

CASE STUDY

National Bank of Canada

Decision Intelligence enables profitable growth,
while improving customer and employee satisfaction

Powered by **ActiveOps ControlIQ**

+20%

PRODUCTIVITY
IMPROVEMENT

+20%

INCREASE IN
EFFICIENCY

100+

SYSTEMS INTEGRATED

150

TEAMS UNIFIED

IMPROVED SLAs & CUSTOMER
SATISFACTION

AUTOMATION OPPORTUNITIES
IDENTIFIED

PERFORMANCE-DRIVEN CULTURE

THE CHALLENGE

National Bank of Canada sought to better leverage data for improved decision-making across Operations and the wider business. With information spread across **100+ systems, 150 teams, and four business sectors** — Personal and Commercial, Wealth Management, Financial Markets, and U.S. Specialty Finance & International — there was no single, unified view of Operations. Each team managed performance in its own way, making it hard to measure productivity, optimise costs, and align day-to-day work with strategic priorities.

"We had difficulty in precisely measuring our objectives. We didn't have the data to do it, we didn't have the visibility. We really needed this tool to be able to better plan our teams."

— Marion Piat, Section Manager, National Bank of Canada

While NBC had an abundance of data, the challenge was making it actionable at every level. Leadership lacked a clear, consolidated view connecting performance metrics to business outcomes. Key questions the bank needed to answer included:

- How can we demonstrate the impact of Operations on achieving strategic goals?
- Are we balancing productivity with employee experience?
- What are the detailed costs of individual processes and products?
- Which processes consume excessive time and resources?
- Are employees at risk of burnout — and how can we support them?

"We are in Operations, we can't just manage blindly. We need that data to make the decisions."

— Jasmine Primi, Senior Manager Capacity & Performance, National Bank of Canada

THE SOLUTION

NBC implemented **ControliQ from ActiveOps** as their Decision Intelligence solution, establishing a unified source of operational data and adopting the **Active Operations Management (AOM) methodology** for a standardised approach to managing resources.

ControliQ combines human and artificial intelligence, enabling operations leaders to make faster and more informed decisions. API-based integrations facilitated real-time data flow on capacity, productivity, and performance from 100+ systems into ControliQ, delivering critical process and product insights. Key capabilities deployed included:

- **Unified data hierarchy** — task information structured by activity, sub-process, and process across all 150 teams.
- **Outcomes Report** — deeper process insights enabling identification of cost-saving opportunities and automation potential.
- **Rework tagging** — quantifying errors and process inefficiencies; revealing, for example, that 6% of the cost of one process was consumed by rework.
- **PowerBI integration** — custom APIs connecting ControliQ data to executive-level dashboards for complex reporting.
- **Unit Cost per Process analysis** — enabling NBC's Data Process Mining team to identify new automation opportunities.

"ControliQ has helped us build out a structure of uniform data where we've taken task information and brought it up in a hierarchy that allows us to see it by activity, sub-process, process, and have a different view on our business. It allowed us to build out indicators that we weren't able to build out before."

— Andrew Baerg, Senior Manager Analytics, National Bank of Canada

In one example, data revealed a decline in process cost over time — however closer inspection showed this was achieved at the expense of team training and development, indicating an unsustainable work pace. With this insight, NBC adjusted operations to maintain productivity without compromising employee well-being.

"When you have ControliQ with the level of data that the tool provides, when you have that discussion, it's based on facts. That changes everything in the discussion."

— Richard Gendron, IT Delivery & Operations VP — Payments, Cards, CyberCrime & Compliance, National Bank of Canada

THE RESULTS

- **+20% productivity and efficiency** — Supporting business growth without increasing headcount.
- **Consolidated operational view** — Better, faster decision-making for daily operations and strategic planning, with reduced manual data-gathering effort.
- **Improved customer satisfaction** — Consistently meeting SLAs and ensuring reliable service delivery regardless of work variability or unexpected events.
- **Automation & process improvements identified** — Leading to further efficiencies and cost savings across the organisation.
- **Enhanced employee well-being** — Leaders better understand workload, available skills, and development opportunities — reducing the risk of burnout.
- **Culture of performance and innovation** — Employees can see their impact on results and continuously challenge themselves.
- **Improved resource prioritisation** — Time, capacity, and budget invested in the highest-value processes and products.

“The biggest impact I think it's had is the ability of leaders at different levels to better understand each other and the business as a whole — better targeting our challenges and opportunities from the floor managers all the way to Senior Leadership, and having a unified view of what we're working towards.”

— Andrew Baerg, Senior Manager Analytics, National Bank of Canada

“What I see is a team that performs on a daily basis. It's a team that is really proud of what they're achieving, but also they are able to innovate.”

— Jacinthe Sylvain, Vice-President Investment Operations – COO CWA, National Bank of Canada

LOOKING AHEAD

NBC is now extending ControlIQ into IT, piloting the platform with several IT teams with plans to expand further. By uniting business process expertise with IT solutions, the bank aims to unlock new possibilities for transformation — driving further efficiencies and innovation across the entire organisation.

“From an Ops perspective, it's really about how we integrate the IT tools into our world and transform the way we are working. You get the business and the process knowledge together with the toolbox of IT — there's a world of possibility where you can transform and really evolve as a group.”

— Jacinthe Sylvain, Vice-President Investment Operations – COO CWA, National Bank of Canada

National Bank of Canada is Canada's 6th largest bank and the leading bank in Quebec. Offering a full range of financial services for individuals, businesses, and clients with specific needs, both domestically and internationally — including banking, insurance, investment, and wealth management solutions.

ActiveOps is the leading provider of Decision Intelligence for operational management. ControlIQ combines human and artificial intelligence with the AOM methodology to help financial services organisations drive productivity, improve customer outcomes, and build cultures of performance and innovation.