Teradata
Business Analytics Solutions

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Business Outcome Led, Technology Enabled

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Analyzing data is a science experiment until applied to a business process/outcome

Case Study – ATM Manufacturing and Services Company
Customer Scenario (IT Sales Motion)

- Customer predicts part failure for their ATM's in order to proactively replace parts when servicing a down ATM
  - Replace parts that will fail earlier than the next typical service call
- A team of 3 people built predictive models using Excel and other tools
  - Model development highly dependent on 10+ years of ATM failure knowledge
- Customer wanted to see if Teradata can predict as well as their existing models without knowing an ATM.
  - Customer wants to service other machines and they won't have "machine knowledge" to build the predictive part failure models like they do today
- The success criteria is that Teradata's predictions need to have better results and be 100% accurate!

This case study is from multiple customer experiences and not a real world customer, figures or business results.

New "Data Science" Techniques

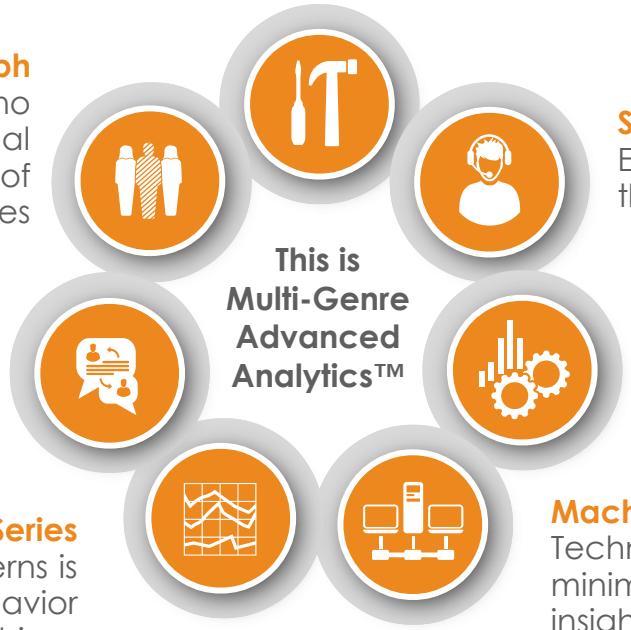
"We Accept the Challenge"

At Scale
If it can't be done ***at scale***, you're not doing Big Analytics

Graph
Not just a visual graph of who knows who, but analytical graphs of the strength of relationships based on attributes

Text
Uncover sentiment, word clouds, compliance infractions in communications and documents of all kinds

Path/Pattern and Time Series
Insight on interaction patterns is critical whether it is the behavior of people, products or things



SQL
Ease of data manipulation using the language of business tools

Statistics
Leverage statistical modeling techniques that have been proven over time

Machine Learning
Techniques to sift through data with minimal human input to gain new insights previously undetected

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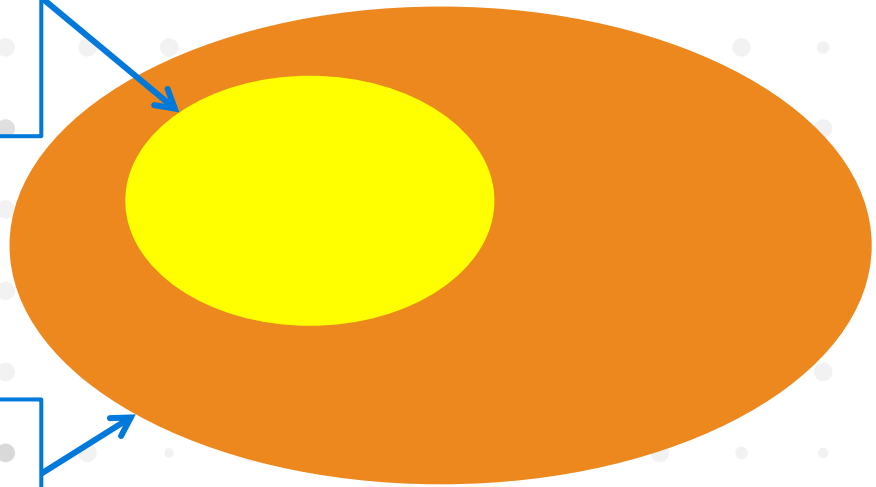
Let's Review the Technology Challenge

Current predictive part failure results using "historical ATM knowledge" and modeling techniques



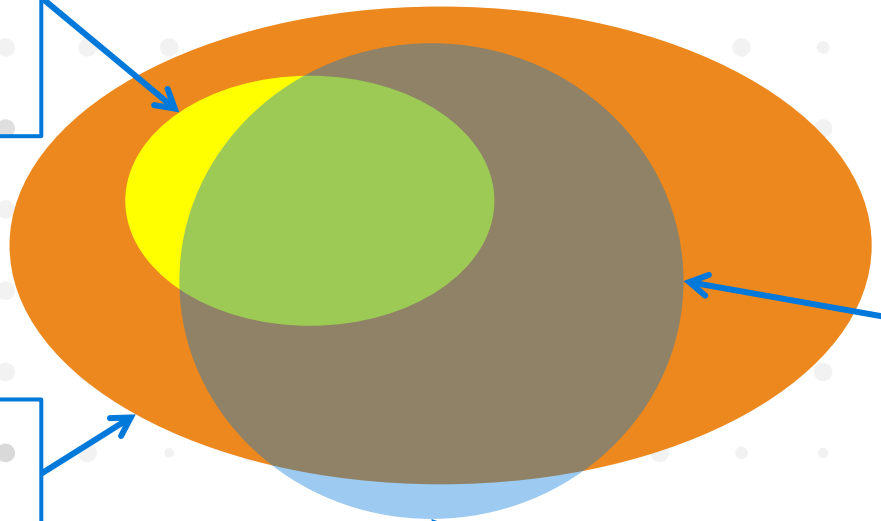
Total part failure incidents in multi-week dataset

Technical Success Criteria

- Higher prediction with 100% accuracy
- Prediction based on data only, no "historical ATM failure knowledge"

Let's Review the Results

Current predictive part failure results using "historical ATM knowledge" and modeling techniques



Total part failure incidents in multi-week dataset

Aster Multi-Genre analytic approaches and machine learning predicted many more part failure incidents

What's This?

Technical Success Criteria

- Higher prediction with 100% accuracy
- Prediction based on data only, no "historical ATM failure knowledge"

Success

We Doubled the Predicted Failed Parts

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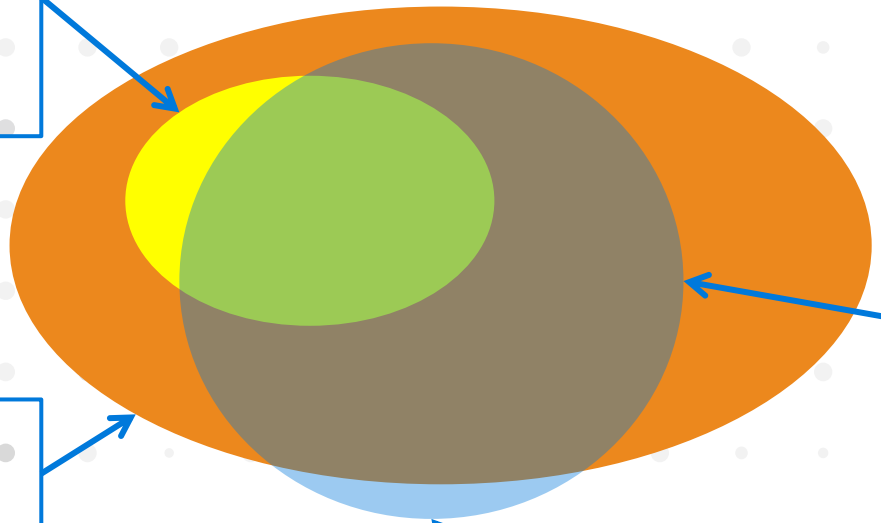
Let's Review the Results

Current predictive part failure results using "historical ATM knowledge" and modeling techniques



Total part failure incidents in multi-week dataset

Aster Multi-Genre analytic approaches and machine learning predicted many more part failure incidents

