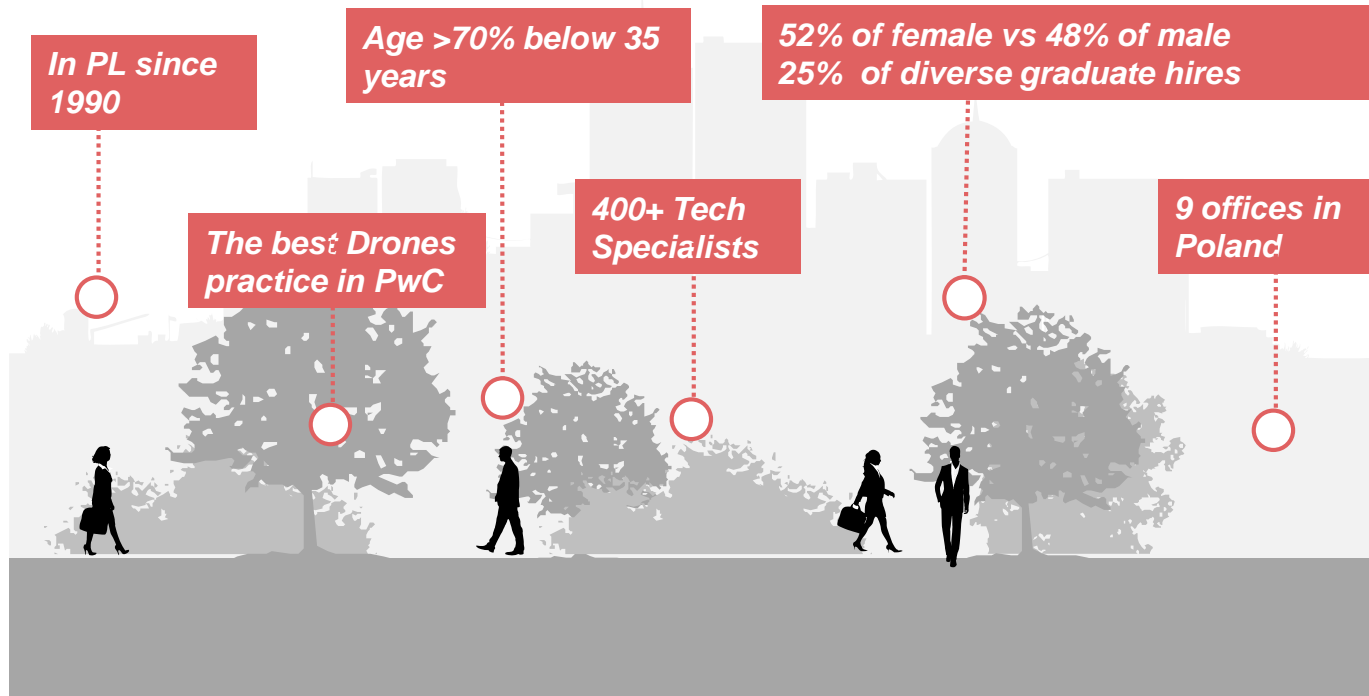


PwC

We build trust in society
and solve important
problems

pwc

PwC Poland key facts



Recruitment process

Graduates



www.kariera.pwc.pl



On-line tests



***Assesment Centre /
Interview***



Internship offer

Experienced Hires



www.kariera.pwc.pl



1st Interview



2nd Interview



Job offer



Few words about me ...



Education



- *University of Warsaw*
Mathematics
- *Warsaw School of Economic*
Quantitative Methods in Economics and Information Systems

Professional Experience



- *Manager* in Big Data Analytics team
- 6 years of experience in working with data for the biggest companies in Poland
- +20 data analytics projects for both FS and non FS sector

Contact



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- *pl.linkedin.com/in/paweł-marcinkowski-a0638648*



*What does
Big Data
mean?*

Did you know...

