



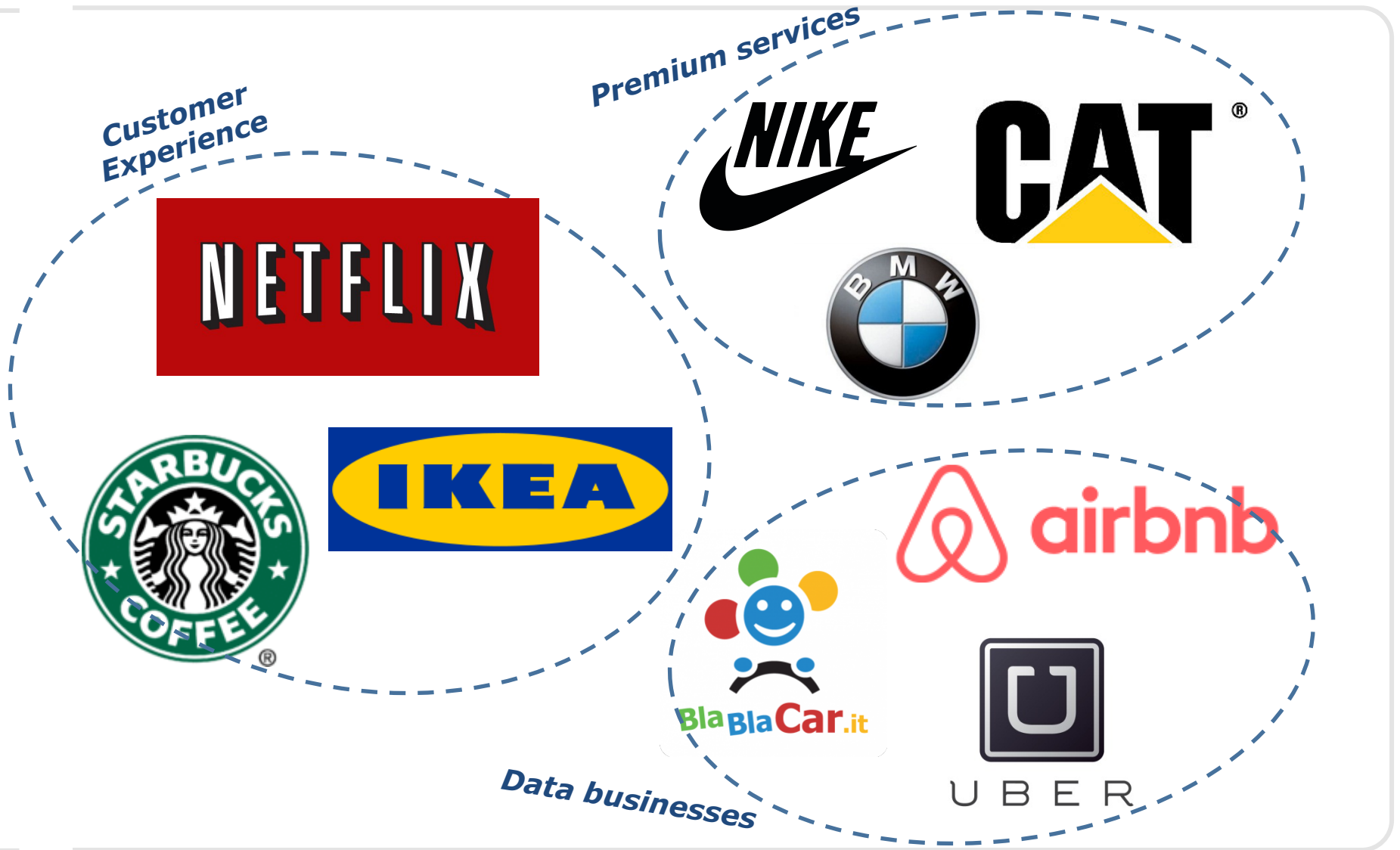
Riservato e confidenziale

Big Data Variety: paradigma dell'innovazione di processo e ruolo del CDO

Roma, 15 Ottobre 2015

Data as an asset: the digital revolution heritage

Change in business led by Big Data Analytics



Data as an asset: the digital revolution heritage

A leading player in the Finance industry

mBank

The most advanced banking app worldwide

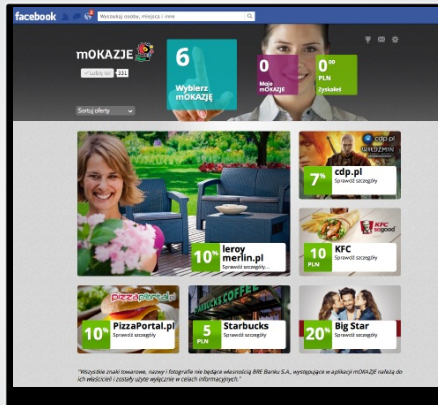
New mobile application



Integrated Mobile App that allows Customers to view account and credit card balance **without logging in**, make **payments**, **receive quick loans** and **shows** the potential sources of **discounts**

mBank

mDeals



Everyday Banking
