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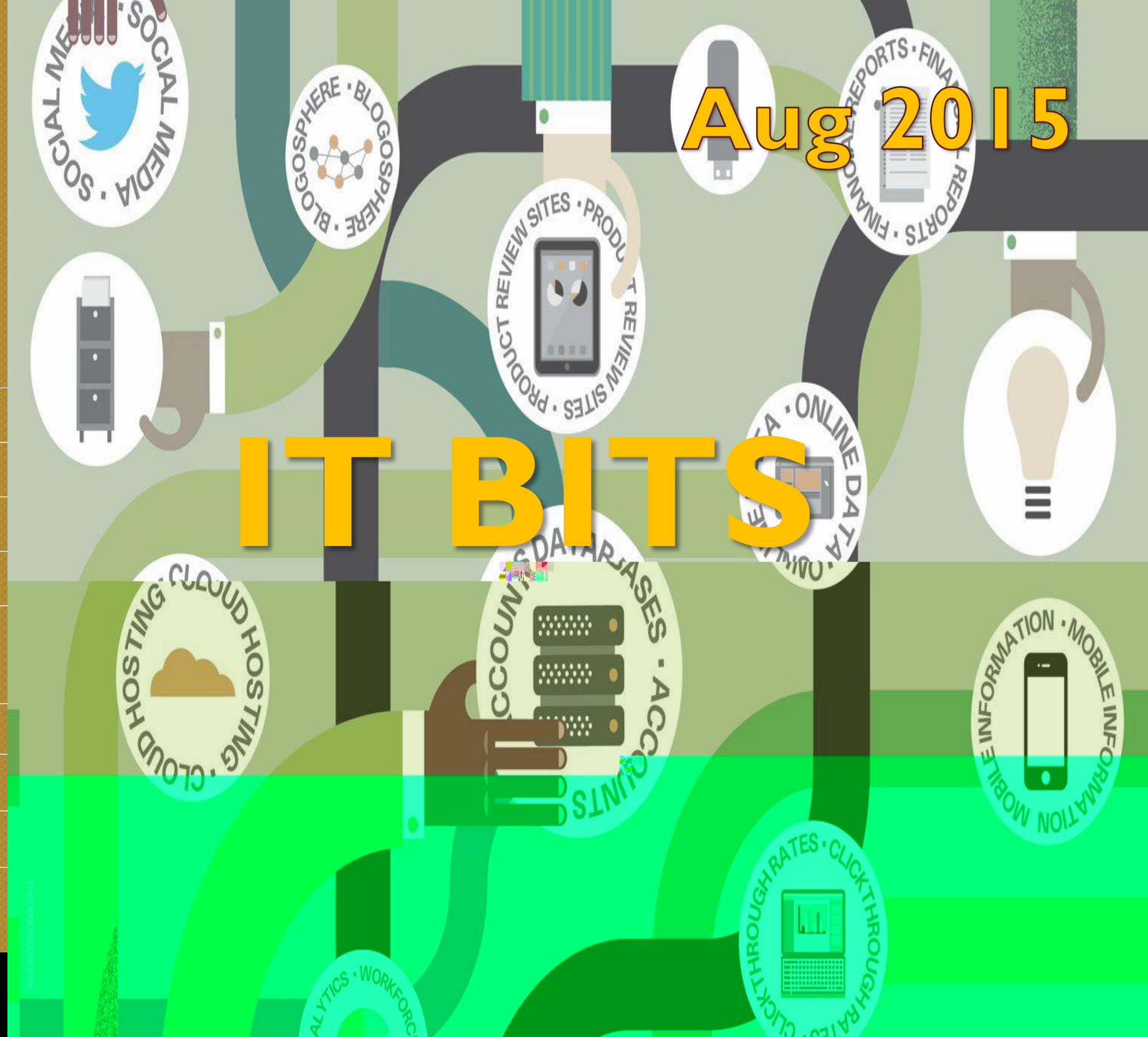
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Meet **Harsh Kumar** of PGP 2014-16. He is in the top 2 percentile of the batch (which he is too modest to express) and has interned with American Express in a Data Analytics role. He would enlighten us about his experiences with Amex and strategies to crack its summer process

## Tell us about yourself?

I did my engineering in ECE from IIT Guwahati. Before joining IIM Indore, I worked for 9 months in Hewlett Packard in a software developer role.

