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WHITE PAPER

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# LEVERAGING DATA AND ANALYTICS FOR CUSTOMER-CENTRICITY AND INNOVATION

ASIAN BANKER RESEARCH SURVEY ON USE OF DATA AND ANALYTICS  
IN BANKS IN ASIA PACIFIC 2013

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## Preamble

# A Comprehensive Review of the use of Data & Analytics in the Best Banks in the Region

Asian Banker Research conducted a survey of senior bankers in Asia Pacific from February–March 2013 on the use of data and analytics. The purpose of the survey is to determine how banks are utilising analytics to gain customer insights across various areas of banking. The survey covered mature markets such as Australia, Hong Kong, Singapore and emerging markets such as Indonesia and Malaysia.

Banks in the Asia Pacific region are increasing their focus on data and analytics today, driven by the goal of achieving a competitive edge through greater understanding of customer needs, cost behaviour and better risk management. Superior analytical capabilities can help banks differentiate themselves through better customer insight, and there is an increasing focus on creating an intelligent and integrated multi-channel platform.

This White Paper represents the views and thoughts of key financial services practitioners on the use of data and analytics in the banking and financial services industry in Asia Pacific today.

Asian Banker Research sought to provide a broad range of views of bankers from domestic and international banks. Respondents to the survey include:

- Michael Rieder, Global Head, Information Management and Enterprise Architecture, Standard Chartered Bank
- Eric Tachibana of Citihub AP, working as COO for UBS
- Sanjoy Sen, Managing Director, Retail Banking Asia Pacific, ANZ
- Ivan Jaya, Consumer Banking Analytics Head, ANZ Indonesia
- Peter Deans, Chief Risk Officer, Bank of Queensland
- David Gledhill, Group Head Technology and Operations, DBS
- Donald MacDonald, Head, Group Consumer Analytics and Decisioning, OCBC
- See Chong Hock, Head, Business Analytics, Alliance Bank Malaysia Berhad
- Steven Kenneth Miller, Head, Group Business Banking, Alliance Bank Malaysia Berhad

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## 1. Key focus areas

Respondent banks have been focusing on several key areas where analytics is concerned. Based on our interviews, Asian Banker Research ranked key trends in analytics today as follows:

### 1.1 Building analytics around customer-centricity

Leading banks are organising themselves around the customer. This is in line with a more customer-centric organisation. A Singapore-based bank, for example, has created a group-level customer experience function that reports directly to the CEO.

An increasing focus on innovation has also put the spotlight on the role of data and analytics. In Singapore, a particular bank has given innovation its due by creating the position, “Head of Innovation” to guide and manage the process of innovation within the bank.

### 1.2 Enterprise technology

Banks are revamping their technology to put into place enterprise-level architecture and platforms to integrate their previously-siloed and fragmented data infrastructure.

Banks in Australia started replacing their core banking systems with enterprise-level, multi-channel platforms four to five years ago are today in an enviable position to leverage the integrated and real-time capabilities that the new platforms provide.

“There is a paradigm shift now from transaction to information that requires a complete rethink in the organisation about how we do our business. The CIO plays a key role in helping organisations figure out, understand, believe and move towards a new era,” said David Gledhill, Group Head Technology and Operations at DBS Bank.

### 1.3 New generation internet banking, social media and big data

Banks with the best internet banking (IB) platforms in Asia have an enterprise view of customer data—no-frills and interactive—and provide real-time analytics enabling comparisons across peer groups. IB platforms increasingly provide single sign-on services, as well as relevant product offerings targeted at various customer segments.

“The future lies in digital, internet and social media and using web 2.0 communications in a more interactive way. This is a business strategy that guides our technology road map to ensure we deliver a state-of-the-art banking platform for acquiring customers as well as for servicing and maintaining clients,” said Sanjoy Sen, Managing Director, Retail Banking Asia Pacific, ANZ.

Some banks have also attempted to integrate social media with their IB platforms. An Indian bank, for example, enables customers to carry out account-related activities such as viewing statements, checking the status of their cheques and ordering cheque books while browsing Facebook. Analytics is used behind the scenes to determine which products/services to push to customers.

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Malaysian banks are in the midst of revamping their internet banking systems—either as a stepped improvement or the creation of new capabilities towards the implementation of a new one.

The next frontier in IB analytics involves developing the analytics infrastructure and capabilities to allow for the analysis of non-financial and unstructured web-based data.

