

# Creating value from data for a leading Indonesian bank

## 1. Situation & Challenges

The client was a leading Indonesian bank whose consumer banking business had a customer base consisting of millions of consumers. The client had developed a data warehouse system to store data on customer transactions. However, business users were unable to make practical use of the data to accomplish their objectives, and the data warehouse did not therefore an appropriate return on investment.

## 2. Our Approach

Working with our Business Intelligence technology partners, we concluded that technology was not the limiting factor inhibiting adoption. Rather, business users lacked an appropriate and practical segmentation framework. We therefore developed a segmentation framework with customer-level scores for use by marketers. We then mapped business needs to available data and identified specific revenue opportunities. Finally, we worked with the bank to generate lists of target customers.

## 3. Results

Our segmentation framework was accepted and implemented by the client. In addition, our input helped the bank's senior management identify the appropriate KPIs to measure and track to enable decision-making.