

EBS Member Data Quality – Enhancing the Single View of the Member

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EBS Building Society & Datanomic

29th June 2010

EBS Building Society established in 1935

75
YEARS

EBS

- Established in 1935 (75 Years) by a group of schoolteachers to get access to money for housing.
- Currently provide over 450,000 members and their families with very competitive EBS offerings across a wide range of products – savings, mortgages, insurance, investments.
- Our share of the National Savings balances reached 9% in 2009. We have 20% of all new savings – for every €5 saved by Irish people €1 is saved in EBS
- Share of retail mortgage market over 20% and 44% share of Retail First Time Buyers.
- Serve members and their families through a branch network of approx 100 offices around Ireland, through a direct call centre and www.ebs.ie

Where Family Counts



EBS



Savings

National Savings Week

Supported by EBS

7th - 12th
September 2009

We're open Saturday 12th
10am to 1pm to open
savings accounts.
Make an appointment
today.



Make a bigger splash with your savings!

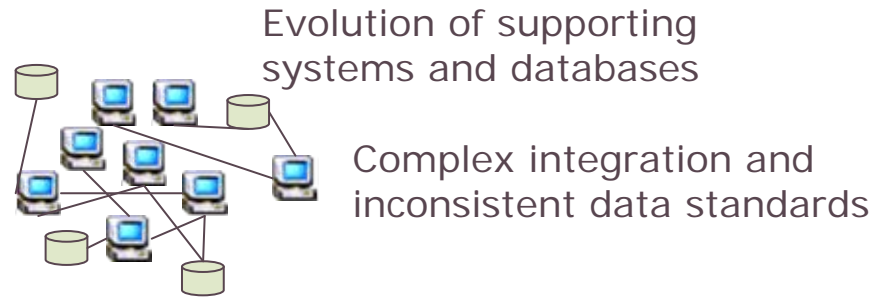
Member Data Quality at EBS

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YEARS

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Increasing member base



Fuzzy picture of our members

Right Message! Right Member! Right Time!

Business development & growing dependence on data

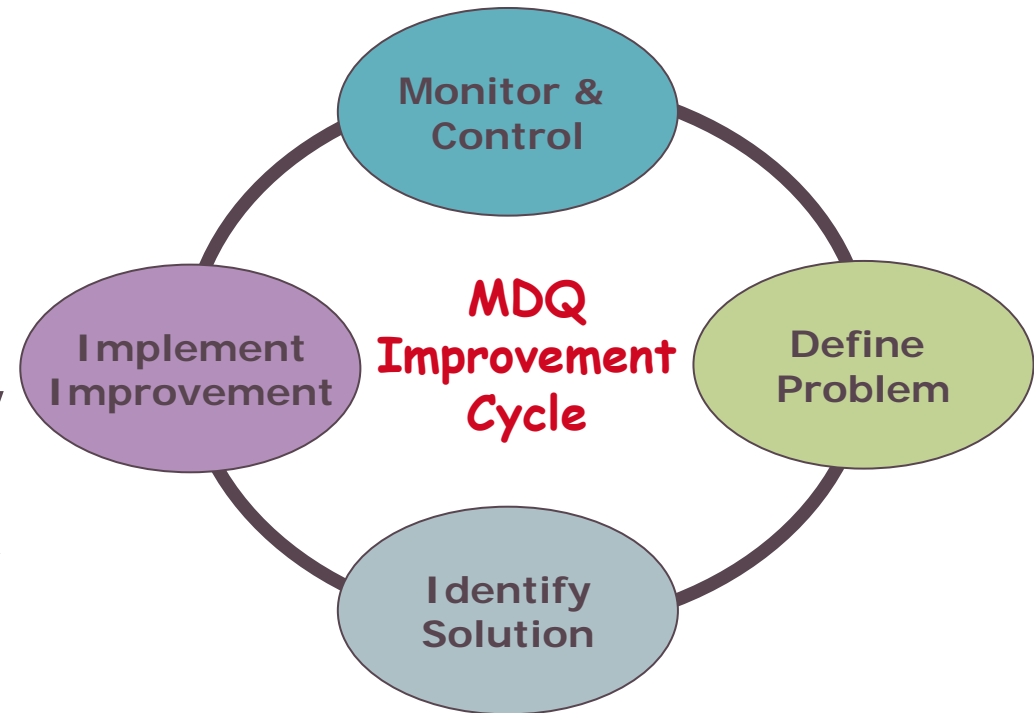
- Better service
- Improved marketing
- Compliant processes



Sustainable data quality management – restoring clarity

MDQ Framework

- MDQ – a function of business rather than IT
- Dependence on IT for analysis and reports
- A user friendly data quality tool was needed
- Assessment of data quality tools led to selection of Datanomic's dn: Director



- Functionality ranging from data profiling, transformations, validation, matching, and reporting
- Ease of use empowers the team to act swiftly and to collaborate with IT to deliver improvements
- Responsiveness and ongoing support from Datanomic including on site visits, email and phone support as required

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The improvement cycle in practice.....

