



# SAP Innovation Awards 2019 Entry Pitch Deck

Improving People's Lives With Advanced Data Management  
ATB Financial



# Company Overview

## ATB Financial

At ATB Financial, we put people first. We've been doing it for more than 80 years. In that time, we've grown and changed from one small Treasury Branch to become the largest Alberta-based financial institution, with assets of more than \$51.9 billion. Along the way, we've transformed people's understanding of what banking can—and should—make possible. And we're just getting started.

Today, 5,300 team members help more than 753,000 customers in 244 Alberta communities. Just like our clients, we're Albertans and we work beside them in their communities through a network of more than 300 locations across Alberta, and ATB Client Care. We're invested in their success because it's our success too. We're proud of what we do and how we do it. And we're especially proud of the people who help us do it.

ATB was one of Aon's Platinum Best Employers in Canada in 2017 and received Startup Canada's Entrepreneur Support Award for the Prairies. We were also named Best Workplace in Canada for 2017 by Great Place to Work. Most importantly, in 2017 our team members gave us an engagement score of 91%, which tells us they're excited to be a part of transforming the way people bank.

# Improving People's Lives

## ATB Financial



### "Quote"

*"SAP Data Hub enabled us to become a data-driven enterprise and allowed us to increase efficiency in our operations significantly, with the result that we can deliver services to the customers faster"*

Mervin Van Der Spuy,  
Chief Data Officer,  
ATB Financial

### Challenge

ATB Financial's is committed to offering products that are easy to access and help make life better for customers. To this end, the company wanted in-depth data insights to be able to deliver new products that would serve specific customer groups while enhancing the customer experience with state of the art digital services.

### Solution

ATB Financial deployed the SAP Data Hub pilot solution as part of its data strategy to support its digital transformation.

### Outcome

SAP Data Hub is part of a larger ongoing transformation strategy focused on innovative customer products and services, streamlined internal processes, and increased productivity. The tangible benefits are still to-be-determined, but SAP Data Hub's role will support the machine learning, AI, and complex data orchestration requirements for the project.

The entire data transformation project is anticipated to improve the speed of onboarding new customers

The entire data transformation project will use IT automation to improve operational efficiency.

The entire data transformation project is expected to increase customer satisfaction.



## Business Challenge & Objectives

### Challenges:

- Being able to manage, analyze and utilize available data
- Making products easy/easier to access
- Supporting the mission of making life better for customers
- Handling complex data processing operations
- Competing with global players

### Objectives:

- Better understand customers
- Improve the customer experience with advanced digital services
- Streamline data management processes
- Continuously adjust existing service offerings driven by demand and profitability to stay competitive



## Project / Use Case Details

ATB wanted to create new cutting-edge products for their customers, but needed additional customer data and insights before designing new products. The goal was to provide digital services to make it easier for the customer to interact with ATB and to have convenient and 24/7 access to the financial services they need.

In order to do this, customer data needed to be collected and combined from multiple systems. The data needed to be cleansed, governed, and then machine learning algorithms were applied to gain the required insights.

The analysis, done with the help of SAP Data Hub, enabled ATB to identify customer requirements and desires even outside of traditional financial service offerings, opening up new market segments and new innovative ways for ATB to serve its Alberta customers.



# Benefits and Outcomes

## Business / Social

The entire data transformation project is anticipated to drastically improve the speed of onboarding new customers.

This will be due to the accelerated decision-making, thanks to near-real-time access to information.

## IT

The entire data transformation project will use IT automation to improve operational efficiency.

