

## Silent attrition analysis for retail banking using Wipro's Data Discovery Platform

Identifies key factors impacting silent attrition/dormancy in credit card portfolios

Silent attrition happens when customers seize their transactions without any prior warning. In non-contractual relationships like insurance or credit cards, it can mean that customers simply stop using the card or policy without giving any intimation to terminate or cancel the services. The silent attrition app identifies key factors impacting silent attrition/dormancy in credit card portfolios. The model predicts the propensity of silent churn at the customer-level across segments with varied values.

Detect silent attrition and contact them at the right time with persuasive offers



Financial impact assessment to compare attrition versus non-attrition segments of customers



Value-based segmentation that helps in reducing generalization of the solution

**Financial impact assessment** and comparison of attrition versus non-attrition segment of customers



When clubbed with response model, high value and high response, segments can be targeted to cut down marketing cost

suitable value propositions



## **Key features**

- Implement foresight-driven targeting strategy to generate better ROI
- Descriptive analysis on customers' demographics, transactions and derived data, capturing changes in customers' behavioral trends over time
- · Based on input data analysis and segmentation (transaction-and demographics-based), the predictive model is derived to identify triggers/indicators of silent churn
- Leverages the Data Discovery Platform, an integrated advanced analytics platform capable of generating business-relevant insights from multi-structured data, offering price, performance and time benefits

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