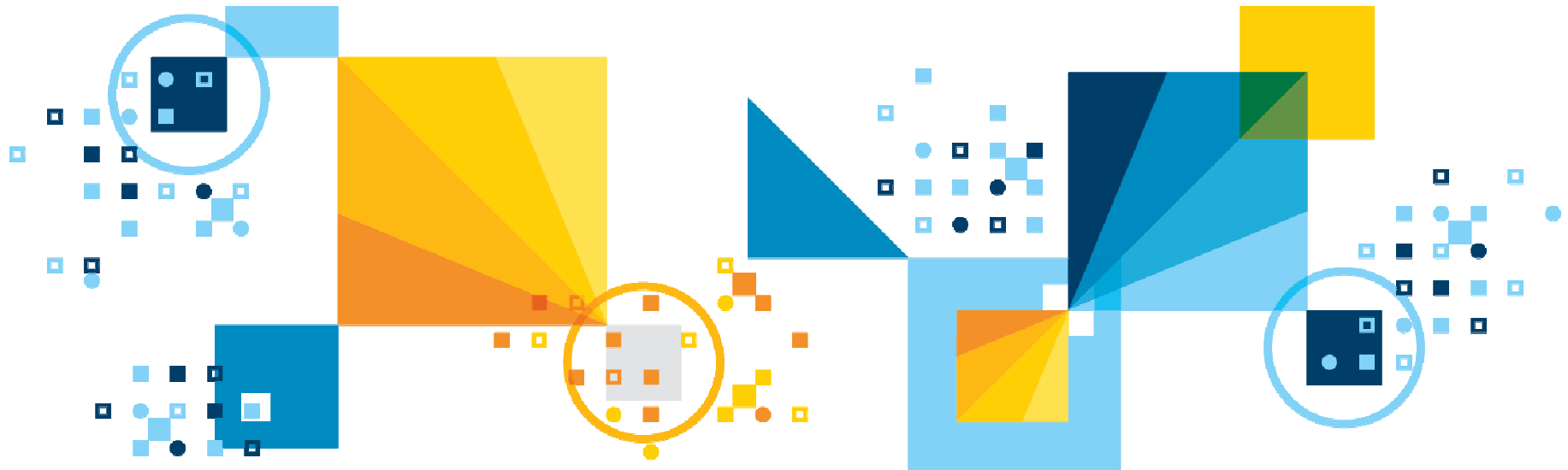


Reimagining Data Strategies to Develop a 360° View of Your Customers

Neşe Umut, Big Data Brand Manager, IBM Türk

Umut Şatır, Predictive Analytics Solutions Architect, IBM Türk





Digital Giants...As of Jan'16 there are 229 start-up's with over 1 billion\$ market value...