## Tell us about the summer process AMEX follows for recruiting?

I would like to specially mention that Amex goes to all IIMs for a Data Analytics role as opposed to a common misconception that it recruits for a coveted Finance role. It also recruits for Sales role, but does not come to IIM I for that role.

Its first round is that of a Written Case test, wherein we are given a case and are expected to chip in with our Analytical and problem-solving skills, logical thinking and probabilistic skills to provide a solution. Approach is very important. Post that, there are 3 interview rounds, none of them HR or Technical. In fact, they are general in orientation with basic guesstimate type questions, puzzles and concepts. For candidates with Work ex, a lot of their questions go about their work experience. They might also ask about your Final year project if they find it relevant.

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## **Tell us about your internship experience and your role at Amex?**

Our role at Amex was that of data analytics. We used Analytics to identify and take preventive measures against customers who could default upon Amex's credit limit. We had a lot customer and merchant specific data. We did different types of analysis upon that, like for example, predicting spending patterns of the people and suggesting plans to them to improve their overall life experience. Amex could also tie up with the merchants, which was a win-win situation for both. It was also a fun experience, wherein we were even taken to watch an IPL match. The people are extremely friendly and they have a very good HR system. Also, Amex has been voted as the 4<sup>th</sup> best company in India to work for.

## **What is your opinion about the future of Analytics?**

As we are moving forward, the memory and storage costs are decreasing. Therefore, companies have a lot of data but do not know fully, as to what sense can they make out of it. It can have varied applications like predicting buying patterns of people based on past transactions. It can help consumers make more informed choices and helps companies invest their energy and resources in a right direction

## **What advice would you like to give to juniors to prepare for this role?**

The Amex case and interview rounds test fundamental analytical and problem solving skills. The interviews have a very general orientation. There are guesstimate type questions, basic puzzles and basic conceptual questions of what we studied in 1<sup>st</sup> Trimester, especially Quantitative Techniques. A Strong focus should be put on knowing your resume inside out, as a part of your preparation for Amex. Best of luck.

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# The Alphabet



Most of you would have heard the buzz around Google and Alphabet, and those who have managed to remain unaware of the latest change in unarguably the ‘coolest’ company there is, Google Inc. has decided to move on. Google, unlike Microsoft and many other companies, has never restricted itself to a single domain. The Google IO brings out new, fresh innovations and the coolest gizmos and technology one can imagine every year. This year, before we could get over the awesome surprise bundles of Google Photos, Google has surprised us once again.

Google will now be operating under a parent company, christened ‘Alphabet’. Founders Larry Page and Sergey Brin have decided to go beyond what we today identify ‘Google’ as and form a conglomerate. This would mean that Google continues to function as it was, but many of the cool new things now go to newer companies which will be under Alphabet’s umbrella. To give you a very basic idea, ever heard of the driverless cars Google has been trying to develop? It will be Alphabet (or another new company under it) developing it now. Google’s primary money-making business was its search engine, which will now channel some of its profit into newer ventures. Page will be the CEO of the newly formed company and Sergey its president.

“Alphabet is mostly a collection of companies, the largest of which, of course, is Google. This newer Google is a bit slimmed down, with the companies that are pretty far afield of our main internet products contained in Alphabet instead”



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## ➤ The Alphabet

Many have expressed concerns over the transparency of Google's other businesses. There will be tremendous market pressure on the newer ideas, giving them less space for taking risks and making errors. Many argue that this move was inspired by the recent announcement by Warren Buffet, whom Google's founders have always admired. In an IPO letter to the shareholders in 2004, they had mentioned that they were inspired by the octogenarian's essays in Berkshire's annual reports. Page mentioned recently as a reply to how Google would manage such a huge expansion, that they would follow Buffet's example.

However, the idea behind this core structure change is to give the new projects equal importance as that given to Google's established business. Alphabet is just meant to be a cleaner, more accountable holding company. The message behind the reorganization is that Google is trying its hardest not to become irrelevant or complacent.

