

SEA Banking Analytics

AI-Powered "Talk to Your Data" Platform

Snowflake Cortex Analyst + Streamlit

Partner Champion Capstone Project

Rajib Lochan Sur • Manager – Data & AI

Deloitte Consulting SEA • Snowflake Partner Champion

Who I Am



RAJIB LOCHAN SUR

Technical Solution Architect &
Project Manager

I am a technical Solution Architect specializing in data platform modernization and cloud migration with proven expertise in enterprise transformation initiatives. I am also Snowflake Certified.

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- 📍 Location: Kuala Lumpur, Malaysia
 - 👛 Organization: Deloitte Consulting SEA
 - 🕒 Experience: Data Engineering & Analytics
 - 🎯 Expertise: Snowflake, Azure, AWS, dbt, Fivetran, Power BI
 - 🏢 Industries: Financial Services, Healthcare, Manufacturing, Oil & Gas
 - ☀️ Focus: Data Platform Modernization, AI Enablement

Project Overview



Complete Data Pipeline

Bronze → Silver → Gold architecture with realistic SEA banking sample data (Malaysia & Singapore). 12 customers, 28 accounts, 500+ transactions.



AI-Powered Natural Language Interface

Cortex Analyst with semantic model enables business users to ask questions in plain English with automatic SQL generation and execution.



Streamlit Application

Executive dashboard, 'Ask Your Data' interface, Data Quality monitoring, and Customer 360 view with complete profile.



Enterprise Features

Email integration for automated reports, data quality validation framework, role-based access control ready.

The Business Challenge

Banks face critical analytics challenges:

Siloed Data & Systems

Customer data scattered across multiple systems with no unified view

Slow Report Cycles

Business teams depend heavily on IT, days or weeks to get simple analytics

Data Quality Issues

Inconsistent data reduces trust, no systematic validation framework

Limited Self-Service

Analysts need SQL knowledge, business users can't explore independently

High Operational Costs

Manual report generation is expensive, IT teams overwhelmed

Slower Decision-Making

Inability to scale analytics, missed opportunities, reduced competitive advantage

Solution Objectives

1

Build Governed Data Pipeline

- Implement Bronze → Silver → Gold architecture
- Ensure data quality and lineage tracking
- Create curated, analytics-ready datasets

2

Implement Data Quality Framework

- Validation rules for all data elements
- Systematic reject handling with metadata
- Quality KPIs and monitoring dashboard

3

Enable Conversational Analytics

- Build semantic model for Cortex Analyst
- Natural language to SQL translation
- Business-friendly interface for insights