Most Disruptive Innov.
categories

Access online or on mobile **deals proposed based on previous spending patterns** through cash-back

mBank

30 second loan



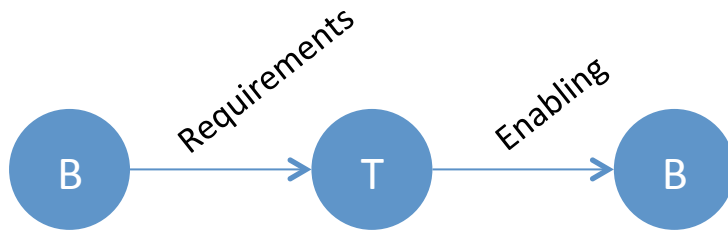
Most Promising Idea
category

Possibility for customers to **apply for a loan online** or via mobile and **get confirmation in about 30 seconds**

Digital transformation

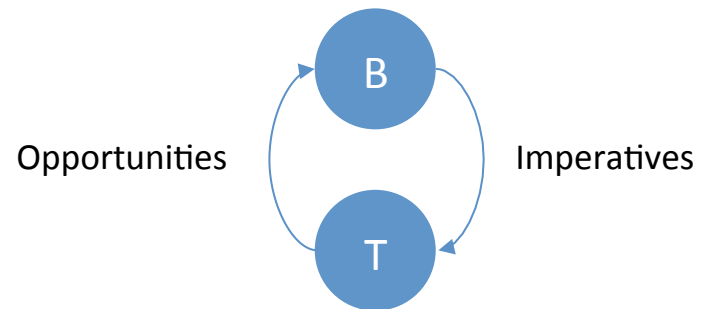
Innovating business

In the past, Business requirements drove Technology that then enabled the Business to advance...



...with the objective of digitalizing processes and making products available through digital channels.

Today, technology creates new opportunities and fundamentally changes businesses...



