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PROCESSES FOR UNLOCKING ACTIONABLE BUSINESS INTELLIGENCE IN SA BANKING INSTITUTIONS

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Opsomming

Die ontsluiting van bruikbare besigheidsintelligensie (BI) vanuit interne en eksterne inligtingsbronne bied 'n uitdaging aan Suid-Afrikaanse bankinstellings, aangesien dit meer as net die implementering van Informasietegnologie behels. Alhoewel al die vernaamste bankinstellings in Suid-Afrika BI-uitsette produseer en benut, is die term BI gewoonlik nie duidelik binne hierdie instellings gedefineer nie, en ontstaan daar soms verwarring oor die werklike betekenis van die konsep. Verder word daar min klem geplaas op die BI-prosesse wat van kritieke belang is vir die lewering van akkurate BI aan intelligensiegebruikers.

Die doel van hierdie navorsing was om te bepaal in welke mate SA bankinstellings erkende intelligensieprosesse, of komponente daarvan, in die praktyk toepas.

Alhoewel al die SA bankinstellings wat aan die navorsing deelgeneem het, die standaard BI proses, wat uit vier of vyf stadiums bestaan, as 'n riglyn vir die bedryf van BI aanvaar, het die navorsing getoon dat slegs sekere stadiums van die erkende BI-proses stapsgewys, en ander soms op 'n ad hoc-wyse, uitgevoer word. Daar is bevind dat daar veral klem geplaas word op die insamelingstadium van die BI-proses. In teenstelling hiermee is bevind dat die analisestadium, wat een van die belangrikste stadiums van die BI-proses is, gewoonlik nie stapsgewys uitgevoer word nie. Trouens, daar is bevind dat deelnemende bankinstellings die klem op die toepassing van sekere analisemetodes geplaas het, in plaas daarvan om tydens die analisestadium 'n spesifieke proses te volg. Daar is ook bevind dat formele prosesse vir die behoeftebepalings- en disseminasiestadiums ontbreek. Hierdie toedrag van sake het die navorser genoop om 'n stapsgewyse BI-proses in die verhandeling voor te stel, wat al die stadiums van die BI proses aanspreek.

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In die laaste hoofstuk van hierdie verhandeling word die belangrikste bevindings van die navorsing met die navorsingsprobleem in verband gebring. Die navorser stel ook 'n aantal onderwerpe vir verdere navorsing voor.

Ten slotte is dit belangrik om kennis te neem daarvan dat BI toenemend 'n kritieke rol in SA bankinstellings kan speel namate hierdie instellings pogings aanwend om in 'n uiters mededingende sakeomgewing meer winsgewend, meer kompeterend, en meer kliëntgeorienteerd te raak.

Sleutelwoorde

Besigheidsintelligensie
Intelligensieproses
Bankinstelling
Insamelingstadium
Analisestadium
Behoeftebepalingstadium
Disseminasiestadium

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Summary

Since much more than the implementation of IT solutions is frequently required to produce actionable intelligence output, the unlocking of actionable Business Intelligence (BI) for decision-making based on both internal and external information sources, is proving to be a real challenge for SA banking institutions. Although all the major banking institutions in South Africa produce and use BI in some form or the other, the concept is often not clearly defined, and not enough emphasis is placed on the use of recognised intelligence processes to provide intelligence output that is both accurate and actionable.

The aim of this research was to determine whether SA banking institutions applied recognised intelligence processes, or components thereof, while conducting BI assignments.

Whilst the typical four- or five-stage intelligence process, as discussed in BI literature, was commonly accepted by the banking institutions that participated in this research as a benchmark in conducting BI, the researcher established that these institutions placed more emphasis on executing some stages, whilst other stages were executed in an ad hoc manner. In this regard it was found that, while emphasis was placed on the collection stage of the BI process during the 'analysis stage', which is one of the most important stages of the process, no specific step-by-step procedure was followed. In the analysis stage of the process, emphasis was typically placed on the application of the specific methods of analysis. In the stages of the BI processes that deal with BI requirements definition and dissemination of BI products, formal BI processes were also found to be lacking. This prompted the researcher to suggest a practical step-by-step process for dealing with each stage of the BI process.

In the final chapter of this dissertation, the researcher provides a summary of the

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key findings in relation to the research problem and identifies a number of areas in which further research should be conducted.

Finally, it is important to note that BI will remain a critical business issue for SA banking institutions in their efforts to become more profitable, more customer centred, and ultimately more competitive in the face of dynamic and challenging market conditions. In this regard BI processes provide a critical framework for the conduct of BI assignments in SA banking institutions.

Keywords

Business Intelligence
Intelligence process
Banking institution
Collection stage
Analysis stage
Requirements definition stage
Dissemination stage