

Big Data Introduction Session

7 Juni 2017

Fajar Jaman
Business Director Starcore

Dino Business



C-business

Vs

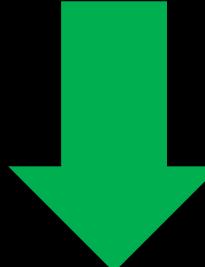


- Traditional Telco
- Traditional Banking

- WhatsApp
- Skype
- Spotify

Economy Shifting ?

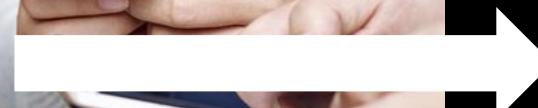
Perusahaan Telko secara global kehilangan revenue sebesar \$386 billion (Fortune)



- SMS
- Call



- Tower
- 4G



- Youtube
- Spotify



- Content Creation

Increasing of mobile phone user \neq increasing of Telco profit

Meet the new **billion dollars company**:

Unicorn



UBER

USD 62.5 Bn



AIR BNB

USD 30 Bn

Former Unicorn → IPO



Facebook

USD 104 Bn



Alibaba

USD 238 Bn

Apa persamaan mereka?

Unicorn



Former Unicorn → IPO



Mereka memiliki dan
memanfaatkan:

Digital Data

Digital data driven Business capability



- Dynamic pricing
- Rating System
- Operational Optimization
- Enhanced search feature
- Guiding host to the perfect price
- Facial recognition
- Analyzing the likes
- Tag Suggestion
- Anti-counterfeiting
- Optical Character Recognition

How Data Science increased AirBnB valuation to \$25.5 bn?

THE WALL STREET JOURNAL

Home World U.S. Politics Economy Business Tech Markets Opinion Arts Life Read

TECH | TECHNOLOGY

The Secret Math of Airbnb's \$24 Billion Valuation

Home-rental site's revenue projected to top more than \$900 million

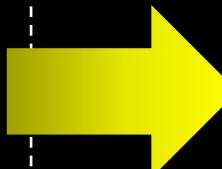
By ROLFE WINKLER and DOUGLAS MACMILLAN

June 17, 2015 3:15 p.m. ET

Home-rental site Airbnb Inc. has given potential investors in a \$1 billion funding effort an ambitious revenue forecast to justify a richer valuation than hotel giant Marriott International Inc.

Analysis Function

- A/B Testing
- Image recognition and analysis
- Natural language processing
- Predictive modeling
- Regression analysis
- Collaborative filtering

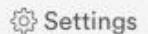


Analytic Capability

1. Enhanced Search Features
2. Guiding Hosts to the Perfect Price
3. Driving Company Growth



May 2015 ▾



Sun	Mon	Tue	Wed	Thu	Fri	Sat
26	27	28	29	30	May 1	2
\$40	\$40	\$40	\$68	\$40	\$40	\$40
3	4	5 Today	6	7	8	9
\$40	\$131	\$131	\$92	\$94	\$96	\$120
10	11	12	13	14	15	16
\$98	\$99	\$99	\$101	\$102	\$103	\$144
17	18	19	20	21	22	23
\$107	\$107	\$109	\$110	\$111	\$112	
24	25	26	27	28	29	30
Ellen				\$120	\$122	\$122
31	Jun 1	2	3	4	5	6

Travel trends in your area are changing.



You can take advantage of these changes by adjusting your price on a daily basis. Over time, this can help you make more money.

See Price Tips for May

Price tips will next update tomorrow

Digital data driven di Public Sector?

Dari krisis..



Global Financial Crisis 2008



Extreme **poverty** is defined as living on \$1.25 or less a day. In 2010, 414 million people were living in extreme **poverty** across sub-Saharan **Africa**.

born the coolest govt initiative in the World

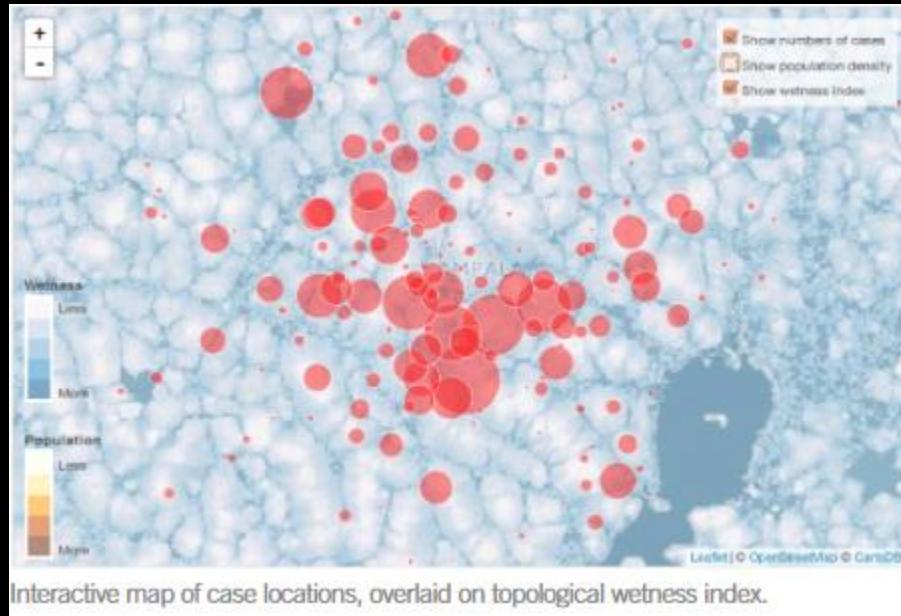


initiative of the Secretary General's office formed to explore the use of new **sources of digital data, calls this a “new natural resource”** that can be cultivated for society's benefit.

Launched in 2009

- **New York (US)**
- **Kampala (Africa)**
- **Jakarta (Indonesia)**

born the coolest govt initiative in the World



Use Telco Data to
Control the outbreak (Africa)

LOMBOK ISLAND	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7
	3/7 - 3/13	3/14 - 3/20	3/21 - 3/27	3/28 - 4/3	4/4 - 4/10	4/11 - 4/17	4/18 - 4/24
Onion	80%	103%	187%	297%	470%	1023%	1373%
Sweet Potato	43%	7%	30%	87%	87%	123%	187%
Sugar	177%	227%	227%	320%	340%	377%	693%
Premium quality rice	100%	157%	153%	353%	247%	357%	467%
Mackerel	7%	53%	73%	83%	153%	170%	453%
Broiler / layer chicken eggs	33%	110%	177%	490%	407%	1033%	1313%
Vegetable Oil	270%	517%	320%	407%	430%	753%	1117%
Powdered Milk	267%	240%	117%	283%	167%	193%	157%
Long Bean	67%	97%	320%	430%	433%	627%	963%
Tomato	100%	117%	330%	380%	407%	997%	1613%
Tempeh	37%	173%	237%	393%	370%	697%	1207%
Low quality rice	23%	30%	47%	240%	183%	197%	310%

Use Crowdsourcing Data
(Citizen report) to monitor the
commodity price (Lombok)

Digital data driven di Public Sector?



improved public policies
that make better use of
**research, analysis, and
evidence**

**Utilize big data for creative
economy**

What's new In Research now?



How data science
and analytics can
contribute to sustainable
development

Big Data Technology



① **NO POVERTY**
Spending patterns on
mobile phone services can
provide proxy indicators
of income levels

② **ZERO HUNGER**
Crowdsourcing or tracking
of food prices listed online
can help monitor food
security in near real-time

③ **GOOD HEALTH AND
WELL-BEING**
Mapping the movement of
mobile phone users can
help predict the spread
of infectious diseases

④ **EDUCATION**
Big data can
be used to
improve school
attendance rates

⑤ **GENITAL EQUALITY**
Analysis of financial
transactions can reveal
the spending patterns
and different impacts
of economic shocks on
men and women

⑥ **CLEAN WATER
AND SANITATION**
Sensors connected to
water pumps can track
access to clean water

⑦ **AFFORDABLE AND
CLEAN ENERGY**
Smart metering allows
utility companies to
increase or restrict the
flow of electricity, gas
or water to reduce waste
and ensure adequate
supply at peak periods

⑧ **DECENT WORK AND
ECONOMIC GROWTH**
Patterns in global postal
traffic can provide indicators
such as economic growth,
remittances, trade and GDP

⑨ **INDUSTRY,
INNOVATION AND
INFRASTRUCTURE**
Data from GPS devices
can be used for traffic
control and to improve
public transport

⑩ **REDUCED INEQUALITY**
Speech-to-text analytics
on local radio content
can reveal discrimination
concerns and support
policy response

⑪ **SUSTAINABLE CITIES
AND COMMUNITIES**
Satellite remote sensing
can track encroachment
on public land or spaces
such as parks and forests

⑫ **RESPONSIBLE
CONSUMPTION AND
PRODUCTION**
Online search patterns or
e-commerce transactions
can reveal the pace
of transition to energy
efficient products