World's Largest Accommodations Company...
Owns No Real Estate



World's Largest Taxi Company...
Owns No Vehicles



World's Largest Retailer...
Carries No Inventory



World's Largest Media Company...
Creates No Content



VS



x2 Market Capital

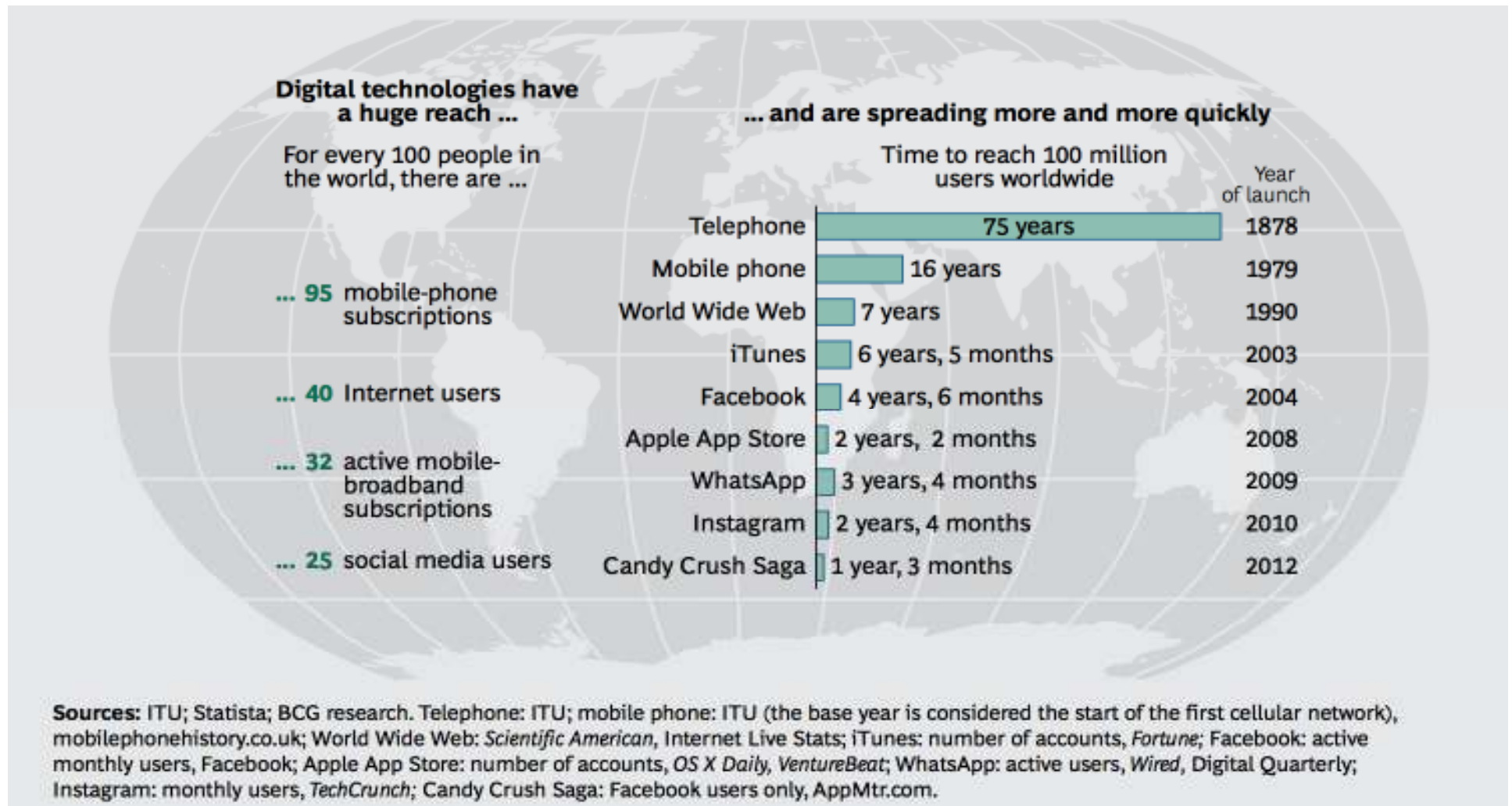


VS



More liquidity
140.000 employees /
4.1 million employees

The pace of disruption has increased exponentially...



Information is at the center of a new wave of opportunity...

... and organizations need deeper insights



2.5 million items per minute



5 TB per flight



300,000 tweets per minute



>1 PB per day gas turbines



200 million emails per minute



220,000 photos per minute

1 in 3

Business leaders frequently make decisions based on information they don't trust, or don't have

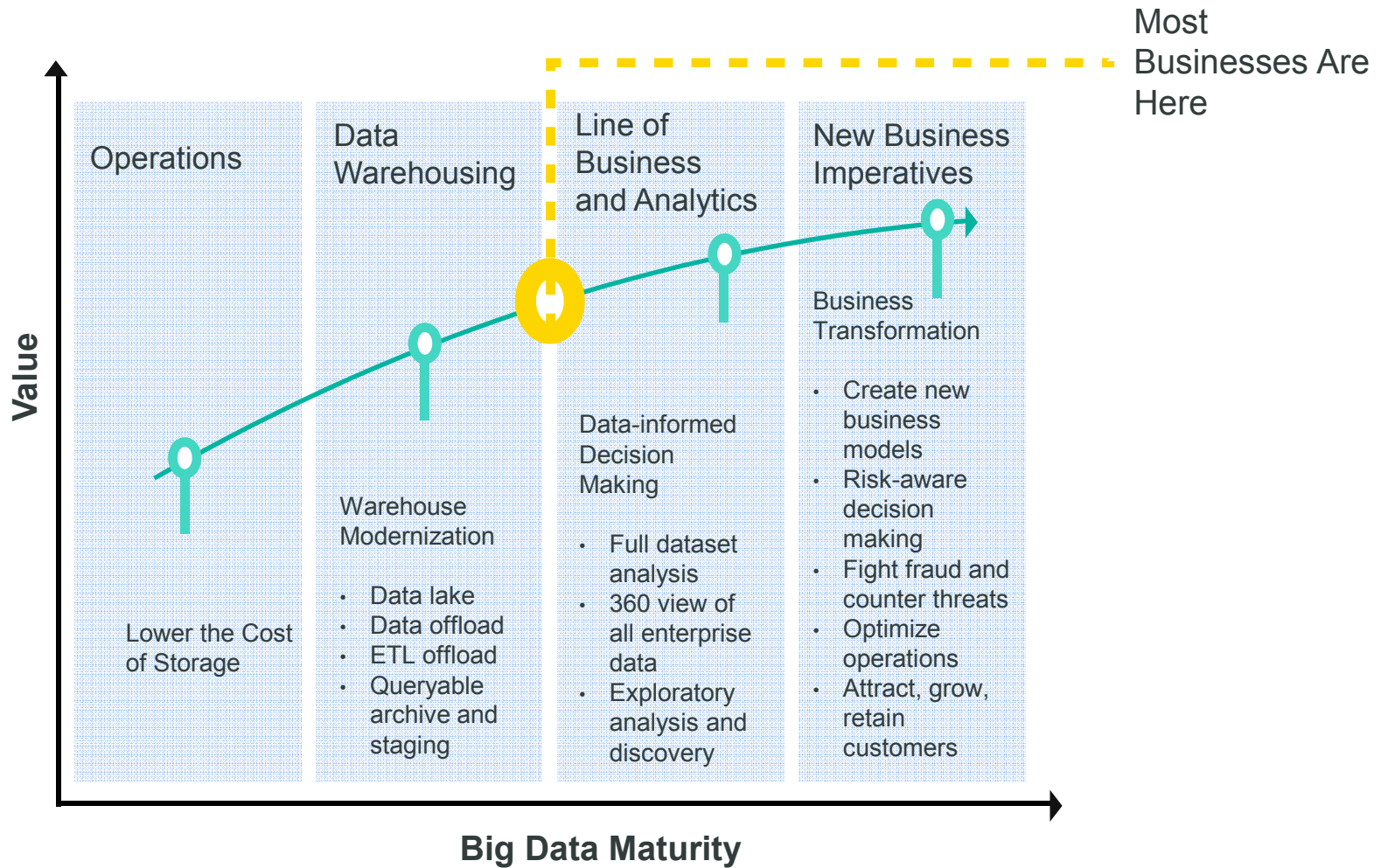
1 in 2

Business leaders say they don't have access to the information they need to do their jobs