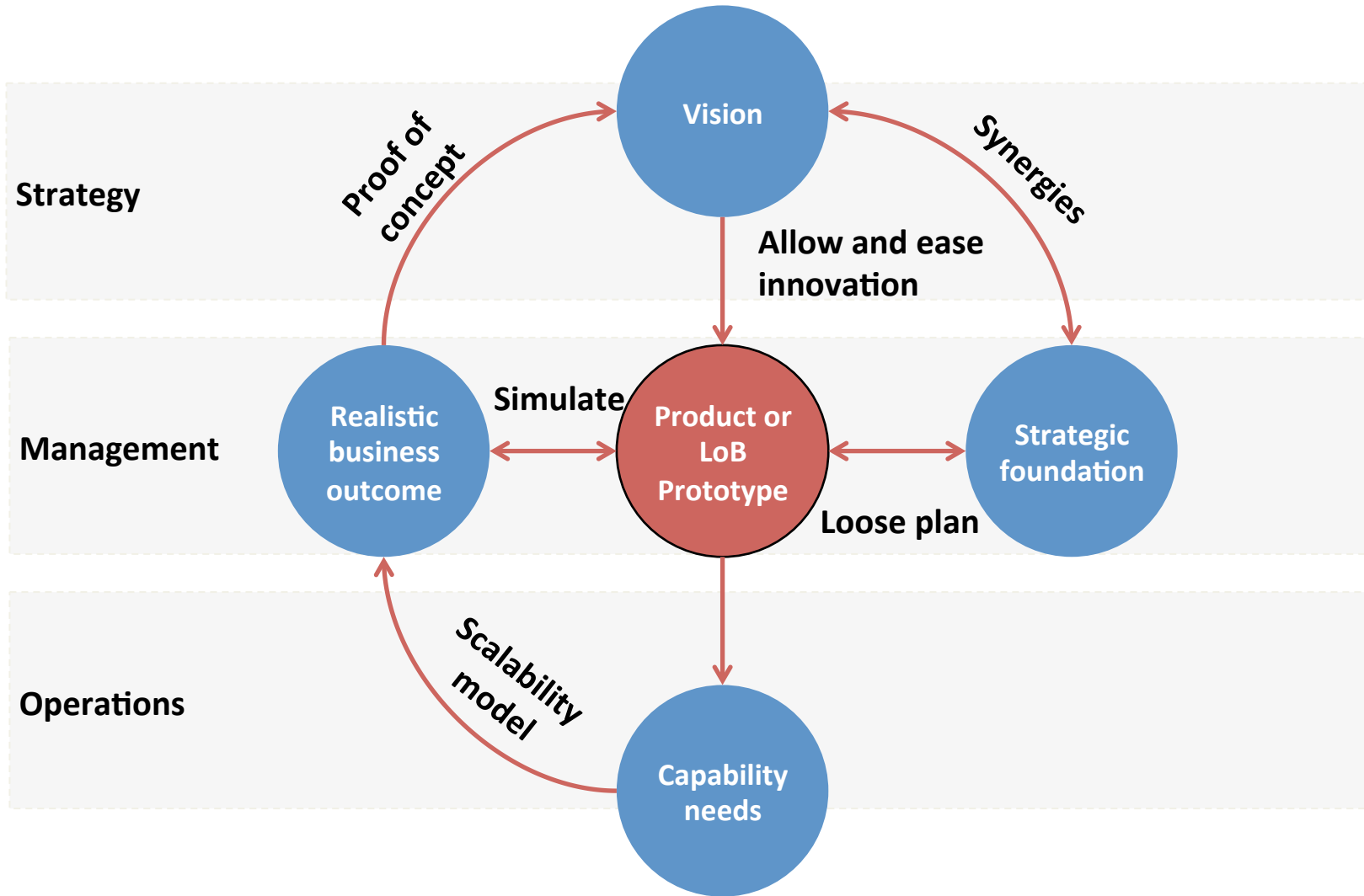
...and transforms the business and operating models of almost every company in every industry.

B = Business

T = Technology

Digital transformation

Innovating business



Market point of view and trends

Analytics 3.0 (@tdav, Harvard)

nielsen
.....

Google



1.0

Traditional Analytics

- Primarily descriptive analytics and reporting
- Internally sourced, relatively small, structured data
- “Back room” teams of analysts
- Internal decision support

2.0

Big Data

- Complex, large, unstructured data sources
- New analytical and computational capabilities
- “Data Scientists” emerge
- Online firms create data-based products and services

