



Ramping Up The Banking Industry Through Location Intelligence

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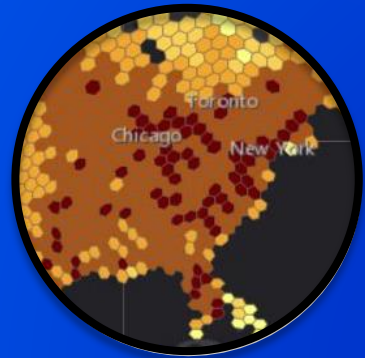
SEE
WHAT
OTHERS
CAN'T

Financial Services Users



and many more..

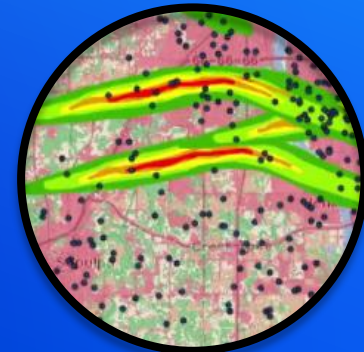
Financial Services Challenges



measuring
*SIZE, SHAPE, AND
DISTRIBUTION*



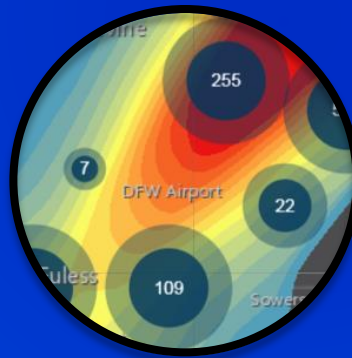
finding
*THE BEST LOCATIONS
AND PATHS*



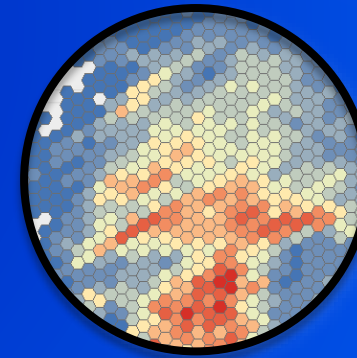
making
PREDICTIONS



understanding
WHERE



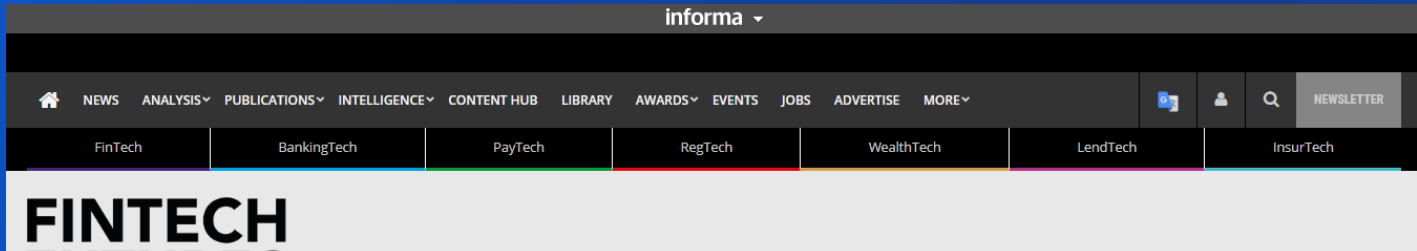
determining
*HOW PLACES
ARE RELATED*



**detecting &
quantifying**
PATTERNS

Uncover hidden opportunities for a competitive advantage

Global Use Cases



The Informa website navigation bar features a dark header with the 'informa' logo and a dropdown arrow. Below it, a secondary navigation bar includes links for NEWS, ANALYSIS, PUBLICATIONS, INTELLIGENCE, CONTENT HUB, LIBRARY, AWARDS, EVENTS, JOBS, ADVERTISE, and MORE. A search icon and a NEWSLETTER button are also present. A third bar contains category-specific links: FinTech, BankingTech, PayTech, RegTech, WealthTech, LendTech, and InsurTech.

FINTECH FUTURES

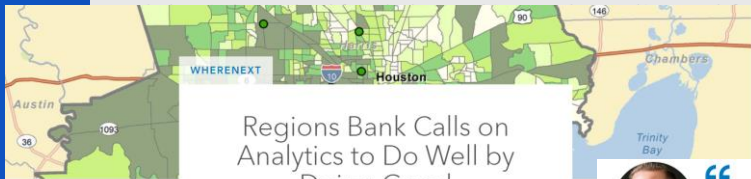
BankingTech

How ANZ used mapping in its merger with National Bank

Written by [FinTech Futures](#) 22nd September 2015



When ANZ decided to make its acquisition of New Zealand's National Bank into a single brand, it had some wide-ranging rationalisation ahead of it to reduce costs while expanding service coverage.



Regions Bank Calls on Analytics to Do Well by Doing Good



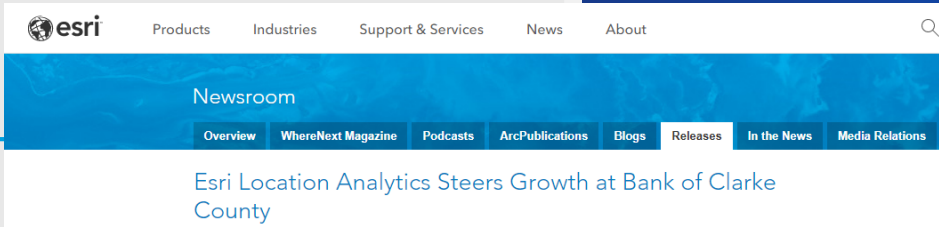
by Alex Martonik | Location Strategy | November 7, 2017

Nearly a decade after the global financial crisis, as banks continue to adjust to a raft of new regulations, some are prioritizing going above and beyond the call for compliance and focusing on a new bottom line that incorporates doing well by



Without the technology and without the science to back things up, you become dependent on essentially gut feelings, right? I think everybody's comfortable saying that gut feelings got a lot of people in trouble seven, eight years ago.

Grant Mullins, Regions Bank



The Esri Newsroom page features the Esri logo and navigation links for Products, Industries, Support & Services, News, and About. The main content area is titled 'Esri Location Analytics Steers Growth at Bank of Clarke County' and includes sub-navigation for Overview, WhereNext Magazine, Podcasts, ArcPublications, Blogs, Releases, In the News, and Media Relations.

Hyperlocal Community Bank

Tweet 35 Share 19

April 24, 2014

Redlands, California—Esri announce branches throughout Northern Virginia performance and customer insight. Esri bank directors to better visualize and growth strategy with opportunity while

"Esri Location Analytics is helping our grow into a new marketplace, instead

Visualizing the results

What drives each plan?

