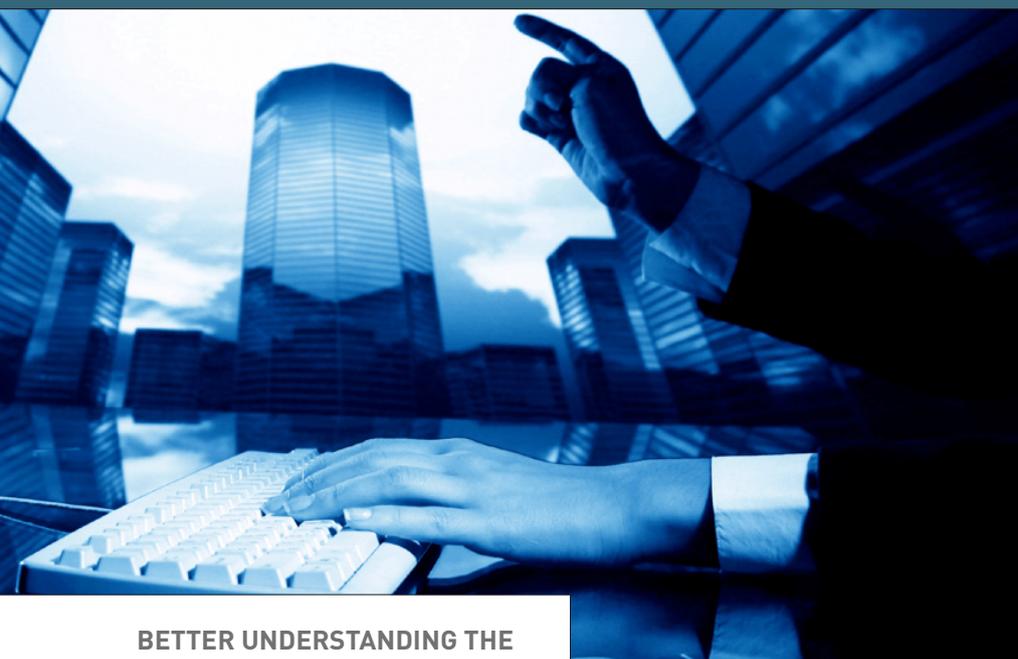


B.I.PRACTICE KEEPS STANDARD BANK AHEAD OF THE PACK

➔ Recognising BI as a vital component for enabling future strategies and better economic returns, Standard Bank turned to Sybase SA's B.I.Practice for the appropriate BI solutions.



BETTER UNDERSTANDING THE CUSTOMER

The issue of business intelligence (BI), providing as it does a better and more holistic understanding of the customer, is becoming ever more critical in today's high – paced financial services sector. This is especially the case in the corporate investment banking environment.

According to Christopher Froneman, Solutions Architect for the Enterprise Technology division of Standard Bank's Corporate and Investment Banking (CIB) arm, BI is a vital component for enabling future strategies and better economic returns. "Our strategy at CIB is to develop a substantial global corporate and investment banking franchise. To do so we operate a client-centric and distribution-focused business model that is supported by a culture prioritising client relationships and a business structure that enables an integrated, multi-product service offering," he says.

To enable CIB to achieve these goals, the bank began a long-term project to implement a high quality BI platform during 2004. This was designed to enable the organisation to move away from the old mainframe environment, to a faster and more accurate tool-based solution.

CENTRAL DATA REPOSITORY

Sybase SA, a technology partner of Standard Bank's for about 15 years, created a solution through the B.I.Practice to address this requirement. The first component of this solution was deployed to optimise data storage, reduce maintenance costs and improve query response times on the data. Sybase IQ was introduced as the technology to address these requirements. The next solution component was to automate and manage the data flow from source to target, combined with profiling the data content and managing all meta-data in this process.

➔ IMPRESSIVE INTELLIGENCE

Some of the unique benefits of Sybase IQ:

- **Faster:** Delivers ad-hoc query performance up to 100 times faster than a traditional relational database management system.
- **Lower TCO:** Requires less storage by compressing raw data up to 70%, while traditional OLTP databases explode data by 150 - 500%
- **Easier:** Easier to maintain than traditional databases and does not require time and resource-intensive tuning to obtain excellent performance
- **More scalable:** Offers near-linear user and data scalability to support thousands of users and terabytes of data compression (minimising the number of reads of each column).

IBM InfoSphere Information Server was deployed to address these requirements.

