

Data Driven Banking

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**Data-Driven Banking:= Using data and
analytics to better serve customers.**

1: Better Customer Experience

#2: Automated Credit Approval

#3: Better Risk Management

#4: Capital Reconstruction

#5: Faster Fraud Detection

#6: Productive Sales and Marketing Engines

How?

- 1-Start with a business use case and identify clean data
- 2-Define clear KPIs
- 3-Find the data sources
- 4-Model the data
- 5-Integrate your models into a data dashboard
- 6-Continuously building data pipeline infrastructure
- 7-MLOps Best Practices
- 8-Set up engineering practices



Decision Support Systems

Key Performance Indicator (KPI)

KPI Function

- 1-Overview
- 2-Warning
- 3-Decision Making





- Business KPIs
- Financial KPIs
- Sales KPIs
- Marketing KPIs
- Project Management KPIs
- => Ad Hoc

Financial KPI

Finance KPIs

Financial teams have no shortage of ratios and metrics to track. Finance managers and executives should focus on margin, expense, revenue and cash management as shown in the 15 key finance KPI examples below.

- Gross Profit Margin (and %)
- Operating Profit Margin (and %)
- Net Profit Margin (and %)
- Operating Expense Ratio
- Working Capital Ratio
- Debt-To-Equity Ratio
- Quick Ratio (Acid Test)
- Current Ratio
- Berry Ratio
- Return on Assets
- Cash Conversion Cycle
- Accounts Payable Turnover Ratio
- Accounts Receivable Turnover Ratio
- Budget Variance
- Payroll Headcount Ratio

Business KPI

- **Sales Revenue**
- **Net Profit Margin**
- **Gross Margin**
- **Sales Growth Year-to-date**
- **Cost of Customer Acquisition**
- **Customer Loyalty and Retention**
- **Net Promoter Score**
- **Qualified Leads Per Month**
- **Lead to Client Conversion Rate**
- **Monthly Website Traffic**
- **Employee Happiness**

Sales KPI

Sales KPI Examples

Sales leaders and their teams need to track the key performance indicators that help them close more orders.

Below are the 15 essential sales KPI examples:

- New Inbound Leads
- Lead Response Time
- Lead Conversion %
- New Qualified Opportunities
- Total Pipeline Value
- Lead-to-Opportunity %
- Opportunity-to-Order %
- Average Order Value
- Average Sales Cycle Time
- Upsell %
- Cross-Sell %
- Sales Volume by Location
- Sales Change (YoY, QoQ, MoM)
- Sales Target %

Marketing KPI

Marketing KPIs

Marketing leaders need to track KPIs which enable them to measure their progress against clearly defined goals. The 15 marketing KPI examples below cover all phases of the customer funnel and can be accurately tracked using modern marketing analytics.

- Marketing Qualified Leads (MQLs)
- Sales Qualified Leads (SQLs)
- Cost per Lead
- New Customers
- Cost per Acquisition
- Upsell & Cross-Sell Rates
- Conversion Rates (For Specific Goals)
- Social Program ROI (By Platform)
- Organic Traffic & Leads
- Return on Ad Spend (ROAS)
- Average Order Value
- Total Revenue
- Revenue by Product or Service
- Customer Lifetime Value (CLV)
- Net Promoter Score (NPS)

Project Management KPI

Project Management KPIs

Project managers need to keep projects on time and on budget while also ensuring a high quality outcome. That's why the 15 key performance indicators examples below focus on timeliness, budget and quality.

- On-Time Completion %
- Milestones on Time %
- Estimate to Project Completion
- Adjustments To Schedule
- Planned vs. Actual Hours
- Resource Capacity %
- Budget Variance (Planned vs Actual)
- Budget Iterations
- Planned Value
- Net Promoter Score
- Number of Errors
- Customer Complaints
- Change Requests
- Billable Utilization
- Return On Investment (ROI)

KPI by Department

KPIs By Department

- Sales
- Management
- Project Management
- Marketing
- Operations
- Customer Service
- Finance
- Human Resources
- IT
- Social Media

KPI by Function



Management

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Finance

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Sales

[View →](#)



Marketing

[View →](#)



Human Resources

[View →](#)



Service & Support

[View →](#)



Procurement

[View →](#)



IT

[View →](#)

KPI by Industry



Healthcare

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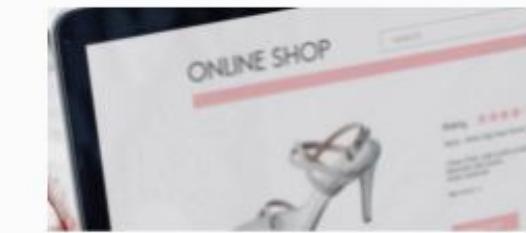
Logistics

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Manufacturing

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Retail

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Digital Media

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FMCG

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Energy

[View →](#)



Market Research

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KPI by Platform



Facebook

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LinkedIn

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Twitter

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YouTube

[View →](#)



Google Analytics

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Google AdWords

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Salesforce

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Zendesk

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Use Case: Banking KPI

Financial:

- Revenue
- Expenses
- Operating Profit
- Operating Expenses As A Percentage Of Assets
- Assets Under Management (AUM)
- Percentage Of AUM Above Benchmark
- Return On Equity
- Return On Assets (ROA):

Productivity By Team Or Individual:

- Total Volume Of Accounts
- AUM Per Employee
- Operating Profit Per Employee
- Sales Per Branch
- Number Of Workflow Processes Implemented

Quality:

- Client Survey Score
- Average Time To Close Issues
- New Account Setup Error Rate
- Accounts Opened With Insufficient Documentation

Case Study:

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