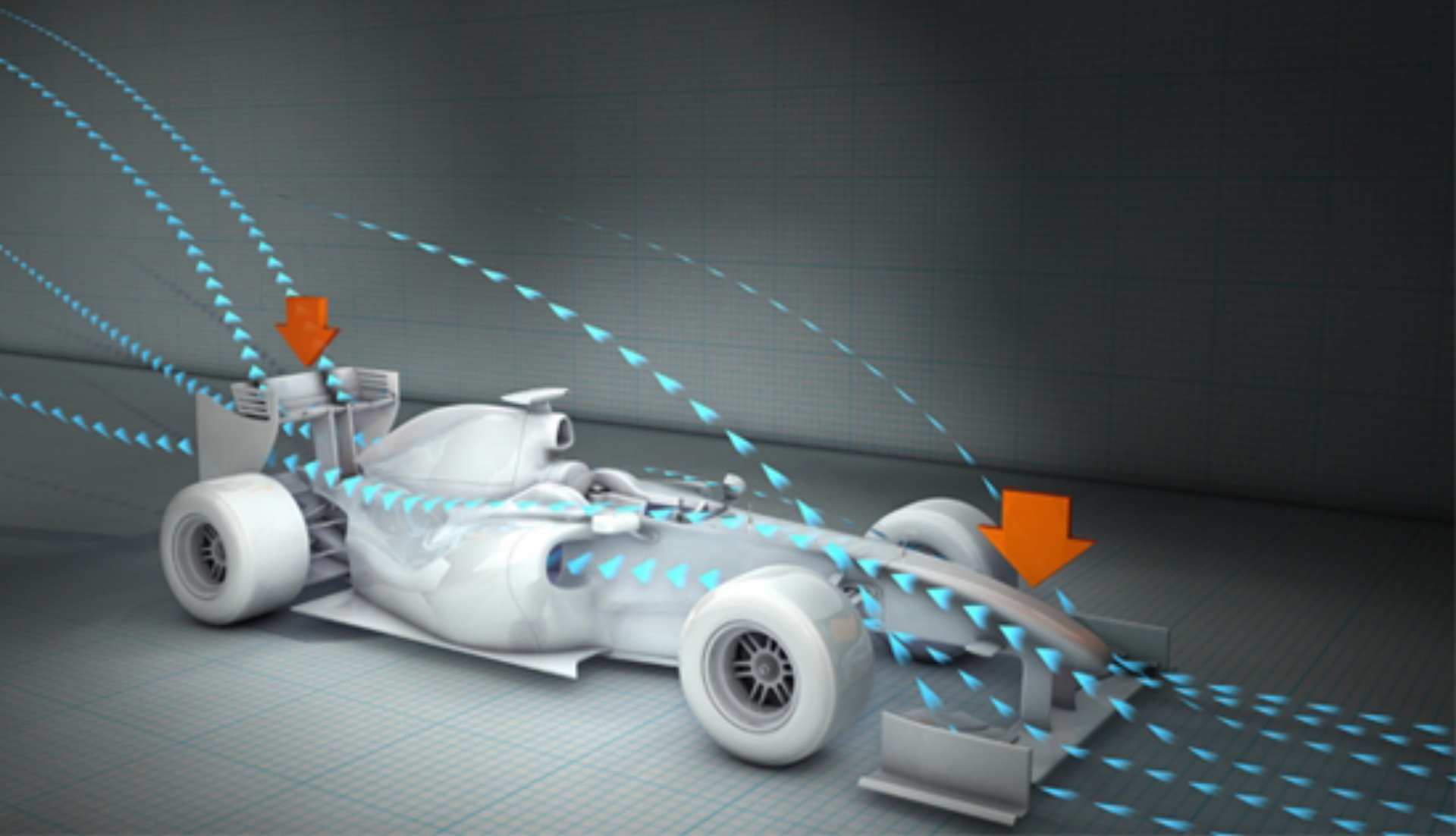
3.0

Rapid Insights Providing Business Impact

- Analytics integral to running the business; strategic asset
- Rapid and agile insight delivery
- Analytical tools available at point of decision
- Cultural evolution embeds analytics into decision and operational processes
- All businesses can create data-based products and services

