

DP Credit Bureau & Experian Singapore present

ANALYTICS IN CONSUMER BANKING

Thursday, 12 May 2011 • 09.00am - 02.00pm
Marina Mandarin Singapore • Taurus Level 1
6 Raffles Boulevard, Singapore 039594

Global consumer banks are increasingly shifting their strategies away from being product and campaign focused to becoming more customer-centric in their outlook. Increasingly, a product-based approach of selling to a customer may be on its last legs as marketing and risk professionals in consumer banking begin to look at assessing more effective and innovative means of securing the selling opportunity.

Such a move is not surprising given the higher consumer resistance to intrusive marketing and the fatigue of receiving endless direct mails and unwanted marketing calls. The window of getting the customers' attention has shrunk significantly as consumers are taking the initiative away from the marketers.

Join DP Credit Bureau and Experian, as they showcase world-class analytics solutions in this seminar. Experian, combining the data prowess of DP, will be providing insight into real global and local case studies to assist with the use and understanding of the marketing and credit solutions that world-class financial institutions are rapidly employing.

THE ROLE OF ANALYTICS IN A CUSTOMER-CENTRIC WORLD

The use of analytics in the move towards customer centricity is both a science and art of raising a bank's value proposition. It has the potential to increase profitability by improving the customer's overall experience.

It is scientific in its approach, using statistics, data mining techniques and a methodological process to identify the right strategy for different unique customers. It is an art as it draws from a diverse pallet of colors (data sources) to tailor the right product mix for a customer.

This seminar will share the requirements in developing a deep level of creativity, balancing user-needs design, promotions, content, images, and more to capture the customer. It also details the role of the analyst in walking the fine line of extracting the right kind of data and intelligence to combine with a holistic approach in the targeting of the ideal customer.

IMPROVING THE QUALITY OF MARKETING WITH MOSAIC

MOSAIC is a globally-regarded consumer classification system and the world's leading consumer segmentation solution. It currently covers more than 25 countries and classifies over one billion consumers worldwide.

MOSAIC recognizes the way we live and work - factors that are changing rapidly, becoming more sophisticated and complex. Political, economic and technological shifts are also reflected in the socio-economics, lifestyles and behaviours of consumers and MOSAIC is designed to ensure that these key



WHO WILL BENEFIT?

- Chief Risk Officers
- Chief Information Officers
- Head of Consumer Credit Risk
- Head of Marketing / Sales / Products
- Regulators
- Professionals in Credit or Marketing

ingredients are taken into consideration when profiling target customers.

Understanding your customers in this changing environment is a critical business task. The latest version of Experian's MOSAIC consumer classification provides a comprehensive view of consumers now and in the future. More importantly, it helps to address what you can do to build that relationship while intimately understanding each customer.

MOSAIC gives you a deep comprehension of your customer: who, what, where, when, how and why. This can help you to target, acquire, manage and develop profitable relationships and improve business results.

The classification also gives you a better understanding of locations and the people they serve, ensuring that you get the best from your sites, with the right mix of products and tenants and targeted and effective media planning and buying.

MOSAIC helps you to look ahead and plan for the future. You can analyse consumer behaviour, understand potential risk and identify investment opportunities.

MOSAIC is based on analysis of the latest trends in Singapore society, a wealth of high quality, comprehensive data sources and a sophisticated proprietary approach to cluster analysis, supported by analysis of market research to validate the classification.

Organised by



Key Sponsor



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FINDING GROWTH OPPORTUNITIES THROUGH EFFECTIVE CREDIT ANALYSIS

Effective targeting requires an understanding of your customer's lifestyle, demographics and behaviour, as well as their credit and risk histories. Experian's tools like Mosaic and DP Delphi Score deliver integrated risk analysis and marketing insight assisting with decisions regarding accept/decline rates, cross-selling and credit limits.

DP Delphi Score is a credit bureau score developed by Experian using consumer credit data in Singapore. The first of its kind, it combines information from

DP Credit Bureau Pte Ltd and borrowers from DP Group's SME non-bank data. Using statistical modelling techniques to determine credit worthiness of individuals, it uses over a million credit records captured in its database and has a high level of predictive power.

As the tough market conditions forces financial institutions to sort the 'wheat from the chaff', the smart businesses globally are thriving as they seize new opportunities and routes to market. Find out more about how you may target more strategically and how you assess the value of new business. In this way, it will enable you to streamline your risk and marketing strategies, helping to keep you one step ahead of the game.

PROGRAMME

09.00am	Registration
09.30am	Welcome Address Ms Chen Yew Nah Managing Director DP Information Group
09.45am	Opening Address Mr Dennis Martin Managing Director (South-East Asia) Experian Asia Pacific
10.00am	THE ROLE OF ANALYTICS IN A CUSTOMER-CENTRIC WORLD
10.45am	Break
11.15am	MOSAIC - GLOBALLY ACCLAIMED CUSTOMER CLASSIFICATION AT WORK
11.45am	FINDING GROWTH OPPORTUNITIES THROUGH EFFECTIVE CREDIT ANALYSIS
12.30pm	Lunch
02.00pm	End

Registration

RSVPs before 05 May 2011 appreciated.

PARTICIPANT DETAILS

Company: _____

Address: _____
 _____ Postal: _____

Tel: _____ Fax: _____ Website: _____

Nature of Business Activities: _____

Name of Participant (1): _____

Designation: _____

Tel: _____ Mobile: _____ Email: _____

Name of Participant (2) : _____

Designation: _____

Tel: _____ Mobile: _____ Email: _____

more information

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