Due to the lack of **analytical skills** companies analyse

only **12%** of data

Over **80%** of data in enterprise consists of **unstructured data**

Every year data volumes explode by **40%**

Poor data can cost businesses **20%-35%** of their operating revenue

Big Data investments will account for nearly **\$40 Billion** in 2015 alone

*To cope with data challenges, we present you **Big Data Analytics CEE Center of Excellence,** which is...*



... a developer of analytical solutions to any operational problems

...and a hub for strategic insight discovery

(by means of statistical modeling and optimization algorithms with advanced visualizations and real-time processing capabilities)



... an architect of analytical data marts or data lakes on Hadoop or SQL Server



...a provider of complex, tailored and generic apps that process small and big data to deliver simple insights on a specific topic



... and a qualified business understanding partner for all Advisory and x-LoS data-driven assignments

Our team contains currently over 50 specialist both data scientists and programmers



Big Data Analytics in numbers

Grade	3 years ago	Now
Senior Manager	1	2
Manager	0	4
Senior Associate/ Senior Data Scientist	1	10
Associate/ Data Scientist	2	15
Intern	0	11
Contractors	0	9
Total	4	51

Currently we are looking for



✓ Senior Data Scientist

✓ 2x Data Scientist/Intern



More info :

www.pwc.pl/pl/kariera/hello-world-data-analytics.html



Real-life use cases

Analytics services and products in general

Customer

- Enhance your targeting by personalization
 - Basket analysis
 - Recommender systems
- Segmentation
- Shop layout analysis
- Consumer Behaviour simulation (agent based modeling)
- Omni channel lifecycle optimization – predictive lifecycle modeling
- Churn modeling and prevention, loyalty analytics

Marketing

- Product Promotion Effectiveness
- Marketing- ROI (campaign analytics)
- Web analytics
- Sentiment analysis (social media, text mining)

Apps

- Credit-risk management system
- IFRS 9

Financial services

- Credit Risk modelling
- Stress testing
- Balance sheet simulation
- Portfolio valuation

Pricing

- Model-driven pricing
- Real-time pricing
- Targeted pricing strategies
- Pricing optimization
- Discount analytics
- Benchmarks



BI

- BI and visualization driven value discovery
- Management cockpits with BI capabilities
- Real-time analytics
- What-if analysis
- Fast Data Marts

Supply Chain

- Logistic and warehousing simulation
- Demand forecasting
- Stock and replenishment optimization
- Assortment planning

Geospatial

- Branch network analysis
- Network planning and reformatting
- Geo promotion analytics
- Potential analysis

Organization

- Analytics organization
- Customer-centricity: maturity diagnostic
- Analytics maturity assessment
- Analytics strategy

HR

- Productivity Diagnostic
- Workforce Demand & Sustainability
- Workforce Efficiency
- HR optimization
- Fraudulent behaviour detection

Approach

Machine learning

Geospatial analytics

A/B testing

Clustering

Top 3 oil company

Data


Social media


3rd party data


Market data


Business partners

Marketing spending always under control

Understand
the impact of
effective
campaigns...



In-depth analysis
of past campaigns



Development
of marketing plan



Real time product
promotion effectiveness
control

Define key drivers



Day of week



Channels



Marketing
spending



Target group



Actions of
competitors



...find the link between advertising and
business performance

... which will boost *ROI*

Experience new dimension of your on-line presence

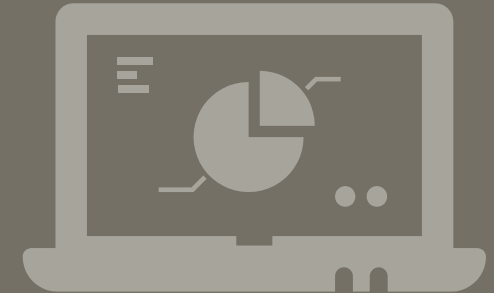
Working prototype on real data

Data



Web analytics

provides the means to measure



*Improve your customer segmentation with **behavioural profiles** based on on-line actions*