- Customer Environment – channel and network location preference
- Demographic Inputs – job growth, daytime households, population growth, traffic
- Competition – retail synergy, how many and location, financial hubs
- Site Level Inputs – Network fit, opportunity, sales revenue, portfolio revenue, potential balances



Forbes

Billionaires Innovation Leadership Money Business Small Business Lifestyle

Bank of America's Data Mapping Adds \$1 Per Share



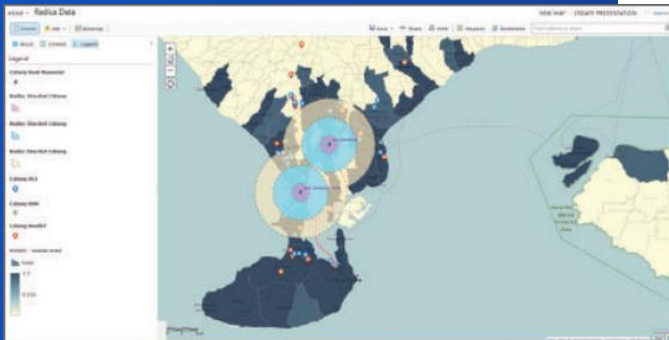
Tom Groenfeldt Contributor @ Enterprise & Cloud I write about finance and technology.

By being smart about its network of branches and ATMs, Bank of America **BAC +0%** has reduced its annual expenses by \$800 million while losing very few customers.

Cutting the operating costs of the ATMs and branches from \$5.5 billion to \$4.7 billion “works out to be about a buck in the share price,” said Jon Voorhees, senior vice president for retail distribution execution, in a presentation at Esri’s annual mapping conference.

Indonesia Use Cases

case study



WebMap to analyse the asset network of Bank Muamalat and its potential market

Bank Muamalat transforms service delivery with location analytics

Bank Muamalat is the first and biggest Islamic bank in Indonesia. With a huge network of 1,998 ATMs and 500 branches, Bank

data from multiple departments onto a dynamic smart map.

Information is then delivered to the bank's decision-makers through an interactive executive dashboard – presenting a literal picture of Bank Muamalat's whole operation in real time.

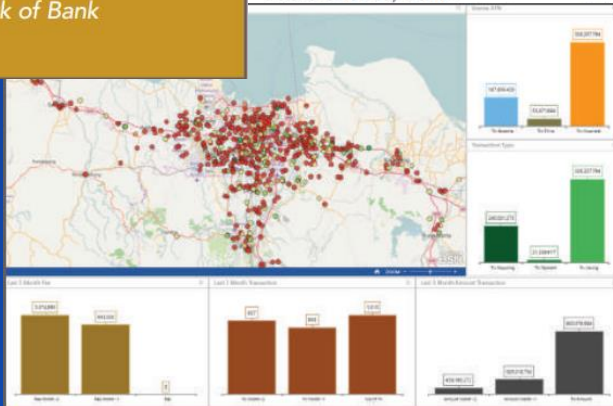
The ArcGIS platform also equips Bank Muamalat's decision-makers with predictive analytical capabilities, aligning its operations with some of the most sophisticated financial institutions in the world.

Bank Muamalat is now able to assess potential new markets, strategically optimize its network of ATMs and branches, better understand existing

customers' needs and behaviours, and identify clear advantages over competitors.

The smart mapping platform highlights opportunities without interrupting workflows. This means in-depth understanding of demographic and economic work in targeted customer segments.

The ArcGIS platform equips Bank Muamalat's decision-makers with predictive analytical capabilities, aligning its operations with some of the most sophisticated financial institutions in the world.



ATM Monitoring Dashboard monitors the bank's ATM network



Esri Location Analytics for Banking

Gain New Insight into Your Business

The Top Five Benefits for Banks to Adopt Location Analytics

What if you could understand the impact of decisions on every customer's experience in near real time? You would be able to improve business planning, decision making, and performance measurement. You can do all that today with location analytics.

Location analytics helps you see where your data is and how things connect, not just what it is. Location analytics brings together dynamic, interactive mapping; sophisticated spatial analytics; and rich, complementary data to enhance your organizational performance and business readiness. Best of all, it is available from within already-established office and business software, so you never need to leave familiar business tools or workflow.



Improve business planning, decision making, and performance measurement with location analytics.

1: Makes Sense of Mobile

Smartphones and mobile banking mean you can pinpoint activities and opportunities at a scale not possible before. By going mobile, you can get reports and analytics to executives, stakeholders, partners, and customers anywhere they need them, without breaking the bank with new software and costly external consultants.

2: Improves Financial Performance

Bank of America



- From 6151 branch to **4667** branch
- Reduce **\$800 million** operational cost
- 77% to **88%** ATM usage
- **2** from 3 customer still go to bank

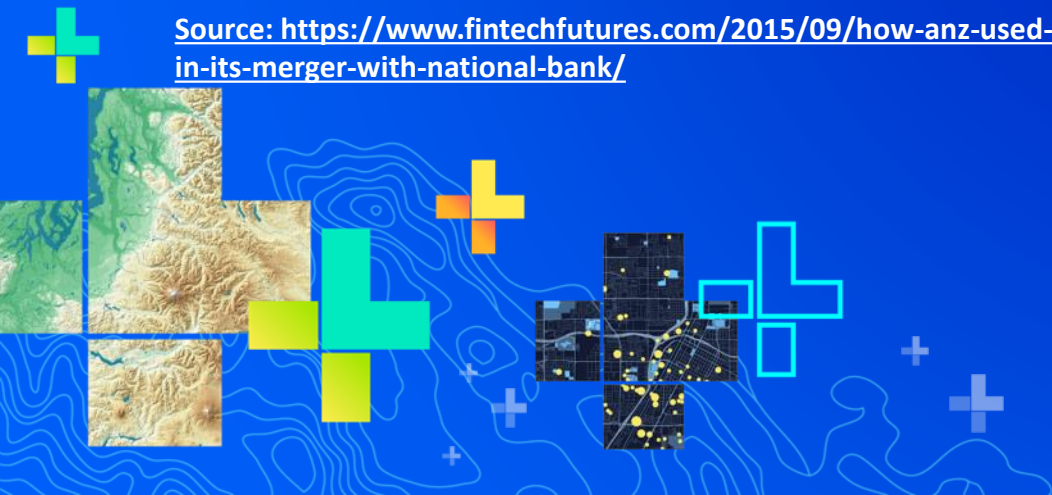
Source: <https://www.fintechfutures.com/2015/09/how-anz-used-mapping-in-its-merger-with-national-bank/>