⑬ **CLIMATE
ACTION**
Combining satellite imagery,
crowd-sourced witness
accounts and open data can
help track deforestation

⑭ **LIFE BELOW WATER**
Maritime vessel tracking
data can reveal illegal,
unregulated and unreported
fishing activities

⑮ **LIFE ON LAND**
Social media monitoring
can support disaster
management with
real-time information
on victim location,
effects and strength
of forest fires or haze

⑯ **PEACE, JUSTICE
AND STRONG
INSTITUTIONS**
Sentiment analysis of
social media can reveal
public opinion on effective
governance, public service
delivery or human rights

⑰ **PARTNERSHIPS
FOR THE GOALS**
Partnerships to enable the
combining of statistics,
mobile and internet data can
provide a better and real-
time understanding of today's
hyper-connected world

OPENING KEYNOTE

No Cash, All Data – The World of IOT Finance is here



Jim Marous

Owner, Publisher, The Financial Brand



PANEL SESSION

Lending in Mobile Asia – Data Driven, Highly Personalised, Instantly Delivered



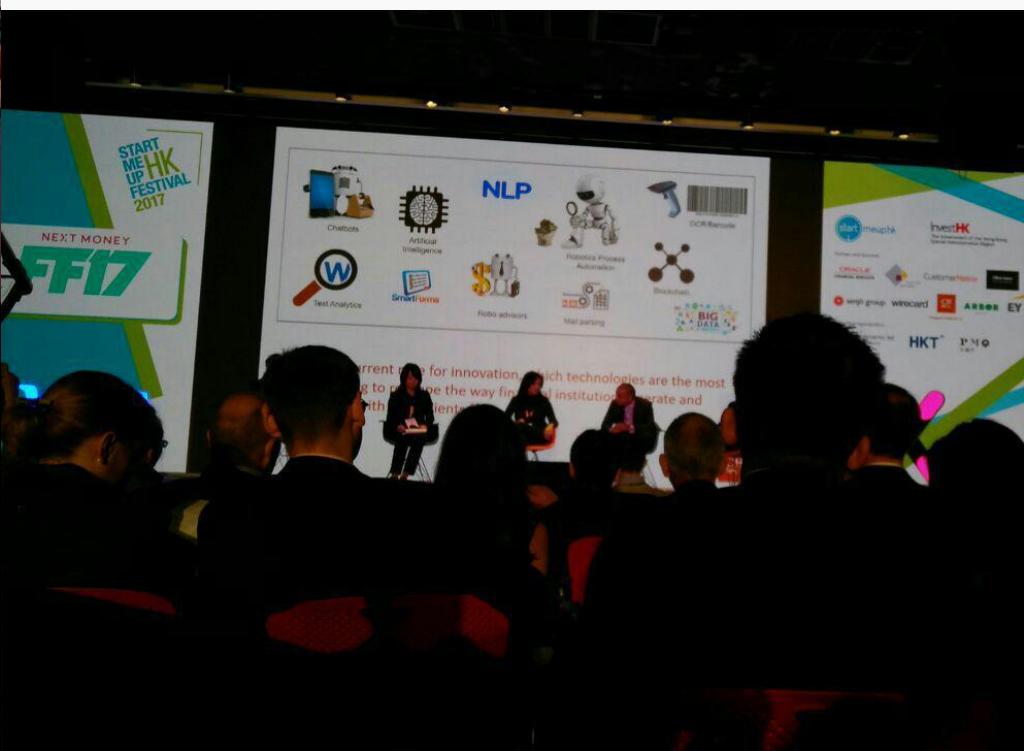
Moderator: James Lloyd

Asia-Pacific FinTech Leader, EY



Jing Zhou

CEO, Dumiao

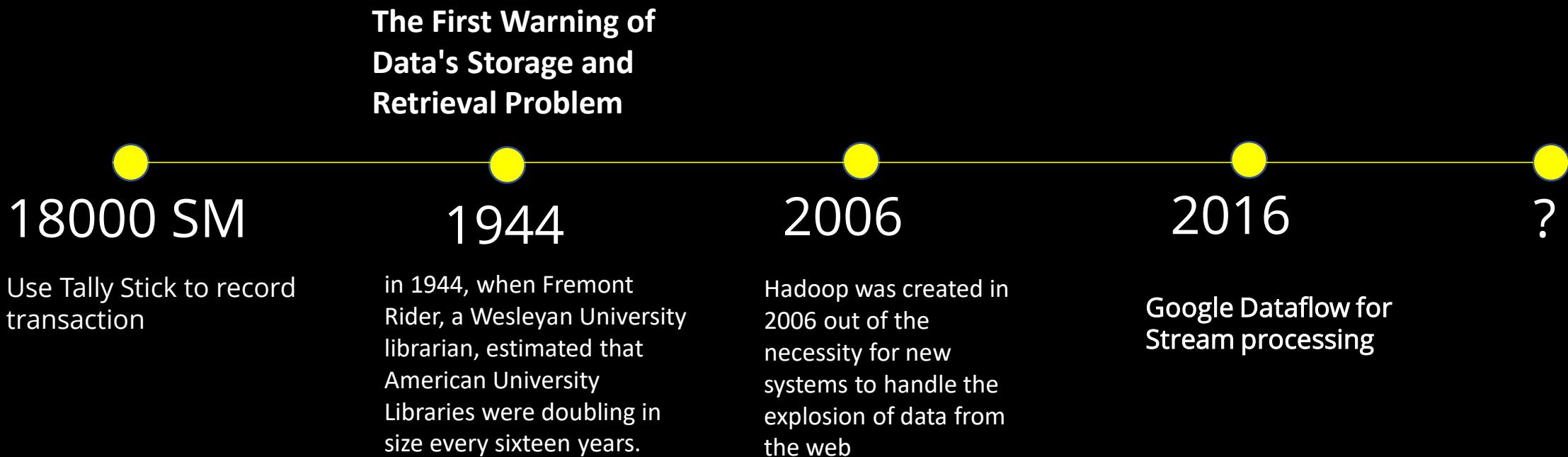


Asia's Biggest fintech conf.

Focus:

- Big Data
- NLP
- Machine learning

Big Data, Why now?



Human History always facing the data problem

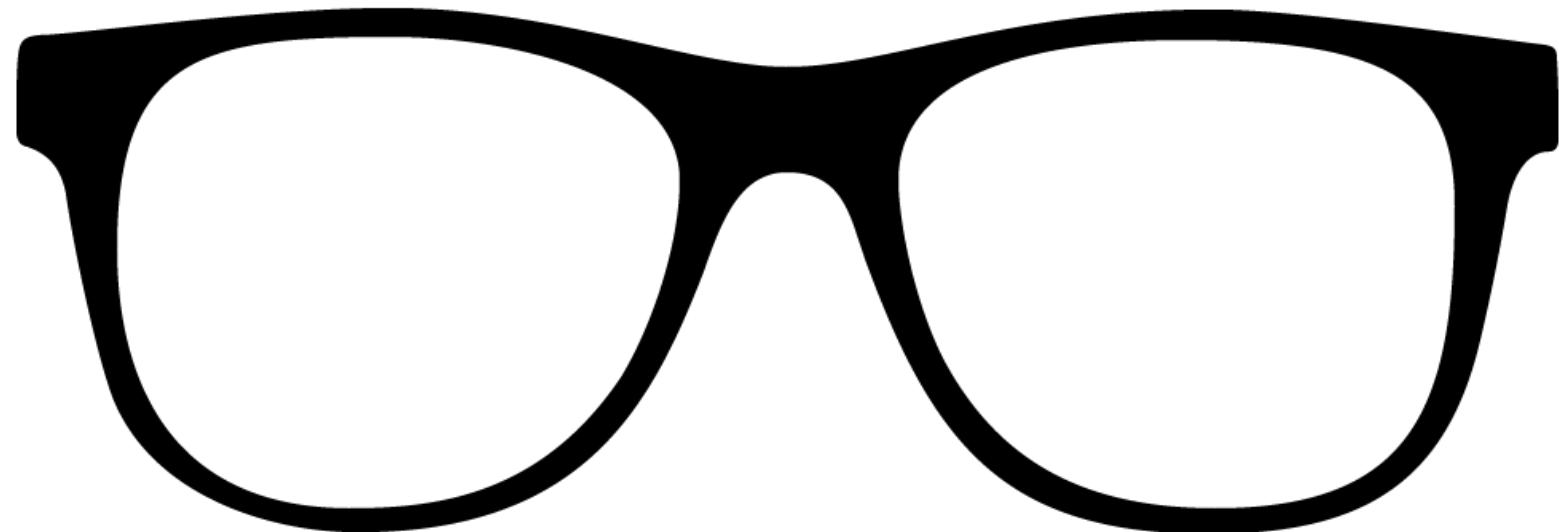
Big data adalah cara pandang melihat semua hal menjadi sebuah **data point** yang dapat dimanfaatkan untuk menjadi pembentukan **value**

What normal eye see?



Ordinary, unstructured box

Now, wear “big data glasses”



What big data eye see?