4

Create Intuitive User Experience

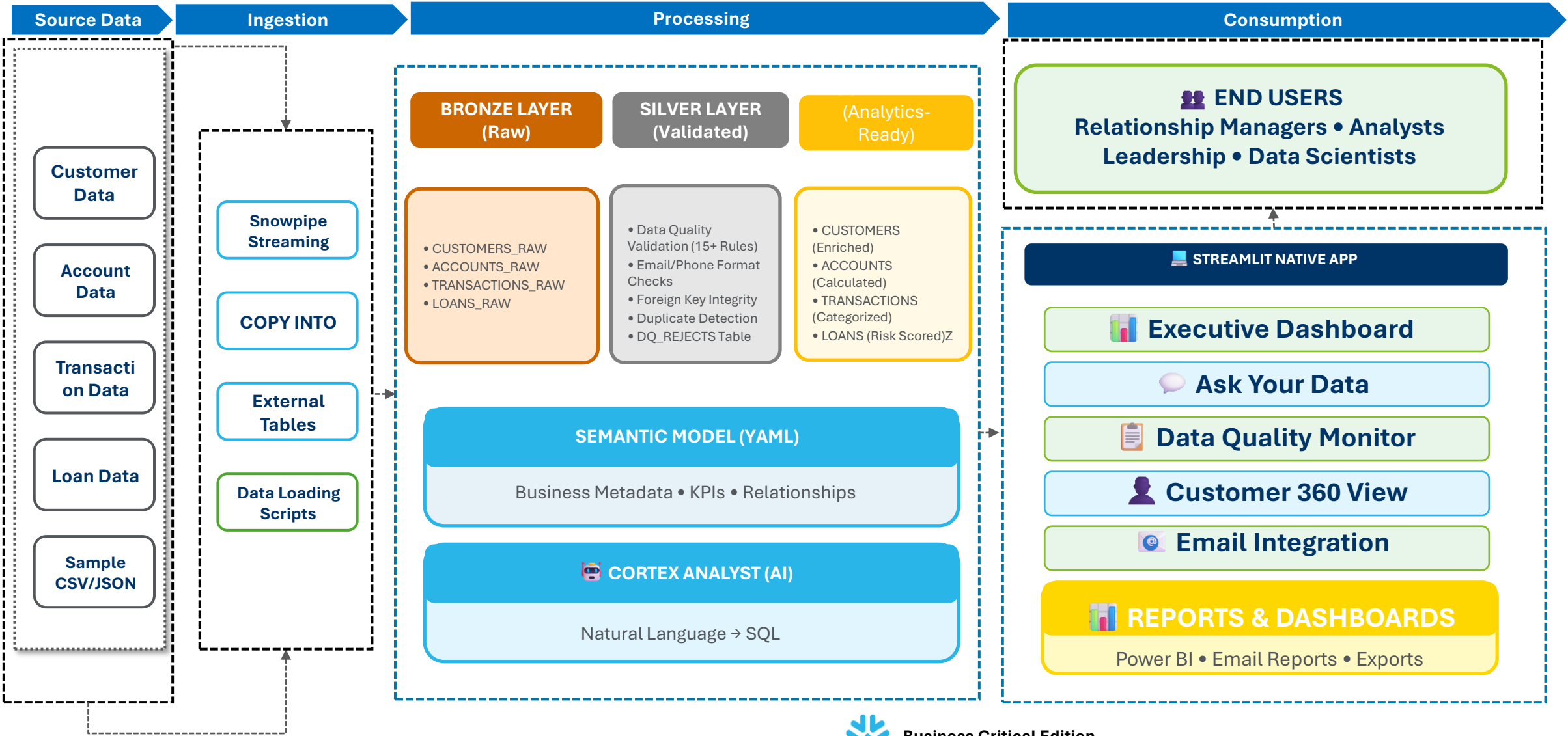
- Executive dashboards with real-time KPIs
- Self-service 'Ask Your Data' interface
- Customer 360 + Email integration

5

Deliver Reusable Asset

- Complete documentation for deployment
- Production-ready code and configuration
- Demonstration-ready for clients

Solution Architecture



Data Engineering & Quality Pipeline

3 BRONZE LAYER

(Raw)

Purpose:

- Store raw data as-is
- Preserve data lineage
- Enable reprocessing

Tables:

- CUSTOMERS_RAW
- ACCOUNTS_RAW
- TRANSACTIONS_RAW
- LOANS_RAW

2 SILVER LAYER

(Validated)

Purpose:

- Data quality validation
- Cleansing & standardization
- Reject handling

Validation Rules:

- ✓ Email format
- ✓ Phone format
- ✓ FK integrity
- ✓ Duplicate detection
- ✓ Range & domain checks

1 GOLD LAYER

(Curated)

Purpose:

- Analytics-ready datasets
- Business logic applied
- Performance optimized

Features:

- Denormalized for queries
- Calculated fields
- Business-friendly names
- Optimized for BI

Semantic Model - Enabling Natural Language Analytics

A business-friendly layer that translates natural language into SQL queries automatically using Cortex Analyst

Semantic Model Components

1. Logical Tables
 - Customers, Accounts, Transactions, Loans
2. Business-Friendly Attributes
 - customer_name instead of FIRST_NAME || LAST_NAME
 - account_balance instead of CURRENT_BALANCE_MYR
3. KPI Definitions
 - Total Customers, Total Balance, Avg Credit Score
4. Relationship Mappings
 - Automatic JOIN generation
5. Sample Values
 - Helps Cortex understand data patterns

Business Value

Before:

- ✗ Users need SQL knowledge
- ✗ Complex JOIN syntax
- ✗ Inconsistent metrics

After:

- ✓ Natural language queries
- ✓ Automatic SQL generation
- ✓ Consistent business logic
- ✓ Self-service analytics

Example Queries:

- "How many customers in Malaysia?"
- "Top 5 customers by balance"
- "Average credit score"

