

## Unlocking What Customers Are Telling Us

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# Exciting new capabilities (or) complications?

## Delight



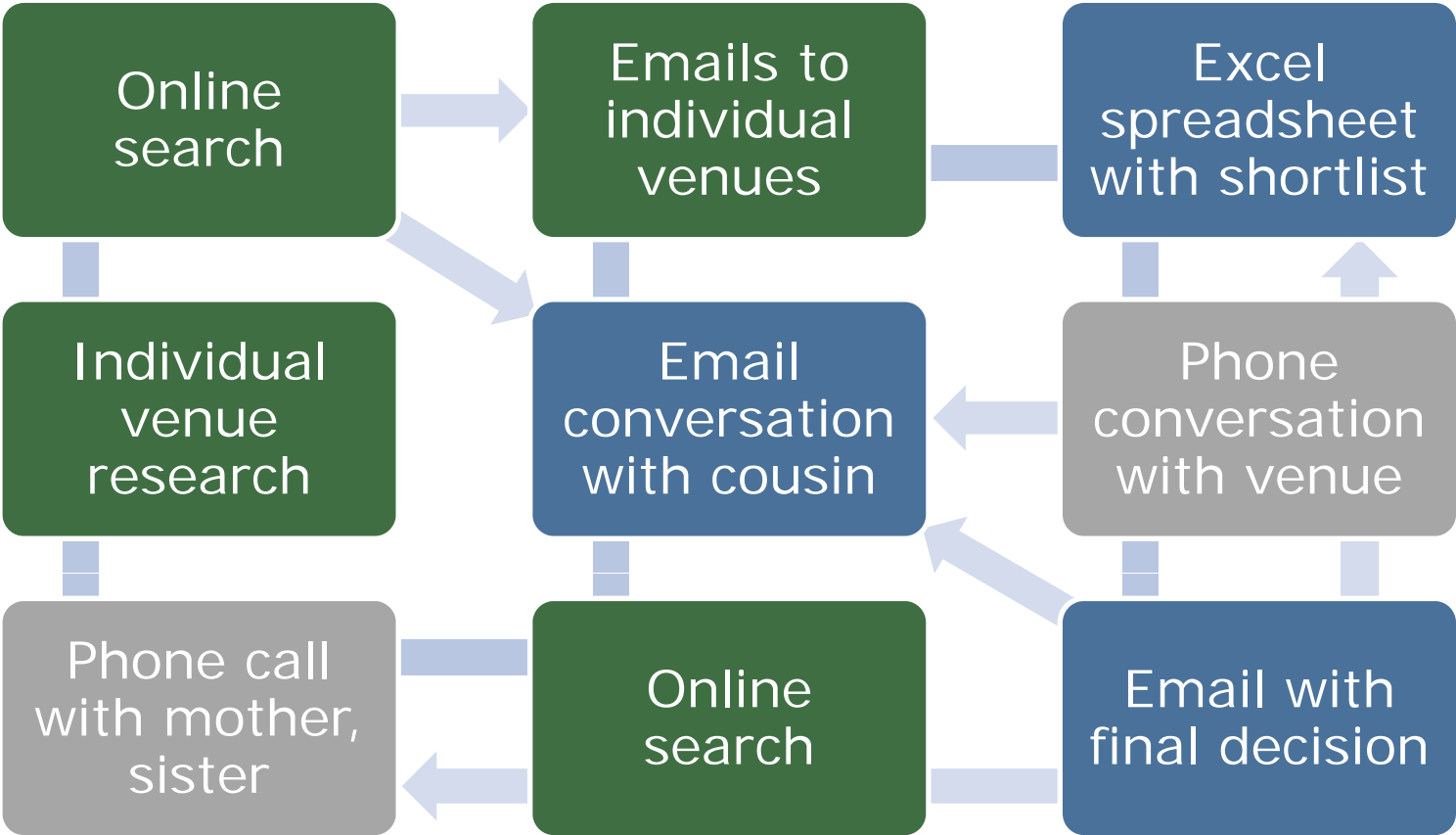
## Surprise!



