

**Financial services organizations continue to fight product commoditization, perceptions of poor service, and reach. Mammoth Financial Services organizations are growing through massive acquisitions to increase their reach, their portfolio of services, their assets, and their customer base. However, from the largest to the smallest financial institutions, many goals remain the same:**

- How do I increase the number of "relationships" or services (checking, investment, insurance, loans, etc.) that I provide each of my customers?
- How can I increase the profitability of my different customer relationships?
- Do opportunities exist to create new products or services to fill gaps in customer needs?
- How can I monitor and evaluate the performance of my various strategies, tactics, and business processes?
- How efficient are my different customer facing channels?

**Financial services organizations have always been pioneers of leveraging information, but the new competitive landscape calls for an even more flexible analytical environment with which to understand trends, develop key strategies, and go to market with relevant marketing and service programs.**

AmberLeaf's expertise in banks, brokerages, insurance, and mortgage allows us to help our clients create nimble, actionable decision support environments quickly. Our services include:

**Single View of the Customer.** The key to customer understanding is the consolidation of account information from all of the interaction channels across all of the different products. The single view of the customer helps us understand account activity and penetration, household behavior, and customer value.

**Business Performance Management.** Financial Services firms need the requisite infrastructure and applications in order to gain an understanding of all of their key business functions. Sales, Marketing, and Operations across brokers, investment advisors, retail outlets, ATM's, and on-line create a matrix of opportunities and challenges for firms. Monitoring the efficiency and performance of the various functions across the different channels allow firms to evaluate and optimize their key business processes.

**Marketing Effectiveness.** With a continuous in-flux of new products and services across all of the channels available to Financial Services firms, understanding new product launches and the on-going performance and profitability of various marketing programs becomes critical. Through the use of campaign management tools and advanced analytics, AmberLeaf provides a closed loop marketing engine to our clients who need to continually optimize their portfolio.

AmberLeaf has specific specialty and focus in the business to business aspects of financial services organizations. Broker based models like Mortgage provide different opportunities to use Business Intelligence to increase the effectiveness of their sales force or understand customer or broker behavior. AmberLeaf focuses on the following activities in regards to the business to business aspects of Financial Services:

**Marketing Effectiveness.** The competition for valuable brokers, financial advisors, and partners with broad and deep reach to end consumers, investors, or borrowers is a key battleground for Financial Services. AmberLeaf helps our clients break through the clutter to optimize their marketing mix to attract and retain key accounts.

**Sales Effectiveness.** Understanding sales activities and sales results help organizations develop best practices and identify their top sales representatives. AmberLeaf develops the analytics for our clients to evaluate penetration in the market place, create forecasts, and rank the performance of their sales forces.

**Customer Value.** Identifying the value of different accounts helps our clients make sales and marketing investments. By identifying downward trends of their accounts, marketing can advise the sales force of customers that may be at risk. Or marketing may use customer value to differentiate offers or promotions. AmberLeaf's ability to develop customer value models for financial services organizations helps evaluate different investments and strategies from a customer perspective and provides insight into tactics like customer service levels, sales contact frequency, and marketing allocation.