

# Chapter 16

## Business Intelligence Enterprise Solution at Abu Dhabi Finance: Issues and Challenges

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### EXECUTIVE SUMMARY

*The challenge of transforming data and information in enterprise information systems into knowledge that can be rolled up and presented to management as key performance indicators is business-critical. The implementation of a business intelligence layer on top of the transaction processing systems and management information systems is viewed as an opportunity to move up a level to promote knowledge-based decision-making and strategic planning. This chapter attempts to examine the issues and challenges associated with the initiative by Abu Dhabi Finance to implement business intelligence solutions that extract information from the enterprise information systems, present them as KPIs for senior management, and produce knowledge that can be used to support decision-making and strategic planning.*

### ORGANIZATION HISTORY AND BACKGROUND

Abu-Dhabi Finance Trust (AFT) is Semi-government Company opened its doors in November 2008 with the goal to be the leading source of mortgages in UAE and then expand its services throughout the MENA province. It was built by four leading organizations in UAE.

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## ***Business Intelligence Enterprise Solution at Abu Dhabi Finance***

AFT main strategy is to make clients expect more, as they are willing to dedicate their efforts to maintain a high quality standards and customer satisfaction.

The vision of Abu Dhabi Finance is stated as: “Our inspiration is to be the leading real estate mortgage company in the UAE and over time in the MENA region.”

*The mission of Abu Dhabi Finance is indicated as the purpose:*

- To become a leading innovator in mortgage solutions and services with a specific focus on delivering superior client service.
- To enable real estate investment through offering financial solutions to individuals in pursuit of home ownership and wealth creation.
- To become an employer of choice, attracting and developing top talent.
- To promote and support the formation of the real estate sector in Abu Dhabi.
- To create value for our stakeholders.

*The values of Abu Dhabi Finance include the following:*

- Each of our clients is one of a kind.
- More than a supplier, we are a companion.
- The Abu Dhabi Finance experience is always memorable.
- We create value equally to our clients, our stakeholders, and our employees.
- We make a difference in our community.

The above vision, mission, and values configure that AFT devotes their services with high quality, as they care about their stakeholders and most of all their clients. They believe that organization success comes by dedicating strong rooted standards with superior customer satisfaction; as they are the drive towards achieving their goal to be the leading mortgage company and to sustain and grow more in the market.

## **SETTING THE STAGE / CASE DESCRIPTION**

### **Business Perspective**

AFT is a mortgage financier; therefore, they need to adopt software that will deliver effectiveness to their business activities. As they are financing their business activities lies between calculating the down payment, the interest rate as it varies between 5.75 and 8.5 depending on the market, method of repayment either a interest only mortgage loans, a part from the repayment and part of the interest, or a interest roll-up loans, and developing financial reports. Therefore, the required software must perform these calculations and every client data must have a separate report that

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