

OTP Bank Romania implements Tableau to improve customer experience during and after the pandemic

The pandemic and the banking sector

When the pandemic started, the international health crisis changed customer behaviour and influenced the overall activities of most industries in the world economy. The **banking sector** faced many challenges that tested its resilience, adaptation capacity and its power to make **real-time changes**.



Many banks adapted their **business strategies**, product portfolios and took measures to help society, economic sectors and people who were affected by COVID-19. For example, suspending loan payments for a period, pro-consumer legislation, protection against currency risks, speculative debt assignments, or abusive enforcement proceedings.

Banks in Romania have adapted to the new changes as fast as possible and started to encourage the use of digital channels, they started to support small and medium businesses, brought **more flexibility** for payments, and created better financial conditions for companies and individuals.

CUSTOMER SATISFACTION



OTP Bank Romania implemented special measures to further improve customer experience, e.g.:

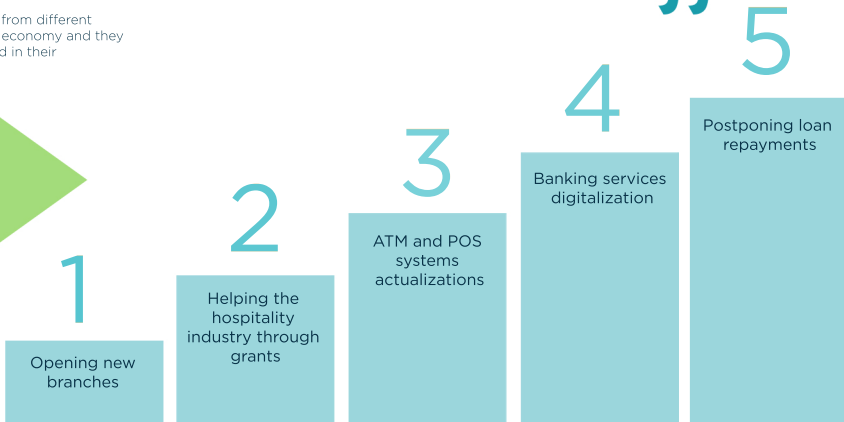
In these uncertain times, even for a successful bank as **OTP Bank Romania**, digitalization and data analysis played a major role in the process of understanding the impact of the pandemic on the customers. Specialists from OTP problematized what kind of effect the pandemic would have on the economy and how customers would react in these challenging times.

They started to look at the data, at the statistics from different organizations, they looked at predictions for the economy and they inserted all this knowledge into their strategy and in their development plans.



Before working from home, we gathered at a table, looked at the data, reports, analysis, discussed them and explained the terms. After working from home, the data had to speak for itself, and Tableau helped in this process.

- Cristian Popa, CRM Manager



The digital transformation in OTP Bank Romania

OTP Bank Romania started the digital transformation well before COVID struck at the end of 2018. This initiative included a lot of processes to further improve the customer experience, internal efficiencies and to allow employees to interact much more with customers and, more significantly, they also started an agile transformation in changing and adjusting the way of everyday work.

➡ Allow employees to interact much more with customers

➡ Internal efficiency

➡ Improve the customer experience



OTP Bank Romania started the digital transformation journey about two years ago, putting the customer at the centre of everything we do. We tried to bring the best and smooth experience to the customers because they are comparing OTP Bank not only with the other banks in the system or in the region, but they are comparing OTP with the technology companies when it comes to the user experience. Therefore, we tried to bring everything that is top-notch experience and technology when it comes to our customers

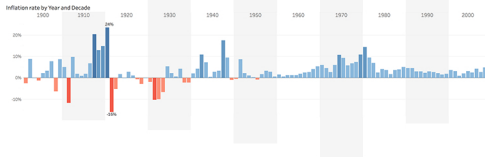
- Constantin Mares, Executive
Director IT, PMO & Transformation Office.



What role does data play today in OTP Bank's operations?

Data culture really makes the difference between the winners and the losers. That is why OTP Bank put a lot of emphasis on the continuous development of a structured data culture in the company. They upgraded their processes and they started to see more and more what else they can do with their data.

Today, as a result of the implementation and adoption of Tableau, the world's leading self-service visual analytics platform, **in 2020**, the company gains as much customer insight as possible, without having to inconvenience customers by asking the same questions again and again. Using Tableau, they are managing to quickly find the required answers, an aspect that provides a highly valuable competitive advantage in the Romanian banking sector.



What is Tableau and how important is this platform for a financial company's operational flow?

