

6 WAYS

banks can leverage IT analytics and increase growth

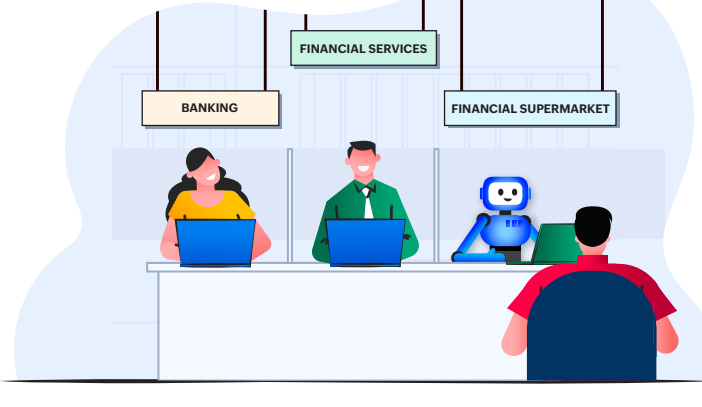
Banks and financial institutions have grown by an average of 4% year-on-year. By leveraging digital technologies and big data analytics, there's opportunity to grow more. Here's how:



01

Grow beyond core banking services and evolve into a financial supermarket

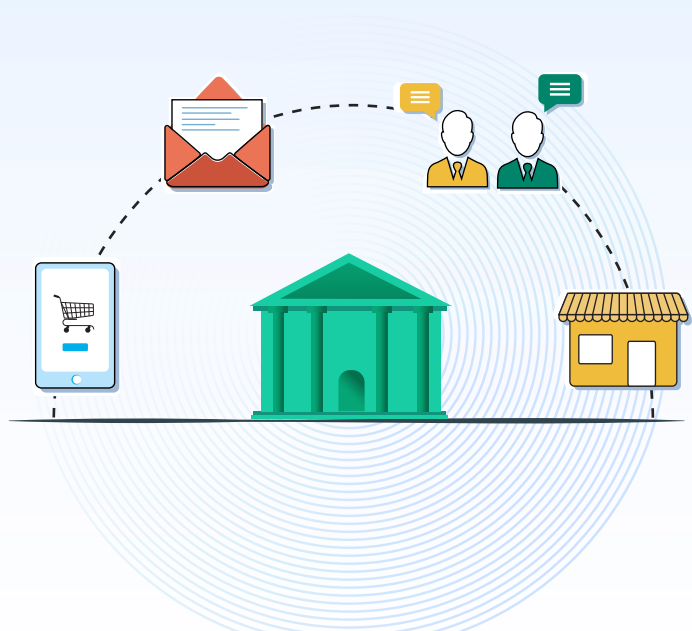
Create a 360-degree view of each customer and focus on providing affiliated banking services such as planning spending, tax management, and account management, and non-banking services such as subscription management, stock management, and financial mobility services.



02

Optimize channels to provide seamless support across touchpoints

Banks, websites, mobile apps, ATMs—regardless of how your customers reach you, deliver outstanding customer experiences. Leverage analytics and create cost-effective strategies to serve rapidly-changing customer requirements across touchpoints.



03

Fast-track digitization efforts to supplement your scale of growth

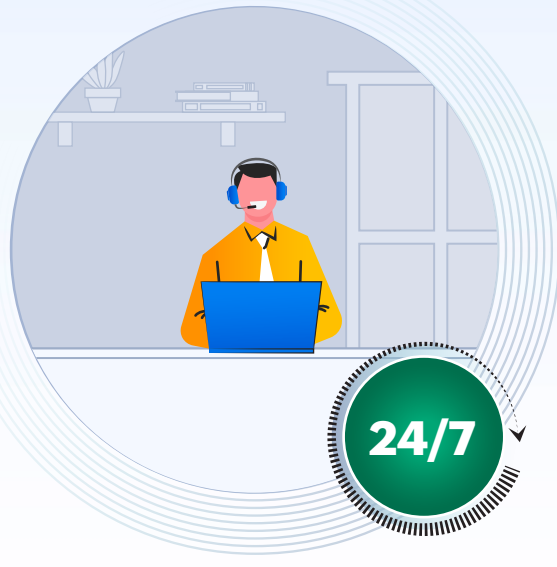
Scale your infrastructure to support the growing volume of workflows and data lakes. Use predictive analytics to forecast infrastructure requirements and make smart infrastructure investment decisions.



04

Mitigate risk and ensure 24/7 availability of banking services

Analyze service and downtime history of applications, hardware, and infrastructure components. Identify and proactively service at-risk equipment to prevent downtime and ensure 24/7 availability.



05

Automate tasks to deliver faster customer services and increase employee productivity

Analyze process flows and find areas where employees and customers spend the most time. Use automation based on business rules to make work flow smoothly, enable customers to serve themselves, and empower employees to find information with minimal effort.



06

Leverage user behavior analytics to detect and prevent fraud

Create behavioral patterns based on the digital footprint of customers and employees. Understand customers' spending patterns to prevent fraudulent transactions. Build employee personas based on logon/logout patterns and set alerts to detect insider threats.

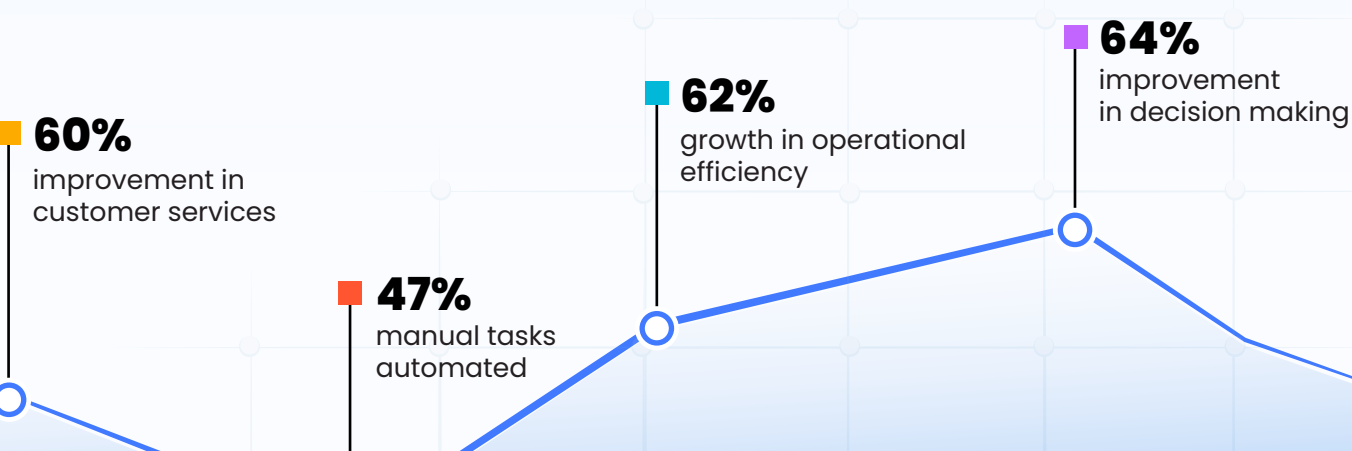


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