Approach

Machine learning

Simulation

Text mining

Graph analysis

Working prototype on real data

Data



Social media



3rd party data



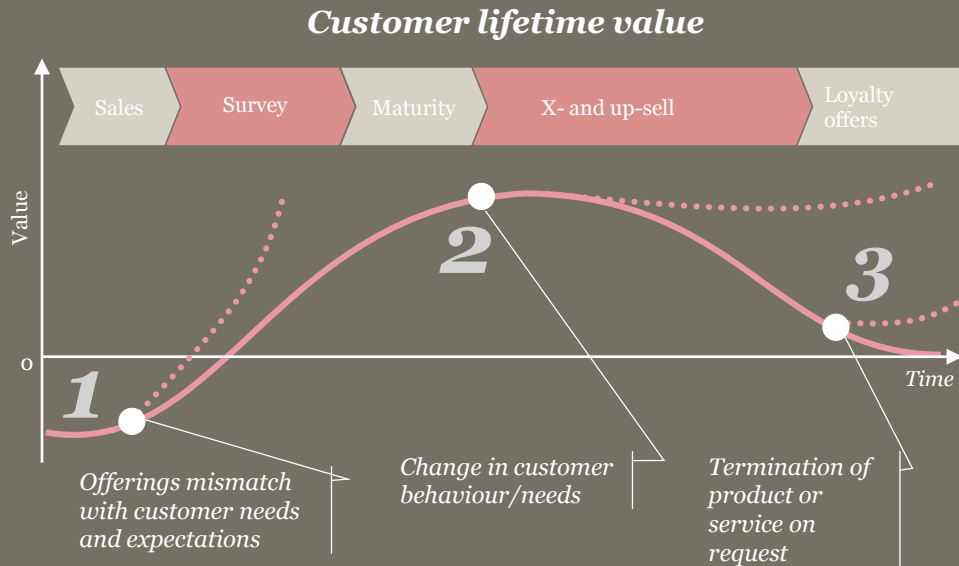
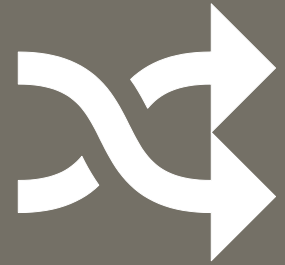
Market data



Www, product, sensors, apps

Calculate customer lifetime value and optimize your spending

Customer expectations and priorities are constantly changing



Marketing actions based on calculated **expected revenue** from customers over lifetime enhance effectively association with the company

Optimize marketing spending and provide the possibility of **customers migration** between channels according to **customer lifetime value**



