

**BROCHURE**

# Empower **Data Driven Decisions** in Banking with Cloud-Scale Analytics



## Introduction

In the context of increased competition, changing customer expectations, and the widespread adoption of AI among their peers, banks are reaching a critical turning point in how they reinvent their technological infrastructure for success. In the path to transformation, creating value for data remains a central lever for navigating current banking trends. This

brochure outlines how we, as your Microsoft Azure partner, can help you tailor a cloud solution that maximizes the value of your data and is tailored to your unique needs. As a result, this will enable you to bridge the gap between the data challenge, and a future in which you receive rich, real-time insight on their customers and business.

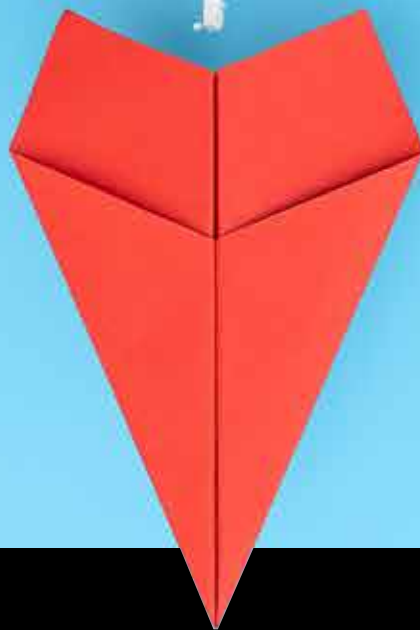
# The Data Challenge

In our experience with our banking clients, we have witnessed how data challenges can impede meaningful insights about their customers and operations. Data silos aggregate huge volumes of data in disparate formats and banks are forced to manage data integration across channels. There is a drive to minimize data latency and time to insight.

This data is being housed in legacy systems and processed with outdated technology. Yet, in order to change, banks need to prove the ROI of IT investments

both within the bank itself and online environments, thereby demonstrating true omnichannel experiences. There is no better time to work with an experienced partner to update your online infrastructure. In the wake of increasingly strict financial compliance and regulatory laws

and the need to protect customer data against cyber threats, banks can foster consumer trust through the ethical and secure treatment of customer data.



## Solution

The need to embrace AI for efficiency and insight is increasing in urgency. As your partner, NSEIT can assist you in applying Microsoft data and analytics solutions to create deep insights from data,

differentiate your banking experience, and increase risk visibility. The solution we provide solves your bank's unique data challenges and opportunities.

# Unify customer and operational data for analytics

## One destination for data insight

NSEIT's deep industry expertise with Microsoft's Intelligent Data Platform, together we give you the tools to unlock customer and operations data insights from across the value chain. NSEIT's approach and understanding of Microsoft's solution enable you to efficiently manage business needs with real-time financial, customer, and operations data, all in a single view.

## Improve analytics efficiency and standards

Using the Microsoft Azure platform, NSEIT is able to help you rapidly connect and analyze data from on-premises, cloud-based, and third-party sources to better predict customer needs and make decisions faster. Our solution to your infrastructure makes improved data discoverability and integration possible by adopting open standards while enabling secure developer collaboration.

## Unified data in practice

Take the case of RBL Bank, which uses Microsoft Azure to maintain performance and achieve faster data

processing, resulting in a 600 percent growth in transactions.

RBL Bank needed to maintain timely data availability for daily predictions and analyzes. They wanted to move off an on-premises solution, due to challenges with daily data processing caused by an in-memory database. They were also looking to remove delays in reporting, risk prediction, and analysis.

At this time, they deployed Azure services, including Azure Data Factory (ADF), Azure Data Lake Storage, Databricks, Synapse, and Enterprise Power BI across its operations. With Azure services, RBL Bank gained faster processing times, a lower price-performance ratio, and an easier infrastructure to adopt and maintain. The ADF Monitoring tool, through its web capabilities, helped the IT team to easily understand, manage, and execute corrective actions on a timely basis. With Power BI, RBL Bank more easily deployed reports. Synapse also supported a 600 percent transaction growth across channels, with no drop in performance.



# Unify customer and operational data for analytics



## A single data foundation for deeper insight

NSEIT empowers data stewards with clear insights from fit-for-purpose data models that organize all of your bank and customer data and connect silos, all through the technological capability and insight of Microsoft Azure. This enables you to create differentiated banking experiences. For example, intelligent, real-time data insight can empower you to propose real-time offers and determine the next best action to improve customer outreach and reduce turnover.



