

Predictive Analytics

Understand and Anticipate Consumer Needs Through Data-Driven Marketing



Predictive Analytics from Raddon effortlessly combines the complex functions of predictive analytics, dynamic campaign management, personalized multichannel message delivery and actual ROI measurement in a fully managed monthly subscription service tailored specifically for financial institutions.



Today’s consumer demands and expects a relevant and personalized experience at every touchpoint at any time. They expect their financial institution to understand and even predict their next major life event and look for help to make smart financial decisions. Predictive Analytics helps financial institutions of all sizes unlock the power and quickly decipher their first-party data, helping them predict these life events and engage in meaningful conversations with their clients during these critical moments, simplifying and enriching financial lives.

By leveraging transaction, lifestyle and other behavioral data – which grows smarter over time – Predictive Analytics uses predictive models to help financial institutions truly understand and even anticipate the needs of individual consumers and instantly serve them highly relevant, personalized experiences at precisely the moment they need it most.

Key Lifestyle Indicators® (KLIs)

Key Lifestyle Indicators (KLIs) activate all your consumer data to deliver personalized experiences to individual consumers triggered in near real time across both digital and physical channels.



The “always on” technology enables financial institutions to drive the highest levels of client engagement and retention, new product openings and new client acquisition while seamlessly maximizing marketing efficiency and orchestrating campaigns across all channels.



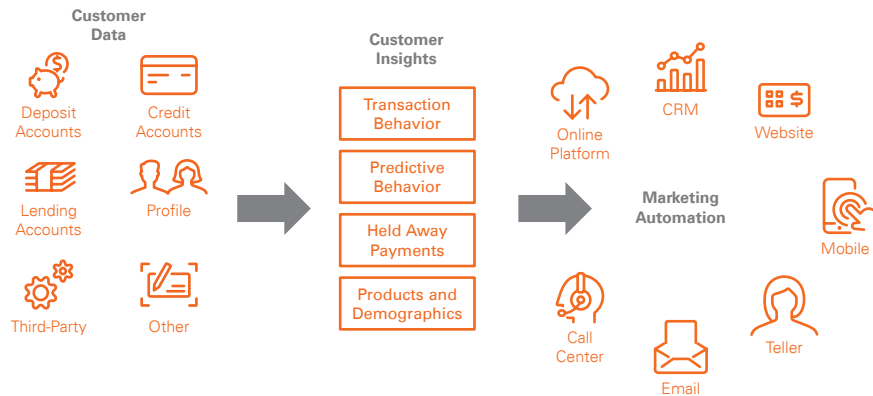
Raddon has been providing financial institutions with research-based solutions since 1983. Because we work exclusively with financial institutions, we understand the industry and can apply our practical know-how to the unique challenges and opportunities financial institutions face. We combine best practices in research and analysis with consulting and technology solutions to help institutions achieve sustainable growth and improve financial performance.

Near Real-Time Predictive Analytics

Without ever requiring personally identifiable information (PII), Predictive Analytics will unify and ingest 13–24 months of your financial institution’s siloed first-party data in near real time to make it immediately actionable. Our solution leverages deposits, loans, mortgages, bill pay, credit card, debit card and other anonymized transactional data as well as data from accountholder information systems. Appended third-party data is also ingested for your financial institution to leverage in your campaigns. Predictive Analytics is both FFIEC and GLBA compliant.

This patented technology will analyze your financial institution’s near real-time transaction data and behavioral data to determine consumer interest and intent by assigning KLIs to every consumer. An individual consumer may have anywhere from 50 to more than 400 KLIs assigned to them at any given time. As new data is received about an individual, the KLI mix will update dynamically based on that individual’s transactional behavior, life events and other lifestyle behaviors, all in near real time. As a result, individual consumers move in and out of campaign audiences based on their transaction behaviors, enabling you to use the most current consumer data as an added value with highly personalized messages.

Multichannel Message Delivery

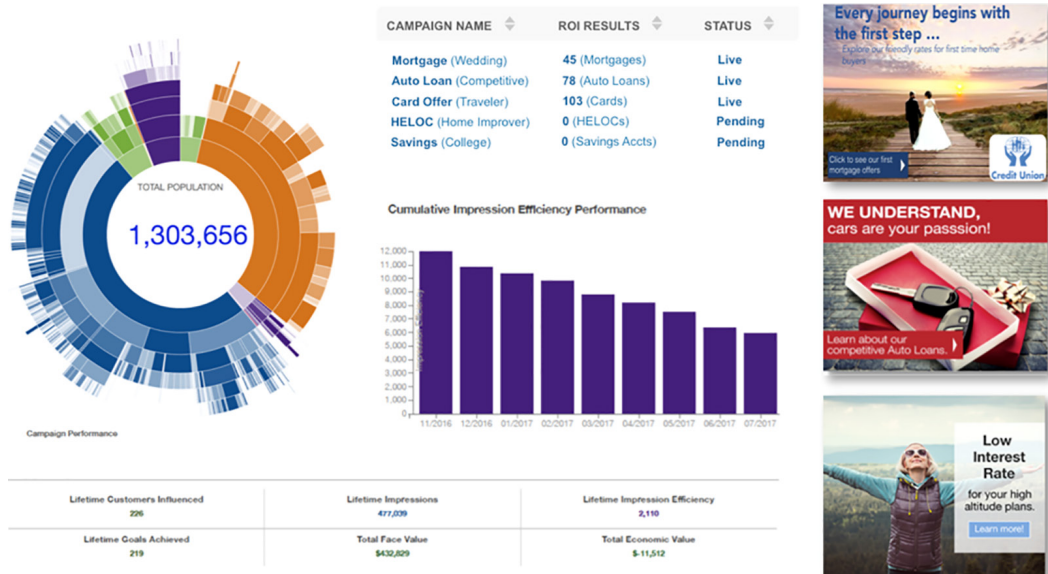


Predictive Analytics features “always on” delivery to continuously serve targeted messages to only those individuals with the right mix of KLIs, determined in partnership with the overall strategy of your financial institution. Campaigns typically have no end date and, as a result, are left on in order to continuously deliver targeted messages to targeted individuals based on when a KLI match is triggered in near real time.

ROI Measurement and Dashboards

Detailed and comprehensive measurements provide instant highlights in dashboards tailored to new product openings, face value of all aggregated products opened, and the economic value of each product opened, as well as marketing efficiency, client engagement and new client acquisition.

Predictive Analytics also provides control group and A/B testing capabilities, allowing financial institutions to measure the effectiveness of KLI-targeted campaigns in near real time versus traditional marketing campaigns.



Demonstrated Success

An \$8.4 billion bank in the Midwest increased cross-sales by 397 percent and increased overall engagement by four to five times by leveraging the power of this KLI-targeted approach across all channels, including the open internet channel engaging directly with individuals wherever they are.



800-827-3500

raddon.com

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Visit Raddon.com to learn more.