Capabilities and Services in Data Analytics

WHITE CAPERS

About Us

- A **Results-Oriented** Research and Data Analytics Outsourcing Company providing end to end Research & Analytics Solutions to organizations worldwide.

- **Knowledge team** comprises of PhD's, Statisticians, Business And Financial Analysts, Management and Science Graduates and Technology professionals

- **Decades of experience** serving clients globally in diverse industries with specialization in Automotive, BFSI, Pharma, Retail, E-Commerce & Telecom.

A Result Oriented Research and Data Analytics Outsourcing Company driven by Passion and Leadership

Technical Capabilities

Statistical and Mathematical tools: SAS, SPSS, R, MATLAB

Analytical Techniques: Statistical Analysis, Predictive Modeling, Clustering, Decision Tree, Customer Segmentation, Forecasting and Simulation, Response Optimization, Risk and Decision analysis.

Statistical Procedures: Conjoint Analysis, Factor Analysis, Discriminate Analysis, Regression Analysis(Linear Regression, Logistic Regression, Generalized Linear Model, Multivariate and Univariate Analysis), Time-Series, Association rules etc.

Databases: Oracle, DB2, SQL server, MS Access

Reporting Tools: MS Excel, VBA Automation, MS PowerPoint

Our Team

As Jim Collin's has rightly put it - *"the right people are a company's greatest assets".*

White Capers has been fortunate enough to have a great team of professionals best suited for all your knowledge based requirements. The knowledge team comprises of PhD's, Statisticians, Business And Financial Analysts, Management and Science Graduates and Technology professionals to provide customers a comprehensive solution that work all the time.

Team Profiles:

PhD. in Economics from Penn State University, USA

PGDM/MBA from IIM Calcutta, India

PGDBM/MBA from XLRI, Jamshedpur, India

B.Tech/M.Tech from IIT Delhi, IIT Kanpur

Masters in Mathematics, Statistics, Economics

Chartered Accountants

Chartered Financial Analysts (C.F.A.)

Team Composition:

SME (Subject Matter Expert): Ph.D. with decades of industry / consulting experience

Statistician: MS in Statistics; years of working experience in applied statistical problems with expertise in statistical software

Stat-programmer: BE/B.Sc ; Statistical & quantitative experience; with experienced in SAS and other statistical packages

Analysts: MBA/M.Tech/B.Tech; with years of relevant research experience ; research papers in Publications and Journals

Engagement Process

The WC Engagement Process ensures each customer has a positive experience the moment they enquire with us. Every project goes through the WC process radar and the end result is customer delight.

Client Request → **Provide Solutions**

Review → **Planning** → **Operations** → **Delivery**

Review
- ❑Review issues
- ❑ Analyze requirements
- ❑ Develop optimal plan
- ❑ Finalize RFP

Planning
- ❑ Firm-up work-plan with milestones
- ❑ Select team members
- ❑ Finalize Contract with time and cost

Operations
- ❑ Start Project Work
- ❑ Meet milestones
- ❑ Conduct intermediate client review session

Delivery
- ❑ Prepare insightful Report
- ❑ Review with client & Finalize report

Beyond Rule based Segmentation

End of Period Block Status						
Status Movement	Nil	Cat A	Cat B	Cat C	Cat D	Cat E
Nil	GOOD	BAD	BAD	BAD	BAD	BAD
Cat A	GOOD	GOOD	BAD	BAD	BAD	BAD
Cat B	GOOD	GOOD	GOOD	BAD	BAD	BAD

The Credit Card portfolio of a leading bank was into 7 lakhs customers of < 30 DPD. With the budgetary constraints, only a handful of them could be pursued for collections. Business managers were used to segmentation-cuts derived from elementary business know-how, which gave some results but ***lagged far behind the benchmarks.***