Approach

Real-time processing

Machine learning

Simulation

Text mining

Top 10 banks

Data



Www,
product,
sensors, app



3rd party data



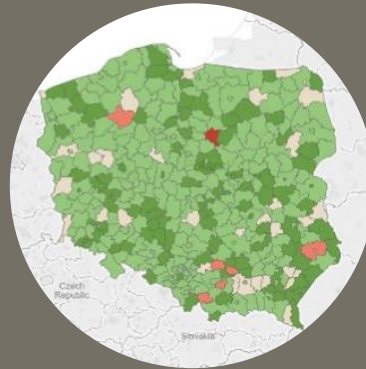
Market data



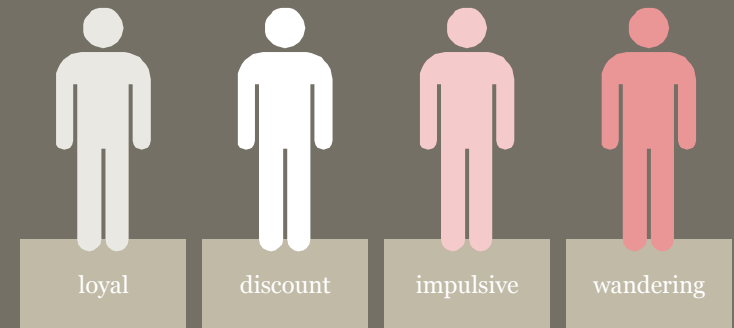
Business partners

Detect churners and increase their loyalty

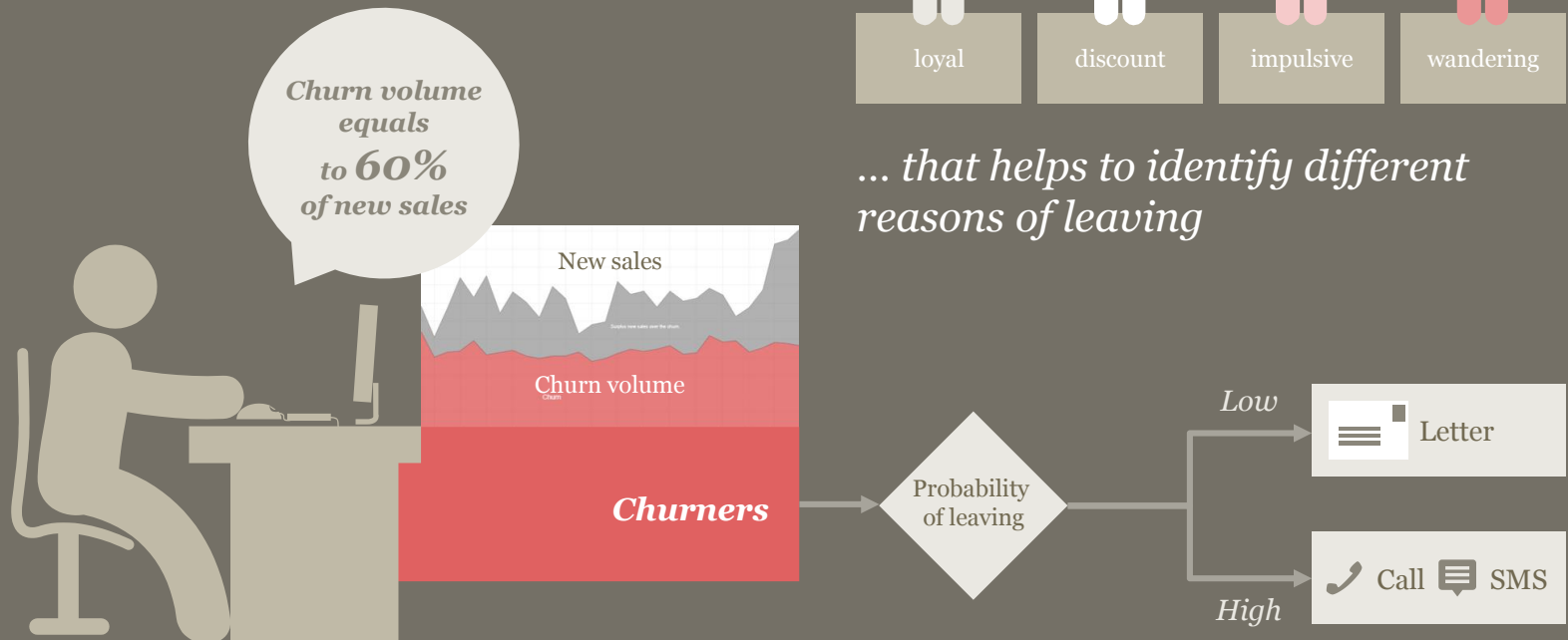
Big Data enable
early detection of churners...



