



A Day in the Life of Jane, Director of Data Analytics

One Monday, Jane, **Director of Data Analytics at a retail bank**, gets a call:

“We’ve detected unusual card activity. Can you help us identify potential fraud before it spreads?”

Later in the afternoon, she gets another call:

“We need to launch a churn prevention campaign this week. Can you identify customers at risk?”

Jane tries, but:

- Card transactions are in one system.
- Customer profiles in another.
- Card details on a legacy platform.

She spends **weeks chasing files, cleaning data, and joining spreadsheets**—but by then, fraudulent transactions have already occurred, and customer losses have grown. Jane knows there **must be a better way**.



🔧 How IBM could help?

With **IBM Data solution**, Jane can

1. **Unify diverse data sources:**

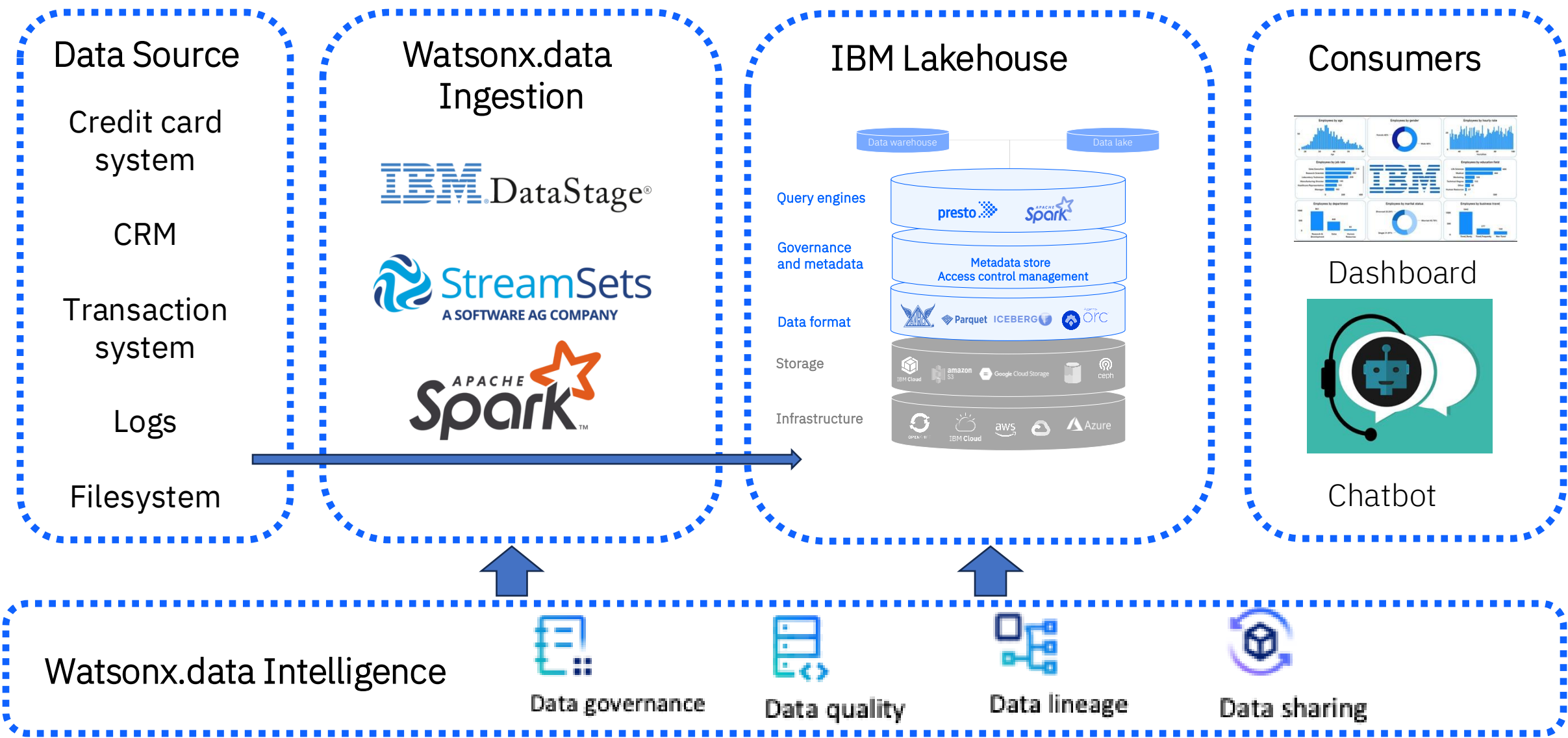
- Card Transactions (spending patterns, channels, frequency)
- Customer Profiles (demographics, risk scores)
- Card Product Details (features, limits, status)
- Connected with new data: Insights extracted by GenAI from call/chatbot logs

2. **Apply data governance** to control user access and ensure secure, compliant data usage.

3. **Power GenAI applications** with unified data to instantly detect suspicious transactions and recommend the right campaigns to the right customers.



Proposed solution with IBM Data Products



Lab architecture

