Data-driven insights are the lifeline of your business.
So, it’s not a surprise that 68% of banks have already invested in big data solutions. However, 65% of organizations are struggling to get value from their investments.

One of the big reasons is - banks are tied down with generic solutions that are not designed to deliver industry-specific insights.

What banks need is a solution that picks pertinent data for the banking business and crunches that data to give insights exclusive for the banking industry.

We provide banks that exclusivity, take a look

The Finacle Analytics Solution is an advanced analytics solution that integrates banking data models and new-age open source technologies to rapidly develop and deliver actionable insights.

- Exclusive analytical solutions for banks with Finacle’s proven expertise in the banking industry
- All-inclusive data analysis from unstructured, structured, and semi-structured data from sources such as social media sites, enterprise systems, ATM and web logs
- Real-time analytics with features like in-memory processing and instant data visualization to help you with faster insights
- 50+ pre-built use cases in the areas of retail and corporate banking such as: customer analytics, embedded analytics on products and business lines and analytical consoles for immediate insight and decision making

ARE YOU GOING THE ANALYTICS WAY?
WHAT DO WE OFFER?

Banking focused analytics

Problem
- Low return on investment from generic analytics solutions
- When quizzed, 63% of global banks said that they were looking for banking-specific software vendors who can provide analytical capabilities for the banking industry
- 80% of the data created today is unstructured
- However, only 28% of banks are able to utilize inputs from analyzing unstructured data

How do we solve it?
- We provide exclusive analytical solutions for banks – our solution has been developed on the basis of our expertise in the banking industry
- Finacle has wide experience in the banking space, spanning 100 countries around the world, covering 16.5% of the world’s banked population
- An eclectic mix of 50 + pre-packaged business scenarios with interactive visualizations is available across areas such as customer profitability, segmentation and cross-sell and upsell, wealth management, payments, CXO consoles, among others
- Increase your share of wallet, retain and acquire customers, and sell personalized products and services using banking-focused sentiment and behavioral analytics
- The Finacle Analytics Solution can analyze all kinds of data – unstructured data from sources such as emails and social media sites, structured data from enterprise systems, and semi-structured data from ATM logs or web logs
- Our predictive modeling capability allows for relevant clustering of your data so that you can pull exactly what you require for analysis
- Finacle Analytics Solution provides descriptive, predictive, and prescriptive analytics that you can use to gain a competitive advantage in the marketplace

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Problem

- Delayed insights can quickly translate into loss of revenue
- Banks need a solution that delivers instant insights to enable professionals to take timely business decisions
- Analytics is crucial for every function in a bank. In fact, 62% of banks around the world want to take an enterprise-wide analytics approach
- However, most solutions are designed only for select users

How do we solve it?

- The Finacle Analytics Solution offers real-time analytics with features like in-memory processing and instant data visualization. The solution has built-in mathematical and advanced statistical techniques and predictive modeling that help you take faster, data-driven decisions to keep pace with your ever-changing business
- Replace existing and fragmented reporting systems with Finacle Analytics

Solution that provides an enterprise wide framework for advanced analytics

- Self-service options make it easy for everyone to use the solution
- Rich visualizations enable users to derive business insights in a simple and comprehensible manner
More analytics for less

Problem
- A Gartner research says that 73% of organizations have invested or plan to invest in big data in the next two years. However, 65% of these organizations are struggling with determining how to get value from big data

How do we solve it?
- Get more value from big data in a fraction of the cost of proprietary solutions.

Finacle Analytics Solution is based on open-source technologies, designed exclusively for banks
- The solution is built on Infosys Information Platform (IIP) and technologies such as Hadoop, Spark and Hive
- The solution is offered with an enhanced access control and security layer that sits atop the open-source code providing that much needed security to your data that a vanilla open-source solution may not guarantee
- The Finacle Analytics Solution also provides tools for installing, monitoring and maintaining the open-source code
- Implement our solution on non-proprietary hardware in as little as 8 weeks with pre-built use cases and business scenarios

More analytics for less
HOW CAN YOU LEVERAGE FINACLE ANALYTICS FOR YOUR BUSINESS?

