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ALIGNING IT AND BUSINESS

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Beyond The BI Jargon

BI is no longer a nice-to-have but a must-have for India Inc.

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THE
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Vikas Gadre,
CIO, Tata Chemicals

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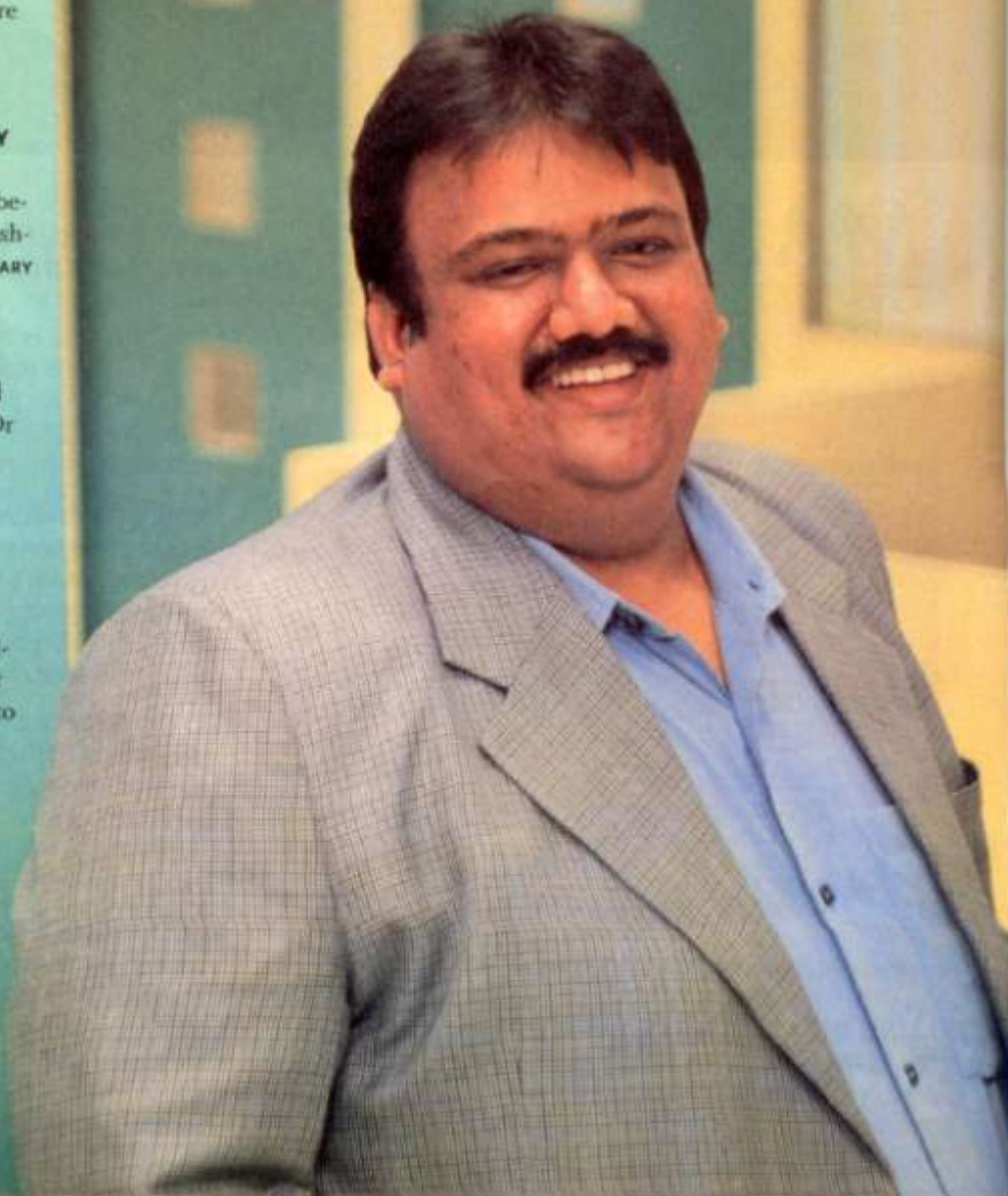
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their strategic initiatives on incomplete information and 'gut feelings'. In contrast, among the new economy businesses such as telecom, organized retail, BPO etc, the adoption of BI is extremely high since they can see the strategic and tactical value in BI," said Sanjay Deshmukh, Country Manager, India/SAARC, Business Objects (A SAP company).

