Banca Carige unlocks the growth potential of big data

Creating a secure and scalable platform for business analytics

Overview

The need
Banca Carige wanted to identify gaps in the market, then adapt or expand its offering to meet customer demand. To achieve this, the bank needed a way to quickly extract actionable insights from its big data.

The solution
The bank embarked on its "big data project". As a first step, Banca Carige implemented IBM® DB2® Analytics Accelerator on a new IBM zEnterprise® EC12—enabling rapid query response times.

The benefit
DB2 Analytics Accelerator helps over 1,000 business users to get fast access to vital insights—informing the development of new products, services and strategies to grow the business.

Founded in Genoa in 1483, Banca Carige Group (Banca Carige) has grown to become one of the largest banks in Italy. Employing more than 6,000 people and generating revenues over €200 million each year, the group provides banking, insurance and asset management services from 700 branches across the country.

Deeper insights build better services
To meet corporate growth objectives, Banca Carige needed to identify business areas with untapped demand, and use these insights to inform the development of new products and services—increasing revenues.

As the IT Governance Director at Banca Carige, explains: "Being a leader in the banking industry requires a strong commercial offering that meets fast-evolving customer expectations. To understand what your customers want, you need an excellent grasp of your business data, and to develop new products and services, you need the ability to deliver those insights rapidly to the right people in the business."

Banca Carige realized that analyzing its customer data held the key to the development of successful new products. However, the sheer scale of its databases made obtaining actionable insights almost impossible.

"Thanks to IBM DB2 Analytics Accelerator for z/OS, we can extract true business value from our big data."

— IT Governance Director, Banca Carige

Big data project

"To get the maximum value from our massive amounts of customer data, we started the 'big data project'," says the bank's IT Governance Director. "The first step in the big data project was to create a secure analytics platform to deliver data-driven insights to business users across the group—helping them make better decisions about everything from product development to special offers and promotions."

Before embarking on its big data project, Banca Carige developed a set of core requirements for its analytics platform, and issued a request for proposals.

"We wanted to be sure that our chosen solution could deliver in three fundamental areas—function, cost and time," says the IT Governance Director. "Within the time criterion, we evaluated competing solutions for their development, deployment and response times."

Choosing IBM DB2 Analytics Accelerator

After considering solutions from a number of major vendors, Banca Carige selected IBM DB2 Analytics Accelerator.

The IT Governance Director comments: "We were extremely impressed with the IBM DB2 Analytics Accelerator solution. We calculated that the IBM solution would deliver the functionality, cost-effectiveness and rapid deployment we wanted. What's more, the integration of IBM DB2 Analytics Accelerator with the IBM System z® platform enables us to gain the benefits of rock-solid reliability and exceptional security for our sensitive analytics data."

Solution components

Software
- IBM® DB2® Analytics Accelerator for z/OS®

Hardware
- IBM zEnterprise® EC12

Proving the concept

To reduce risk in the implementation process, Banca Carige commissioned a proof-of-concept exercise at the IBM infrastructure center in Montpellier. In a series of in-depth, hands-on demonstrations, IBM technicians worked together with the bank's IT team to confirm the performance and scalability of IBM DB2 Analytics Accelerator for z/OS®.

"The proof of concept at the IBM infrastructure center in Montpellier assured us that IBM DB2 Analytics Accelerator could reach the targets we set at the beginning of the big data project," says the IT Governance Director. "To identify and iron out any remaining issues, we deployed the IBM DB2 Analytics Accelerator solution in our own System z environment."

Following a short evaluation period, Banca Carige moved IBM DB2 Analytics Accelerator into production on its new IBM zEnterprise EC12 server. As the bank implemented the solution in its existing z/OS environment, no data migration was required—further reducing business risk. The solution was deployed within the existing general purpose MIPS, so there was no corresponding increase in mainframe licensing costs.

"We were very satisfied with the IBM DB2 Analytics Accelerator implementation," says the IT Governance Director. "Thanks to the expertise and professionalism of the IBM team, we were able to roll out DB2 Analytics Accelerator for z/OS with no impact on production services."

Rapid time-to-insight

Today, IBM DB2 Analytics Accelerator for z/OS enables Banca Carige to deliver rapid responses to DB2 queries on its massive databases—offering high-speed analytics on real-time data to up to 1,000 business users simultaneously.

"Thanks to IBM DB2 Analytics Accelerator for z/OS, we can extract true business value from our big data," says the IT Governance Director. "DB2 Analytics Accelerator enables us to bring analytics to our customer-facing employees on the front line, and our product development teams behind the scenes. By having the tools we need to understand our customers' needs, we are better able to modify our strategy and adapt our offering—attracting more business, and driving growth."

The bank anticipates that the faster insight enabled by DB2 Analytics Accelerator will help cut the time taken to develop and release new marketing campaigns from months to weeks.

Taking the next steps

Based on the success of the IBM DB2 Analytics Accelerator solution for its IBM System z platform, Banca Carige is now ready to take the next step on its big data project.

"Now that we have created a secure platform for analytics on zEnterprise EC12, we are planning the next stage of our big data project," says the IT Governance Director. "We are extremely interested in mining our big data using IBM SPSS® software—uncovering hidden trends, and helping us to understand which areas of our business we should focus on."

As Banca Carige adopts the Basel III regulatory framework, it anticipates that the ability to analyze big data will help with objectives such as using long-term data horizons to estimate probabilities of default and to improve the calibration of risk functions.

The IT Governance Director continues: "We believe that business insights from SPSS would integrate well with an enterprise marketing management solution such as IBM Campaign. This would enable us to increase the effectiveness of marketing touches across all of our channels—accelerating business growth."

By choosing IBM as a trusted partner, Banca Carige has achieved its goal of building a secure, scalable and high-performance analytics platform.

"We are pleased with the value that IBM DB2 Analytics Accelerator for z/OS has added to our business," concludes the IT Governance Director. "By keeping data on the mainframe—which offers the highest levels of security—we can achieve our analytical objectives without compromising on security. As we begin the next stage of our big data project, we plan to continue our work with IBM to further enhance our analytics capabilities."

For more information

To watch the Banca Carige video case study, please visit:
https://ibm.biz/BdxJ9Q

To learn more about IBM System z software, please contact your IBM representative or IBM Business Partner, or visit the following website: **ibm.com**/software/systemz

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