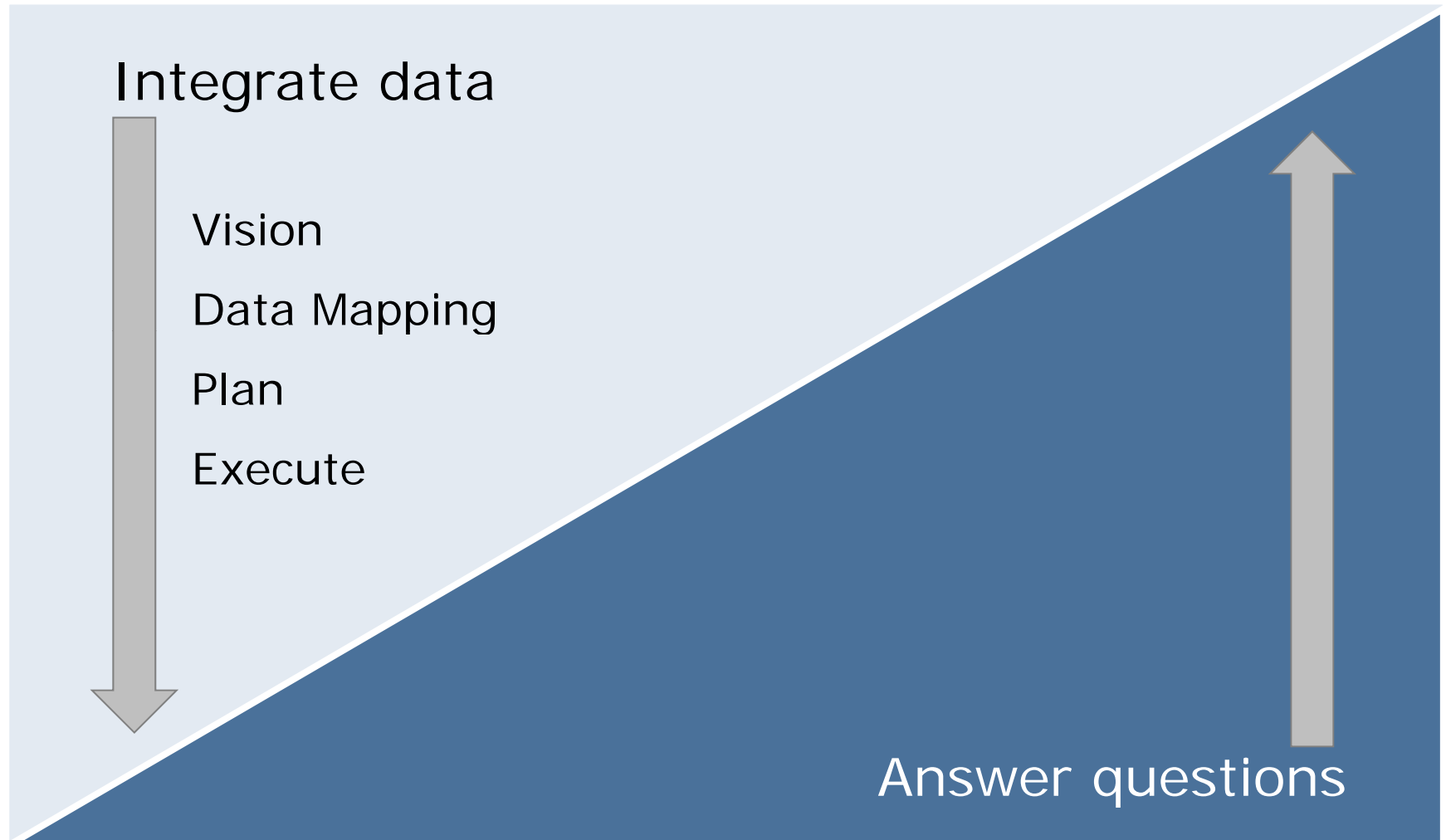
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# Why is it hard?