Business Intelligence

...is in all shapes diagnostic



Analytics

...should be predictive



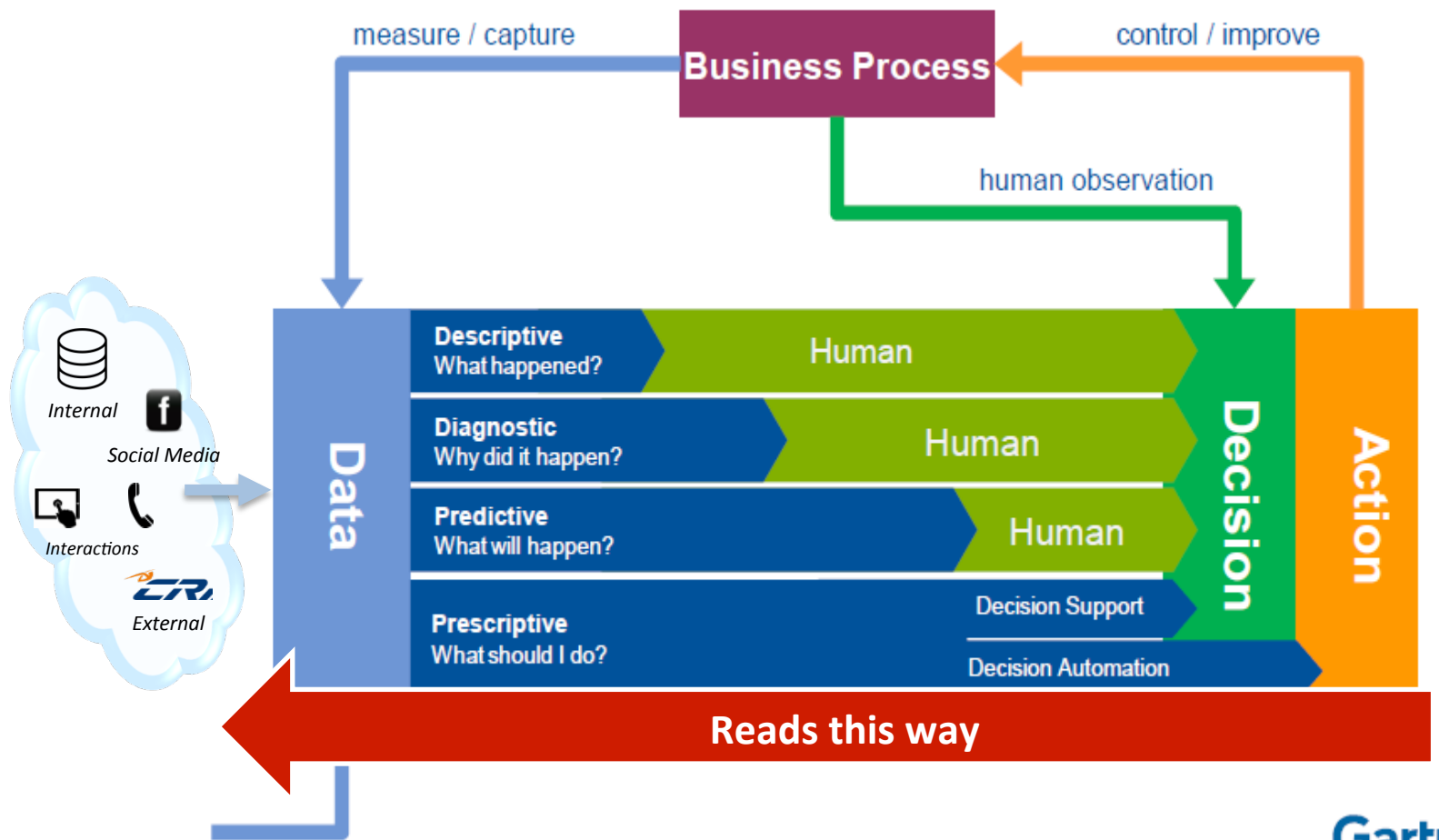
Big Data Analytics

Widen the context!



Big Data Analytics: the logic

Enabling the whole company to learn



17

Gartner.