False Positives – These parts didn't fail

- Note: Didn't fail within the test dataset timeframe but could have failed shortly thereafter

Technical Success Criteria

- Higher prediction with 100% accuracy
- Prediction based on data only, no "historical ATM failure knowledge"

~~Success~~

We Doubled the Predicted Failed Parts

Failure

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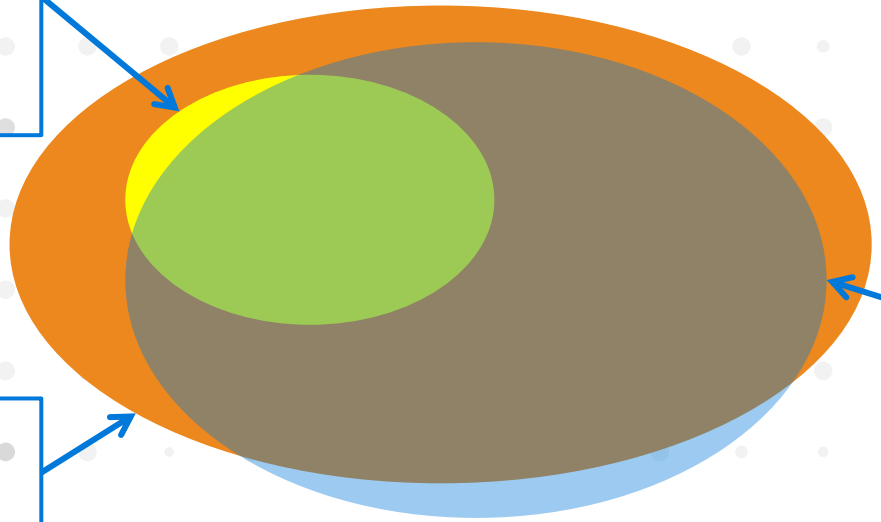
Let's Review the Results

Current predictive part failure results using "historical ATM knowledge" and modeling techniques



Total part failure incidents in multi-week dataset

Failure

Technical Success Criteria

- Higher prediction with 100% accuracy
- Prediction based on data only, no "historical ATM failure knowledge"

Aster Multi-Genre analytic approaches and machine learning predicted many more part failure incidents

How About This? Triple the Number!!

Technology Led Not Focused on Business Outcome

So where do you start?

Start with business process mapping

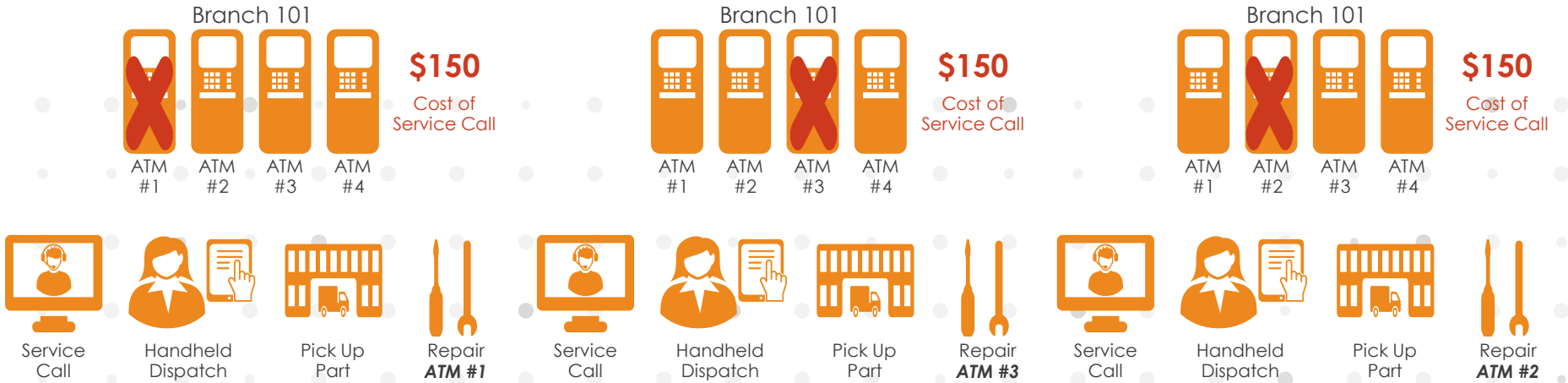
Business Process Mapping
"Day in the Life Today" and then "Day in the Life Tomorrow"

- Clearly identify business process improvement, decisioning points and bottom line business value!

- Business process mapping is a mapping of your business processes and decisioning points, it is not an IT architecture chart
  - IT architecture is important but needs to support the business process

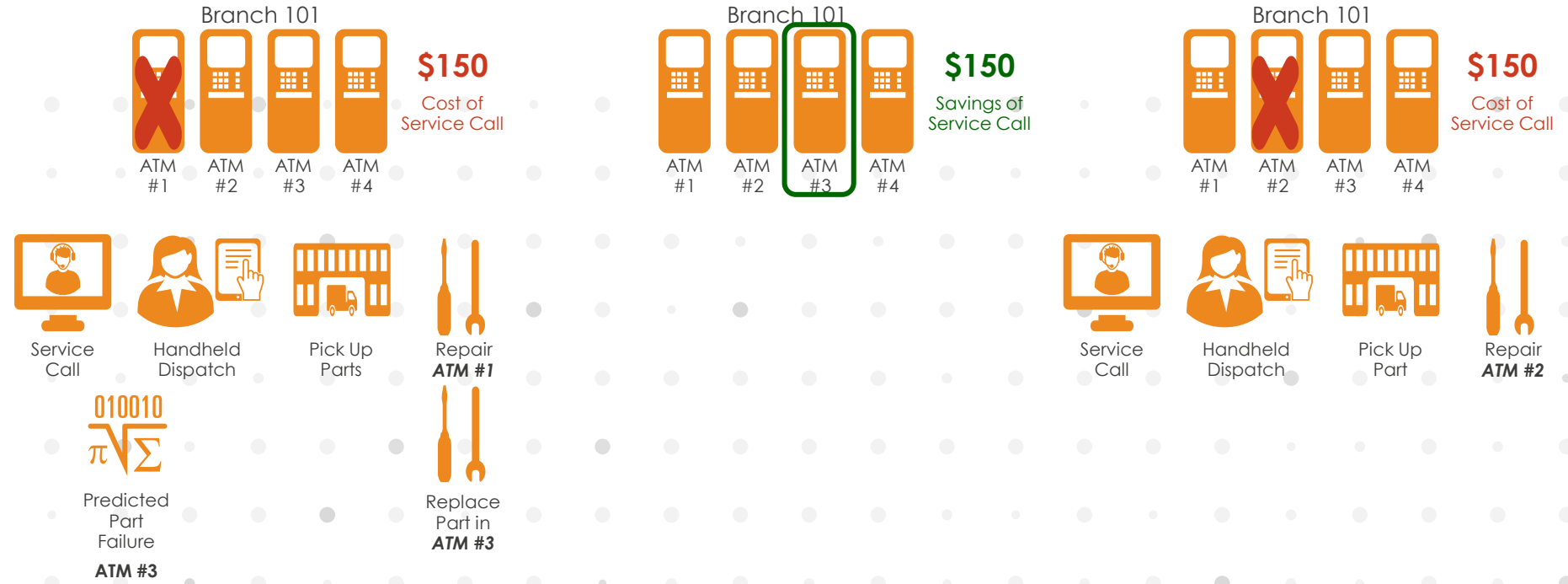
- Clearly articulate business value improvement

ATM Service Calls – Without Predictive Part Failure



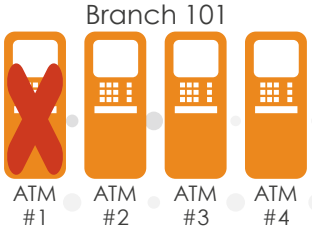
Note: Avg ATM Failure is 6 Months

ATM Service Calls – With Predictive Part Failure

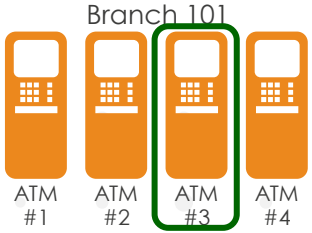


Note: Avg ATM Failure is 6 Months

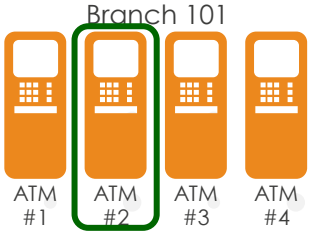
ATM Service Calls – With Even Better Predictive Part Failure