Streamlit Application - User Experience

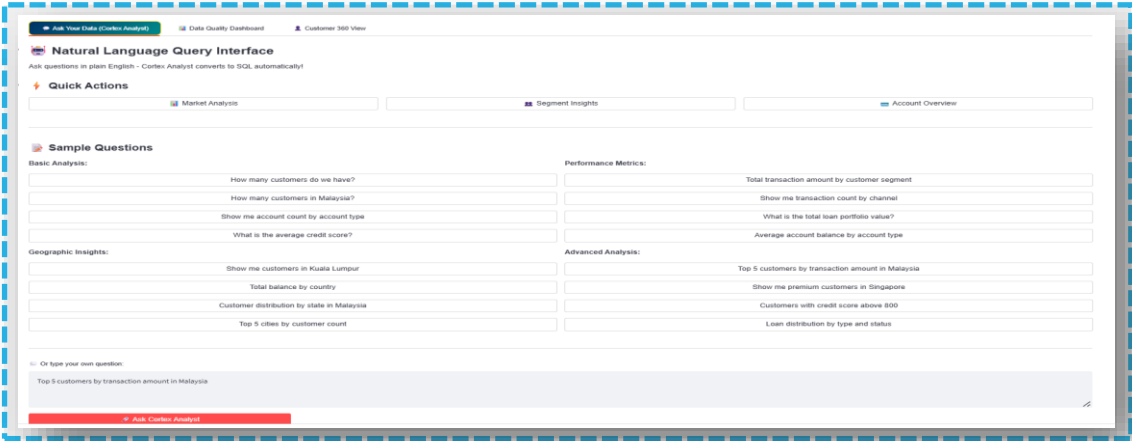


Executive Dashboard





Ask Your Data



Natural Language Query Interface
Ask questions in plain English - Cortex Analyst converts to SQL automatically!

Quick Actions

Market Analysis, Segment Insights, Account Overview

Sample Questions

Basic Analysis:

How many customers do we have?
How many customers in Malaysia?
Show me account count by account type
What is the average credit score?

Performance Metrics:

Total transaction amount by customer segment
Show me transaction count by channel
What is the total loan portfolio value?
Average account balance by account type

Geographic Insights:

Show me customers in Kuala Lumpur
Total balance by country
Customer distribution by state in Malaysia
Top 5 cities by customer count

Advanced Analysis:

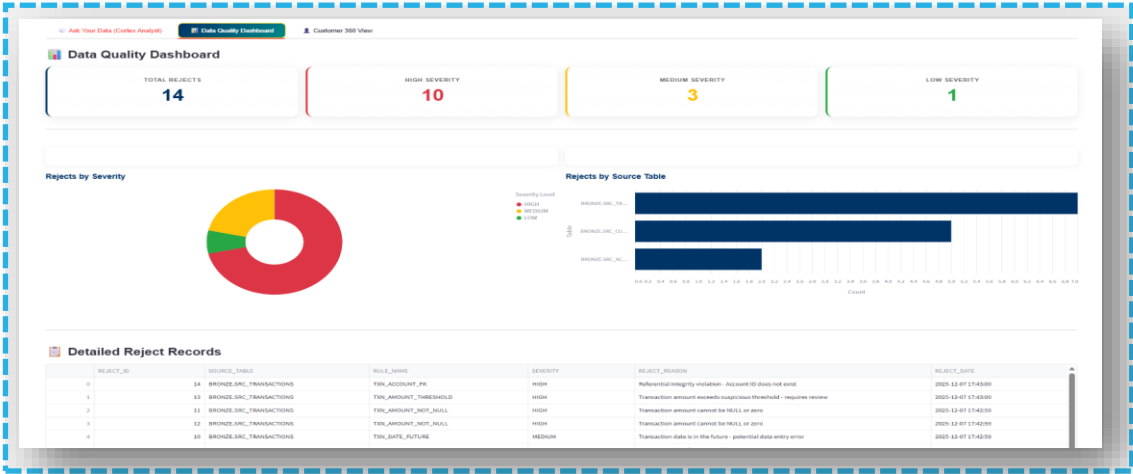
Top 5 customers by transaction amount in Malaysia
Show me premium customers in Singapore
Customers with credit score above 800
Loan distribution by type and status