ANZ



- Open **9** new branches
- Cost per income drop from 42,7% to **38,9%**
- Lending increase **5%**
- Deposit increase **8%**

Source: <https://www.forbes.com/sites/tomgroenfeldt/2014/08/21/bank-of-americas-data-mapping-adds-1-per-share/#3d074e9c79c3>



ArcGIS

Supports Three Fundamental Systems

System of Insights
(Analytics)



System of Engagement
(Apps and Maps)



Real-Time Measurement
(Field / IoT / Remote Sensing)



System of Record
(Transactions)



Bringing Together Systems, Workflows and Content



Market Development



**Strategic
Planning**

**Market
Optimization**

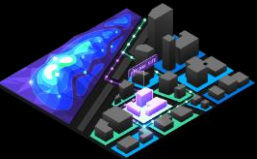
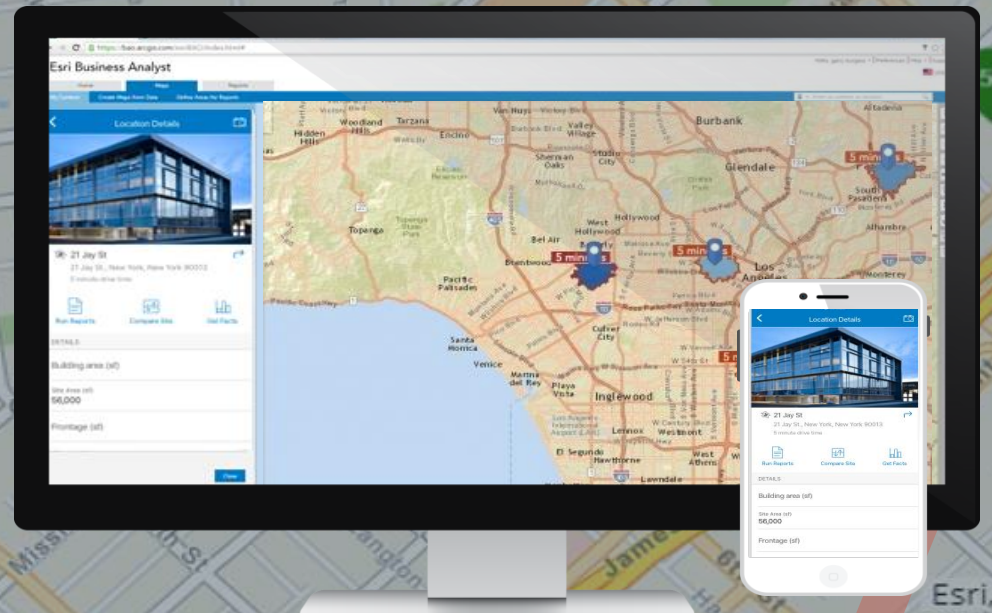


**Business
Reporting**

**Performance
Monitoring**

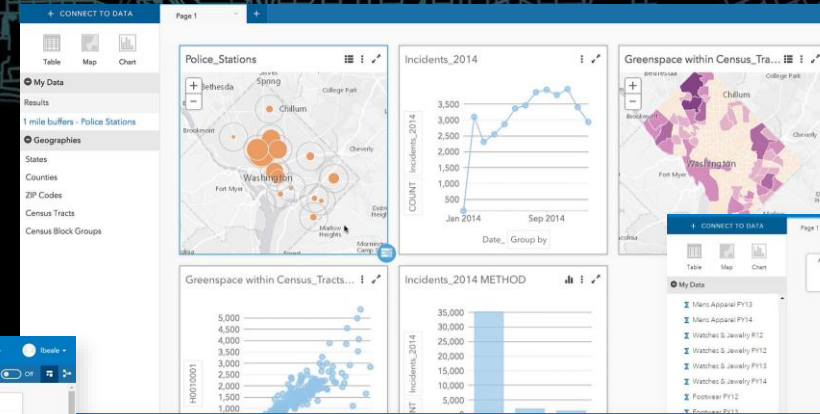
1. Site Collector

- Field Data Collection
- Enables Faster Time to Market
- Capture both Site Photos and Data
- Users: Field Real Estate deal makers, partner brokers, Real Estate Analysts,

