BANKING EXECUTIVE FINANCIAL DASHBOARD.

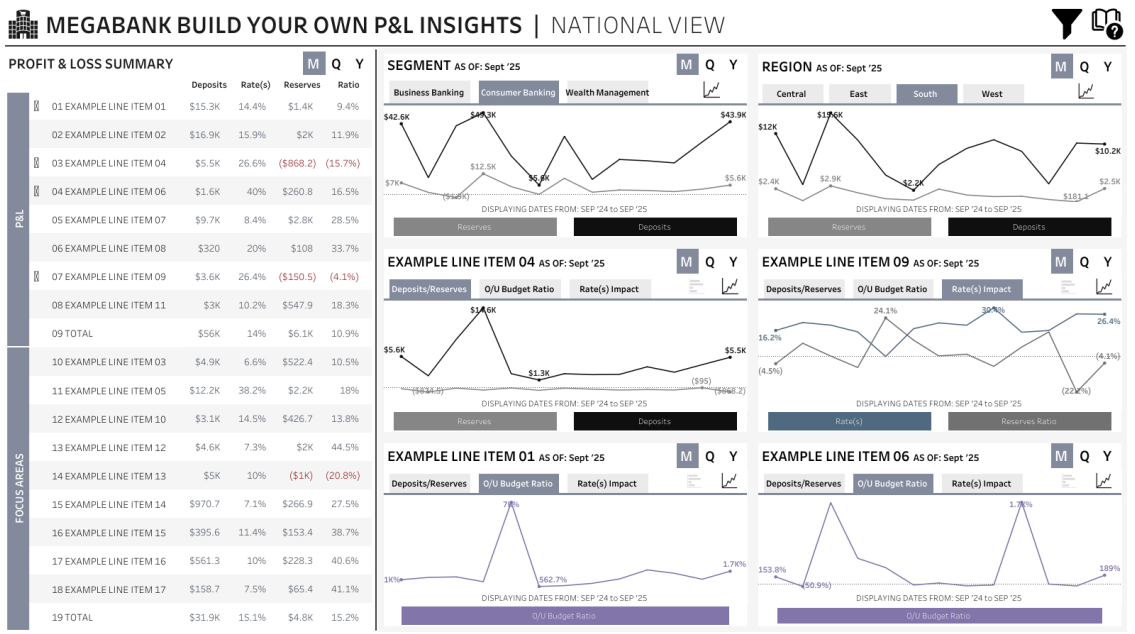
AGENDA.

- Accessing Tableau Public And The Financial Dashboard
- Scenario – Big Picture Story
- Specifics
- Related Scenarios
- How People Use This Dashboard
- Why This Works
- Process
- Commentary – Steve Wexler
- Commentary – Amanda Makulec

ACCESSING TABLEAU PUBLIC AND THE EXAMPLE FINANCIAL DASHBOARD.

- Click below to access the public dashboard:

Banking Executive Financial Dashboard



Original Dashboard Designer: Will Perkins.

Organisation: US Bank.

How this dashboard delivers: The dashboard is a decision-making tool designed to provide the flexibility needed to show tailored displays of the data on demand.

Audience: C-level executives and business leaders within a large bank.

Tools: Tableau.

SCENARIO – BIG PICTURE STORY.

- You are a C-Level executive at a major financial institution.
- Your role involves making **high-stakes decisions** based on **complex** financial data such as deposits, reserves, ratios and rates that ultimately tie to the Profit & Loss (P&L).
- You need a tool that not only provides you with the necessary data but also allows you to **customise** and **drill down** into specific details such as business segment or geographic region **whenever** required.
- The goal is to have a dashboard that is as **dynamic** as the decisions you make.

SCENARIO – BIG PICTURE STORY.

- This dashboard is designed to give you the **power to interact** with financial data in real time.
- Whether you need to analyse profit and loss, track key performance indicators (KPIs), or compare current performance against historical data, this tool is built to **adapt to you needs**.
- You can **easily switch** between different views, update parameters, and **customise** the charts to focus on the data points that matter to you.