Punto di vista di mercato e trend

Data sources landscape

Structured - External

- Bureaus & Business Info
- Open & Public Data
- Commercial Data
- Market Research
- Geo-marketing
- Weather

Unstructured - External

- Data-companies APIs (Facebook, Twitter, LinkedIn, Youtube, Google Trends / Correlate)
- Platform Scraping (Immobiliare.it, Segugio.it)
- Deep Web
- Web news and public websites
- APPs GPS readings

Structured - Internal

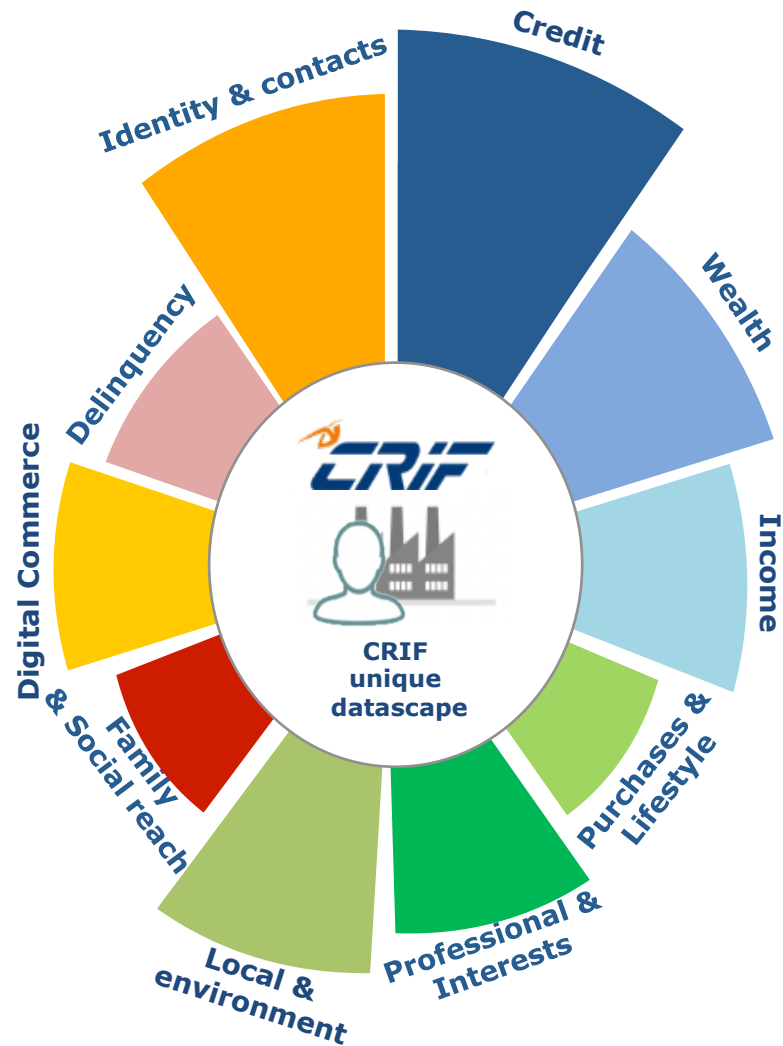
- Core systems (CRM, ERP)
- DWH
- Devices (black-box, sensors, beacons, meters)
- Mobile APPs usage
- RFID readings
- GPS on equipments / devices

Unstructured - Internal

- Employees texting (emails, chats, IM)
- Support verbatims / calls / videos
- Contracts
- Billings (received)
- Logs
- Web site navigation records