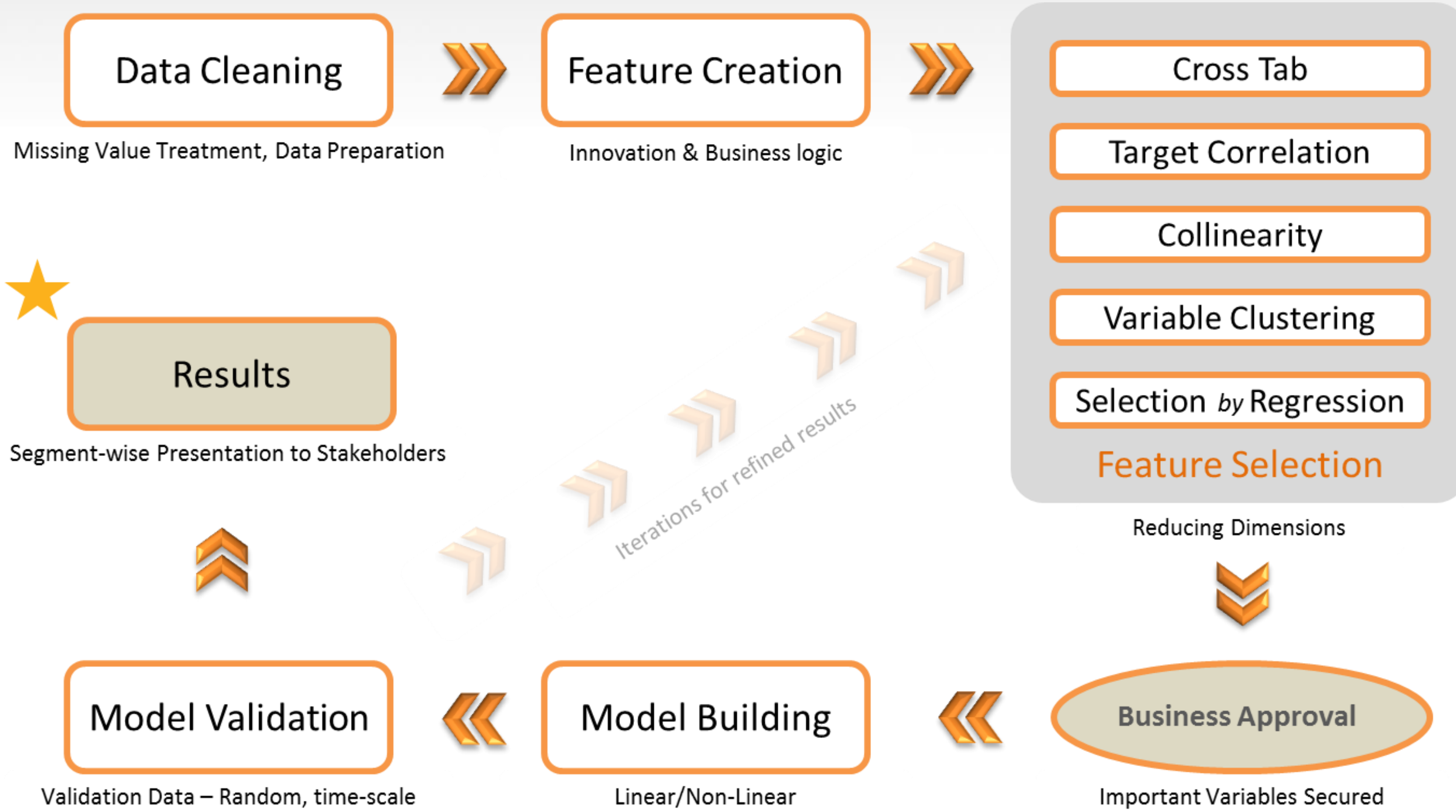
Prediction is Possible with Data

Results of the Propensity Scorecard				
Min Score	**Max Score**	**No of Observations**	**No. of Bad Customers**	**% of Bad Customers**
85.1	100	58,372	27,407	48%
67.8	85.1	58,372	13,182	23%
49.9	67.8	58,372	7,288	13%
34.5	49.9	58,372	4,263	8%
20.9	34.5	58,372	2,332	4%
10.1	20.9	58,372	1,257	2%
3.1	10.1	58,372	637	1%
0	3.1	58,372	256	0%
0	0	58,372	98	0%
-	0	58,372	88	0%

80% of bad customers are captured in 30% of the population.

Top 10% capturing almost half of the bad customers – the best bait for our *focused collection efforts*

Predictive Modeling – Process Flow



Services- Customer Analytics

Customer Acquisition → **Relationship Management** → **Strategic Planning**

Inbound Marketing

- Campaign Design and Tracking
- Segmentation and Targeting
- Sales Performance Management

Marketing Channel Analytics

- Channel Effectiveness Optimization
- Multi media Acquisition Campaign Design and Optimization

Cross-Sell/ Up-Sell

- Cross-sell Strategy Design
- Multi Media Campaign Design
- New/Inline Product Forecasts

Lifetime Value Analytics

- Spend Analytics
- Customer Segmentation and Clustering
- Customer Satisfaction Analysis

Inventory/ Product Planning

- Demand, Supply & Inventory Planning
- Product Value Assessment, Capacity Planning, Portfolio Value Assessment

Retention/ Revival

- Retention Prediction Scorecard
- Revival scorecard and Segmentation
- Early warning churn prediction model

Data Mining and Data Cleansing

Reporting, Dashboarding & Visualization

Model Development and Recalibration

Services- Marketing Analytics

Customer Acquisition

- Market Analysis
- Response Modeling
- Campaign Design and Optimization
- Sales Data Analysis
- RFM Analysis

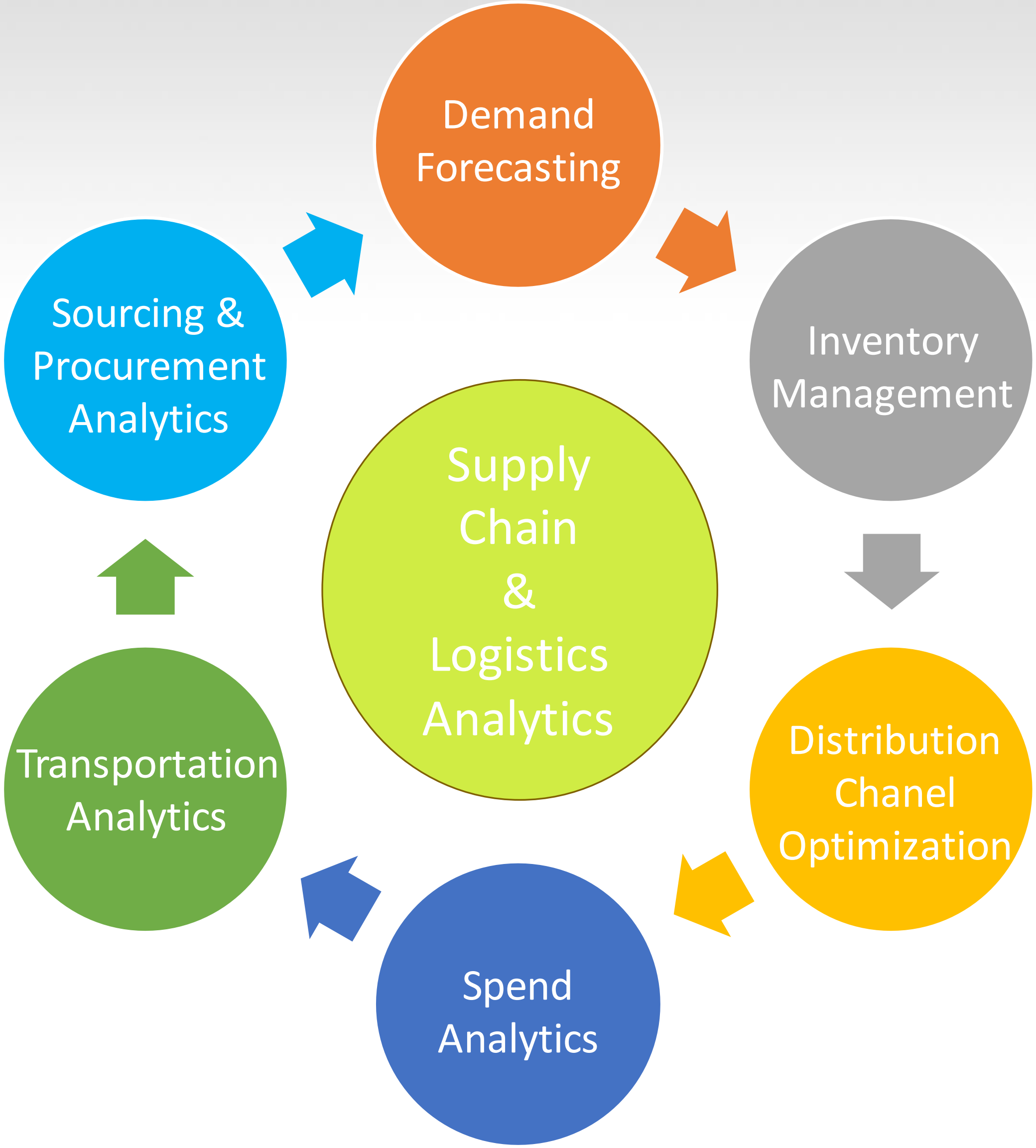
Development

- Cross Sell/ Up Sell Models
- Customer Segmentation
- Relationship Data Analysis
- Marketing Data Analysis
- Customer Profiling

Retention & Other

- Lifetime Value
- Dashboard and BI Systems
- Churn Prediction
- Customer Loyalty
- Retention Models

Services- Supply Chain Analytics



Services- Historical Data Analysis

Meaningful information about customer behavioural patterns can be identified using the historical data of customer transactions-

- Who are our loyal **consumers**?
- What type of **products** do they buy?
- What are the dynamics of their spend **behaviour**?
- What is the consumer **landscape** and where is it moving?

A thorough analysis of historical data (customer, transactional, products) is conducted in the light of events that trigger specific consumer responses to the buying behaviour. Immense valuable insights about consumers and their ever-changing tendencies are revealed from the voluminous data available in situ.