$150
Cost of Service Call



$150
Savings of Service Call



$150
Savings of Service Call


Service Call


Handheld Dispatch


Pick Up Parts


Repair ***ATM #1***


Predicted Part Failure

ATM #2,#3


Replace Part in ***ATM #2,#3***

Services Revenue	$	1,000,000,000		
Gross Margin	$	250,000,000	25%	
Services Cost	$	750,000,000		
Labor Cost	$	375,000,000	50%	
# of Services Calls		2,500,000	$ 150	Per Call Cost
Software Calls		625,000	25%	
Paper Jam Calls		500,000	20%	
Part Failure Calls		1,375,000	55%	
		2,500,000	100%	
Part Failure Calls		1,375,000		
# of Calls Eliminated		137,500	10%	
Savings Per Call	$	150		
Total Savings	$	20,625,000		
Part Failure Calls		1,375,000		
# of Calls Eliminated		275,000	20%	
Savings Per Call	$	150		
Total Savings	$	41,250,000		

Month 1 **Month 2** **Month 3**

Note: Avg ATM Failure is 6 Months

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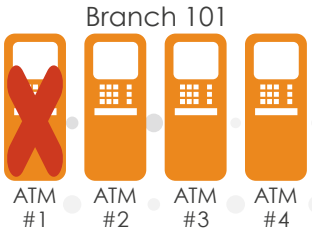
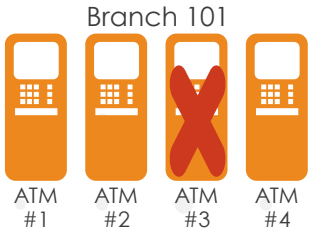
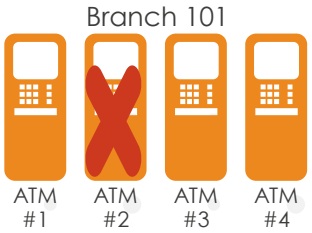
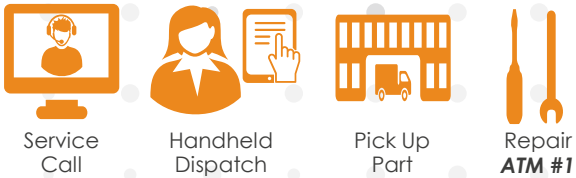
ATM Service Calls – Shipping Costs

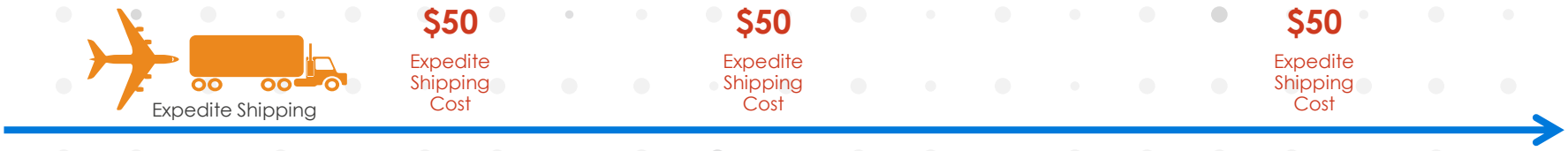








Part isn't in Stock!



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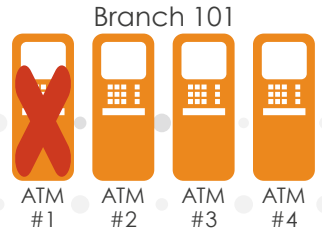
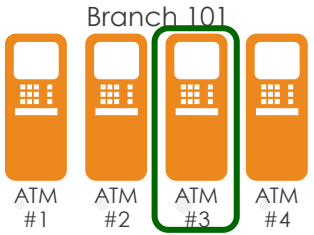
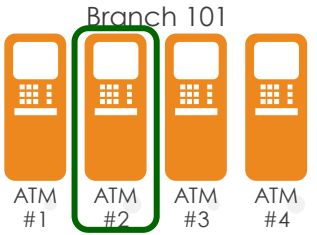
ATM Service Calls – Shipping Costs w/Predictive Part Failure








Service Call


Handheld Dispatch


Pick Up Part


Repair ***ATM #1***

Predicted Part Failure

ATM #2,#3


Replace Part in ***ATM #2,#3***

Parts for ATM #2 and #3 should be in inventory saving expedite shipping


Expedite Shipping

$50
Expedite Shipping Cost

$50
Expedite Shipping Savings

$50
Expedite Shipping Savings

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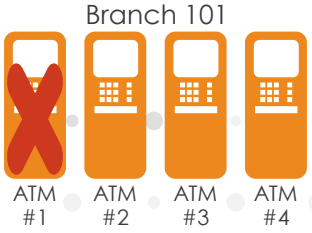

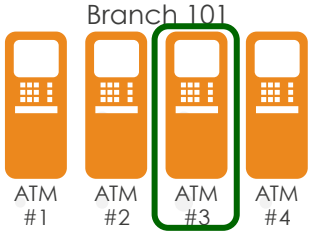

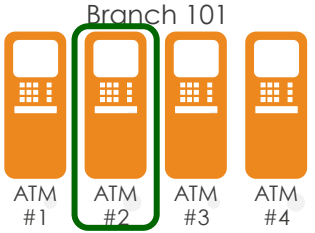


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# of Exp Shipment Reduced		137,500	10%	
Savings Per Call	$	50		
Total Savings	$	6,875,000		
Part Failure Calls		1,375,000		
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Total Savings	$	13,750,000		

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Note: Avg ATM Failure is 6 Months

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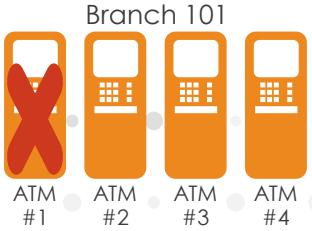
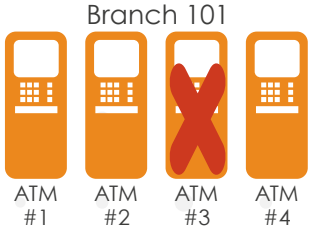
ATM Service Calls – Penalties



$50
Down ATM Penalty



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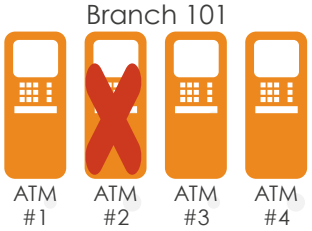

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Down ATM Penalty


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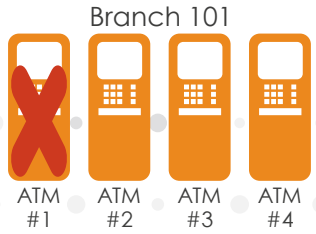

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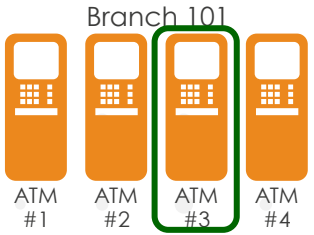
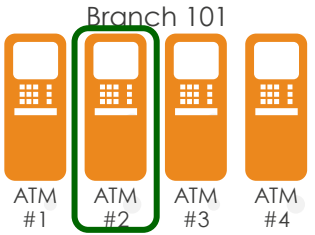


$50
Down ATM Penalty Savings



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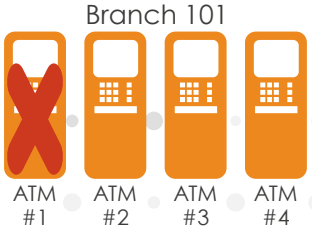

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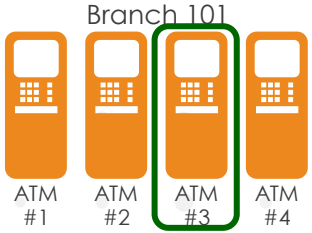

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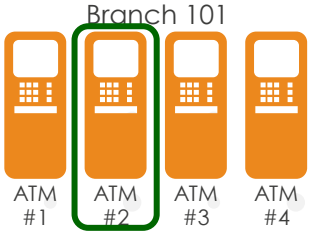

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Note: Avg ATM Failure is 6 Months

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What's the Potential Business Opportunity?

