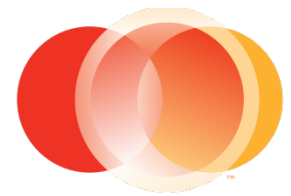# The Testing Revolution
Staying Ahead of Emerging Trends in Financial Services with Test & Learn Analytics

MasterCard

APT: Applied Predictive Technologies

Provider of end-to-end Software Platform for Test & Learn™

Corporate Profile

- Offices in London, Washington, San Francisco, Bentonville, Sydney, Taipei, Tokyo, and more soon

- ~350 professionals combining expertise in computer science, maths, business strategy, with industry specialised knowledge

- Increasing media coverage including HBR, Economist Intelligence Unit, Banking Strategies, Global Banking & Finance Review
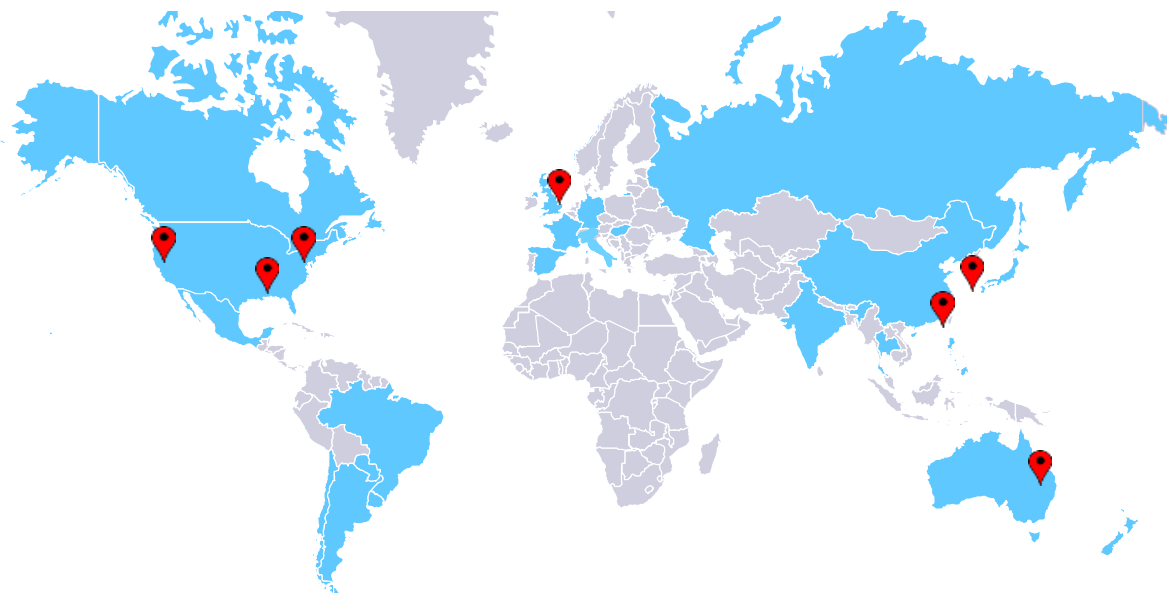
- Acquired by MasterCard in June 2015

Recent Headlines

APT: Applied Predictive Technologies

Global Presence

APT Clients in 26 countries

APT Offices

Selected Clients

MasterCard

Big Data and Business Experiments

Big Data, the New Competitive Advantage:

"Big Data ushers in the possibility of a fundamentally different type of decision-making using controlled EXPERIMENTS."

Exploiting Big Data Conference:

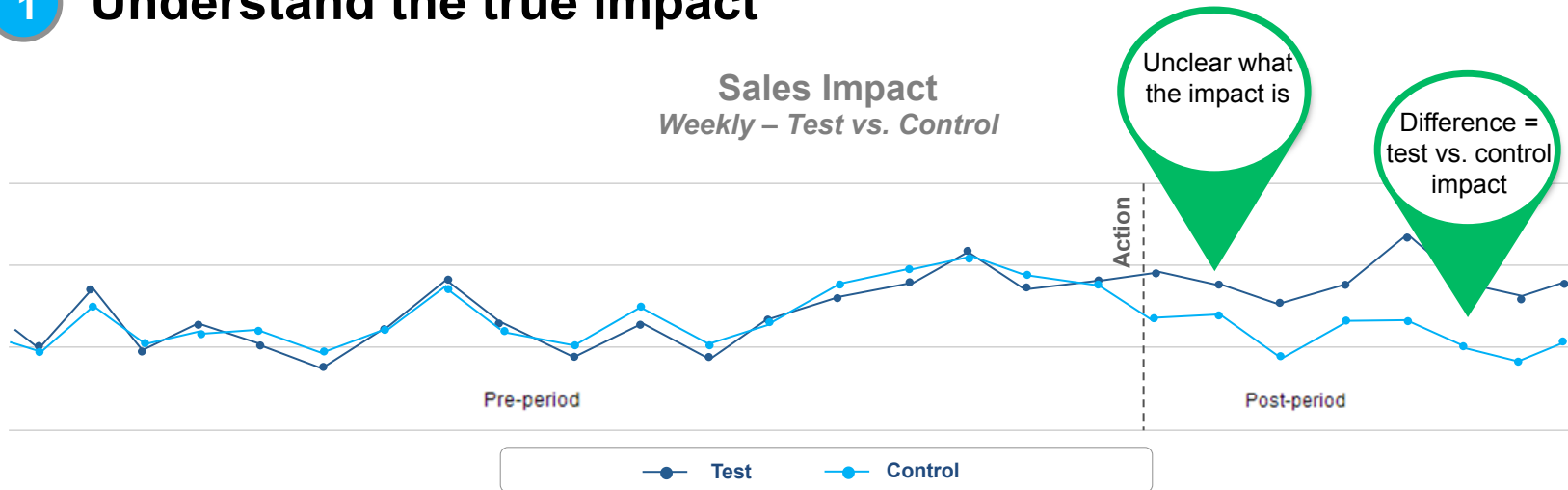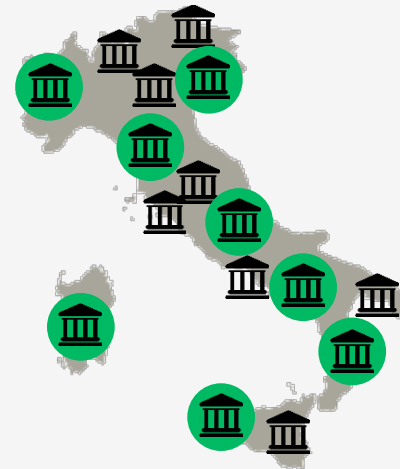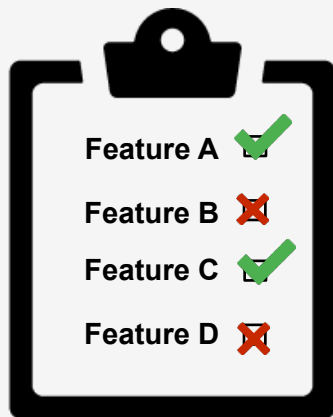*First recommendation: "Faster insights with cheap EXPERIMENTS."*

Big Data Hub:

"Real-world EXPERIMENTS are the new application development paradigm for Big Data."

Test & Learn

1 Understand the true impact

Sales Impact
Weekly – Test vs. Control

Unclear what the impact is

Difference = test vs. control impact

Action

Pre-period

Post-period

Test   Control

2 Tailor and target the initiative to maximize ROI

Feature A ✔
Feature B ✖
Feature C ✔
Feature D ✖

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Testing is Hard, Particularly for Marketers

