

CASE STUDY

Putting the spark in your client relationships

Develop deep, revenue-generating client relationships with data-driven insights.

fractal 





The big picture

Great data drives great client experiences, which leads to a more loyal and engaged client base. Relationship managers are crucial to maintaining client relationships, but they are limited by the information they have available.

Therefore, the ability to analyze large amounts of data to generate usable information is critical in deepening these relationships and driving revenue generation. But, this task can be challenging to achieve through human labor alone.





The challenge

Upping the voltage on relationship managers' efforts

Our client, one of the world's largest multinational financial institutions, wanted to support their relationship managers better to optimize their relationship development efforts.

Relationship managers relied on static and transactional information and their personal experience with the clients to create a picture of each client's needs. This time-consuming manual data extraction and ad-hoc processing limited the scope and efficiency of their relationship-building efforts.

Changing static data into a surge of insights

Our clients already had all the data required to achieve their goals. But they needed a way to consolidate and analyze this data to create a comprehensive information source about each client.

Equipped with this information, relationship managers could enhance client engagement through proactive management and increase revenue generation through newly identified opportunities. To achieve this, Fractal proposed a solution that would augment the relationship managers with an AI-powered solution that would generate actionable insights and provide an in-depth, 360-degree view of the clients.



The transformative solution

To fully understand what the client needed from their data, we held several discovery workshops with the relationship managers, business teams, and the analytics team. The outcome was a consolidated understanding of the corporate client and relationship manager personas, and the relationship managers' information needs.

What we provided

An AI analytics platform that empowers relationship managers

Basing our approach on the outcome of our meetings, we designed a 360-degree view of the client that acted as a foundation for AI-powered analytics to analyze client fundamentals, interactions, transactions, external events, credit and risk, and overall client performance.

Once we had developed a single point of contact to act as a data-rich foundation, we created five use cases by leveraging AI techniques on top of the Client 360 data foundation.

With AI-powered insights, relationship managers can recharge existing client relationships and plug into new ones.

We ranked the insights that were generated using the following cause-and-effect style parameters:

Parameter		Target Outcome
View peer comparison	→	Deepen client relationships
Utilize LC confirmation and negotiation	→	Deepen LC Trade
Leverage the AI Engine	→	Track client engagement
Identify FX opportunities	→	Stop revenue leakage
Track significant fund flow	→	Improve average balances
Track new regulatory triggers	→	Enhance client engagement and mitigate risk
Generate portfolio insights	→	Improve product penetration
Review peer-based recommendation	→	Activate new products for existing clients
Identify Network Opportunities	→	Identify unbanked subsidiaries

The transformative solution

Our Customer Genomics platform generated insights for relationship managers: Previously untapped resources, such as peer recommendations, improved balance, fund flow tracking, and news and regulatory triggers, now contributed to the broader picture of each client.

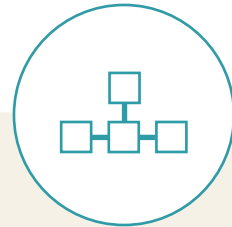
Through the use of machine learning, deep neural networks, bayesian probability, and network analysis, relevant information across five separate workstreams was now easily accessible:



Descriptive portfolio analytics



New prospecting opportunities



Leveraging of unstructured data



Behavior-based triggers



Next best action

The results

The immediate impact

Upon deployment, relationship managers were equipped with an AI-powered insights hub, which provided them with more comprehensive information on each customer. This enabled them to optimize their relationship-building efforts, using:

- Prioritized lists of prospective clients with relevant financial information
- Recommendations of the next best product to improve up-sell and cross-sell opportunities
- Firmographics to deepen existing client relationships and enhance long-term revenue potential

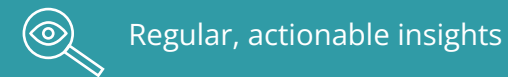
Amped up relationship managers leads to better outcomes

Long-term benefits

Over time, the immediate benefits will be translated into:



This improved customer engagement is set to enhance revenue generation through:





Enable better decisions with Fractal

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Fractal has more than 2,300 employees across 16 global locations, including the United States, the UK, Ukraine, India, and Australia. Fractal has consistently been rated as India's best company to work for, by The Great Place to Work® Institute, a 'Leader' by Forrester Research in its Wave™ on Specialized Insights Services, Computer Vision & Customer Analytics and as an "Honorable Vendor" in 2021 Magic Quadrant™ for data & analytics by Gartner.



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