Prediction Improvement	Service Calls	Shipping	Penalties	Total Opportunity
10%	$20.625M	$ 6.875M	$ 6.875M	$34.375M
20%	$41.250M	$13.750M	$13.750M	$68.750M

Can I have a few false positives?

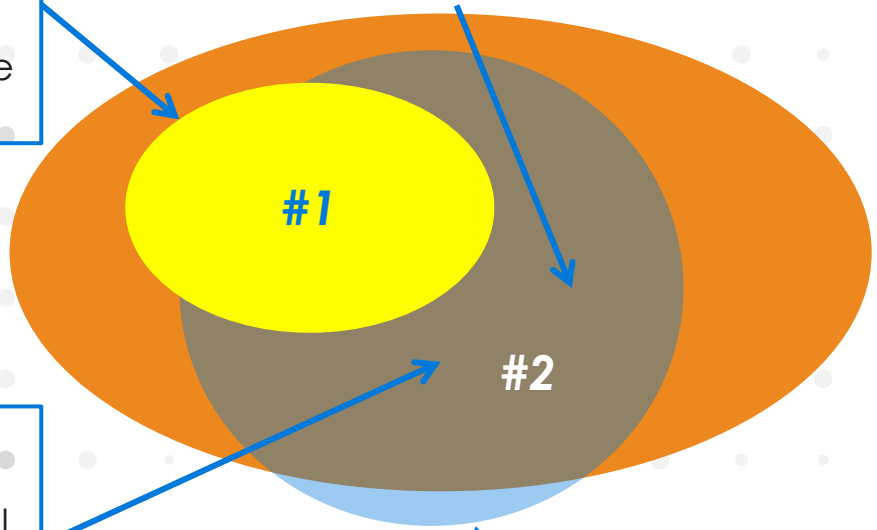
Is it OK to replace a $25 part that wouldn't have failed?

Let's Review the Business Outcome Led Opportunity

Replacing these parts while on an existing service call saves $150 by eliminating a future service call.

Replacing these parts while on an existing service call saves $150 by eliminating a future service call

My Visual Math says this Circle



Replacing these parts is a $25 cost as they wouldn't have failed in the expected timeframe

Business Background

- Service call averages $150
- Average part is $25
- If a part that may fail in the near future is replaced it has the potential of saving a service call of $150

Which "Circle" Would You Choose?

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Let's Review the Business Outcome Led Opportunity

Replacing these parts while on an existing service call saves $150 by eliminating a future service call.

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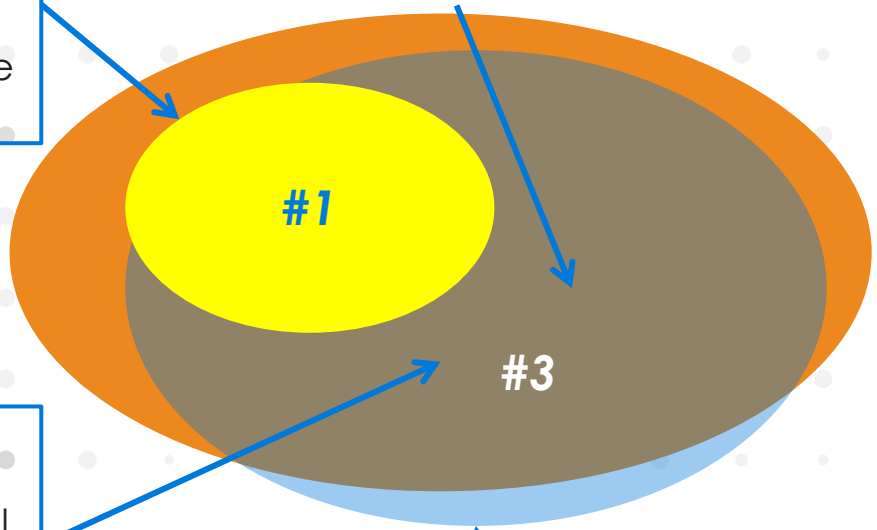

Replacing these parts is a $25 cost as they wouldn't have failed in the expected timeframe

Business Background

- Service call averages $150
- Average part is $25
- If a part that may fail in the near future is replaced it has the potential of saving a service call

This "Circle" is Even Better

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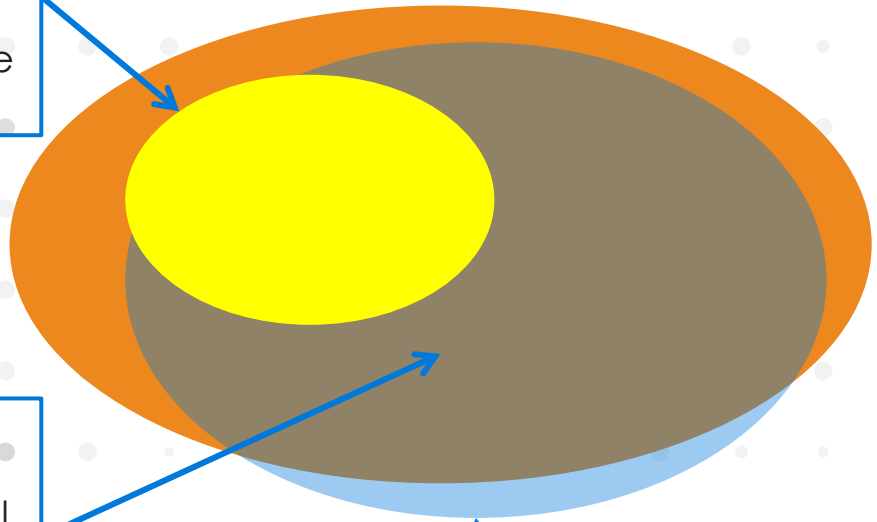
What Did the Customer Say?

Replacing these parts while on an existing service call saves $150 by eliminating a future service call.



Replacing these parts while on an existing service call saves $150 by eliminating a future service call

Replacing these parts is a $25 cost as they wouldn't have failed in the expected timeframe

Business: "Who said we had to be 100% accurate?"

IT: "You did. You wouldn't trust our black box unless we were 100% accurate."

Technical Success Criteria

- Higher prediction with ~~100%~~ accuracy
- Prediction based on data only, no "historical ATM failure knowledge"

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Business Outcome Led, Technology Enabled

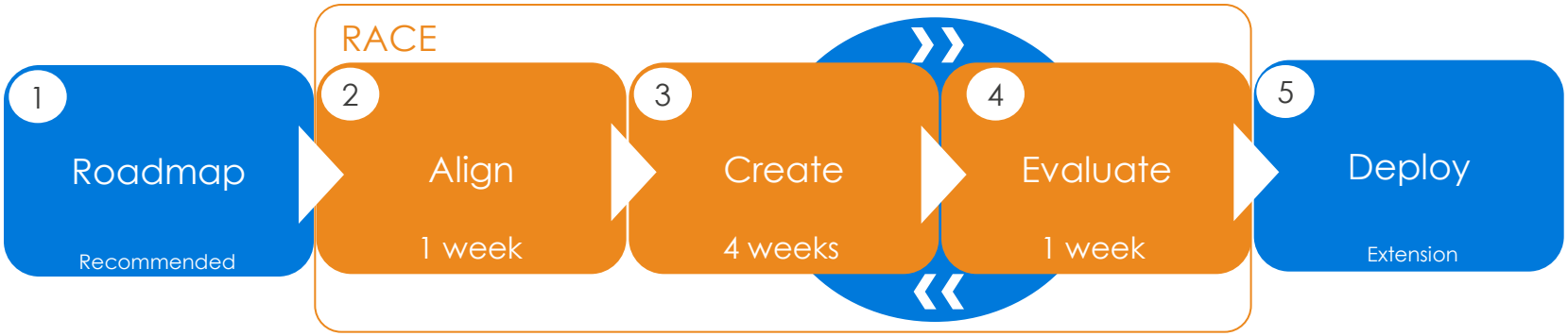
- Identify big business problem(s) to solve
- Identify a business sponsor
- Understand how you address the problem(s) today
- Identify "better decision" needed to drive business results
- Map business processes before and after "better decision"
  - Understand how to operationalize business process
- Identify business value

- Now discuss how technology (analytics and data) enable above

Rapid Analytic Consulting Engagement (RACE)

- Delivers leading edge analytic models and insights for a big data use case
- Proven method that fuses data science, business knowledge & creativity to maximize ROI

Business Outcome Led



Technology Enabled

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Understanding functional business processes is critical. **Often leveraged across industries**

Customer Experience

3X HIGHER

spend and more transactions from Ace Rewards customers

Nordea

Finance Transformation

5 DAY

reduction in close cycle times

NETFLIX

Product Innovation

75%

of all viewings via personalized recommendations

HIGHMARK.