If you haven't heard about **Tableau** yet, you will find that it is the broadest and deepest visual analytics platform available and that many of the world's most successful organizations are already using it to their advantage in every corner of their business. **Tableau helps people** see and understand data, as it transforms the way people are using data to solve problems and make decisions every single day.

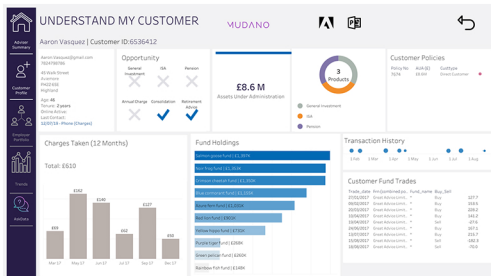
Personalized

Seamless

Insightful

It's imperative that financial services institutions have a solid analytics infrastructure that can handle data and automation at scale. With Tableau, any business team can use visual analytics to ask additional questions and fully explore the data, instead of merely crunching the numbers.

Customers expect banks to **connect all the dots** and deliver omnichannel experiences that are seamless, personalized, and insightful. Whether customers visit branch locations or engage on mobile apps, it's essential that at enterprise level, a bank fully understands, anticipates and serves their needs.



 + a b | e a u

10 advantages of using Tableau as a bank or as a customer-centric company:

1

Understanding the data is key to responsiveness.

2

Harness data and segment customers in new and exciting ways.

3

Target the right markets and offer relevant products.

4

Drive new opportunities.

5

Generate new revenue streams.

6

Increase the value of and to each customer.

7

Lead with data for decision making.

8

Discover customer needs, to provide value that builds credibility.

9

The ability to map and manage the entire customer journey.

10

More data visualisation in branches that leads to real-time personalized offers.

[TABLEAU FREE TRIAL](#)

Before and after implementing Tableau in OTP Bank Romania – Challenges and Solutions

OTP Bank overcame the challenges embedded in the concept of big data manipulation by using Tableau software, which provided them with a real-time, dynamic self-service visual analytics platform.

The management team decided in January 2020 to implement Tableau with the help of our data specialists from btProvider. After only 6 months, in June 2020 the deployment extended to the entire organization.

Previously, 6 people were working on approximately 100 KPIs on a monthly basis: Dragging things into PowerPoint, crunching the data and trying to understand it. After implementing Tableau, just one person spending a maximum of 2,3 hours per month, is doing all 100 KPIs, which are easy to access and understand, as well as extremely useful for those who access them.

Before using Tableau, most of the reports delivered by an entire department, as well as the data processing required to produce these reports, were done in Excel. Using Excel meant that it took exponentially longer to create these reports and there was an increased focus on the actual delivery, rather than spending time on actually analysing and explaining the results and subsequently taking timely and appropriate actions and making decisions.

Today and so far, 169 people in **OTP Bank Romania use Tableau**, 93 are working in various branches and the other users operate at the OTPs head-quarters.

Bogdan Chiriac – Portfolio Manager accurately describes the “before and after” implementing Tableau:



First, I have to confess that I know nothing about coding. In the first meeting with the btProvider team, we've been able to understand each other and our capabilities. They understood from the beginning that I have no idea about coding.

They helped me a lot because they understood my needs, they proactively came with solutions and dashboards, showing us how to use Tableau in OTP Bank.

btProvider specialists managed in a short period to create and automate a dashboard that we are following in a monthly basis, and now, with my 0 coding skills I can personalize these reports and follow up more than 100 KPIs for our transformational program in OTP bank



WEALTH & BANKING | Advisor View

Selected Advisor: Natalie Epdl

ASSETS UNDER MANAGEMENT

5.4M

13.5M

NO. OF CLIENTS

14

11

NO. OF ASSETS

16

17

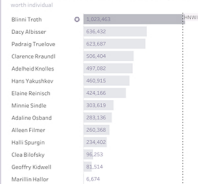
AVG. LENGTH OF STAGE

7.7 days

8.2

AVG. PIPELINE

CLIENTS BY ASSETS UNDER MANAGEMENT (AUM) | High net worth individual



ASSET PIPELINE BY STAGE



CLIENT BREAKDOWN | SLA Incomplete | High net worth individual

Client name	ID	Date	Stage	Days in stage	AUM
Blaise Trath	FLA-76	07/06/21	Stage 3	9 days	411.2K
	FLA-571	13/07/21	Onboarded	9 days	542.2K
Padraig Truelove	DIC-184	26/07/21	Stage 5	3 days	423.7K
Adaline Osband	FIS-745	05/07/21	Stage 5	14 days	283.1K
Adaheld Knoles	WDH-821	03/07/21	Onboarded	9 days	497.1K
Allan Firmer	POU-172	24/06/21	Stage 1	3 days	260.4K
Clarence Roundl	DOH-726	22/06/21	Stage 1	5 days	506.4K
Clea Blotfey	878-383	13/06/21	Stage 1	4 days	160.7K