Customer Specific

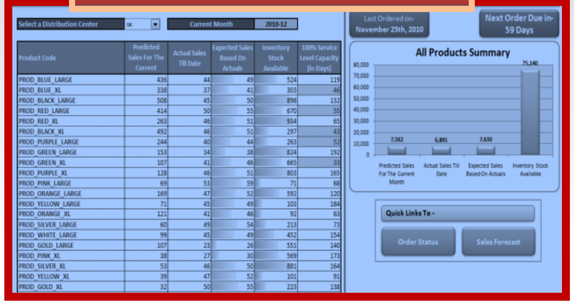
- Identifying Distribution of Revenues across key Drivers - Aggregate level, No. of Products, Preferred Products etc.
- Consumer Preferences - Categories, Price, Durability, Service etc.
- Revenue Growth Trends - Category /Geography
- Profile of Consumers Responding to Promotions

Product Specific

- Customer profile for every Product Category - Buying Tendencies, Products Preferences (favourite product), % of Loyal Consumers, etc.
- Aggregate Purchase Pattern of Consumers - Overall, Zip, Product
- Profile of Customers responding to promotions
- Customer Response - New products launch

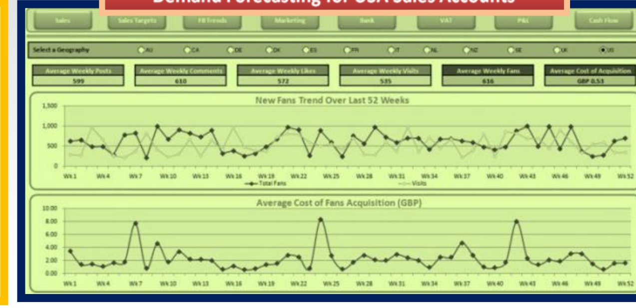
Services- MIS and Dashboards

ORDER & SALES MANAGEMENT PORTAL



DATA BIBLE: DTC SALES TARGET COMPARISON

Demand Forecasting for USA Sales Accounts



Visualization of Performance Measures

Measure Efficiencies

Understand Trends

Identify Actionable Items

Make Informed Decisions

Align Organizational Goals

Expedite Reports

Gain Total Visibility

***Benefit** from MIS*

Samples & Snapshots

Segmentation Results- Sample

Segmentation Results of Schema 1 (last 12 months of sales data)

Segmentation Results of Schema 2 (last 6 months of sales data)

	0	1	2	3	4	5	6	7	8	9	10	Total
0	80	62	5	3			1					**151**
1		145	19	7	1	1	1					**174**
2		15	30	10	6	2	1	2	1			**67**
3		3	14	15	8	3	2	1				**46**
4			4	9	7	7	4	3				**34**
5				1	5	8	5	4	1	1		**25**
6				2	6	3	2	4	2			**19**
7					4	3	4	2	1	2		**16**
8						1	3	3	4	1		**12**
9									4	3	2	**9**
10										2	3	**5**
Total	**80**	**225**	**72**	**47**	**37**	**28**	**23**	**19**	**13**	**9**	**5**	**558**

Customers that were performing well earlier but have attributed to a lower sales recently- **High Potential Customers**

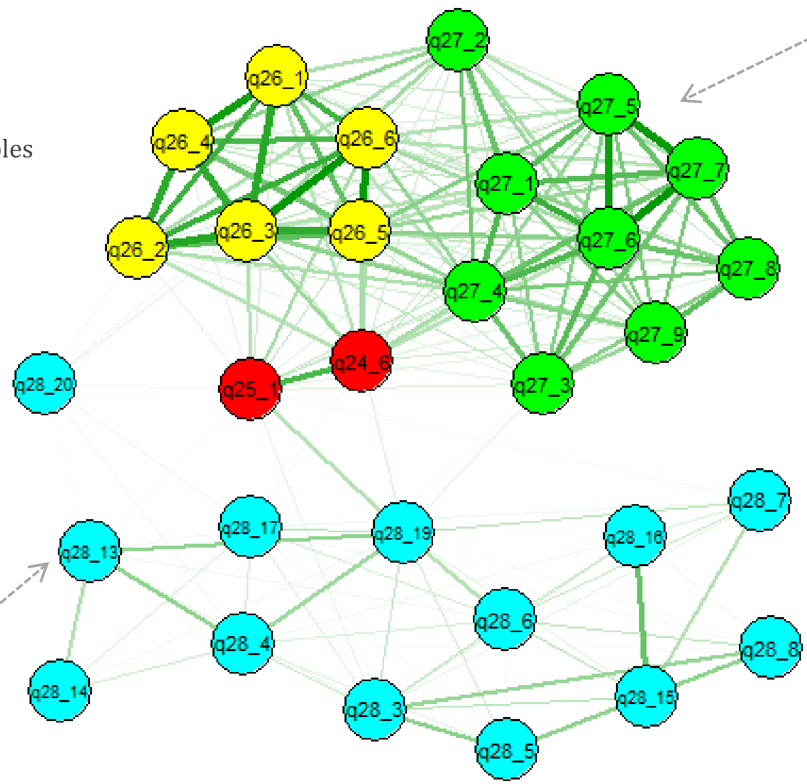
Customers that have largely remained unchanged over the last 12 months

Customers that have increased their relative spends on the Brands recently

Data Visualization - Sample

Plot: A network visualization of the correlations among two Dependent Variables (Q24F/Q25: in red) and 28 Dependent Variables (7 Variables in Q28 not considered due to missing values).

- Q24F,25: Dependent Variables
- Q26: 6 Variables
- Q27: 9 Variables
- Q28: 13 Variables



Nodes (Variables)

Lines between the nodes are the Correlations – The greater the Correlation between two variables, thicker the line between their Nodes

Technique used - Spring Layout: More highly correlated variables are placed near each other and away from less or negatively correlated variables.

Q26|Q27: Variables within the category are **highly correlated** to one another leading to **Multicollinearity**.