Risk Mitigation

$34M

in fraudulent activity identified

SIEMENS

Asset Optimization

99%

on-time arrival rate for trains

CardinalHealth™

Operational Excellence

50%

time savings for users working with raw data

TERADATA.

In fact, **industry leaders in every field** partner with us.

7 of top **10**
RETAIL
&
HEALTHCARE

8 of top **10**
MANUFACTURING

9 of top **10**
TELECOM
&
BANKS

TERADATA.

Our Solutions

Business Solutions

Analytics Business Consulting, Data Science, Analytic Solutions

Technology Solutions

Analytical Ecosystem deployed as a Hybrid Cloud

Architecture Expertise

Analytic Architecture Consulting

Business Solutions

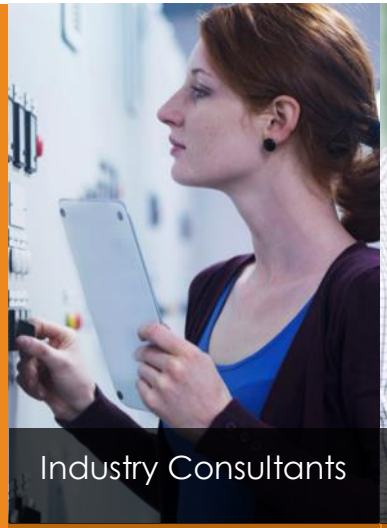
Analytics Business Consulting focused on helping discover high impact areas that map to leverage points against business processes.

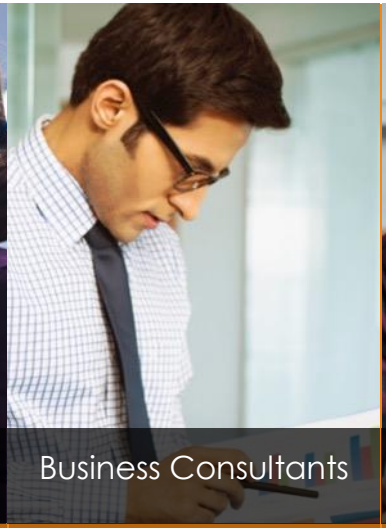
Data Science to help you discover insights that deliver positive business outcomes through skilled data scientists and analytic professionals.

Analytic Solutions focused on delivering high impact business outcomes that accelerate time to value through proven intellectual property, technologies and consulting methods.

While we are known as the leader in analytic technology…

It's our people, combined with our expertise helping global organizations innovate through analytics, who are the secret to **YOUR future success.**





5,000+ Consultants

500+ in Analytics Business Consulting and Data Science

TERADATA.

People like…

Austin Avers
Sr. Business Consultant

Skills:

Depth in management consulting advisory with expertise helping enterprise organizations improve productivity, enhance transparency and increase overall corporate performance.

Capabilities:

Financial performance and customer experience with an emphasis on reducing churn and increasing customer engagement.

Strengths in business process automation and customer journey analytics.

Experience:

15 years of business analytics consulting experience in retail, media and entertainment, including work with 3 of the top 5 companies in retail.

18%

worked in systems integrator (SI) consulting

Samuel Thunderhall
Data Scientist, Sr. Consultant

Skills:

Proficiency uncovering new or enhanced business models by leveraging predictive modeling and facilitating statistical and data analysis techniques.

Advanced skills in data mining and developing algorithms.

Capabilities:

Gathering and generating insights from structured, unstructured and semi-structured data sources.

Expertise in helping business users identify patterns and relationships in both large and unique datasets.

Experience:

13+ years of experience applying mathematical techniques using data exploration to enable data-driven insights for business stakeholders in retail and telecommunication sectors.

95%

worked as an analytics practitioner or manager

“We already trust Teradata to excel as a technology provider for analytics, but as soon as we engaged with them for analytic business consulting and data science services, it became clear that we would quickly benefit from their breadth of experience.”

David Bloch
Head of Analytics and Data Strategy,
Vodafone New Zealand

We have encapsulated the **combined experience** and **expertise** of our consultants, resulting in **innovative** and **proven IP**, which we call our…

BUSINESS VALUE FRAMEWORK

Teradata Business Value Framework™

Business Focused

Our BVF™ framework is derived from proven field-based experience and working with industry leading companies

Unified

Developed by business and technology consulting teams, hardened with experience

Flexible

Adaptable to client needs, governed in best-practices enagement methodology

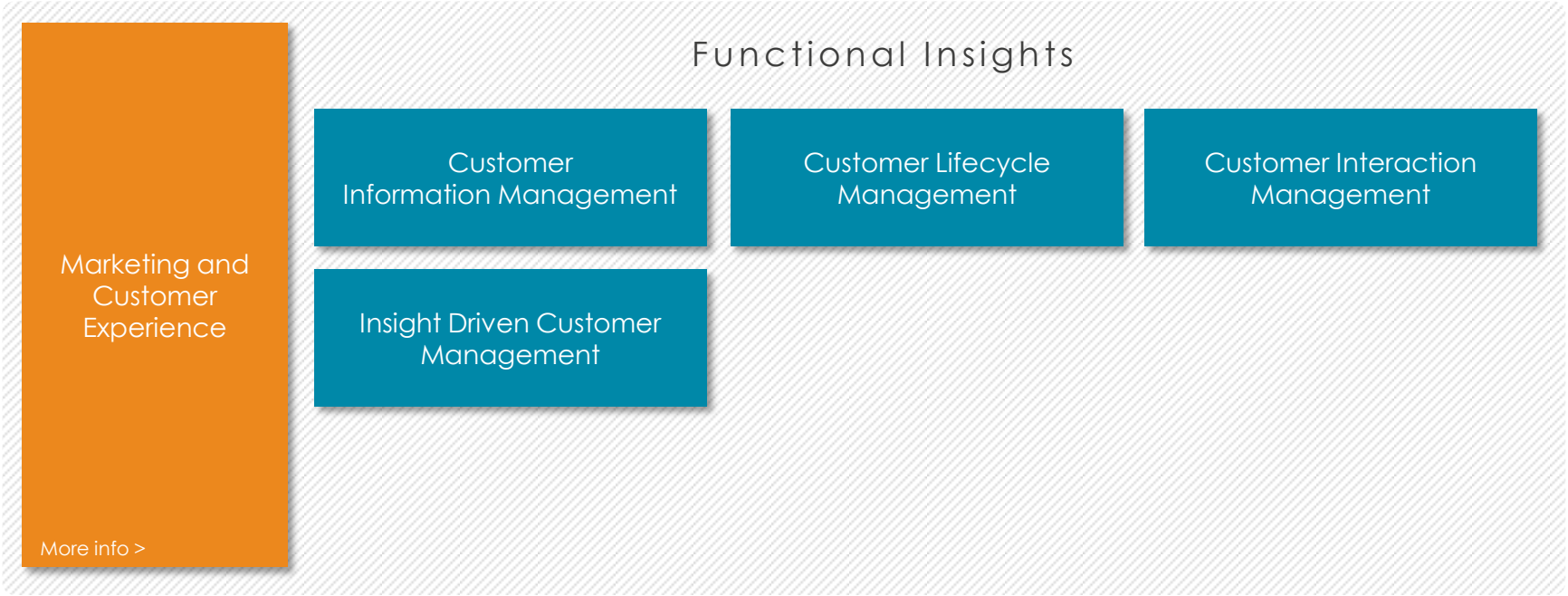
Evolving

Continued encapsulation of IP results in flexible enagement options, combined with proven anlaytic capabilites

