

Staying profitable in the changing financial services marketplace

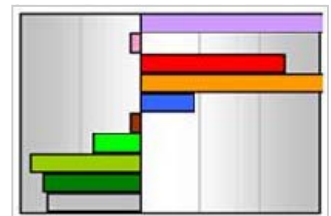
The financial sector in Romania is more challenged than ever in the face of rapid macro-economic changes. Increasingly, financial institutions need to grasp trends quickly and act to retain profitability and achieve sustainable growth.

There are many dynamic forces that affect your consumers' attitude and behaviour. Changing economic performance, cultural and structural factors including home ownership, consumerism, confidence (or lack of) in the future, changing demographic and social trends: these are just some.

Are these some of your concerns?

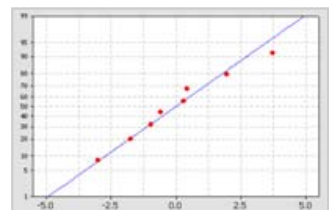
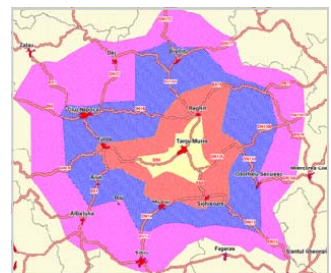
Maximise customer value

- Understand customers and market: who buys what, how, and why.
- Identify gaps between products and consumers. Find the best prospects; the most profitable customers; prioritise cross-selling opportunities.
- Communicate the right offer to the right consumers, at the right time, using the right channels.



Optimise retail network performance

- Understand how your customers interact with your network: who are they, where they live, how profitable they are, and what they buy.
- Determine the optimum location of sites, and the optimum product mix for each location.
- Select branch skill mix and local area marketing for optimum performance.
- Evaluate network performance against market potential.



Manage the value of assets

- Understand the economic and market drivers of assets risk &/or return.
- Predict risks and returns from real estate assets and identify opportunities.
- Evaluate portfolio performance in relation to markets.



What about tomorrow? Are you considering developing new propositions and developing new markets?

Banking Leasing Insurance Asset Management



Over 250 financial organisations use Mosaic, Micromarketer, our data and our consultancy services to address these needs in over 29 countries.

In Romania, our customers use our tools and services to enable change in their analytical processes and create value for their businesses.

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