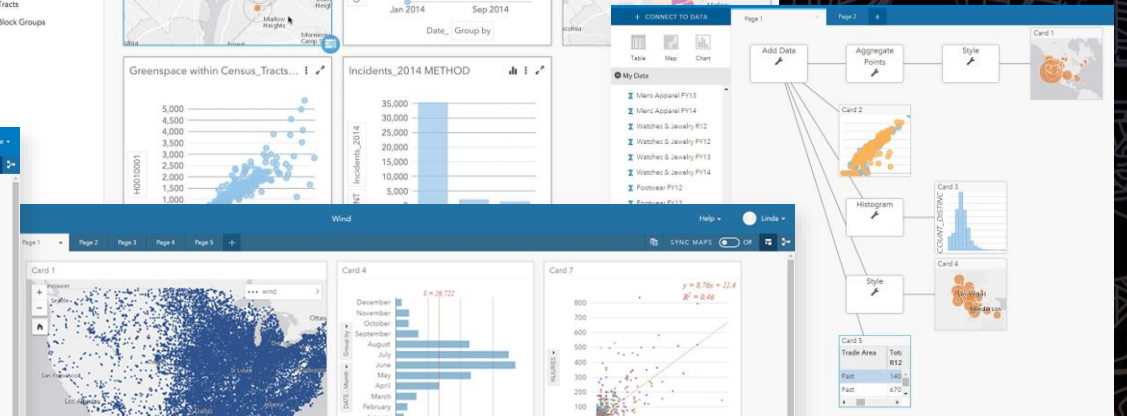


2. Customer Analysis

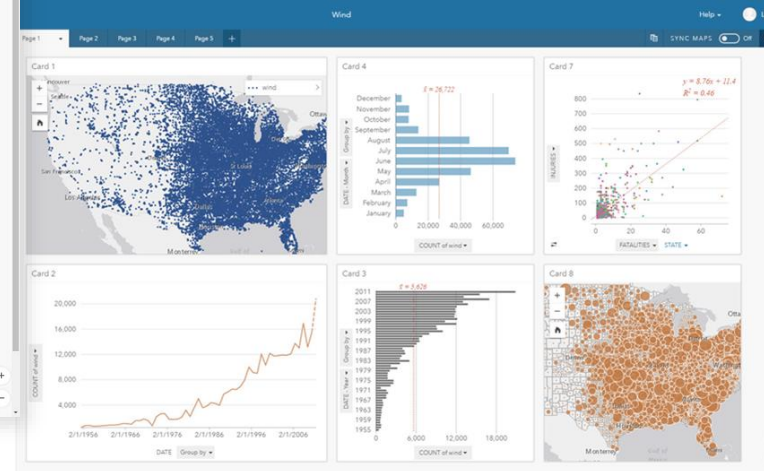
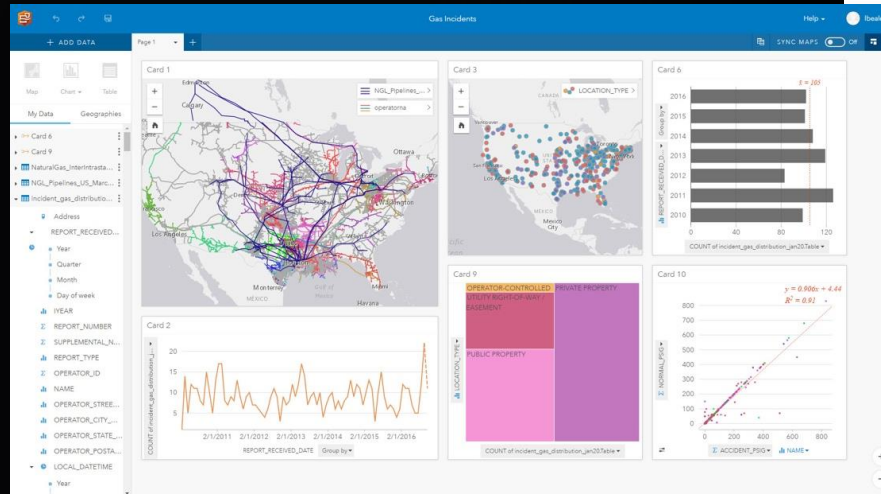
Linked and Responsive Charts and Maps



On-the-Fly Visual Models



Integrated Spatial and Tabular Analysis



3. Site Analysis

- Site Selection
- Suitability Analysis
- Find Best Potential Location
- Users: Field deal makers, research analysts, marketing non-analysts, research and customer analytics analysts.

esri Business Summary

Proposed Location: 100 W Wacker Dr, Chicago, Illinois, 60606
Rings: 1, 3, 5 mile radii

State for all businesses in area	1 mile	3 miles	5 miles
Total Businesses	26,214	80,229	95,402
Total Employees	530,775	1,362,111	1,621,663
Total Residential Population	802,229	2,215,000	2,811,000
Population/Business Ratio (per 100 Residents)	3.27	3.67	3.63

Top 20 Codes

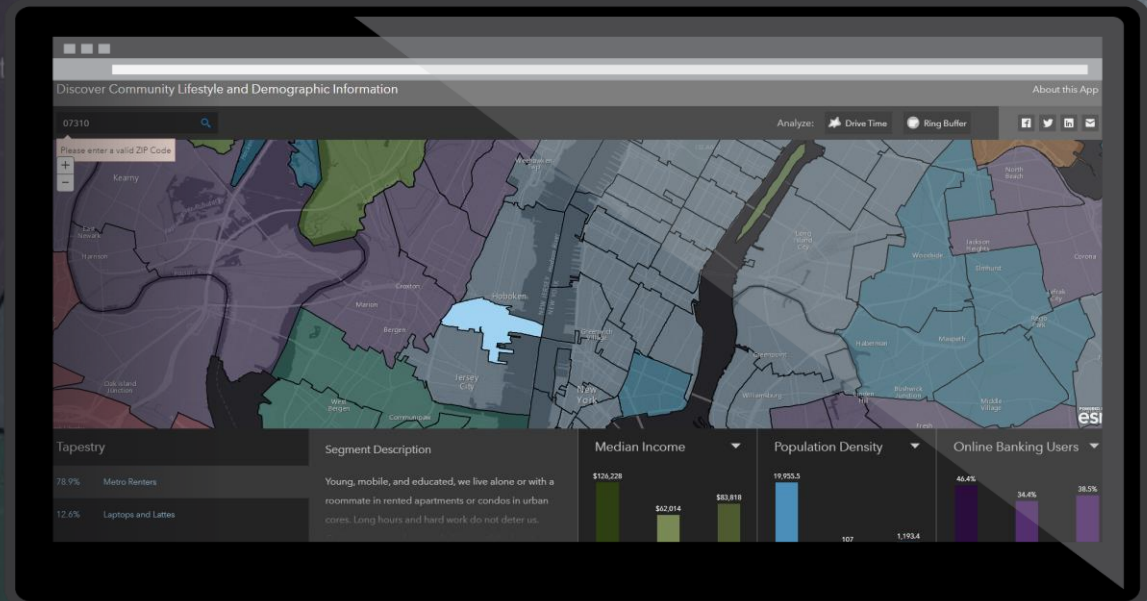
Businesses	Employees	Businesses	Employees	Businesses	Employees
Wholesale Trade	456	2,275	13,575	544	13,795
Retail Trade	2,632	12,276	40,368	7,176	129,744
Food Stores	223	1,176	4,807	1,176	14,431
Auto Dealers, Gas Stations, Auto Mkt	36	823	3,311	300	3,415
Apparel & Accessory Stores	154	818	7,468	800	9,228
Furniture & Home Furnishings	223	1,176	4,807	1,176	14,431
Electronics & Computer Stores	148	736	3,043	3,043	40,560
Health & Personal Care	465	2,275	13,575	544	13,795
Medical Equipment, Supplies, & Supplies	403	1,987	7,951	902	10,643
Pharmacies	1,037	4,904	19,616	2,254	27,566
Insurance Carriers & Agents	589	2,879	11,516	893	36,478
Real Estate, Rental, & Leasing	1,037	4,904	19,616	2,254	27,566
Business Services	1,037	4,904	19,616	2,254	27,566
Professional, Scientific, & Technical Services	1,037	4,904	19,616	2,254	27,566
Administrative & Support Services	1,037	4,904	19,616	2,254	27,566
Health Services	1,037	4,904	19,616	2,254	27,566
Education & Child Development Services	1,037	4,904	19,616	2,254	27,566
Arts, Entertainment, & Recreation	1,037	4,904	19,616	2,254	27,566
Accommodation & Food Services	1,037	4,904	19,616	2,254	27,566
Transportation & Warehousing	1,037	4,904	19,616	2,254	27,566
Information	1,037	4,904	19,616	2,254	27,566
Utilities	1,037	4,904	19,616	2,254	27,566
Construction	1,037	4,904	19,616	2,254	27,566
Manufacturing	1,037	4,904	19,616	2,254	27,566
Government	1,037	4,904	19,616	2,254	27,566
Underspecified Establishments	1,037	4,904	19,616	2,254	27,566
Total	26,214	130,458	403,229	1,056,108	1,271,663