#### **1.4 Mobile platforms**

Mobile banking, which is a combination of banking, transaction and location data, is transforming the way people bank. Many banks offer mobile banking services through mobile Apps supported by advanced analytics. Some banks have started tapping into mobile analytics through location-based data (LBD) to better target customers, utilising LBD to target customers with real-time marketing offers according to their location. Some banks are able to detect the customer when they enter into a specific country via their mobile phones and send immediate welcome text messages with targeted offers.

This year, many banks implemented geographic location finders for their distribution network points. However, few banks have come to the stage where they possess the capability to target customers with marketing offers via real-time location-based data. Local banks in developing markets struggle with data management as well as infrastructure expansion issues, and have yet to reach a stage of analytical maturity where analytical models are automated and embedded into operational processes; let alone in the mobile space.

Some banks in mature markets however, have begun rolling out multi-layered customer research beyond focus groups and questionnaires by observing and analysing actual transaction behaviour in customers' environments to identify how consumers are navigating through their mobile platforms.

Beyond these initiatives, banks face two critical issues going forward—how mobile banking can enhance the retail banking model of the bank and what the likely business and revenue streams will be.

#### **1.5 Regional/cross-border integration**

Several local banks in Asia, such as leading Malaysian domestic banks, are going regional by expanding their operations overseas. For these banks, maintaining a consistent customer experience across borders is a key issue. To achieve this, data and analytics systems and infrastructure will need to be integrated as much as possible, IT governance standards enforced and met in order to ensure consistency, and user interface must be appropriately tailored to the general preferences and culture of the new operating environment. Data protection and security issues in the new environment will also need to be addressed.

#### **1.6 Best practice banks are moving into collaboration**

Collecting and organising data from the various touch points remain a focus area for banks. At the same time, best practice banks are either already implementing or looking to collaborate with subsidiary banks or external parties perceived to be able to provide added value. These collaborations are aimed at accessing additional data for data mining in order to gain insights previously inaccessible to the bank. An example is OCBC's partnership with Robinsons Group in Singapore. Retailers and

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banks traditionally operate in silos, where banks have no access to detailed breakdowns of what their customers purchase through their credit cards. By combining purchase information from the retailer with its existing data, OCBC was able to better profile its customers through in-depth segmentation using the combined data, allowing it to better target offers.

### **1.7 User-friendly infographics**

The best banks in analytics focus on presenting information in a simple, graphical form that is easily understood by end-users. The introduction of self-service dashboarding tools also assists business users in utilising simple analytics for their day-to-day, ad hoc needs. Benefits are evident—insights that are not properly understood and communicated to business users will not result in business value.

The application of data and analytics is constantly evolving. Enterprise-level infrastructure needs to be continuously improved and data management is an on-going discipline. Banks will continue to invest and experiment to create the optimum platform to meet their need for decision-making and business planning. Banks surveyed see the current post financial crisis period as a good opportunity to put in place the necessary structure and systems in order to capitalise on the next growth cycle.

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## 2. The key uses of analytics today

According to banks we interviewed, analytics is increasingly becoming a key differentiator and contributor of competitive advantage to banks today. The best banks in analytics are focusing on consolidating data from various entities to gain customer insights for cross-selling and to better serve customer needs. Financial analytics remains the core focus in analytics, while risk analytics is increasingly robust due to regulatory requirements. Customer analytics generates interest as the main contributor to gaining valuable customer insight, as banks compete to gain the most advantage out of their data.

### 2.1 Financial analytics

- *“Today’s reporting is yesterday’s analytics”*

This quote speaks of the gradual transition from analytics to reporting, as predictive capabilities are enhanced. Today, data is brought into the organisation and reviewed on an event basis, where significant amounts are spent on improving predictive capabilities.

The banks we spoke to felt financial analytics is the analysis of financial data to obtain quantitative insights. It cuts across all customer segments and markets. The purpose of financial analytics is to discover how the bank has performed relative to its competitors, and the levers to push for greater output. For instance, a bank would want to determine the customer segments which provide the bank with the most profits, how the bank’s customer-base is spread geographically, and which product brings in the most profit. Information is often displayed in charts or graphs to make for better visualisation.

For example, Standard Chartered Bank Singapore brought together all channel entry data worldwide, allowing the bank to conduct deep analytics on a granular level. The bank made a conscious decision to go down the route of finance transformation several years ago by systematically improving its systems. Using a combination of analytics, technology and algorithms, numbers are crunched as a holistic exercise in looking at the bank’s global footprint, including staff and customer demographics information, services offered around the globe, and whether products and services are priced optimally to obtain the greatest possible return. Insights gained are used in very select ways to invest in creating capabilities which will enable the bank to differentiate itself in particular geographies.