BUSINESS VALUE FRAMEWORK
Customer experience example

Marketing and Customer Experience

Data and analytics capabilities delivering best-in-class Marketing and Customer Experience

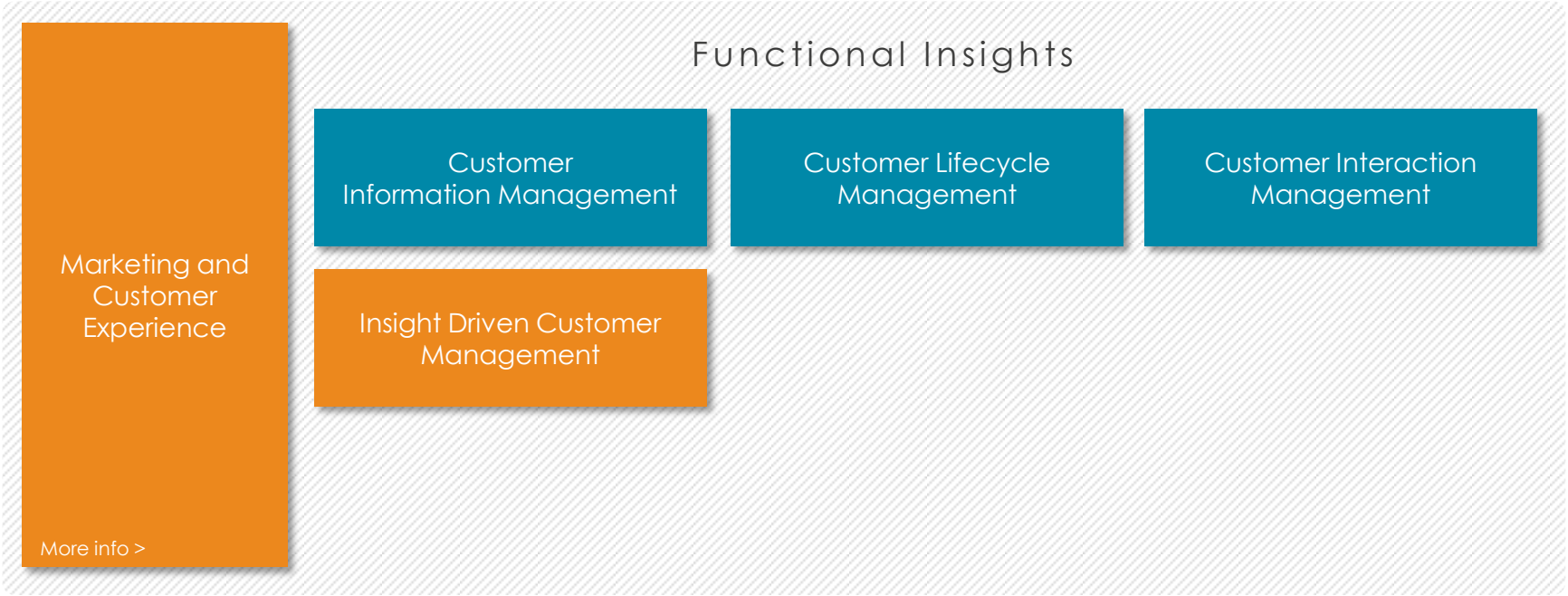


Use Cases & Case Studies

TERADATA.

Marketing and Customer Experience

Data and analytics capabilities delivering best-in-class Marketing and Customer Experience

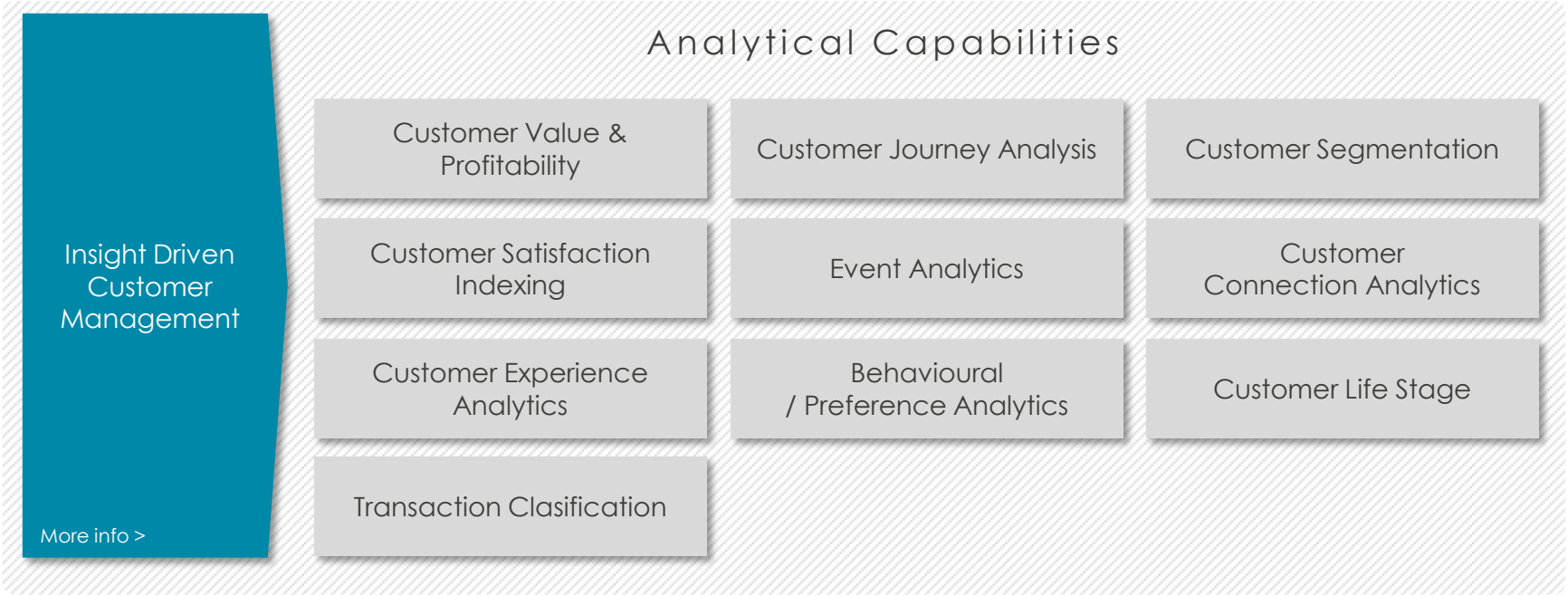


Use Cases & Case Studies

TERADATA.

Marketing and Customer Experience

Develop a deep understanding of the customer to drive informed decisions and communications



Use Cases & Case Studies

TERADATA.

Insight Driven Customer Management

Analytical Capability Areas

Customer Value & Profitability targeting new prospects, and manage existing customers based on their current & future value potential

Customer Satisfaction Indexing measuring and managing the impact of interactions on customer satisfaction and experience

Customer Experience Analytics measuring and predicting the customer´s perception of a service or product

Transactional Classification classifying account transactions (e.g., salary payments, channel usage, purchase history, etc.) to better understand customer behaviour, life stage, channel usage and preferences

Customer Journey Analysis identifying of sequences of events and patterns which lead to or follow on from key customer events

Event Analytics identifying customer events to drive highly relevant interactions

Insight Driven Customer Management

Analytical Capability Areas

Customer Segmentation defining and subdividing the customer base into a number of clearly identifiable segments that have similar needs, behaviours, or communication characteristics

Customer Connection Analytics understanding the network a customer is in to capture the most influential person, forces and patterns of a social network

Behavioral/Preference Analytics translating observable customer interactions into actionable insights around their overall behaviour and product/service preferences

Customer Life Stage utilizing customer transactions, interactions and self-reported information to develop a full understanding of where they are in their relevant life stages (e.g., starting out, married with small children, empty nesters, retired, etc.)

