing may use customer value to differentiate offers or promotions. Customer value models offer the ability to evaluate different investments and strategies as well as provide insight into tactics like customer service levels, sales contact frequency, and marketing allocation.