#### **Unlocking What Customers Are Telling Us**

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## Exciting new capabilities (or) complications?

# Delight



# Surprise!

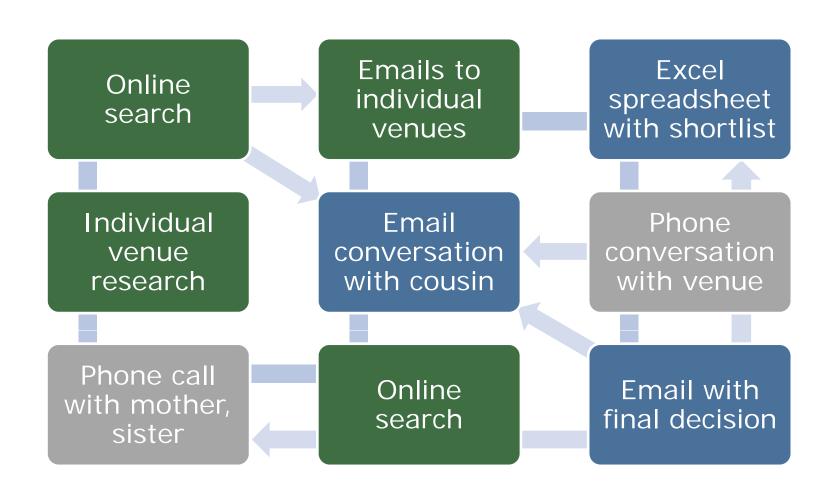




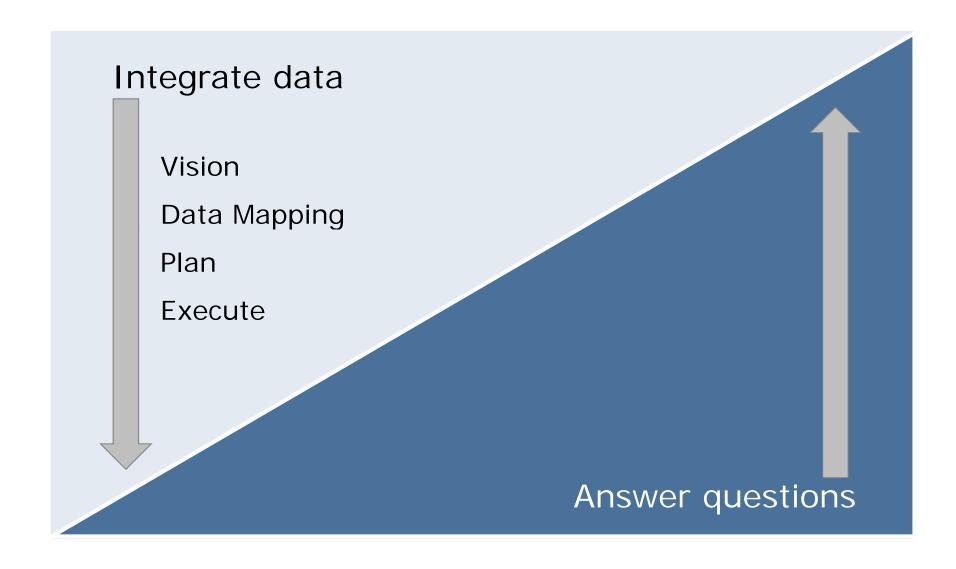




## Why is it hard?

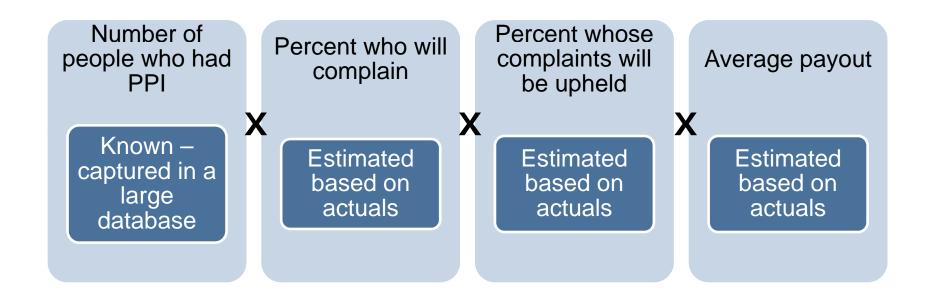


# So, what can we do about it?



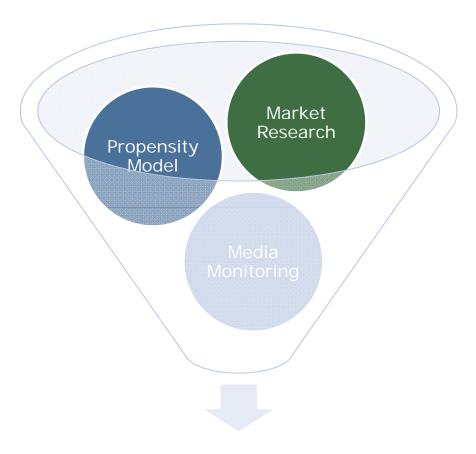
#### Case study: Payment Protection Insurance at a large retail bank

