



Business Banking Management Information System for Lloyds TSB

A solution powered by SQL Server 2000, Analysis Services and ProClarity.

Background

Lloyds TSB is one of the largest retail banks in the UK. The group, which includes Cheltenham & Gloucester and Scottish Widows, has more than 2,300 bank branches and employs more than 77,500 people worldwide.

Lloyds TSB's business is split into several segments. As well as personal customers, the bank also manages accounts for business and corporate clients. The Business Banking section of Lloyds TSB operates the accounts of more than 1 million small and medium sized businesses.

Issues

In order to improve efficiency within their Business Banking network, Lloyds TSB is adopting a new strategy. Lloyds TSB has spent over three years intensively researching the issues that are of paramount importance to its small business customers, and the ways in which they would like their Bank to help them. The Bank has now moved away from a 'one size fits all' service to providing an individual and interactive service for each business customer.

Lloyds TSB needed to change the structure of its Business Banking data to incorporate the new customer hierarchy. They had also identified additional analysis and reporting requirements that their existing paper-based reporting systems did not support. These combined factors led Lloyds TSB to the decision that a new Management Information system would be the best way forward.

The specific requirements for the system fall into the following categories:

- Key Performance Indicators – The MI must be available on a monthly basis to monitor the KPIs identified as being vital to running the business.
- Key Analysis – The MI must also support the next level of detail down from the KPIs.
- Hierarchies – The structure of the data must be such that it will be possible to analyse the information in various aggregations.
- Reports – The system must be capable of delivering highly formatted performance monitoring reports via the corporate intranet.
- Business Planning & Incentives – The data will be used to assist in business planning in order to set team level targets.
- Customer Base Monitoring – The system must allow the reporting of customer recruitment and attrition.
- Ad-hoc Analysis – The capability must exist for interrogation of the data to provide answers to questions raised at all levels throughout the business.
- Security – Users should only have access to view selected reports and data based on their level of responsibility.

The Management Information project provides an integrated system to deliver relevant and timely MI to all levels of Business Banking. This will support decision-making and help maximise sustainable levels of economic profit. It will also be a source of information for non-Business Banking areas such as HR, Group Executive, Group Audit and external auditors.

Solution

Microsoft technologies provided a cost-effective solution for Lloyds TSB. The new system consists of a Microsoft SQL Server 2000 Datamart sourcing an Analysis Services 2000 multi-dimensional OLAP database. Fixed format reports are created using ASP and custom COM+ components running on the Microsoft Internet Information Server. These query the data stored in the OLAP and relational databases and display the results as HTML on the corporate intranet. In addition, the system will offer some users the capability of performing ad-hoc analysis through ProClarity, an analysis tool.

Technical Overview

Data Transformation Services are used to load the data into a relational SQL Server 2000 staging database. Here validation occurs to ensure that only data for the current period is imported into the live database. The database hierarchies are also imported at this stage. Complex MDX (multi-dimensional query language) is used to handle the financial data.

In phase one, the desktop edition of ProClarity was deployed to the power users. Future phases may allow standard users access to the ProClarity functionality through the ProClarity Enterprise Server. As this is a zero-footprint tool, it is an ideal option for the 2000 users who are unable to have software installed onto their machines.

Within the system 90 million rows of information are held about the 1 million business customers. The size of the customer hierarchy is unprecedented and proves the scalability of SQL Server 2000.

Thorogood input

Working closely in conjunction with Business Banking's Group IT partner, Thorogood helped Lloyds TSB to:

- select the client tools to best suit their needs,
- assess the suitability of using Microsoft SQL Server and Analysis Services by carrying out a feasibility study,
- transform their requirements into a system design,
- understand and learn the new technologies via skills transfer sessions.

Thorogood was the obvious choice to implement and support this system for Lloyds TSB. Having worked on many projects within Lloyds TSB during the last 10 years, Thorogood has a genuine understanding of their business. Thorogood also currently manages the support of many of these systems.

Thorogood has many years experience implementing Microsoft SQL Server and Analysis Services technologies. Since as early as five months before the commercial launch of SQL Server in November 1998, we began gaining 'early adopter' experience with customers.

As an independent company specialising in Business Intelligence solutions, we were able to draw on our knowledge and experience of the leading technologies, including those from Microsoft, Oracle, Hyperion and ProClarity.

Lloyds TSB appreciate our commitment to emerging Business Intelligence products and our independent stance and frequently involve Thorogood when investigating new technologies.

Benefits to the client

Lloyds TSB is delighted with the solution that has been developed.

They now have a system which offers the following benefits:

- The data reflects the new 'relationship' based hierarchy
- Great flexibility as ad-hoc analysis can be carried out on the data
- Users can access the data electronically rather than relying on the delivery of paper-based reports
- The system has a low cost of ownership.

Other areas of the business are looking to repeat the success of BBMI by implementing SQL Server solutions.

In today's technological age there is no shortage of information, but how do you access the facts you want, when you want them and in the best possible format? To help you, Thorogood makes sense of data. We combine our skills in IT and numerate analysis with business understanding to provide you with solutions to help you get ahead in today's marketplace. Independent since 1987, our focus is to find exactly the right system to match your needs.

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