Business Locator

Location: 100 W Wacker Dr, Chicago, Illinois, 60606
Rings: 1, 3, 5 mile radii

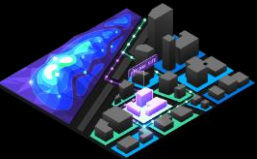
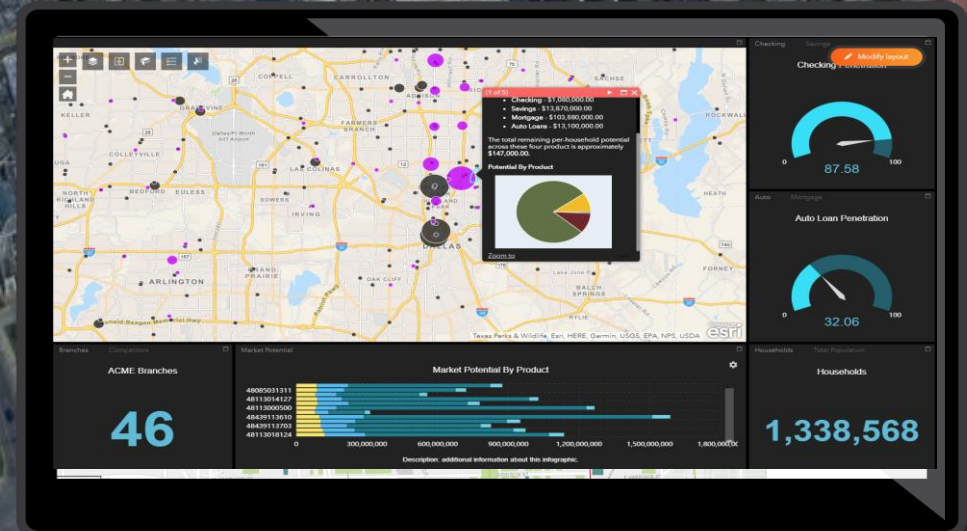
Franchise	Distance From Site in Miles	Employees	Sales (\$'000)
	0.03 SE	14	\$2,441
	0.03 SE	0	\$0
	0.03 SE	7	\$2,365
	0.03 SE	14	\$0
	0.03 SE	80	\$23,111
	0.03 SE	10	\$1,324
	0.03 SE	5	\$798
	0.03 SE	10	\$11,512
	0.03 SE	50	\$11,512
	0.03 SE	6	\$1,466

2017 Total Sales (\$'000): \$135,955,064
2017 Total Employees: 960,308
Employee/Residential Population Ratio: 1.151
Total Number of Businesses: 51,224



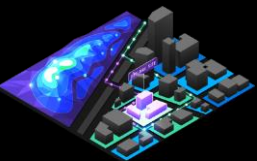
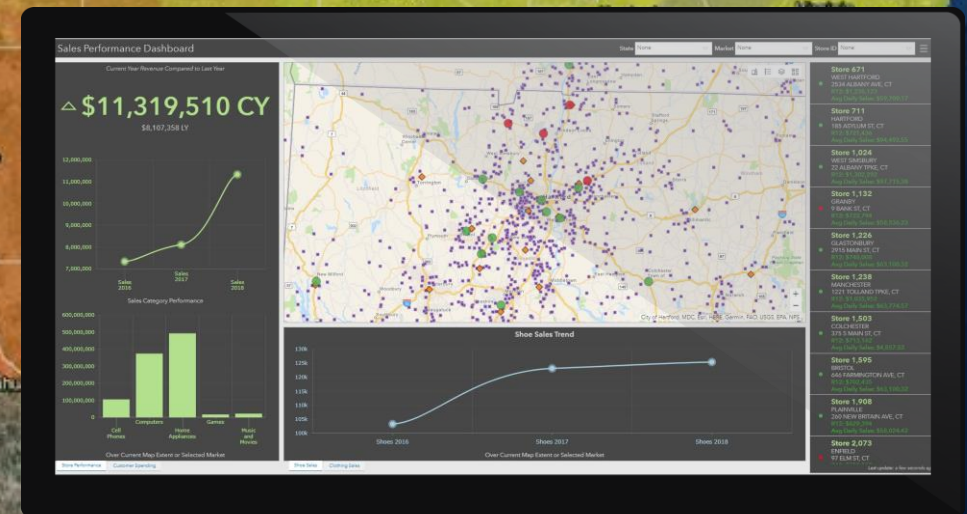
4. Market Potential

- Detailed Property & Marketing Information
- Entire Portfolio at Your Fingertips
- Quickly understand market opportunities
- Users: Analysts, managers, directors, and executives in Real Estate, Marketing, and Merchandising



5. Sales Performance

- Identify Untapped Markets
- Review Sales Performance
- Allocate Resources
- Users: All potential users in Real Estate, Marketing, and Merchandising



6. Network Optimization

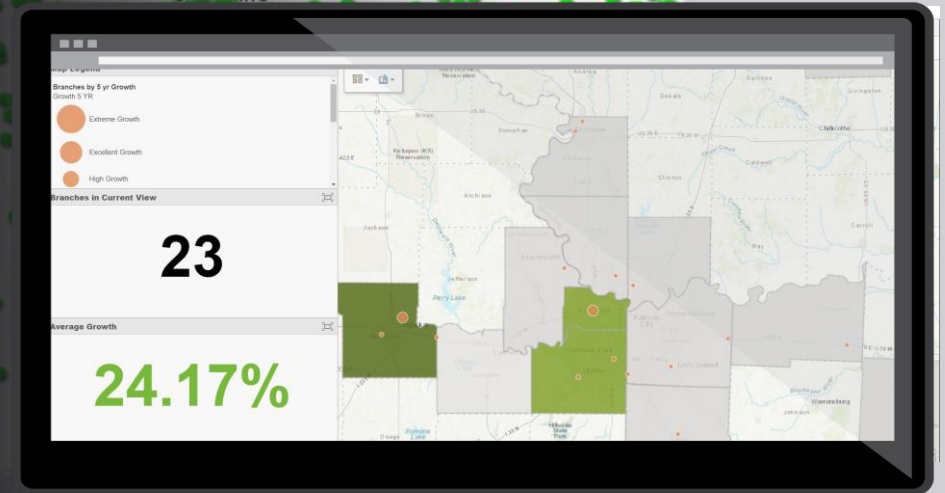
- Measure impacts that closure and relocation scenarios would have on customers and employees
- Leverage street networks and customer locations to identify optimal network configurations
- Quantify levels of market overlap and pinpoint high-potential gaps

