



Wing

Data Analytics

Drive Business using Data



Agenda



1. About us
2. Problems faced by business
3. How do we solve it

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Wing incubated 'Analytics-as-a-Service' firm

Started as serving wing Division – E-commerce, wing Payment and Wing Bank

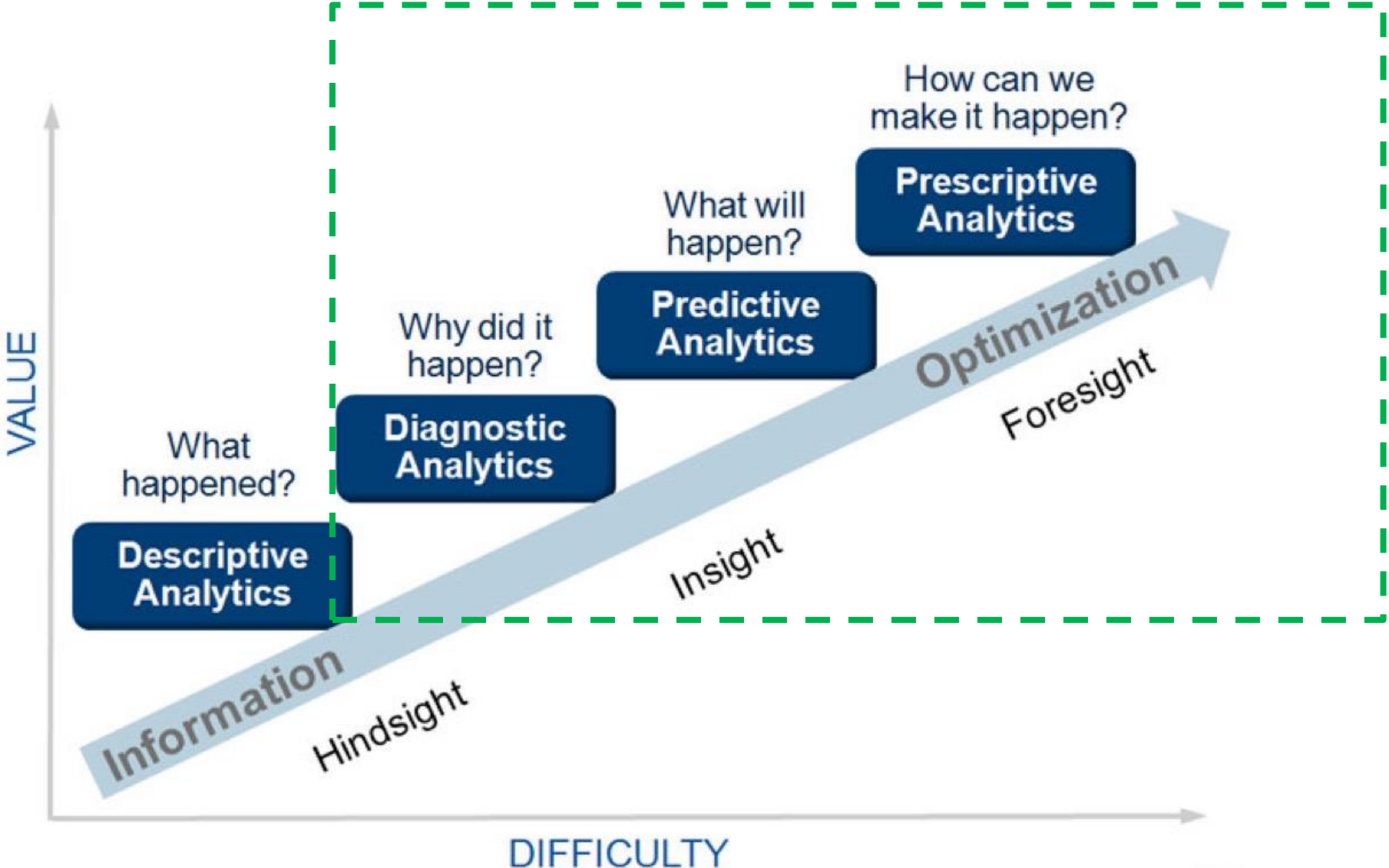
10 membered team – 3 Expats + 7 Native Cambodians

Capabilities building in Banking, Telco and e-Commerce Domains

Expertise in Complete Data Ecosystem – Data Engineering, ML Model Development and Deployment in production, Data Visualisation

Induce strategically guided decision to optimize business performance and enhance customer experience by harnessing the power of Data and Analytics

Data Analytics Function



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Query across Customers' life cycle

Organization wants to know



Acquisition

Are we generating & converting enough leads through Marketing activities?

- Lead Source Allocation
- Lead tracking
- Lead Conversion
- TAT



Engagement

Do customers start and remain engaged & turn Loyal with us ?