Well, Alphabet is a silly name, and its abc.xyz domain, even sillier. But to everyone who is going to criticize this, would you have called your company Google in the first place? The idea here is not to create a new IT firm that sounds professional, on the

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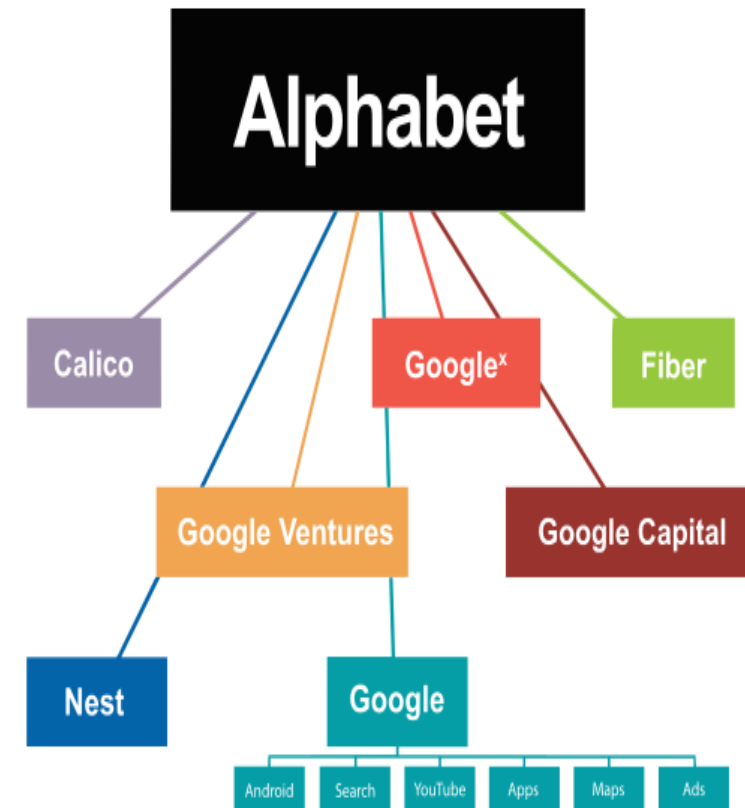
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## ➤ The Alphabet

What does it mean for potential employees? Google has been at the top of the Fortune's list of best companies to work for, setting the bar very high for Silicon Valley companies. However, companies like Facebook, Twitter and many new start-ups quickly caught up with perks being given to their employees. Many from Google themselves have started up their own ventures. However, Google as an employer's USP is more than the perks it offers. Most people associate Google with the quality of work and high end research that goes on there. From Google Glass to the Calico life-extention project, Google has always been trying to bring technology to improve every sphere of life. The Calico project is often said to be representing a push toward the holy grail of all technological research. This gives its employees a sense of motivation, a purpose to their life and work. The unrestricted innovation that Google has been encouraging can be exemplified by the idea of driverless cars, which has the potential to revolutionize the entire automobile sector as we know it today. One may call it whacky, but when has Google ever cared about that?



And well, Sundar Pichai gets to be the new CEO of Google, so Indians can rejoice over another Indian making it to the top of the ladder in one of the world's most respected companies.

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# Gadgets and Gizmos

## The Xiaomi Mi Band

- Water Resistant Fitness Tracker
- Measure your steps and sleep patterns
- Compatible with Android 4.4 devices
- Ridiculously Cheap ( \$13) with excellent battery life
- It is actually a dongle on bracelet



## Thync: Mood Altering Device

- A \$299 digital drug that gets you high
- Stimulates nerves on your head and face using low level electrical pulses to signal specific areas of the brain
- Two settings :
  - Energy: to kick-start your day and boost your morning workout
  - Calm: to manage daily stress and relax your mind.



