

ANALYTICS

AccessHolding

AccessHolding relies on Qlik for transparent financial management



About Access Microfinance Holding AG

Access Microfinance Holding AG (AccessHolding) is an international financial holding company headquartered in Berlin with investments in microfinance banks in several African countries, including Liberia, Madagascar, Nigeria, Zambia, and Rwanda. The group employs over 3,000 people. The company manages total assets of around 231 million euros and supports around one million active customers, of which 52 percent women, 12 percent in rural areas and 23 percent of young customers. Since its founding, the organization has pursued the goal of providing disadvantaged population groups with access to basic financial services – particularly in regions where traditional banks are often absent. With a wide range of microcredits, savings products, and advisory services, AccessHolding supports small business owners in particular in realizing their economic potential.



- **Customer:** Access Microfinance Holding AG
- **Industry:** Banking
- **Region:** Headquarters in Berlin, offices in 5 African countries
- **Function:** Management, Sales, Service & Support, IT
- **Challenges:** Fast, reliable data for lending, risk and growth management
- **Solution:** Implementation of Qlik Sense and IVIEW Library
- **Results:**
 - Data-driven decision-making
 - Decentralized data management with central control
 - Central BI control and consistency

Challenge

The microfinance industry in these markets is exposed to considerable fluctuations – particularly due to volatile export markets and currency risks. To operate successfully in this environment, a precise, up-to-date understanding of one's own business data is essential. "Reliable, comprehensive, and readily available data analyses are essential for the targeted management of lending, risk management, and the identification of growth potential," confirms Christoph Ziegler, Head of Technology at Access Microfinance Holding AG.

Until now, analyses were largely carried out using the reporting functions of the in-house developed core banking system and based on Excel – an approach that was increasingly reaching its limits. Combining transaction, contract, and log data from disparate sources, such as the core banking system and various mobile banking solutions, was complex and error-prone. Furthermore, functions for in-depth analyses, flexible evaluations ("slice and dice"), and meaningful visualization of complex relationships were lacking.

Convincing performance and licensing terms

AccessHolding became aware of Qlik through specialist forums. The analytics solution impressed us with its flexibility and user-friendliness. "But another factor was decisive for us," adds Christoph Ziegler. "As a group of small microfinance banks, we are not as financially equipped as traditional banks. It was therefore important for us to find a solution that offered a suitable licensing model. Qlik Elite Partner Informatec provided us with excellent advice and developed a group contract that offered suitable terms for us."

The solution implementation: Technically simple – culturally challenging

Technically, the implementation was straightforward – the actual BI solution accounted for only about 30 percent of the overall complexity. The biggest challenges lay in data preparation and the underlying processes. The project also dragged on – primarily because interest in data on the business side was initially low, recalls Christoph Ziegler: "Data analytics was often perceived as a purely IT issue. Our task was to clearly demonstrate the added value of a solution like Qlik Analytics as a decision-making and control tool."

A joint workshop with IT and specialist departments finally brought about the breakthrough. Concrete application examples and the ease of use were presented. "We literally saw jaws drop and scales fall from our eyes," reports Ziegler. "'What? We have that kind of data?' – that was one of the most common reactions."

Another success factor was the clear distribution of roles within the five banks:

- a C-level business partner as sponsor and BI ambassador who clearly communicates the benefits of the analyses – from the abstract concept to the concrete application,
- a responsible person from business management who decides which dashboards are adopted from the Berlin headquarters or adapted locally,
- as well as a contact person from IT for the technical implementation.



Decentralized BI usage in central departments of all bank locations

The BI solution is used in central departments within the banks' management, as well as in sales, service & support, and IT. Between eight and 19 employees work with the system per bank, with the processed data volume ranging from 50 GB to several hundred GB, depending on the location. Each bank manages its data decentrally. Selected data is transmitted to the head office in Berlin.

Qlik Analytics is used for, among other things, vintage analysis of loans, support in defining scoring parameters, geographical distribution of customers, and the identification and analysis of risk factors. Customizations can be made by users themselves. Analysis users typically receive support from the IT department. Further development is handled internally.

Informatec provides ongoing support to Access Microfinance regarding the installation of new licenses.

Qlik in the cloud and on-premises

In addition, a Data Automation Framework module from Informatec is being used: "We have the unique situation that some banks operate Qlik on-premises due to local data protection regulations, while other banks are considering migrating to the cloud in the medium term, and we in Berlin are already using Qlik in the cloud. iVIEW Library helps us manage this hybrid Qlik architecture efficiently."

iVIEW Library acts as a central repository for all Qlik content – regardless of whether the applications are hosted on-premises or in the cloud. This allows content to be managed, maintained, and deployed consistently across the company. When content is migrated between on-premises and the cloud, iVIEW Library supports conversion and integration with automated tools. This saves time and reduces sources of error.

Future

With Qlik Analytics and the iVIEW Library, AccessHolding has a powerful foundation to enable banks to manage lending, risk management, and growth potential with data. The next step is to develop the necessary BI and data understanding so that the banks can sustainably integrate Qlik into their daily work processes.

Analyses that
the difference
make

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Qlik transforms complex data landscapes into actionable insights that contribute to business success. More than 40,000 customers worldwide use our portfolio, which stands for modern, business-ready AI/ML and consistently high data quality. Our strengths are data integration and data governance, and we offer comprehensive solutions that work with the most diverse data sources. Intuitive real-time analytics from Qlik uncover hidden patterns and enable teams to overcome complex challenges and seize new opportunities. Our practical and scalable AI/ML tools lead to better decisions faster. As strategic partners, we improve the competitiveness of our customers.

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Informatec focuses on consulting and implementing needs-based data intelligence solutions. The Swiss IT service provider relies on three pillars: customers, employees, and partners. As a BI professional with over 25 years of experience, Informatec stands for high-quality, sustainable, and customized BI solutions and services that are used across industries, departments, source systems, and functions. The Qlik Elite Channel Partner has already successfully implemented more than 750 projects for its approximately 350 customers.

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