Customer Satisfaction Indexing

Level	Maturity Statement	Current	Desired
Leading	Incorporate sentiment analysis, multi genre analytics in combination with business rules to calculate customer satisfaction. Scores are operationalized and drive actions to improve processes and customer experience. Active monitoring and alerting on increases and decreases of scores. CSI becomes integrated with Customer Profitability/Value Management		
Innovating	Build robust cross channel interactions, and touch points. Analyze customer s across touch points to identify interactions that drive positive or negative outcomes.		✓
Practicing	Experiment with text analytic capabilities (may be outsourced) to understand customer comments on products, service and experience. Limited ability to react to negative comments. Call center is key to identifying customer issues. Advanced analytics deployed to identify limited set of key interactions		
Developing	Begin to collect and integrate customer interactions across two or more channels. Customer satisfaction measurement is still primarily survey based	✓	
Emerging	Customer satisfaction measurement is primarily survey based. Unable to connect customer events and interactions across channels. Customer experience is analysed and managed by channel (stores, online, call center, etc.)		

Priority		Key areas for improvement	Benefits from uplift	Timeframe
High	✓	Client's view of key areas for improvement e.g. • Analytical capability (sophistication, resourcing) • Analytical agility, time to market, automation • Data completeness, latency, extent of integration	• Start with sample outcomes on previous slide • Consider how improving maturity level will impact these • Balance these against client strategic priorities	H1 2018
Medium				
Low				

Marketing and Customer Experience

Use case examples delivering Insight Driven Customer Management business value

1 of 5

Analytic Use Cases

Insight Driven Customer Management

Path To Profitable/ Unprofitable Customers	Customer Life Time Value	Profitability Analytics	Prospect Screener
Wallet Size Prediction	Customer Satisfaction NPS	Voice Of The Customer	Customer Satisfaction Index
Predict Complaint	Customer Experience Mgmt Index	Identify Broken Sub Optimal Processes	Sentiment Analytics
Sentiment Analysis (Retail)	Sentiment Analysis (Telco)	Call Centre Sentiment	Bad Network Experience

More

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Path to Profitable/Unprofitable Customers

Use Case Summary

Objective / Problem Statement

- Being able to understand which new customers are likely to bring low/high value to the bank means the bank can proactively make standard service plans for all new customers and re-pricing/growth plans for low value new customers

Business Benefit

- Accelerated path to profitability
- Encourage customers to adopt profitable behaviour

Source Data

- Motivation data that shows the reason why the customers come into the bank
- Transactional data that identifies normal v abnormal behaviour suggesting customers towards bad or good
- Other data including customer basic data, channel data, product hold data, customer value data

Challenges

- Many paths to profitability and some may not be able to be directly influenced

Methodology / Analytic Technique

- N Path to identify most journeys that lead to bad/good customers (including most common journeys)

Success Criteria

- Identification of events that can be incorporated into an on boarding programme to accelerate the path to profitability
- Identification of events that can be used as intervention points to prevent unprofitable behaviour
- Understand profit drivers to enable optimisation of product and service propositions

Expected Outcome

- Understand and modify bad (unprofitable) customer's behaviour
- Identify good customers' process when, where, who and how to market customers
- Establish new customers standard service plan, outcomes are lower more revenue from future sales and recover customer acquisition costs

References

IC Andrew Johnston

Customer Network Experience
Handset and Device Performance

Use Case Summary

References
Multiple Tier 1 Telcos - Global

ICs: Jon Penrose, Laurent Laisney

Objective / Problem Statement

- Profile traffic and signalling of handsets, terminals and devices - including tablets, dongles and M2M devices.
- Identify and correct instances of, misconfigured handsets and mismatched SW/FW variant to CSP's network's configuration
- Provide insights to Sales & Marketing & Customer Ops etc re: "in use" vs. "sold/contract" handset mismatch etc

Business Benefit

- Gain insight into Insight into device usage profiles and impact on network quality, performance & capacity
- Identify and correct device related customer experience issues
- Identify upsell & cross-sell opportunities

Source Data

- Customer Data
- MSIDSN
- Demographics, Customer Value
- Tariff & Tenure information
- Usage history & billing information
- Device data
- IMEI, IVSI
- IMEA, TAC codes (for device types)
- QoS information & KPI data
- DCR, CSSR, HOSP etc
- Network data
- Cell IDs & inventory data
- Performance mgmt data

Challenges

- Cost of sourcing up-to-data TAC code information
- Availability of sufficiently detailed, customer level data
- High volumes of multi structured network data

Methodology / Analytic Technique

- Device Performance statistics
- Error code statistics
- At device type/model level
- On error code groups
- Device/Customer enrichment
- Correlate Customer Value with device type/model performance (aggregated on service and error code level)

Success Criteria

- Identify customer behaviour patterns - service/application usage etc.
- Benchmark performance by device type, SW variant, OS etc.
- Visibility of impact of handset performance on user's QoS

Expected Outcome

- Device Performance & Quality Management.
- Per device type/model
- Correlation between model, SW version/OS, error code groups, type of service (voice/SMS/data/M2M)
- Development of error code patterns etc over time
- Device Management. & Customer Value
- Total service usage (duration, event(s), data volume, …)
- Total service revenue

Customer Network Experience
Handset and Device Performance

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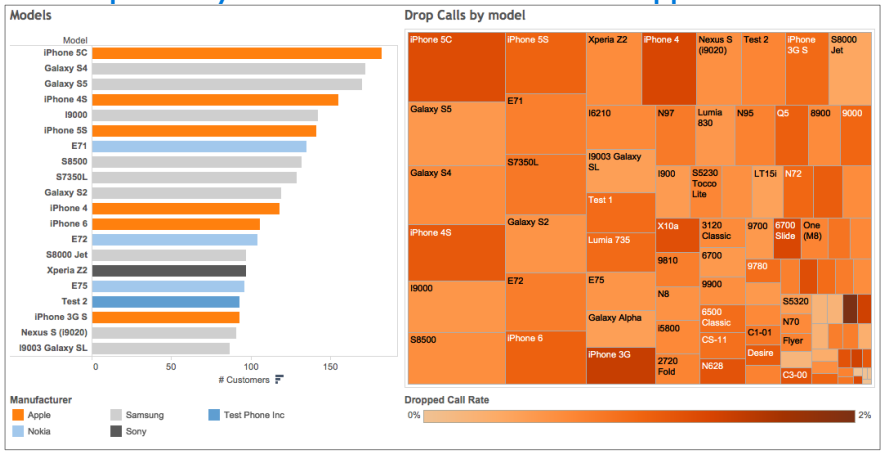
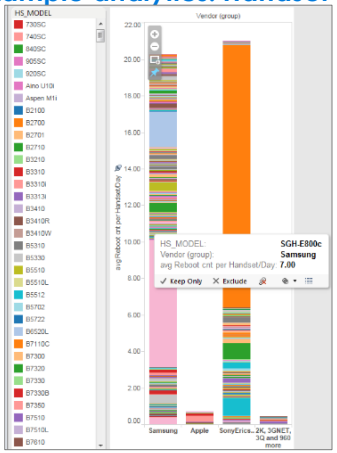
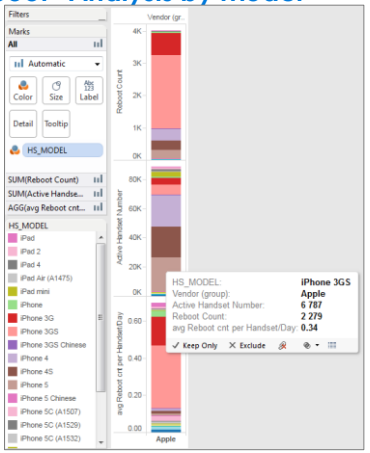
- Total service revenue

