



# Deliver the personalized, data-driven banking experiences modern customers expect

Power your digital transformation in retail banking with a modern data strategy and deliver memorable banking experiences

Traditional data warehouses aren't designed to handle today's financial data growth, run advanced analytics, or scale quickly and cost-effectively. As a result, many retail bankers are burdened by operational complexity and are unable to innovate. As a modern and truly serverless data warehouse, BigQuery addresses your current analytics demands with blazing-fast, real-time, and predictive insights while scaling as your data needs grow.

AI-driven cost savings in the financial services industry are expected to reach **\$1 trillion** by 2023<sup>1</sup>

Conversational interfaces like chatbots account for around **13.5%** of AI vendor product offerings in banking<sup>2</sup>

## Start your digital transformation with Google Cloud's modern data warehouse



### Reporting and compliance

Streamline regulatory reporting, FDIC and support BSA/AML compliance with unified data



### New products and services

Provide new offerings through APIs and leveraging predictive analysis



### Customer management

Streamline customer service and operations, and personalize marketing



### Branch operations

Empower relationship managers and digitalize customer experience



### Risk management

Enhance fraud detection, Know Your Customer operations, and optimize liquidity positions

## Leverage BigQuery to solve complex analytical challenges

[BigQuery](#) is Google Cloud's highly scalable, enterprise data warehouse solution. It accelerates your time to value with advanced data management and analytics capabilities that help teams extract actionable insights faster.

[Jump-start](#) your data warehouse modernization with Google Cloud's easy-to-use tools, and thousands of trusted partners to help you move to, build, and work in the cloud.

# What makes BigQuery different?

- Processing of streaming data**  
Run real-time analytics with various types of data from multiple sources
- Lower TCO**  
Lower your organization's total cost of ownership by 26-34% in three years<sup>1</sup>
- ML and predictive insights**  
Build ML models out-of-the-box, generate predictive insights, and increase personalization

- Scale and performance**  
Analyze complex data at any scale
- Security and governance**  
Help safely share data across business units with ease



## One of Australia's Big Four banks used BigQuery to accelerate insights and strengthen customer relationships

ANZ leveraged BigQuery to:

- Deliver customized reports to clients at scale, positioning itself as a strategic partner to those clients
- Slash credit analysis time from 5 days to 20 seconds with parallel systems
- Simplify data movement and transformation to manage dependencies including layers of the data pipeline



Google Cloud improves how we process and use data internally, providing the technology and expertise to help us draw out data insights quickly so we can better serve the needs of our institutional customers.”

**Laurent Gabet,**  
Optical R&D Manager, ANZ

### Ready to start your journey?

For more information, visit  
[cloud.google.com/bigquery/data-warehouse-migration](https://cloud.google.com/bigquery/data-warehouse-migration)

Google Cloud supports leading retail banks across a variety of solutions, including data analytics, infrastructure management and risk management and optimization



<sup>1</sup>ESG, The Economic Advantages of Google BigQuery versus Alternative Cloud-based EDW Solutions, September 2019