

The Deloitte logo is positioned in the top left corner. It features the word "Deloitte" in a bold, white, sans-serif font, followed by a small green dot. The background of the entire slide is a dark blue, abstract digital space with a grid of glowing blue and orange squares and particles, creating a sense of depth and data flow.

**Deloitte.**

## THE RIPPLE EFFECT

Stories of purpose and lasting impact

# A bank that's built with data, not bricks and mortar

Deloitte helps a digital bank lay a strong foundation for leveraging data and analytics to better serve customers and accelerate growth.

# THEY KNEW **BANKING,** BUT NEEDED HELP BECOMING **DATA-CENTRIC.**

## THE SITUATION

A new bank's leaders were standing up a different type of financial institution: a fully digital bank with data and analytics—rather than brick-and-mortar branches—at its foundation. They wanted to create a differentiated customer experience and knew that meant looking beyond traditional banking and bringing in learnings and leading practices and technologies from other industries.

But because of their decades of banking experience, the leaders were viewing data and analytics through a financial services lens. Understandably, this informed their operational, technological and even philosophical approaches. However, building a digital bank from the ground up called for something different.

Their initial approach had inadvertently resulted in a lack of data access and created friction between the bank's technology, data and business teams. For the bank to function as a data-centric business and deliver differentiating insights at launch, its data assets had to be available on day one. Another important consideration: Management had equal focus on regulatory and control requirements—its data platforms had to be robust and have strong governance.

With the bank's launch just 14 weeks away, leaders believed a customized data foundation that could meet the new bank's needs had to be a top priority. They set out to find a service provider that could build one at an accelerated pace. That search led them to Deloitte ... and a perspective shift.



## THE SOLVE

Deloitte's focus wasn't on the data foundation itself, but on the digital bank's business needs.

"You can have the best technological solution in the world, but if your data is not fit for purpose, or if your business doesn't know how to use it, you will not get any value from it," said Anshul Wadhawan, a principal in Deloitte Consulting LLP's Banking & Capital Markets practice.

This led to conversations that aligned key client stakeholders around decision-making and desired outcomes. Through the Deloitte [IndustryAdvantage™](#) framework, the team was able to demonstrate its deep knowledge of digital banks and their data needs, and shared timely insights on the future of banking and capital markets, especially around [data and analytics](#). Deloitte also helped leaders think about the end users, or internal "customers" for the digital bank's data, including product, finance, risk and marketing teams.

The digital bank had procured Google Cloud technology and wanted to leverage it effectively. The [Deloitte Google Cloud alliance provided advanced](#) frameworks and accelerators that enabled the timely creation of a customized,

scalable data model and strategy tailored to meet the digital bank's operational requirements. Deloitte also used its proprietary [Data as a Service for Banking on Google Cloud](#) to help significantly accelerate both the requirements and build phases. The goal was to demonstrate the art of the possible and illuminate how the organization could [derive greater value from its data assets](#) through increased efficiency and/or revenue.

The Deloitte team used a "show-and-explore" methodology with mock datasets and dashboards illustrating how data could help drive business decisions and accelerate growth. This approach stimulated the client's business teams to identify capabilities they wanted to implement now, and in the future, to create differentiation and competitive advantage. It also helped build trust in Deloitte's extensive technical capabilities—capabilities that drove speed to market with a data foundation that had gone from start to production in just 14 weeks.

**A DEPOSIT OF TRUST AND CAPABILITIES THAT  
CAN PAY DIVIDENDS LATER**

# THE IMPACT

With Deloitte's help, the bank was ready to launch in a streamlined manner and met its targets. Bank employees have easy access to high-quality, secure, and reliable data that can help drive business operations *and* satisfy regulatory and control requirements. The centralized and domain-conformed data source—stood up, from scratch, in 14 weeks—is scalable and serves as a democratized platform addressing the analytics and reporting needs of 13 business groups, including risk, fraud, marketing, product development, finance and operations.

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Through our collaboration, the business gained the technology solution that it wanted, and more importantly, the strategy and model it needed to meet its overarching goal: to be a data-centric and modern digital bank. Now, data isn't just more readily available; it is also more *usable* for employees and teams across the business, and as a result can yield greater value for the digital bank.

## **From initial investment to maturity in just 14 weeks.**

The payoff was more than 150 ready-to-use datasets enabled, based on 100+ consumer banking use cases and more than 3,000 data elements curated for the business. This enabled teams across the digital bank to hit the ground running with data-driven actions and differentiate effectively in the competitive consumer banking space beginning on day one.



A DATA FOUNDATION BUILT TO SUPPORT  
EXPONENTIAL GROWTH

# LET'S CONNECT.

Learn more about Deloitte **IndustryAdvantage™**

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Explore the 2024 Banking & Capital Markets Survey to learn more about data

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