"These technologies are useful to us because it means the database is architected for analytics, rather than transactions. This is because it utilises a column-based architecture, rather than a standard row-based one," says Froneman. "In other words, it is optimised for reporting, making it easy to extract data. It also means that the response times on the front-end tools are improved, allowing for the user to build more complex dashboards for reporting."

Froneman says that his division's 'customers' are the bank's relationship managers – the people who are tasked with looking after Standard Bank's high profile corporate clients. Therefore, enabling a relationship manager to put together a reporting pack or dashboard around a specific portfolio can only help the organisation to improve its service. The faster response times also mean the dashboards can be bigger and more



complex. "Perhaps most importantly, we aim to become a central repository for CIB's customer data on a global level. We can then make it available on a global basis to all our relationship managers."

MINOR CHALLENGES IN A MAJOR IMPLEMENTATION

Asked about the challenges the company faced in implementing this solution, Froneman indicates that there is an increasingly short supply of skills in the mainframe environment, which in part necessitated the change. "Another aspect was the fact that the mainframe environment is built around coding. When it comes to coding, there is more freedom in terms of what the users can do. In contrast, because the new solution is created on specific technologies, there is only one consistent way of doing things," he says.

These technologies make things easier to manage, particularly as a team of users grows in size. "Of course, even though it required less specialised skills to use and improves the management environment, it did cause some disruptions," notes Froneman.

Among these was the challenge of the mind-shift required to get users to move away from a coding environment to using a tool-based solution. "This is partly because the new technologies create a much more visual environment. Also, because a tool provides a set process to follow, it took time for those accustomed to coding to get it right. On the positive side, however, it forced a level of standardisation because custodians were required to do things in a specific manner." However, while it requires fewer skills and is easier to use, such technology innovations can also be more frustrating simply owing to the change in process. "However, apart from some griping from those who were used to the code, we experienced no serious change management issues," Froneman is pleased to report.

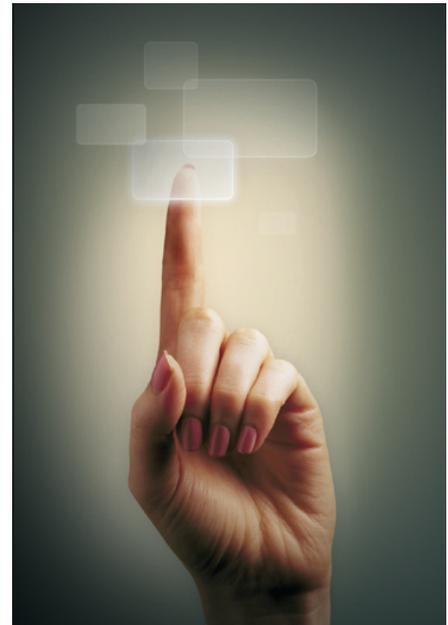
BENEFITS OF BI

Froneman believes that the benefits far outweigh any minor hiccups that were experienced during the implementation

phase. For one thing, it is much simpler for a user to become effective, since less training is required. "The speed at which a query is now returned to the end user makes it easy to establish a unified view of the customer, which therefore enables more accurate reporting on a variety of client-related issues," he says.

"This quicker delivery of relevant information also means that they can easily generate more complex reports. And once they have a better idea of how a customer is behaving and what they are doing, it enables them to build better and stronger relations with the client."

Another benefit is that the solution provides for the storage of larger volumes of data in a central manner. "And thanks to an



"The speed at which a query is now returned to the end user makes it easy to establish a unified view of the customer, which in turn enables more accurate reporting on a variety of client-related issues."

automated data movement process, we are able to monitor the flow of data, keep it in a central repository, and distribute it back to our various global operations," he adds.

BANKING ON TRUST

Standard Bank's relationship with Sybase SA's B.I.Practice is, Froneman asserts, of considerable benefit, especially at the outset of this project. "Sybase offered skills around the technologies as well as around data warehousing in general. Its people understood important issues like best practices and brought a broader expertise to the table than simply being a product vendor," he notes.

He says that the B.I.Practice team effectively helped Standard Bank to enhance what it already had. "There is a longstanding relationship between our two organisations, which in turn means that there is a level of trust that you don't always find in implementations such as these," he says.

Froneman points out that this is just one of many projects that Standard Bank is

moving forward with at present, but that from a CIB point of view, it is one of the most vital. "The capability this will provide us with – namely, to have a single view of the client on a globally accessible reporting platform – will no doubt enable us to stay ahead of the pack. After all, if you can have the information about any customer in any country at your fingertips, at all times, you will clearly maintain an edge over your competition," he concludes. †

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