

Transforming Digital Data into Customer Information

November, 2015

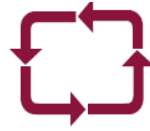
Cory Narvaez, Scotiabank

Customer Expectations¹



Know me.

Customers expect The Bank to know them across all digital channels



Engage me.

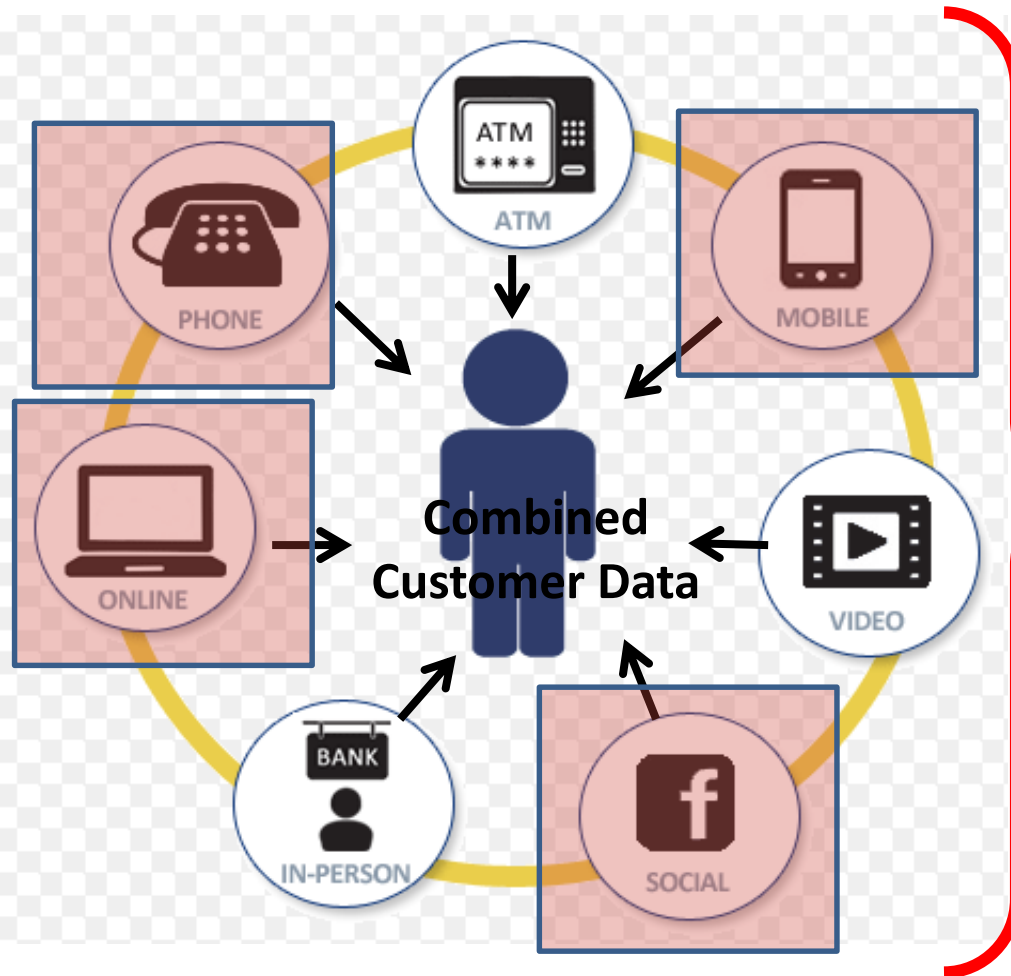
Customers demand a relevant, engaging customer experience



Lead me.

Customers expect The Bank to proactively understand and meet their needs

360° View for increased enterprise value²



“Next Generation” Capabilities

- The “Intelligent Multi-Channel” Business
 - Multichannel integration
 - Real-time product offers
 - Personal digital advisory
 - Product offer optimization and scientific pricing
- “Socially Engaging” partner
 - Social media listening and monitoring
 - Social digital marketing
 - Data enrichment
- The “Digitally-Sophisticated” marketing
 - Mobile marketing and loyalty analytics
 - Mobile device personalization



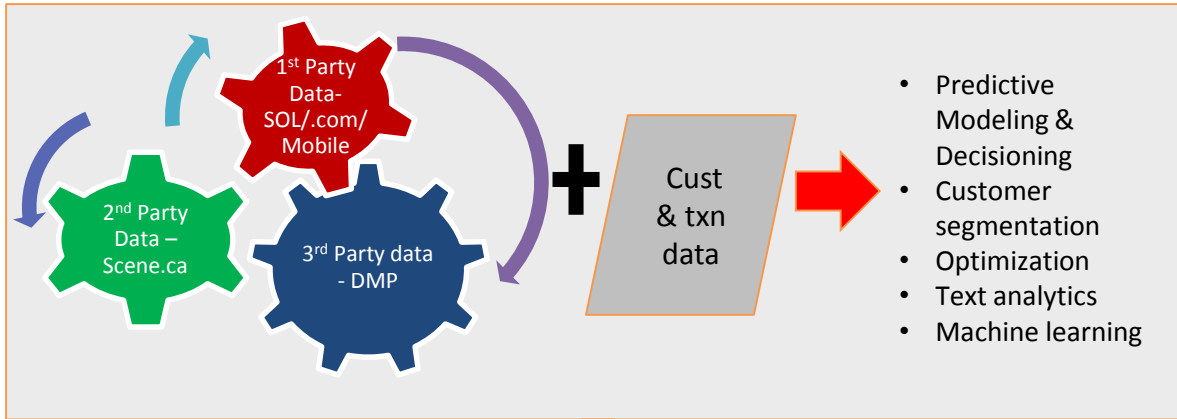
Web analytics



Mobile data/geospatial analytics



Social media analytics



- Predictive Modeling & Decisioning
- Customer segmentation
- Optimization
- Text analytics
- Machine learning

