

## QlikView for Retail Banking

Accelerating competitive advantage and reducing risk through informed decisions

Amid uncertain economic conditions, changing demographics, and a crisis of confidence in the markets, customer focus and risk management continue to be fundamental drivers for profitability and market share in banking. The urgent need for information to help address these priorities compels banks to attempt complex data integration and warehouse initiatives. But lengthy and costly IT projects are hardly an option in today's challenging marketplace. With QlikView in-memory analysis, banks can quickly and affordably offer visibility and analytical capability directly to business users, empowering informed decision making and action based on insight.

### Industry challenges

Customer acquisition and retention take on new meaning in a changing and tumultuous banking industry. Along with the ups and downs of economic cycles, banks face changes in target markets due to the aging of core segments, accessibility of newly affluent and unbanked

### Inhibitors

To create agility and optimize decision making, banks must overcome fragmented legacy system infrastructures, segregated lines of business, and rigid forms of information delivery. And the complexity is magnified by the recent flurry of turmoil and M&A activity in the industry. This challenge is tough enough when markets are strong, and even harder when a culture of cost reduction is pervasive. Banks must find ways to empower business users with information while at the same time reduce spend on costly, long-term IT initiatives.

### QlikView solution

With QlikView in-memory analysis, banks can quickly integrate data from all lines of business and external sources, creating comprehensive, consolidated views of accounts, customers, transactions, and products. And business users themselves can perform powerful, interactive analyses to answer their specific questions and create the agility they need.

Unlike traditional business intelligence, QlikView can be implemented in days. End users can be trained in minutes. Data can be analyzed across unlimited dimensions and explored in any direction against the entire data volume down to record level data such as transactions. QlikView provides fast, visual, flexible and powerful analysis – all enabled

populations, and shifts created by M&A activity. And proactive risk management is of the highest importance in today's environment. Visibility into credit and risk portfolios across business lines, products, customer segments, and geographies is critical to uncovering hidden concentrations that could damage profitability and reputation.

### Testimonials from Global Financial Services Clients

*"QlikView was the only solution able to provide ad-hoc analysis at high performance levels across 200 million records of customer data. Existing solutions of BO, Cognos, Hyperion and SAS were unable to meet our requirements."*

*"QlikView is so flexible, powerful and easy to use – views of data have not been seen this way previously."*

*"Salespeople are winning more business from clients directly as a result of having access to QlikView."*

More than 250 banking and financial firms, including over 50% of the global top 25\* have turned to QlikView to improve performance across their organizations.

\* Top 25 based on Fortune Global Banking and Securities Firms by Revenue, 2008

through its in-memory associative technology.

Executives, managers, analysts, and traders rely on QlikView's unmatched flexibility and ease of use for clear visibility into their information assets, enabling:

- Improved capability for sales & marketing to identify cross-sell and up-sell opportunities
- Improved collaboration among lines of business for customer acquisition and retention programs
- Improved risk and exposure analysis across credit, market, and operational risk portfolios
- More efficient operations and lower costs through measurable process improvements
- Improved executive insight into sales, operations, performance, and risk
- Enhanced response and reporting capability for regulatory and legal compliance



# QlikView for Information Based Business Agility

## Executive Management

With QlikView, executives leverage up-to-date, balanced scorecards and dashboard KPI's to manage progress toward business targets, while QlikView's associative analysis paradigm inspires intuitive, exploratory thinking. Whether analyzing "what if?" scenarios, evaluating new market opportunities, or analyzing performance of business lines, QlikView offers powerful and simple analysis for end users to make better informed decisions

## Sales & Distribution

QlikView empowers the salesforce, branch managers, and financial advisors to easily explore and analyze sales and customer data to uncover new sales opportunities. QlikView dramatically improves enterprise up-sell and cross-sell potential by allowing each individual advisor to fine-tune targeting to their particular situations, increasing revenue, improving products, and maximizing customer profitability.

## Marketing & Product Management

Accurate insight into customers, understanding of markets, and timing, both pre and post launch, all drive success of new product offerings and campaigns. With QlikView, marketing and product

management teams can quickly assess and target the 'who, what, when, and how' for new products, product bundles, and campaigns, to drive maximum impact, customer acquisition, and retention.

## Lending, Payments, & Transactions

QlikView empowers operational managers in lending, payments, and transactions to quickly analyze and assess accounts and activity across a multitude of dimensions, improving efficiency and service levels. In addition, QlikView supports fraud investigation and AML initiatives where it's difficult to predict the questions that need to be asked across domestic and international transactions, customer identification and verification, and internal safeguards.

## Risk and Compliance

Risk managers use QlikView for clear, fast, and flexible visibility into credit and risk portfolios. With QlikView, up-to-date portfolio KPI's can be quickly assessed in a dynamic dashboard, and unrestricted investigatory analysis can be performed, down to the record level, to uncover hidden exposure concentrations and answer questions that cannot be anticipated. In addition, QlikView provides a powerful compliance capability for initiatives such as Basel II, the Single Euro Payments Area (SEPA), Know Your Customer (KYC) and the U.S. Patriot Act.

## Operations, IT, & Back Office

With QlikView, operational managers can assess how to improve processes for lower operational costs, IT managers can perform analyses around systems performance and SLA's, and CFOs can simplify financial reporting and compliance with SOX, IFRS and GAAP. And because associative analysis can be conducted on any data by any dimension – for example, P&L by line of business, geography and product, corporate administrators can apply QlikView decision support to any business function, such as HR, payroll and benefits, planning, budgeting and more.

## Accelerating the competitive advantage of informed decision making

Leading banks worldwide use QlikView as their platform to deliver easy-to-use, fast and flexible analysis across the enterprise. With QlikView, banks seize competitive advantage by empowering their organizations with the insight and agility to deliver innovative products and services, target the right customers, and proactively manage risk. The QlikView platform provides business analysis at line of business and enterprise levels without the long lead times and expense of traditional business intelligence. With QlikView, driving performance means fast and intuitive use of information to optimize decision making.