SPECIFICS.

- As a user, you need the ability to:

- **Select time intervals**.
  - Easily switch between monthly, quarterly and yearly views.
- **Customise charts**.
  - Dynamically change the type of charts displayed based on your current focus.
- **Apply filters to refine the data**.
  - Focus on specific regions, business lines, or product categories.
- **Adapt views**.
  - The dashboard adjusts automatically based on the data you select, allowing you to see the most relevant information.

RELATED SCENARIOS.

- You are an operations manager needing a customisable dashboard to oversee inventory levels, sales performance by region or store, and customer foot traffic data, but you also need the **ability** to drill down into specifics such as sales trends or poor performance.

- You are a hospital administrator needing a dashboard for **real-time**, customised views of department specific metrics like patient wait times and operating room utilisation.

- You are a sales director and need a dashboard showing an **overview** of total revenue but with specifics like regional and team performance and client specific revenue.

HOW PEOPLE USE THIS DASHBOARD.

- Executives use this dashboard to **ensure alignment** with organisational objectives, reviewing metrics to gauge progress.

- The **customisable viewing** options allow them to **tailor** the display of the data to their specific needs, **focusing** on the most **relevant** metrics or **adjusting** the **scope** of information for different strategic views, including time periods, business segments, and even chart types.
  - This **flexibility** empowers leaders to make **informed**, **data driven decisions efficiently**.

- The dashboard is embedded within other applications.
  - This encourages adoption, minimises friction, and **enhances** the user experience.

WHY THIS WORKS.

- **Impact**.

- This dashboard was a major innovation within the bank providing executives with a tool that was both **powerful** and **user friendly**.

  - Will Perkins and his team designed the dashboards to ensure that it met the rigorous demands of financial reporting.
  - The dashboard's **dynamic** capabilities have made it a vital tool for executives because it allows them to make **data-informed decisions quickly** and **efficiently**.

This dashboard has opened up a lot of doors for us, allowing our team to present complex financial data in a way that's both understandable and actionable.

It's been a game-changer in how we interact with our data.

WHY THIS WORKS.

- Before implementing this dashboard solution, the CFO faced a **challenge**:

  - She received multiple P&L reports from seven sub-lines of business (LOB), all in slightly different formats.
  - This **inconsistency** made it **difficult** to read the financials quickly, and she often **struggled** to determine which metrics really needed focus based on the report alone.

- One day she asked:

  "Is there a way I could just have certain standard drill-downs but click on the P&L items to make one of the charts change dynamically ?"

  - That question sparked an idea:
    - How could they solve her **frustrations** while **driving consistency** ?
    - Also, Will knew if he could design one drill-down chart like that , he could design all of them the **same way**.

WHY THIS WORKS.

- Will developed a **standardised** dashboard and data model structure that **streamlined** P&L reporting while allowing **flexibility** to adapt to changing business priorities.
  - The system **dynamically updates** six key financial focus areas with the feedback of the LOB leaders, enabling end users to **drill down** into **relevant metrics** as conditions shift.
    - One month, the **focus** might be deposit growth and declining loan originations due to a Fed rate cut.
    - The next month, it could be shift to hiring trends or ATM usage.

- What makes this system **powerful** is its **adaptability**.
  - While it provides **default views** based on current business needs, users can **swap metrics** with a **single** mouse click and explore trends.
  - By prioritising **a data-first** approach, Will gave leadership a tool that **simplifies** reporting and **enhances** decision making.

WHY THIS WORKS.

- **Build Your Own Adventure**.

- When we think of an **interactive** dashboard, we typically talk about interacting with the data in a dashboard such as clicking something to **filter** or **highlight**.
  - This dashboard includes those elements of interactivity but goes **deeper** than most interactive dashboards.
  - It offers the ability to **build your own adventure**.
  - The user can control filters, add / remove metrics from the charts, change the time frame displayed, slice the data by different segments, and even change the chart types.