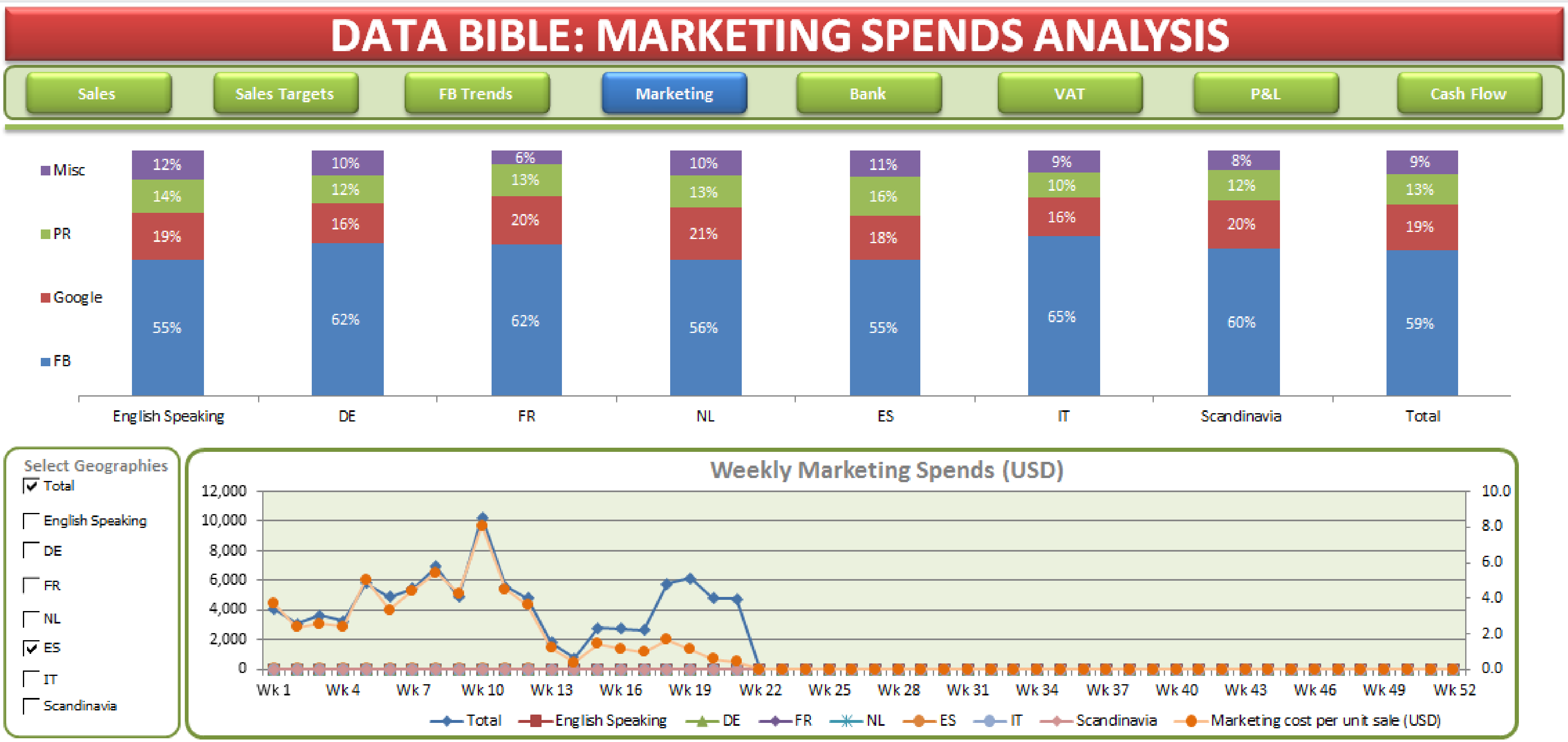
Descriptive Analytics - Sample

Location	Revenue (2012|2011) Monthly Average	Half Yearly Growth % Monthly Average	Performance		Trends & Recommendations	Units Sold 2012	Unique SKUs 2012
Region 1 ★	↑ 3077 / 1421	↓ - 92 %	Most Revenue Generating – ***Poor*** Half Yearly Growth	M	Significant Sales drop in the past 5 months: only 1 SKU sold	171	8
Region 2	↑ 1328 / 191	↑ 49 %	***Best*** Performance - Well Done !	M	All SKUs have increased sales in the past one year	62	8
Region 3	↑ 1018 / 159	↑ 35 %	***Good Work*** – Sustained Growth	M	Continuous Sales happened in the past one year	74	7
Region 4	↑ 800 / 250	↑ 93 %	***Good Work*** – Sustained Growth	M	Focus on more Products will elevate Sales	60	8
Region 5	↓ 658 / 660	↓ -100%	***No Sales in Last 3 Quarters***	M	Focus Desired, Sales occurred only between Dec'11 to Feb'12	71	3
Region 6	↑ 479 / 367	↑ 1356%	***Successful Q3*** – Failed Year	S	Bestseller Sales occur once per year	19	6
Region 7	↓ 0 / 222	↓ No Sales In 2012	***Focus*** Required – Dormant Region	M	No SKU sold in the past one year. Demand per SKU - less than 10 units	None	3

Half Yearly Growth % = *[(Monthly Revenue Average in 2012/ Monthly Revenue Average in 2011) – 1] * 100*

S – Single Product Focus | **M** - Multi Products Focus

Sample –Spends Analysis Tool



Sample – Marketing Spends Tool

DATA BIBLE: SALES PERFORMANCE

Sales | Sales Targets | FB Trends | Marketing | Bank | VAT | P&L | Cash Flow

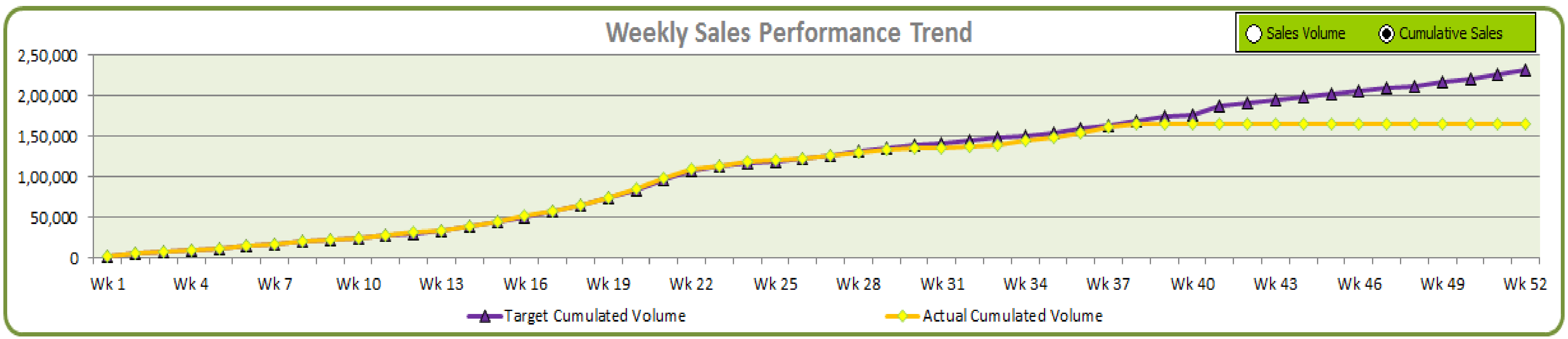
Select Sales Channel Independent+Website

Select a Product Adult- All

Select a Geography ◉ ALL ○ AU ○ CA ○ DE ○ DK ○ ES ○ FR ○ IT ○ NL ○ NZ ○ SE ○ UK ○ US ○ OTHERS

Average Weekly Sales (Target)	4,460	Units
Average Weekly Sales (Actual)	4,343	Units
Variance in Sales	-117	Units

Cumulative Sales Till Date (Target)	1,69,491	Units
Cumulative Sales Till Date (Actual)	1,65,041	Units
Variance in Cumulative Sales	-4,450	Units



Case Studies

Case: Demand Forecasting

Business Objectives: Build a Forecasting model to predict the monthly demand levels for each sales channels across all geographies and plan the orders optimally to avoid stock-outs and large inventory levels.