Generally, international banks we interviewed seek to integrate data for a more consolidated view, striving to find creative ways to connect the dots. The biggest challenge for these global banks is to figure out the dots that they may not have known existed in the first place—discovering the unknown unknowns.

### 2.2 Risk analytics

- *“Risk analytics is a means towards an end—to identify and mitigate risk”*

Risk analytics addresses business risks by analysing risks associated with customer credit, regulations and financial risk factors through modelling. Aims include improving credit performance and reducing the level of non-performing loans (NPLs) by examining customer creditworthiness. Through advanced risk analytics, banks are able to create predictive models that can be used to determine the probability of fraud and propensity to default.

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Regulations are also pushing banks to anticipate regulatory impact through risk models to manage liquidity and credit risks. In most banks, risk analytics sits in a separate division from marketing analytics due to their differing focus—the former is risk-averse while the latter is opportunistic.

Among banks we interviewed, those that operate across multiple jurisdictions face a challenge incorporating the complex risk management and analytics requirement into their existing processes and systems. The requirements for stress testing and fulfilling the expectations of shareholders and regulators need to be part of the medium to long-term business planning and core finance and risk management infrastructure. Many risk functions, particularly credit risks, still operate in silos across business units and product lines.

The next generation of risk management and accounting systems will need to be far more integrated. Operational risk is an area in which many banks are still trying to find the right framework and put in place systems and technologies to measure and manage.

Banks are also looking for opportunities to integrate business and risk analytics requirements. For example, for the implementation of customer relationship management systems, banks can actually incorporate some of the compliance regulatory reporting into the business/customer analytics requirements.

## **2.3 Customer analytics**

Customer or marketing analytics is the application of analytics to mine customer data to discover patterns and correlations through greater customer segmentation. These insights are then quickly tested and acted upon to create real value to the organisation.

Banks recognise the need to have strong analytics capabilities to deepen customer relationships and to offer customers the best value in the areas that they need most.

They are using data to identify and solve customer pain points, providing customer insights at the point which gives context to their relationships and optimise management of their financial transactions as well as purchase and investment decisions.

Banks are preparing for big data analytics to better understand the non-financial behaviour and transactions of their customers, even those the banks may not see an immediate pay back for.

One challenge is the state of current capability to mine unstructured data. There is a need for data mining and filtering tools. Some banks surveyed feel that at the moment, big data does not lend itself to a very precise data structure, which is a major limitation. However, the more progressive banks are investing and experimenting with big data analytics.

The biggest challenge today in customer analytics is mining customer transaction data. Many practitioners cite the ability of the front line to capture good quality transaction data that can be used for data modelling and customer profiling and segmentation as a significant issue.

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## 3. Key initiatives and priorities

The section below details the various initiatives and priorities undertaken by various banks we spoke to.

### 3.1 Marketing

A number of Asian banks we interviewed are employing event-based analytics, where “event triggers” are linked to campaign execution. Particular customer behaviour or “events” are correlated with buying behaviour to determine potential buyers in a defined customer segment.

A leading Asian bank focuses strongly on event-based marketing, resulting in an average conversion rate of 21% for event based campaigns. The typical response rate for a push campaign is a mere 2%. The bank undertakes an average of 200 campaigns on a typical day, resulting in shadow revenue of over \$80 million a year.

The challenges, however, are many—the bank’s data warehouse needs to be in place and able to process data on a daily basis. A strong understanding of customer behaviour and lifestyle atypical of the customer needs to be built up, as these abnormal behaviours correlate to the propensity of the customer to make a particular purchase decision.

In Malaysia, banks which we interviewed are also focusing on the use of event triggers and utilising predictive analytics to predict customer usage and buying behaviour.

The ability to leverage data analytics for in-bound transactions and customer-initiated interaction is especially critical as data protection laws become increasingly prevalent in Asia as it will limit the amount of out-bound marketing initiatives that banks can conduct.

### 3.2 Real-time and high-performance analytics

Standard Chartered Bank is undertaking more real-time analytics with in-memory, high performance analytics. The bank applies massive parallel database technologies and leverages on technology that can feed a constructed pool of data, deploying it on a large scale. The key is to balance the costs associated with real-time analytics and the benefits that can be gained out of a faster response time.

Real-time analytics will be increasingly important as customers’ channel usage behaviour shifts towards digital. Customers today typically demand a seamless, anytime, anywhere, integrated experience, and banks which can respond in real-time will have a distinct advantage.