APPROACHING BI STRATEGICALLY

When it comes to understanding the value of BI, organizational attitude makes a huge difference. According to Vikas Gadre, CIO, Tata Chemicals, BI should not just be looked as a tools that provides historical or operational information reporting.

"BI is more than that. In the true sense, BI should have a lot of strategic content on stuff like competitor analysis, product innovation or even predictive analysis. Most organizations, including those who currently employ BI, do not use it in a strategic manner but use it mostly for tactical purposes. These organizations are still hung up on the idea of leveraging their ERP or CRM investments of the past by putting a BI application on top and generating some additional value out of it," opined Gadre.

However, the scenario is starting to change, albeit slowly. Businesses, it seems, are beginning to grasp the idea that BI is more than just historical reporting and are working on operational analytics and real-time, in-line capabilities within key business processes.

The perspective on BI is maturing and HPCL's example is illustrative of this trend. Two years ago when the company implemented an ERP system covering all of its 400 plus locations, the system, like any other ERP system provided employees with basic transactional information at every level in the organization.

"The ERP system generated huge volumes of daily transac-

tional data. The next step was to leverage all this information by looking at the requirement of MIS, both at the local as well as at the corporate level for which we needed to look at this transaction data, consolidate it, and compare it with trends and targets as well as with industry figures for the management to make informed decisions. It was at this time that we felt the need for a BI system," said S T Sathivageeswaran, General Manager - Information Systems, HPCL.

Currently in the initial stages of evaluating a suitable BI solution, HPCL is not looking to put the BI on top of its ERP system to extract basic intelligence. Rather, the company is aiming to provide management information at various levels in the organization, from the lower level to the highest offices, whereby the management will gain access to summarized information from transaction systems so as to take better informed decisions. In addition to this, HPCL is also looking to employ BI tools for performance management using balanced scorecards.

"We are looking at this deployment as a strategic move and not just a tactical one. We hope that the BI implementation will help us align the decision-making process with the long-term strategic objectives of the company," said Sathivageeswaran.

Giving a perspective on how Shoppers Stop views BI, CIO Arun Gupta said, "At the Shoppers Stop group of companies, we firmly believe that BI can transform the business and its outcome if used to provide insights rather than just deliver standard reports. The BI initiative has a high level of management participation and support which helps keep the team motivated to raise the bar continuously."

IMPLEMENTING BI

As the importance of BI continues to grow, it has become relatively easy to present a business case to business heads

WHY BI IMPLEMENTATIONS FAIL

The three major areas of risk and cause for failure in BI initiatives remain the following:

Business Sponsorship	Identifying and engaging high-level executive sponsorship for the BI initiative. Without a strong "pull" from the business, a BI initiative is unlikely to have sustained value.
Data Quality	Gaining a deep understanding of the quality of data feeding the BI tools and applications, and applying the proper approaches for the correction and ongoing monitoring. This remains a perennial reason for the failure of BI initiatives - too many enterprises make assumptions that the quality of data in their operational systems is 'good enough' and end up making critical business decisions on incomplete or inaccurate data.
Skills and organization models	BI requires specialized skills and for optimal business value there is a need to organize the skills in a model, which drives alignment across the business and IT engaging both business subject matters experts and technical resources. Increasingly, enterprises are creating BI competencies centers to drive consistencies and adoption of BI implementations across the business.

Source: Ted Friedman, VP, Research, Gartner

holistic view of the entire business, whereas operational level people require intelligence specific to their job functions.

