



Fast-Growing Bank Gains Customers and Maximizes Profits with Microsoft BI Tools

Customer: Great Western Bank
Web Site: www.greatwesternbank.com
Customer Size: 1,500 employees
Country or Region: United States
Industry: Financial services—Banking

Customer Profile

Great Western Bank, a subsidiary of National Australia Bank, offers banking, loan, and credit-card services and holds U.S.\$8.2 billion in assets. With about 402,000 customers and 200 branches, the company is one of the 100 largest banks in the United States.

Solution Spotlight

- Nontechnical users can analyze data about 402,000 customers in minutes, without help-desk assistance.
- IT department manages and protects user-created analysis tools without hampering creativity.
- Solution simplifies compliance with international banking standards and minimum capital requirements.
- Microsoft SQL Server 2012 data warehouse will hold 6 terabytes.

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Ron Van Zanten, Vice President of Data Quality, Great Western Bank

To support ambitious growth plans, Great Western Bank needed to increase profitability, simplify compliance, and gain better insight into customer relationships. The bank deployed a Microsoft data warehouse and business intelligence solution because of previous success in building an extremely complex system with the technology. The bank can now more easily attract and retain customers, maximize the amount of money it loans and invests, and prove its growth capacity to regulators.

Business Needs

Great Western Bank has expanded by more than 300 percent since its purchase by National Australia Bank in 2008. The bank once used a third-party reporting solution and exported data to unmanaged spreadsheets for analysis. But with a goal of expanding another 300 percent by 2014, the bank needed innovative data management and business intelligence (BI) tools to help it retain existing customers and compete for new ones, maximize profitability, and satisfy growth-related regulations.

As the bank’s data volume grew, users struggled with the old reporting tools and had to wait as long as a week for help-desk assistance. As a result, it was difficult for bank officers to cross-sell additional services or to identify dissatisfied customers. “Competition for customers increases every day,” says Ron Van Zanten, Vice President of Data Quality for Great Western Bank. “Banks without insights into the profitability of specific customers and products will lag behind.”

Also, the spreadsheets that employees used for analysis couldn’t be managed



centrally, so the bank wasn't able to monitor their quality. Such problems risked hindering the bank's growth plans. "Before regulators will allow a bank to grow past a certain size, they have to approve its data infrastructure and practices," says Van Zanten. "Our existing data solution was a potential obstacle to our growth."

Great Western Bank needed a solution that would support growth by improving insight, increasing account-level profitability, and easing regulatory compliance.

Solution

Great Western Bank deployed a data-warehousing and BI solution based on [Microsoft SQL Server 2012 Enterprise](#) data management software. Van Zanten says that past experience had given him great confidence in SQL Server. "At a previous employer, I used Microsoft technology to upgrade a 17-terabyte data warehouse so it could scale to more than 30 terabytes," he says. "That project was a huge success, with tremendous return on investment. It left me with no doubts that the Microsoft BI stack is enterprise-ready."

To speed time-to-solution, Great Western Bank used Microsoft SQL Server 2012 [Integration Services](#) to connect the new data warehouse to the bank's disparate data sources, including a mainframe IBM DB2 database. The data warehouse will eventually hold about 6 terabytes of data. "SQL Server 2012 Integration Services did a great job helping us move and clean the data," says Van Zanten. The deployment began in June 2011; within three months employees were using the solution to provide production reports to the business.

Bank employees now use [Power View](#), a self-service BI reporting tool in Microsoft SQL Server 2012 Reporting Services. Power View is an interactive web-based tool that nontechnical employees can use to explore, visualize, and present data. Users can store and share Power View reports in a Microsoft SharePoint Server 2010 portal. Eventually,

all 1,500 bank employees will use BI information from the solution, with about 300 of them regularly performing custom queries.

Administrators use SharePoint Server 2010 tools to monitor data-source usage and server performance. With Microsoft SQL Server 2012 [Data Quality Services](#), they can impose standard definitions, automate data-cleansing tasks, and take other centralized data-quality improvement actions. The solution is deployed on HP ProLiant DL580 server computers.

Benefits

With the Microsoft solution, Great Western Bank can improve insight, strengthen relationships, and meet growth goals.

Provides What-If Analysis in Minutes

It's now fast and easy for nontechnical employees to get exactly the information they are looking for, such as lists of various categories of account holders for marketing campaigns or decision-making meetings. "Power View gives users an intuitive, safe environment where they can manipulate data and perform what-if analysis in minutes instead of days and without needing help-desk support," says Van Zanten. "The Microsoft solution helps our IT administrators retain oversight of the BI system and protect critical tools without hampering users' creativity."

Simplifies Meeting Customer Needs

Because users can now access so much more information about all aspects of the bank's operations, it is easier for them to

ensure a better fit between customers and bank services. "There are usually signs that indicate that you are in danger of losing a customer or that customers aren't taking full advantage of the services we could offer them, but these signs aren't always easy to spot," says Van Zanten. "Power View helps our bankers fully comprehend the customers' needs, serve existing and new customers more effectively than ever, and maximize account-level profitability."

Eases Compliance with International Banking Standards

The enterprisewide solution also eases compliance for Great Western Bank. "As a subsidiary of National Australia Bank, we must meet the standards required of very large banks, such as the BASEL II accords," says Van Zanten. "With SQL Server 2012, we can meet the reporting and data requirements asked of \$500 billion banks, so we are well-positioned to grow to our goal of about \$25 billion in assets." The solution simplifies risk management, too, helping the bank satisfy both a regulatory requirement and its goal of increasing profitability. "SQL Server 2012 is helping us meet the mandated minimum capital requirements without tying up funds that could be earning additional returns."

The solution gives Great Western Bank a strong edge in its increasingly competitive industry. Van Zanten says, "Banks that try to compete against us are simply going to be at a disadvantage if they don't have the enterprise-ready data-warehousing and BI capabilities that SQL Server 2012 and Power View give us."

Software and Services

- Microsoft Server Product Portfolio
 - Microsoft Office SharePoint Server 2010
 - Microsoft SQL Server 2012 Enterprise
- Technologies
 - Microsoft SQL Server 2012 Data Quality Services

- Microsoft SQL Server 2012 Integration Services
- Microsoft SQL Server 2012 Reporting Services
- Power View

Hardware

- HP ProLiant DL580 server computers