Or type your own question:
Top 5 customers by transaction amount in Malaysia

Ask Cortex Analyst

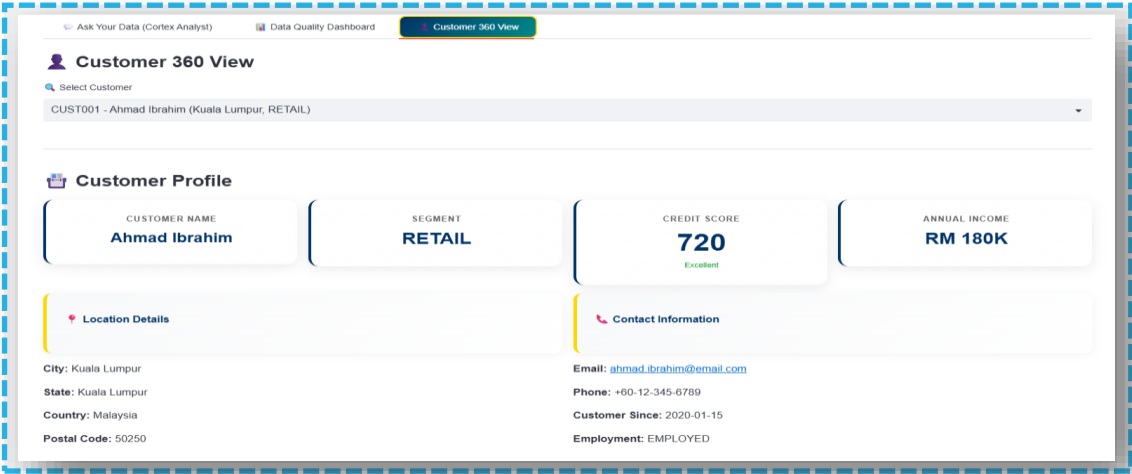


Data Quality Dashboard





Customer 360 View



Customer 360 View

Select Customer: CUST001 - Ahmad Ibrahim (Kuala Lumpur, RETAIL)

Customer Profile

CUSTOMER NAME

Ahmad Ibrahim

SEGMENT

RETAIL

CREDIT SCORE

720

Excellent

ANNUAL INCOME

RM 180K

Location Details

City: Kuala Lumpur
State: Kuala Lumpur
Country: Malaysia
Postal Code: 50250

Contact Information

Email: ahmad.ibrahim@email.com
Phone: +60-12-345-6789
Customer Since: 2020-01-15
Employment: EMPLOYED

End-to-End Demo Flow

1

Executive Dashboard

Show real-time KPIs, interactive charts, AI insights

2

Ask Your Data - Simple Query

Click: "How many customers in Malaysia?" → Show Cortex generating SQL

3

Ask Your Data - Complex Query

Type: "Top 5 customers by transaction amount" → Watch AI convert to SQL with JOINS

4

Email Functionality

Enter recipient → Customize subject → Send report → Show professional HTML email

5

Data Quality Dashboard

Show quality KPIs, severity levels, reject charts




6

Customer 360 View




Select premium customer → Show profile → Navigate accounts → Review transactions

Business Value for Banking Clients




Operational Excellence

-  **Faster Decision-Making**
Insights in seconds vs. days
-  **Cost Reduction**
70% reduction in IT tickets
-  **Scalability**
Handles growing data volumes

User Empowerment

-  **Self-Service Analytics**
No SQL knowledge required
-  **Data Democratization**
Accessible to all levels
-  **Trust & Transparency**
Validated data quality

Technical Excellence

-  **Enterprise Architecture**
Production-ready platform
-  **Governance & Compliance**
Complete audit trail
-  **Modern Tech Stack**
Cloud-native with AI

Measurable Impact:

90% reduction in time to insight • 70% fewer IT support tickets • 50% faster analysis • 95%+ data quality • 100% self-service capability

Partner Champion - Capstone Submission

Project Deliverables

- ✓ Complete Working Solution
 - Deployed in Snowflake
 - All features functional
- ✓ Comprehensive Documentation
 - Architecture overview
 - Deployment guide
 - User manual
- ✓ Code Repository
 - SQL scripts (Bronze/Silver/Gold)
 - Semantic model YAML
 - Streamlit application
- ✓ Demonstration Assets
 - PowerPoint deck
 - Screenshots
 - Sample queries

Snowflake Features Used

- Medallion Architecture (Bronze/Silver/Gold)
- Cortex Analyst with Semantic Model
- Streamlit Native Apps
- Snowpark DataFrame API
- Email Integration (SYSTEM\$SEND_EMAIL)
- Data Quality Framework
- RBAC & Governance

Business Impact Summary

Problem Solved:
SEA banks need faster, self-service analytics with quality governance

Solution Value:


- 90% faster time to insights
- 70% reduction in IT tickets
- 100% self-service capability
- Production-ready, reusable asset

Thank You

Questions & Discussion

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 Location: Kuala Lumpur, Malaysia

 Snowflake Partner Champion Program - ASEAN