What was the collaboration experience with btProvider like?

btProvider data specialists have gone and are still going over and beyond the traditional consultancy role. They have become a **trusted partner**, providing solutions and additional insights and brought many suggestions and ideas to the table for the OTP teams to consider and develop further.



Truly a story of success and many processes and analysis were optimized using Tableau. No challenge is too difficult for the colleagues from btProvider. They always offered the easiest and smartest solution for our users.

- Anca Dobreanu, Business Performance Analytics and Reporting Manager

Working with btProvider exceeded my expectations because the team was very proactive, worked hard to find solutions to our needs, and responded quickly to all of our requests.

- Petruța Zidaru, Credit Risk Department Coordinator



Data visualisation empowered

Integrated analytics

Faster decisions

Goals

What is it like to implement a data-driven culture in a dynamic environment like OTP Bank Romania?

This project has been and is a delight for the btProvider specialists to both implement and maintain. The OTP teams are so open to suggestions and ideas, always eager to learn new things and bring innovation to their daily work and activities. **Data visualisation empowered** them to make faster decisions, to navigate through data with ease, observe and analyse the stories that data tells with curiosity.

Excel is great up to the point when a more advanced, intuitive, and disruptive platform is needed. This is where Tableau brings its magic, with self-service business intelligence insights, smart data prep, **integrated analytics** platform and extremely powerful outcomes. Our team is very happy and proud for having the opportunity to level-up such a powerful business as OTP Bank Romania with leading edge technology and innovation.

Discover btProvider premium services.



Nowadays, navigating a journey to a data-driven organization requires the willingness to adapt to new challenges, requires being objective-oriented, and requires massive support from the entire organization on all levels. OTP Bank Romania, driven by the Apollo Transformation Program, managed to inoculate all these in the company's DNA.

- Alex Stăncescu, Delivery Manager, btProvider



What are the differences in banking, compared to other domains, in terms of data approach?

Alex Stăncescu

Delivery Manager@ btProvider



In OTP we are working in a regulated environment, where data governance and data processes are highly enforced and adhered to. We appreciate the fact that even though OTP Bank is working in an extremely regulated space, OTP Bank showed openness and agility to go above and beyond to reach their digitalization goals.



How many people from btProvider are engaged in OTP Bank's processes?

Alex Savencu

CEO @btProvider



btProvider engaged a team based on a mix of roles - Solution Architect, Data Analysts and Infra Specialists. Together with the business teams in OTP Bank, including but not limited to Risk, CRM, Retail, Transformation, as well as the IT teams in OTP Bank, we managed to bring value on top of OTP Bank data by addressing various needs for their stakeholders



In conclusion, the pandemic accelerated the adoption of a true **Data Culture at OTP Bank**. During this time, they focused on strategic partnerships for **continued innovation** to drive an even better customer experience and they chose a partner based on the common values that they shared as customer centricity, innovation culture and excellence in processes and performance.

btProvider, the only Tableau Premier Partner in Romania, was the right partner at the right time, ready to embark on their next digital journey with OTP Bank Romania.

If you want to find more about Tableau, [DOWNLOAD THE FREE TRIAL](#)

About OTP Bank Romania

OTP Bank Romania, a subsidiary of OTP Group, is an integrated and self-financed provider of financial services. With an approach defined by responsibility, commitment and professionalism, OTP Bank Romania understands the needs of clients and the current context of the market and is a **trusted partner** in the provision of financial services. The bank ranks 9th in terms of assets in the ranking of banking players in Romania, as of December 2018.

About btProvider

Founded in 2012, **btProvider** is the only **Tableau Premier Partner** in Romania and a forward-looking company focused on providing the most advanced solutions to transform businesses into data-driven companies. With over 9 years of experience in Data Analytics, Business Intelligence, CRM, Big Data, Data Integration, and Data Warehouse, btProvider offers superior knowledge, experience, and technology involved in the shift generated by the requirements of continued digitalization.

btProvider's main goal is to connect **decision-makers** with a dynamic and agile data culture, to further increase business performance and fully harness and maximize the power of data.