### 3.3 Core banking transformation

Commonwealth Bank Australia has revamped its core banking and real-time processing capability. While the bank is just starting to join the dots in terms of what the new capabilities are able to deliver, the failure rate for each new idea tested can under some circumstances be as high as 50%.

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### **3.4 Infographical analytics dashboards**

OCBC Bank has implemented self-service dashboarding tools across the board to assist business users utilise simple analytics for their day-to-day, ad hoc needs. The bank's analytics dashboard enables business users to access analytics data and conduct simple queries, which used to be posed to the analytics team for answers. The self-service dashboard has not only served to empower business users to make analytics-driven decisions more efficiently, it also frees up the capacity of the analytics team to conduct more value-added activities.

### **3.5 An analytics-driven organisation**

An analytics-driven organisation considers input from the analytics team before proceeding with initiatives or investments. Additionally, in a bid to become more customer-centric, banks are considering customer needs in the product development process. Most banks have a process in place where product development is driven by insights from the analytics function. Often, analytics are embedded in processes, e.g. in determining the optimum loan amounts where customers with higher product per customer (PPC) holdings receive better rates.

Challenges that need to be overcome include obtaining top management commitment for change as well as buy-in from the product development team. Processes should be formalised and embedded as deeply as possible into the development process.

### **3.6 Risk scorecards**

Best practice banks in Asia are also utilising robust behavioural and application scorecards to enable them to take quick action on customers to cover potential losses in future. Application scorecards for product lines serve to measure risk and aid in risk mitigation. Analytics insights are embedded in the scorecards. Maybank Malaysia, for instance, developed comprehensive application and behavioural scorecards for its retail sector in order to mitigate risks.

### **3.7 Product development**

Bank of China (Hong Kong) utilises advanced risk analytics to predict the risk of customer default. Data is extracted and transformed, as well as drilled down to the portfolio level. The level of risk associated with each product is assessed whenever a new product is to be introduced to the customer.

### **3.8 Credit card fraud analytics**

Bank of China (Hong Kong) analyses customer purchase behaviour and enables purchase authorisation of expensive items. Customer usage behaviour and transactions are analysed, and an SMS sent to customers to confirm their purchase. Relevant online data is used as input for predictive modelling to alert potential fraud for lost credit cards. In order to build such a model, data needs to be mined and the model built accordingly.

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### **3.9 Location-based analytics**

Citibank, Taiwan launched the “Citi Mobile Check-in and Reward Program”, a promotion project combining a mobile banking App with social media in the Taiwan market. Customers search for nearby merchants via LBS technology and are able to share merchant discounts via Facebook. Customers search for nearby merchants via the Premium Search function and can view merchants’ information on the map. By integrating credit card usage, mobile banking and social media, the bank enables analytics insights to be gleaned across channels.

### **3.10 Real-time fraud analytics**

Best practice banks in analytics are merging real-time analytics with channel interaction. There is a shift from people-driven analytics to process-based analytics. Speed and optimisation are also in focus as a factor to gain a competitive advantage.

An Indonesian bank has devised a method of directly linking available information up to the delivery stage. Whenever a transaction that will lead to fraud is identified, relevant statistics of particular merchants as well as fraud behaviours are crunched and directly channelled to the dataset. The alert is delivered directly to the messaging system, and reaches the customer in less than two minutes.

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## 4. Conclusion

According to information gathered in our survey, customer centricity remains to be a central theme in banking today, as evidenced by the increasing number of banks attempting to shape their banking operations, data and analytics around the customer. To effectively shape analytics around customer-centricity, banks must undergo a transformative journey from an account-centric to a customer-centric framework and their IT infrastructure and operating models have to change along with it. Some banks have opted for the risky path of core banking transformation, which has the potential to cause massive operational disruptions if not carefully done.

Other key focus areas in data and analytics include new generation internet banking, social media and Big Data. Some banks have successfully integrated social media with banking products and services on their internet banking platform. One such bank is ICICI Bank, which created the i-Wish online flexible recurring deposit product that enables customers to share their financial goals (in the form of a product) and solicit contributions through Facebook. The analytics behind their internet banking platform combines the data obtained through both sources to crunch the numbers to obtain greater customer insights.

With the rise of mobile banking came location-based analytics for banks that have the IT infrastructure and capacity for it. Citibank, long known for being among the topmost banks in terms of the utilisation of analytics, have begun to make use of location-based data (LBD) in Taiwan to track and target customers with real-time marketing offers with participating merchants.

The next frontier in analytics involves developing the analytics infrastructure and capabilities to allow for the analysis of non-financial and unstructured data, outlaid in a graphical, user-friendly manner. In Singapore, both OCBC (see Appendix for case study) and HSBC have rolled out new infographic CRM systems to aid their Relationship Managers.

