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Advanced Analytics
A Banking Example

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Topics

Hidden data insights revealed – A Banking Example

- Business Needs

- The Solution

- The technology

Δεν περιέχει τοποθέτηση προϊόντος

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The need - 1

Real-life business problems: Marketing (Up/Cross sell)

Customer Segmentation (360^0 view)
- Demographics(Profession, Age, Education)
- Products used
- Transactional Behavior
- Touchpoints/channels used
- Customer types (Traditional, Offer seekers, …)
- Customer lifetime value (CLV)

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The need - 2

Real-life business problems: Risk mitigation

> Credit exposure
> - Customer credit scoring (old and newcomers)
> - Customer probability of default
> - Total Product portfolio exposure
> - Personalized loan adjustments / restructures

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The solution

Marketing, Risk Management and Operations
Mainly aimed at business users rather than technology experts

- Data driven insights extraction
- Activity, operation and behavior prediction modeling
- What-if-scenario optimization/simulation engine
- Unbiased, gut-feeling-free and unemotional decisions
- Decision-making support product
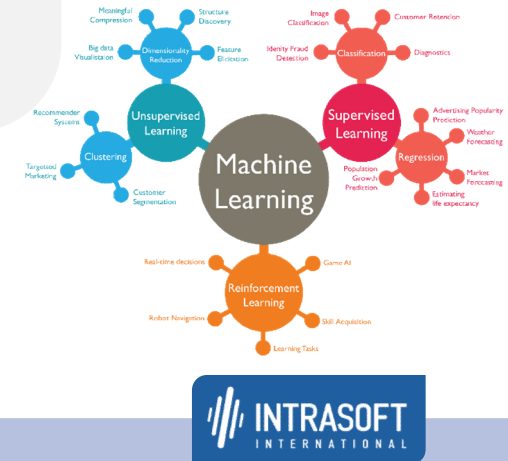- Automated, tangible and measurable results

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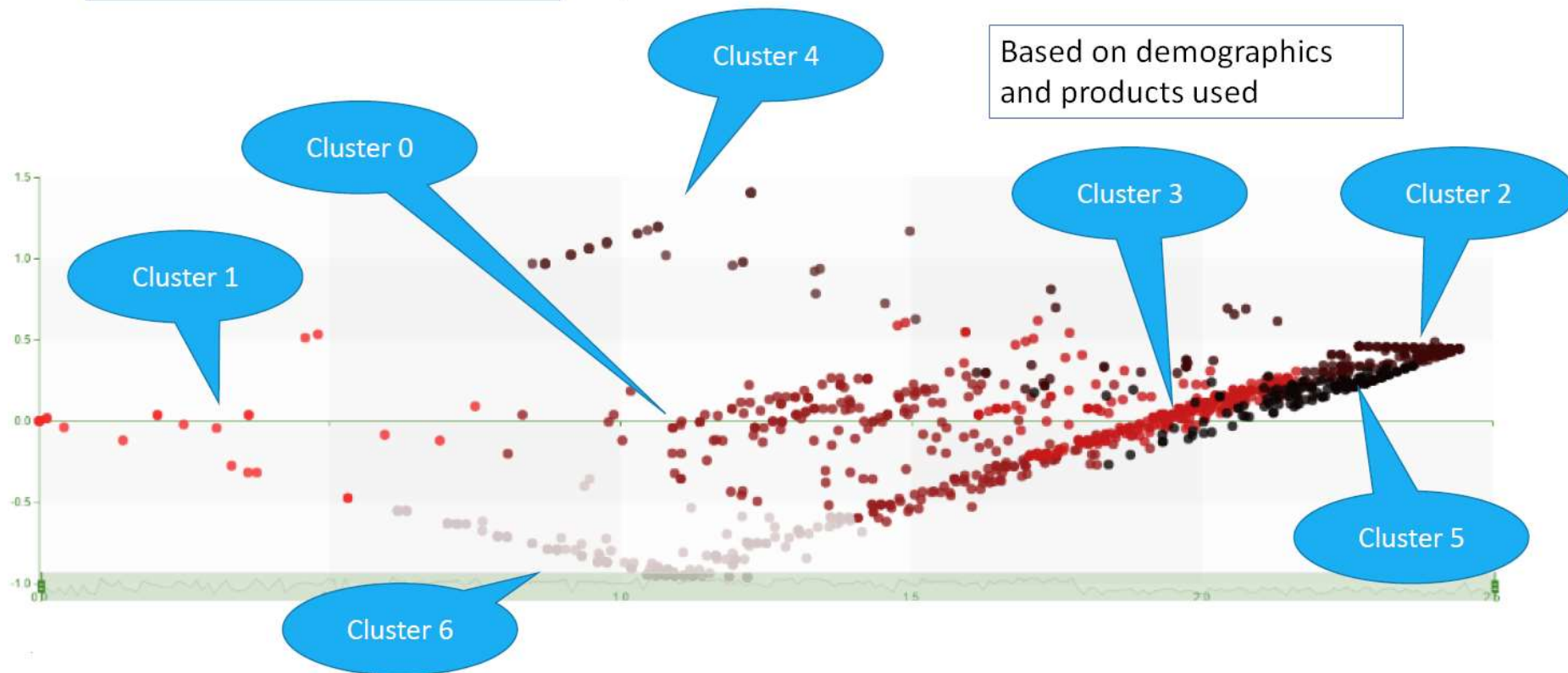INTERNATIONAL

