

DATA INTEGRATION

Real-time responses delight customers

Burgan Bank Turkey deploys Qlik to
enable high-speed data integration





CUSTOMER STORY

“Implementing real-time programs has really differentiated our bank and helped to maintain customer attention. Qlik Replicate has fulfilled all our expectations and worked flawlessly from day one.”

Darço Akkaranfil, Chief Information Officer, Burgan Bank Turkey

A digital business with a human touch

In a digitized world of always-on services, customer expectations of response times have been cut from days to minutes, seconds – or even instantaneous. The situation is even more acute for financial service providers, where the challenge of meeting new service standards combines with the need to maintain and nurture consumer trust.

Kuwait-based Burgan Bank was established in 1977 and became a leading operator in Turkey when it acquired Tekfen Yatırım Finansman Bankası in 2012. Burgan Bank Turkey now provides services and solutions through 32 branches in 14 key industrial and trade regions across the country.

Recognizing the growing importance of rapid digital interactions, Burgan launched the Customer 360 project to meet demands for quicker response times and a smooth, unobtrusive customer experience.

“We are primarily a digital retail business but we believe in the importance of human contact,” explains Darço Akkaranfil, Chief Information Officer at Burgan Bank Turkey. “When a customer contacts our call center for help, for example, agents should be aware of their situation immediately and have all the relevant information to hand.”

Changing expectations

To achieve this, Burgan Bank needs to access data from its core banking and digital banking sources, including standard databases such as SQL Server, PostgreSQL and Oracle, and route it through Kafka and other database connectors to end-user feeds and applications.

Solution Overview

Customer Name

Burgan Bank Turkey

Industry

Financial Services

Geography

Turkey

Function

IT, Marketing, Sales

Business Value Driver

Customer Intelligence, New Business Opportunities, Reimagined Processes

Challenges

- Meet new customer expectations of digital services
- Make accurate, real-time data available to service agents and other key functions
- Improve response times and customer engagement

Solution

Burgan Bank Turkey worked with OneDataLake to deploy Qlik Replicate®, connecting the bank’s database sources to Kafka pipelines and other connectors.

Results

- Processes that once took days are now completed in real time
- Staff can resolve issues and make recommendations quickly and effectively
- Quick, accurate responses have significantly increased customer satisfaction

“The main purpose of the Customer 360 project is to collect customer-related information across all our application systems and consolidate it into a depository accessible by our agents in real time,” says Akkaranfil.

Burgan Bank had previously used a custom ETL solution to achieve this but it was costly and difficult to maintain. Its limitations were also beginning to cause problems as the volume of data being handled grew.

“The ETL tool could only handle small parts of the data at any one time,” says Burcu Geyik, Business Intelligence Manager at Burgan Bank Turkey. “That led to delays of up to one or two hours.”

This was problematic for several areas of the business. Call center agents did not always have access to the latest customer information or transactions, which affected service speed and quality when handling calls. It also limited the bank’s ability to deliver relevant customer notifications, as well as lags in progress, achievements and rewards registered with the bank’s loyalty program.

“Customer expectations have changed. They need instant information and want to be notified instantly of any problems they need to resolve,” Akkaranfil notes. “As a bank, we also have to be aware of anything related to the customer and be able to act on it instantly.”

The search for a 24/7 solution

Beyond the increased speed and data-handling capabilities, Burgan Bank had two other primary requirements for the new solution. The first was that it should be available and operational 24 hours a day, seven days a week, with minimal or no impact on the bank’s systems.

“The second was ease of use,” notes Akkaranfil. “We wanted all our developers to be able to learn and use it, without having to build a special team.”

The bank called in experts from Istanbul-based consultancy OneDataLake. Its solution was to deploy Qlik Data Integration, in particular Qlik Replicate.

“We selected Qlik Replicate because it suited our architecture at the bank,” Geyik adds. “It was so easy to build the Qlik Replicate pipeline to take data from our core systems to Kafka and the database environment. Qlik achieved that with no performance issues.”

OneDataLake played an essential role in the implementation, providing critical guidance and testing the new environment to ensure that Qlik Replicate delivered the required integrations.

“OneDataLake has been an excellent partner, helping us in three main areas,” says Akkaranfil. “They helped us to enable employees, resolved issues where we needed help and integrated our Kafka pipelines with Qlik Replicate.”

The heart of a new environment

Qlik Replicate now sits at the center of Burgan Bank’s systems, routing data to the Kafka pipelines that form the basis of many of the bank’s technology projects. The primary result is that data transfers that could previously take days are now completed reliably in real time.

It’s a capability that delivers benefits across the bank, from the Customer 360 project and beyond. Call center agents can now be confident that they are seeing accurate and up-to-date customer data, enabling them to resolve issues and make recommendations quickly and effectively.

“Previously, we were using historical data retained in our data warehouse,” recalls Ekin Biricik, Campaign Product Line Manager at Burgan Bank Turkey.

“Now, as the impact on the core database is minimized, we can comfortably use real-time data. Customers can now see outcomes immediately, which greatly improves transparency, resolution rates and customer satisfaction.”

The accelerated speeds also boost Burgan Bank’s loyalty scheme, with the bank now able to monitor key data points immediately, identify customers who are eligible for benefits and deliver rewards automatically.

“That’s a real win for our customers,” says Akkaranfil. “They can now see how far they are from their targets and how they can reach them. It also helps the bank to easily develop different value propositions for customers.”

New use cases, new opportunities

Elsewhere in the business, the availability of real-time data is empowering use cases such as marketing campaign management, fraud detection and the bank’s credit pipelines. Customer reviews and feedback are overwhelmingly positive, with overall engagement considerably enhanced.

“We acquire many new customers as a growing digital bank and one of the challenges of that is getting customers to engage with us,” says Akkaranfil. “Implementing real-time programs has really differentiated our bank and helped to maintain customer attention. Qlik Replicate has fulfilled all our expectations and worked flawlessly from day one.”

It has also led to the development of new initiatives, including a real-time self-service analytics platform for customers and insight engines that use AI and machine learning to further enhance the customer experience.

“Qlik Replicate has helped to increase customer happiness, which means important gains for Burgan Bank,” says Geyik. “We are going to get bigger and more data is coming, especially in our retail banking operation. We’ll need more pipelines and more solutions. Qlik Replicate will be an essential component of those.”

The keys to success



Flawless

operation since day one



Increased

customer satisfaction

“It was so easy to build the Qlik Replicate pipeline to take data from our core systems to Kafka and the database environment. Qlik achieved that with no performance issues.”

Burcu Geyik, Business Intelligence Manager, Burgan Bank Turkey



About Qlik

Qlik, with the recent addition of Talend, delivers an industry leading portfolio of solutions for data integration, data quality and analytics. This includes advancements in real-time, AI, ML and automation. The most successful organizations are investing in data to make sense of the increasing amounts and varieties of data from diverse sources. The challenge is to effectively integrate, analyze and act on the data while ensuring its trustworthiness. With more than 40,000 active customers in over 100 countries, Qlik’s solutions work with any data source, target, architecture or methodology, to ensure customers have the data they need, whenever they need it.

qlik.com



About OneDataLake

OneDataLake provides consultancy, services, training and product expertise to help organizations implement the right data integration and data operations strategy. Its focus topics and expertise are data replication with change data capture (CDC), streaming data for real time analytics, next generation data warehouse automation, automated cloud migration and test data management for SAP.

onedatalake.com