Approach

Product Segmentation and Analysis

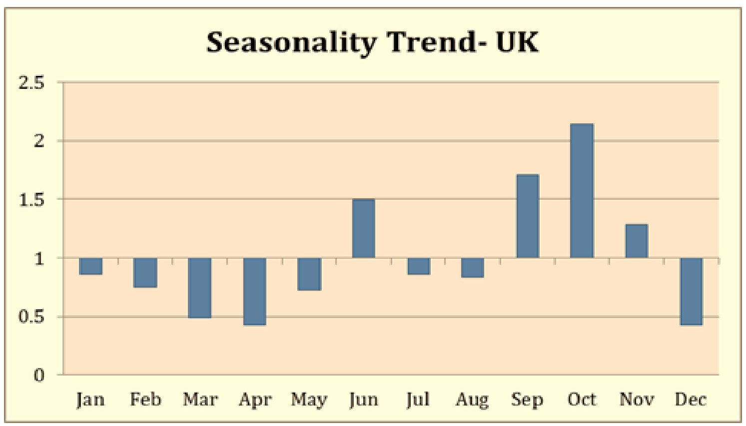
Clustering of the products (more than 250) into segments that make most of the business sense. The segments were extensively studied per-se to factor out trends & patterns that can be built into the model development.

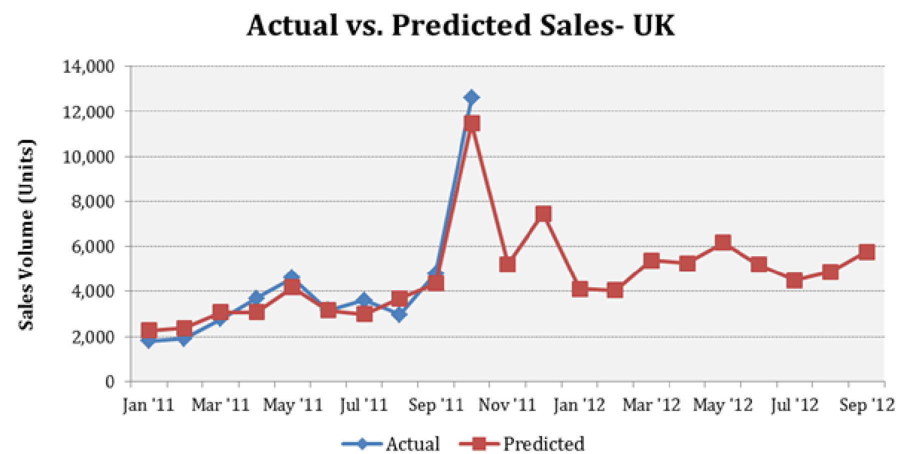
Demand Forecasting Model

Various techniques were handpicked to test the efficacy of statistical models which included EWS– Holt and Winter, Additive Decomposition, Multiplicative Decomposition, Auto Regressive Moving Average, and more.

Inventory Management and Order Planning

Basis the expected demand in future and the existing inventory levels, order recommendations were optimally planned on individual products levels to avoid stock outs for products and large inventory levels.





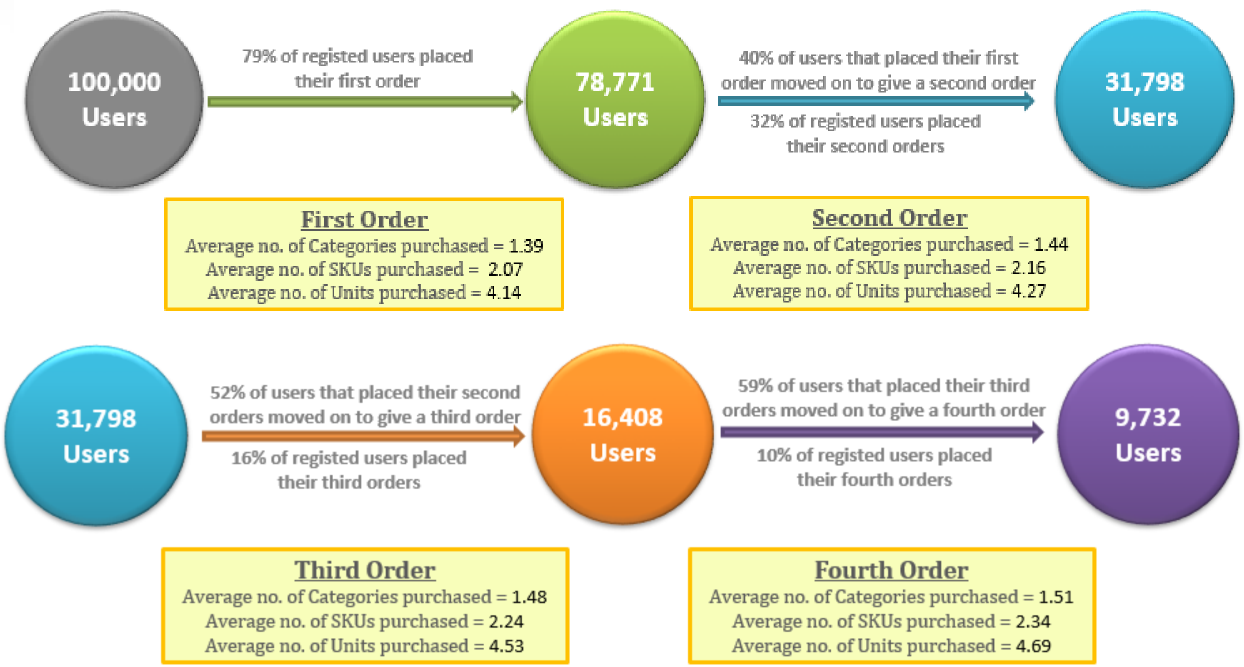
Client Benefits: Using the predictive forecasting models, accuracy of 82% is achieved in demand prediction within the first two months of its usage. Our 'Inventory Management tool', built to manage inventories, administers the orders and shipments statuses to a very fine level of success which further increases the service levels by 41%.

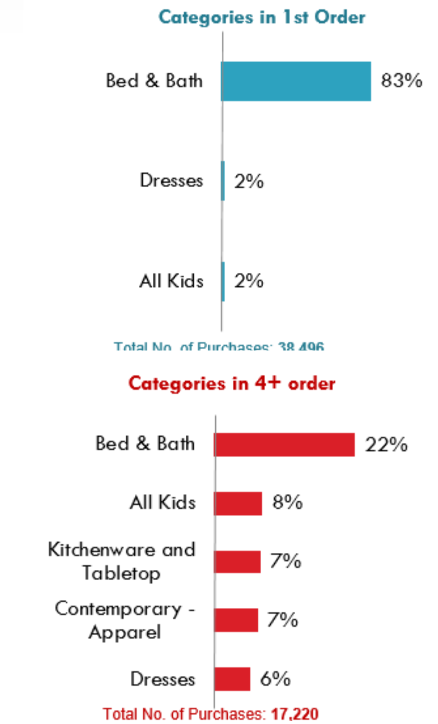
Case: Purchase Profile Analysis

Business Objectives: To analyse the customer sales data by pivoting the customers and understand various purchase patters that emerge from their shopping behaviour over a period of time.