Extraordinary, unstructured data



- ▶ Real Time Image Feed
- ▶ Image Processing to count number of people



- ▶ Image Processing to count number of people
- ▶ **52 people on the line**

To understand more on big data
Lets get into an example

Book Flights

One Way **Round Trip** **Multi-City**

Jakarta (IKT), Soekarno Hatta Internati

yogyakarta

YOGYAKARTA (JOG)
Adi Sucipto International Airport (JOG) - Indonesia

Adults (11 years) 1

Children (2-11 years) 0

Infants (<2 years) 0

Economy Class

Enter Promo Code

Enter Promo Code

Economy Class

Warming up!
New type of data in Digital

JAKARTA Soekarno Hatta International (CGK) → **YOGYAKARTA** Adisucipto (JOG) SAT 28 MAY

MAY 2016

WED 25	THU 26	FRI 27	SAT 28	SUN 29	MON 30	TUE 31
No fare available	IDR 1,62,800	No fare available	IDR 780,000	IDR 670,000	IDR 571,000	IDR 571,000

Departure time: **FILTER FLIGHTS**

Selected fare **Available fare** **Show fare comparison**

	ECO PROMO	ECO AFFORDABLE	ECO FLEXIBLE
12:10 → 13:25 Soekarno Hatta International (CGK) → Adisucipto (JOG)	not available	not available	IDR 1,62,800
Total duration 01h15m, Direct flight Garuda Indonesia (GA208)			
13:05 → 14:20 Soekarno Hatta International (CGK) → Adisucipto (JOG)	IDR 987,900 5 SEATS LEFT	IDR 1,033,000	IDR 1,62,800
Total duration 01h15m, Direct flight Garuda Indonesia (GA210)			
14:20 → 15:35 Soekarno Hatta International (CGK) → Adisucipto (JOG)	not available	not available	IDR 1,62,800
Total duration 01h15m, Direct flight Garuda Indonesia (GA212)			
16:20 → 17:35 Soekarno Hatta International (CGK) → Adisucipto (JOG)	not available	not available	
19:30 → 13:22			

1

Customer memesan kereta dari **Jakarta ke Jogja**
pada tgl 18 May 2016

TRANSACTION DATA

1

Customer **searching** jadwal dari Jakarta ke Yogyakarta

2

Customer berada di halaman pencarian **selama 10 menit**

3

Customer keluar dari halaman pencarian dengan **menekan tombol "Back"**

4

Customer mencoba melihat keberangkatan Jakarta ke Solo

5

Customer memesan dan membayar keberangkatan Jakarta ke Solo
tgl 18 May 2016

INTERACTION DATA

It's Digital happen

Transaction Data

No.	Cust A	Time	Transactions
1	12346	18 May	Transactions

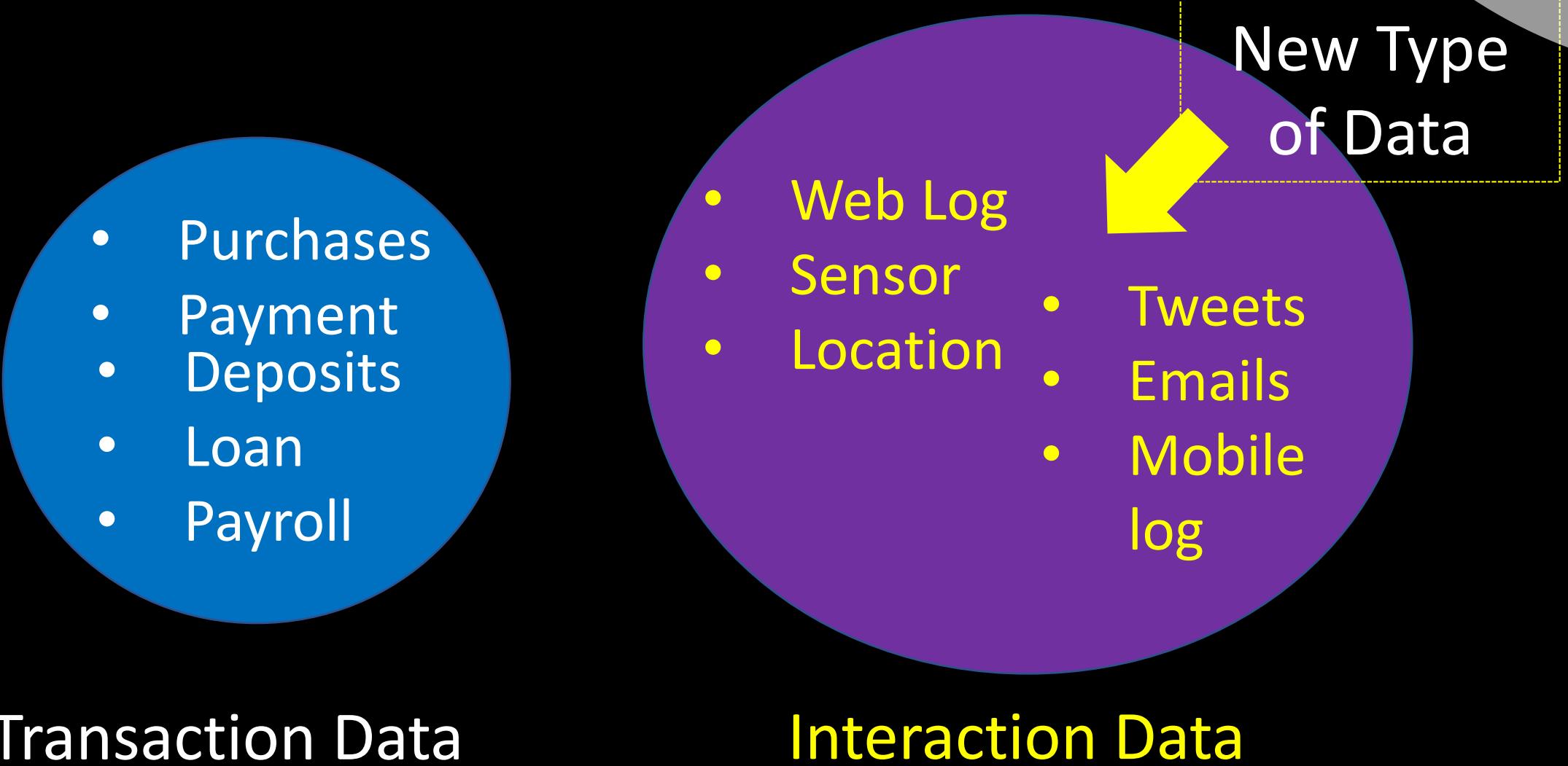
Interaction Data

No.	Cust A	Time	Activity
1	12346	5:48 May 18	Searching jkt-jog
2	12346	6:10 May 18	Searching jkt-jog
3	12346	6:10 May 18	Back to Menu
4	12346	6:15 May 18	Searching jkt-solo
5	12346	6:16 May 18	Paid jkt-solo

Integrated, structured
transaction Data in single Apps

Granularity of data, completeness of
customer journey and behavior

Mining the new gold!

- 
- Purchases
 - Payment
 - Deposits
 - Loan
 - Payroll

Transaction Data

- Web Log
- Sensor
- Location
- Tweets
- Emails
- Mobile log

Interaction Data

New Type
of Data

Analyzing These New Types of Data is Now Possible
With a New Technology called **BIG DATA Technology**

**Big Data its not a Technology (only),
It's a movement to become more Smart-Data
Driven**

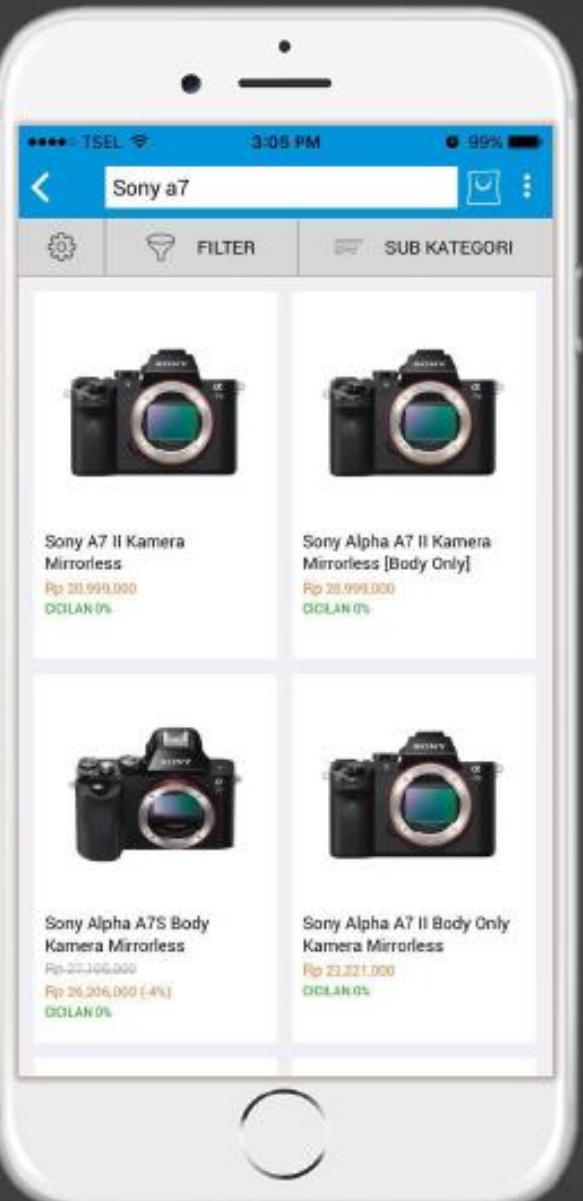
Digital → Smart → Data Driven

Exercise

What if we knew the transaction &
Interaction data from e-commerce



Go to Homepage



Search for: Sony A7R II



Checkout



What kind of data do we have?



