



Data provides Insights. Analytics is discovery.

Wh'y' in Analytics

Data Science is redefining every Industry domain. Data and Analytics is opening new opportunities, and differentiating one organisation from the other, and thereby providing a competitive edge. The results of insights will lead to higher revenues for businesses or cost savings; in some cases both.

At **Pexitics**, we help you identify and define the business “y” and then solve for it for your organisation using statistical concepts and tools.

How we do it

Methodology

Types of stats

Delivery techniques

Industries we specialise

We have happy customers

Talk to us

We are online

Use client data (masking personal information) for a defined historical period and qualify it for Analytics-worthiness

Analytics possibilities are linked to data sufficiency and sometimes need to be enriched with ‘missing values’.

- Descriptive
- Inferential
- Differences
- Associative
- Predictive

Deploy of one or more of these statistical techniques using

DCOVA & I

[HR Analytics](#) | [Banking Analytics](#) | [Cognitive Analytics](#) | [Predictive](#)

We excel in HR and Banking Analytics

Analytics techniques can be applied across datapoints in any industry.

Our present and past customers are in the following industries; Human Resources (all industries)

- Automotive
- Real Estate
- Education
- Financial Services

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Analytics for Banking and Telecom

The parameters in both these industries are similar (though not entirely) and the steps given below are a good approach for both these sectors

1. Vintage graphs – To plot the % of collectible portfolio sourced in different months plotted by MOB. This enables you to understand the effect of sourcing quality and market dynamics.
 - This should be broken down by location / circle and products for clarity
2. The bucket movements – plotted month on month. What % of write off is due to fraud vs. non-fraud. Correlation to First, Second and Third payment default.
 - This is a good stage to investigate a design of experiments for the 0 bucket to determine how many are “Self Cure” customers. This cuts down drastically the cost of reminder and first follow up
 - This should be broken down by location / circle and products for clarity on clear actionable
 - Re-setting receivable dates etc. can be done
3. Early write off – Use regression models to predict probability to receive money in the next 30 days. This is to drive focus on accounts with higher chance of resolution and to create a separate strategy of early write of provisions for the accounts with low chance of resolution
 - This can be used to create optimal portfolio distribution among collection teams (internal and external)
 - Flagging off for going legal early can be done
4. Contact method effectiveness model – Do a Design of experiment and analyse best contact method and time for different customers depending on response rates. Also optimise spends if 2 contact methods have similar effectiveness
 - Link variable could include data usage and online comfort etc. to factor behaviour parameters
 - Reduce redundancy in messages by understanding optimal frequency
5. Credit models – Create value of credit limit models which give an accurate credit amount for setting for post paid customers. This can be done using the application data plus the collections and write off data for each identified segment.
6. Defend , Grow , Exit segmentation –Model to identify segments in the portfolio to actively defend and grow (through sourcing / engagement etc.) and segments to Exit for better portfolio profitability
7. Probability of fraud – Use logistic regression to create models that will flag of probable fraud for investigation at a customer and transaction level

A strategy emerges best if we can synchronise the way we deal with the outcomes across these segments under collections. We can hope to decrease post acquisition risk and address business issues for the organisation.

Pexitics has delivered Analytics solutions for the following Organisations:

TATA Advanced Materials | Fikka Technologies | worxogo Solutions | GlassOnion

Subhashini Sharma Tripathi has provided Analytics training and consultancy to multiple corporates and MNCs which include the likes of Lupin, HP, Honeywell, E&Y, BITS Pilani, Mindtree etc. She is the author of the book “Learn Business Analytics in Six Steps Using SAS and R”.

Experience the power of HR Analytics in hiring using <https://pexitics.com> today.