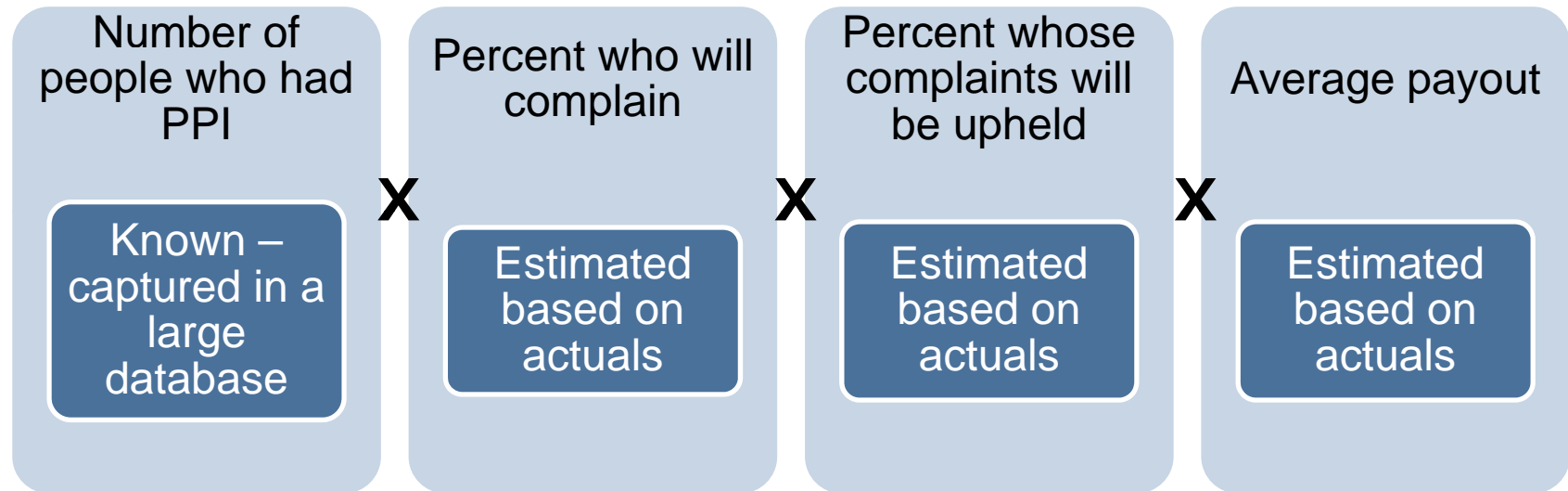


So, what can we do about it?



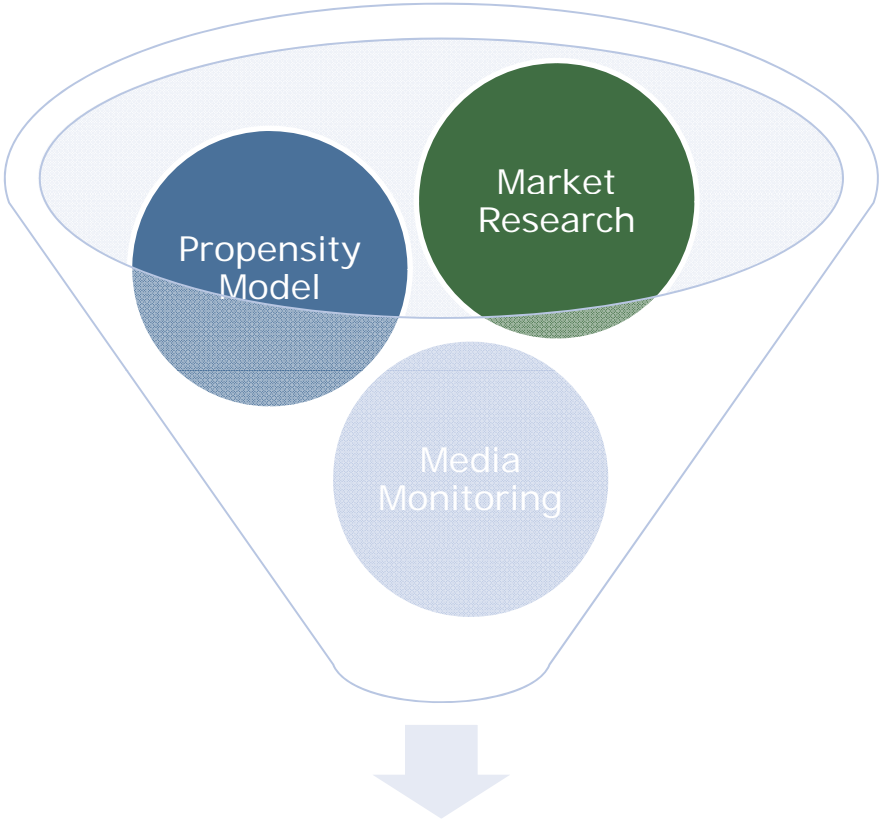
## Case study: Payment Protection Insurance at a large retail bank