## Improve cost and performance efficiencies

As a leading Microsoft partner, NSEIT has worked with a number of financial services clients to drive exponential efficiency through the power of data. This will help you discover customer trends and reduce churn, all while saving time.



## Deeper insight, in practice

Consider the case of Mashreq Bank, a trailblazing UAE bank that has added an additional layer of personalization to their customer experience with the help of Microsoft Azure.

The bank partnered with Microsoft Azure with the intention of gaining better client visibility and improving customer experience. They wanted to create a rich data source to enable easy access and governance, leverage machine learning to analyze and monetize the data and innovate their offers by better anticipating client needs.

Mashreq leveraged solutions on Azure to integrate multiple information sources with machine learning (ML) by using ML Operations and Azure Cognitive Services. This resulted in one golden data repository with the power and potential to significantly change their customers' banking experience. With Azure, Mashreq's acceptance rate on the next-best offer outputs grew by 20-30%. They also generated almost twice the amount originally invested, thanks to the successful conversion of opportunities. The bank is now looking to use AI and ML to help with fraud detection and internal credit scoring for customers.

# Responsibly **democratize analytics** to build trust



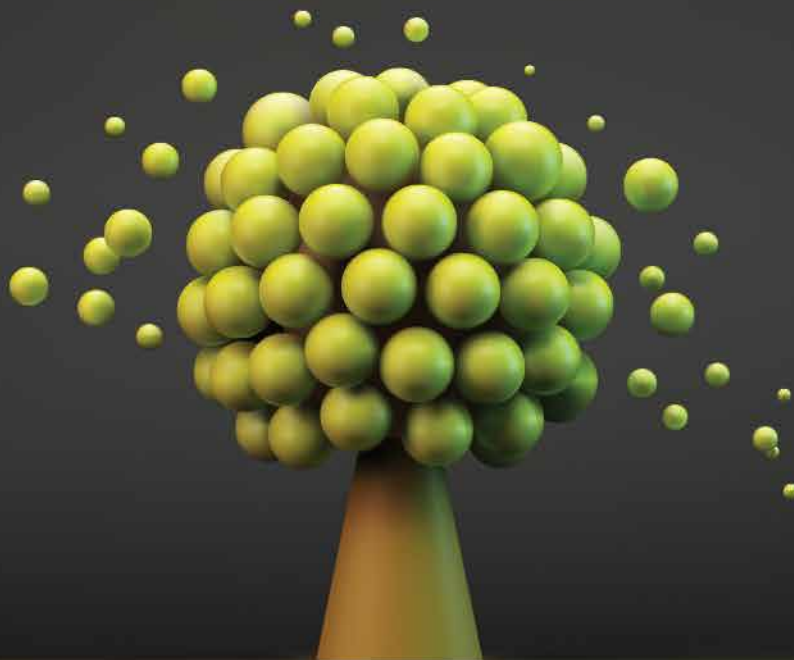
## **A foundation for trusted data**

Partner with us to build a scalable, safe, and user-friendly foundation for your AI transformation with data management in mind. We deploy Microsoft Azure's self-service, low-code, BI, and data visualization tools to drive data-backed decision-making across the entire organization so that your people can operate with confidence. Practically, this means that all employees, from relationship managers to data analysts, are able to engage with and analyze data using the tools, libraries, and languages that are most accessible to them.



## **Share data and insights securely**

Empower your teams with secure collaboration, and protect your business and customers from potential cyber and insider threats.