Elaborating on these differences, Gupta says that how you measure a person's performance influences his behavior. While the senior management will typically focus on areas such as growth, profitability, costs, production etc., the frontline would desire competitive analysis, quicker turnaround of information, sales data, discount structures etc.

"All of these use the same data but create different action items based on the frame of reference. This is how expectations tend to vary while contributing to the same business objectives," Gupta said.

Because of these differences, simply replicating the existing BI capabilities to a wider user base is lost as an option.

At each level of the organization, individuals may need to analyze different things and have information presented to them in different ways. At the executive level, the right fit may be a dashboard of key performance metrics of the overall business.

ORGANIZATIONS ARE INCREASINGLY DEPLOYING OPERATIONAL BI TO GAIN A BETTER VIEW OF THEIR CUSTOMERS, IMPROVE DAILY DECISION-MAKING, AND INCREASE THE OVERALL EFFICIENCY

Down at detailed operational level, however, the right fit may be parameterized query capabilities where, for instance, a user can analyze the behavior of a specific customer. These are different 'styles' of BI at different levels of detail.

"This is why it is important that organizations looking to deploy operational BI keep a mix of BI tools that provide high level views such as dashboarding functionality for the senior management and some which provide increasing granularity for the lower ranks," said Vikas Gadre, Chief Information Officer, Tata Chemicals.

THE APPROACH TO TAKE

When it comes to implementing operational BI, one of the best methods prescribed by the analysts and practitioners alike is adopting a centralized approach rather than a departmental one. Such an approach allows companies to take advantage of recent advancements in information management to provide enterprise metadata integration, master data management, and performance workload management.

Having said this, companies always need to bear in mind the 'focus' of the implementation when deploying enterprise-wide BI.

Gartner's Friedman point to three key principles:

1. Work towards embedding BI capabilities directly in operational business processes, so that information is available at the point of action.
2. Find the 'style' of BI best suited to the various segments of the user population since this is not a one-size-fits-all discipline.
3. Deliver data that is most relevant in the context of a user's process or job function, rather establish metrics at each level that are relevant to the users but can be aligned with and tied

to the high-level corporate metrics.

THE DATA ISSUE

The data requirements of operational BI are far more complex than traditional BI systems. The traditional BI systems rely largely on data hubs such as data warehouse, data mart, and ERP. However, for an operational BI system to function optimally it must also draw on data from other data sources such as e-mail, spreadsheets, and Excel docs, since operational users regularly work with and access data stored in these smaller hubs.

"These are extremely valuable data sources and there exists a wealth of information in e-mail, Excel files and other seemingly unstructured data sources," said Gadre of Tata Chemicals.

Tata Chemicals has deployed BI at the operational level and has a system which looks at a variety of such data sources. For instance, the team has configured the system to track information such as the cycle time for closing a customer complaint. It also looks at matters related to safety and security.

"This is the sort of information that one cannot get from the data warehouse or the ERP," reasoned Gadre. "Our system also enables us to look at the information pertaining to changing market conditions and apply BI capabilities to extract insights based on which further action can be taken. We always try and find out the different data sources that can be used by the BI system and how best we can access these."

However, merely getting the data from diverse sources is not enough for operational BI success. Organizations also need to ensure that the data that they feed into the system is timely and updated. While weekly and in some cases even monthly updates proved to be enough for traditional BI arrangements, operational BI systems require data to be updated on a more frequent basis, if not round the clock.

"Customer information that is not updated and does not include the details of recent transactions will not be of any use to a sales officer or a customer service representative trying to resolve an issue," said S T Sathiyaveeswaran, GM, Information Systems, HPCL. "In case of operational BI, ensuring that the data being utilized by the system is updated is crucial if you want the operational people to make the right decisions."

