



Scotiabank International gains data integration, analytical flexibility and scalability with SAS®

Industry

Banking

Business Issue

Mergers and acquisitions by Scotiabank's International Division created many data management issues. The bank required a flexible and scalable solution that could handle the data management and delivery requirements for its operations in Caribbean, Central America, Latin America and Asia regions.

Solution

SAS® Data Integration, SAS® Grid Manager and SAS® Enterprise Miner™

Benefits

The bank's business can now access quality integrated data to understand their new and existing customers better and deliver solutions that reflect their needs.

As a premier North American financial institution with CAD\$453 billion (US\$ 381.2 billion) in assets and 60,000 employees, Scotiabank is increasingly dependent on SAS technology to deliver service to its customers in its four core businesses: retail, corporate, wholesale and investment banking. Key initiatives include delivering value with business intelligence and performance measurement technologies, providing IT services to local sites and ensuring compliance with legislation, such as Basel II for global credit and risk reporting.

"For me, the number one issue that SAS helps us address is the challenges stemming from mergers and acquisitions," says Anthony Daley, Vice President, Business Information Systems, International Division, Scotiabank. "We've acquired quite a number of banks into the international Scotiabank family in recent years, so flexibility and scalability has been absolutely crucial."

Daley's team maintains the international data warehouse, which covers the Caribbean, Central America, Latin America and Asia regions. Operating as a shared service, the unit provides and presents data to its customer relationship management group for delivery of campaigns to marketing users, including direct mail campaign management people, and to the analytics team for customer insights and measurement.

"Every time you have an acquisition, you have a major data extraction, transformation and load process. That's

probably been the biggest differentiator in terms of shortening the time it takes to create those interfaces and acquire data," says Daley. "In the case of larger bank acquisitions, we tend to retain their local legacy systems, putting tremendous pressure on our ability to provide an extraction, transformation, and loading process."

Scotiabank is part of a complex network with many data feeds from many sources and geographies. It currently employs a number of SAS tools in its arsenal to assist with this movement of data and has recently acquired the SAS bundle of business analytics tools. "The major focus with these tools is to provide high-quality MIS through the Web and try to move more of the high-quality delivery to the business analytical teams," says Daley.

Within the international bank, the product areas are also benefitting from SAS software. In fact, it has become the standard tool. "A lot of our data delivery routines are driven out of the SAS environment," says Daley. "They're high-quality, they're well-integrated and we're seeing real capability in terms of supporting the operations."



Finally, SAS tools enable Scotiabank to have sound contact information in its database, to avoid duplicate information and to gain new insights into customer behavior. According to Daley, SAS tools

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enable Scotiabank to deliver the right solution, at the right time and at the right price, maintaining the corporate goal of making its customers financially better off by providing solutions tailored to individual needs.

“The key is to understand your customer and deliver solutions that reflect their need,” he says. “There’s no substitute for high-powered, analytical capability to look at those needs.”

For the future, one of the key advantages of the SAS platform is that it will continue to expand. “We are becoming more centralized in terms of our needs for information, both from a regulatory point of view and divisionally, because we have so much diversity across our countries,” he says. “What I really like about the SAS environment is that it’s not dependent on a specific platform. Many of our teams have embraced SAS as their technology. It’s our common technology.”



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