

North Pacific Bank Ltd.

Disparate data integrated and analytics used to increase profitability and customer satisfaction

Hokkaido, Japan
www.hokuyobank.co.jp

Solution Components

- IBM® FlashSystem™ 840
 - IBM Flex System®
 - IBM Power Systems™
 - IBM Storwize® V7000
 - IBM Cognos® Business Intelligence V10
 - IBM InfoSphere®
 - IBM PureData® System for Analytics
 - IBM SPSS® Modeler
 - IBM Tivoli®
 - IBM Global Business Services® – Business Consulting Services
 - IBM Premier Business Partner INTEC Inc.
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Established in 1917 and expanded through its mergers with Hokkaido Takushoku in 1998 and Sapporo Bank, Ltd., in 2008, North Pacific Bank Ltd. is Hokkaido's largest financial services institution, delivering financial products and services to individual and corporate customers. North Pacific Bank employs more than 3,300 people through over 170 branches across Hokkaido, with more than 75 in Sapporo and one branch in Tokyo.

The Opportunity

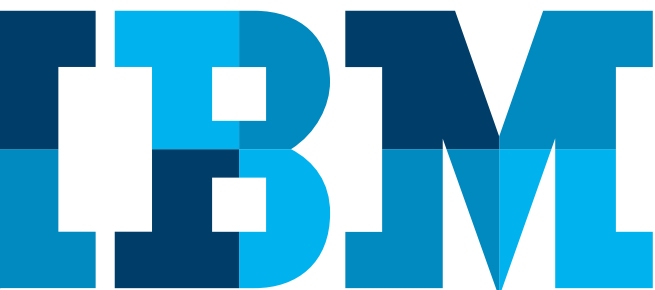
Created through a merger of three major banks, North Pacific Bank Ltd. in Japan struggled to integrate and identify customer data from each of its previous business entities. Because it lacked visibility into client behaviors across business channel expansions, the bank could not implement an effective customer relationship management (CRM) strategy, hindering its marketing efforts.

What Makes It Smarter

The bank uses information management, business intelligence and predictive analytics to develop a precise picture of each customer at the household level. Using the solution, the bank can offer timely advice to customers based on a precise understanding of their needs, making its cross- and up-selling campaigns more effective.

Real Business Results

The solution enhances profits through more effective integration of client data. North Pacific Bank has strengthened sales by using data analysis to optimize product recommendations. And the solution improves planning through more effective data analysis. North Pacific Bank expects the solution to increase profits, reduce the time to analyze and share data across the company, and improve campaign launch times from weeks to days.



For More Information

Please contact your IBM representative or IBM Business Partner.
Visit us at ibm.com/systems.

To learn more about North Pacific Bank Ltd., visit www.hokuyobank.co.jp.

“We have finally established a foundation for effective cross-selling after successfully aggregating individual data and being able to identify customers by household.”

— Susumu Nishizaki, director of retail strategy



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IBM Corporation
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Somers, NY 10589

Produced in the United States of America
December 2015

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