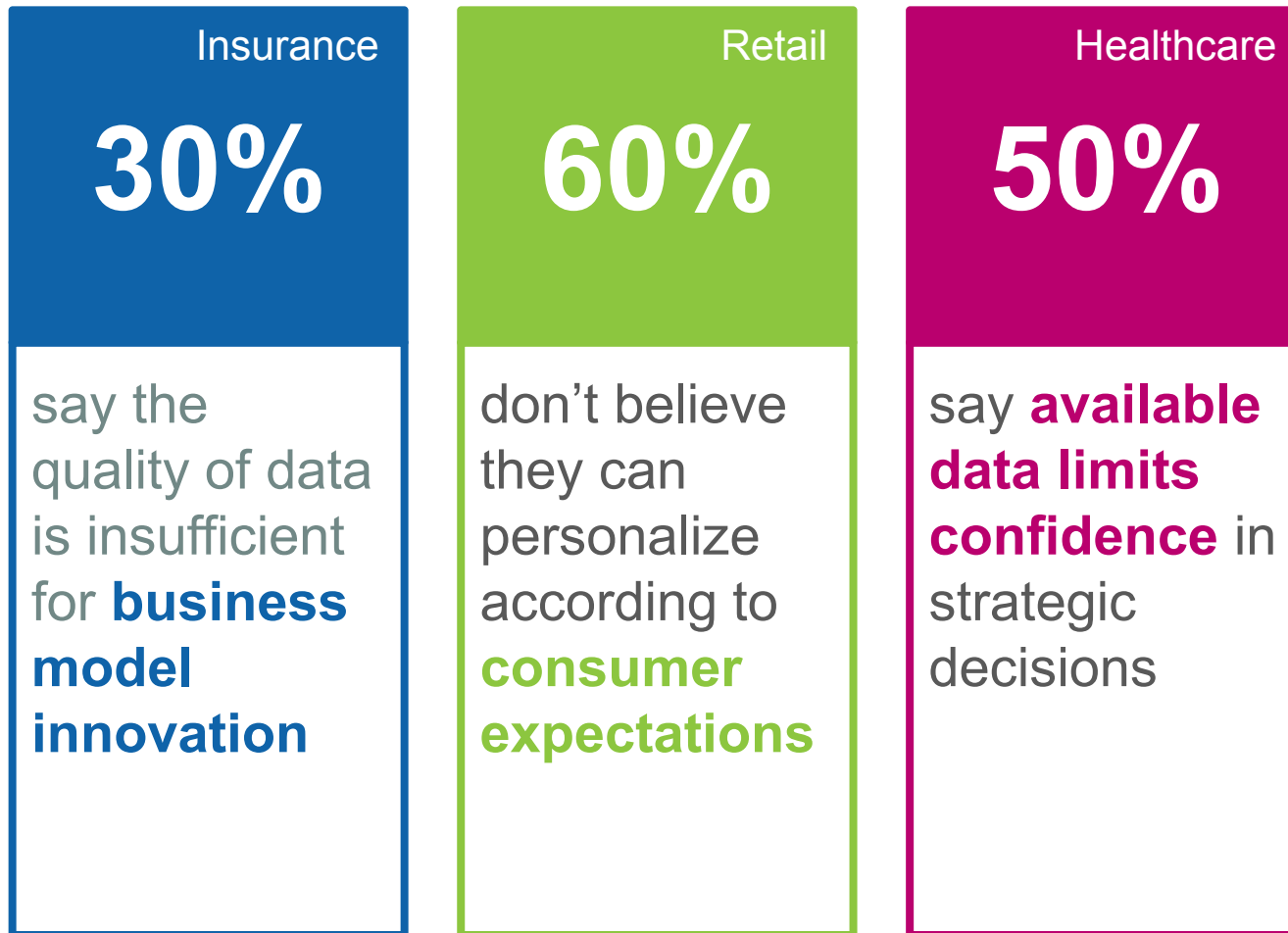
90% of the data in the world was generated in the last 2 years!

Today the world's data is doubling every two years. Are you ready?

BUSINESSES MUST EVOLVE OR BE MARGINALIZED



TODAY'S INDUSTRY LEADERS RECOGNIZE THE GAP IN THEIR ABILITIES:





**81% of
Marketers
say...they have
a holistic view of
their customers**

**Only 37%
of
Customers**

IBM Customer Experience Analytics Overview

Digital consumers own four devices and consume 60 hours of digital content per week