- This gives the user the **ability** to see **what** they want to see, **how** they want to see it, and drill down as needed to explore different aspects of the data in **different** ways.

- It's important to note that these dashboards must have a **high level of data literacy**.

WHY THIS WORKS.

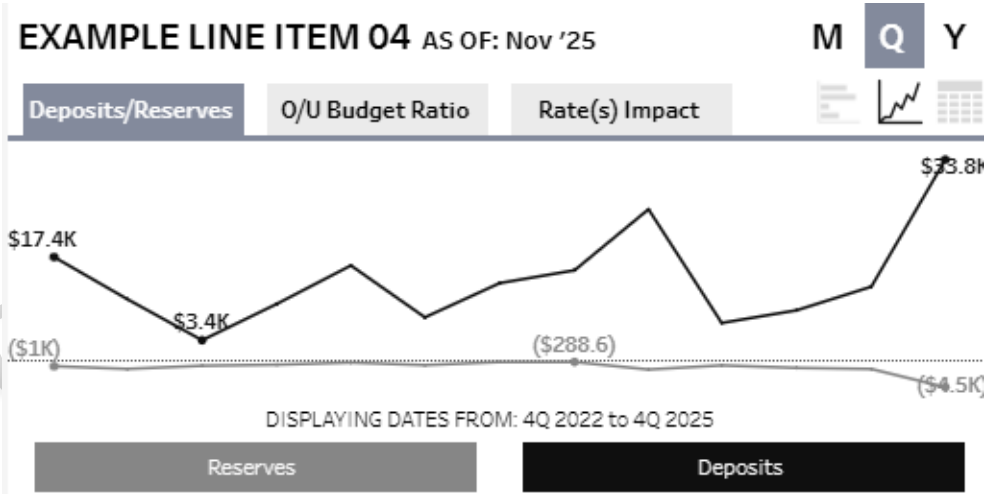
- The real **success** of this dashboard comes from its ability to let the end-user **dictate** what they see and interact with.

> "It's not just about **presenting data**, it about giving users the **tools to explore** and **understand** that data in a way that makes sense to them."

- Will Perkins (dashboard author)

WHY THIS WORKS.

- **Select** a line item from the P&L.
- Want to see the **trend** over time ?
- **Click** the chart icon and toggle between the different time frames.
- Need to see the detailed numbers for more precision or explore a region.
  - **Click** the table icon and see the data in the table for the East region.



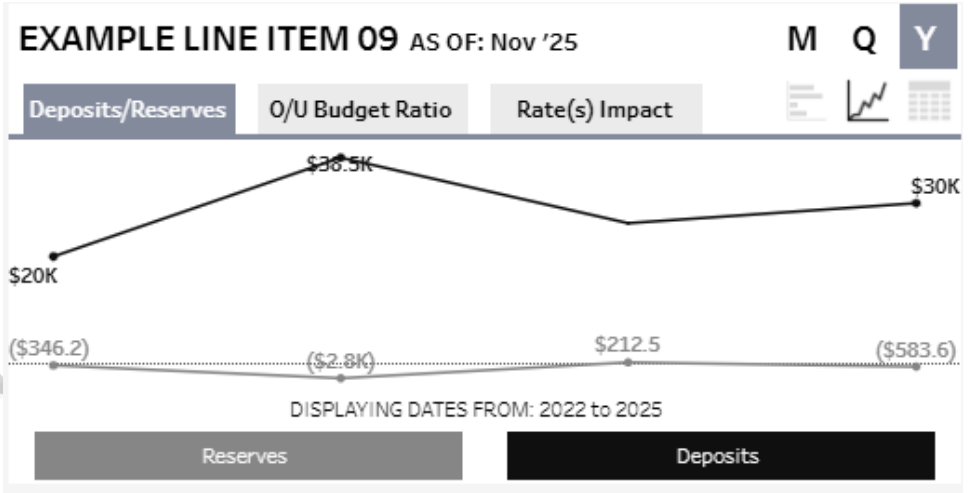
EXAMPLE LINE ITEM 04 AS OF: Nov '25 — M | Q | Y