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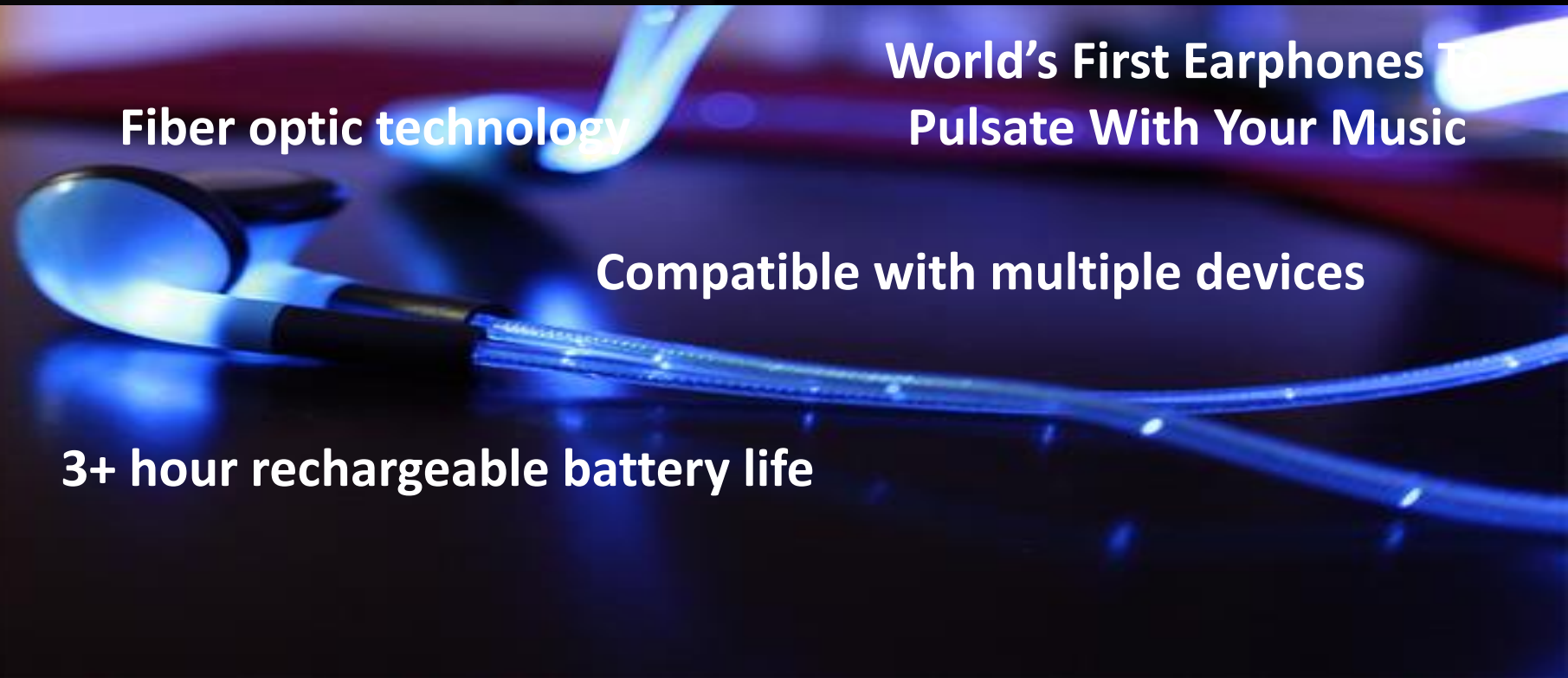




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## Gadgets and Gizmos

### iGlo Pulse



**World's First Earphones That  
Pulsate With Your Music**

**Compatible with multiple devices**

**3+ hour rechargeable battery life**

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# 3D XPoint

Did you ever thought a new memory category, which is up to 1,000 times faster than NAND goes into production. Answering this, Intel and Micron have unveiled "3D XPoint" – a new memory technology that is 1,000 times faster than NAND and 10 times denser than conventional DRAM.

Intel Corporation and Micron Technology, Inc. have unveiled 3D XPoint technology, a non-volatile memory that has the potential to revolutionize any device, application or service that benefits from fast access to large sets of data.

The explosion of connected devices and digital services is generating massive amounts of new data. To make this data useful, it must be stored and analyzed very quickly. 3D XPoint technology combines the performance, density, power, non-volatility and cost advantages of all available memory technologies on the market today. This technology is up to 1,000 times faster, with up to 1,000 times greater endurance than NAND, and is 10 times denser than conventional memory.

1

"For decades, the industry has searched for ways to reduce the lag time between the processor and data to allow much faster analysis"

This new class of non-volatile memory achieves this goal and brings game-changing performance to memory and storage solutions.

2

"One of the most significant hurdles in modern computing is the time it takes the processor to reach data on long-term storage,"

This new class of non-volatile memory is a revolutionary technology that allows for quick access to enormous data sets and enables entirely new application

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## ➤ 3D XPoint

As the digital world balloons exponentially – from 4.4 zettabyte of data created in 2013, to an expected 44 zettabyte by 2020 – 3D XPoint technology can turn this immense amount of data into valuable information in nanoseconds.

