

CASE STUDY

Driving Growth at a Community Bank with Business Intelligence Powered by SNL Banker

THE CLIENT:

A community bank

USERS:

The trust and retail banking divisions

Data is an asset, and it's extremely valuable when a bank can use it to increase the bottom line. Customer data is often owned by individual divisions within a bank, however, and these silos make it difficult to connect different sources of information to uncover new revenue opportunities. For example, how many trust clients have banking relationships and vice versa, and which customers are good candidates for additional services?

The trust division at this community bank was responsible for a substantial portion of the revenues of the firm, but the division operated quite autonomously. The heads of trust and of retail banking realized they could cross-sell services more effectively if they were able to share customer information to drive their marketing efforts. They decided to collaborate and develop a shared system that could support their growth objectives.



Pain Points

The trust and retail divisions had completely separate systems for reporting and account management. Customer lists from multiple sources were pulled into a static spreadsheet that provided limited insight into cross-sell opportunities. The two division heads felt they needed outside expertise to create a way to mesh and analyze the data to enable them to:

- **Uncover opportunities to expand relationships** on both sides of the business.
- **Develop appropriate retention strategies** for highly-profitable clients.
- **Establish a range of metrics to evaluate cross-branch and officer performance** on a consistent basis.

The bank was operating in silos, which made it difficult to pinpoint cross-sell opportunities. It needed a way to integrate data across the trust and retail divisions to uncover important insights to drive growth and profitability.

The bank had heard about work that SNL Banker, part of S&P Global Market Intelligence, had undertaken to help other community banks leverage their data, and reached out to learn more about the capabilities.



The Solution

SNL Banker is an intuitive reporting solution that offers community bankers streamlined tools to uncover insights from data to identify business-building opportunities. The solution enables users to view a complete picture of client relationships, identifying service gaps and customers with enough wealth to be candidates for additional offerings. The combination of a data warehouse and a powerful dashboard reporting and analytics console quickly brings customer data to life, letting users:



Identify service gaps

Powerful tools enable users to dive into the data to look at the details of a customer's relationship and the types of products and services being used to identify cross-sell opportunities.



Target the best prospects

Customer profiles can be integrated with **Claritas P\$YCLE® segmentation data**. This sophisticated tool classifies every U.S. household into one of numerous consumer segments, which roll up to life-stage groups that highlight the consumption patterns and needs of financial consumers. It helps users better understand the purchasing behavior of different groups to target customers and prospects with relevant offerings to help improve close-rates and cross-sell ratios.



Benefit from householding

SNL Banker Householding provides a holistic view of the overall relationship with an individual customer. Using attributes such as

address and social security number, relationships that may seem separate can be tied together. In addition, a clustering engine provides a full view of the joint decision-makers within households, helping users see a full picture of what products an entire household already uses, and where opportunities may exist.



**Empower
employees**

Role-based dashboards empower teams with the visibility to identify problems and provide the accountability to solve them. Report templates cover finance and accounting, credit and risk, sales and marketing, and operations.



**Understand drivers,
trends, and risks**

Daily insight lets users understand drivers and trends immediately, instead of waiting on month-end reports.



Key Benefits

SNL Banker could deliver much more than the heads of trust and retail banking anticipated, and they subscribed to the solution. They saw many benefits, including the ability to:

- **Thoroughly analyze business development opportunities** and gain clarity on the most profitable products and customers. (This can also include credit cards, loans, and more.)
- **Understand specific household relationships and customer demographics** to improve the relevancy of cross-sell discussions.
- **Create more precise goals** to keep teams on track to meet organizational objectives, investing in training where performance is lagging the norm.
- **Quickly identify risks** and course correct early on with daily performance metrics.
- **Save significant time producing reports** and eliminate manual re-keying by automatically pulling up-to-date data from the general ledger as the basis for forecasts and analysis.
- **Rely on top-notch Advisory services** to guide data access, report development, and more to get the most from the entire SNL Banker offering.

[Click here for more information on SNL Banker.](#)

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