

KBTG Creates Digital Lifestyle Banking with Data Virtualization



10M

transactions per day

20-30

downstream systems

12-15

data sources
represented in the data
virtualization layer

Business Challenge

KBTG wants to be the digital bank of the future, but needed to find a much faster way to provide data for internal teams enabling mobile banking apps.

Transformation

Using TIBCO Data Virtualization software, KBTG improved data delivery and can now lead the charge for digital lifestyle banking, where customers can perform all banking activities on a mobile device.



A lot of things you needed a bank for you can now do through 7-Eleven or with wallets. We're competing against non-banks now, so we need to handle a lot more transactions, a lot more activities. Data virtualization brings the business and IT together because we can deliver services in a much more timely manner."

—Fred Roteseree, Deputy Managing Director

KBTG, a subsidiary of K Bank, provides 16 million retail banking customers with flexible and agile services. Through technology, it also competes with non-banking companies that offer more choices for digital banking to fit customer lifestyles.

Benefits

Stability and higher performance for downstream systems

Today, KBTG sees up to 10 million transactions a day, with some being ad hoc requests such as a customer wanting to see their most recent activity on the mobile app. TIBCO Data Virtualization software is providing the stability for higher performance apps, better maintenance and support, and flexibility.

“Earlier, there were a lot of complaints that the system was slow and frequently went down, so customers would have to find other channels, go to a branch, maybe move to another bank. If the platform is unstable, customers are not going to use your product because they don’t like the experience,” says Roteseree.

Tools and web services drawing from the data virtualization layer include BI, recording, and ETL tools; SAS; and third-party software. In total, KBTG has nearly 30 downstream systems pulling data from its TIBCO Data Virtualization system.

“A stable platform is key to everything. If the platform is unstable, the customer is not going to use your product because they don’t like the experience.”

Flexibility and faster time to market

The data virtualization system saves the time and effort of physically moving data into a single source. In addition, large data volumes in over 4,000 tables from a complex data warehouse with 35–40 data marts can be quickly turned into a report.

“Now that we have this technology, people start to think about data differently,” says Roteseree. “We can create a sandbox environment, add another source of data into the report within days as opposed to six months. We can publish data services in a variety of formats within weeks as opposed to months and deliver them in a standardized format within a single layer. Web services can be built in a few hours now.”

One example, the customer-facing “My Portfolio” screen shows users every banking product and account they have. In a traditional bank, that data is stored in multiple systems—deposit account, credit card, mutual fund—but KBTG can quickly combine it all, in a format customers can easily understand.



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