

# TCS Customer Intelligence & Insights™ for banking

Predictive analytics and hyper-personalization for  
better customer experiences in banking

**Digital Software & Solutions**



At a time when digital transformation is changing the banking landscape, the need for customer analytics and hyper-personalization has become key to improving the customer experience. Today's customers have limitless choices. Success hinges on the speed with which you can accurately anticipate and adapt to changing customer needs while finding and onboarding your ideal customers before competitors.

TCS Customer Intelligence & Insights™ for banking is built specifically for improving the customer experience in retail banking. Its pre-built use cases sit on an extensible enterprise insights platform that is built to monitor, manage and optimize the customer experience in real time. It enables banks to better understand their current and potential customers, identify and capitalize on opportunities faster, and build loyalty and value with every customer interaction.

## Overview

Traditional approaches used by banks to attract and retain customers are not effective in the age of digital transformation. Instead of catching up to customer journeys, banks need to shape those journeys to deliver more value. Success cannot be measured by a single transaction. Instead, connected consumers want experiences that span multiple channels and every interaction from the first engagement to the last. TCS Customer Intelligence & Insights for Banking helps retail banks own the customer journey by cost effectively accelerating the transition from being transaction-focused to customer-centric.

Achieving customer-centricity alone isn't enough. Banks need to do so while reducing operational costs given that yields are declining, regulatory pressures are increasing, and profit margins are squeezed.

## Our solution

As a fully integrated software solution developed by industry experts, TCS Customer Intelligence & Insights™ for Banking leverages domain-specific analytics for out-of-the-box insights.

Automatic persona discovery, customer 360 views, deep segmentation, real-time contextual offer recommendations, and customer journey analysis provide actionable and timely insights, while KPI-based alerts and the integrated next best action rules engine deliver prescriptive recommendations across products, customers, and operations.

TCS Customer Intelligence & Insights™ for banking's unique architecture, pre-built use cases, reports, dashboards, smart workflows and an extended web services library that lets users build their own additional analytics use cases, help reduce dependency on IT, accelerate ROI, and enable seamless integration into existing infrastructures and other applications.

### **TCS Customer Intelligence & Insights™ for banking platform**

The TCS Customer Intelligence & Insights™ for banking platform is a scalable, modular customer engagement platform built on open source for banking. It is the foundation for all the solution modules.

#### **Key features:**

- Faster time to value and lower TCO
- Complements and protects current investments

- Enterprise ready (GDPR, security, and scalability)
- IoT, real-time, AI, ML, and deep learning enabled
- Enables collaboration without boundaries (APIs)

### **Application modules**

TCS Customer Intelligence & Insights™ for banking includes four application modules: Customer analytics, Marketing analytics, Operational analytics and Contextual recommendations..

**Customer analytics in banking:** Activate deep customer insight and foresight.

#### **Key features:**

- Customer base analysis
- Digital persona
- Customer scoring
- Propensity modeling
- Behavior models
- Next best offer recommendations
- Experience alerts

**Marketing analytics:** Increase conversion and acquisition with better targeting

#### **Key features:**

- Dynamic segmentation
- Event-based marketing

**Operational analytics:** Improve operation efficiency through better process visibility

#### **Key features:**

- Customer Journey analysis
- Service request and complaint analysis
- Alerting framework

**Contextual recommendations:** Deliver in the moment real-time system-recommended contextual offers to customers.

#### **Key features:**

- Next best action recommendations
- Real-time contextual recommendations
- Alerts with configurable calls to action



# The TCS advantage

- **Award-winning expertise:** Our software has been created by industry experts who are actively and continuously scanning the global business horizon. Our industry-specific development approach is complemented with the latest innovations from TCS' award-winning R&D efforts.
- **Lower cost of ownership:** We create modular and integrated solutions for solving the real-world problems our customers face. Our flexible platform architecture allows you to adopt what you need today and scale as your needs evolved -- all with limited if any downtime and no forklifts.
- **Simplified business and engagement models:** We offer flexible business models that adapt to how you want to engage. We build our solution to enable rapid implementation that accelerates time to value.
- **World-class innovation:** Unencumbered by legacy code and requirements, we bring state of the art open source technology to our solutions that fits today's and tomorrow's requirements – such as machine learning and intelligent workflows.

## Benefits



### Understand and engage your customers in real time

- Improve teller and call center interactions with Customer 360
- Improve retention with churn prediction and voice-of-the-customer analysis
- Discover cross sell and up-sell opportunities with real-time contextual next best offers
- Drive KPIs such as customer lifetime value, customer satisfaction, net promoter score, etc.



### Improve marketing effectiveness

- Improve targeting with automated customer persona discovery
- Create target lists for campaigns with dynamic customer segmentation
- Deliver campaigns using customer-preferred communications channels
- Drive KPIs such as campaign response rates, conversion rates, lead/cost ratio, etc.
- Identify and simplify processes that impede customer experience



### Drive operational excellence

- Identify and simplify processes that impede customer experience
- Reduce costs and streamline processes based on analytical insights
- Leverage operational analytics to promote proactive care and retention
- Unify your analytics initiatives under a single data lake-based platform
- Drive KPIs such as product adoption rates, customer retention rates, process efficiency, customer experience scores, etc.

# Awards and accolades



## Contact

Visit the <https://www.tcs.com/what-we-do/products-platforms/tcs-customer-intelligence-insights/solutions/tcs-customer-intelligence-insights-personalized-banking> page on <https://www.tcs.com>

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## About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services is an IT services, consulting and business solutions organization that has been partnering with many of the world’s largest businesses in their transformation journeys for over 56 years. Its consulting-led, cognitive powered, portfolio of business, technology and engineering services and solutions is delivered through its unique Location Independent Agile™ delivery model, recognized as a benchmark of excellence in software development.

A part of the Tata group, India’s largest multinational business group, TCS has over 601,000 of the world’s best-trained consultants in 55 countries. The company generated consolidated revenues of US \$29 billion in the fiscal year ended March 31, 2024, and is listed on the BSE and the NSE in India. TCS’ proactive stance on climate change and award-winning work with communities across the world have earned it a place in leading sustainability indices such as the MSCI Global Sustainability Index and the FTSE4Good Emerging Index.

For more information, visit [www.tcs.com](http://www.tcs.com) and follow TCS news [@TCS\\_News](https://twitter.com/TCS_News).

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