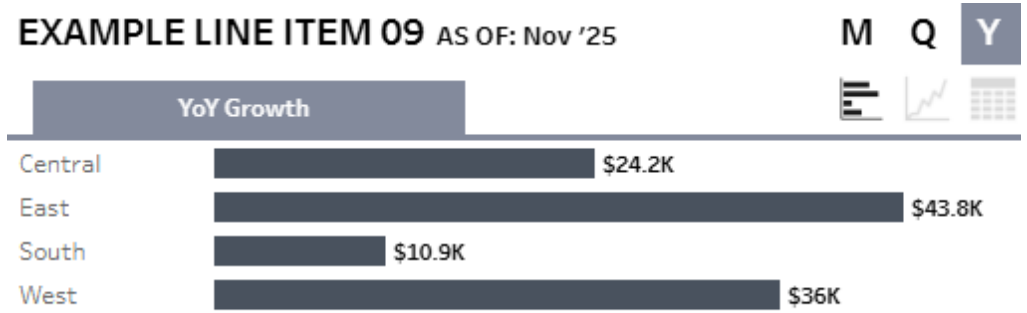
Central | East | South | West

	Deposits	O/U Budge..	Purchase ..	Rate(s)	Reserves	Reserves ..
2018 1Q	$3.6K	(29.7%)	$341.1	40%	($1.3K)	(35.2%)
2018 2Q	$2.2K	(14.4%)	$419.3	71.6%	($646.7)	(60.7%)
2018 3Q	$1.9K	(14%)	$186.8	70%	($441.9)	(30.1%)
2018 4Q	$2.9K	199.6%	$340.6	78%	($1.2K)	(81.3%)
2019 1Q	$1.5K	36.3%	$100.8	35%	($401.5)	(26.5%)
2019 3Q	$2.8K	464%	$86.1	77.5%	($794.7)	(55.7%)
2019 4Q	$4.6K	7.4%	$347	73.3%	($1.1K)	(31.4%)
2020 1Q	$2.1K	(60.2%)	$434	65%	($458.4)	(31.3%)
2020 2Q	$1.1K	(44%)	$333.9	76.6%	($409.6)	(84%)