Following more than a decade of research and development, 3D XPoint technology was built from the ground up to address the need for non-volatile, high-performance, high-endurance and high-capacity storage and memory at an affordable cost. It ushers in a new class of non-volatile memory that significantly reduces latencies, allowing much more data to be stored close to the processor and accessed at speeds previously impossible for non-volatile storage.

The innovative, transistor-less cross point architecture creates a three-dimensional checkerboard where memory cells sit at the intersection of word lines and bit lines, allowing the cells to be addressed individually. As a result, data can be written and read in small sizes, leading to faster and more efficient read/write processes.

3D XPoint technology will sample later this year with select customers, and Intel and Micron are developing individual products

3

Retailers may use 3D XPoint technology to more quickly identify fraud detection patterns in financial transactions

4

Healthcare researchers could process and analyze much larger data sets in real time, accelerating complex tasks such as genetic analysis and disease tracking.

5

The performance benefits of 3D XPoint technology could also enhance the PC experience, allowing consumers to enjoy faster interact collaboration as well as more immersive gaming experiences

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# 3D XPOINT™ TECHNOLOGY

Intel disrupts the industry with better storage memory that is fast, inexpensive and non-volatile.  
Now your processor can work much faster, rather than at a fraction of its potential.

## Memory Technologies Today = Tradeoffs

		Speed	Cost	Volatility
Today's Technology	NAND			
	DRAM			
New	3D XPoint™ Technology			

With today's memory technologies, you can get incredible performance, but only if you spend a lot per MB and you don't mind your data going away when the power does.

Or, you can keep costs reasonable if you're willing to sacrifice speed.

Ideally, you want memory that's fast, inexpensive and non-volatile.

## 3D XPoint™ Technology: An Innovative, High-Density Design

### Cross Point Structure

Perpendicular wires connect submicroscopic columns. An individual memory cell can be addressed by selecting its top and bottom wire.

### Non-Volatile

3D XPoint™ Technology is non-volatile—which means your data doesn't go away when your power goes away—making it a great choice for storage.

### High Endurance

Unlike other storage memory technologies, 3D XPoint™ Technology is not significantly impacted by the number of write cycles it can endure, making it more durable.

### Stackable

These thin layers of memory can be stacked to further boost density.

### Selector

Whereas DRAM requires a transistor at each memory cell—making it big and expensive—the amount of voltage sent to each 3D XPoint™ Technology selector enables its memory cell to be written to or read without requiring a transistor.

### Memory Cell

Each memory cell can store a single bit of data.

### Transforming the Memory Hierarchy

For the first time, there is a fast, inexpensive and non-volatile memory technology that can serve as system memory and storage.

### ~8x to 10x Greater Density than DRAM<sup>1</sup>

3D XPoint™ Technology's simple, stackable, transistor-less design packs more memory into less space, which is critical to reducing cost.



3D XPoint™ Technology

Processor



DRAM

3D XPoint™ Technology



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# Big Data – Next Big Thing!!

“Big data” is buzzy, and if you drop the phrase at a cocktail party, you will probably earn yourself some serious street cred. And rightfully so. Big data is big news these days, because it has the potential to make a pretty profound impact on the bottom line for a business.

## What is the ‘big’ deal?

The big deal about big data analytics is the way organisations use it to leverage their business performance, innovate and provide better customer service. Here we will look at some of the ways that big data analytics can help in the growth of an organisation.

### Boosts Performance through better data analysis

Through big data analysis you can understand how your organisation is working and how efficiently it is working. Thus, based upon the findings of this analysis, an organisation can strive to make the workforce more effective.

### Innovation of new products and services

Analysing the big data, organisations can understand better what customers want and with the help of this, they can provide better after-sales service. Even they can be innovative about their new products so that it can pertain to the customer’s viewpoint.

### Minimise risk through valuable insights

The most harmful thing for a company is to make wrong business decisions. But with the help of big data, organisations can minimise their risks through the valuable insights they can gather through thorough analysis.

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### Understand market sentiment and competitor strategies

Big data analysis helps organisations to get ahead of the business competition. By analysing the big data, a great deal of the market sentiments related to the organisation and its competitors can be understood. This will help to create strategies to make the right decisions.

### Online reputation of brands can be monitored more precisely

For those organisations who are active in social media, big data analytics is of great help to actively monitor and improve their social media presence. It will also give them a good idea about the brand's views on the web.

# UNLOCKING BIG DATA

TUNE IN TO THE CUSTOMER JOURNEY



## Understand Your Customer

Knowing what motivates your customers unlocks an abundance of valuable information: their needs, hesitations, and intentions.