### Quick overview of provision calculation



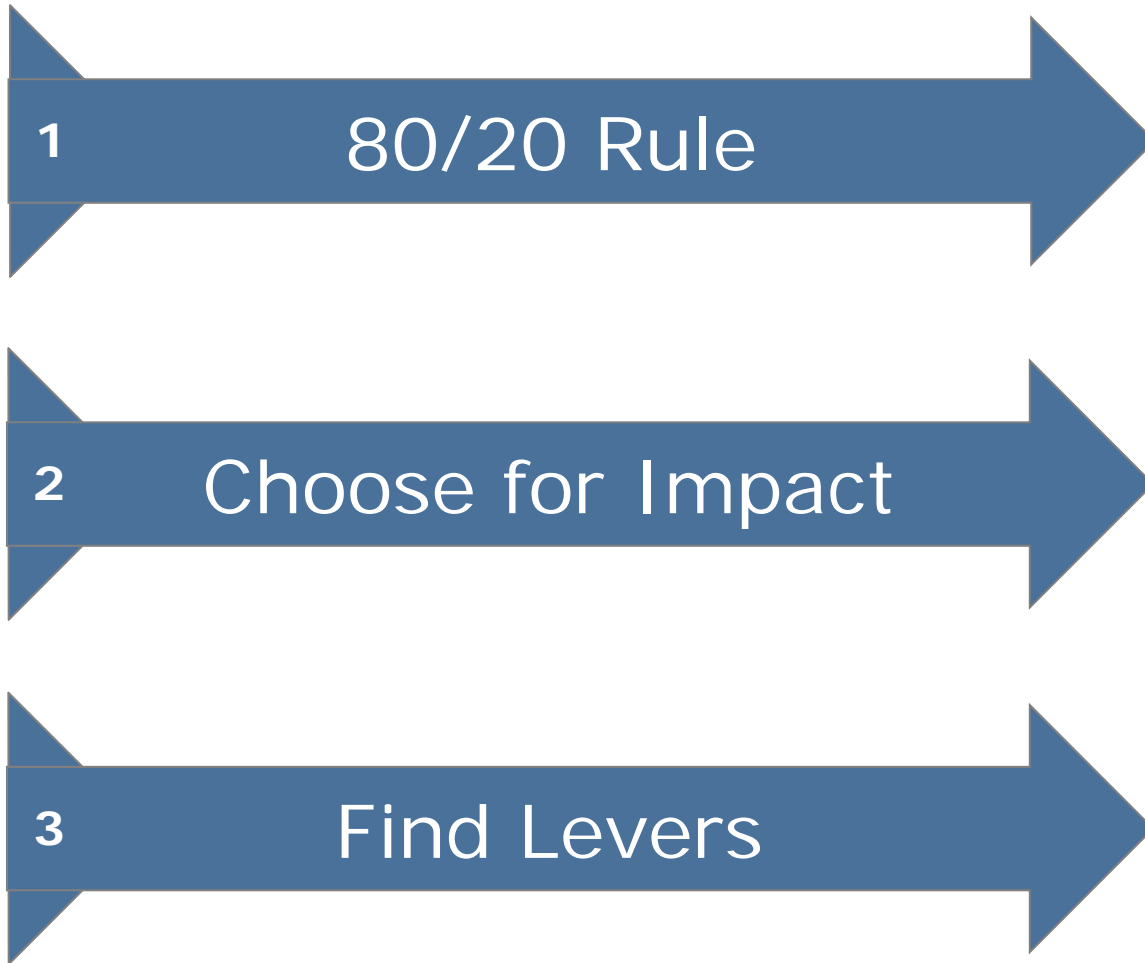
Which should we pursue?