1 **Time intensive**

2 **Bias**

Legend: Test (red), Control (blue)
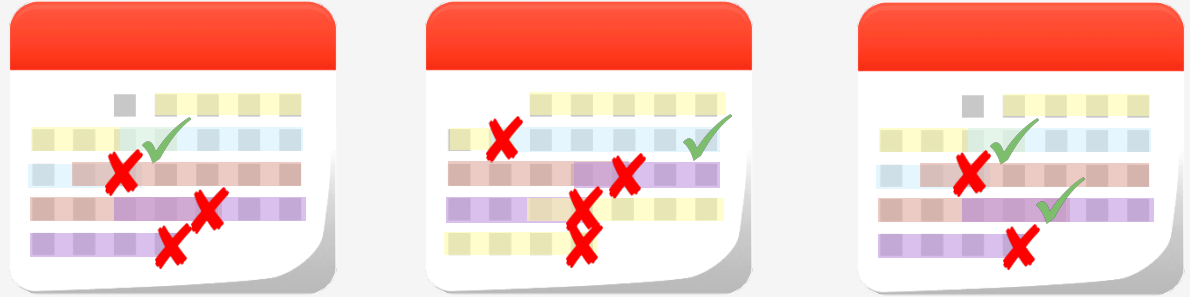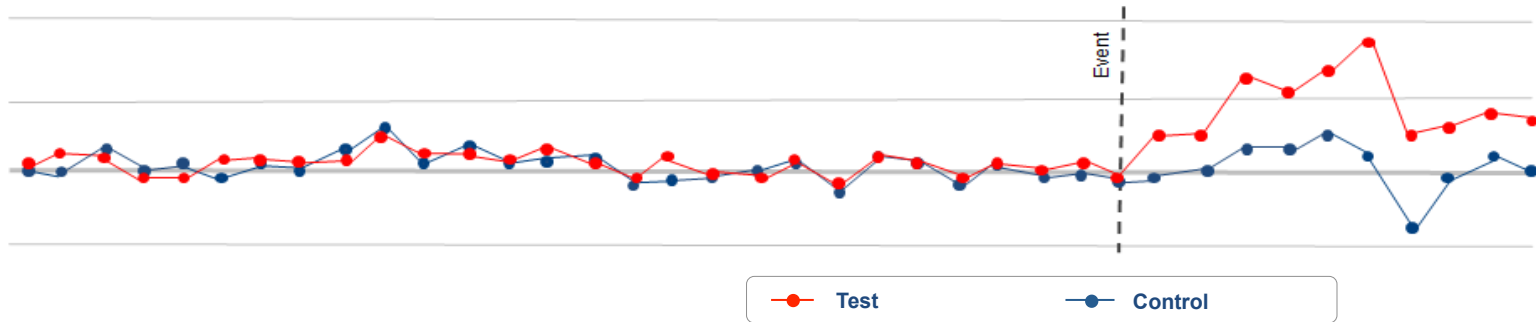
3 **Difficult to target**

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Marketers have a wealth of opportunities to test and target a variety of programs

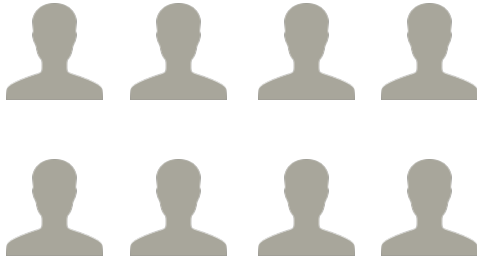|		
Acquisition Promotions	Card Rewards	Digital Ads
Mass Media	Cross-Sell	Customer Activation

Retention Marketing

Customer Re-activation

TEST

Control: No Offer

✓ *Test A: Double Points*
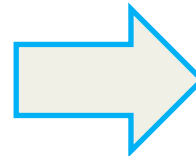
Test B: Cash Rewards

