



# Banco Nacional de Costa Rica Improves CRM and Marketing Effectiveness with Informatica Data Profiling Solution

## FAST FACTS

### BUSINESS INITIATIVES

- Increase revenues through enhanced CRM and marketing effectiveness
- Improve the quality and precision of business decisions
- Rapidly capitalize on business value of customer data
- Ensure high degrees of data integrity on an ongoing basis

### TECHNOLOGY STRATEGY

- Centralize customer data from 32 sources into a single database
- Eliminate inconsistencies in customer data across disparate sources
- Generate a trusted, reliable, and standardized customer data source
- Continually monitor, measure, and improve data quality

### BENEFITS

- Avoided \$1.5 million in IT costs and years of effort
- Enhanced CRM and marketing effectiveness
- Reduced the business risks of inconsistent data
- Improved ability to meet mandates of state governing bodies

### NUTS AND BOLTS

Data Profiling: Informatica Data Explorer  
Sources: 32 disparate legacy databases and applications

“Informatica Data Explorer is marvelous for discovering the quality of data, because the results are obtained quickly and the only limits to what you can do are in your mind - the tool always offers more.”

—Sergio Rodriguez, Director of Databases and Strategic Information, Banco Nacional de Costa Rica

## The Challenge

Established in 1914, the Banco Nacional de Costa Rica (BNCR) is a leading bank in Costa Rica, with 140 offices in the Central American nation and approximately 4,500 employees. As its business success grew over decades (to net profits of \$77.2 million USD in 2006), so too did the volume and complexity of its enterprise data.

Over time, BNCR's mission-critical data on customers, credit, and financial products grew increasingly dispersed across a proliferation of 32 legacy databases and applications. To enhance its marketing and customer relationship management (CRM) efforts and realize business objectives of greater customer retention, revenues, and profitability, BNCR embarked on an ambitious data management initiative that would centralize all customer data into a single database.

To accomplish that, BNCR would need first to analyze and cleanse customer data across in disparate and proprietary databases to generate a single, reliable data set that conformed to standardized definitions. The task would be virtually impossible with manual coding and analysis techniques, as some database tables contained up to 326 million entries, according to Sergio Rodriguez, BNCR's director of Databases and Strategic Information.

## The Solution

In collaboration with Costa Rican systems integrator and Informatica partner BD Consultores, BNCR selected the Informatica Data Explorer data profiling tool for the challenge of analyzing the structure, content, and quality of data. Spearheaded by the bank's Corporate Technology Office, the data profiling effort was a crucial first step into consolidating customer data into what would be called the Unique Customer Database.

"We spent three years investigating what the market had to offer and preparing the list of our requirements," said Sergio Rodriguez, BNCR's director of Databases and Strategic Information of Banco Nacional. "The proposal of BD Consultores and the Informatica Data Explorer product met our requirements."

In addition, the data profiling exercise would for the first time make a unified and standardized data set available for use by business decision-makers, who in the past has to rely on IT professionals to manually gather data from various sources to answer fundamental questions and support CRM and business growth initiatives.

Informatica Data Explorer made it possible to rapidly identify incomplete information and discrepancies in data terminology, values, and semantics across BNCR's diverse data infrastructure. Informatica Data Explorer's automated functionality and codeless development environment translated into reduced costs and greater developer productivity and ultimately allowed the bank to capitalize on the business value of accurate and reliable customer data much more rapidly than possible with any other solution.

## An Ongoing Data Profiling Solution for Long-Term Business Value

At the same time, BD Consultores and BNCR IT professionals implemented Informatica Data Explorer as an ongoing profiling solution throughout the bank's customer data infrastructure. Rather than executing data profiling as a one-off exercise, the bank now relies on Data Explorer as an integral part of its overall customer data management system. The Informatica technology supplies vital

monitoring, measurement, and automated alerting on data consistency to help ensure high degrees of data integrity on an ongoing basis.

In addition, Data Explorer's ease of use has given non-technical business analysts a means of monitoring automated processes and conducting interactive analyses to perpetually improve the quality and business value of customer data. In the future, BNCR intends to apply Informatica Data Explorer across its entire data infrastructure to enhance the quality and reliability of non-customer data as well.

## The Benefits

### Avoid \$1.5 Million in IT Costs and Years of Effort

To achieve the same results as it did with Informatica Data Explorer by using manual data analysis and coding techniques would have cost \$1.5 million USD and taken as many as 33 years to accomplish with one IT developer, BNCR officials estimated. Informatica Data Explorer's capabilities for process automation and near-universal data access to data in disparate data stores greatly accelerated the initiative and enabled the bank to rapidly unlock the value of its customer information to support business objectives.

### Enhance CRM and Marketing Effectiveness

The data profiling project generated a foundation of accurate and trusted data on which BNCR could confidently make key business decisions. The initiative supports strategic marketing and has vastly improved

BNCR's ability to understand customer behavior, monitor revenues by demographic segments, and target high-revenue customers with cross-sell and upsell of products. In addition, flexibility in the Informatica solution has enabled creation of business rules to identify new business prospects and customer opportunities, according to Rodriguez. As BNCR recognized, reliable data is vital to making strategic and tactical decisions that drive business success.

## Reduce Business Risks of Inconsistent Data

The data profiling project was important in helping BNCR avoid the significant business risks of allowing inconsistent and contradictory data to exist across heterogeneous systems. Small differences in customer names, addresses, assets, and other key fields in various data stores could derail communications with customers and jeopardize marketing efforts and financial reporting.

## Meet Mandates of State Governing Bodies

As a state-owned commercial institution, BNCR must comply with requirements of the Costa Rican Superintendent of Financial Institutions office. The data profiling project gave the bank breakthrough visibility into customer and financial data, as well as its underlying metadata, to better illustrate and document the sources and lineage of key information and meet regulatory requirements.

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