Enhance *customer loyalty* through unique plan of actions for each group



... that helps to identify different reasons of leaving



Approach

Real-Time processing

Association rule learning

A/B testing

Top 10 banks

Data



Www, product, sensors, apps



3rd party data

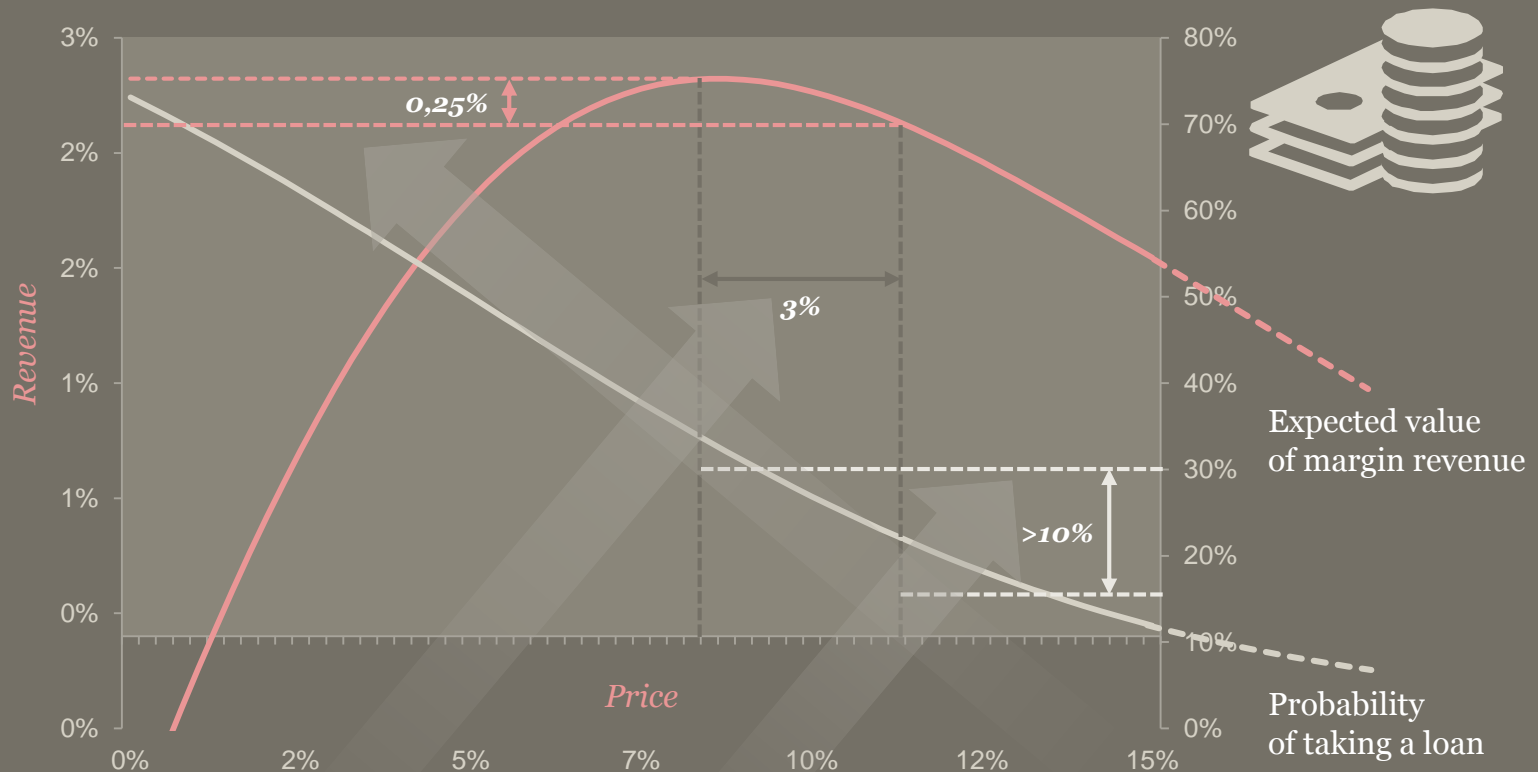


Market data



Business partners

Find the ideal price for each customer to maximize revenue



Introduction of flexible, model-driven pricing

can lead to attracting new customers.

We are able to find the price that will maximize expected revenue.

Real life application in a Polish bank delivered 20% margin uplift on a portfolio of newly granted loans

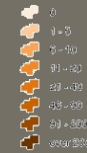


Find the most attractive locations

1 Capacity model



Summary of development directions for chain X

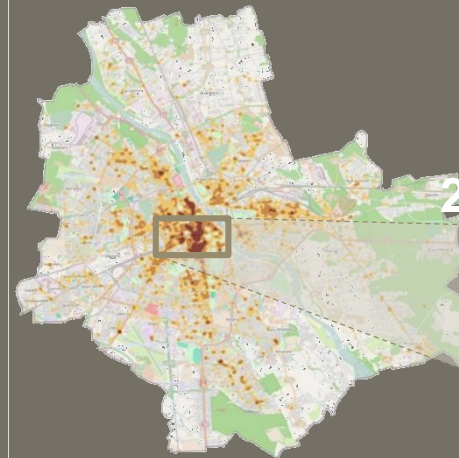


New openings potential
[max. # of new stores]

2 Geospatial predictive analytics increase accuracy of determination of best locations for network expansion

It can be used to prioritize and aid search for new store locations even at street number level

Exemplary analysis from our project experience



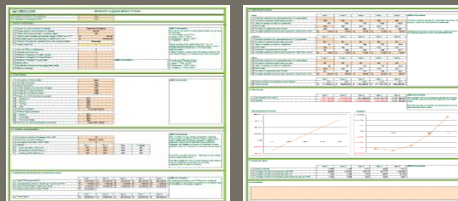
Sample numbers

Expansion priorities:

- 3rd choice location
- 2nd choice location
- 1st choice location
- Coverage of existing stores



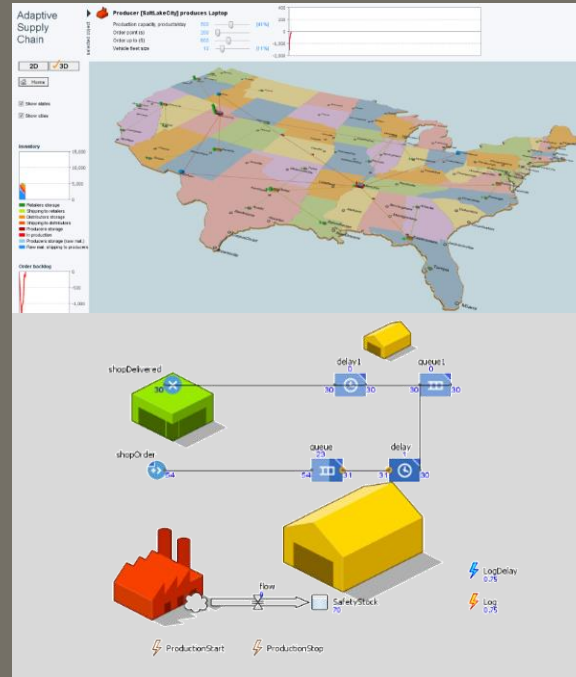
3 Business case



Up-to-date we have evaluated ca. 30 000 retail points and bank branches across CEE region