We approached it from every angle we could find

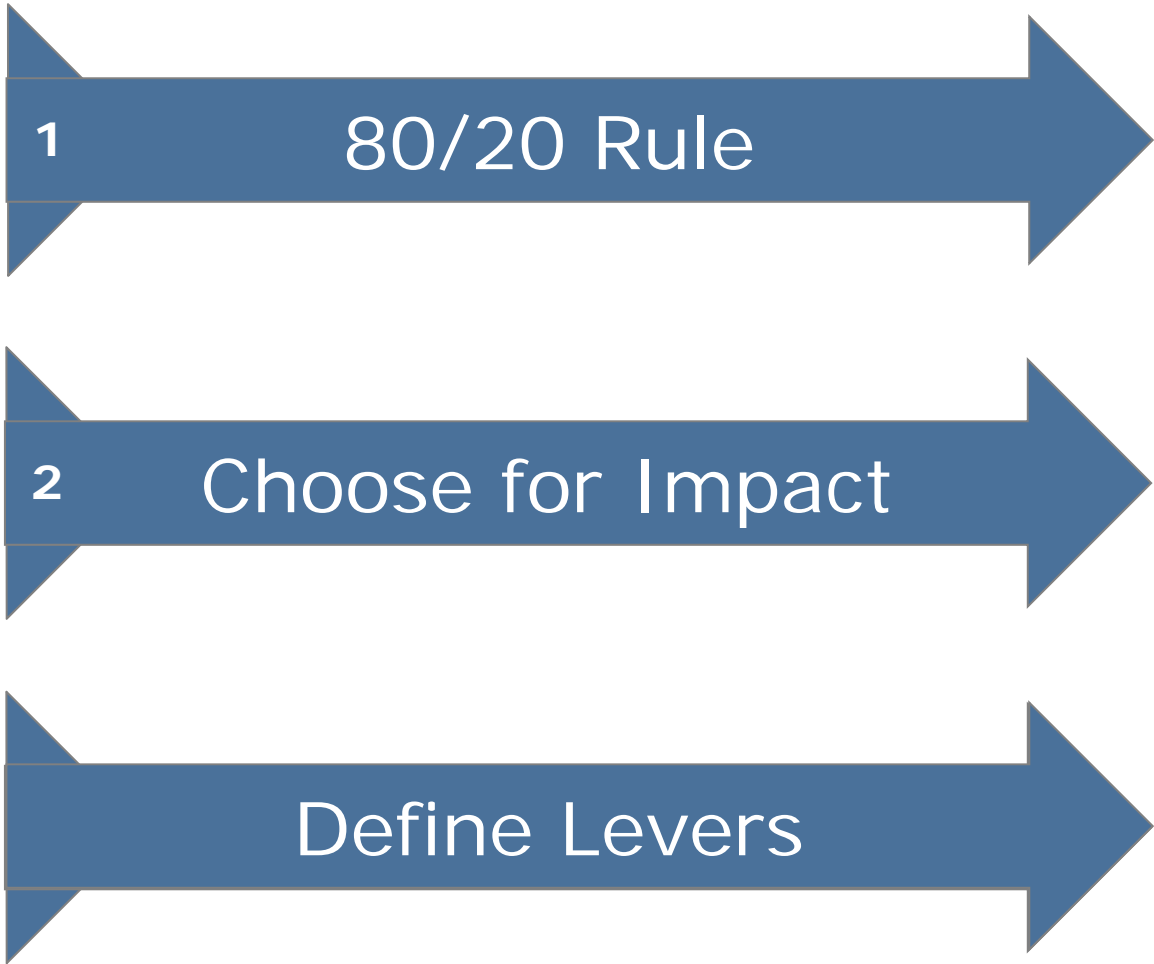


What customers will do

# What did we learn?



# Case Study: Wholesale Bank Measurement





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