Nielsen: The U.S. Digital Consumer Report, 2014

1. Sold two houses, huge EFT's to Bank X.

2. 2 visits to Bank X website to check mortgage loans

3. 2 calls with the RM on mortgage rates

4. 3 emails with the RM on payment plan

5. 2 SWIFT's to XXX Construction as the down payment

6. 39 age with family and kids, investing

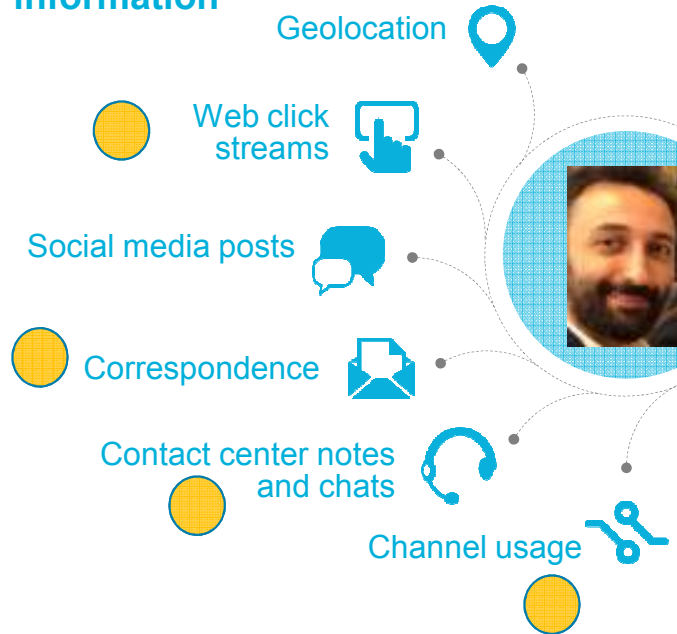
7. New USD account

8. over 20 daily USD exchange rate checks