Approach

Analyse first four purchases → Investigate correlation of sales among categories → Impact of Product Category on LTV





Client Benefits: The results of the analysis were implemented in designing marketing campaigns for new users, and emailers targeted for repeat purchases. Management removed some product lines having less margins and no visible impact on the repeat sales. The overall contribution margin increased by 12% as a result of realigning priorities.

Case: Optimizing Distribution Cost

Business Objectives: To evaluate the cost proposal of various shipping players in USA and Canada and finalize a mix of delivery channels for optimal shipping cost.

Approach

Cost Grid Study of Prospective Partners

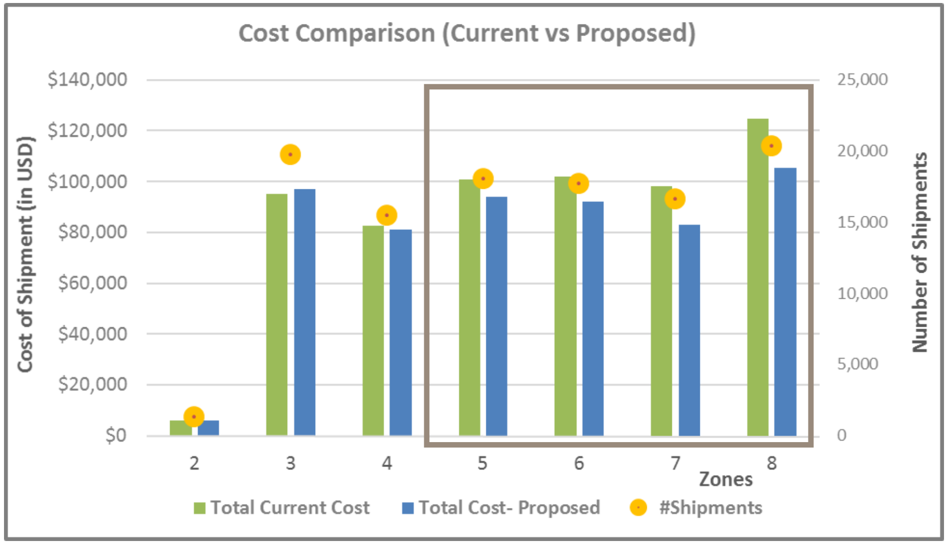
Standardizing the Zip Code to Zone Mapping and understanding the reach cover of various shipping companies for different transport categories- Ground, Ship, Air etc.

Comparative Cost Saving Analyses

A detailed analysis on both weight and zone level to understand how much potential cost saving is available in moving from the current shipping service to a new one.

Selecting Optimal Channel Partner Mix

Analysis of all test cases and selection of appropriate partner based on savings. A blue print of logical cases was built and embedded in the IT systems.



Possible significant reduction in the shipping cost when used for shipping in zones– 5, 6, 7 and 8.

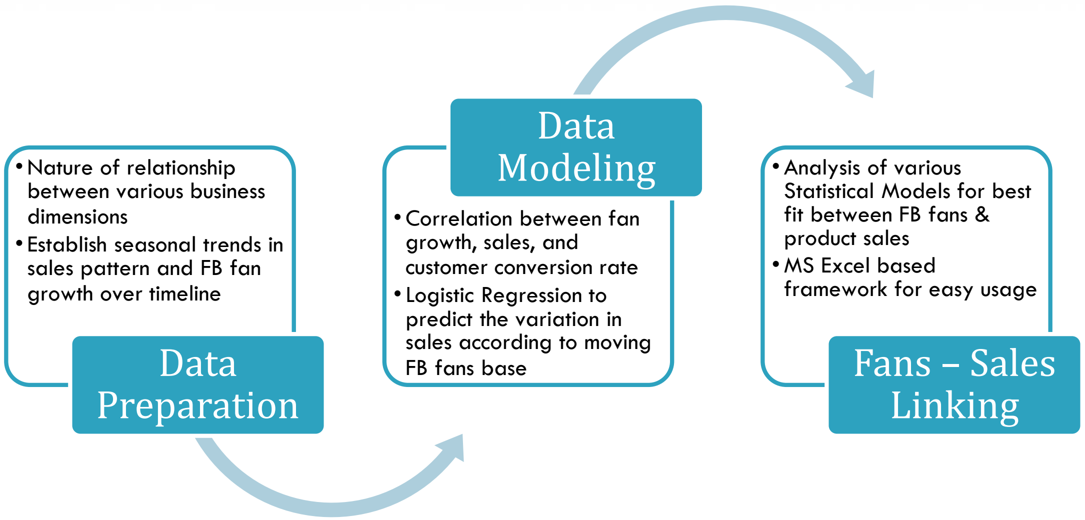
The company saved about USD 20,000 in the first month and was eying a saving of USD 300,000 in the year.

- The shipping cost were reduced by 8.5%.
- Per package shipment cost was reduced by $ 0.45 to $ 0.55 for various shipment types.
- Rolled out a variable shipping plan for customers than charging fixed shipment fees.

Case Study: Facebook Sales Linking

Business Objectives: Determine if there is a correlation between Facebook "fan" growth and sales trends and build a statistical model that links Facebook fan growth to Sales to help the retailer focus and manage their marketing spends more effectively.

Approach



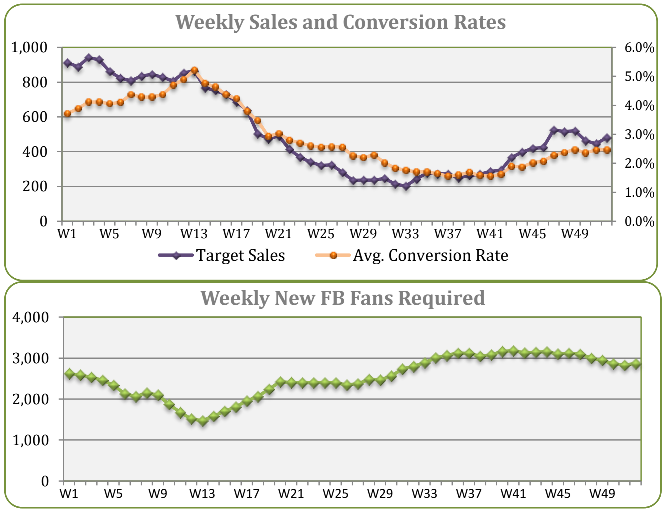


Figure: Mathematical Model Results.

Client Benefits: We helped the client institutionalize and leverage our expertise in Marketing Analytics on Social media and scale up the business to more than 350% since engaging White Capers as their trusted Analytics partner.

Case Study: Telecom Analytics

Business Objectives: Develop a model to be used in live collection aiming to predict the customers who are going to be disconnected or bankrupt in next six months. The model was to be used for scoring those customers who are in collection (missed payment of at least one bill) and having due amount greater than 30$).

