

## D&B : Gaining Competitive Edge through Analytics

By Karishma Borkakoty

**D**&B Technologies and Data Services, a wholly owned subsidiary of Dun & Bradstreet (NYSE:DNB) and D&B South Asia, Middle East(DBSAME) provides cutting edge analytics solutions and services to D&B and its clients globally. Established in 2007, company has built a significant presence in emerging markets of Middle East, Africa and South Asia.

Ganesh S, CEO & MD talks about D&B's analytics solutions, industry trends and future roadmap for organization.

### How do D&B's analytical solutions help banks?

Banks need to assess the risk profile as well as potential value of new and existing customers to build profitable portfolios. Our analytical solutions help them in predicting these by analyzing customer information and past transactions using advanced statistical techniques. We also build a feedback mechanism to ensure that the models evolve on a dynamic basis and continue to provide accurate results in ever changing macroeconomic environment. One of our recent research in Middle East Banking industry revealed that an additional 5 percent accuracy in customer decisions lead to 1 percent improvement in customer net revenue and therefore it is crucial to revalidate and recalibrate analytical models frequently to be able to predict customer behavior more accurately.

### What are your key differentiators?

Our main differentiator is the deep domain knowledge of banking industry and our experience across banks, credit bureaus, rating companies and government organizations. This gives us a holistic view of economy and customer behavior, which enables us to provide superior analytics solutions for real business problems. In emerging markets, where data availability is a big challenge, we have been able to provide highly accurate analytical models by using alternate data sources and proxies that sets us apart from our competitors. Another key point is how we enable our customers to transform the traditional bureaucratic hierarchies into analytics-driven networks that make every decision optimal through real time integration between operational systems and analytical models.



Ganesh S, CEO & MD

### Industry trends and future roadmap

An explosion in data availability and computing ability has led to greater democratization of usage of analytics in banking industry. Earlier, only few large banks had the resources to use analytics but today we see several mid-size regional banks investing in analytics to improve their business performance through more efficient capital deployment, improvement in speed & accuracy of credit decisions, risk based pricing and greater automation in customer decisions to reduce operational costs. We expect this trend to continue and further evolve through use of alternate data sources such as social network data. As one of the pioneers and leader in industry, we will continue to invest in our capabilities and markets to help our clients reduce risk, increase revenues and improve customer satisfaction with a focus on emerging markets where we are witnessing tremendous growth in adoption of analytics solutions.

Ganesh S is an industry veteran with 22 years of global experience in Banking and Technology. Before joining D&B Technologies as CEO, he has worked with large global banks like Citibank and Societe' Generale' in various leadership positions. He is an Electronics Engineer with a management degree from IIM Ahmedabad.¶