Today's consumers are interacting with businesses across numerous mediums, generating large amounts of structured and unstructured data that cannot be analyzed by traditional business intelligence tools or is only measured in silos.





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# Did You know!!



The codename for Windows 10 is **Threshold**. Threshold is a planet in Microsoft's Halo game, similar to Blue which was the codename for Windows 8.1 (It was a Binary star system named as Planet of Blue and Red though).

Microsoft didn't name it Windows 9. Windows 9 sounds similar to Windows 9x series and would have broken many old programs who check the windows version by comparing 9 in it. And apart from that Microsoft doesn't wanted this version to sound old. Everyone was shocked to hear the name and there were many memes mentioning that.

Windows 10 will be having the new browser from Microsoft, **Microsoft Edge** (previously codenamed **Project Spartan**) after more than a decade of introducing Internet Explorer



**Calico:** This is Alphabet's most life-altering project with the mission of tackling age and extended human lifespan. Calico Will Be Run By Apple's Arthur Levinson

**Fiber:** It is also going to be managed separately, piping in super-fast 1GB Internet and cable television into homes at an affordable price.

The first ever mention of "Microsoft" was in a letter from Bill Gates to co-founder Paul Allen in 1975. Gates initially wrote the company name as Micro-soft, which made sense considering it's a portmanteau of "microcomputer" and "software."

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# The 'Treasure Hunt' Quiz

Solve this simple cross word puzzle The winner's photograph will be added in our next edition. and win free JAM credits.

## What's the twist??

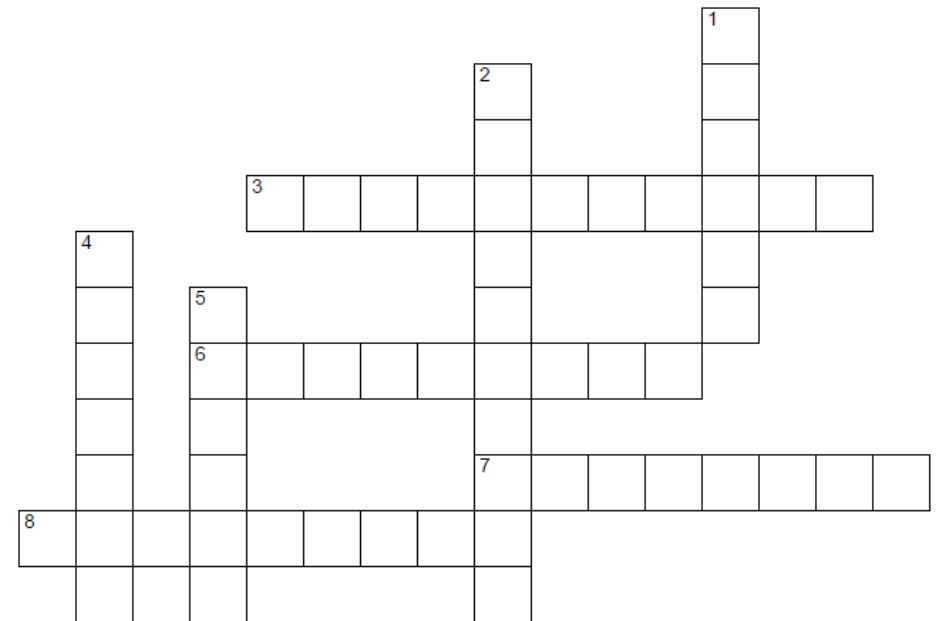
You don't have to know the answers. :O You just need to read the article because all the answers are hidden in the magazine itself and you just need to 'hunt' for those. SO HURRY UP!!

### ACROSS

- 3. Another word for Thync
- 6. A..B..C..D..E
- 7. Price of Xiaomi Mi Band(in \$)
- 8. Feature of 3D X-Point

### DOWN

- 1. Who unveiled 3DXPoint Technology
- 2. 4.4\_\_\_\_\_ data created in 2013 according to 3DXPoint article
- 4. Tool to identify customer needs
- 5. Alphabet's most life-altering project



Mail your entries to

[infiniti@iimidr.ac.in](mailto:infiniti@iimidr.ac.in) latest by 10<sup>th</sup> Sept 2015

Top 10 winners will get free JAM credits.