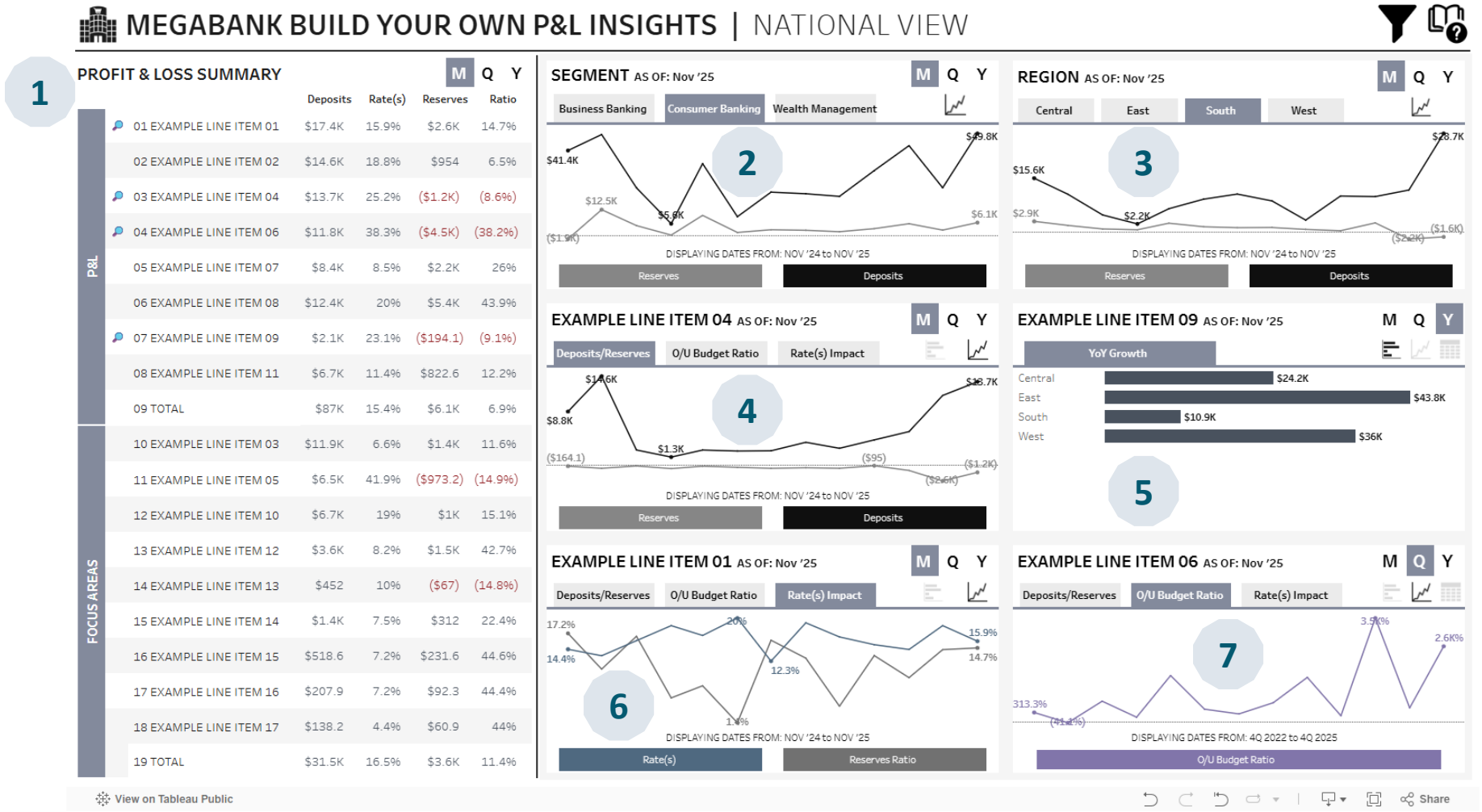
WHY THIS WORKS.

- Alternatively, you can see deposits and reserves by year as a line chart or dive deeper into the analysis and see a year-over-year **comparison** as a bar chart.





WHY THIS WORKS.



