

Customer Insight & Analytics Solutions for Mortgage Lenders

An economic slowdown and a tight credit market provides the most fertile ground for achieving maximum benefits from customer insight & analytics.

Optimal leveraging of customer insight & analytics enables the protection of revenues and margins by enabling more precise decisions in the marketing, origination, credit risk & decision support, servicing, and rewards / loyalty program areas.

And, it is the most cost-effective vehicle for gaining sustainable competitive advantage.

In the current environment of economic slowdown and mortgage defaults of historic significance, customer insights & analytics can be leveraged for maximum benefits in:

Marketing - Improve campaign response by more precise list selection, segmentation and targeting. *C-Metrix improved DM campaign response by as much as 300%.*

Origination & Credit Risk Assessment - Many mortgage lenders have reacted to the current crisis by significantly tightening underwriting standards which may have swung too far in protecting against losses. Effective use of analytics yields additional profits without significantly impacting portfolio risk. *C-Metrix increased closings by as much as 7% via more precise risk selection.*

Collections - Enhance collections performance by determining the optimal sequence of accounts to contact and offers to make. In the case of outsourced collections, analytics can be used to match segments of the portfolio to specific agencies for best results. *C-Metrix improved collections performance by 9%.*

Overview of C-Metrix Framework for Customer Insights & Analytics

C-Metrix' customer insight & analytics framework utilizes customer data along with product and financial data to enable mortgage lenders to make more accurate and precise business decisions via segmentation and predictive analytics.

Customer data is compiled from various internal sources including customer interaction & transaction, credit & billing as well as external credit bureau, rating agencies and consumer databases.

Customer, product, and financial data are analyzed and modeled using a variety of methods and techniques from statistics, econometrics, neural networks, and other decision sciences.

The analytic procedures and models can be automated using standard or custom built software tools that can be deployed on a variety of platforms.

Sample of C-Metrix Customer Insight & Analytics Solutions

Customer Segmentation
Campaign Response Analysis
Promotion Performance Analysis
Affinity Analysis
Cross Sell Analysis
Up Sell Analysis
Customer Profitability Analysis
Customer Lifetime Value Analysis
Customer Inherent Loyalty Analysis
Customer Retention/Attrition Analysis
Customer Credit Analysis & Scoring
Customer Collections Analysis & Scoring
Total Customer Attractiveness Scoring
Customer Issues & Complaints Analysis

C-Metrix Methodologies & Techniques for Customer Insights & Analytics

We apply the most effective methodologies and techniques from a variety of decision sciences to analyze and model customer profile, attitudinal, behavioral and transaction data to gain actionable insights on them, make predictions about their future behavior and recommend the best action path for the mortgage lender.

Some of the methodologies and techniques we employ are:

Cluster Analysis	Factor Analysis	Conjoint Analysis
Multidimensional Scaling	Perceptual Mapping	Discriminant Analysis
Principal Component Analysis	Regression Analysis	ANOVA Analysis
CART Analysis	Discrete Choice Analysis	Neural Networks

C-Metrix Data Proficiencies and Unique, Proprietary Data Assets

We have deep expertise in customer data and extensive knowledge of data sources for mortgage lenders, both internal and external.

In addition, C-Metrix has databases containing unique data on mortgage customers including socio-economic-demographic profiles, attitudes, and behaviors compiled from primary and secondary research over the last dozen years. These data combined with data from the mortgage lender's internal databases as well as external sources provides the foundation for unmatched results from customer insight & analytics solutions.

To find out more about the results obtained by mortgage lenders from implementing C-Metrix customer insight & analytics solutions and how they can be applied to protect and grow your revenues and margins please contact us.