Besides this, organizations also need to engage in constant business activity monitoring to ensure that they keep latency to a minimum

UNDERSTANDING PROCESSES IS KEY

The enterprise-wide BI approach presents a number of challenges. One of the major ones is that organizations must be certain that all the functions of the business and all types of users can truly derive value from BI because otherwise the investment is wasted. There must be a clear business need in order to deliver BI and every department has to confirm this. Doing

STRAIN ON IT

Operational BI deployments can also give organizations a tough time on deciding the number of users that it can allow to use the system. Quite often, they grapple with questions such as: *How many users need BI. Are there too many users? How many is too many?*

Companies grapple with this issue because it is a concrete issue, as they have to provision the system based on the number of users. With enterprise-wide BI, not only do they have to invest in more number of user licenses, hardware and networking gear, but also if 'too' many people use the system, the company can run into problems of maintaining the resources, controlling usage and application performance and maintenance.

To this Gadre said that while there can be instances of too many users using the system which puts a strain on the IT resources, the benefits of having pervasive BI tend to make up for it in the longer run.

Agreeing with Gadre, Sanjay Mehta, CEO, MAIA Intelligence said that pervasive BI empowers the users not only to ask their own questions but also gives them tools using which they can find answers to those queries without having to rely on others.

He said, "It would be a nice problem to have if there are more frontline users using the BI tools in an organization. The whole idea behind having an IT set up is so that users can be more productive, even if it means users putting a strain on the IT resources. I do not think that there is a CIO who would mind having such a problem."

In the end, the sole aim of operational BI is strategic inclusion of the frontline workers and getting the right information to the right user at the right time irrespective of his place in a company's hierarchy. Though the need for operational BI is very urgent in the context of modern enterprise, organizations must establish a business case for doing it and draw an implementation roadmap specific to their needs using clearly defined business objectives, before taking the plunge. ■

DO IT YOURSELF:
Pervasive BI makes frontline
users self-reliant, believes
Sanjay Mehta, CEO,
MAIA Intelligence



CONFESSIONS OF A FUND MANAGER

FUND MANAGERS AT RELIANCE CAPITAL ASSET MANAGEMENT WERE USED TO TWISTING AND TURNING THEIR QUERIES. THE IT SYSTEMS HAD TO HANDLE THAT. BY ADITYA KELEKAR

In some ways, today's fund managers are like the astrologers forecasting the start of rains in yesteryears—if they are right, they are revered as demi-gods, but should they miscalculate the market sentiments, they are bathed in ignominy. Except that fund managers make their calculations based on the scientific dissection of the market trends and a huge database. And managers now have sophisticated tools that accurately predict market dynamics. Well, not always accurately.

THE TEAM WHICH ASKED FOR MORE

The fund managers at Reliance Capital Asset Management (RCAM) seemed to be not getting enough of their analytic tools. "Most of our systems would generate static reports. You can't play around with these reports," said Vinay Nigudkar, Head of IT at the company, which manages Reliance Mutual Fund (RMF) schemes.

RMF is a part of the Reliance - Anil Dhirubhai Ambani Group, and has average assets under management of Rs 90,813 crore for the month of June 2008, and an investor base of over 6.7 million. RCAM is a wholly owned subsidiary of Reliance Capital.

RCAM has a transaction management system powered by Credence Analytics. It has also deployed a CRM solution from CRM Next and a BPM solution from Savion. Though the CRM solution and the transaction and portfolio management solutions had reporting capabilities, they would often fall short when it came to providing detailed reporting. Nigudkar chose MAIA's 1Key as the front-end tool for processing

the reports. The fact that the deployment was to take only a couple of days also went in the application's favor.

