CUSTOMER STORY

Bank BTPN streams real-time data with Qlik

Indonesian challenger bank builds Enterprise Data Hub to accelerate digital transformation

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Duddy Christian Hayanto, Head of Data Engineering, Bank BTPN

Leading the digital transformation of Indonesia's banking sector

Bank BTPN, formed from the merger between PT Bank Tabungan Pensiunan Nasional Tbk (BTPN) and PT Bank Sumitomo Mitsui Indonesia (SMBCI), is one of the most bullish banks in Indonesia. It's in the country's top ten in terms of market capitalization and it leads the field in ambition.

BTPN wants to lead Indonesia's digital banking transformation. As the country relaxes regulation around digital banking, paving the way for entirely virtual banks, BTPN wants to be first to market with new digital services.

"We launched the Jenius app in 2016, our first all-digital channel," says Duddy Christian Hayanto, Head of Data Engineering, Bank BTPN. "We have more than two million users today. They can enjoy an entirely branchless banking experience."

The bank recognizes there is plenty of growth for Jenius. Indonesia, a country with a population of 260 million, has a huge youth demographic. More than 40% of the population is under 25. For many, their first experience of a bank will be through a smartphone. Internet growth rates run at double digits.

The success of Jenius created a welcome headache for Hayanto. With more touchpoints, and wide access, the bank was capturing a huge amount of new data. BTPN wanted to be able to act on, or react to, this data.

"The problem was our data was held in the core banking system, which meant it wasn't being processed until the end of the day. We had no insight into real-time activity."

Solution Overview

Customer Name
Bank BTPN

Industry
Financial Services

Geography
Jakarta, Indonesia

Function
Finance, IT

Business Value Driver
Customer Intelligence, Reimagined Processes

Challenges
- Improve the speed and availability of data, enabling faster and more personalized customer service
- Reduce the strain on the core banking systems
- Urgently upgrade traditional ETL (Extract, Transform and Load) solutions, buckling under batch load volumes and no longer fit for purpose

Solution
Qlik Replicate creates the ability to synchronize data in near real time from various types of databases, especially AS/400 to Hadoop systems

Results
- Helps create a 360-degree view of the bank's customers and inform future service developments
- Prevents interruptions to the core banking system
- Enables near real-time data access for multiple business units

"If the customer had an issue, we had no visibility of what it might be. If there was a sale opportunity, we'd miss it," Hayanto explains.

Real-time data ingestion with immediate alerts

Bank BTPN's Enterprise Data Hub is built from Qlik Replicate, part of Qlik's data integration platform. Rather than having to wait until the end of each business day to access data, Qlik Replicate simplifies the massive, daily data ingestion into big data platforms from thousands of sources, including Oracle, SQL, DB2, MySQL, Sybase and PostgreSQL.

"Qlik Replicate enables real-time ingestion of data from our AS/400 environment, but the real advantage is we can then gain instant visibility to all the data in one dashboard for real-time action," says Hayanto. "We do real-time ingestion through Apache Kafka. Because everything is completely real time, monitoring is necessary to ensure this process runs smoothly without any errors and Qlik Replicate has an alert feature so we can find out if an incident occurs. That's a real plus point. All streamlined, no delays."

The use of change data capture (CDC) enables true real-time analytics with less overheads. The approach automatically generates target schemas based on source metadata. If there is a problem BTPN can check the logs, and it can restart from the exact moment rather than starting from scratch.

"Real-time ingestion means we get incremental data changes in less than a minute," explains Hayanto.

Relieving strain on the core banking system

The creation of the Enterprise Data Hub relieves any strain on the core banking system, leaving it free to focus on serving transactions. This reduces the risk of business downtime, protecting corporate reputation.

In direct terms, the primary beneficiary of Qlik Replicate is BTPN's CRM application. The availability of near real-time data enables the bank to create a detailed picture of every customer – in the moment.

"If there is a problem with onboarding a new customer, we can see it immediately," says Hayanto. "Previously we'd have been blind."

The speed of access to data transforms user productivity. The time taken to retrieve data for a query is under a second. It means BTPN agents can directly engage with a customer, confident they have a real-time view of the customer's activity.

Data: the fuel to drive business growth

The engagement with Qlik means BTPN is in control of its data. Data is no longer seen as something to be stored and managed, but an asset to be exploited. The link to Apache Kafka means any data update is visible and directed to the appropriate team in real time. Users can access the hub remotely. Data is always-on.

The power of the Enterprise Data Hub is now being brought to bear on new services. To support the currency exchange feature for Jenius foreign currency products, BTPN also enables real time synchronization for any exchange rate changes; the data hub will also be used with customer onboarding, checking against duplications.

"This is having a real-world impact on banking services," says Hayanto. "Data can be the fuel to power our business growth. The Enterprise Data Hub is one of the drivers of our digital transformation. This means that we are ready to support BTPN's digital journey.

"Real-time data gives the bank an immediate and detailed picture of every customer. At a macro level this helps spot trends and potential issues. At an individual level this enables the bank to deliver relevant products and services," concludes Hayanto.

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About Qlik

Qlik's vision is a data-literate world, where everyone can use data and analytics to improve decision-making and solve their most challenging problems. Qlik provides an end-to-end, real-time data integration and analytics cloud platform to close the gaps between data, insights and action. By transforming data into active intelligence, businesses can drive better decisions, improve revenue and profitability, and optimize customer relationships. Qlik does business in more than 100 countries and serves over 50,000 customers around the world.

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