



PKSI partners with leading organizations around the world to provide advanced analytics solutions and services to solve their most difficult challenges.

Pegasus Knowledge Solutions, Inc.

PKSI Advanced Banking Analytics

Company Vision

PKSI is a leading provider of advanced analytics solutions. Our innovative Advanced Banking Analytics (ABA) solution with pre-built data models, machine learning analytics and visualizations makes ABA a perfect choice for today's banking analytics needs. A key to the PKSI approach is to make sure through a thorough start-up process and system extensions that our solution meets the specific needs of your organization.



**2020 Excellence
in Innovation**
WINNER

PKSI Advanced Banking Analytics

At PKSI we envision a world where everyone can make better decisions, grounded in trusted data and assisted by the power and scale of PKSI Analytics solutions. When decisions are made supported by the best insights, performance improvements are possible that were not before.

Our mission is to make it easier for more people to use powerful analytics every day, to shorten the path from data to insight – and to inspire bold new discoveries that drive improvement.

Banking is being reinvented in real time. COVID has presented a critical challenge. The need for reinvention and digital transformation existed before COVID but is even more essential now. Banks need to evolve their business models and find ways to serve customers better. For many banks that means making better use of advanced analytics.

Today's analytics tools and techniques have evolved to put these advanced analytics solutions within everyone's reach.

Advanced analytics and Big Data are helping banks of all sizes improve processes and reduce costs, improve employee engagement and performance, and create a hyper personalized experience for their customers.

PKSI has made banking analytics even more accessible with the creation of **PKSI Advanced Banking Analytics (ABA)** an out of the box software solution that delivers key insights without the heavy lifting.



Consensus on the Value of Advanced Banking Analytics

Banking executives agree on the importance of AI and advanced analytics to the success of their institutions.

- 66% of banking executives say new technologies will continue to drive the global banking sphere for the next five years.
- 77% of bankers believe that unlocking value from AI will be the differentiator between winning and losing banks.
- 45% of banking executives are set on transforming their existing business models into digital ecosystems, banks will continue to adapt their internal structures to digital technologies in order to enhance customer experience, product offerings, and new revenue streams.

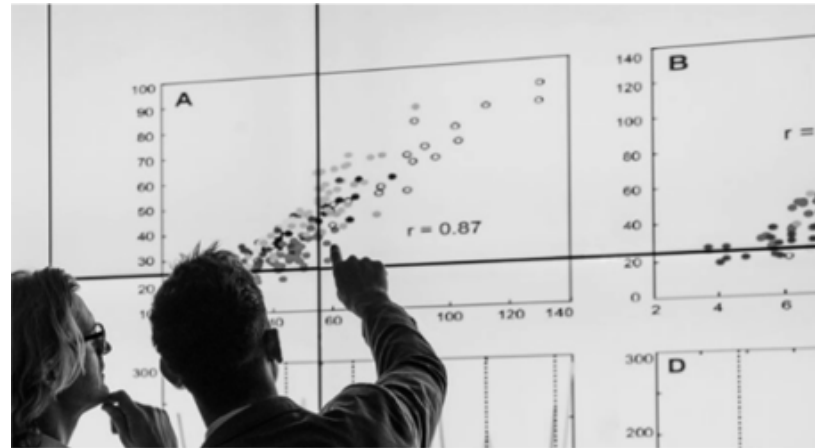
Source: World Economic Forum

AI and Advanced Analytics – How to Meet the Challenge

Today's bank customers are more in charge of the buying process than ever before. They want information and options, and a personalized experience that changes to meet their changing needs. Add to that accelerating competitive pressures in the industry and it is easy to see why banks are looking for solutions that will help them cut costs, find and retain customers, and improve the customer experience.

The question is where to turn. One solution is to turn to big data and analytics. With the depth of data available to them banks can utilize advanced analytics to draw deep insights into process performance, customer behaviors, and risks and fraud. Using AI and machine learning banks can identify and remove inefficiencies in processes, better understand customer needs so they can offer the right products and services to them and provide a level of support to offer an unequalled customer experience.