Big Data Analytics: the CRIF difference

A unique view of individuals and markets



How decisions change using Big Data Analytics

Organizational trends: Chief Data Officer

Ease reuse, openness and data centric collaboration

Enhance compliance and security

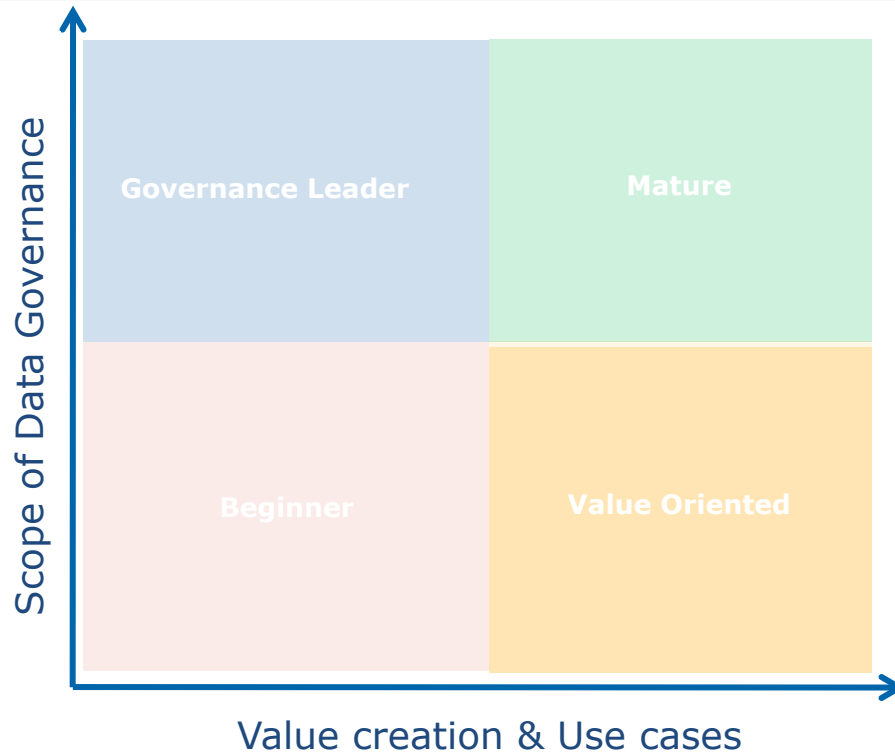
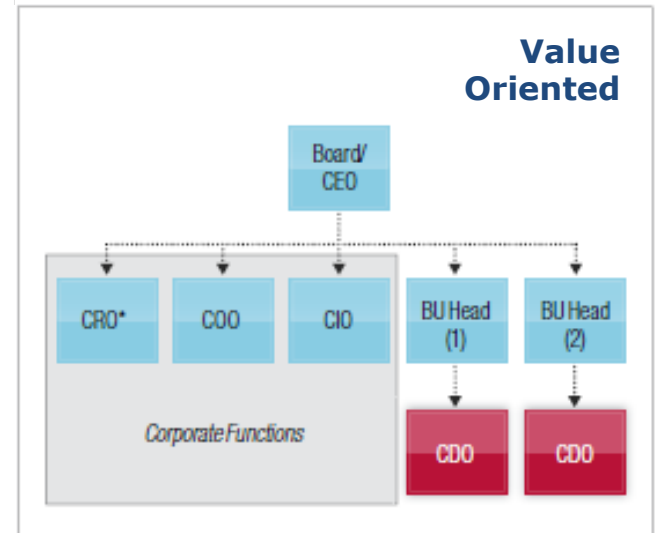
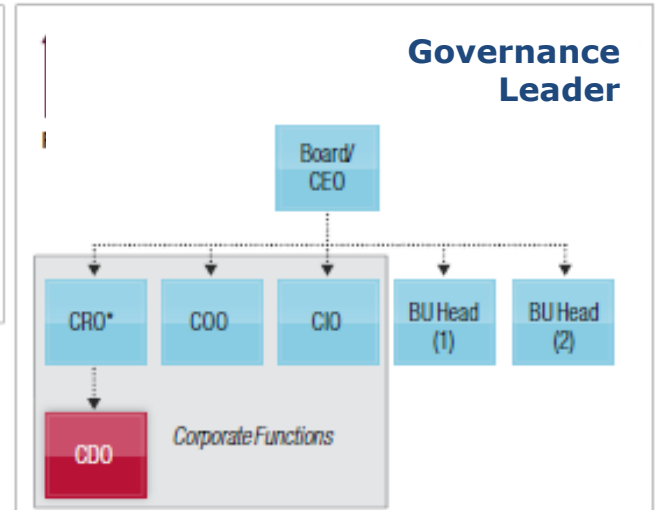
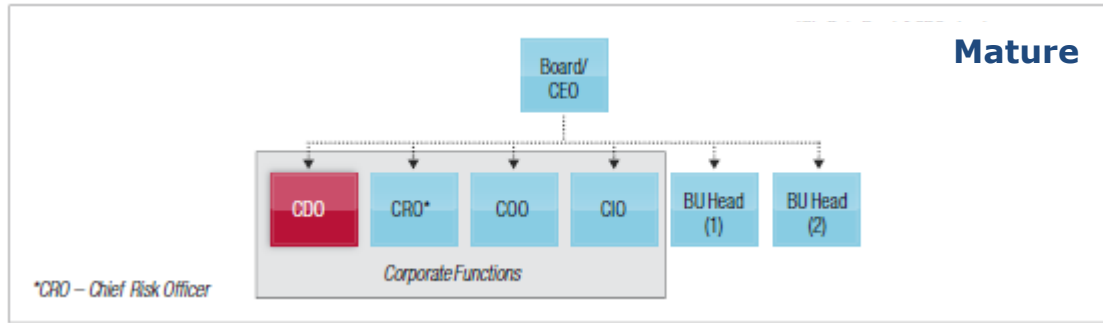