Twitter, Facebook, LinkedIn, etc

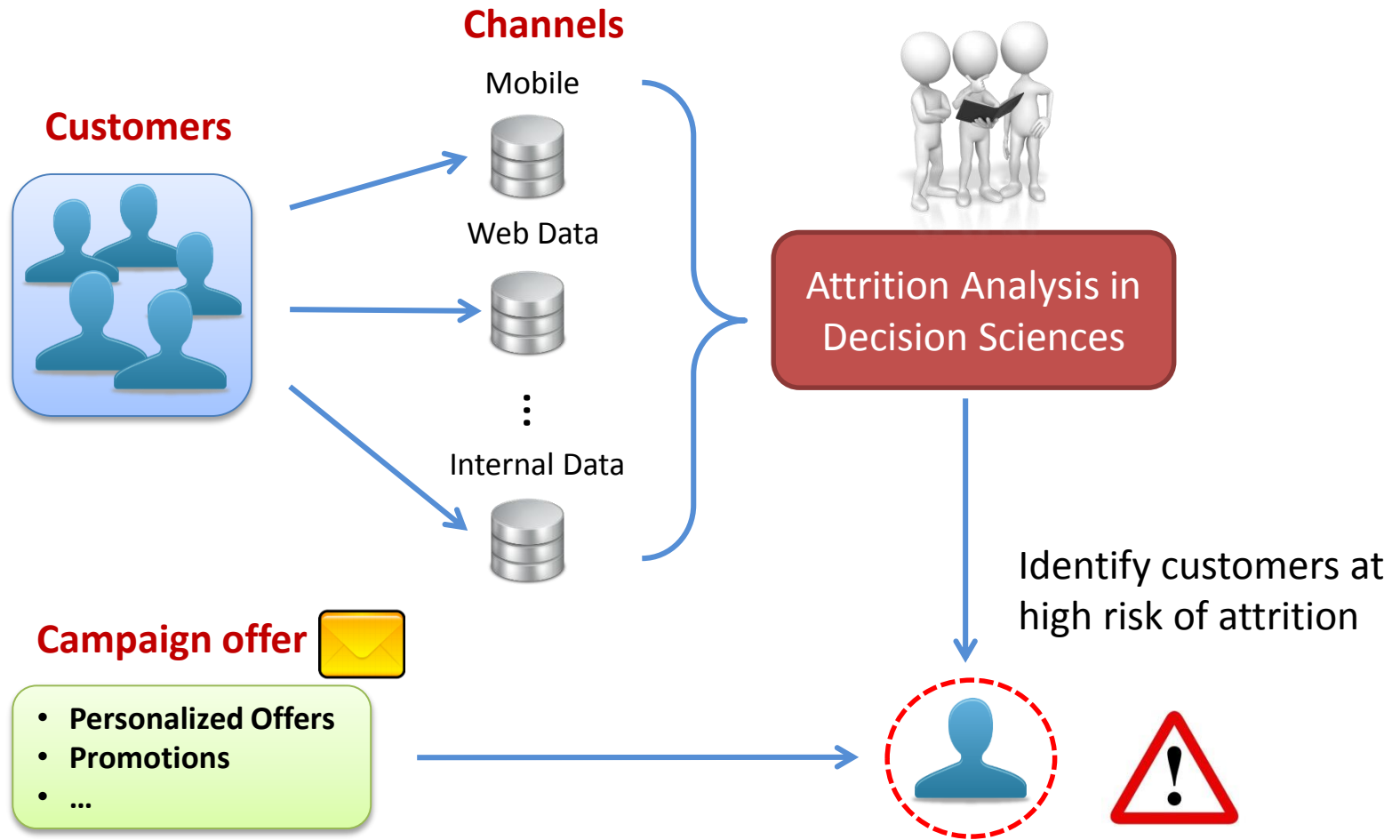
- Sentiment Analysis
- Life event/stage analysis
- Social network analysis



- Personalization – across devices
- Product Recommendation
- Improved real-time bidding
- Customer targeting/cross-sell
- Prospecting – new customer
- Geoanalytics – fraud detection
- Augmenting risk information and processes
- Linking mobile with bank txns using their bankcards

- Increased customer satisfaction
- Prospecting – new customer acquisition
- Anomaly/fraud detection (associations/networks with questionable group/people)
- Augmenting research – voice of the customer
- Anti-money laundering (affinity to certain illegal groups/trxns)

Customer Attrition Modelling



Personalization (1:1 marketing)