Traditional Data

Purchase Detail

Item Detail,
Payment Detail,
Shipping Detail

New Types of Data

Location

Location Where
the Order is
being placed

Handset

Handset being
used to place
the order

Clickstream

Interaction
before the order
is being placed



What kind of questions can we ask?

The Framework

1. Identify The Data that we have

Traditional Data

New Types of Data

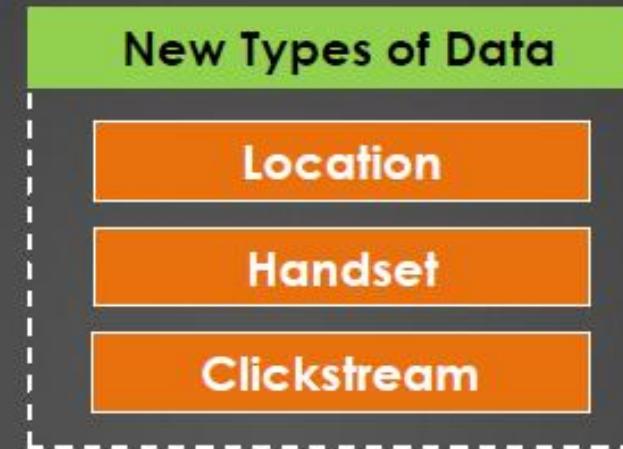
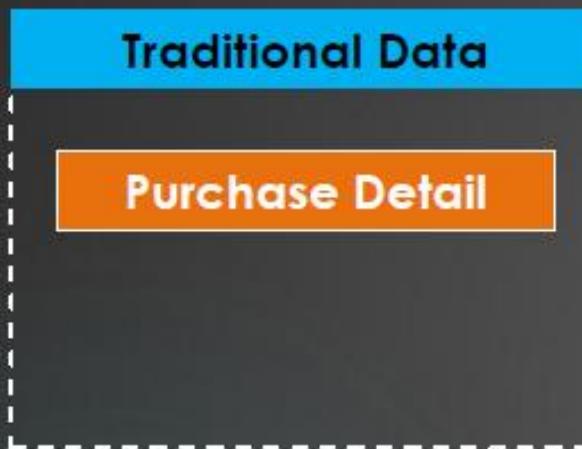
2. Identify The Questions that we can ask

?

?

?

1. Identify The Data that we have



2. Identify The Questions that we can ask

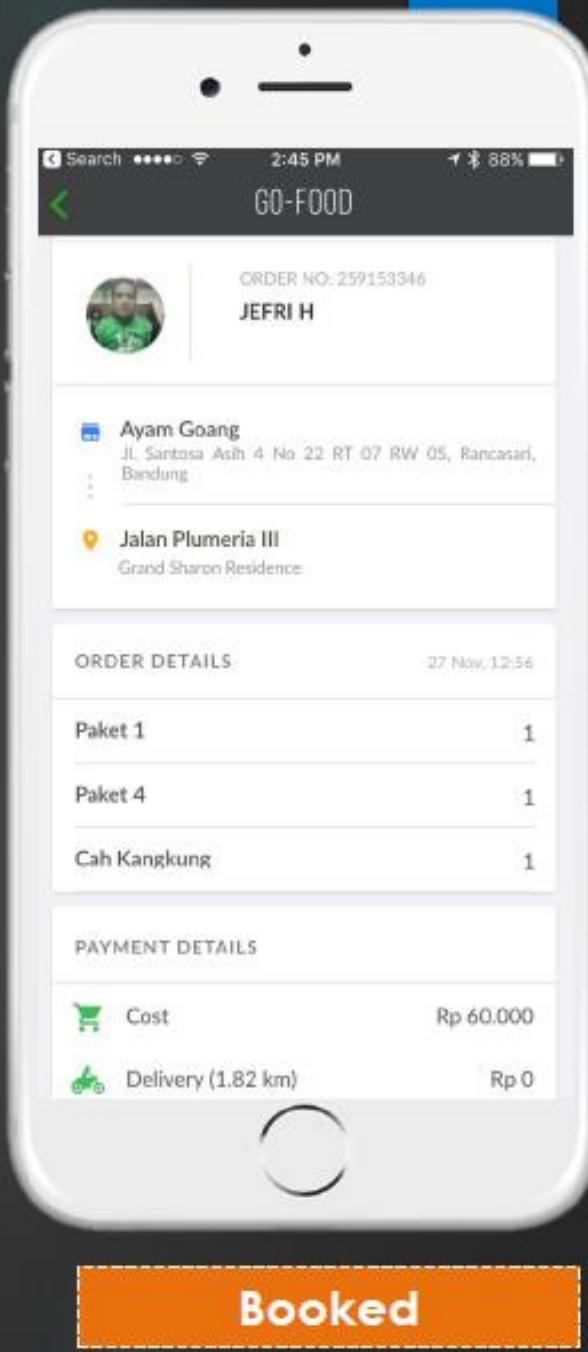
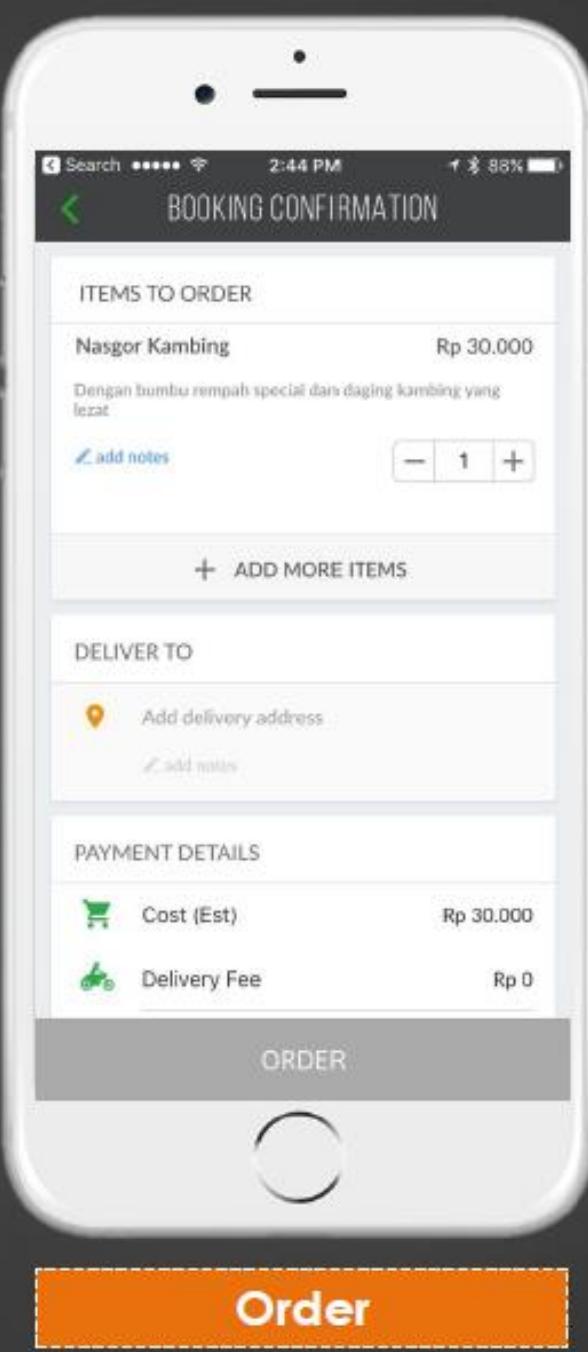
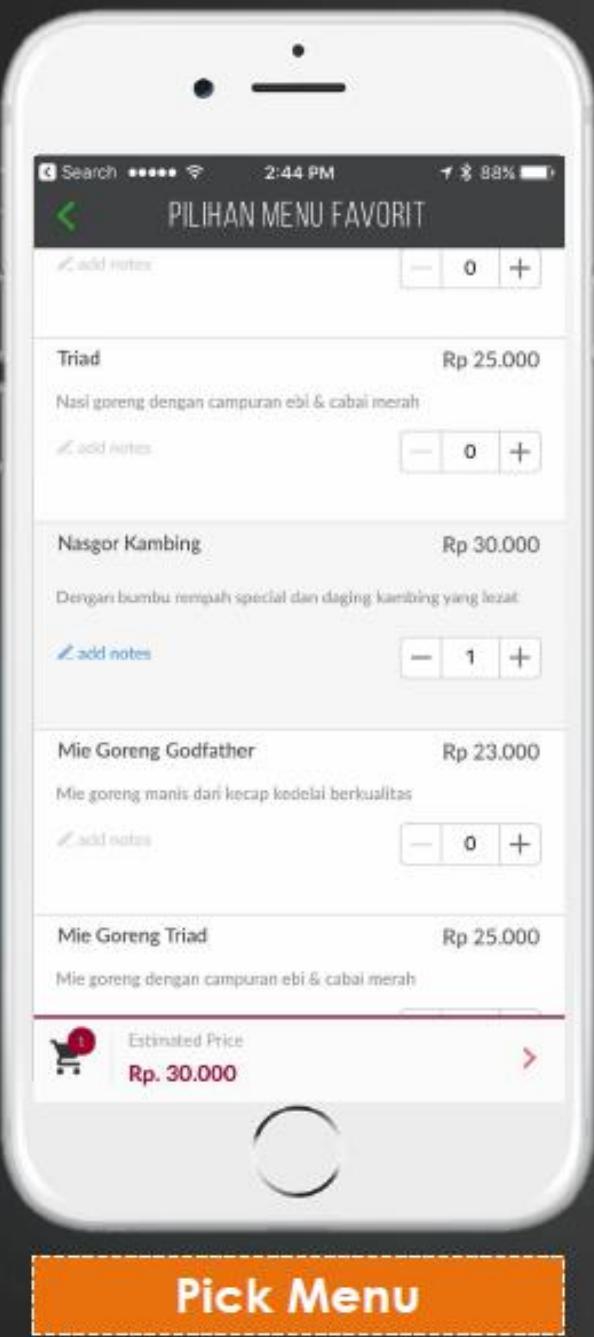
Is there any client who place order near the seller's location?

