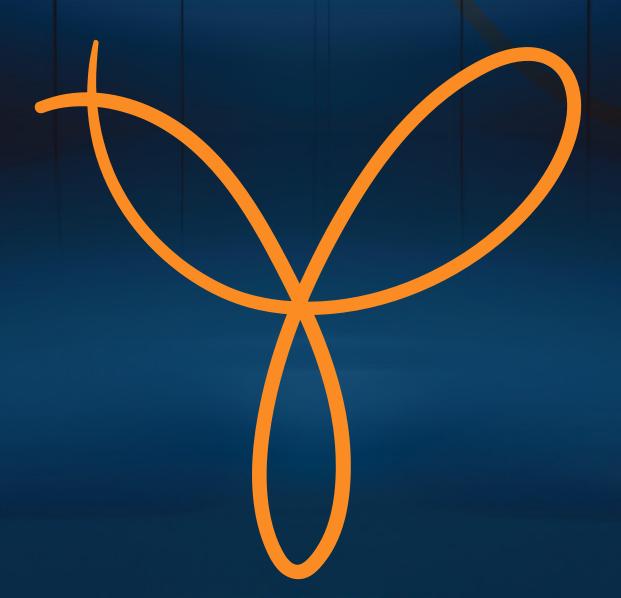


GenAl-enabled Growth Intelligence Platform "LumYn"

A platform that understands each customer's needs, behavior, and intent to uncover revenue opportunities to drive growth



A Treasure Trove of Untapped Potential

You possess an immense sea of customer data, derived from daily interactions and transactions. Yet, much of this valuable data remains untapped, akin to a hidden treasure chest awaiting the right key to unlock its vast potential.

This gap between data and actionable insights often leads to a significant customer experience shortfall. The result is a prevalence of generic products and one-size-fits-all marketing strategies that fail to meet individual customer needs, leaving them overlooked and undervalued.

The McKinsey Global Institute estimates GenAI could add a value of \$2.6 trillion to \$4.4 trillion, annually, to global industries. The economic impact will likely benefit all banking segments and functions, with the greatest absolute gains of \$56 billion and \$54 billion in the corporate and retail sectors, respectively.¹



Introducing LUM n

Built on top of Newgen's low-code data science platform, LumYn is a GenAl-enabled growth intelligence platform empowering organizations to understand their customers at N = 1 level. LumYn is designed to transform your customer experience through hyper-personalization and maximize Customer Lifetime Value.

LumYn transcends basic demographics to create a hyper-personalized customer view (N=1), which includes:

Understand each customer's lifetime value and wow your most valuable customer strategically.



Understand customer aspirations, financial goals, and customer requirements proactively for superior engagement.

Utilize customer engagement data and discover behavioral insights.

The Banking Dilemma

Customers today demand more than just basic financial management. They crave a bank that understands their unique financial goals and proactively anticipates their needs. This shift in customer expectations presents a significant opportunity, but also a pressing challenge: bridging the gap between the data you possess and the personalized experiences your customers expect.²

A recent study revealed that a staggering 78% of respondents/customers would prioritize institutions offering personalized support. Yet only 44% of banks are currently delivering on this expectation.

Retail banks can expect over \$300 billion increase in value (equivalent to 9-15% rise in operating profits) with GenAl. This new-age technology will help banks almost double their productivity (from 2.8% to 4.7% of the industry's annual revenue). McKinsey believes, "using GenAl tools could also enhance customer satisfaction, improve decision-making and employee experience, and decrease risks through better monitoring of fraud and risk." 3

Strategic Goals of Banking Leaders

Head of Retail Banking

- Sustain revenue growth amidst changing market dynamics
- Stay ahead of customers' expectations and deliver a superior experience

Customer Value Management (CVM) Head

 Nurture existing relationships with customers for better engagement and generation of higher revenue

Chief Technology Officer (CTO)

- Drive continuous innovation and encourage data-driven decisions
- 2. Source: Survey shows customers give banks lackluster grades on their personalization | Business Insider
- 3. Source: Economic potential of generative AI | McKinsey



Core Highlights of LumYn

Conversational Al

Talk to your data in plain language, uncover valuable insights and build growth strategies.

Faster and Simplified Development Process

Address your unique business challenges using LumYn's built-in customizable AI models and gain opportunities. Our low-code-driven platform allows quick iteration and refinement on-the-go.

Achieve Faster Time-to-market

With LumYn's rich library of pre-built AI models, start gaining outcomes from day one by expediting your entire development process for your competitive edge.

Data-driven Business Insights

Now integrate LumYn model outputs into your decision-making process and harness the predictive power of AI to optimize your performance.

Trusted, Reliable and Secure Al

Complete data transparency for comprehensive visibility of approach and modeling process which is built on core technologies following fundamental principles of security and privacy.



banking leaders to choose the deployment model ideal for business requirements and infrastructure.



Applicability Areas of LumYn

Cross-sell and Up-sell

Leveraging predictive analytics, the built-in AI/ML models identify optimal cross-sell and up-sell opportunities, making it easier for banks to recommend tailored products or services to customers based on their specific requirements.

Retention

By analyzing historical data and customer behavioral patterns, the platform helps banks implement targeted retention strategies, enabling proactive measures to retain valuable customers and minimize churn rates by a significant margin.

Behavioral Segmentation

The platform helps segment customers with granularity, allowing banks to create hyper-personalized marketing campaigns and offerings tailored to individual preferences and behaviors.

Pre-approved Products

The platform helps assess customer eligibility and creditworthiness in real time, allowing seamless pre-approval of products, such as loans/credit cards, streamlining the application process.

Built on a low-code data science platform, LumYn enables banks to own the brain behind the operation, experiment, and build models, according to their unique business scenarios.



Faster time-to-market

10 times (10X) faster with 30+ pre-built models



Hyper-personalized customer journey

250+ additional built-in behavioral signals



Cross-sell opportunities

200% increase



Smarter and quicker insights

100 times (100x) faster with GenAl capabilities

About Newgen

Newgen is the leading provider of an Al-first unified digital transformation platform with native **process automation**, **content services**, **customer engagement**, and **Al/ML** capabilities. Globally, successful enterprises rely on Newgen's industry-recognized low-code application platform to develop and deploy complex, content-driven, and customer-engaging business applications on the cloud. From onboarding to service requests, lending to underwriting, and for many more use cases across industries, Newgen unlocks simple with speed and agility.

For Sales Query

AMERICAS: +1 (202) 800 77 83 CANADA: +1 (202) 800 77 83 AUSTRALIA: +61 290 537174 INDIA: +91 11 407 73769 APAC: +65 3157 6189

MEA: +973 1 619 8002, +971 445 41365

EUROPE: +44 (0) 2036 514805



