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NAB grabs for CRM supremacy

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• Customer profiling

THE National Australia Bank has unveiled a major upgrade of its massive Teradata data warehouse, raising the stakes as it battles competitors for supremacy in customer intelligence.

The NAB has been developing "enhanced relationship management" software in conjunction with NCR's Teradata division for 18 months.

The software will allow the bank to deliver targeted, personalised information to customers through an extended range of channels — from advertising on automated teller machines (ATMs) to SMS messages.

NAB has spent tens of millions of dollars since mid last year upgrading hardware systems as part of its customer relationship management (CRM) roll-out, including the installation of tens of thousands of front and back-office PCs.

The bank confirmed yester-

day it had upgraded both the hardware and software of its Teradata warehouse infrastructure last November to increase capacity in preparation for deployment of the enhanced CRM software.

The Teradata development program represents a major extension of NAB's existing relationship with the data warehousing specialist.

NAB's Teradata platform is used to give the bank a single-view of its customers.

It is used to drive its National Leads program, in which analysts run complex queries against the bank's massive customer data warehouse to generate sales leads for its staff.

The program is credited with generating million of dollars in new revenue while reducing costs by millions of dollars.

NAB was the first Australian bank to entrench data warehousing methodologies into its structures. Its warehouse infrastructure has been widely copied by its competitors.

Both Westpac and the Com-

monwealth have built similar Teradata-based infrastructures.

In the late 1980s and early 1990s, Teradata worked in conjunction with NAB developers on its Relationship Optimiser product, a CRM tool NCR later sold worldwide — including to Westpac and CBA, which are in the process of deploying the product.

The latest NAB-Teradata collaboration is an enhanced CRM that extends the National Leads program beyond traditional channels such as call centres, direct mail and personal bankers into new areas such as ATMs internet banking and SMS.

Where National Leads identifies a customer as a likely target for a particular financial service, for example, the bank could run an advertisement for the service on an ATM the next time that customer used one.

Or it could run an ad on the internet the next time they logged on to the site.

The program also enables sales leads to be directed to third-party channel partners.