Predictive Characteristic Analysis

An analysis showing the predictive power of various Strata extract attributes and derived attributes available at the observation point. It includes rank-orders account predictors for the "bad" definition (objective function).

Sub-Population Analysis

Assess the improvement to overall predictive strength of developing models for other sub-populations-
a). Includes creation of prototype models for selected sub-populations,
b). Includes performance charts and K-S statistics of prototype models

Final Behavior Model Specifications

Final documentation of model(s) showing predictive strength and specifications for implementation
a). Includes performance charts and K-S statistics of final model
b). Documentation of final model attributes and point allocation or coefficients
c). Ready for input into database

Client Benefits: Using our approach our client now has a scientific approach for the collection strategies to optimize their collection efforts. This tool is being used in live collection system with an automated alert system to raise indications of customers in terms of high, medium or low risk level at time of their first default itself.

Case Study: Telecom Analytics (Cont.)

Illustration : Predictive Model Results on various sub-populations

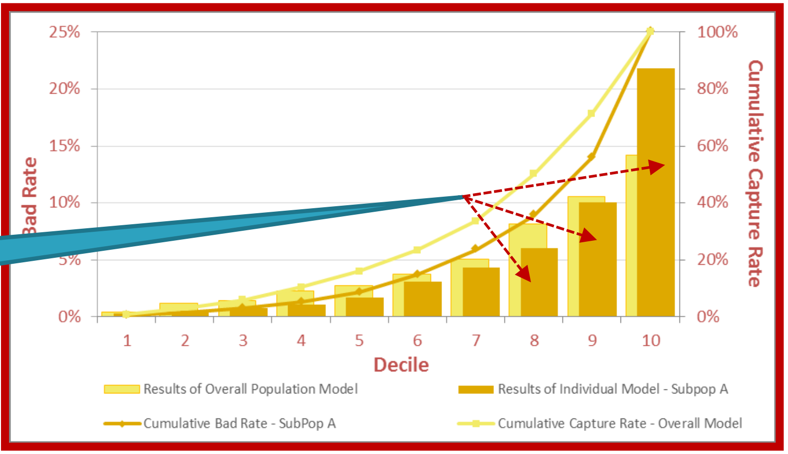
Results of Individual Model - Subpop A

Decile	Total	Bad	Good	Bad Rate	Cumulative Capture Rate
1	4990	13	4977	0.26%	0.5%
2	4990	20	4970	0.40%	1.3%
3	4990	39	4951	0.78%	2.9%
4	4990	55	4935	1.10%	5.1%
5	4991	85	4906	1.70%	8.6%
6	4990	152	4838	3.05%	14.7%
7	4990	217	4773	4.35%	23.5%
8	4990	302	4688	6.05%	35.7%
9	4990	502	4488	10.06%	56.0%
10	4991	1089	3902	21.82%	100.0%
Total	49902	2474	47428	4.96%	100.00%

Results of Overall Population Model

Decile	Total	Bad	Good	Bad Rate	Cumulative Capture Rate
1	4990	19	4971	0.38%	0.8%
2	4990	58	4932	1.16%	3.1%
3	4990	69	4921	1.38%	5.9%
4	4990	112	4878	2.24%	10.4%
5	4991	136	4855	2.72%	15.9%
6	4990	185	4805	3.71%	23.4%
7	4990	253	4737	5.07%	33.6%
8	4990	408	4582	8.18%	50.1%
9	4990	525	4465	10.52%	71.3%
10	4991	709	4282	14.21%	100.0%
Total	49902	2474	47428	4.96%	100.00%

The Subpop A model performs better than the model built on overall population.
K-S lift of 49 vs. 39



Top Decile Captures **45%** of Bad Customers
Top 3 Deciles Captures **78%** of Bad Customers

Case Study: Cross-sell Model

Business Objectives: A leading financial services group, wanted to explore the possibility of leveraging their existing customer database by-

- Identifying and targeting prospective customers for cross selling
- Building a scorecard to calculate the propensity of the target customers to purchase various products

Approach

Surrogate Data Creation	Model Development	Customer Profiling	Customer Segmentation
Surrogate Data was created for customers using Statistical Techniques, Survey Results, and Business Knowledge	Models were developed on surrogate data leading to scorecards for each product type	Profiling of customers conducted that have greater likelihood of buying a given product	Scores obtained from the cross-sell model are used to segment the customers of the entire product portfolio

Client Benefits: White Capers helped the client optimize their cross sell efforts and institutionalize this scientific approach as an organization wide operations tool for all cross sell campaigns.

Case Study: Freight Service Optimization

Business Objectives: Outbound freight optimization analysis by cost, service levels, zone, package dimensions and weight thereby, helping the company optimize service levels and reduce freight charges that has a direct impact on their bottom line.

Sr. No.	Analysis Description	Analysis Details	Delivery Format
1.	Cost per package by zone by service by location	Analysis of cost per shipment package with data cuts on- ▪ Time period trends- month on month (MOM) ▪ All Carriers (Canada Post, UPS, Mail Innovation etc.) and all service levels (Ground, Surepost, 1Day delivery, 2Day delivery etc. : 16 service options in total) ▪ Across 3 locations and 8 associated zones (24 levels)	**Presentation:** Containing all the trends and patterns obtained as analyses results, observed inferences and a comparative analysis of results across key parameters
2.	Average cost analysis per zone by location	Percentage distribution of packages and average cost of shipment across ▪ Different locations and associated zones (24 levels) ▪ Time period trends- month on month (MOM)	**MS Excel:** Containing analysis details

Case Study: Freight Service Optimization

<table>
<tr><th>Sr. No.</th><th>Analysis Description</th><th>Analysis Details</th><th>Delivery Format</th></tr>
<tr><td>3.</td><td>Analysis on Service Levels</td><td>Analysis of packages through various service level options-
▪ Distribution of # orders shipped using various service level options (16 in total)
▪ Split across 3 locations and 8 associated zones (24 levels)</td><td rowspan="2">Presentation:
Containing all the trends and patterns obtained as analyses results, observed inferences and a comparative analysis of results across key parameters

MS Excel:
Containing analysis details</td></tr>
<tr><td>4.</td><td>Analysis of Dimensionally Weighted Packages</td><td>▪ Top ten dimensionally weighted products (and their variants, product categories) which drive maximum count/revenue of sales
▪ Top ten products (and categories) that make it least profitable for us to sell because of the dimensions (and whether do we need to actively promote these products).
▪ Time period trends- aggregate</td></tr>
</table>