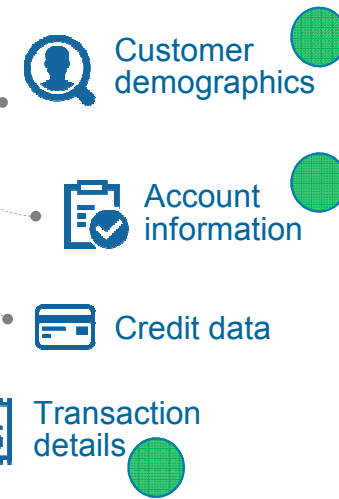
MEHMET WAS LOOKING FOR A MORTGAGE LOAN

190K interest and commission **LOST TO Competition**

Unstructured information



Structured information

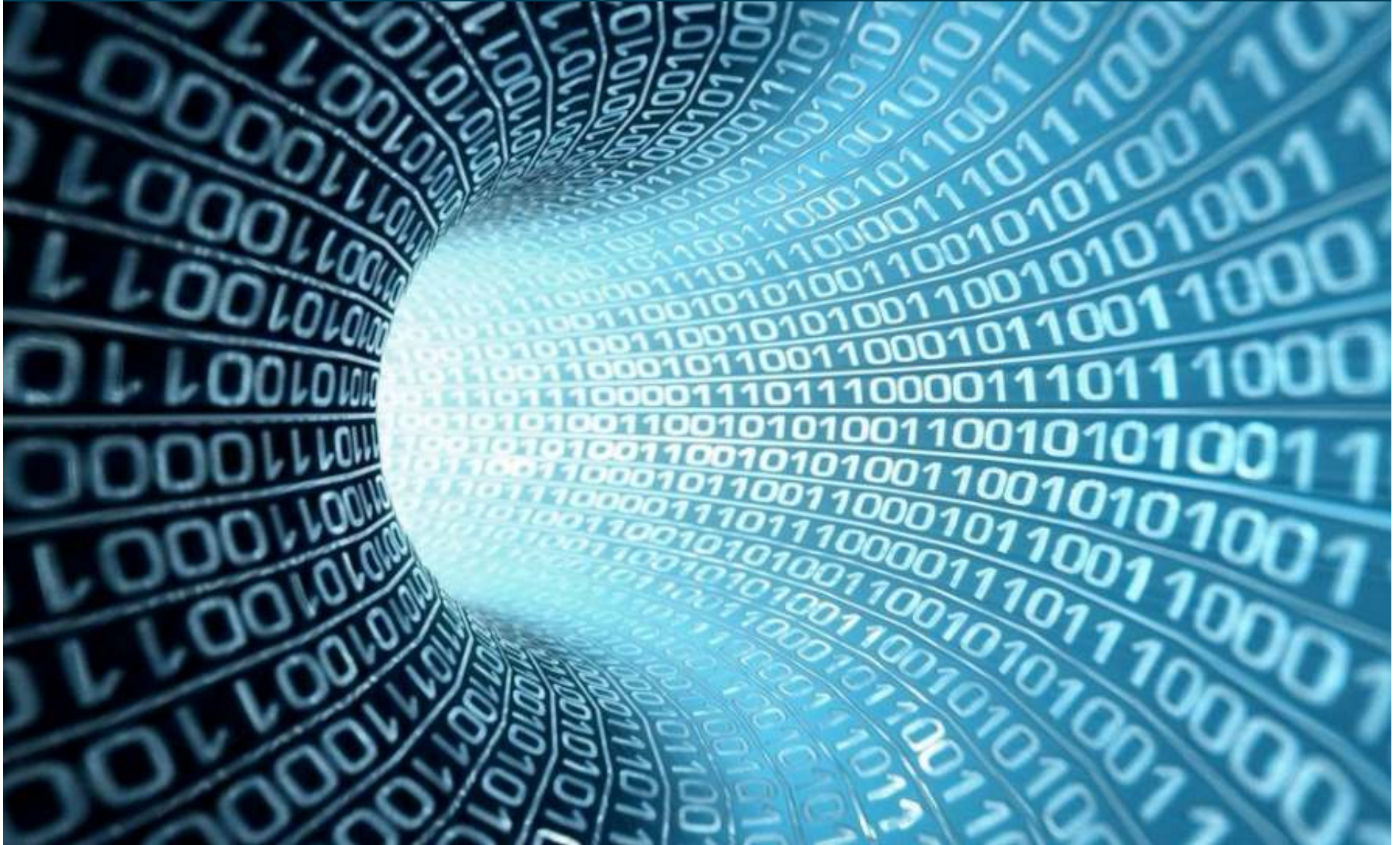


Bank X has the **insight** but did not use

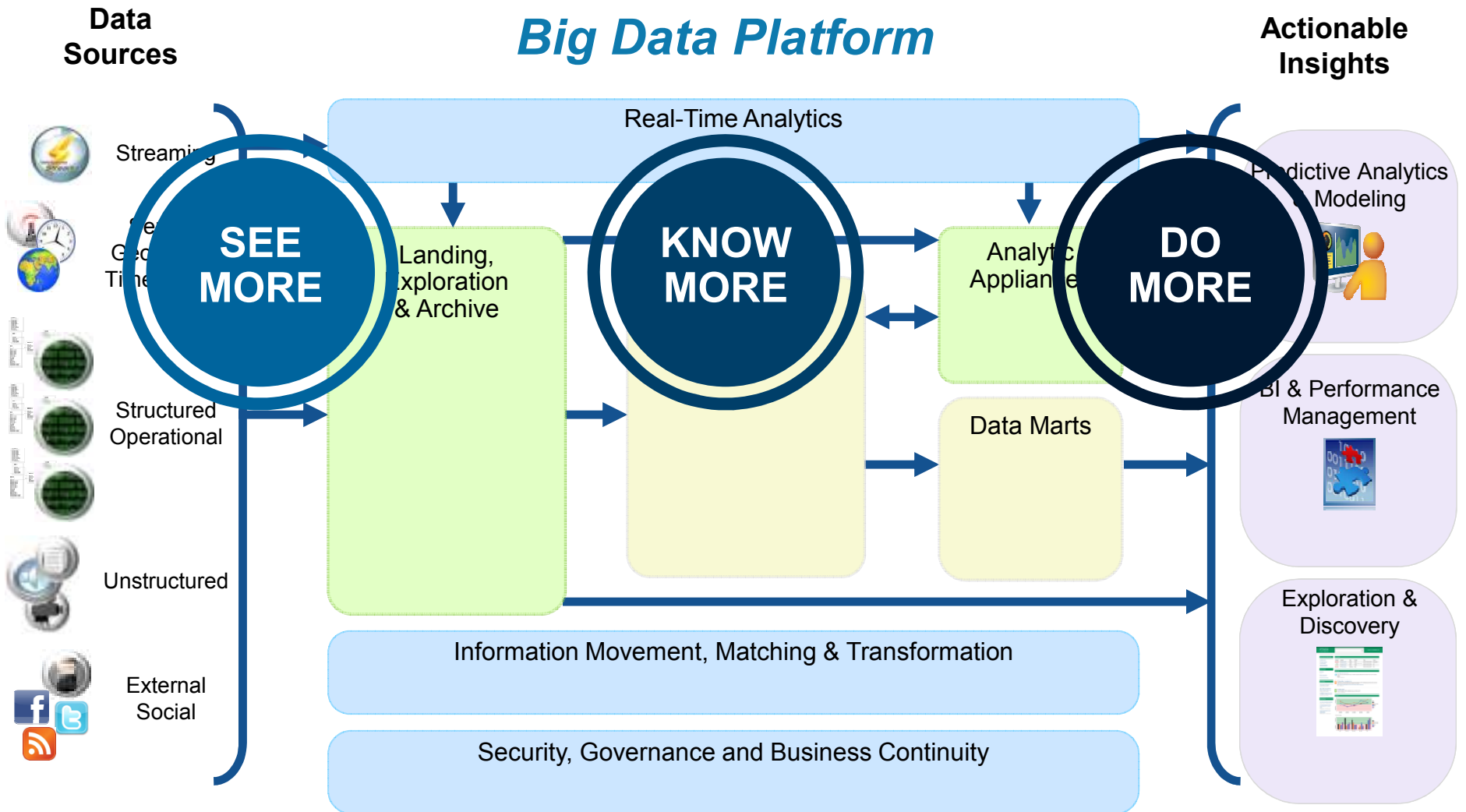


Bank X has the **data** but did not transform to insight

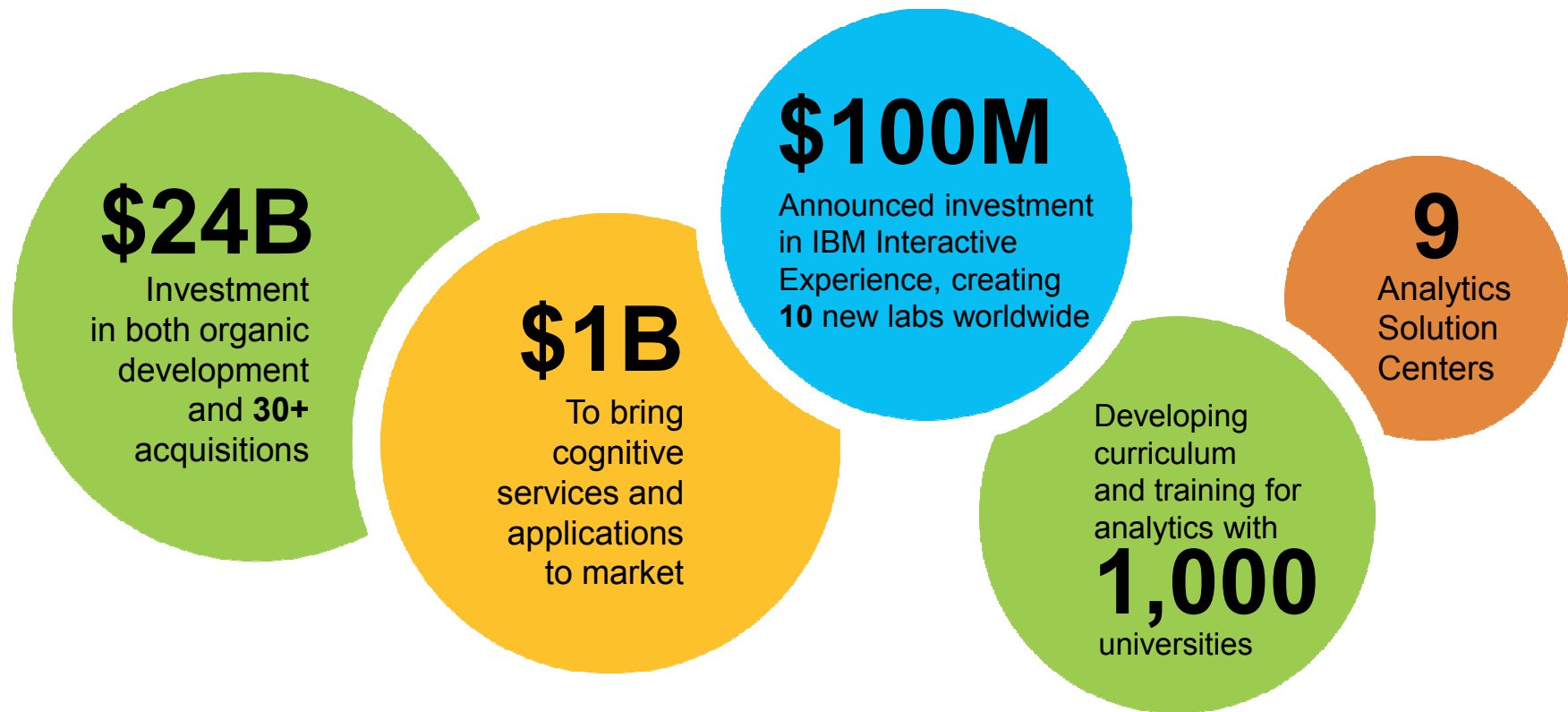
“I am tired of big data...”

