

### OPPORTUNITY: INCREASE PRODUCT USAGE OF EXISTING CUSTOMERS

Analyzing the patterns and nuances of individual transactional behaviors can reveal previously unnoticed or unmet financial requirements. For example, a series of international transactions might indicate a need for a more favorable foreign exchange service, or consistent overdrawn accounts could signal a demand for a different kind of credit offering. Rather than relying on broad categories or generalized products, financial institutions can craft specific solutions that resonate with the individual needs and circumstances of their clients. This approach fosters a more personalized banking experience, leading to increased product adoption and customer satisfaction.

