

# Türk Ekonomi Bankası (TEB)



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**Cenk Akin**, Senior Manager, CRM Analytics and Data Strategy Department

## TEB Uses Trusted Customer Data to Build and Extend Customer Relationships

Türk Ekonomi Bankası (TEB) is one of the major players of the Turkish Financial Services Market. Since its establishment in 1927, TEB, with its expanded network of branches and a diversified range of products and services, pursues operating in various fields of the banking sector as investment, leasing, factoring and portfolio management. In 2005, TEB got into a strategic partnership with BNP Paribas, one of the strongest banks in the world, operating in more than 80 countries. In the wake of its partnership with the BNP Paribas, TEB has carried its expertise in corporate, commercial and private banking over into the fields of retail banking, small business banking and SME banking. Today, TEB operates in various business segments, from corporate to commercial banking, from retail to private banking with its more than 500 branches throughout Turkey.

Trusted data is a prerequisite for business success at TEB. In every corner of the bank's operations— from external regulatory reporting and internal policies,

to sales, marketing and legal services— accurate data ensures faster and more reliable decision making.

TEB is proud of the quality and cleanliness of its data. However, that reputation was put to the test following the merger between TEB and Fortis Bank Turkey in 2011. When the two companies joined forces, one of the goals was to deliver a series of customer marketing campaigns aligned to growing the shared customer base and cross-selling financial services across both companies.

To deliver these campaigns, TEB needed analytics models to segment groups of customers, uncover hidden connections between customers and reveal unknown customer preferences. It was here that problems with data quality were identified: TEB did not want to launch its multichannel outreach marketing programs with various data quality issues.

At that point TEB focused on customer segmentation because if the bank launched campaigns based on this data, data should be segmented right and efficient. “We needed to refine and transform our raw data into high quality, trusted information,” explains Cenk Akin, senior manager in the bank's CRM Analytics and Data Strategy Department.



### Overview

TEB is a leading private sector bank in Turkey providing a wide range of retail and commercial banking services to hundreds of thousands of customers.

### Business & Technology Challenges

- Target, acquire and retain banking customers more effectively following merger between TEB and Fortis Bank Turkey
- Enable business users to participate in improving the accuracy and validity of customer data
- Lower the cost of eliminating bad quality data

### Solution

- Informatica Data Quality is used by the business and IT to cleanse customer data, ensuring data is authoritative and trustworthy
- KOMTAŞ Information Management ([www.komtas.com](http://www.komtas.com)) provided a fast and responsive implementation capability; including design, deployment, knowledge transfer and on-going support

### Benefits

- Enabled TEB to accurately target, identify and acquire customers, based on a more accurate view of the customer relationship
- Lowered costs. For example, fewer mailings are wrongly addressed and IT resources are not devoted to manually correcting data errors
- Ensured staff are able to deliver a more personalized and rewarding service experience
- Enabled business and IT collaboration in the quality of data

### Inside the Solution

- Informatica Data Quality
- Informatica Test Data Management

## Data Strategy Committee Adopts Business-Wide Approach to Quality Data

In response, TEB established a business-wide Data Strategy Committee (DSC) to approach data quality from a centralized, top-down approach. The Committee, sponsored by Operations and managed by CRM Analytics and Data Strategy Department, comprises up to 20 bank staff from Legal, Information Security, IT, Compliance, Sales and other business units—meeting monthly to create great data: useable, trusted data that can be relied on for sales and marketing campaigns and other decision-making. “The goal of the Committee is to ensure TEB devotes more time to analyzing data, and less time to finding and fixing data errors,” says Akin.

TEB turned to Informatica and its local implementation partner KOMTAŞ Information Management to support the deployment. This leading Turkish data analysis company has a significant amount of data quality expertise and experience in its domestic market, helping TEB to achieve a rapid, on-budget data quality deployment.

The DSC has initially focused on three aspects of data management:

- Demographic data (age, gender, occupation, education, etc.)
- Legal data (customers’ social security numbers and supporting data)
- Contact data (cellphone, postal address, email address, etc.)

The change has been transformative. TEB’s data quality strategy is delivering trusted and reliable data to frontline banking services—revealing new insights, fueling reliable decision making and helping grow the business. The benefits include:

- Improved marketing effectiveness. TEB can accurately identify groups of customers to target, increasing marketing campaign efficiency and reducing cost. For example, fewer mailings are posted to the wrong addresses.
- Increased customer satisfaction. Customer communication is prompt and reliable. There is less opportunity for customers to receive the wrong correspondence or email. In the branch agents can deliver a more personalized service using an accurate view of each customer relationship.
- Enhanced operational efficiency. Data quality is now managed by the business users, without IT intervention. For example, relationship management staff in the TEB branches will soon be able to monitor their own branch-level data quality via a dashboard. They will also be able to address bad data at the point of capture and entry, correcting customer data errors in real-time in the branch. Each customer & branch will subsequently be scored based on its data quality performance.

“We have had great feedback from the global team at our strategic partner, BNP Paribas. They recognize there is no point in making offers to customers if the customer data is unreliable. With this solution, they can see how data governance is helping TEB grow the business” says Akin.

## The Informatica Advantage

One of the first decisions made by the DSC was to select a suitable automated data quality solution. “Informatica Data Quality was the stand-out solution from day one of the selection process,” says Akin. “Compared with other data quality tools we looked at, Informatica is very easy to use and enables the business users to administer their own data quality rules. The technology also supports trend analysis, scorecards and other dashboard-based services. All of this straight out-of-the-box.”

Informatica Data Quality establishes a true data-driven environment, allowing the bank to monitor and cleanse data across the business, ensure the business and IT collaborate in the quality of data and target customers more effectively. TEB has the flexibility to access data from any source (currently an Oracle CRM data mart, operational systems and a SAS-based data mining tool), apply business rules to the data and protectively monitor the end-to-end data quality process. For example, the Data Strategy Department developed more than 100 logical business rules with the approval of DSC.

“None of this would have been possible without Informatica Data Quality. Our business users, data analysts and even developers can join forces in the battle to increase the accuracy and validity of data. And because the technology is so easy to use, we can reuse the policies and rules we have established to correct other data in the bank,” Akin concludes.



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