Optimize supply chain through logistic and warehousing simulation

Advanced tools
enables simulation
modeling of
**dynamic
systems**
in manageable way



Enhance existing
supply chain
processes and ability
to **predict and
react to events**

Process evaluation...



production, warehousing & logistic

*field force
optimization
minimize reaction
time to failure*

Approach

Machine learning

Text mining

Clustering

Graph analysis

Working prototype on real data

Data



Social media



Www,
product,
sensors, app

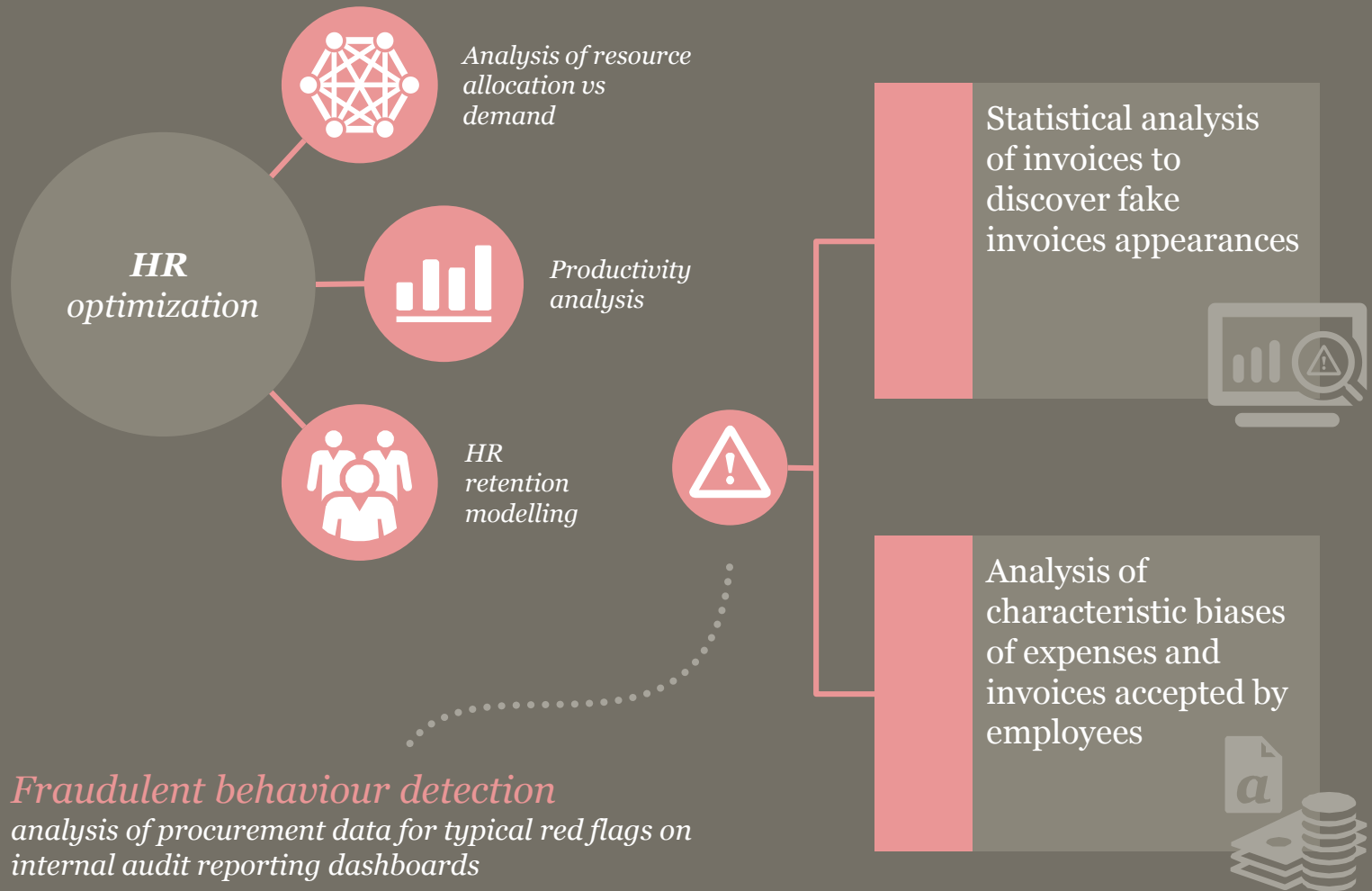


POIs/maps



Business partners

Optimize HR through productivity assessment and fraudulent behaviours detection



Fraudulent behaviour detection

analysis of procurement data for typical red flags on internal audit reporting dashboards

