

# Governing Reporting Using Data Intelligence

Skills 101 Session



Quest helps financial services and insurance organizations:

- Reduce risks with high-quality data
- Enhance performance with cutting-edge infrastructure

**Unlock Insights & Drive  
Revenue**

# Challenges Facing Financial Services & Insurance

- Understanding the key obstacles in the industry



**RIISING OPERATIONAL  
RISKS AND COMPLIANCE  
DEMANDS**



**DATA SILOS HINDERING  
DECISION-MAKING**



**INCREASING CUSTOMER  
EXPECTATIONS FOR  
DIGITAL EXPERIENCES**

# Why These Challenges Matter

Understanding the Business Impact



**Risk management  
impacts profitability**



**Data inefficiencies  
slow growth**



**Customer satisfaction  
drives retention**

# How Quest Solutions Address These Challenges

Innovative tools to overcome industry hurdles



**Deliver high-quality,  
integrated data  
solutions**



**Build high-performance  
infrastructure for  
scalability**



**Enable smarter, faster  
decisions with AI and  
analytics**

# Predict Customer Churn

## What:

Identifying customers at **risk of leaving soon**

## Why:

- **Retaining customers** is cheaper than acquiring new ones
- Reducing **churn** by **2–5%** significantly **boosts customer lifetime value**

## How Quest Solutions Assist:

- **erwin DI**: Unifies **customer data** for **model training**; provides **data lineage**
- **Toad**: Enables **data exploration** and **modeling**
- **Foglight**: Ensures **system performance**; monitors **model drift** for **retraining**



# Next Best Action

## What:

- Determine the **optimal product/service** to offer a customer at the right time.

## Why:

- **Personalized offers** increase **conversions**. A **10–15% rise** in upsell revenue improves **profitability** and **loyalty**.

## How Quest Solutions Assist:

- **erwin DI/DM** structures **customer data** for AI use
- **Shareplex** replicates **insights in real time**
- Enables **true hyper-personalization** across channels





# Regulatory Challenges & Quest Solutions

## What:

- Regulators (Federal Reserve, OCC, BCBS, ECB, EBA, etc.) need **clear visibility** into GSFI operations.
- Ensure GSFI firms are **well-capitalized**, **understand customers**, and **comply** with anti-fraud and **money laundering** measures.

## Why:

- Managing **risk** and **compliance** at scale is **critical** for GSFI stability.
- Cross-border operations face increasing **regulatory scrutiny** and **oversight**.

## How Quest Solutions Assist:

- Enable **clean**, **governed**, and **traceable data** across systems.
- Support **system resilience** and **operational integrity**.
- Provide confidence in AML/KYC processes through **Erwin DI** and **Toad Data Studio**.





# Credit Risk Scoring

## What:

- Evaluate **creditworthiness** using **predictive models**.

## Why:

- **Accurate scoring** helps **reduce defaults** and **speed up loan approvals**.
- A **5–10% reduction in loan losses** can **significantly improve** the bank's **bottom line**.

## How Quest Solutions Assist:

- **erwin DI**: Ensures for modeling. **high-quality input data**
- **Toad**: Supports **model development, validation, and compliance**.
- **erwin lineage**: Provides **full traceability** for **regulatory standards** like Basel and GDPR.



# Fraud Detection

## What:

- Identify and prevent **fraudulent financial transactions**.

## Why:

- Fraud causes **financial losses** and **trust erosion**.
- Reducing fraud **by 30–50%** protects **bank reputation** and **assets**.

## How Quest Solutions Assist:

- **Foglight** detects **anomalies** in **real time**.
- **Shareplex** replicates fraud alerts to **SIEMs**.
- Quest **strengthens security posture**.



# Customer Sentiment Analysis

## What:

- Understand **customer sentiment** via **chat logs** and **call recordings**.

## Why:

- **Sentiment insights** help improve **NPS** and **customer experience**.
- An increase of **+5 NPS points** correlates with **higher loyalty** and **growth**.

## How Quest Solutions Assist:

- **erwin DI** integrates **unstructured chat/audio data**.
- **Toad** enables **analytics of themes and trends**.
- Quest facilitates **CSAT-driven decision-making**.



# Transaction Categorization

## What:

- Auto-classify **spending** into categories like **groceries, dining, etc.**

## Why:

- **Better personal finance tools** increase **adoption** and **cross-sell potential**.
- A **+15% PFM usage** boosts **customer engagement**.

## How Quest Solutions Assist:

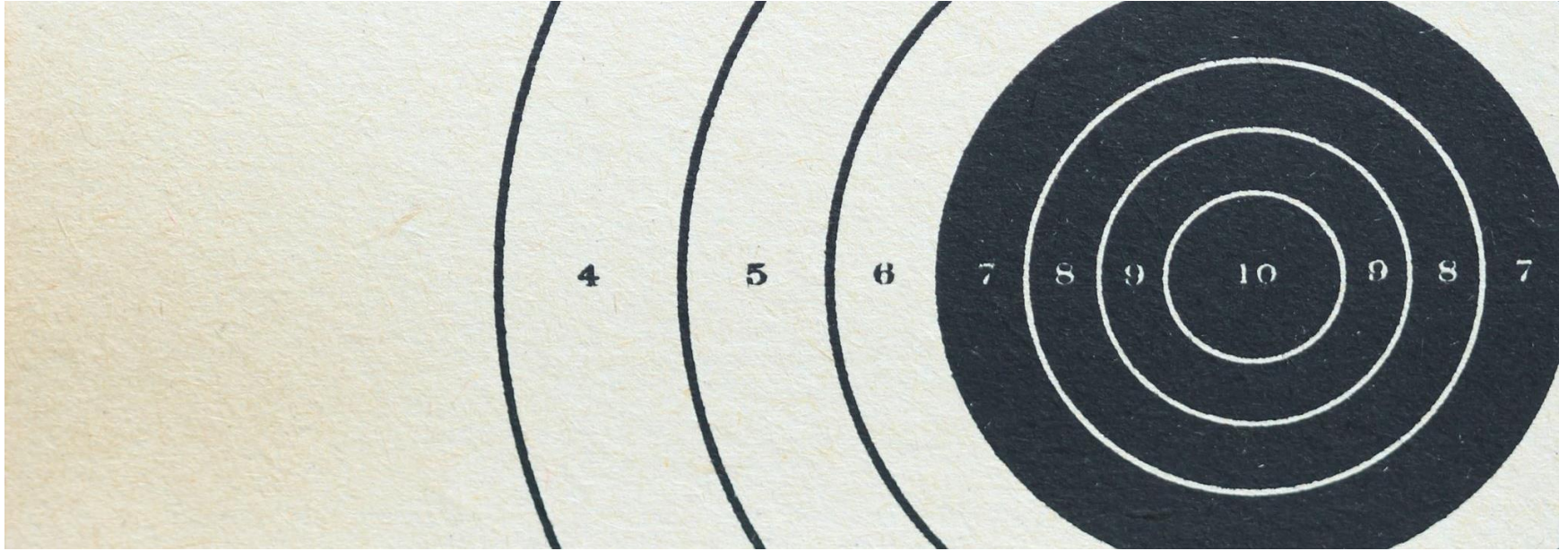
**erwin DI:** Structures **data** for **AI categorization**.

**Shareplex:** Replaces **data** into **PFM dashboards** in real time.

**Enables:** **Insightful, real-time** customer **spending analysis**.



# Demo



# Questions?





# Thank you



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