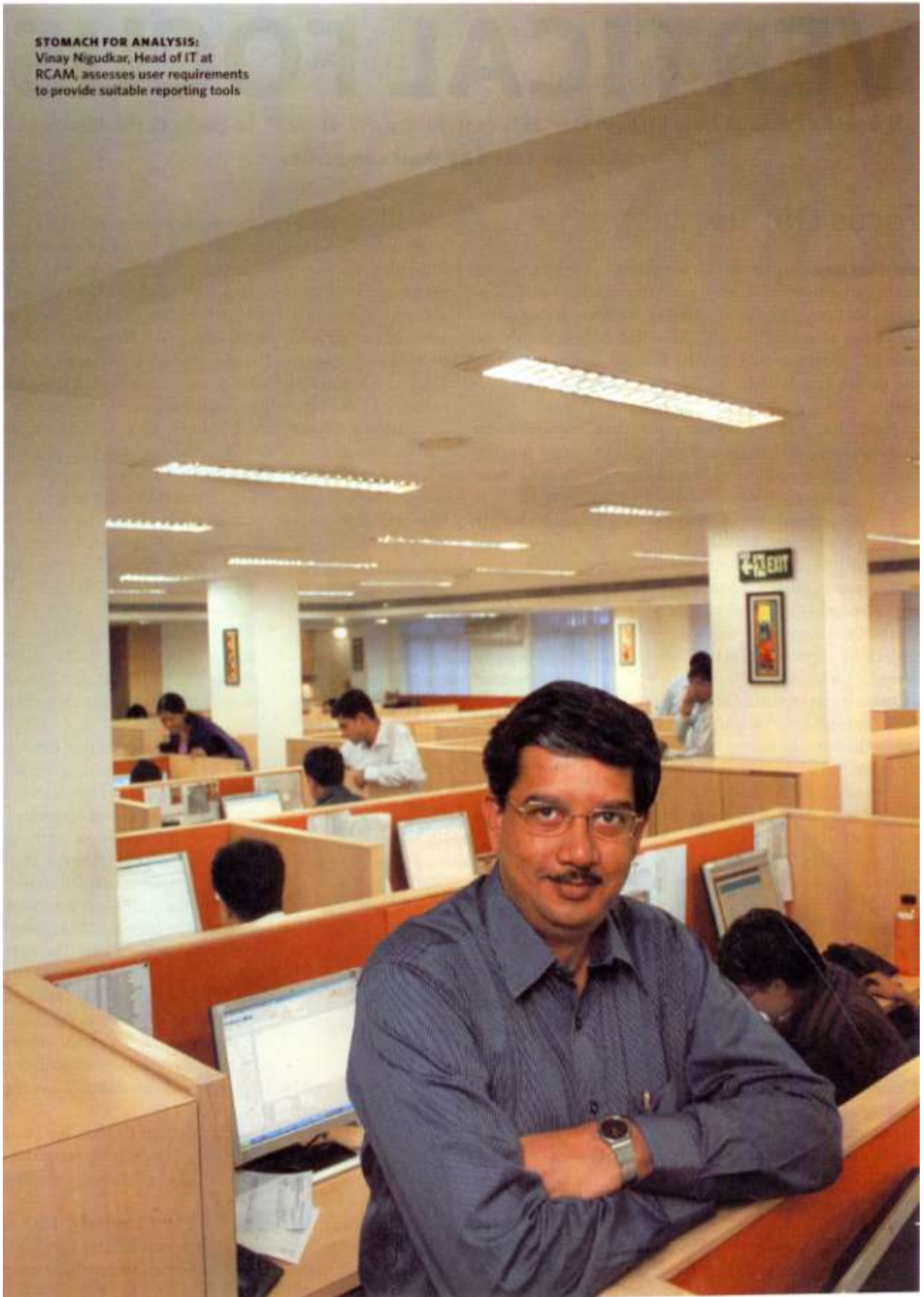
Nigudkar says that fund managers need to modify their queries at various stage of their decision-making process. "With MAIA 1Key, it is very easy for us to prepare our query.

The IT group might have earlier taken 15 minutes to process a query, but that's not what the end-user may require; the end-user wants it now." The application has an Excel-like interface, which, Nigudkar says, has helped users to readily adapt to it. RCAM has an enterprise-level license for the 1Key product.

The CRM Next deployment at RCAM helps in sales force automation, lead management, and customer service, from identifying a customer to attending customer's needs.