Approach

Real-Time
processing

Machine
learning

Text
mining

Clustering

Top 10
banks

Data



Social media



Www,
product,
sensors, apps



POIs/maps



3rd party
data

Risk modeling of credit and insurance enhanced by third party data sources

Comprehend risk concentration using satellite data, images and other third party data sources



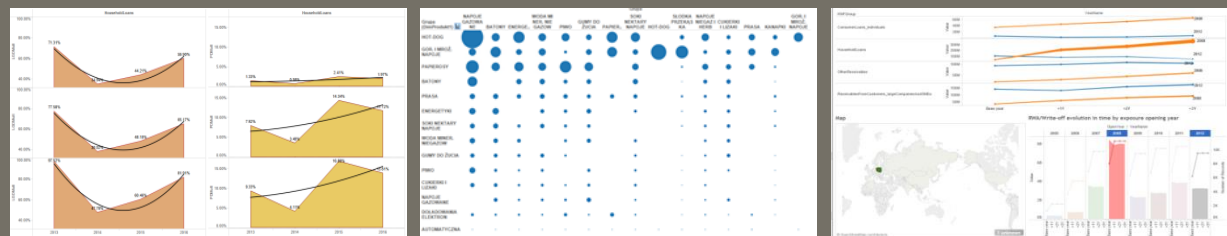
Quantify exposure to risk



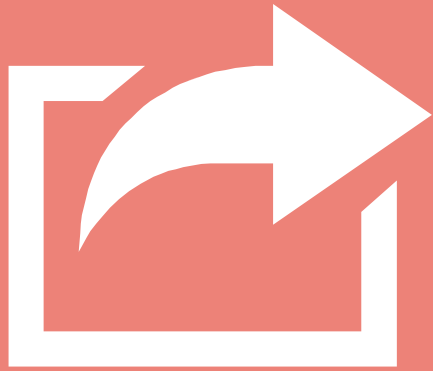
Identify leading risk indicators



Make better decisions based on *data* and *minimize losses*



Run whole calculations within minutes and reporting on almost live basis



*What else
do we have
apart from slides?*

Our toolbox



- Geographic data processing
- Visualization
- High-end geospatial solutions are created with QGIS+Python and PostGIS



- Best-in-class tool for various types of simulation, including agent-based



- Microsoft Visual Studio – integrated development environment (IDE) from Microsoft. It is used to **develop computer programs for Microsoft Windows, as well as websites, web applications and web services**
- Most IT solutions that are or will be created by our team are programmed in C#
- Our solutions are built on .NET platform



- Microsoft SQL Server – relational database management system developed by Microsoft
- Allows to **store, transform and share data with other users**
- Very high-performance database



- [R] – free software programming language and software environment for **statistical computing and graphics**
- It allows to perform **econometric and data mining computation**
- **We use SAS for compliance with typical banking and telco IT architecture**
- For fast prototyping we employ Python
- Genuinely Big Data solutions, processing large volumes of high-velocity data are built with Spark



- Tableau – **interactive data visualization** products focused on business intelligence
- Software that provides us a ‘Wow’ **effect** during important client presentations
- Compatible with all most typical data sources
- **Top business intelligence tool** according to Gartner



- **State of the art BIG DATA architecture**
- **Parallel processing**
- Can handle all the data available– depending on the available storage
- Real-time analytics with Storm
- Numerous supporting technologies, including basic Pig&Hive, Spark, Splunk or Cassandra
- Cloudera distribution

Our techniques

Our tools and techniques allow for implementation of models that are learning from data influx in real time and are able to self-calibrate, leaving client with end-to-end solution after project is completed