Optimal Location
Population Density
Average Service Time
Highly Service Time

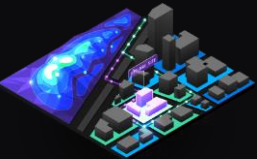


7. Branch Performance

- Gain deeper insight into your current markets
- Determine banks at risk due to lower than expected deposit totals or customer attrition
- Identify staffing skills and training needs for each branch
- Close, relocate, or remodel facilities not meeting market potential

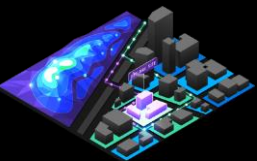
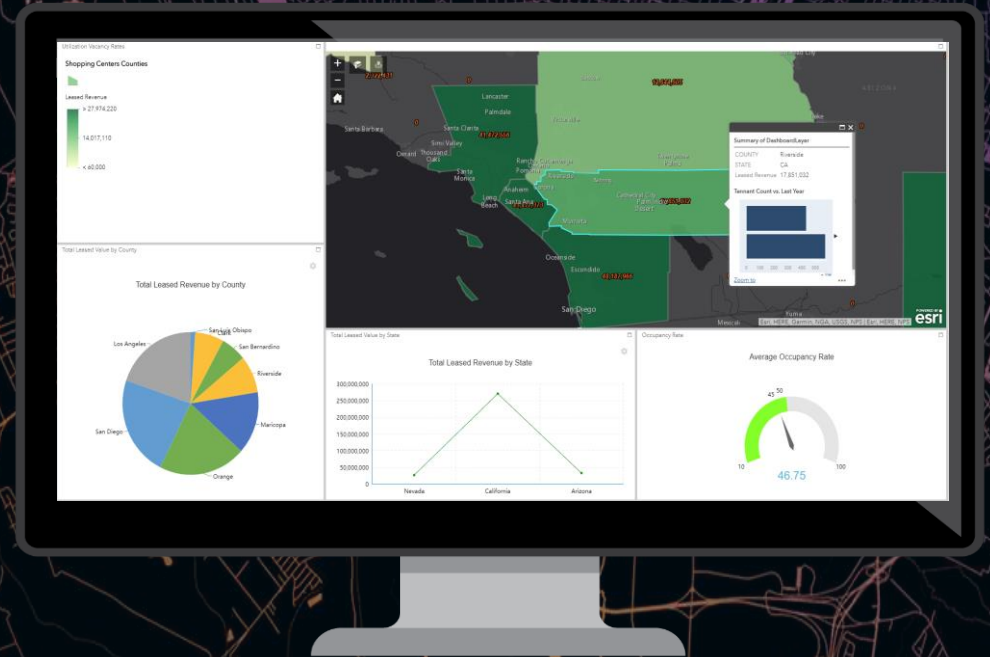


Esri, HERE, DeLorme, Mapbox, India, © the GIS user community **POWERED BY esri**



8. Executive Review

- Review
- Executive Overview
- Decision Support
- Users: Real Estate / Marketing analysts, and all attendees of the Real Estate Committee (REC) Meeting.



