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Ways Z Desktop Workstations Enable the BFSI Industry to Get Digital-Ready

India's BFSI industry is on the verge of enormous change driven by technology. Surveys indicate a growing preference for digital banking with 61% of Gen X+ respondents expressing a desire to move to fully digital banks¹.

To cater to dynamic new customer requirements while improving responsiveness, transparency, and efficiency, Indian banks must embrace technologies such as AI, predictive analytics, and remote work solutions that build digital readiness for data analysts, risk managers and customer acquisition teams.

Here are **4 areas** where Z Desktop Workstations enable these technologies and close the gaps to banks' digital transformation goals.

01 Preventing customer data theft and abuse



Need

Data risk management and fraud detection systems that are not only effective, but easy to integrate.

Solution

AI that leverages past threat data to detect transaction anomalies, predict and prevent cybersecurity incidents, and suggest corrective actions.

Z Desktop Workstations enable...

AI and machine learning applications that significantly reduce the likelihood of fraudulent activity while self-monitoring and self-healing through **HP Wolf Security for Business**.

In addition, **ZCentral Remote Boost** gives data analysts access to workstation-level power from their endpoint devices – securely, as only encrypted pixels are transferred over the network. Bank IT admins can further allocate, monitor and control which teams receive workstation access to work on sensitive data with **ZCentral Connect**.



02 Acquiring and retaining customers amid rising competition



Need

Personalized customer experiences based on transaction history and preferences.

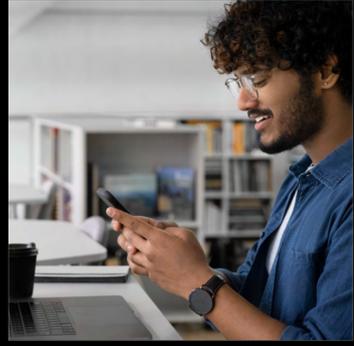
Solution

Data science-driven algorithms that unearth behavioral patterns, model purchase tendencies, and automate repetitive cross-selling and up-selling processes, thereby maximizing revenue from existing customers and reducing customer churn.

Z Desktop Workstations enable...

Complex simulation, data visualization, machine learning, and processing of large datasets that enable banks to provide timely and relevant customer services with minimal human resource expenditure.

In addition, Z Desktop Workstations come with **Windows Subsystem for Linux (WSL 2)** that gives data science practitioners all the advantages of Linux and Ubuntu, seamlessly integrated into the native Windows OS. This empowers banks to streamline the development of behavioral analysis algorithms through access to the most widely used open source development tools while eliminating the need to dual-boot or maintain multiple devices.



03 Strengthening credit lending and risk processes



Need

Reduce credit risk and ensure secure credit lending through objective customer data checks.

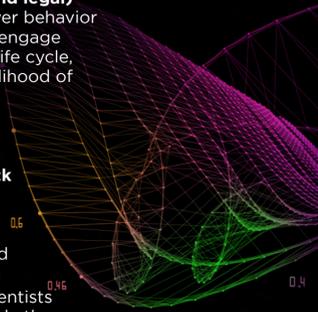
Solution

AI that utilizes a large range of data points (firmographic, financial, compliance, and legal) to help banks better understand borrower behavior while surfacing insights on how to best engage with customers through the borrowing life cycle, thereby lowering credit risk and the likelihood of bad debts & improving profitability.

Z Desktop Workstations enable...

Deployment of advanced analytics, as a preloaded software stack ready for use right out of the box, that enable banks to improve profitability and quality of lending with robust due diligence.

Z Desktop Workstations are packed with computational power and industry-leading software innovations designed to accelerate data science workflows, such as the ground-breaking Windows Subsystem for Linux 2 (WSL 2) that gives data scientists all the development advantages of Ubuntu with the productivity of Windows in a single package. Resting inside the Windows OS, WSL 2 empowers data science practitioners to develop and test AI applications seamlessly while benefiting from the manageability and security of established IT infrastructure.



04 Turning raw data into growth opportunities



Need

Collate and analyze unstructured data across the organization to reveal timely opportunities.

Solution

AI and BI tools that generate timely, actionable insights into Customer Lifetime Value, Non-performing Advances (NPAs), and account activity levels to inform decisions around recovery in stressed assets and reducing NPAs.

Z Desktop Workstations enable...

The use of AI or machine learning and statistical techniques to profile and correlate data from both front and back offices, uncovering insights that enable predictive operations, hyper-personalization, and long-term growth.

Z Desktop Workstations deliver extreme computing performance to meet the demands of advanced analytics and data science operations. In addition, Windows Subsystem for Linux (WSL 2) puts the power of Ubuntu in data scientists' hands on a native Windows OS – giving them seamless, secure access to apps like NVIDIA RAPIDS, TensorFlow, and PyTorch within a Linux kernel and enabling them to run different kinds of AI/BI workflows seamlessly without wasting valuable time switching between systems.



The imperative for Indian banks is to evolve with the times.

To stay relevant and ahead of the competition, banks must:



Offer

hassle-free, secure, and speedy digital banking and payment experiences



Maintain

robust security, compliance, and due diligence processes



Discover

data-driven ways to optimize operations and grow the business

Z Desktop Workstations bring the high-performance computational power and best-in-class software to enable the technologies that make these a reality, today.



HP Z4 G4

NVIDIA® RTX A6000 GPU (48 GB)
Intel® Xeon® W-2295 18C
(up to 18 CPU cores*)3
192 GB RAM
4TB PCIe NVMe SSD4
1000 Watt Power Supply
Data Science Software Stack



HP Z8 G4

DUAL NVIDIA® RTX A6000 GPU + NVLink (96 GB)
DUAL Intel® Xeon®
(up to 28 CPU cores*)3
384 GB RAM
2x 2TB4 HP Z Turbo Drive M2 SSD4
1450 Watt Power Supply
Data Science Software Stack

Become digital-ready and embrace the future of banking confidently with Z Desktop Workstations.

Remove barriers to brilliance with Z Desktop Workstations

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Exceptional performance with Intel® Xeon® and Intel® Core™ i9



Sources:
1. Upcoming trends for the banking industry in 2022