Example analytics: Handset Distribution and Dropped Call Rates



Example analytics: Handset "Re-boot" Analysis by Model





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Path to Appointment

Use Case Summary

Objective / Problem Statement

- Understanding the reason and effectiveness of steps why customer accepts an appointment with bank advisor
- Allow more efficient selection of customers based on events to stimulate customer to accept appointment
- Analyse patterns or sequences of events that are even more predictive of customer to meet with bank or vice verse reduces likelihood to accept

Business Benefit

- Improved conversion and show rates form better targeted activities
- Reduced over solicitation to certain segments of customers (E.g. regular visitors, located close to branch etc.)
-

Source Data

- Customer data
- Transaction data including history for all customers
- Interaction Data cross channel (Branch, ATM, Call Centre, Online etc) Customer Journey
- Clickstream data - tbd
- Contact data (e.g. appointment behavior including no shows)

Challenges

- Data availability
- Data preparation

Methodology / Analytic Technique

- Sessionise data identify unique customer journeys
- N-Path to identify all interactions and transactions leading to a product purchase (or not)
- Analysis to understand which paths are more likely to lead to a sale
- Predictive Model for propensity to accept appointment

Success Criteria

- New insight generated feeds into creation of optimised contact strategy for proactive branch appointment activity – includes predictive models for selection and contact rules to control frequency of interactions

Expected Outcome

- Build sales leads to accept appointment that are triggered by the most powerful sequences
- Build scripts that reflect the sequence: 'We saw you did x then y and wondered if we could help…'
- Avoid useless invitations to customers – fewer mailing, contact cost
- Improve response rates – better sales and service performance

References

ICs CK Loy & Vince Leat

Lead Generation From Branch Notes

Use Case Summary

Objective / Problem Statement

- Bank gathers notes on discussions with customers conducted by branch personnell/ finance advisors
- These notes are currently not analyzed due to the lack off tools capable working with unstructured text
- Banked wanted to generate leads based on topics discussed with clients and based on competition products mentioned

Business Benefit

- Increased cross sales of products and services
- Improved relevance of customer contact – driven by customer elicited information

Source Data

- Customers demographics and product holdings data from banks EDW to identify current product holdings.
- CRM notes inputted into the system by finance advisors after meetings with customers
- Transaction data to identify outgoing payments to cover products with competitor banks

Challenges

- Quality of notes
- Data availability
- Data preparation

Methodology / Analytic Technique

- Text analytics in the Teradata Aster system to create structure to the text in CRM notes and to identify product interests, competition bank product holdings and important life stages. Cross verification of this information with information in transactions.

Success Criteria

- Develop new suite of events and triggers generated from analysing the free format text in branch notes

Expected Outcome

- Identification of leads for products such as car insurance, mortgage with competitor, maternity leave etc.
- Usage of these leads to drive cross sell and up sell marketing communications

References

IC Andrew Johnston

Identify 'Hidden' Individual Business Owners

Use Case Summary

Objective / Problem Statement

- Many individual customers are also running small business. However, most of them are not known by the bank.
- They are potential customers that banks can cross sell or upsell more business related products
- Challenge is how to identify these individual customers without information stated to the bank on their profile?

Business Benefit

- Increased sales of business related products
- Higher cross sales rates for business products
- Ensure customer pays appropriate fees for business services

Source Data

- Transaction data (including transfer news) to identify whom, when, frequency and purpose of transactions
- Customer demography to identify known salaried customers/regular individual customer and others

Methodology / Analytic Technique

- Graphs to map transactions
- Text analysis to identify transaction purpose
- Statistical analysis & Predictive model to further predict which customers are not the same as known regular customers

Expected Outcome

- Expected Discovery:
- Identified business owners
- Increased potential business value
- Increase product penetration by providing relevant products to business owners

Challenges

- Data availability
- Data preparation

Success Criteria

- Identify suitable triggers and behaviour to indicate a customer is running small businesses from personal accounts

References

IC Andrew Johnston

USE CASE WORKSHOP

ANALYTIC MATURITY REVIEW

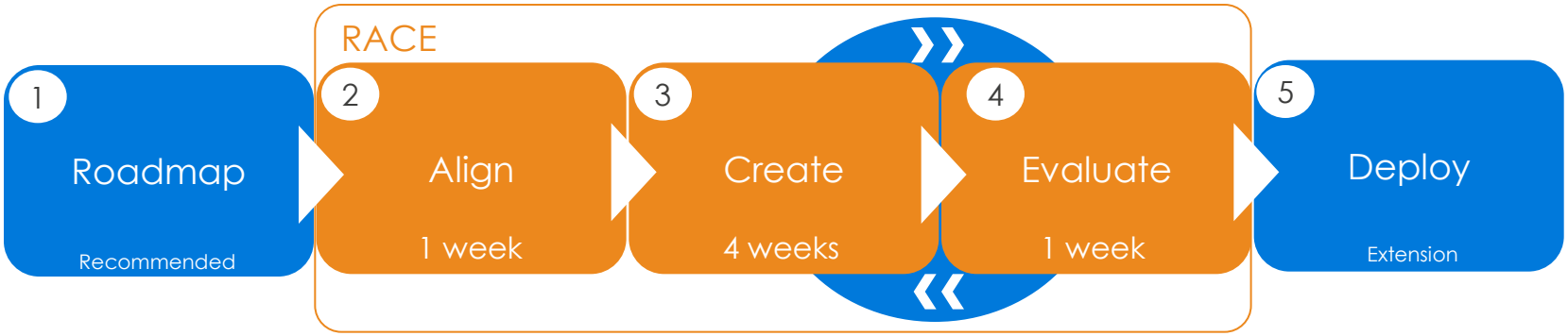
BUSINESS VALUE ASSESSMENT

Business Outcome Led, Technology Enabled

Rapid Analytic Consulting Engagement (RACE)

- Delivers leading edge analytic models and insights for a big data use case
- Proven method that fuses data science, business knowledge & creativity to maximize ROI

Business Outcome Led



Technology Enabled

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“Our research shows that users in 79% of organizations don’t have the skills necessary to apply advanced analytics. This lack of skills is the major reason for dissatisfaction with their projects. Teradata’s Business Value Frameworks will help provide the skills and best practices companies need to achieve successful outcomes and a solid return on their investment.”

David Menninger
SVP & Research Director,
Ventana Research

Customer Benefits

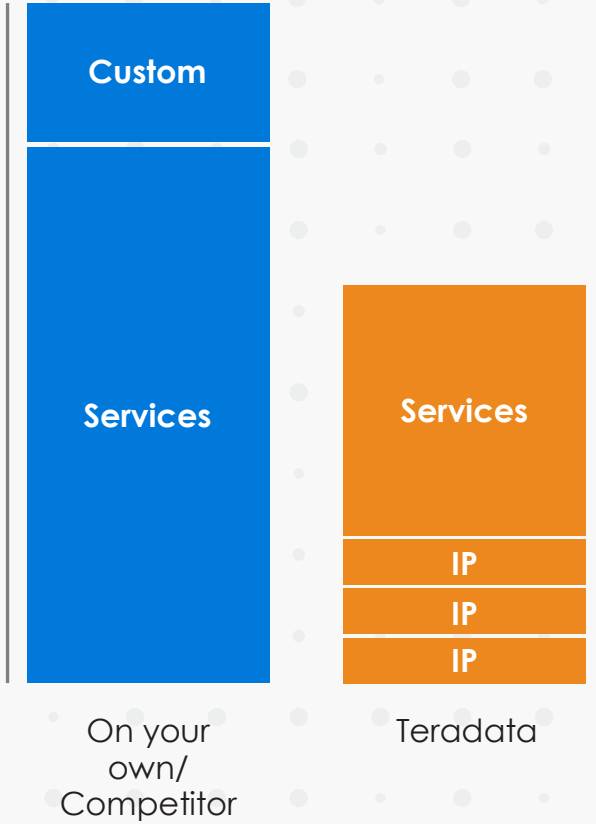
Accelerated Time to Value

Leveraged IP

Governed yet Adaptable Framework

Reduced Risk

Proven Field-Based Experience



Turning **insights** to **action**

Starts with a business challenge	Leverages a proven methodology	Proves business value

Business Outcome Led, Technology Enabled