## Human Empowerment

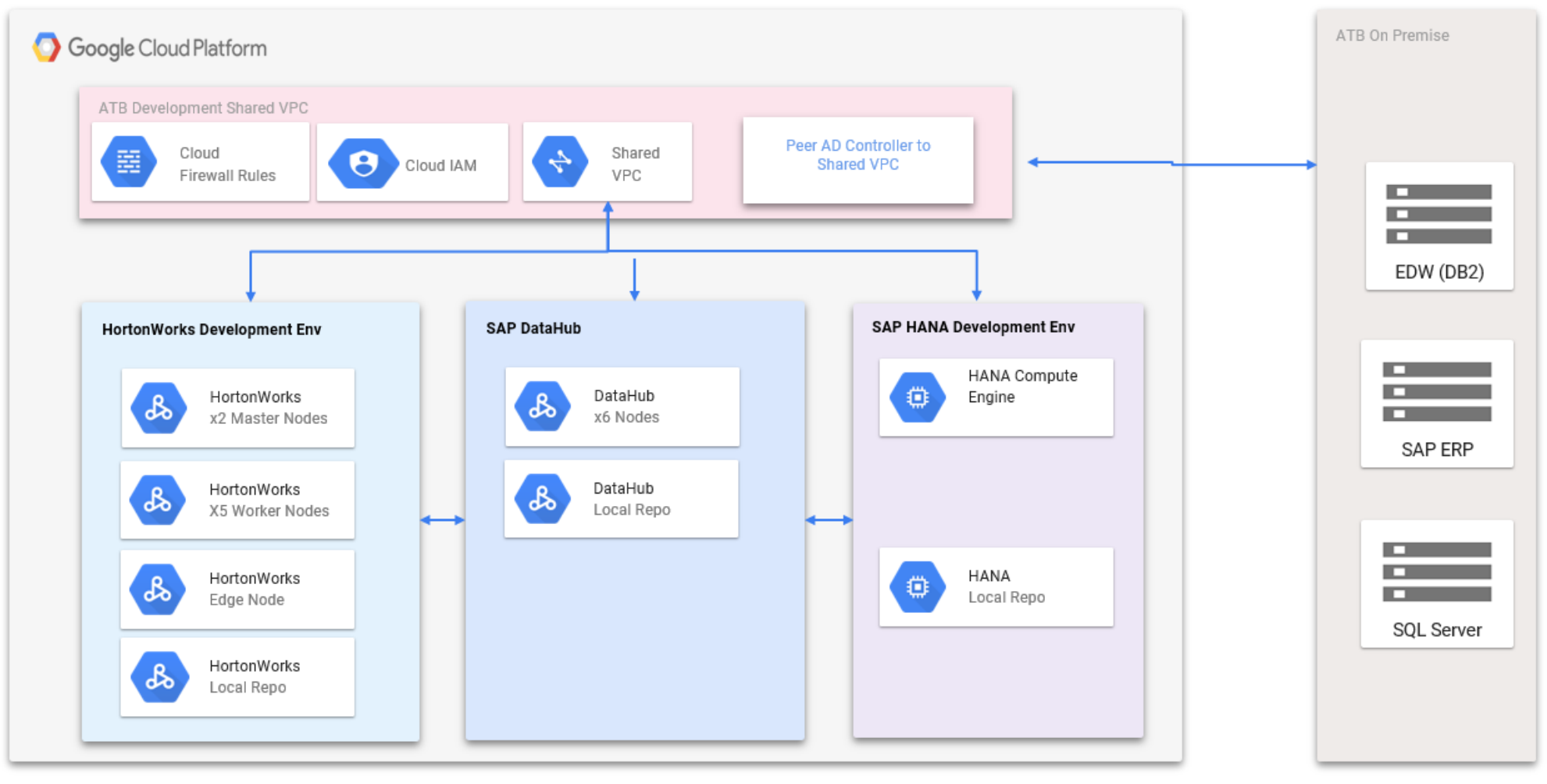
The entire data transformation project is expected to improve our customers' experience and reduce dissatisfied customers.

We will be able to offer services more quickly, and more efficiently group our customers in order to provide the right product/service that fits people's needs..



# Architecture

## DataHub Evaluation Deployment Architecture







## Deployment

Date of Deployment or POC: POC - Dec 2018

Number of live users: POC (0); Expect to have ~50 users

### SAP Technologies Used:

ATB Financial deployed the **SAP Data Hub Solution** as part of its data strategy to support its digital transformation journey. SAP was chosen for the following reasons:

- Rapid deployment in the cloud
- Integration with SAP and non- SAP software that bridges the gap between data management, data governance, and data science, to gain business insights and improve operational efficiency.
- Sophisticated data orchestration capabilities
- Identification of customer requirements and desires even outside of the traditional financial service industry offerings, opening new market segments

Server Processor: based on Intel Broadwell

Linux Distribution: rhel-7-v20180611





# Emerging Technologies and Use Cases

The following Emerging Technologies and use-cases are part of the project and describe the contribution

	Technology or Use Case	Yes/No	Contribution to Project
1.	Machine Learning / Artificial Intelligence	Yes	<p>SAP Data Hub was used to factor out ML logic from data transformation and analysis processes, to eliminate duplication of code and share solutions across the data science team. This improves the efficiency of the Data Science team, simplifies existing data transformations, and enables centralized orchestration of ML, data transformation and analysis processes.</p> <p>SAP Data Hub can also be used to ingest data from SAP ERP systems to help the Data Science and Data Management teams build new models and algorithms for advanced Analytics.</p>