

Winning the Battle of Data Analysis

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Primary Uses of Customer Data

- ÇAccounting

- ÇReporting

 - ÇInternal

 - ÇCustomer Facing

- ÇMarketing

- ÇProfitability

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Demographics of Existing Customer Base

- Common Characteristics
- Consumer vs Commercial
- Account Relationship Matrix
- Gaps in Product and Service Offerings

Demographics of Desired / Future Customer Base

- ÇAddress Population Trends by Market

- ÇAddressing Next Generation of Existing Customers

- ÇDefine Desired Customer Base – Next Generation

Checklist for Leveraging Data

- ✓ Acknowledge Value of Data
- ✓ Establish Desired Outcomes of Analysis
- ✓ Develop Reporting to Extract Actionable Data

Acknowledge Value

Ç Transaction Accuracy

Ç Customer Activity: Bank Impact

Ç Customer Activity: Market Impact

Establish Desired Outcomes

- ↳ Improved Reporting to Customers

- ↳ Specific Campaigns with Clear Outcomes

- ↳ Macro Analysis for Bank Purposes

 - ↳ Profitability

 - ↳ Marketing

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Develop Reporting to Extract Key Info

Customer Activity

- Types of Transactions

- Specific Merchants

- Source of Deposits

Bank Costs

Banking Activity

EFT Ratio

Controls over Data

- ☐ Evaluate Third Party Risks

- ☐ Encryption Standards

 - ☐ In Motion

 - ☐ At Rest

- ☐ Address All Facets

 - ☐ Cyber

 - ☐ Physical

 - ☐ Social Engineering

- ☐ Dependencies Created

Post Statement Generation

Q Changing Customer Behavior

Q More Real-Time Access

Q Customers Better Informed

Q Next: Personal Financial Management

Strategic Implications

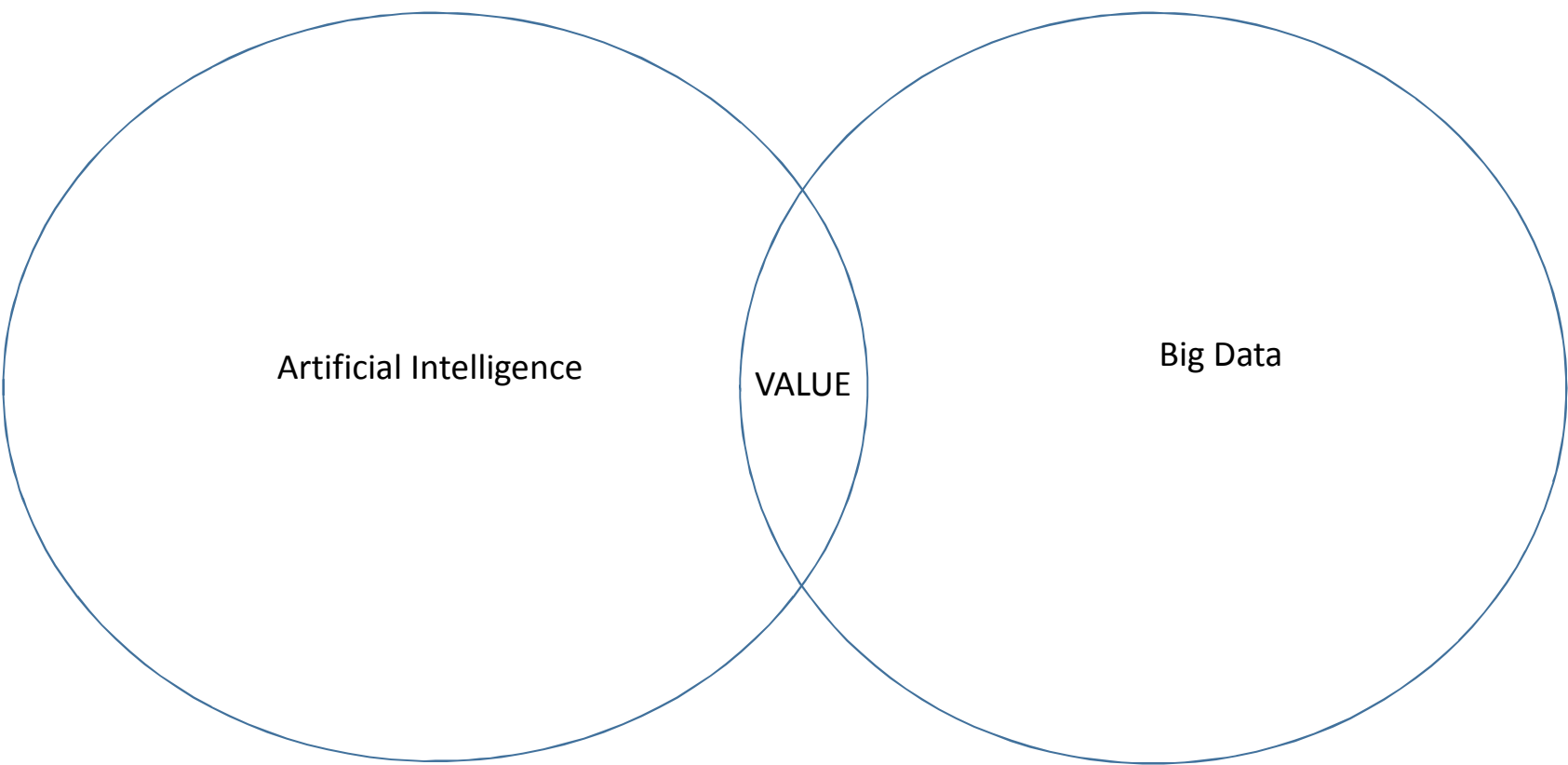
- Q Preparing for Your Next Customer Base
- Q Small Business Focus
- Q Knowledgeable, Enthusiastic Employees
- Q Revenue and Retention

Payment Strategies

- Q Retain Mindshare
- Q Prepare for Life Beyond Plastic
- Q Continue to Encourage Your Offerings
- Q Leverage Payment Data

Embracing the Virtual Branch

- Q Acknowledge Importance
- Q Address Support Requirements
- Q Responsibility: Define and Assign



Thank You!

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