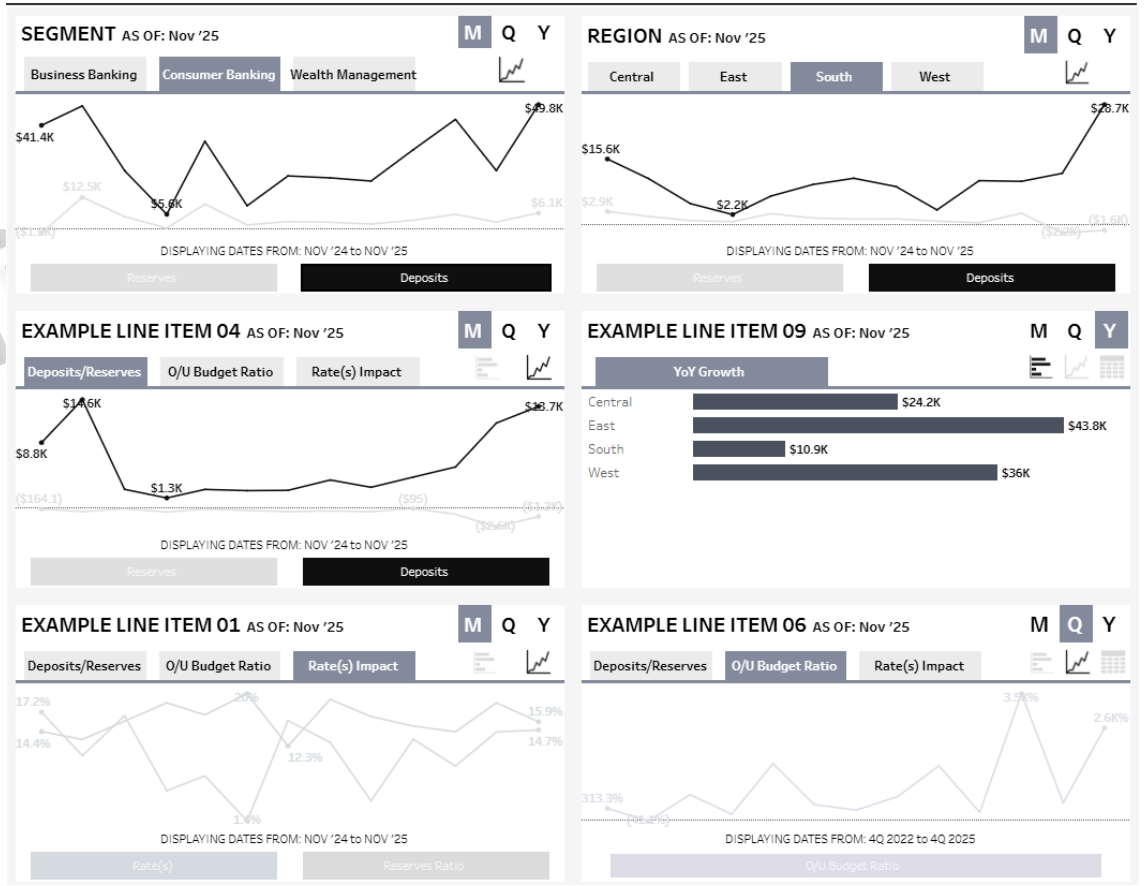
WHY THIS WORKS.

- Everything in **bold** is a selection from the user.
- 1. **P&L Summary** displays **monthly** data in **a table** with **Line Items 1,4,6, and 9** selected (magnifier glass indicator).
- 2. **Segment** displays **monthly** data as a line chart for **Consumer Banking**.
- 3. **Region** displays **monthly** data as a **line chart** for the **South**.
- 4. **Line item 4** (selected from P&L Summary) displays **monthly** data as a **line chart** for **Deposits / Reserves**.
- 5. **Line item 9** (selected from P&L Summary) displays **yearly data** as a **bar chart** as **Year over Year Growth**.
- 6. **Line item 1** (selected from P&L Summary) displays **yearly** data as a **line chart** for **Rate(s) Impact**.
- 7. **Line item 6** (selected from P&L Summary) displays **quarterly data** as a **line chart** for **O/U Budget Ratio**.

WHY THIS WORKS.

- The coloured boxes at the bottom of each chart acts as a colour legend:
  - Black for Deposits.
  - Gray for Reserves.
  - Purple for the Budget Ratio.

