Tangerine Gains Insights From Customer Data Thanks to Attunity and Microsoft

"Things are changing very quickly in online banking, and competition is intense. We need to be at the forefront all the time, constantly innovating and coming up with new ideas."

— *Billy Lo, Head of Enterprise Architecture, Tangerine*

Tangerine is direct bank in Canada with nearly two million clients and close to $38 billion in assets. In order to stay competitive, Tangerine listens closely to their customers so they can create the kind of services that their customers are looking for. This approach requires Tangerine to have access to customer data in real time they can respond quickly to their needs.

Taking a New Approach to Banking

As Tangerine began the journey of becoming a more full-service digital bank, it reached out to its customers to find out what they wanted from a bank. The first step was to develop a responsive website with a user interface that easily adapts to the device customers are using to access it—which could be a mobile device or a laptop computer.

The next step was to leverage customer data differently. "We have customer financial data, of course, but we also need to keep track of customer feedback and complaints, said Billy Lo, Head of Enterprise Architecture for Tangerine. "That includes every face- to-face and phone interaction with a customer, in addition to social media sentiment." This requirement had Tangerine's IT team looking at the data in their current data warehouse as well as the expected growth for their data over the next several years. It also had the team looking at the time it took to move their data so that their bank managers could analyze it while the data was fresh.

Attunity Replicate and Microsoft APS Provide a Turnkey Data Analytics Solution

Tangerine decided to deploy the Microsoft Analytics Platform System (APS), a turnkey Big Data analytics appliance that combines Microsoft SQL Server Parallel Data Warehouse—a massively parallel processing (MPP) data warehouse technology— and the Apache Hadoop open-source Big Data platform along with Attunity Replicate, high performance data delivery software that works with a large number of sources and targets.

They began the project by transitioning business intelligence (BI) end users to a Microsoft BI environment that included Microsoft Excel, SQL Services Analysis Services, Power BI for Office 365, and SharePoint. Next the bank used Attunity Replicate to start moving data from the existing data warehouse to the Microsoft APS environment.

Turning Data into Insights

For Tangerine's leaders, transforming customer data into insights is much simpler and faster. As a result, employees can instantly access usable BI data. Using customer feedback to adjust on the fly, Tangerine is able to easily adjust new product rollouts or advertising campaigns based on real-time customer interactions. Tangerine will also have the ability to create new services and campaigns based on social media data. "We want to use the new data warehouse as a central point for all sentiment data, from customer emails to blog posts," says Lo. "By looking at this information, we'll be able to derive better product features and initiatives because our users will be able to do their own drill-down BI into a centralized, historical view of all this data.