The data and analytics lifecycle: *Offering the right products to the right people at the right time*

Successful financial institutions will be those which harness data to build highly sophisticated understandings of their clients, counterparties, and their internal organization.

The right data strategy

Siloed data ...

- Lack visibility into digital behavior
- Inability to make strategic decisions
- Impersonal, irrelevant experiences
- Inability to cross-sell and upsell

Holistic solution ...

- Machine learning and artificial intelligence reveal propensity for product adoption
- Build segments and targeted marketing campaigns
- Understand level of engagement across different digital channels
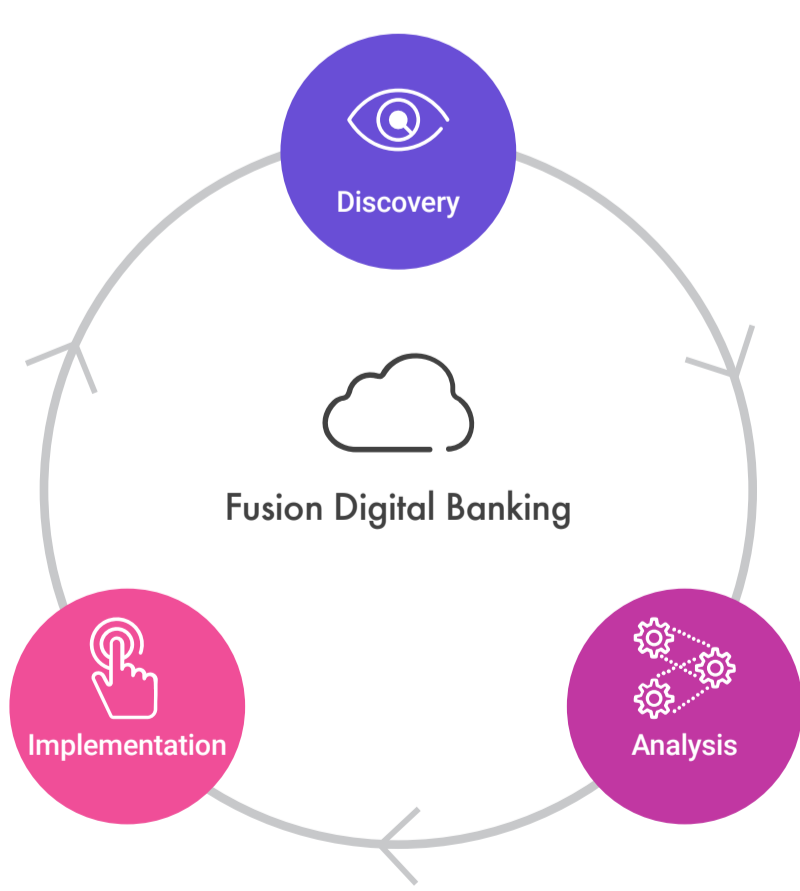- Calculate ROI associated with faster adoption, and track savings results over time

A pragmatic approach

People expect their FI to offer the levels of personalization and UX they get from online retail and entertainment brands

Build a unified solution
Incorporate a robust analytics and AI techniques to manage and mobilize data

Adopt a customer-first approach
Be proactive and use intelligence to drive strategy, services and product development

Improve the customer journey through hyper-personalization
Get a holistic view, not just in terms of money but a complete picture of each individual's lifestyle

Put data front and center
Embed data, intelligence and automation into processes and interactions to change your operating model

Be agile, flexible, and responsive
Put data into action, measure outcomes and respond appropriately – over and over again

- **Deploy & integrate emerging technologies**
- **Gain roadmap for future innovation**
- **Leverage business intelligence**
- **Improve top & bottom-line results (growth, efficiency, savings & risk reduction)**

The lifecycle of data is circular, not linear. Using data & analytics effectively is a continuous process of discovery, investigation, and implementation.

Discovery

Fusion Digital Banking

Implementation

Analysis

Augment Fusion Digital Banking with the right data solution for your financial institution. There are three pillars that enable banks and credit unions to utilize data for success: a data ecosystem, actionable insights, and connected experiences.