The technology

Machine Learning

> The same technology that powers:
> - Google image search
> - Self-driving autonomous cars (Smart cars)
> - Netflix /Amazon suggestions
> - Natural Language Processing (NLP)

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Use case: Customer Segmentation

Depending on the view different clusters are explored

Based on demographics and products used

Cluster 4

Cluster 0

Cluster 1

Cluster 3

Cluster 2

Cluster 5

Cluster 6

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Use case: Customer Probability of Default

Probability of default through time for a specific customer

Indicative visualization of prediction results

➤ **Probability of default for Customer SN = 64152051**
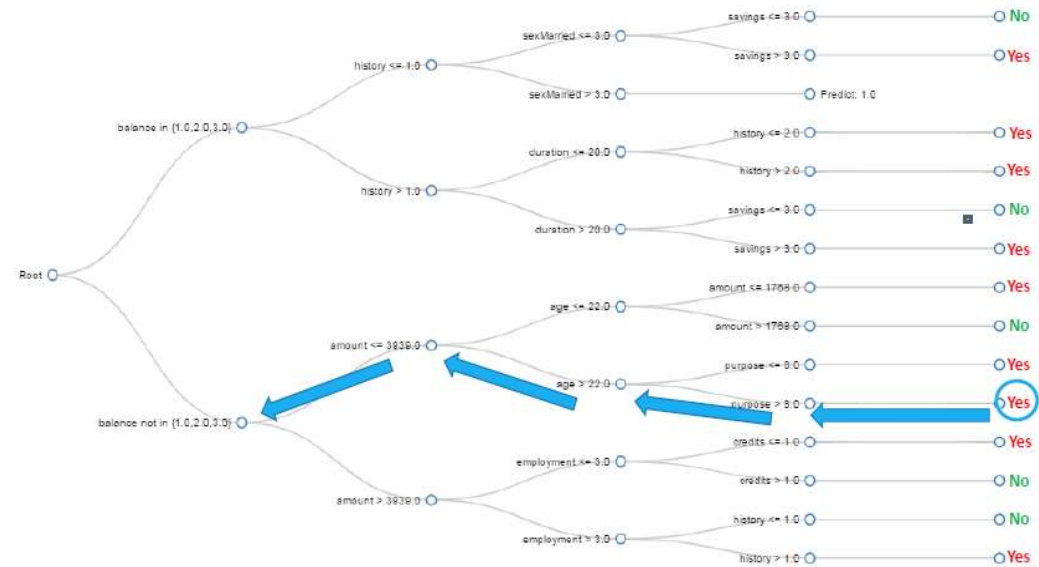
Conclusions

Identify the problem and seek for solutions

- There is value in the historical data, but in the online data, as well
- Advanced Analytics (Predictive and Prescriptive) can assist the decision making process
- The technology is mature enough and affordable

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Q&A

Please, Take the floor…

Thank you

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