

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

PLEASE BRING A CALCULATOR EACH DAY

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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

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