Best practice banks focus on shifting from people-driven analytics to process-based analytics, and this is increasingly important as analytics becomes a larger, more integral part of the organisation. In their evolution into a more customer-centric, analytics driven organisation, it is equally important for banks to give as much attention into the prevention of brain drain of analytics talent as to the sharpness of the analytics itself.

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## **Appendix A:**

### **The future of customer analytics in Asia: Case study on OCBC**

Richard Kovacevich, the former chairman and CEO of Wells Fargo, famously said of the customer-centric, cross-selling business model that the bank operates, “the bad news is that it is very hard to do”—it took the bank over 20 years of development and investment to get it to where it is today. “And the good news? It is very hard to do.”

This fundamentally encapsulates the challenges of developing a strong data and analytics capability. It is very hard to get right. It is done incrementally over time and the financial pay back may not be immediate or always clear cut. Therefore it needs very strong management leadership, commitment and belief, as in the case of Wells Fargo, to make it work.

To succeed, it needs a culture where senior management is able to motivate all levels of the organisation through a concerted effort at data collection, cleaning, mining, analytics and deployment and encouraging all levels of staff to embrace and use it, including frontline sale and relationship management staff who have to learn and apply the insight and knowledge to their businesses.

This is extremely hard to achieve in practice because it cuts across the entire organisation, involving a range of business lines, products and customers. It involves integrating complex systems and processes that have to be capable of aggregating and processing huge volume of data. It requires a transformational change of the basic operating model.

Few banks can achieve it but the ones that are able to do so find themselves ahead of the pack with a significant lead that others find hard to catch up to. We feature a case study of Singapore-based OCBC, which is on its own journey to building a customer-centric business model that is transformed and enabled by customer analytics, and may be equally hard to replicate.

#### **Going the extra mile**

Banks in Asia are harnessing analytics though many still face considerable issues in data consolidation. Amidst this, OCBC has pulled ahead of the game. The bank possesses regional capability hubbed in one location, Singapore, and its analytics initiatives are carried out by a team led by Donald MacDonald, head of group consumer analytics and decisioning, OCBC.

OCBC began its analytics journey in the late 1990s, when it built a comprehensive pipeline flowing from its customers to its CRM platform, enabling it to view every customer interaction with the bank. But it wasn't until the turn of the millennium that OCBC made the decision to take the major step of revamping its analytics to take advantage of the latent opportunities it has to offer. In 2004, the bank built its first analytical marketing platform which led to what is now known as the bank's enterprise data warehouse.

Deciding that centralisation was the way forward, the bank made the decision to embark on an ambitious quest to bring together all data from every source into a centralised data warehouse. Today, OCBC possesses a single customer view on top, where it is able to view every transaction conducted by a customer, across every product and every channel in the bank.

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An issue that all organisations face that is particularly problematic in the knowledge industry is the tricky and time-consuming issue of developing and retaining talent. Data workers with a strong understanding of the mathematics behind the business combined with a good grasp of the business itself are not only hard to come by, but a pain to lose. In the attempt to address this issue, MacDonald formed a versatile offshore team. Through this move, OCBC slowed the attrition rate of its analytics team and prevented employees from getting poached by its direct competitors, UOB and DBS.

Real-time analytics is an area where OCBC is moving into increasingly. Data is obtained on a real-time basis through the bank's newly launched CRM platform, ROME, and data is captured as the customer interacts with the relationship manager (RM) in front of the computer. As real-time data input combines with OCBC's existing warehouse data, a real-time engine runs several models in the background, generating information on the best offer to make to a particular customer while the customer is sitting right in front of the bank's RM.

Sentiment analysis is also a focus for the bank, and it aims to improve its ability to link sentiment with customer records.

According to MacDonald, infographics—or the graphic visual representation of data to facilitate quick and clear understanding of information—can be as important as the analytics itself. Indeed, the purpose of analytics is defeated if insights were not quickly acted upon to create business value and ultimately to achieve business goals. For instance, OCBC's internet banking analytics and CRM platform, Financial Needs Analysis (FNA) and ROME were designed with infographics in mind.

The focus is on getting more out of analytics, identifying value-added initiatives to reduce cost, and introduce better self-service dashboarding tools to aid analytics users.

Building a financial institution state-of-the-art analytics capability is an expensive investment. Over \$100 million has been invested by OCBC on building its data warehouse, analytics infrastructure and general analytics capabilities over the past eight years. Is the investment worth it? To OCBC, it would be an empathetic yes.



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