

## **MANAGING CUSTOMER BEHAVIOUR**

### **- Scoring and the Art of Portfolio Management -**

#### DAY 1 – SCORES AND STRATEGIES

Registration (Coffee) 08:45-09:00

1. Data driven management 09:00-10:15

- ? Influencing customer behaviour
- ? Credit cycle and management context
- ? Scores and decisions

Coffee

2. Behavioural scorecards 10:30-12:15

- ? Definitions
- ? Data requirements
- ? Development process – collections example followed by practical exercise
- ? Customer scorecard considerations

Lunch

3. Improving results: collections 13:15-15:00

- ? Collections objectives
- ? Risk driven strategies with practical exercise
- ? Action specific scores
- ? Productivity optimisation

Tea

4. Improving results: account management 15:15-16:30

- ? Account management decisions
- ? What limits do - declared and shadow limits
- ? Authorisations / overlimit decisions
- ? Setting limits
- ? Strategy structure

Tea

5. Scorecard validation (optional) 16:45-17:30

- ? Diagnostic measures
- ? Mis-alignment techniques

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#### DAY 2 – EXPERIMENTATION AND EVALUATION

- |   |             |
|---|-------------|
| 6. Experimentation: learning by doing                         | 09:00-10:15 |
| ? Why experiment / what experiments?                          |             |
| ? How to plan, run and evaluate experiments                   |             |
| Coffee  |             |
| 7. Strategy evaluation: account management                    | 10:30-11:30 |
| ? Process of evaluation                                       |             |
| ? Reports, interpretation and data sources                    |             |
| ? Worked example with practical exercises                     |             |
| Coffee  |             |
| 8. Measuring collections strategies                           | 11:45-13:00 |
| ? Collections outcome measures                                |             |
| ? Relating actions to risk - practical exercise               |             |
| ? Financial analysis  |             |
| ? Operational measures  |             |
| Lunch   |             |
| 9. Strategy development: theory and practice                  | 14:00-16:15 |
| ? Customer focused management                                 |             |
| ? Optimisation – the next step                                |             |
| ? Structuring a strategy – practical exercise including break |             |
| ? The competitive organisation                                |             |
| Tea during session  |             |