Is there any correlation between handset type with purchasing power

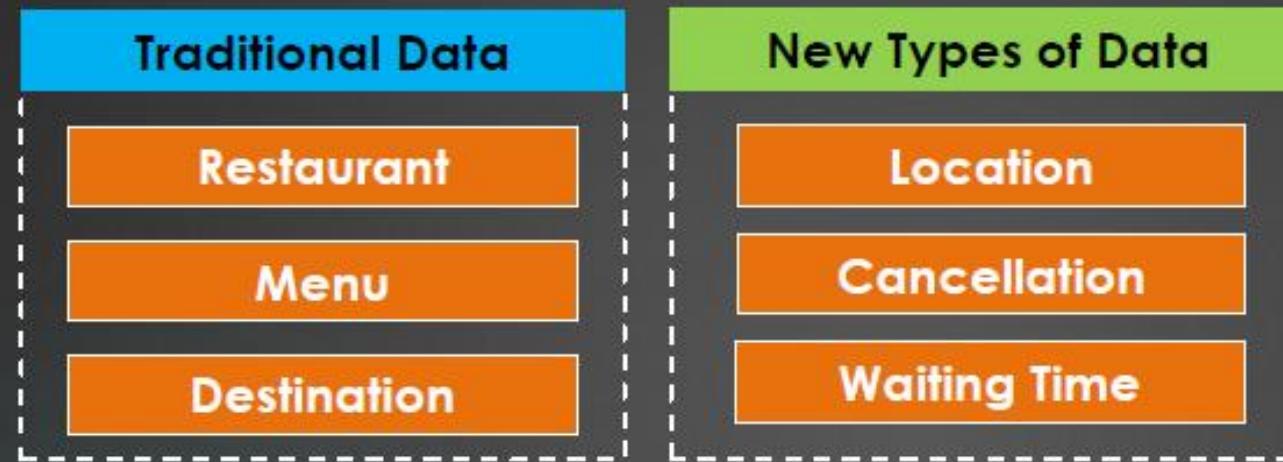
Whose review we should put on top of the list to drive more purchase?



Another Exercise: Go-Food



1. Identify The Data that we have



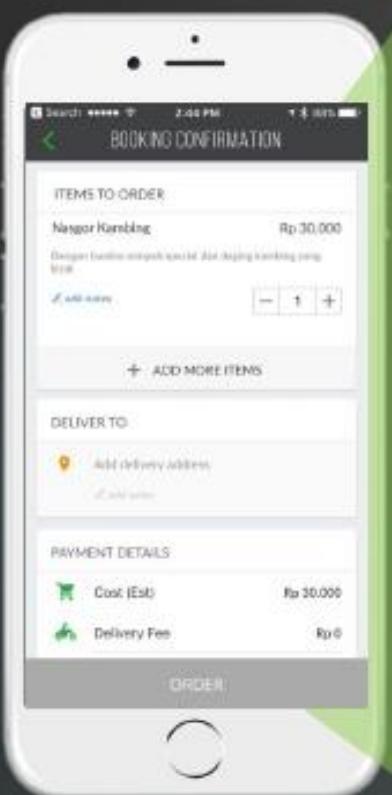
2. Identify The Questions that we can ask

Restaurants with the highest demand?

Cancellation Rate for those restaurant?

What time in a week where the order for those restaurant is the highest

How long is the maximum waiting time before customer start to cancel their order on a particular restaurant?

A screenshot of a mobile application's order confirmation screen. At the top, it shows:

- Restaurant:** Ayam Goang (Jl. Santosa Asih 4 No 22 RT 07 RW 05, Rancasari, Bandung)
- Delivery Address:** Jalan Plumeria III, Grand Sharon Residence

Below this is the **ORDER DETAILS** section, which includes:

- Paket 1** (1 item)
- Message:** It's Peak Hours. The average waiting time for this restaurant is 1.5 hour. Do you still want to proceed with the order?
- Buttons:** Red "No" button and green "Yes" button

At the bottom, it shows:

- Cost:** Rp 60.000
- Delivery (1.82 km):** Rp 0

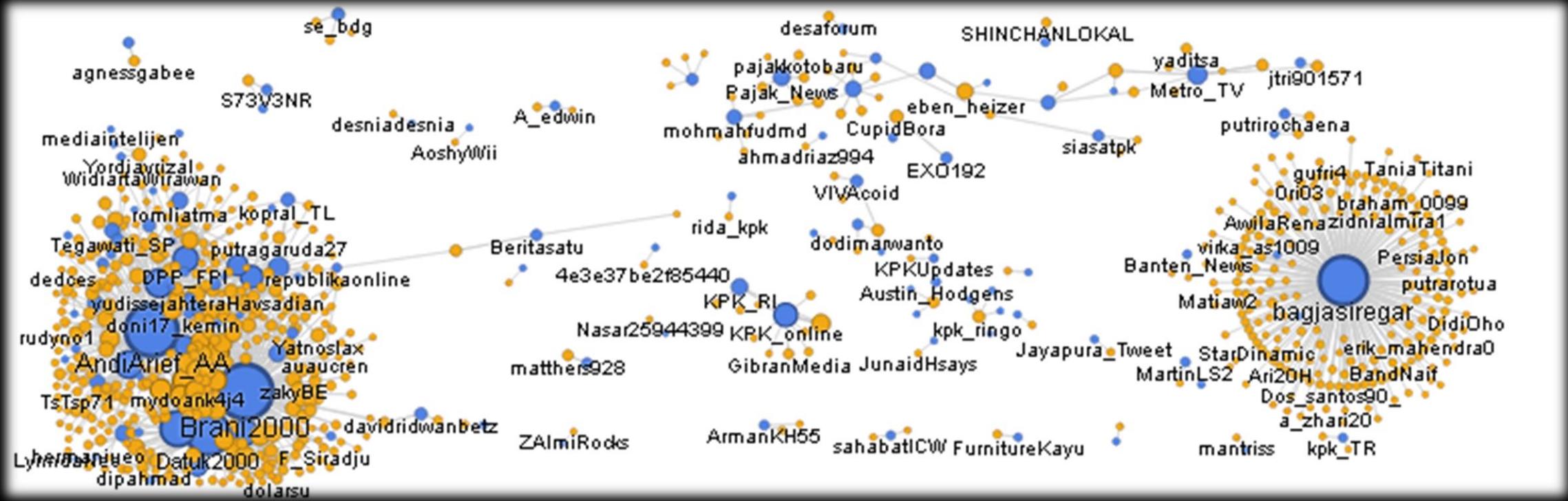
Reduce order cancellation

Reduce driver frustration

Manage customer expectation

Others Data : Social Media

Terdapat beberapa “kelompok” yang menjadi **sumber utama Retweet** di Twitter, pada tweet yang mengandung kata Korupsi *