Customer analytics

With our range of use cases in customer analytics, understand your customer. Finacle’s customer analytics helps:

- Gauge customer profitability, segmentation, sentiment & loyalty
- Manage campaigns and market products by cross and up selling based on these insights
- Improve customer servicing with relevant best offers
- Evaluate customers on their life time value and attrition

Customer 360°

For relationship, branch or customer service managers, understanding each segment and each customer is important. Our customer 360 use case provides:

- A detailed view of one customer
- Next Best Offer and Next Best Action and personalized conversation starters to initiate engagement
- Profitability and the lifetime value of the customers and facilitates comparison with peer group
- Customer sentiment and indicates the probability of attrition
- Insights on the channel usage which indirectly impacts the profitability of the customers
- A cash flow projection of the operative account for the next few months
Finacle Analytics provides embedded analytics for real-time insights on banking products and business lines. These use cases range from spend analytics, customer analytics and help provide:

- Insights for everyone working in your bank
- Contextual insights for timely business decision making
- Data and insights to help your customer make choices

**Spend analytics and goal management**

Equip your customers with analytics and allow them to compare spend patterns with peer groups, forecast fund flow and configure weekly, monthly or yearly spend details. With the spend analytics and goal management use case, you can:

- Alert your customers on various goals, deadlines, payment or spend milestones and also recommend immediate action
- Show spend analytics to your customer across categories and with peer comparison, helping them make decisions on savings
- Share and advise customers on their top spends with a facility to view the transactions contributing to it

![Spend Analytics Dashboard for October](image)

**Top Insights**

- Compared To Peers
  - Food and dining: +20%
  - Health and fitness: -12%
  - Education: +10%

- Compared To Self
  - Food and dining: +5%
  - Education: -7%
Our business insight consoles aid teams across the bank, and even their leadership with contextual insights that help:

- Enhance operational efficiencies by analyzing ATM and branch behavior
- Increase opportunities to expand your business in specific business areas such as Payments, Wealth Management, Trade Finance
- Teams and individuals take timely decisions for the business

**CXO console**

While Finacle analytics equips bank’s business and operations team and customers with insights, it also equips senior management, CEOs to make quick, data-based decisions to evaluate and further your businesses. Often, banks have siloed and complex business and technology processes and systems. Our comprehensive CXO console provides exhaustive details to leaders helping them understand trends, patterns in their business growth. With this console, banking leaders can track, decide and actionize on various aspects of the business. It provides:

- Insights and data on risk, revenue, sentiment, brand and customer analytics
- These insights help leaders take timely decisions to arrest any decline in deposit balances, in customer additions
- The console provides detailed analytics of expenses and revenue that help the level and cause for higher or lower ROE

![CEO Dashboard](attachment:image.png)
WHY FINACLE?

Your banking partner

Finacle offers the world’s most advanced banking platform. We help financial institutions develop deeper connections with stakeholders, power continuous innovation and accelerate growth in the digital world. Assessment of the top 1250 world banks reveals that banks powered by Finacle enjoy 7.2% points lower costs to income than others. Our analytics solution is based on banking data models that we have developed through our experience in banking. With Finacle, you have a partner for all your analytics needs.

End-to-end transformation partner

Our solution helps you with faster business insights so that you can better utilize your time in driving your business. We also maintain the solution for you, so no more complexities related to hardware, installation, configuration, vendor lockdown costs and other overheads.

Ecosystem advantage

Implementing our analytics solution gives you an advantage of an ecosystem. We serve over 1 billion global banking customers with solutions in areas such as core banking, omnichannel banking, payments, treasury, origination, liquidity management, Islamic banking, wealth management, artificial intelligence, and blockchain. Leverage our entire range of banking solutions as Finacle Analytics comes pre-integrated with our suite of products and offerings.

Make your big data analytics investments count - create a strong insights-driven business with exclusive banking analytics from Finacle Analytics Solution.
About Infosys Finacle

Finacle is the industry-leading digital banking solution suite from EdgeVerve Systems, a wholly owned product subsidiary of Infosys. Finacle helps traditional and emerging financial institutions drive truly digital transformation to achieve frictionless customer experiences, larger ecosystem play, insights-driven interactions and ubiquitous automation. Today, banks in over 100 countries rely on Finacle to service more than a billion consumers and 1.3 billion accounts.

Finacle solutions address the core banking, omnichannel banking, payments, treasury, origination, liquidity management, Islamic banking, wealth management, analytics, artificial intelligence, and blockchain requirements of financial institutions to drive business excellence. An assessment of the top 1250 banks in the world reveals that institutions powered by the Finacle Core Banking solution, on average, enjoy 7.2% points lower costs-to-income ratio than others.

For more information, contact finacle@edgeverve.com