Results to be announced on the Facebook page of Infiniti

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***"PEOPLE OFTEN SAY THAT MOTIVATION DOESN'T LAST LONG. WELL, NEITHER DOES BATHING – THAT'S WHY WE RECOMMEND IT DAILY."***  
**– ZIG ZIGLAR**

## Welcome Junior Team!!

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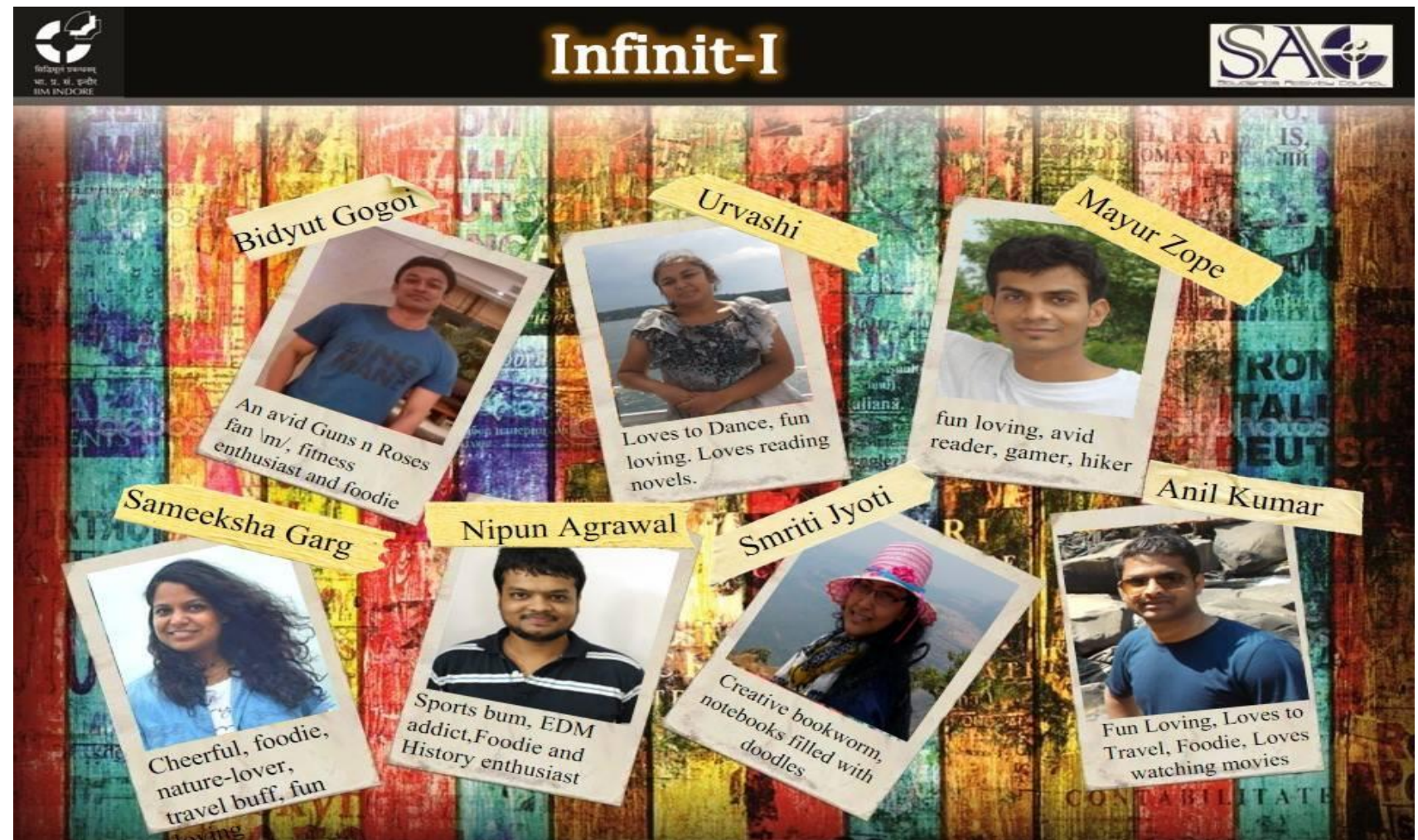
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Anil | Bidyut | Mayur | Nipun | Nishant | Nishtha | Pulkit | Sahil | Sameeksha | Smriti | Suma | Urvashi