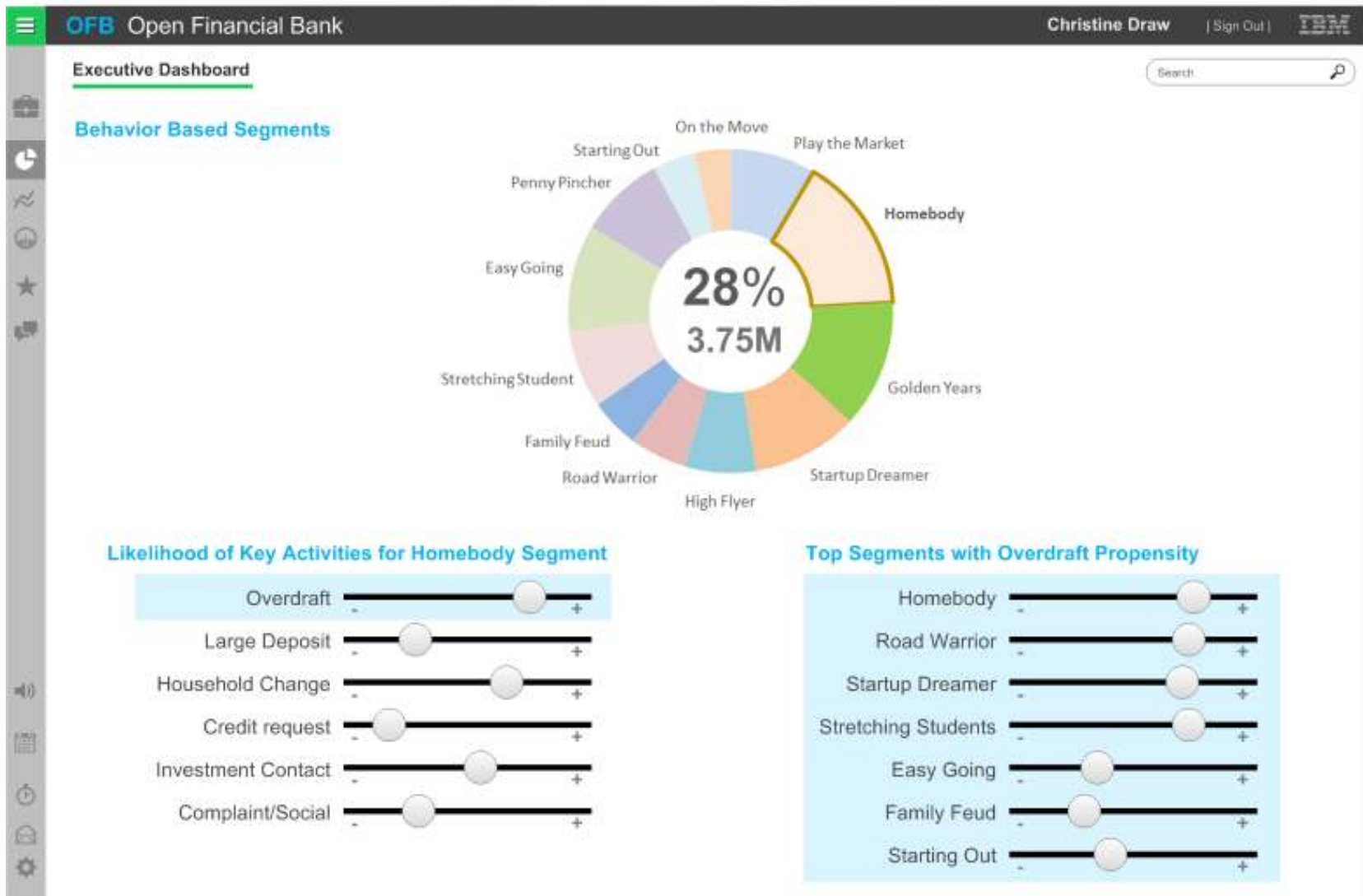


“Where is the big answer?”



IBM investing heavily in Big Data and analytics





OFB Open Financial Bank
Christine Draw | Sign Out | IBM

Executive Dashboard

Search

Clients in Segment

Risk Filter: High Med Low Expand All

	Lauren Williams 123 Main Street San Francisco, CA 94101	Income: \$225,000 Assets: \$22,122.59 Last Exch: June 20, 2014
	Michael Veronin 123 Main Street San Francisco, CA 94101	Income: \$192,000 Assets: \$27,041.39 Last Exch: May 29, 2015
Protected Overdraft Details		
Transaction	Amount	Overdraft Date Forecasted
Education Loan	\$610.00	June 1, 2015
Car Loan	\$832.67	June 1, 2015
Home Loan	\$1,100.00	June 1, 2015

	Jordan Holmes 123 Main Street San Francisco, CA 94101	Income: \$350,000 Assets: \$230,654.97 Last Exch: May 11, 2015