# Responsibly **democratize analytics** to build trust



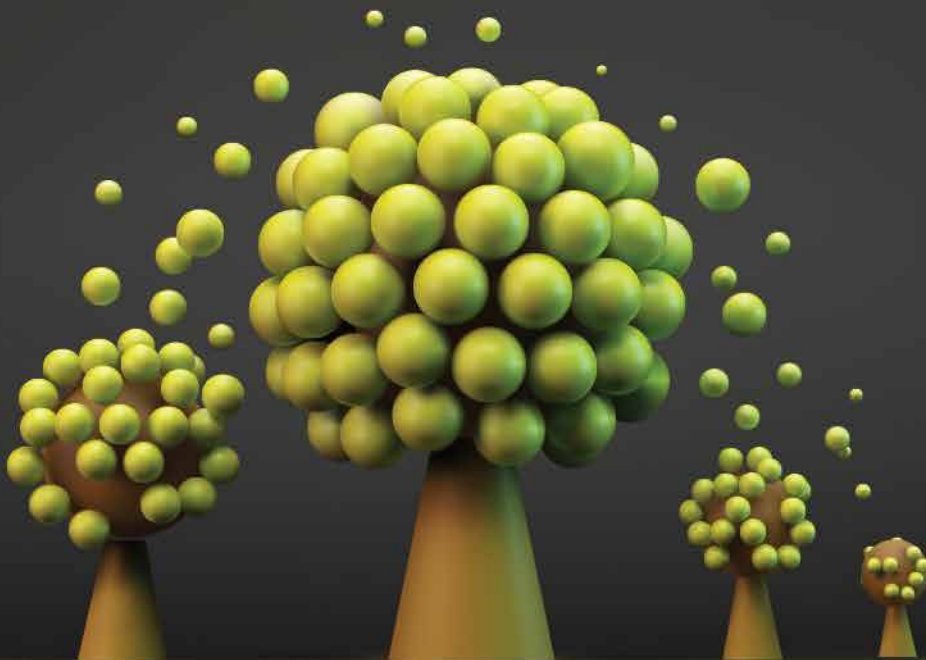
## **Organization-wide data, in practice**

Schwäbisch Hall presents a compelling example of how to build data-driven business models using Microsoft Azure Services.

Bausparkasse Schwäbisch Hall, a German building society, lacked automated data analysis and faced ongoing high-cost pressure. They wanted to increase the precision of their data analyzes with a platform to process complex data-science use cases from all their departments. Their strategy required a high-level and open integration into its existing system landscape.

Bausparkasse Schwäbisch Hall implemented Microsoft Azure to migrate its IT infrastructure to the cloud, enhance scalability, and enable seamless integration of applications and services, driving agility and innovation. With dedicated Azure Services such as Azure Data Factory, Azure Databricks, or Azure Machine Learning, the data can continue to be processed within the solution.

The adoption of Azure by Bausparkasse Schwäbisch Hall resulted in improved banker with over 90% of the applications for financing no longer requiring manual checks. They were also able to identify new customers and market opportunities using analytical and reporting tools. Finally, they improved segmentation analysis using detailed market and segmentation data: where to reach which customer groups, and with what products.



# Scale transformative analytics applications across banking and mobile apps



## Greater ROI on data and new revenue opportunities

With NSEIT's experience in rolling out large-scale technological solutions for a wide range of banking clients, we can build a platform that enhances your business's analytical agility by streamlining and scaling the data preparation and analysis process. With quicker data analysis timeframes, this results in generating greater returns on your data investment. In addition to making the most of existing data, we can help you unlock the benefits of Microsoft Azure to create new apps and revenue opportunities in areas like risk assessment, in-depth performance analytics, and predictive financial planning.



## Leverage real-time analytics for decision-making

Anticipate the unexpected and make informed, data-backed decisions that optimize the customer experience.



## Transformative analytics in practice

An example of the analytical power of Microsoft Azure can be found in the case of Standard Bank, a leading African financial institution that uses AI and AutoML to retain clients, target customers and enrich staff branches. Without a process in place to understand the trends impacting their business, they wanted to explore the predictive ("What might happen?") and prescriptive ("What are the possibilities?") analytics models for their team. However, they lacked the data scientists to execute their strategy.

Standard Bank implemented Microsoft Power BI and associated Microsoft Teams channels to standardize their analytics practice and enable predictive and prescriptive analytics capabilities.

With Power BI, Standard Bank's users were empowered to use metadata features and value-added capabilities without deep technical expertise. With Power BI, Standard Bank unlocked key insights based on patterns and trends allowing them to better target the right audience and prepare for sales. With an improved forecasting model, the bank can optimize staffing employees in branches and better serve customers in call centers. Additionally, the bank is now able to target customers predicted to cancel with future retention campaigns.

# Partner with us

Leveraging decades of expertise in Microsoft solutions, NSEIT stands as a digital native technology leader, driving business efficiency and transformation in the banking industry. By harnessing the power of the trusted Microsoft Azure platform, we deliver tailored solutions that elevate the value derived from your banking data—ensuring operational efficiency, personalized client services, and strategic insights. As a partner for global organizations, our comprehensive services in Application Modernization, Business Transformation, Data Analytics, Infrastructure & Cloud Services, and Cybersecurity not only create intuitive digital experiences but also generate tangible business impact. Trust in NSEIT to fuel your digital journey with our unwavering commitment to excellence.

Learn more about [Cloud Scale Analytics](#) and [Microsoft's banking solutions](#).

Contact us to discuss how we can transform your data.