- Transaction
- Balance/Value
- Inactive



Deepening

Are customer's all banking needs fulfilled by us ?

- Product holding
- Transaction diversity
- Balance movement
- Tenure
- Channel diversity



Retention

Are we losing Loyal customers?

- Silent Attrition
- Dormancy
- Account Closure
- Winback cases



Service Quality

Are customers happy banking with us?

- Complaints
- Service Requests
- Queries
- Products & Channels



Operational Efficiency

Are all operations up?

- Event Click stream
- TAT of Product / Service
- Data Quality

Query across Customers' life cycle



Challenges:

- ✓ Source data sitting in silos. One department has no access to other department's data.
- ✓ Not dedicated team or department to work on Data consolidation for the organisation
- ✓ Figures across reports are inconsistent
- ✓ Report extraction are mostly manual and hence error prone
- ✓ Derivation of KPIs are difficult due to – Complex logic, tool constraints, High volume of data, etc.
- ✓ Majority of relevant KPIs missing in automated MIS (if it's there)
- ✓ Each AI/ML model development takes at least 10-12 weeks.
- ✓ Model deployment in production – Rarely visible in IT's priority list

Which leads to:

- ✓ Missing organization's 360 view
- ✓ Wastage of Quality Manhour
- ✓ Delay in Decision
- ✓ No complete view of the business or customer

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Business Objective

KPI's and Action

Analytics Projects

Customer Acquisition & Engagement



- Inc. Length of active Relationship
- Transaction diversification
- High Account Balance
- Multi Channel Experience
- Reachability; Updated contacts

- Opt. Location of Branch/ATM/Agent
- Activation / Re-Activation Propensity
- Churn Prediction Model
- Channel Migration strategy
- Clustering
- RFM model

Deepening Relationship



- Multiple product holdings
- Reward the loyalty
- Identify Future Loyal customer
- Personalised offers

- X-sell , Up-sell propensity
- Behavioral Scorecard, Loss forecasting
- Next Best Action/Product

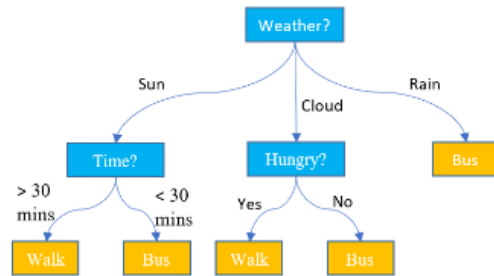
Improved Customer Experience



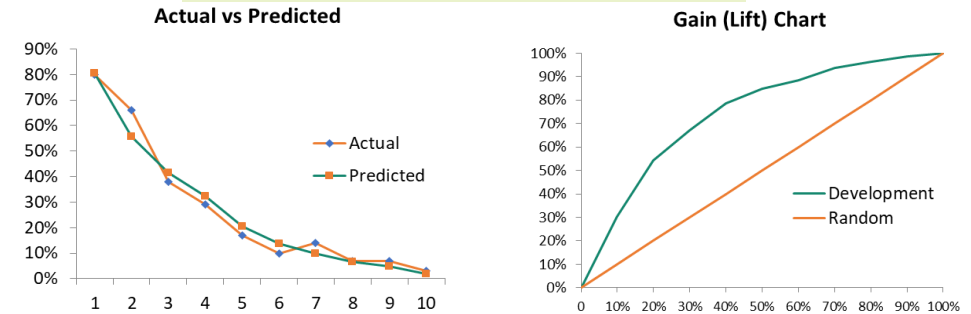
- Lower TAT for complaint resolution
- Less downtime
- Lead tracking and closures
- Enhance experience across multiple channels
- Enable channels for self service

- Lead – SO's skill mapping and allocation
- Customer360
- Campaign management automation

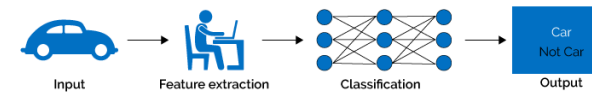
Customer Segmentation



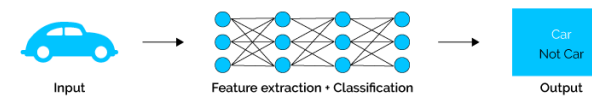
Prediction of Events



Machine Learning



Deep Learning



Return on Investment / Optimization

- Acquisition - Opt. Agent Location
- Customer Engagement
- Deepening by X-sell / Up-Sell
- Retention
- Next Best Action / Product

Risk Analytics

- Probability of Default / Loss forecasting
- Collection scorecard
- CLTV
- Churn Prediction
- Employee Attrition - HR Analytics

**Wing**

Thank You