	Jonathan Vogel 123 Main Street San Francisco, CA 94101	Income: \$225,000 Assets: \$22,122.59 Last Exch: June 20, 2014
	Amanda Ruiz 123 Main Street San Francisco, CA 94101	Income: \$50,000 Assets: \$27,041.39 Last Exch: May 29, 2015
	Tom Hayden 123 Main Street San Francisco, CA 94101	Income: \$350,000 Assets: \$230,654.97 Last Exch: May 11, 2015
	Michelle Drake 123 Main Street San Francisco, CA 94101	Income: \$225,000 Assets: \$22,122.59 Last Exch: June 20, 2014
	Dinnish Reddy 123 Main Street San Francisco, CA 94101	Income: \$50,000 Assets: \$27,041.39 Last Exch: May 29, 2015

Behavior Based Segments

Where they spend
Geography

- Local
- remote
- Surrounding

How they spend
Cashflow

- Cash
- Credit
- Leverage

What they buy
Transaction types

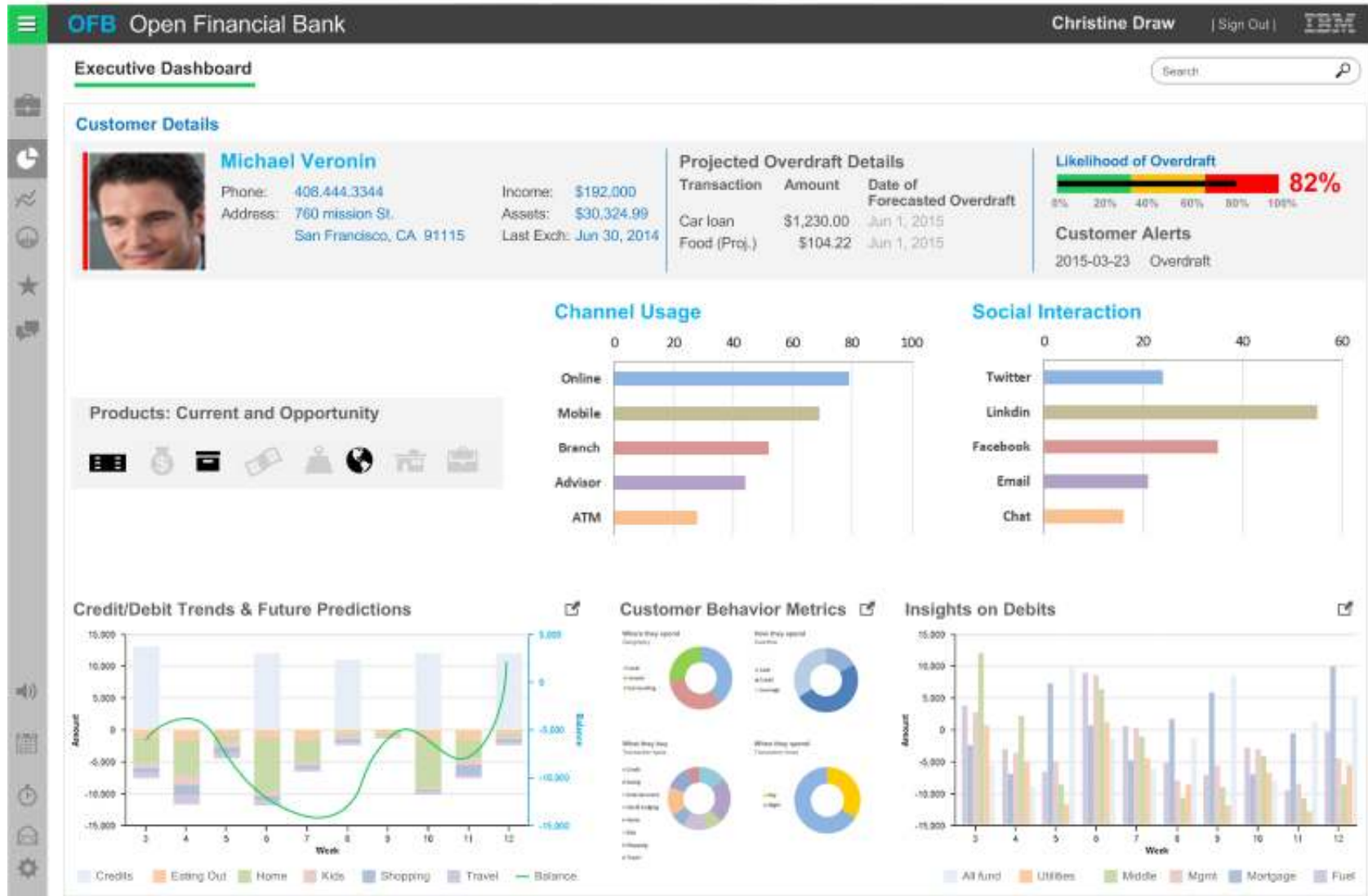
- Credit
- Eating
- Entertainment
- Gas & Lodging
- Home
- Kids
- Shopping
- Travel

