

Delivering Uncompromised Retail Bank Experience with Dynamic Insights



Customer

Retail bank



Use Case

Credit risk assessment

Loan valuation



Results and Impact

Improved Processes:

The productivity and accuracy of teams managing credit risk and property valuations were significantly improved.

Empowered Teams:

The reliability of the data allowed the teams to reduce manual processes required and improve on turnaround times.

Problem & Ask

The credit risk management and valuation teams of a major local bank in Malaysia faced challenges in assessing property values due to reliance on public sources for transaction data. The decentralised nature of data collection across states and the prevalent use of paper forms for submitting sales and purchase agreements to authorities hindered the extraction of reliable information.

Uncovering Hidden Potential with DataSense

Elevating Productivity and Accuracy

The Transaction Insights module dashboard proved instrumental in significantly enhancing the credit risk management of the bank and the productivity of the valuation teams by offering expedited access to reliable data. This empowered the teams to efficiently apply the Comparison (Market) Approach, swiftly identifying similar properties recently sold in corresponding locations.

Reliable Data for Comparison (Market) Approach

Supported by a dedicated data analyst team, the DataSense platform offered a comprehensive and regularly updated database, with reliable property transaction information through routine data hygiene checks. This streamlined approach significantly elevated team productivity by replacing manual processes related to property searches and data cleanup. A unified dashboard, driven by the seamless integration of proprietary data from PropertyGuru Group and more than 10 reputable data sources, substantially elevates the confidence level in the information presented.



DataSense boosted productivity for the retail bank's credit risk management and valuation team through its Transaction Insights module. Equipped with a dynamic visual analytics dashboard, various departments within the bank could swiftly access reliable data, facilitating efficient utilisation of the Comparison (Market) Approach. This unified dashboard instilled confidence in the data, enhancing risk management, enabling quick decision-making, and improving customer guidance.



DataSense | Helping You Navigate a World of Possibilities

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