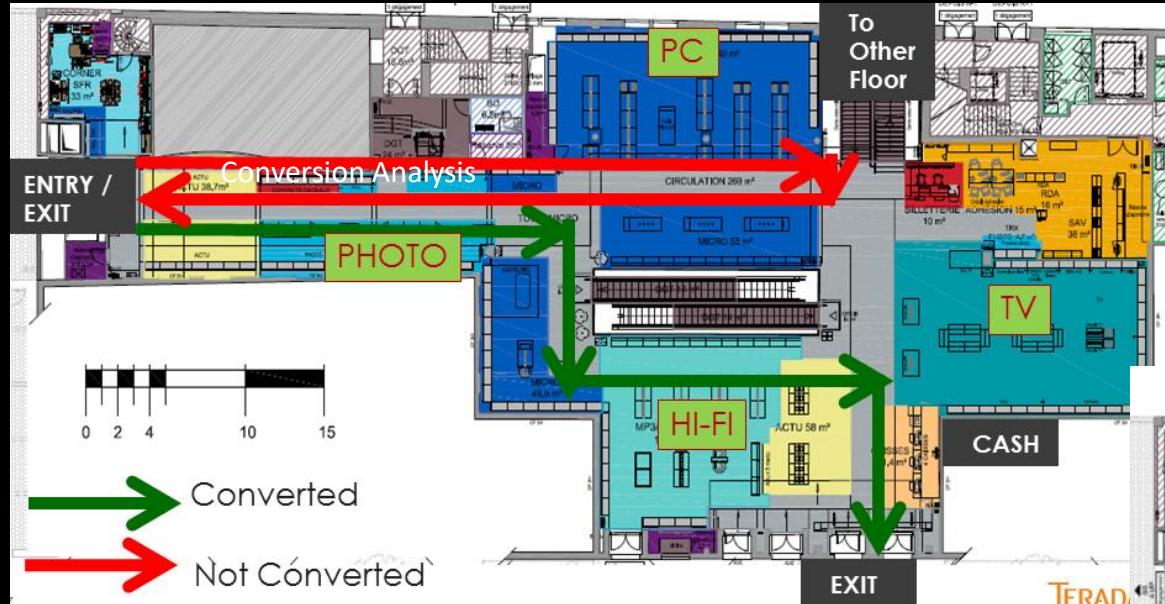


Sebuah kelompok jaringan terbentuk dari **beberapa sumber Account Tweet** dimana yang paling aktif bukanlah Media atau Institusi pemerintah melainkan account Individu

Sebuah kelompok jaringan terbentuk dari **Satu sumber Account Tweet** dimana yang Account tersebut menggunakan profil individu

Others Data : Sensor

Mengubah store menjadi Digital?



- re-organization of physical layout of certain shops
- Better selection of “in-store” promotional zones
- Salesperson training on multiple domains and to increase availability in certain areas

Bercy Top 40 Paths for journeys showing store domain with minimum 60 sec stay

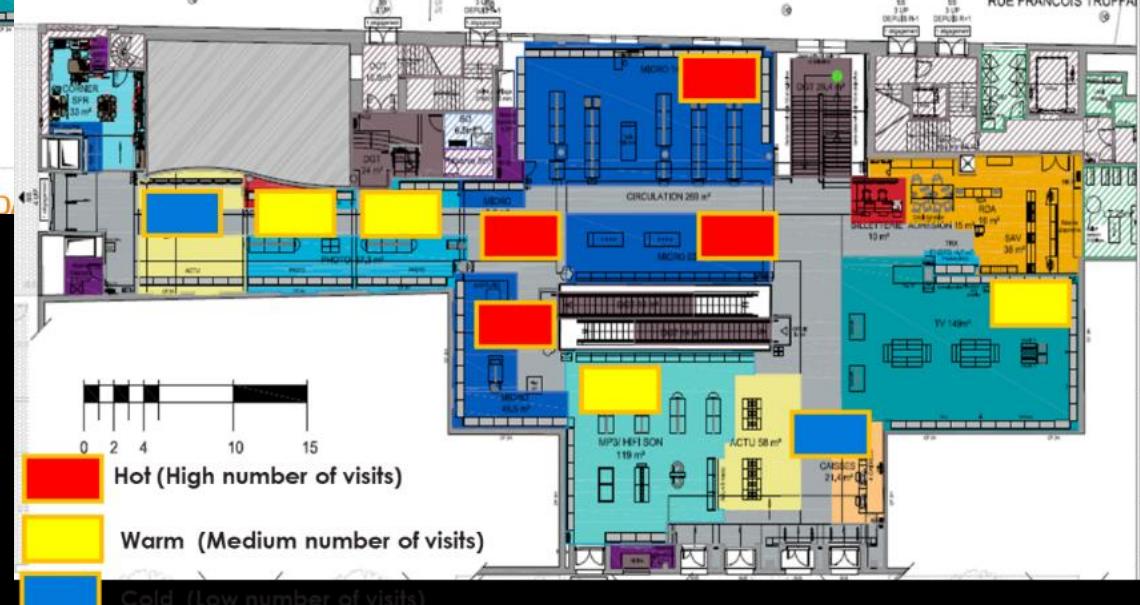
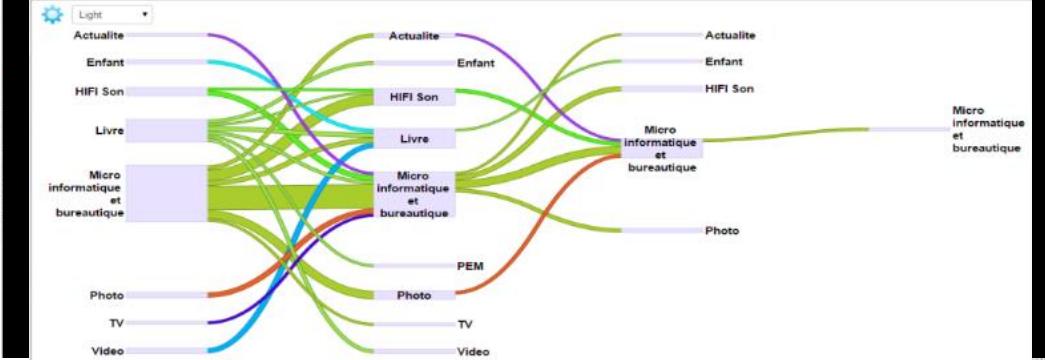