#### Quick overview of provision calculation



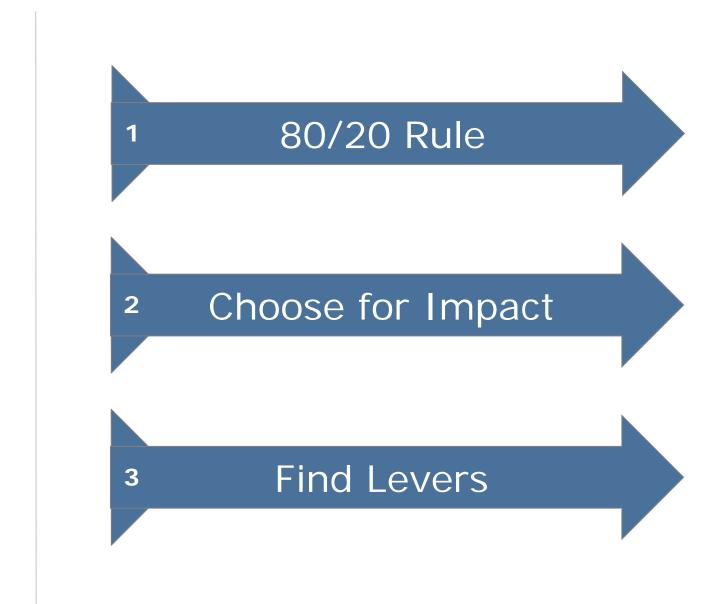
Which should we pursue?

## We approached it from every angle we could find

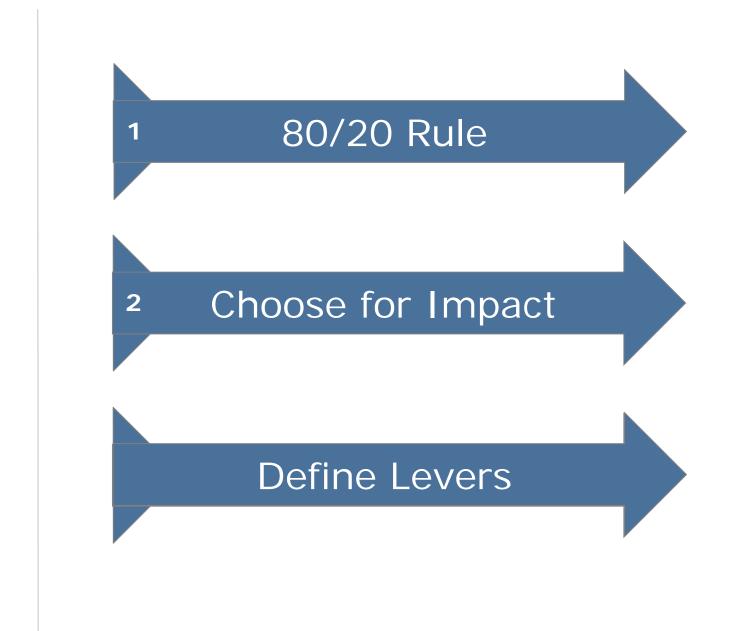


What customers will do

### What did we learn?



### Case Study: Wholesale Bank Measurement



Conclusion: focus on what will be the most useful to measure, and measure it

Profit driver Sample Marketing Goal Sample Measures **Qualified leads**  Lead generation **New clients** Add new clients References from other clients **Awareness Independent Ranking** Churn rate Relationship forums **Net new clients** Retain clients Branding support **Satisfaction Scores** Awareness/Brand scores ROI Increase revenue with Relationship forums Net revenue by client **Share of wallet** LOB **Promoter Scores** Increase revenues with Cross-LOB leads **Product count by client** existing clients, with Cross-LOB forums **Share of wallet** new LOBs **Customer lifetime value**  Lower-cost channel delivery **Total cost** Decrease cost Average cost per client revenue-dollar