

Digital Counselor for Finance

Personalized Nudges - Improved Outcomes



Humanizing Digital Interactions

Discourse Analytics' Digital Counselor for Finance™ (DCF) integrates into Dynamics and empowers financial services organizations to improve customer acquisition, drive enhanced product sales and cross-sales while developing the "hook" with deeper engagement and customer connectivity.

DCF leverages existing CRM data and humanizes the analytics and insights that power a person's "next-step" decision making. Instead of demographics and psychographics, DCF deploys "Attitudinal AI," a proprietary data lake and patented "think-a-like" clustering to understand the person, what they want and why they want it. By integrating DCF into your current CRM system you unlock the immediate insights that gets smarter and more effective over time without the need of an in-house data science team.

The Consumer Activation Platform™

- ❖ The Digital Counselor for Finance™ (DCF) translates signals and behaviors within Dynamics and translates them into evidences of attitudinal dimensions that understand "why" people make decisions
- ❖ Customers' attitudes towards their financial situation, such as risk tolerance or comfort with technology, drive their behavior
- ❖ Identifies churn risk and the proper offer and/or product to put in front of the customer to activate that person
- ❖ Our Artificial Intelligence (AI) platform powers continuous scalable two-way conversations with customers
- ❖ Enables financial institutions to deploy hyper-personalized member services and product marketing campaigns

Proof Points

- ❖ A top 10 US financial institution, with over \$300-billion in assets, wanted to move beyond behavioral targeting to truly customer-centric engagement and activation with more personalized products and content offerings
- ❖ Improved Email engagement by 35%

- ❖ Reduced Churn in refinancing mortgage borrowers by 22%
- ❖ The DCF increased product targeting by 34% over existing behavioral models

Features & Functionalities

- ❖ Seamless integration into Dynamics
- ❖ Patented mindset modeling platform
- ❖ Proprietary branch & sequence survey tool
- ❖ No Personal Identifiable Information requirement
- ❖ Secure & scalable
- ❖ Four weeks to high impact & 15% Increase in cross-sell
- ❖ Enhances opportunities for revenue generation and cost reduction
- ❖ The DCF can drive meaningful impact to consumer lenders and servicers in all distribution channels
- ❖ Operates externally using anonymized profiles constructed from CRM data, digital conversations and cognitive mapping
- ❖ Profiles and interventions can be imported to CRM system
- ❖ Continually updates over customer lifecycle
- ❖ Member offers may be delivered through CRM or served in-line through the widget

Discourse Analytics' Difference

- ❖ In addition to modeling existing CRM data and driving profiles through the survey widget, the DCF leverages its proprietary data lake in each engagement
- ❖ The data lake houses more than 4.3million anonymized user profiles and thousands of interventions derived from interactions across financial and other verticals, including education, healthcare and politics
- ❖ The data lake leverages machine learning and think-a-like clustering to accurately and efficiently profile and prescribe both the right product and the right message

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