Image Recognition And Drones



Capturing image data



Credit Rating Map

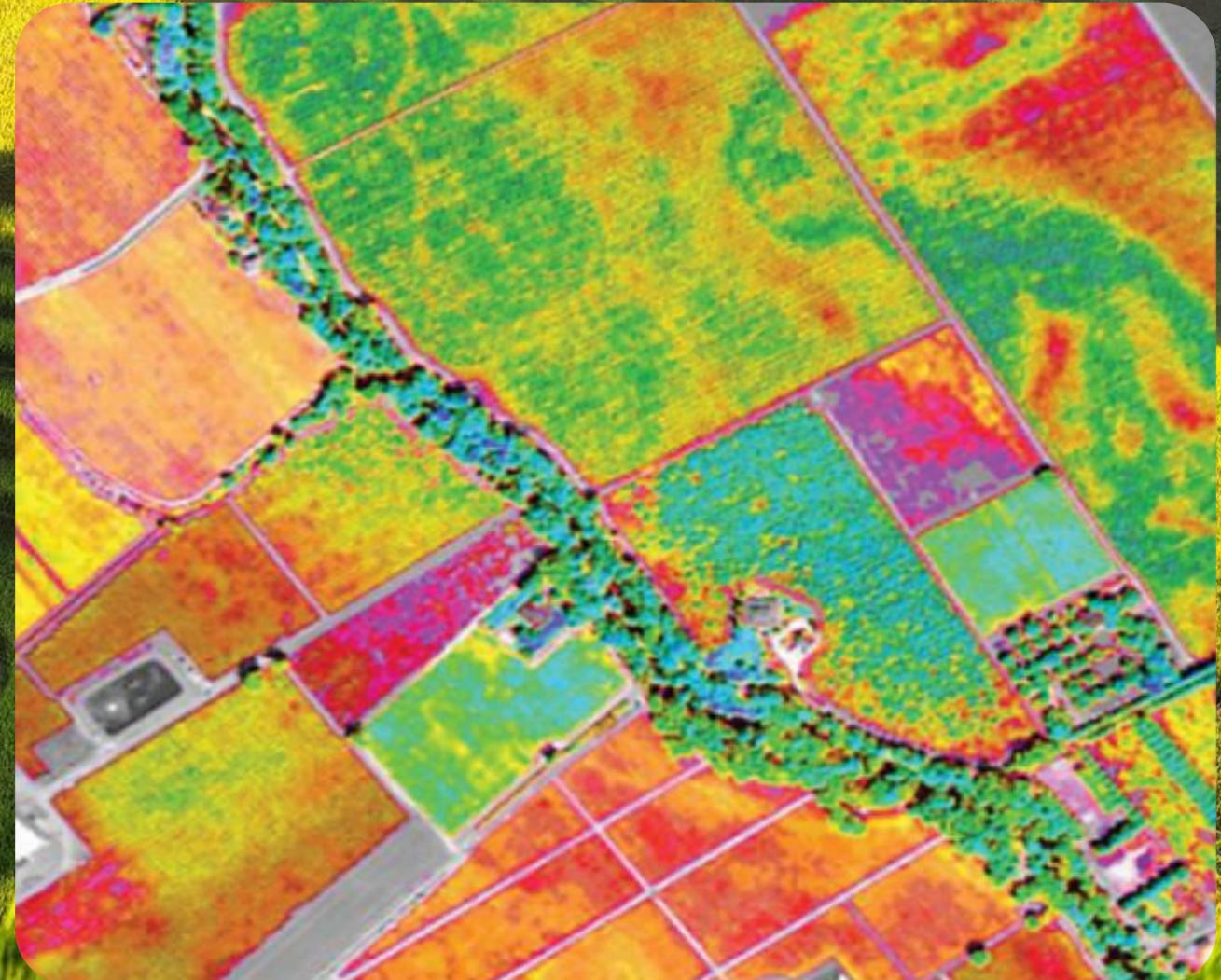
Sensor



Drone



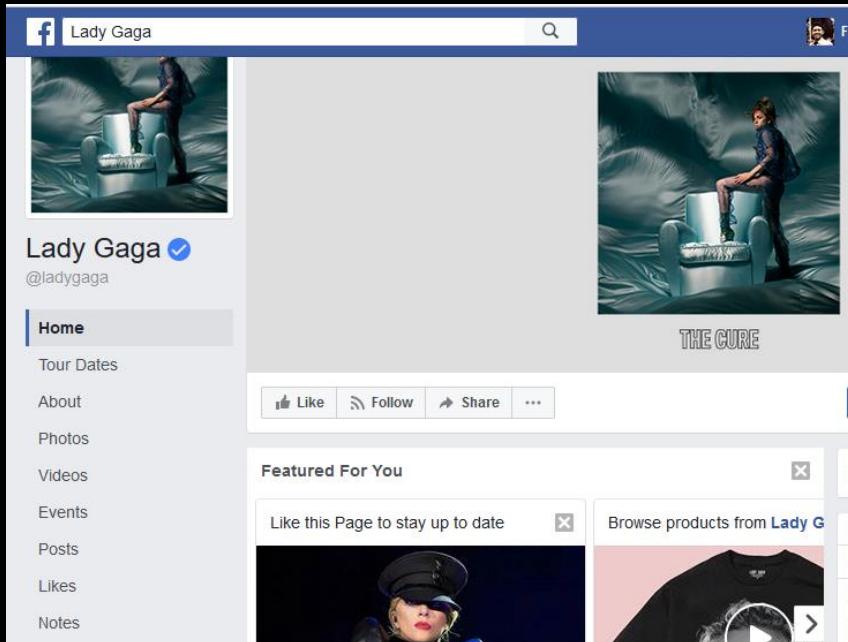
Super Computer



Others Data : Psychometric

Big 5 personality

Facebook



"liking" Lady Gaga correlated highly with extroversion

Facebook connected apps



Request access

Openness

Conscientio-
usness

extroversion

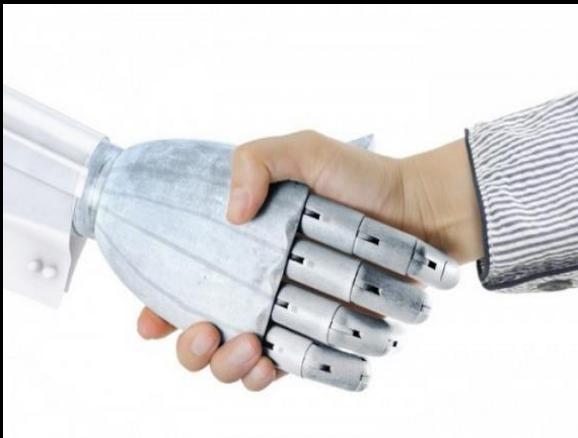
agreeableness

neuroticism

Develop personality-specific messaging

4 Area pemanfaatan non-traditional data dan advanced analytics

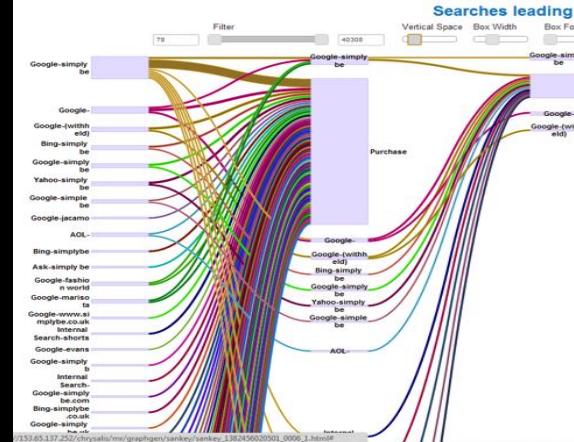
1. Automation



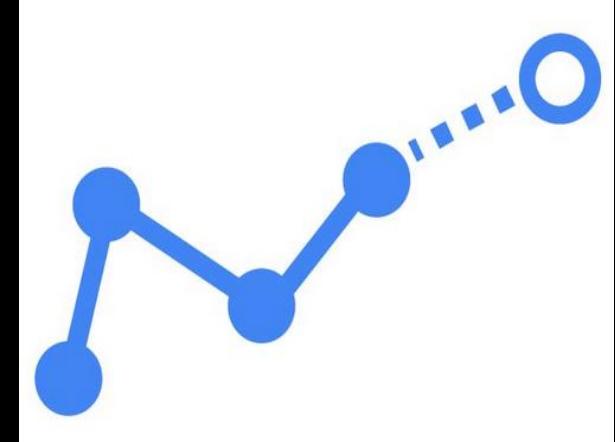
2. Segmentation



3. Pattern recognition



4. Predictive model



- Reduce manual process
- Standardize easily
- Auto-recommendation

- Which product Is the best for which customers
- Customer journey personalization

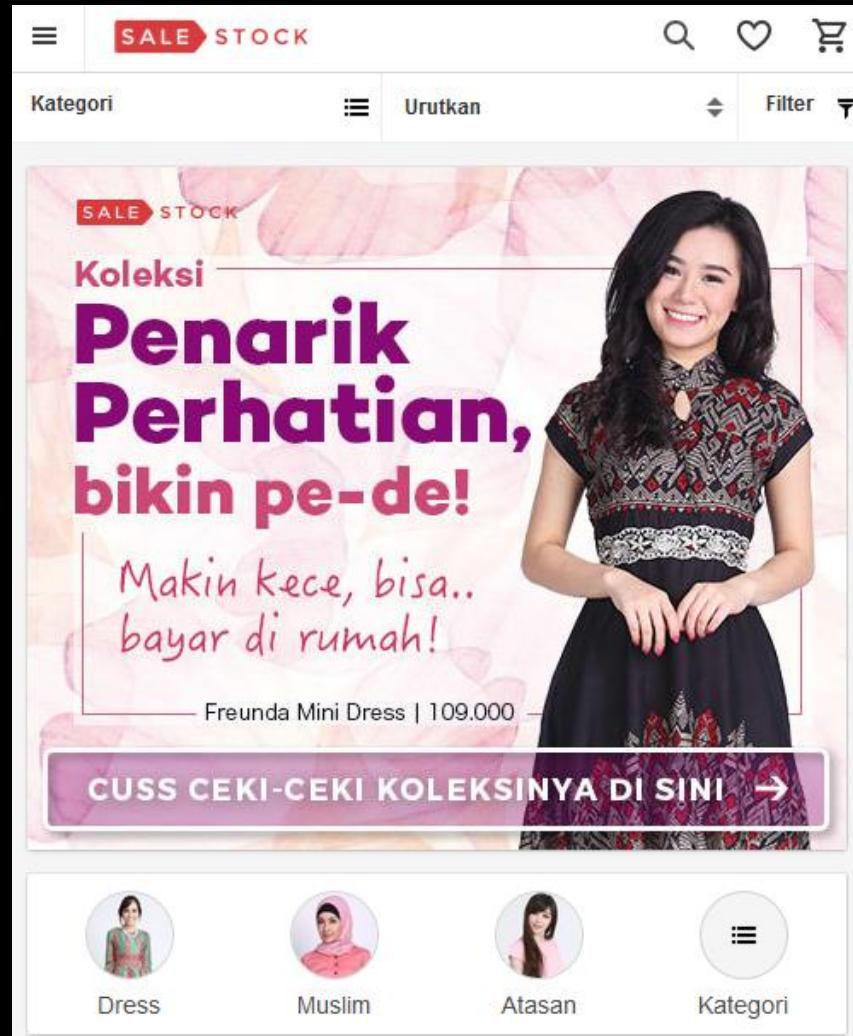
- Track customer payment pattern and flag possible fraud
- Identify outlier