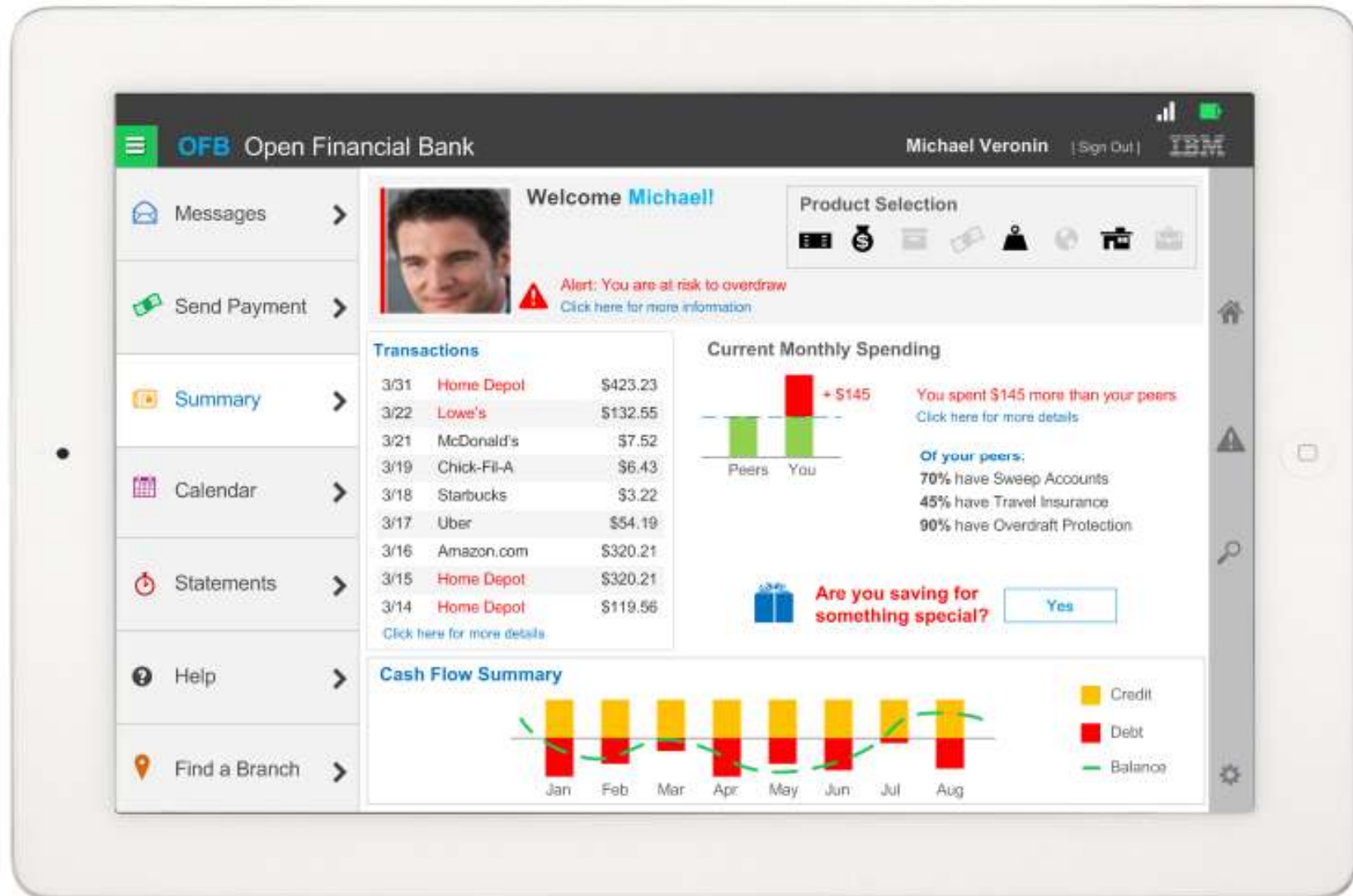
When they spend
Transaction times

- Day
- Night

Likelihood of Overdraft

0% 20% 40% 60% 80% 100% **82%**





Thank you