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STOMACH FOR ANALYSIS:
Vinay Nigudkar, Head of IT at
RCAM, assesses user requirements
to provide suitable reporting tools



The BI Democracy

*Business Intelligence is showing signs of moving beyond top-management dashboards and making inroads into the lower levels of the organizational hierarchy. By **Rajendra Chaudhary***

Organizations are increasingly seeing value in letting frontline employees use BI for greater productivity yields and subsequent business benefits.

Historically, Business Intelligence (BI) has largely remained confined to the upper strata of the enterprise hierarchy where a handful of corporate analysts and senior management people employed BI tools to analyze huge volumes of data and extract intelligence that gave them a comprehensive view of the business. In those days, these individuals had BI access since they were the ones who helped formulate future business strategies and roadmaps for taking the business forward.

However, lately there has been a gradual shift and BI, which was a tool meant only for a privileged few is now being offered to virtually everyone in the organization. Enterprises the world over are contemplating and, in many cases, extending BI capabilities to the operational and lower level workers who previously did not have access to the same.

Earlier this year, Ventana Research published a study, which revealed that organizations are increasingly deploying operational BI and giving it to a greater number of employees to gain a better view of their customers, improve daily decision-making, and increase the overall efficiency of an enterprise. The study also stated that businesses which had already deployed operational BI were reaping significant benefits including increased productivity gains, improved business processes, reduced operational costs, and enhanced customer service levels.

"Organizations today are seeing the value in empowering lower level workers through better insights about their key work tasks and business processes," said Ted Friedman, Vice President-Research, Gartner. "This is one of the major evolutions in the thinking on BI that it is not only for the top level executives managing the performance of the overall business. Lower level individuals also need tools to manage their slice of the business and better understand the dynamics of the processes."

For instance, in a sales environment, if a company rolls out a system to its sales force wherein it provides them with details regarding customer orders, delivery and shipment schedules, transaction sizes etc. they can actively incorporate all that information into their day-to-day workflows and interactions with the customers. This in turn can allow them to modify work practices of both individuals and teams, which can lead to improved performance among the sales teams.

Arun Gupta, Chief Information Officer, Shoppers Stop is of the opinion that employees empowered with information make better decisions, which ultimately helps a company improve its business activities. He said, "I'm a firm believer that BI capabilities even if in limited scope should be deployed across the enterprise. It helps people understand the context in which they take decisions. Used well, operational BI can instill a competitive spirit with tactical benchmarking which is based on recent data and not a month-end report attempting to demonstrate missed opportunities."

Varying user needs

The question remains, how does one do it?

Well, the answer to this is not simple as the BI needs of organizations, more so individuals at various levels of an organization tend to vary. An individual's job role determines needs and expectations. For example, people at the management level are mostly concerned with information, which gives them a holistic view of the entire business, whereas operational level people require intelligence specific to their job functions.

Elaborating on these differences, Gupta says that how you measure a person's performance influences his behavior. While the senior management will typically focus on areas such as growth, profitability, costs, production etc., the frontline would desire competitive analysis, quicker turnaround of information, sales data, discount structures etc.

"All of these use the same data but create different action items based on the frame of reference. This is how expectations tend to vary while contributing to the same business objectives," Gupta said.

Because of these differences, simply replicating the existing BI capabilities to a wider user base is lost as an option.

At each level of the organization, individuals may need to analyze different things and have information presented to them in different ways. At the executive level, the right fit may be a dashboard of key performance metrics of the overall business. Down at detailed operational level, however, the right fit may be parameterized query capabilities where, for instance, a user can analyze the behavior of a specific customer. These are different 'styles' of BI at different levels of detail.

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Understanding processes is key

The enterprise-wide BI approach presents a number of challenges. One of the major ones is that organizations must be certain that all the functions of the business and all types of users can truly derive value from BI because otherwise the investment is wasted. There must be a clear business need in order to deliver BI and every department has to confirm this. Doing this, will require companies to understand their business processes before they can figure out the way to improve them. Hence, choosing the business process becomes crucial. Unless the IT team standardizes an implementation across the company and it has a direct impact on the bottom line, the BI effort will not yield the desired results.

