

Do You Really Know Your Retail Bank Customers?

Transactions Show History — Not Insight.

Balances, deposits, and loan activity only explain what already happened. Customers expect relevance in the moment, across every channel.

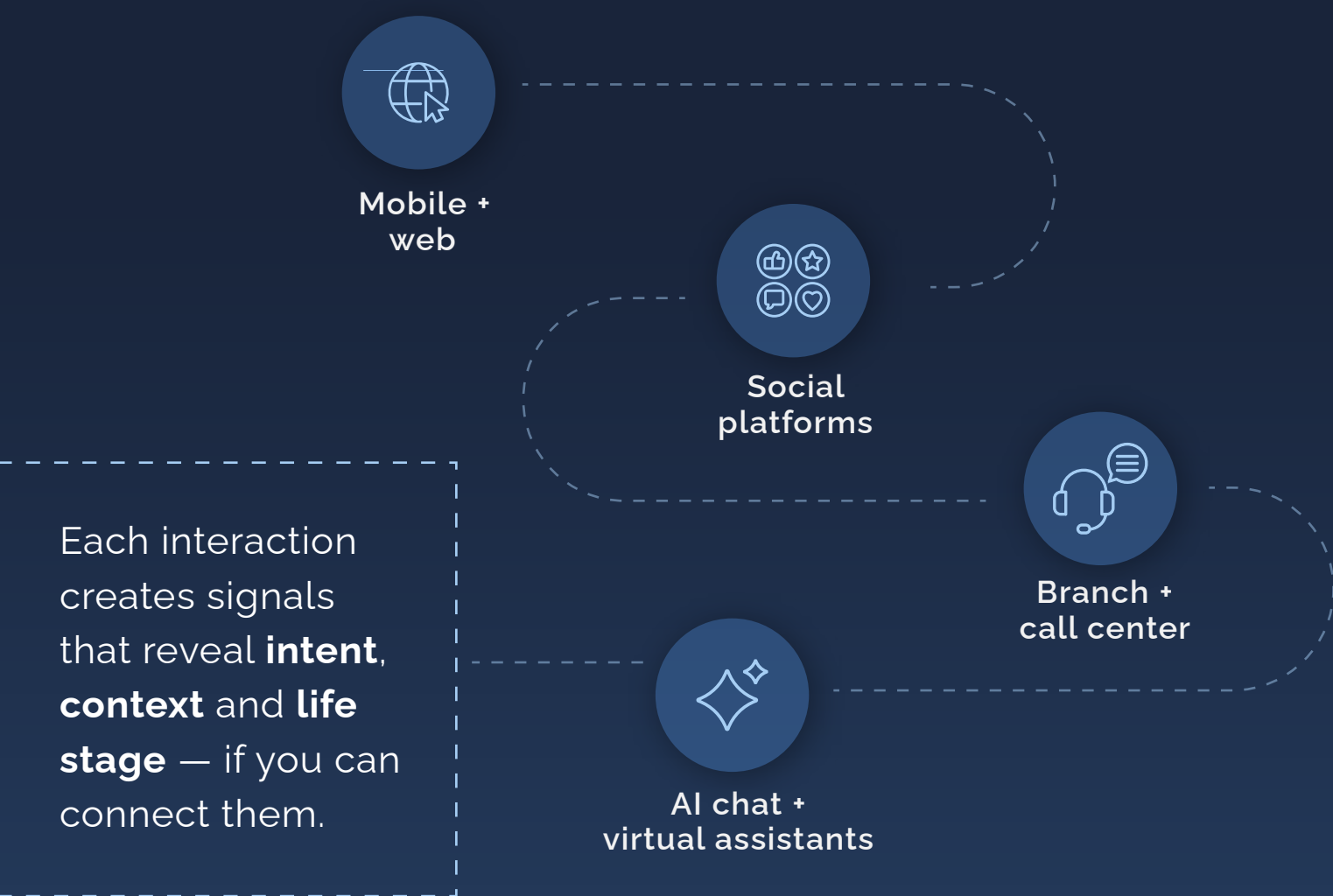
Banks need a connected, always-current understanding of every customer and household.



1 of 10 = Revenue and Transaction Volumes are a fraction of the data sets Boston Consulting Group recommends for a **360 client view**.¹

Your Customers Leave Clues Everywhere

Today's customers interact across a wide network of touchpoints:



72% of customers say personalization influences their choice of bank²

Your CRM Can't See the Whole Customer

Nearly half of retail banks rely on CRM systems³, but even the most advanced CRM cannot:

- ✗ Unify data from siloed systems
- ✗ Resolve identities across devices and households
- ✗ Update profiles in sub-second real time

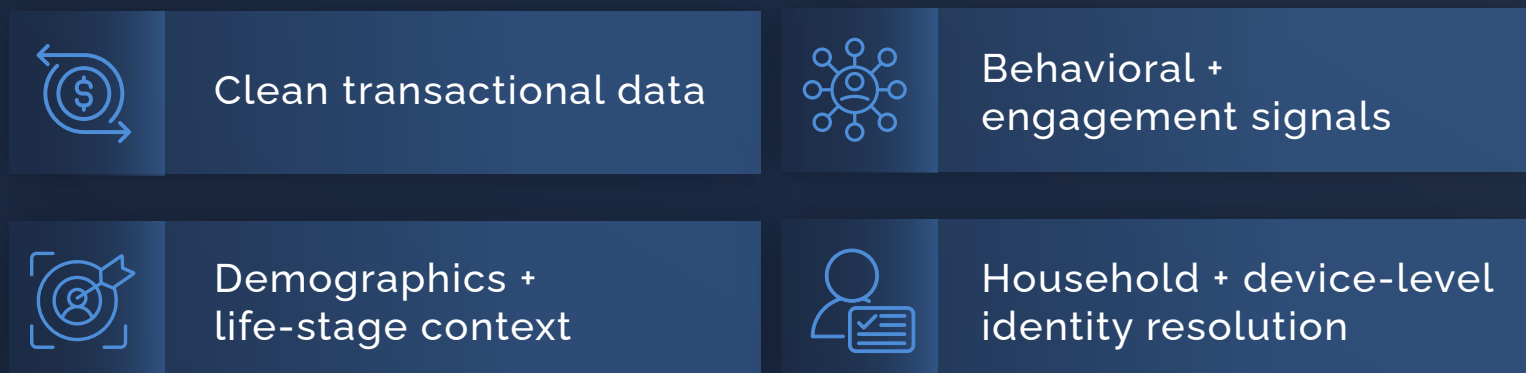
Without this foundation, personalization becomes guesswork — and AI outputs become unreliable.



92% of banking leaders report that the data they need is either unavailable or takes too long to retrieve.⁴

What a Complete Customer Profile Includes

The modern bank blends:



This creates situational awareness, delivering relevance exactly when it matters.

The ROI of Getting Customer Data Right

Banks with a real-time, unified data foundation:

- ✓ Reduce churn with early risk detection
- ✓ Increase revenue through precise targeting
- ✓ Improve service with complete customer context



Using data related to socio-economic profiles and customer behavior can help **cut average attrition rates by more than one-third**.⁵

Move From Transactions to Relationships

The Redpoint Data Readiness Hub unifies every signal — **transactional, behavioral and contextual** — into a **real-time, accurate customer profile** built on your data.

That's how banks deepen relationships and drive growth.