

BANKS USE BUSINESS INTELLIGENCE SOFTWARE TO CREATE BETTER PRODUCT OFFERINGS THAT RELATE DIRECTLY TO THE PURCHASING TRENDS OF THEIR CUSTOMER BASE, WHILE IMPROVING SALES CAMPAIGNS THAT TARGET THE HIGHEST PROFITABILITY CUSTOMERS.

Ten of the top 20 global commercial banks and other leading companies in the Banking sector rely on the MicroStrategy BI platform to make more effective decisions, especially in the following business areas:

CUSTOMER ANALYSIS

- Bring together information spread across disparate systems and data sources to view a complete picture of a customer's profitability, credit risk, or sales opportunities, as opposed to seeing it only by individual product
- Identify and target "emerging affluent" households and target them with low or no cost products in the hope of maintaining the customer throughout more profitable times

OPERATIONS & FINANCIAL ANALYSIS

- Assess the probability of operational losses by analyzing staffing levels, transaction volumes, complaint levels, refunds, and error corrections
- Organize and highlight the appropriate data required to quickly respond to regulators' requirements for corporate governance reporting, management reporting, and financial statement disclosures

SALES & MARKETING ANALYSIS

- Identify cross-sell opportunities by identifying and quantifying shifts in customer behavior that indicate financial life events
- Analyze customer purchasing information to form distinct customer segments based around product type, revenue levels, or activity levels which can then be used in product development, targeted marketing, or promotional pricing

PROMOTION ANALYSIS

- Couple demographic data and customer purchasing data to optimize the product mix advertised at specific branches and locations
- Predict the effect of changing a product or implementing a new promotion by performing "what if" analysis after quantifying the profitability, or potential profitability, of specific customer segments over a lifetime in particular product lines

RISK & FRAUD ANALYSIS

- Identify and assess the impact of losses resulting from internal risk exposure, such as people, systems, inadequate processes, or failed processes
- Properly identify customers as high risk through analysis of purchasing data and predictive modeling on the trends included therein

CUSTOMER SUCCESSES

BANK OF THE WEST

- To mitigate risk in collections and lending, Bank of the West uses MicroStrategy to glean valuable information from its collections data warehouse, which contains loan default information.
- With MicroStrategy, Bank of the West personnel can analyze lending and collections data to generate reports that compare risk management strategies, assess effectiveness, and determine optimal risk management policies for the company.



BANK AUSTRIA

- The MicroStrategy platform enables Bank Austria end users of all levels to report on and analyze large volumes of data without requiring deep understanding of the data model or SQL knowledge.



The MicroStrategy platform supports the technical needs of Banking customers:

- The zero-footprint Web interface allows for Banking customers around the world to have access to their personalized data and immediately perform any ad hoc analysis they desire
- As the number of channels grows for Banks to reach out to their customers, it is essential to deliver information across any channel and to analyze trends and statistics of every channel
- In order to perform the detailed analysis desired by management, MicroStrategy provides the essential ability to create dashboards and documents from multiple different reports and datasets while formatting them in a professional way

10 OF THE TOP 20 GLOBAL COMMERCIAL BANKS RELY ON MICROSTRATEGY

"After evaluating other BI solutions, Banco de España selected MicroStrategy to meet our complex business requirements. The MicroStrategy platform's ease-of-use, unparalleled scalability, robust analytics, and superior flexibility enable our employees to run sophisticated yet intuitive reports against large volumes of data."

— CARLOS SAINZ, HEAD OF THE NEW TECHNOLOGIES DIVISION, BANCO DE ESPAÑA

LEARN MORE ONLINE

MicroStrategy was rated #1 in Customer Loyalty, Data Volumes, and Standardization by The BI Survey.

For the complete results, visit:

<http://www.microstrategy.com/BIsurvey>

For a list of customers by industry, including Banking, visit:

<http://www.microstrategy.com/CustomerList>

MicroStrategy