Case Study: Retail Analytics

Project Outline	Description	Benefits
Monthly default prediction models for active Retail (Auto) Loan portfolio	▪ A 100 year old leading vehicle finance company from US with a sub prime portfolio wanted to make scientific and optimal collection strategies. ▪ Developed an early warning delinquency predictor scorecard on the portfolio and implemented the same on the client's system. The scorecard gives scores to all the accounts based on their propensity to default on the payments in the next month. It also categories the accounts into risk segments helping the client in targeted collection strategies.	**After implementing the model, the monthly default rates are down by 16%**
Inventory Management System for a Leading Multi National Retail Player	▪ A global retail company had problems in optimizing the inventory levels in the warehouses so as to not miss out on demand while avoiding cannibalization ▪ Prepared a smart order processing and inventory management system to identify and alert stock levels, place and track orders automatically ensuring high service level with low overall storage cost.	**Reduced the storage cost by 30% while increasing the service levels by 15%**
Customer Sales Data Analysis for a large multi brand retail company based in Australia	▪ A leading multi brand e-retail player with a large customer base needed to analyze the customer database in depth to understand the varying sales trends, customer behavior, product affinity, market baskets so as to effectively target the marketing efforts. ▪ An in-depth study of sales data was performed to identify patterns of sales by Customers across all sales regions, by each brand, and SKUs sales trend for key national accounts. ▪ A dynamic dashboard was prepared to provide a holistic view of the complete performance trend.	**The client could get a complete picture of varying KPI trends across customers, regions and SKUs and hence, improve the sales productivity significantly.**

Case Study: Financial Services

Project Outline	Description	Benefits
Data Cleansing on a Life Insurance portfolio database	▪ Our client, a leading Insurer needed to increase phone number contactability on their database. The phone numbers were not in machine dialable format s hence dialer machines could not be used directly for customer reach out/ cross-sell/ renewal campaigns. ▪ Developed an algorithm which picks correct phone numbers from text strings and modifies them into machine dialable format (adds std code on landlines, if required). Automated it in an excel tool to be used on incremental data.	**As a result of improved contactability, cross-sells went up by 11% in a year's time**
Data De-duplication and Multimedia Campaign Design	▪ Mid sized brokerage firm having seen a 100% YoY growth for last three years was finding it difficult to manage their DW (identify unique customers, unique families etc.) resulting in huge leakages and untapped potential ▪ Developed de-duplication algorithms, created unique identifiers in the DW ▪ Designed Multimedia cross-sell campaign based on customer coordinates, channel availability and previous response etc.	▪ **Enhanced information about customer base resulting in better business management** ▪ **Cross-sell on existing base amounting to 15% of annual revenues**
Mortgage/SME Loan Portfolio: Collection Scorecards System Design	▪ Leading retail bank with a regional focus had a large mortgage and SME loan book. Account management at branch level so no centralized collections in place ▪ Needed data driven systems to facilitate proactive and centralized collections and recovery processes ▪ We Developed early bucket delinquency predictor and late bucket payment predictor scorecards to check forward flow rates early in the credit cycle and minimize NPA later	**Scorecard used in portfolio segmentation for targeted treatment design resulting in improved credit risk management**

Core Team Profile

Team Profile – Gaurav Bajpai

Gaurav Bajpai

Analytics Head

Education: PGDM from IIM Calcutta, B.Tech from IIT Kanpur

Specialties: Project Planning & Management, Marketing Analytics, Forecasting Models, Propensity Scorecards, Dashboards & MIS, Management Tools, Regression Analyses, Retail Analytics

Tools

SAS, SPSS, R, MS Excel, MS PowerPoint, VBA

Skills

Modeling & Forecasting, Predictive Analytics, Business Strategy, MIS, Reporting Tools Building, Presentations

Gaurav brings to the team a rich consulting experiences in both national and international geographies. He has worked on many assignments in BFSI, retail, telecom, and e-commerce. Being an automation champion and a process-oriented person, Gaurav was responsible for substantially reducing the duration of a major reporting activity at Yahoo. He has developed many models and tools to help optimize the various marketing channels of various companies. Most notably is his contribution to an retail house for which his demand forecasting and inventory management models enhanced the revenue line significantly and increased the service levels by 41%. He also brilliantly projected sales for a clothing brand by using Facebook fans information vis-à-vis the demographics of the customers.

Key Projects: Go to market Strategies for key business verticals at Yahoo!, analytics team set up for a large insurance company in India, Management Information System set up for e-retail company having presence across the globe, demand forecasting and inventory management for a leading retail client of UK.

Team Profile – Hemant Kathuria

Tools
SAS, R, MS Excel, MS Access, MS PowerPoint, VBA, SQL

Skills
Reporting, Predictive Modeling, Data Cleaning, Data Presentation & Analyses, Tools Building

Hemant Kathuria

Project Manager

Education: B.Tech and M.Tech from IIT Delhi

Specialties: Project Management & Scoping, Predictive Analytics, Customer Segmentation & Profiling, Resources Management, SQL reporting, Managements tools building using MS Office suite & VBA

Hemant has delivered many assignments for top notch BFSI and retail clients across India, US and Europe and is especially noted for his contributions in predictive analytics solutions. He has a number of successful assignments in the areas of demand forecasting, customer segmentation and profiling, churn predictions and many more under his belt. He has also delivered many scorecards and models for collections & recovery processes in the BFSI domain.

He is particularly known for his eye for innovation, team bonding capabilities, and project management. His focus areas are predictive modeling using SAS & R, and his specialty solutions include customized management tools in VBA & MS Office.

Key Projects: Analytics team set up for a large pharmaceutical company of US, customer sales data analysis for a large e-commerce company, marketing mix models for retail company, collection scorecard for a big telecom player of US, demand planning for a leading retail company of Europe, churn prediction model for a BFSI company based out of Europe.

Team Profile – Pradeep Kumar

Tools
SAS, R, SPSS, MS Excel, PL/SQL, MS Access

Skills
Linear & Logistic Modeling, Univariate & Multivariate Analyses, Segmentation & Profiling, Scorecards

Pradeep Kumar

Senior Consultant

Education: PhD from Pennsylvania State University, B.Tech from IIT Delhi

Specialties: Statistical Analyses, Neural Networks, Descriptive & Predictive Modeling, Collections & Recovery Strategies, Multi Channel Intensity Optimization

Pradeep is known for his models for parameter setting & customer profiling, and has worked on a plethora of assignments for Phama companies and Retail Assets. His segmentation techniques brilliantly captures the Pareto Principle and repeatedly ensures that his target customers appear in the top performance buckets when validated. Pradeep has considerable expertise in the areas of Customer Segmentation Scorecards, Clustering in non-availability of target cases, and Portfolio Analysis. His ability to convert non-linear behavior of resources into linear models give him the edge to conceptualize both costs and efforts of an organization into effective techniques of linear and logistic regressions.

Key Projects: Predictive scorecard solutions (early warning, roll forward, application fraud, collections for personal loans and two-wheeler loans) for a leading retail bank of US, customer segmentation solutions for a retail client of Australia, Promotion Response modeling for a large Pharma company of US, Physician segmentation for a large European Pharma company.

Reach Us

Gaurav Bajpai

Head- Professional Services

Dir: +91 965 096 7333

Email: gaurav.bajpai@whitecapers.com

For general enquiries you could also send us an email at info@whitecapers.com or fill in the Contact Us form at www.whitecapers.com