Sounds good. So why isn't every bank on a path to fully implement AI and advanced analytics throughout their operations? Well, there are challenges. Data for one. Data is scattered. It exists in disparate silos and is difficult to cleanse and integrate. Skills for another. AI and machine learning skills are difficult to find and expensive, and the care and feeding of these resources is not something many banks want to deal with.



A few large banks have made the investments. Investing millions of dollars to buy and build these resources.

Royal Bank Of Canada Bets Big On Artificial Intelligence
Forbes

TD Bank Acquires Toronto-Based AI Startup Layer 6

THE WALL STREET JOURNAL.

One Canadian bank has invested in its own AI subsidiary and then made an additional investment of \$4 million in a second initiative. Another chose to acquire their own AI firm. Buying an AI company for \$100 million.

For those banks not interested in buying or building their own AI subsidiary is there a solution? Happily, there is – partner with an AI expert who can accelerate your journey to new levels of AI-enabled insight and action.

What to Look for In a Partner

There are key things to look for when identifying the best partner for your needs. Keys that center on out of the box solutions, data expertise, and ongoing expertise and guidance.

Partner Keys to Success	
Out of the Box Solutions	Pre-packaged key metrics and analytics at your fingertips. Providing click-of-a-button access to all the metrics needed to visualize the state of the business (now, in the past, trending) and the impact and effectiveness of key initiatives.
Connections Across Data Sources	Your banking analytics partner does all the heavy lifting to seamlessly connect data across sources. Making connections across core banking, risk, lending, and CRM systems, along with external data. Generating insights not possible before.
Ongoing Expertise and Guidance	Delivering ongoing advice and expertise on how to best address business questions with data and analytics.

To meet the need PKSI offers banks our out of the box Advanced Banking Analytics (ABA) solution. A key to ABA's success is its unique platform design. Through this design companies can begin where they need and grow their use of workforce analytics into more and more areas over time.

Another key is that ABA includes the key components for a successful advanced analytics solution - Data Integration, Analytics Engine, and Visualizations – all pre-built by PKSI.

A packaged software solution like ABA delivers quicker time to value and a lower cost.

A Platform For Growth



The PKSI Advanced Banking Analytics Platform

Where To Use Advanced Banking Analytics

The key to delivering value from Advanced Banking Analytics is in the use cases. Those challenges that banks must address in their journey to digital transformation and five-star customer experiences. Use cases that help banks to increase revenues, reduce costs, and improve competitive position.

ABA use cases exist across the enterprise from the front to middle to back office. Some examples of banking analytics use cases include:

Customer Growth:

Today customers have many options for their banking and investment activities. Growing customer relationships requires a new approach. This is where AI comes in, supported by all the data banks already have on their customers. AI can help identify customer behavior patterns in their financial transactions and highlight the products, services, and areas of interest most important to a given customer at a given time. AI turns the customer experience from one looking in the rearview mirror to a forward-looking one, providing insights and advice and empowering customers to make better financial decisions.

Customer Churn and Experience:

AI models can detect patterns in customer behaviors and predict which customers have a higher potential to churn. By analyzing these behaviors banks can identify when a customer is at risk of leaving and take actions accordingly to prevent churn. AI models in banking are also used to analyze customer sentiment. Analyzing and scoring the tone of emails, text messages, social media posts, and other data gives banks insights into levels of customer experience and areas of concern to focus on both for groups of customers and individual customers themselves.

Lending Operations:

AI can automate document review and capture data from documents eliminating time-consuming and error prone manual processes. Automation improves productivity, reduces errors, and shortens the time to make credit decisions.

