SUCCESSFUL CROSS-SELLING – AUTOMATED DATA MINING PROCESSES THAT DELIVER TARGET GROUP-SPECIFIC ONLINE OFFERS

KNIME User Meeting, Berlin 2015
Spart Zeit. Bringt mehr.
Kostenloses Girokonto

- 50-Euro-Prämie bei Gehaltseingang
- 10-Cent-Gutschrift bei Kartenzahlung
- kostenlos Bargeld abheben

Mehr erfahren

Markt heute

| DAX | 11:158,55 | 11:130,92 |
| Min | 11:03,77 | -0,73% |

Zeitraum: 03:00 - 17:30

Blog aktuell

- Tipps & Tricks vom Profi – unsere Seminare zu derivativen Anlageprodukten
  - Wer kann am Seminar teilnehmen?
  - Um welche Produkte geht es?
  - Welche Besonderheiten in puncto Derivate werden behandelt?

Depotwechsel

- 2,00% p.a. Tagesgeldzinsen
- + 1,00% p.a. Zinsbonus = 3,00% p.a. Tagesgeldzinsen
- kostenloses Wertpapierdepot und Vorverrechnungskonto
- Tagesgeld täglich verfügbar
CONSORSBANK IN NÜRNBERG.

Consorsbank is headquartered in Nürnberg – including centrally and de-centrally organized IT-units, customer service, investment counselling as well as all bank formalities and securities settlement.

Consorsbank in Nürnberg has
- Over 800 employees
- Over 800.000 customers
- 7.5 million trades
- Over 25 billion Euro AuM

status on 31.12.2014
OUR COMMUNICATIONS CHANNELS – ALWAYS BY YOUR SIDE

Website
Main channel with over 50 million page views per month

Telephone
The most important channel for personal consultation

E-Mail
Is mainly used for Customer service

Finance Lounge
Face-to-face consulting on-site in Nürnberg
USAGE OF CUSTOMER CONTACTS FOR SALES OPPORTUNITIES

**Website**
Main channel with over 50 million page views per month

**Telephone**
The most important channel for personal consultation
USE CUSTOMER CONTACTS TO PROVIDE INTERESTING OFFERS
THE APPROACH -- CHANNEL WEBSITE

High sales potential because of massive traffic on the website. Using analytics for targeting customers for their next best offer.
THE APPROACH  -- CHANNEL PHONE

High sales potential because of many inbound calls. Using analytics for targeting customers for their next best offer.
HOW DOES IT WORK …

Campaign Management

Customer

Login

NBO

Customer Offer (Banner)

Response

Customer Offer Time Response

Analytics – Dyna Mine

Evaluation Model fits?

Yes

Use existing Model

No

Develop new Model

Model

Scoring

Current Customer-View

Customer Product Affinity

Historical Customer-View

daily
HOW TO GET A NEW MODEL

1. Products
   - Choose the target product

2. Product subscriptions
   - Select the product subscriptions

3. Historical Data views
   - Customers-data from customers who subscribe

4. Historical Data views
   - Customers-data from customers who don’t subscribe*

5. Data Mining
   - Train the model

*Sample which fits to

25.02.2015
TOOL TO CREATE AND MAINTAIN THE MODELS

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KNIME FOR THE DATA MINING PROCESS

[Diagram of a KNIME workflow showing nodes for data reading, filtering, partitioning, and decision tree learning.]
THE TOOL TRAINS THE MODELS – WE CONTROL
WHAT IS THE EFFECT OF THIS APPROACH?

We are using the concept of control groups to measure the effect of Next Best Offer. A representative sample of our customer base is excluded from NBO (these customers not getting any NBO-Banners).