Support new use cases with scalable technology

Identify new sources of data

How decisions change using Big Data Analytics

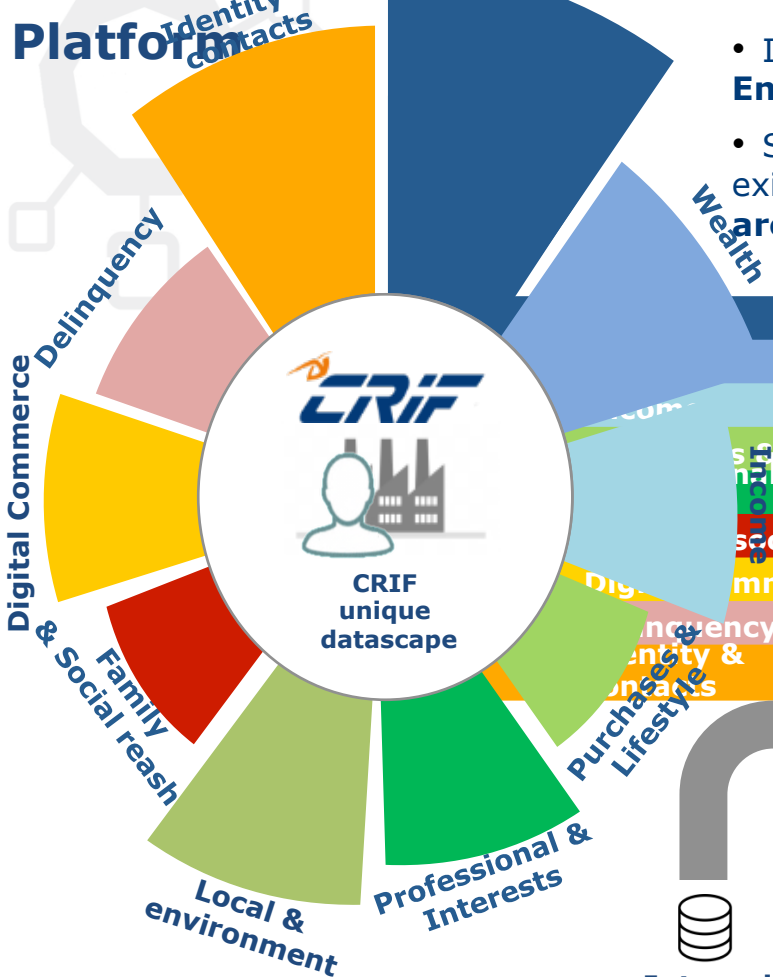
Organizational trends: Chief Data Officer



Big Data Analytics: the CRIF difference

A unique view of individuals and markets

CRIF Big Data Analytics Platform



- Industry specific, **Enterprise Analytics APPs**
- Seamless **integration** with existing **workflow and architecture**



- Ready to use **industry insights**
- Industry **standard modeling** (e.g.):
 - Credit pricing
 - Claims fraud prediction
- **Ad hoc modeling**



Michele Giordani
Big Data Analytics Director
Crif

**Via M. Fantin 1-3
40131 Bologna, Italy**

**Tel.: + 39 340 0784993
Fax.: + 39 051 4176010**