

Yapı Kredi Delivers Better Customer Insights 50% Faster



Results Summary

50% **Faster Data Preparation**

Yapı Kredi's data scientists are able to use Datameer to prepare and cleanse the data and export it for use in SAS.

98% **Time Reduction in Process**

Datameer lets business users do the data preparation themselves without needing to talk to IT.



Expanded analytics use cases to finance and marketing

“One of the biggest challenges with big data is letting everyone in the company have access to it. Traditional architecture requires a lot of skills – SQL, Java, programming, statistics and business – which is really hard to find in a single person.”

Ongun Demirler, Senior Data Warehouse & Big Data Architect, Yapı Kredi

Background

As the first national private bank of Turkey, Yapı Kredi has set the standards for the Turkish banking sector introducing innovative products and services since 1944. Yapı Kredi is now the fourth largest private bank in Turkey with over 19,500 employees and 11 million active customers.

Adhering to a customer-centric strategy and segment-based service model, Yapı Kredi delivers its service through a network consisting of 1,015 branches and more than 4,217 ATMs in addition to its rich-content Internet and telephone banking applications. Yapı Kredi has banks in four other countries: Russia, Azerbaijan, Netherlands and Malta.

Challenges

Yapı Kredi wants to be a more data-driven company to increase business agility, reduce operating expenses, and improve the overall customer experience. Like many financial institutions, Yapı Kredi has a lot of data with the difficult challenge of deriving value from that data. Most of the data is structured and stored in a traditional relational data warehouse that's about 100 TB.

Traditional Business Intelligence Tools Too Inflexible

The first challenge that Yapı Kredi tackled with Datameer was the process of updating its credit risk score model. As a bank, the credit risk score is used in many aspects of their business – loans, mortgages, credit cards. As market conditions change quickly, the credit risk model requires frequent updates with these changes to keep the risk assessments accurate. While over 2,000 attributes were considered in the credit model, usually just 30-40 attributes are relevant to update the models.

The credit model was built in SAS along with traditional business intelligence tools — Informatica for ETL, SAP IQ for data warehouse, and Business Objects for reporting. This traditional, one-way data pipeline is very structured and forces a waterfall approach of moving from one step to the next, one application to the next, and one team to the next — a time and resource-consuming process. In addition, rigid data schemas were needed before moving to the analysis step every time. Yapı Kredi needed a more agile toolset for the iterative process of data discovery that's important for any analysis. The traditional BI process took too long, and because the process was so laborious, it meant that model updates were not as frequent as desired.

Ongun states, "Datameer gave our data scientists and our business analysts the ability to own and analyze their data without needing IT expertise and intervention".

Solution

To streamline and shorten the credit risk model update process, Yapı Kredi chose Datameer and Hadoop to expedite the traditional analysis process in two ways: first, to simplify the preparation necessary for the data scientists to update their models in SAS; and second, to include business analysts in the process to determine the attributes in the model that need to be updated.

No Rigid Schemas Needed

Yapı Kredi's data scientists now no longer need to build rigid schemas required in their traditional BI tools that make data discovery and analysis difficult. With Datameer, data preparation and analysis are both in the application with one UI so the data scientists can prepare, discover and understand their data much more quickly to use in their SAS application.

Self Service User Interface

To expedite the model update process, Yapı Kredi brought in analysts from the business units into the process. Business analysts understand their data in its context better and can more quickly determine the significance of data changes. With Datameer's familiar Excel-like user interface, analysts learned to use Datameer quickly and built correlation calculations using Datameer's 240+ functions to determine the relevant attributes to update in the model.

Once the importance of the attributes was determined, it was exported from Datameer to SAS, where the data scientists input those changed parameters to tune the credit risk model.

“In today’s market, understanding customer behavior is more important than ever. With our new modeling with Datameer, we can deliver efficient models faster, understand customer behavior before it changes, and take necessary actions to drive results.”

Ongun Demirler, Senior Data Warehouse & Big Data Architect, Yapı Kredi

Results

Datameer allowed Yapı Kredi to extend big data beyond the data scientists to the business analysts for faster business insights.

Ongun states, “In data modeling, data preparation takes up 80 percent of the time. Datameer lets our business users do the data preparation themselves without needing to talk to IT. We have seen 50 percent faster data preparation, which means more time spent modeling and faster time to the market.”

Because business analysts were brought into the credit risk model update process to determine the relevant attributes to consider, data scientists are able to more efficiently prepare their data for the credit risk model in SAS.

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