

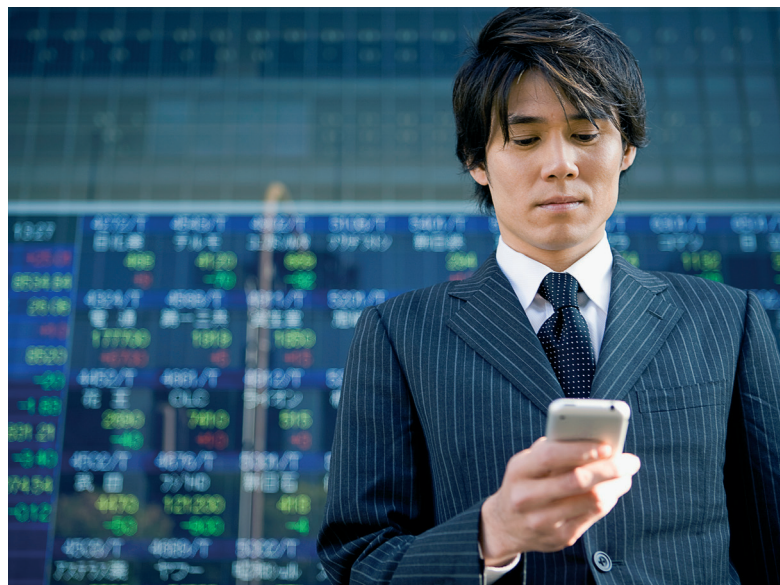
# Resona Group – on the fast track towards advanced analytics and true customer insight with Teradata's Active Data Warehouse

BANKING/TERADATA WAREHOUSE

The Resona Group is one of the largest banking groups in Japan. The new Teradata Active Data Warehouse supports the strategic and real-time operational inquiries from 14,000 bank employees, 2,200 ATMs, 230 call center representatives, as well as all Internet banking customers. By combining their customer relationship management (CRM) database and a marketing customer information file system (MCIF), this new analytical platform enables the Resona Group to better develop new products and services, reach corporate and individual customers with timely and relevant marketing campaigns, significantly improve marketing efficiency and reduce costs.

By understanding and analyzing the different life stages of our customers, such as marriage or child birth the Resona Group can offer tailored products and services and develop event-driven marketing campaigns.

The Resona Group comprises three banks (Resona Bank, Ltd., Saitama Resona Bank, Ltd., and The Kinki Osaka Bank, Ltd.), who provide their customers with conveniently accessible, high-quality financial services by tailoring their operations to their respective local communities financial needs. The Resona Group's corporate strategy emphasizes the aim of becoming a "true retail bank group" and to establish its position as a financial services company that is an unrivaled front-runner in retail banking. To achieve these goals, the Resona Group is continuously improving the customer experience, strengthening its sales force and marketing capabilities, with advanced customer segmentation and detailed analysis of customer data. By understanding and analyzing the different life stages of our customers, such as marriage or child birth we can offer tailored products and services and develop event-driven marketing campaigns.



## Enabling speedier customer services

Until 2013, the Resona Group supported these efforts with two separate systems. The MCIF stores customer transaction information over a long period of time and is used to plan various sales strategies, marketing initiatives, and campaigns, mainly at a management level. The CRM system in turn supports ongoing sales activities with timely and detailed information related to the individual customers. It helps bank counter personnel, call center staff, sales sections and all other employees who are in direct contact with customers to submit the optimum suggestions for their financial products, as well as displaying similar information on their 2,200 ATM screens.

Since 2005, the Resona Group has been using the CRM and the MCIF in parallel for different retail strategies and initiatives. However, while competition among banks further intensified and speedier customer services were required, Resona faced the challenge of consolidating the large amount of data from the two systems. Up to that point, each system managed the data independently, so that both databases needed to be revised and updated for every new marketing initiative, leading to long development periods.

## Teradata Active EDW with overwhelming performance

In 2013, the Resona Group decided to merge the data from the CRM and MCIF systems. Having run the MCIF on Teradata before with very satisfactory results, continuing the partnership with Teradata was the obvious choice. The high degree of advanced knowledge and know-how of the Teradata Japan team with regard to the financial services was an important factor in the decision making process. The primary goals of the data consolidation consisted of creating a Single View of the Customer and significantly reducing the time and effort to develop new and improved marketing and sales initiatives. With its outstanding workload capabilities, the Teradata Active EDW was ideally suited to manage concurrent queries from a high number of users. Its hybrid storage technology automatically combines different storage layers to ensure accelerated analysis of the most frequently used data.

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The most important reason for choosing the Teradata-Active EDW was its overwhelming performance. The number of transactions in the CRM could reach 200 per second at the peak. The concern was to consolidate the huge amount of data and the immense workload of the existing databases into one single system. Teradata provided the ideal solution. Due to the high scalability of the Teradata software, the Resona Group can count on a linearly improved performance. In addition, the Resona Group applies Teradata Active System Management (TASM) to optimize workload management and resource sharing. TASM gives customers the ability to analyze, define, regulate, monitor, and visualize performance and resource regulation as well as recommend service level goals. It allows Resona to optimally allocate their resources by prioritizing actions according to business needs.

## High-speed response for higher customer satisfaction

The implementation of the Teradata Active EDW has entailed a number of positive effects for the Resona Group. Leveraging the Single View of the customer, the banks can quickly develop, test, revise and launch new marketing strategies and react quickly to changes in the market place and meet customers' specific needs. The Plan-Do-Check-Act (PDCA) cycle has improved significantly in terms of effectiveness and time-to-market, ultimately leading to higher a better customer experience and customer satisfaction. The cost associated with the development and operation of the system has been reduced considerably. For Resona it is also important to have the infrastructure in place that enables an easy response to the dramatically increasing amount of customer data through the use of mobile devices such as smartphones and tablets.

Both customers and employees now use the integrated system via their respective devices in real-time and with fast responses to their queries. The employees are able to confirm the required information on the spot, such as account activities, balance information and negotiation history. As a result, the Resona Group can carry out sales and service activities in a smooth and timely manner, and offer customers exactly the right products and services at the right time based on the customers current needs.

The Resona Group plans to further improve the sales and marketing activities based on the new Teradata Active EDW. In the near future, significantly more structured and multi-structured data will be analyzed in near real time and in granular detail. Based on comprehensive analysis, Resona plans to anticipate the needs of their growing number of customers rapidly and more precisely. For instance, information about deposits and withdrawals, as well as investment losses and gains, customer behavior and preferences will provide employees with up the minute information to anticipate a customer's changing needs and to react accordingly. By further improving the customer experience and increasing share of wallet the Resona Group is continuing its steady development towards establishing the "true retail bank group".