Elicitation sessions occur:



after you have accepted an analysis job, and should continue throughout the life cycle of a data analysis project

You are an analyst at a bank. Your bank ran a short-term experiment in which they provided credit cards to a wider range of applicants then normal, including applicants whose applications would typically be rejected due to their troubled financial profiles. Your job is to model the data from this experiment to create a decision-making algorithm that will help the bank decide how to respond to future credit card applications more profitably.

The following parties are NOT likely to be key stakeholder(s) in your project (select all that apply):



Individuals who will apply for credit cards in the future.

**Correct**

The individuals who applied for cards in the past or who will apply for cards in the future are not key stakeholders because their interests are not relevant to the bank’s goals of designing a model to maximize profits.



the bank’s shareholders

**Un-selected is correct**



the bank’s creditors

**Un-selected is correct**



Individuals who applied for credit cards in the past, but were denied

**Correct**

The individuals who applied for cards in the past or who will apply for cards in the future are not key stakeholders because their interests are not relevant to the bank’s goals of designing a model to maximize profits.



the bank, itself

**Un-selected is correct**

According to Doug Laney, VP of Information Innovation and Strategy at Gartner, why don’t more companies move higher on the analytics continuum? (check all that apply)



Inertia (comfort with the way businesses did things in the past)

**Correct**

As your answer implies, although it is possible that the financial or personnel burden of implementing more sophisticated analytic solutions might contribute to companies’ resistance to move higher up the analytics continuum, neither of those items were among the reasons Doug Laney provided.



The financial burden of implementing more sophisticated data analytics is too high

**Un-selected is correct**



Decision-makers view analytic analyses as “black boxes” they don’t understand

**Correct**

As your answer implies, although it is possible that the financial or personnel burden of implementing more sophisticated analytic solutions might contribute to companies’ resistance to move higher up the analytics continuum, neither of those items were among the reasons Doug Laney provided.



Implementing analytic solution higher up on the analytics continuum would require hiring more skilled employees than the company could accommodate

**This should not be selected**