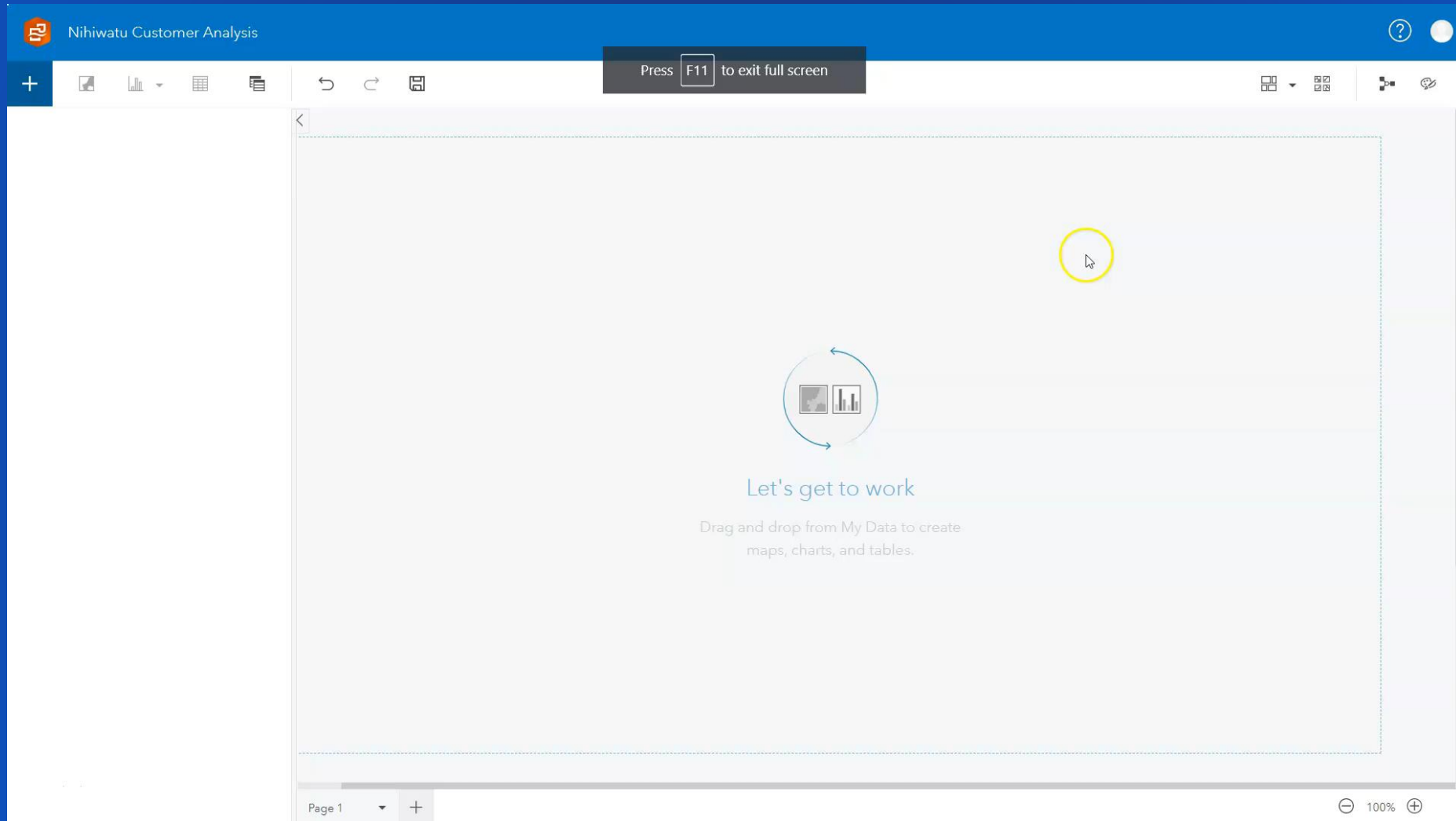
Demo



Site Collector



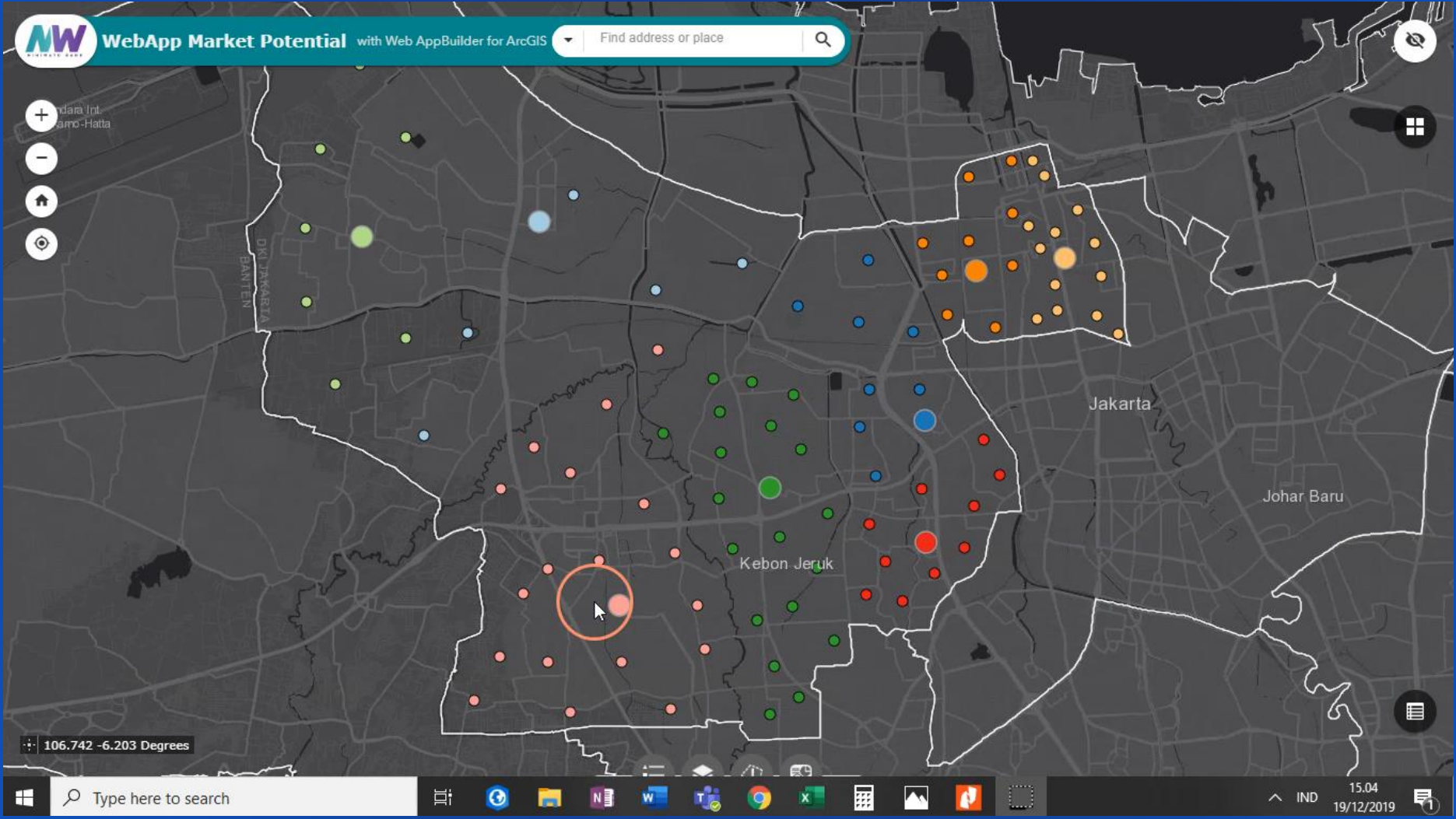
Customer Analysis



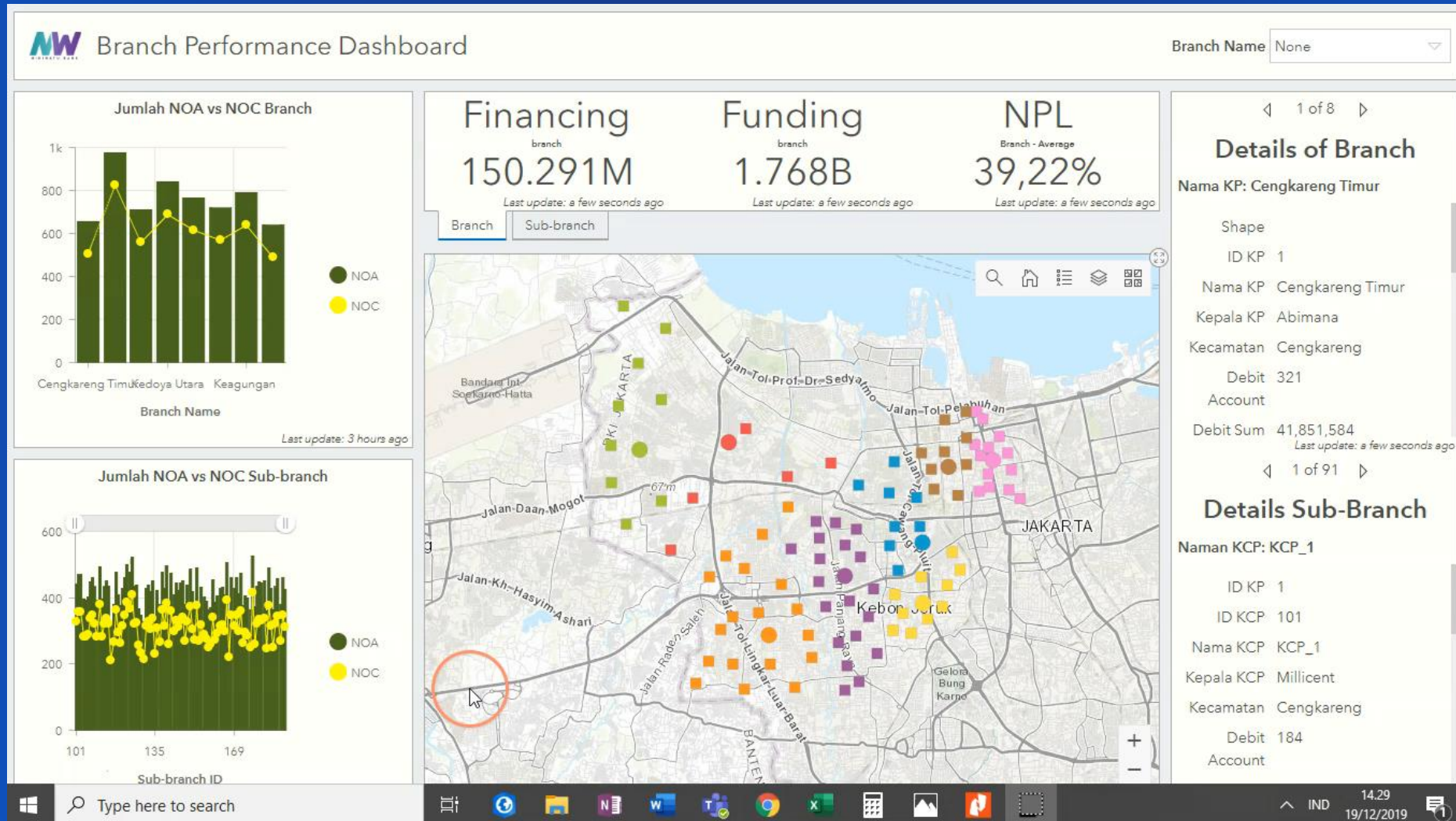
Site Analysis

The screenshot displays the Esri Business Analyst web application interface. The browser address bar shows the URL <https://bao.arcgis.com/esriBAO/index.html#>. The application header includes navigation links for Home, Maps, and Reports, along with user information for Dennis. A secondary navigation bar contains options like 'Esri Webinar Feb 2017', 'Create Maps from Data', 'Define Areas for Reports', and 'Add Data'. A search bar is present with the placeholder text 'Enter an address or location'. The main map area shows a topographic view of the San Francisco Bay Area, with several location markers. A styling panel on the left is active, showing 'Style the data.' with a checkmark and the