Collaborative Data Management



datanomic dn:Director

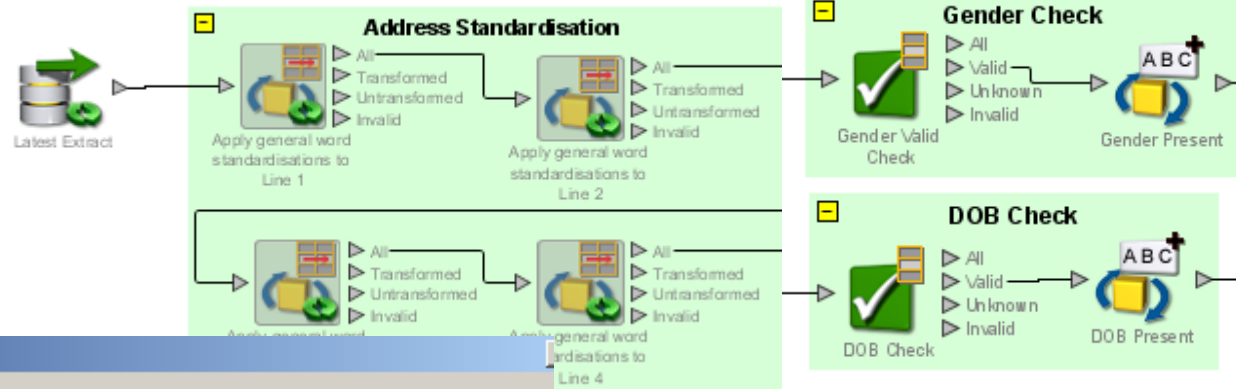
75 YEARS



Monitor & Control

Data Quality baseline

- Data completeness
- Data accuracy
- Data uniqueness



Match

Comparison Match Rules Relationships Match Groups

Name	Decision
<input checked="" type="checkbox"/> Complete Addr Match	MATCH
<input checked="" type="checkbox"/> Addr Lines 1 & 2 & 3 Match	MATCH
<input checked="" type="checkbox"/> Addr 1 & 2 & 4 Same Addr 3 Starts With	MATCH
<input checked="" type="checkbox"/> Addr 1 & 2 Same Addr 3 Close	MATCH
<input checked="" type="checkbox"/> Addr 1 & 2 Same Addr 3 Close (2 Typos)	MATCH
<input checked="" type="checkbox"/> Addr 1 & 3 Same Addr 2 Close	MATCH
<input checked="" type="checkbox"/> Addr 1 & 3 Same Addr 2 Close (2 Typos)	MATCH
<input checked="" type="checkbox"/> Addr 1 & 3 & 7 Same Addr 2 Starts With	MATCH
<input checked="" type="checkbox"/> Addr 1 & 2 & 7 Match Addr 3 Different	MATCH
<input checked="" type="checkbox"/> Addr 1 & 2 & 7 Match Addr 3 Ignored	MATCH
<input checked="" type="checkbox"/> Addr 1 & 7 Same Addr 2 & 3 Empty	MATCH
<input type="checkbox"/> Addr 2 & 3 & Same Addr 1 Starts With	MATCH
<input type="checkbox"/> Addr 1 Same Addr 2 & 3 Close (2 Typos)	MATCH

Rule Name: Complete Addr Match
Decision: MATCH

Comparison Configuration

Comparison	Value
Addr 1 Same	true
Addr 2 Same	true
Addr 2 Starts With (1st 4 ...)	*
Addr 2 Close	*
Addr 3 Same	true
Addr 3 Starts With (1st 3 ...)	*
Addr 3 Close	*
Addr 7 Same	true

Data Completeness

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Define
Problem

- Presence of empty / dummy / ambiguous values in core data attributes

Identify
Solution

- Target data entry at source – Member Data Quality Awareness Campaign

Implement
Improvement

- Branch visits
- Creation of MDQ error report in dn: Director and automated distribution to branch network

Monitor &
Control

- Monthly cross functional management review ensures improvements are ongoing

Challenge: Legacy v current issues

Benefit: General DQ improvement ranging from 2%-5%

Data Accuracy

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Define Problem

- Undelivered post arising from legacy issues

Identify Solution

1. Implement investigative returned post process
2. Change of address process redesign – systems integration

Implement Improvement

- New process in place to manage returned post
- Correspondence address management project underway

Monitor & Control

- Post returned levels monitored by campaign
- New monitor in dn: Director to track quality of address changes

Challenge: Systems integration

Benefit: 50% Reduction in returned post

Data Uniqueness

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Define Problem

- Requirement to deliver campaigns by household

Identify Solution

- Household information inferred from common addresses

Implement Improvement

- dn: Director used to standardise address lines and match rules built to identify likely households

Monitor & Control

- Household volumes monitored to ensure consistency
- QA of match rules conducted per campaign

Challenge: No post codes

Benefit: cost savings 27% & improved satisfaction ratings

- Single view of the member is difficult to achieve - challenged by
 - **Currency issues**, i.e. data is constantly changing
 - **Legacy issues**, e.g. broken processes and complex systems integration
- A comprehensive Data Quality policy can overcome many of these issues over time
 - **Top down support** is a must have to drive data quality within your organisation
 - **Cross functional approach** allows for targeted end to end improvement in prioritised areas
 - **Dedicated data quality unit** supported by the right tools **dn:Director** provides oversight of progress and enables delivery of sustainable improvements
 - **Demonstrated improvement** ensures continued top down support

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Thank you for listening