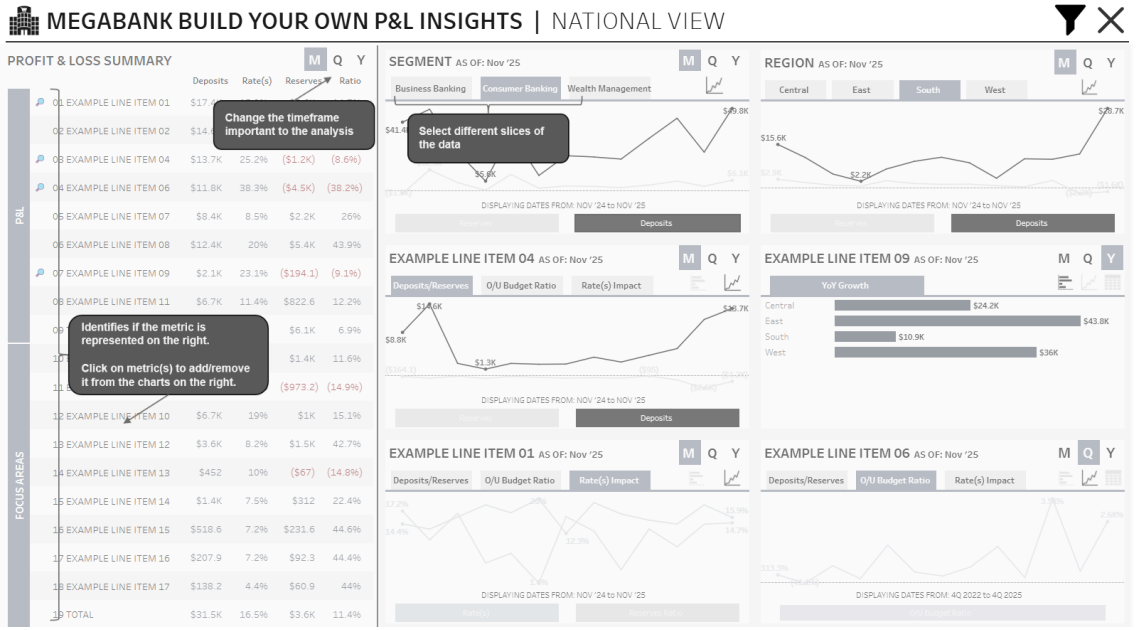
- They also act as a **highlight** feature.
  - **Click** Deposits, and any view that is showing Deposits will highlight.



WHY THIS WORKS.

- Clear direction how to use:

  - We also provide a creative solution to help guide the user.
  - An overlay provides detailed instructions to the reader on how to use the visualisation, while at the same time keeping the dashboard uncluttered and free from additional text.
  - This is a great solution because new users can see exactly where to look, but seasoned users aren't always burdened with additional text that is always on the dashboard.



PROCESS.

- **Background**.
  - The development of this dashboard began with a **clear directive** from the CFO:

    “I want to have a P&L with 6 charts next to it. I want 5 of those charts to focus on my key metrics.
    The 6th chart should be dynamic, and change based on whatever metric is selected from the P&L.
    I also need to have monthly, quarterly, and yearly reviews.”

  - In a nutshell, the CFO wanted a **profit-and-loss tool** that was **flexible** and **powerful**.

  - The project kicked off with a **thorough analysis** of the existing reporting tools and identified key areas where improvements could be made.

PROCESS.

- **User-Centric Design**.
  - The design process was **highly collaborative**, involving a **close partnership** with end users to ensure the final product was **aligned with their needs**.
  - By **focusing on flexibility and usability**, the team succeeded in creating a tool that not only **meets current needs** but is **also adaptable** for future requirements.

PROCESS.

- The dashboard and the supporting data structure offer **flexible configuration** in several **key areas**:
  - **Default Settings**:
  - The initial parameters for the dashboard are controlled by a **secondary** data source.
    - So, if anyone wants to **modify** these default settings, such as the starting filters or metrics, the dashboard designer can **simply update** the corresponding entries in the data source.
  - **Interactive Exploration**:
  - Beyond the default setup, users can **explore** elements from a side bar.
    - This feature allows the user to **drill down** into any item number of the P&L to **uncover deeper correlations or patterns**, **tailoring** the display to show exactly what they find **most relevant**.
  - **Data Visualisation Options**:
    - There are data structure definitions to support various visualisation formats like line charts for time-series data, bars for categorical comparisons and tables for detailed views.
    - The dashboard designer can **add** or **remove** these elements from the data structure **enable** or disable their views.
    - This **eliminates** the need for **additional** dashboard design if a user asks to see a new metric over time category.

PROCESS.