text 'All 9 matches found.' Below this, there is a 'Choose a drawing style for this layer.' section with a preview of orange dots and the selected style 'Location (Single Symbol)'. An 'Options...' section is visible below. The 'Choose a label (site name) column.' section has 'County Name' selected in a dropdown menu. There is an unchecked checkbox for 'Open labels for all points'. 'Back' and 'Next' buttons are at the bottom of the panel. The map includes labels for various cities and regions such as San Francisco, Oakland, Hayward, Fremont, San Jose, and San Ramon. The Esri logo and data sources (Esri, HERE, Garmin, NGA, USGS, NPS) are visible in the bottom right corner.

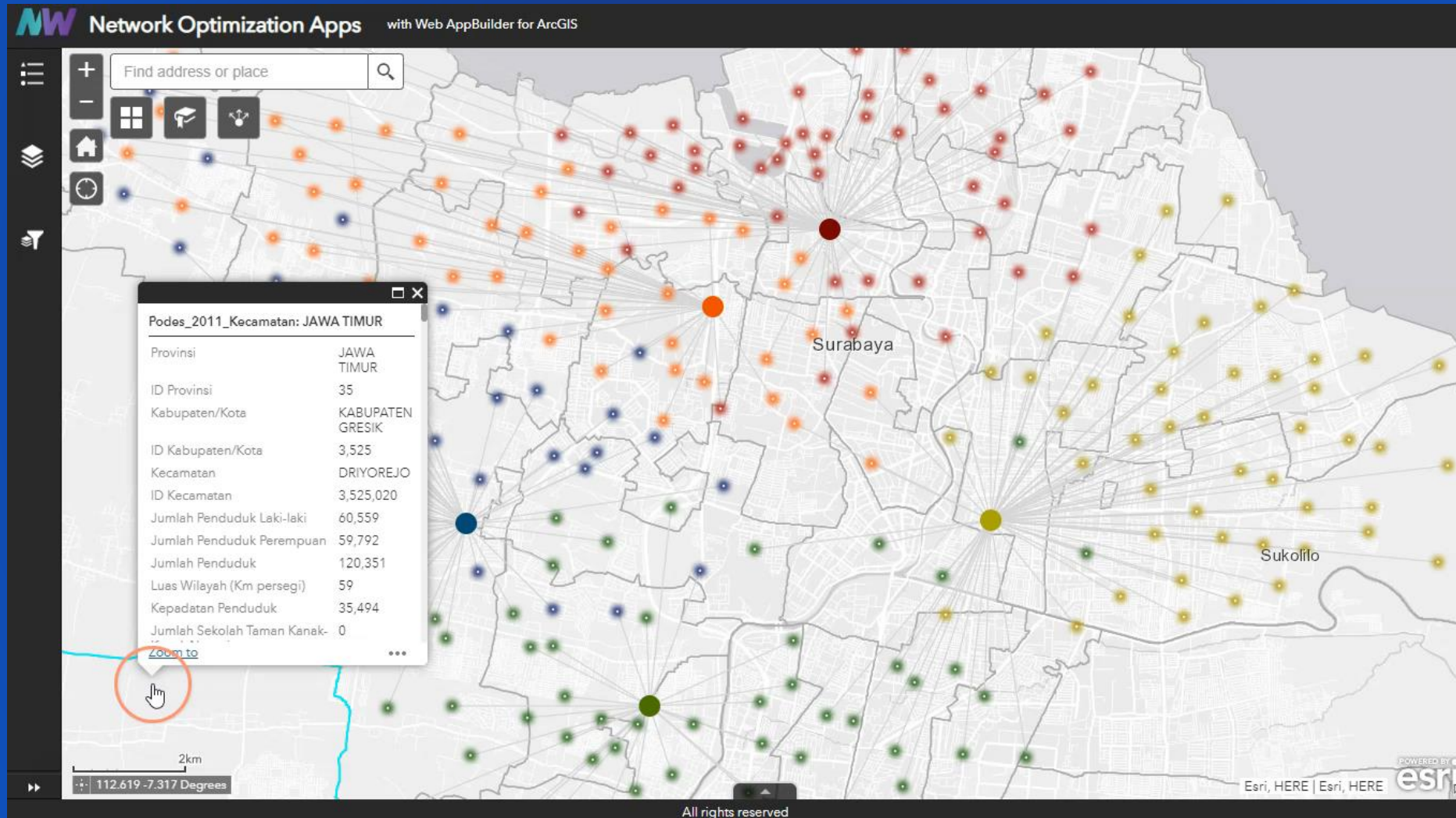
Market Potential



Branch Performance



Network Optimization



Thank You

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Email: wrdewi@esriindonesia.co.id