Therefore, companies need to understand all the activities that make up a certain business process, the flow of information across different processes, sharing of data between business users across departments and finally, the way in which people execute their part of the process.

At junctures, such as these companies also need to ensure that the initiative is not 'hijacked' by a certain user group or departments for their own interests.

"One of the major challenges that organizations often encounter is in the form of different groups attempting to influence the direction taken by the BI initiative. Organizations must avoid such instances," cautioned Gupta.

Organizational culture can also be huge factor in the success or failure of a BI initiative. Attempting enterprise-wide BI implementation in an organization whose culture does not respect a fact-based management approach is bound to fail.

"Quite often people continue to work with the earlier support lines such as spreadsheets and we have seen usage falling after some time due to the comfort level with the old systems. User enthusiasm languishes once the initial euphoria dies down. Unless the masses are willing and able to adopt BI-based approaches to working, enterprise wide deployments will result in lack of usage and user resistance," added Gupta.

The security puzzle

Pervasive BI also present security challenges. BI deals with highly sensitive corporate data. Once this information becomes available to all and sundry there is always the risk of it falling into the wrong hands unless adequate security measures exist.

"We find that many organizations are working to restrict access to sensitive data and strengthen their policies regarding access to this data by the casual user," informed Friedman of Gartner. "This is becoming a major point of tradeoff with the idea of pervasive BI. The goals of pervasive BI pull in one direction (empowering employees with more information) and the desire for tighter governance of information (locking down access to sensitive data) pull in the other. Hence, organizations must decide the proper balance between the two forces."

Currently this balance point is different at various levels of the organization. At the executive level, there is less concern about security risks as a small number of people are involved. On the other hand, at the lower level, security risks are greater and therefore pervasive BI creates significant

concerns. Currently there exists a trend towards tighter controls over sensitive data, which is perhaps reducing the number and scope of enterprise-wide BI instances.

Be that as it may, not all are as worried about the security issue.

"It's not just the BI system, but the moment you have systems that are available to a wider cross-section of users, systems that can be accessed remotely by users, there itself starts the challenge of data protection," argued Sathiavageeswaran. "Even before the BI system the basic transactional data is available to the user through enterprise systems like ERP and CRM."

Concurring with Sathiavageeswaran, Tata Chemical's Gadre said that it has got more to do with the organizational work culture and it is up to the enterprises to sensitize the users towards issues of security and data protection.

Strain on IT

Operational BI deployments can also give organizations a tough time on deciding the number of users that it can allow to use the system. Quite often, they grapple with questions such as: How many users need BI. Are there too many users? How many is too many?

Companies grapple with this issue because it is a concrete issue, as they have to provision the system based on the number of users. With enterprise-wide BI, not only do they have to invest in more number of user licenses, hardware and networking gear, but also if 'too' many people use the system, the company can run into problems of maintaining the resources, controlling usage and application performance and maintenance.

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<http://www.expresscomputeronline.com/20081117/expressintelligententerprise03.shtml>

Case Study

Confessions of a fund manager

*Fund managers at Reliance Capital Asset Management were used to twisting and turning their queries. The IT systems had to handle that. By **Aditya Kelekar***

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The team which asked for more

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The CRM Next deployment at RCAM helps in sales force automation, lead management, and customer service, from identifying a customer to attending customer's needs.

Datawarehouse plans

RCAM's group company, Reliance Capital, has purchased an enterprise intelligence platform from SAS, the rollout of which is to start soon. "SAS deployment will help in cleansing and mining of data," said Nigudkar.

Though the analytics modules of the deployment will help top management, Nigudkar is doubtful whether the average business user will profit significantly. "The refined insights provided by SAS may not be necessary or even desirable at all level of employees," he said. Data warehouse is a prerequisite for the SAS implementation, and Reliance Capital is planning to set it up as a common infrastructure for the entire company.

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