- **What**:
  - This is the core information or the facts:
  - It answers the question:
    - **What happened** ?
    - **What is this about** ?
    - **Example**: Our sales of this product increased by 20% last quarter.
- **So What**:
  - This part explains the **significance** of the information.
  - It answers the question:
    - **Why** should the audience care ?
    - **How** does this impact them ?
    - **Example**: The growth indicates that our new marketing strategy is effective.
- **Now What**:
  - This element focuses on the future, the **next steps**.
    - It answers:
    - **What** should we do differently ?
    - **What** lessons can we apply moving forward ?
    - **Example**: If we apply this same marketing strategy across all of our products, we could increase all product sales.

PROCESS.

- **Prototyping and Iterative and Flexible Design Process**.
  - **Prototyping** was done using Tableau, where initial designs were **tested** and refined.
  - **Iterative development** involved regular **feedback** sessions with the executive team, ensuring that each new feature **added value**.

- The iterative design process played a **crucial** role in the success of the project, allowing for **continuous refinement** based on **real-time feedback**.
  - This approach ensured that the final product was both **aligned** with the initial goals and **adaptable** to **evolving** needs.
  - Depending on the data availability, access, and other technical roadblocks, they were able to get changes into production **very quickly** after validation.
  - By embracing **flexibility** throughout the development cycle, the team was able to make necessary adjustments, leading to a dashboard that **truly met** the end-user's needs.

PROCESS.

- At the same time, the team struck a **careful balance** between **flexibility** and **structure** in gathering initial requirements.
- They worked with a **spectrum of inputs**, from very detailed requests to more **open-ended** problem statements, which allowed them to explore various solutions and identify the most **effective** approach.
- This balance ensured that the dashboard could accommodate both **specific user needs** and broader, evolving business goals.

- **Avoiding the "Burger King Mentality"**

  - Will Perkins highlighted the dangers of the "**Burger King**" mentality when gathering requirements, where the user often expects to "**have it their way**" by specifying exactly what they **think** they need.
  - However, his team takes a more **collaborative** approach, engaging in conversations to dig deeper into the **true challenges** the user faces.
  - Instead of just delivering on **surface-level requests**, they focus on uncovering and addressing the **underlying issues**, or **root cause**, behind those requests.
  - This allows them to create dashboards that solve the core problems, leading to more **effective** and **impactful** solutions.

PROCESS.

- **Noteworthy Challenges**.

- One of the main challenges was ensuring that the dashboard could handle **complex and varied data** requirements **without** becoming too **cumbersome** or difficult to use.
- The solution was to create a **highly modular design**, where each component of the dashboard could be **independently configured** and updated.
- This modular design also allowed for **easy updates** and maintenance, ensuring that the dashboard could evolve alongside the business.

- **Delivery**.

- The first version of the dashboard was delivered in **six weeks**, and it was met widespread acclaim from the executive team.
- The dashboard's **success** has led to **ongoing development**, with additional features and capabilities being added based on user feedback.

COMMENTARY – STEVE WEXLER.

- This is a case study on how to engage with stakeholders.
- It sounds like Will (the designer) and his team did a lot of listening and a lot of probing.
- There are also some clever techniques that had not occurred to me, particularly around the default settings and allowing new metrics to be added easily.
- Instead of hardcoding these things into the dashboard Will built an editable configuration file that can turn on and off chart types, drill down functionality etc …

COMMENTARY – AMANDA MAKULEC.

- As someone not accustomed to looking at financial reports daily, this dashboard feels like a lot of information.
- But the grid structure, interactivity, and simplicity in the chart types keep the display organised and are packed with user-enablement functions for customising the views.
- The customisations and ways Will has responded to specific user needs makes this dashboard an exceptional example of user-centered design, including probing for root cause challenges that move beyond the surface level data needs of his users.
- He found creative solutions to address many different requests through his modular approach and crafted something that works for his users.
- And to have gotten to a first release in six weeks? Remarkable.