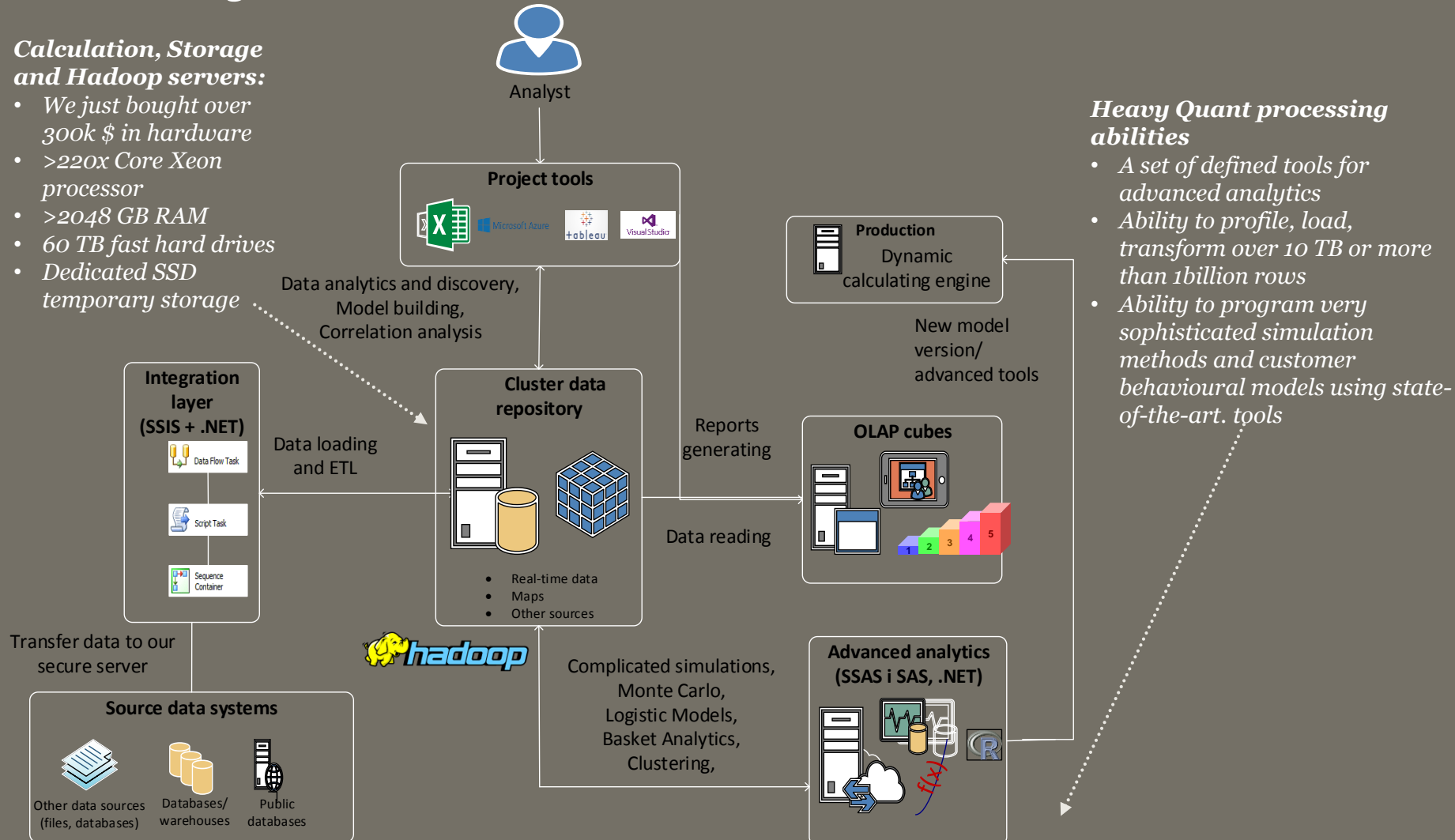


Text Mining	Parallel processing	
Text analytics	Programming: C#, Python, C++	
Real-Time processing	Advanced SQL	Spatial models for geanalytics
Sentiment analysis		Logistic Regression
Supervised learning	A/B testing	
Unsupervised learning	Behavioral Clustering	Regularized regression (lasso, ridge)
	Graph analysis	
	Distribution estimation	Agent-based modeling
	Survey/Conjoint Analysis	System-dynamic modeling
Association rule learning	Optimization	Discrete event modeling
Monte-Carlo simulation	Segmentation/Clustering	
Markov Chain simulation		Time series analysis

We have a dedicated high-end infrastructure and process in place to explore data and prepare it for predictive modelling and analytics

Calculation, Storage and Hadoop servers:

- We just bought over 300k \$ in hardware
- >220x Core Xeon processor
- >2048 GB RAM
- 60 TB fast hard drives
- Dedicated SSD temporary storage



Heavy Quant processing abilities

- A set of defined tools for advanced analytics
- Ability to profile, load, transform over 10 TB or more than 1 billion rows
- Ability to program very sophisticated simulation methods and customer behavioural models using state-of-the-art. tools

Thank you for your attention !