WORKED BETTER WITH CUSTOMERS WHO…

🧺 **Made a larger initial purchase**
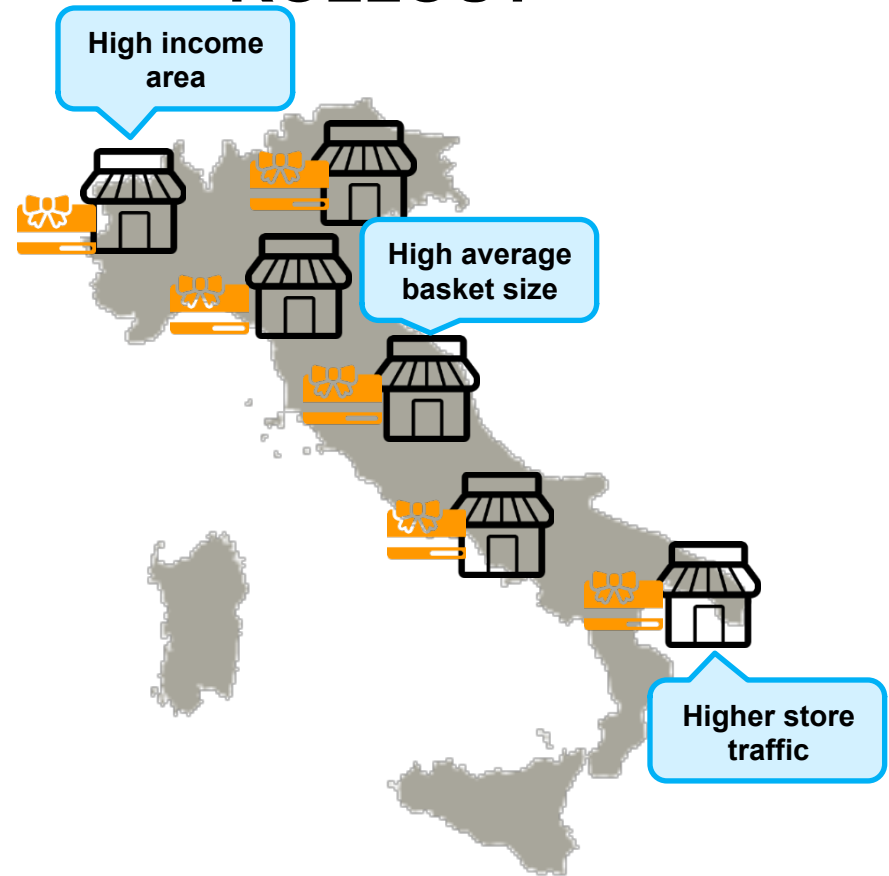
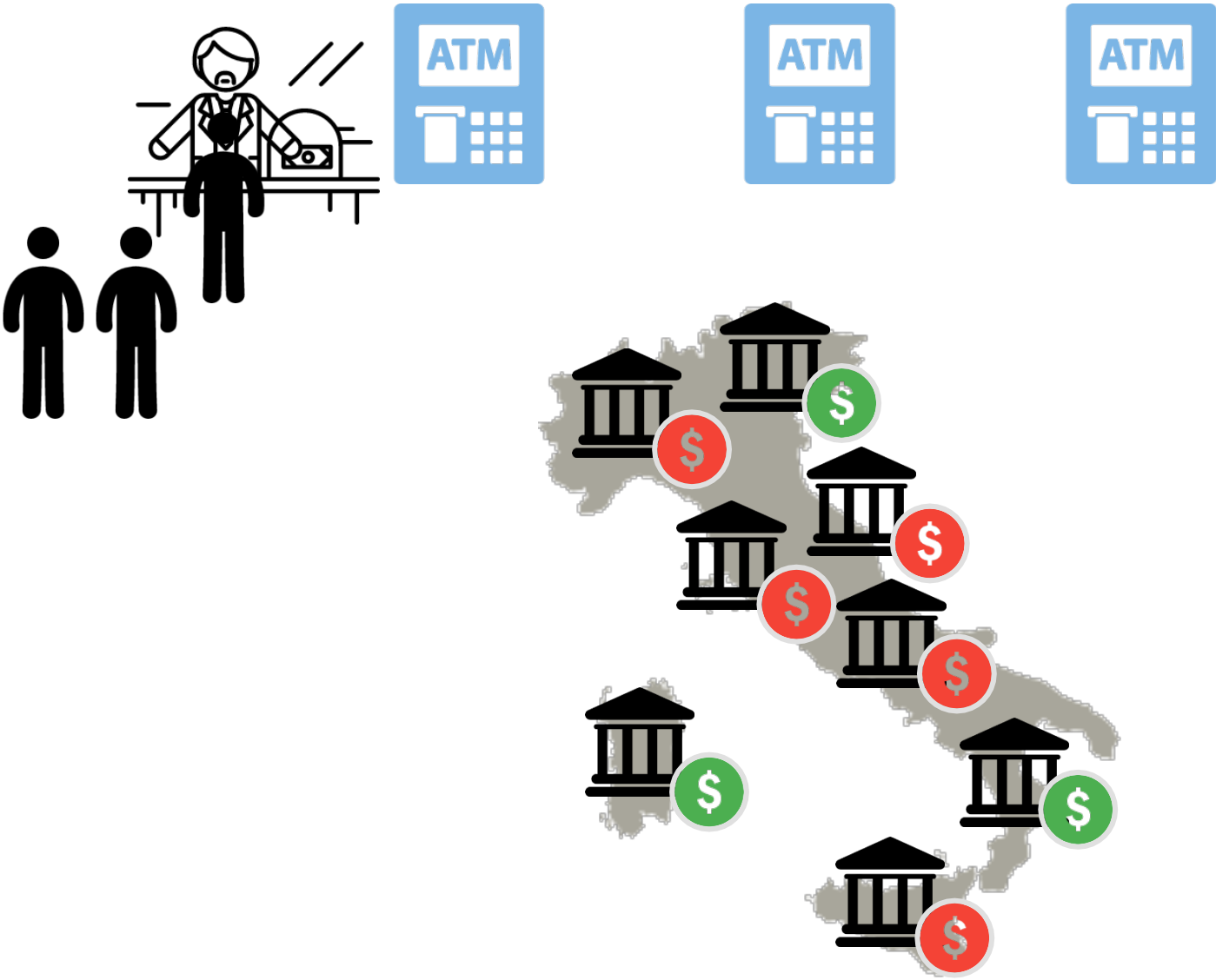💳 **Had held their card for longer**

💵 **Had higher estimated incomes**

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TEST

BEFORE Testing:

ROLLOUT

High income area

High average basket size

Higher store traffic

Smart ATMs

Contact us

Learn more at predictivetechnologies.com

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