Credit Scoring and Predicting Loan Defaults:

In addition to evaluating credit applications faster and more accurately AI predictive models can assess applicants' credit scores improving decision-making. By mining data machine learning models look for patterns in customer behavior indicating changes in ability to pay. Incorporating natural language processing and analyzing social media activity can further improve the quality of predictions. Using predictions to work with customers in danger of default can improve both bank performance and customer experience and loyalty.

Fraud Detection:

AI technology can scan volumes of transactional data and detect irregular customer behavior patterns that could indicate fraud. The speed and scale of AI allows banks to address fraudulent activities in real time.

Regulatory Compliance:

Keeping up with regulatory changes is a never-ending battle. Compliance teams spend hours and hours searching websites and documents looking for and understanding new rules. It is a time-consuming, costly, and error-prone process. AI-based tools can analyze structured and unstructured data using natural language processing to understand complex regulations and present recommendations for which ones to incorporate into a bank's compliance framework.

Workforce Analytics:

A bank's employees have and will continue to have a significant impact on customer experience, as well as bank productivity and performance. Advanced analytics are used extensively to help banks improve hiring, increase employee engagement, and lower employee attrition.

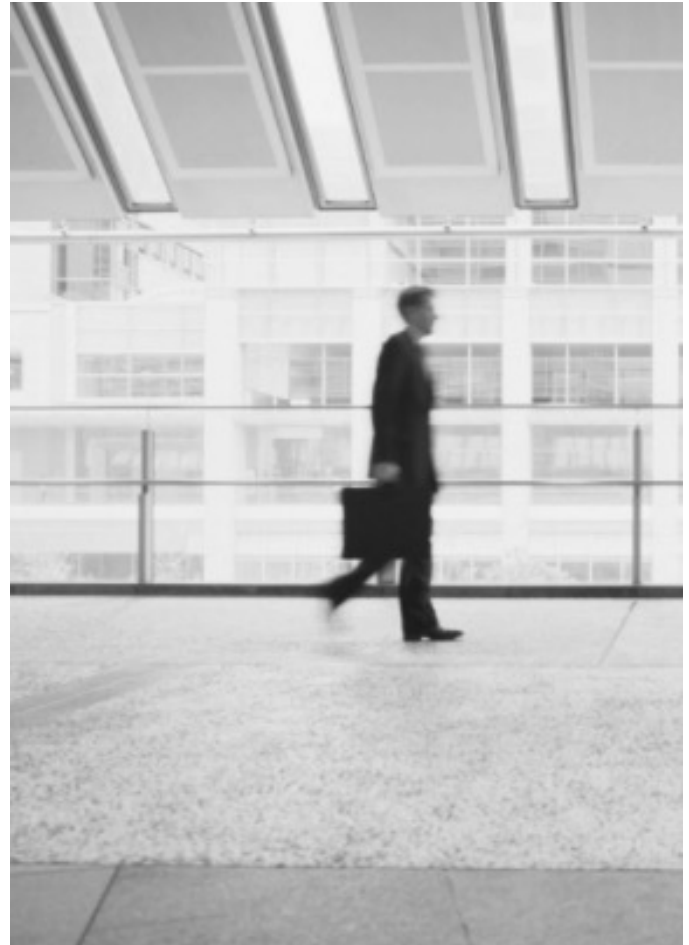
TOGETHER, WE CAN DO GREAT THINGS

PKSI partners with our clients to bring technology to bear and provide the advanced analytics, machine learning, and AI needed to address their biggest challenges. Our team helps organizations to utilize our pre-built analytics solutions to transform data into insights, empowering improved decision making and organizational improvement.

About PKSI

Founded in 1997, Pegasus Knowledge Solutions, Inc. (PKSI) is an independent, advanced analytic software and services organization that partners with industry leading providers to help customers create value from their data, bringing a range of talents, including data integration and preparation, big data environments, data mining, predictive analytics, machine learning and text mining, as well as dashboarding and visualization.

PKSI is focused on quality, speed of execution, value and above all, customer satisfaction. Our global solution delivery centers are ISO 9001-2008 and ISMS 27001-2013 Certified.



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