- Better assess probability of default
- Credit score model

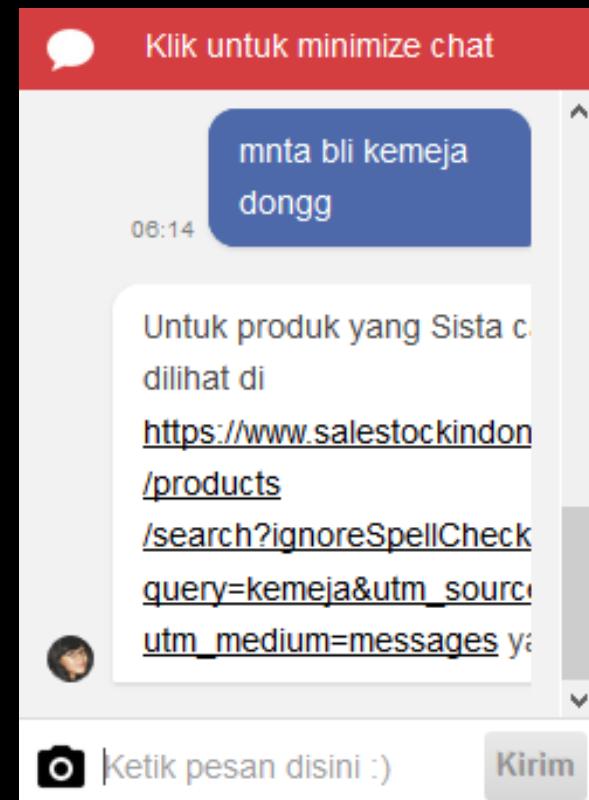
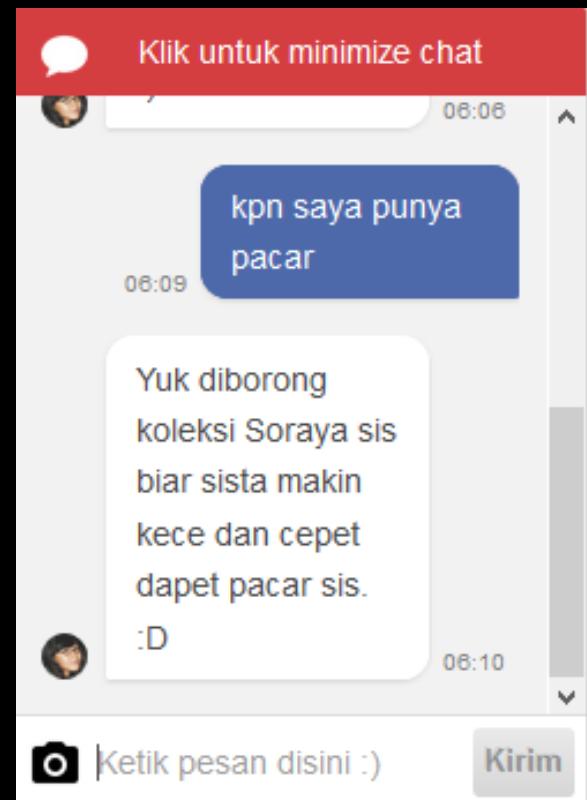
Use cases Digital Banking memanfaatkan New type of Data

Description	Impact
A Latin American bank uses supermarket data to develop new models for risk scoring	~30% lower credit losses
B Brazilian insurance company identifies groups with highest claims rates and fraud rates using mobile phone data	15-20% increase in profitability
C African mobile financial services provider assigns credit scores for unsecured loan using mobile money usage data	Product recently launched
D North American small business lender uses data analytics and non-traditional data such as online reviews to target customers	30-40% reduction in customer acquisition costs
E Major US insurer leverages social media marketing to drive sales and deepen customer relationships	22% increase in production of sales reps
F US-based consumer finance firm created rapid scoring model using financial data and unstructured social media data	60% reduction in default risk
G Home equity lender incorporated customer relationship data into credit risk models	25% loss reduction; Increased approval rate
H Asian lender evaluates credit risk by analyzing mobile usage data and migration patterns	Model proved predictive of credit risk

Pemanfaatan big data di digital business Indonesia



Chatbot for suburban/rural area



Help answering unstructured questions

Pemanfaatan big data di digital business Indonesia

The image shows a screenshot of the Kofera website. At the top, there is a navigation bar with links for FEATURES, SOLUTIONS, PRICING, CONTACT, and LOG IN, along with a red "REQUEST A DEMO" button. Below the navigation bar is a large red banner with the text "READY TO IMPROVE CONVERSION?" and a megaphone icon. It also includes the subtext "Contact us now to shchedule a demo!" and a "GETTING STARTED" button. The main content area features a section titled "Industry Best Practice" with a subtext about automating campaigns. To the right, there is a graphic of a hand interacting with a machine learning interface, which includes a clock, sliders, and a target symbol, with a mathematical formula for a cost function overlaid.

READY TO IMPROVE CONVERSION?

Contact us now to shchedule a demo!

GETTING STARTED

Industry Best Practice

You don't need to be an expert or hire expensive consultant to run successful campaign. Kofera helps you automate your campaign so you can spending your time where it matters most.

We combine years of expert experience, historical & market trends data to build Machine Learning Performance Monitoring Engine that tailored to many industry verticals.

$$C(w, b) \equiv \frac{1}{2n} \sum_x \|y(x) - a\|^2$$

Pyhsics | Scientist | Developer

Pemanfaatan big data di digital business Indonesia

Pinjaman Baru

Isi data diri hanya 5 menit.
Pinjaman hingga 3 juta rupiah

AJUKAN PINJAMAN

Nasabah UangTeman

Pinjam lagi proses 1 jam

PINJAM LAGI

Cek Status Pinjaman

Masukkan nomor handphone Anda

CEK SEKARANG

Mengapa UangTeman?

Economist | Quant | Developer

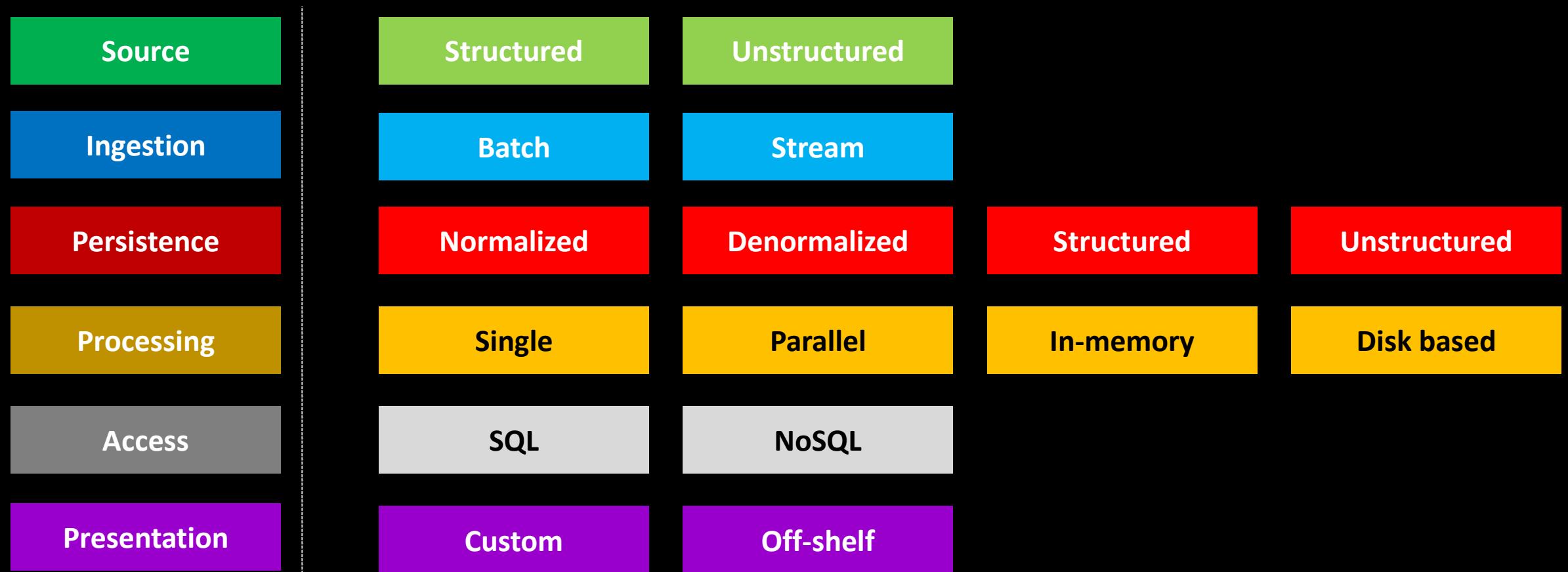
Bagaimana membangun kapabilitas analytics-data driven ?

- 1. Analytic Leadership**
- 2. Analytic Environment**
- 3. Analytic Talent**

1. Analytic Leadership

2. Analytic Environment

3. Analytic Talent



Architecture Building Blocks

1. Analytic Leadership

2. Analytic Environment

3. Analytic Talent

Collaborative Access

Access

Source

Ingestion

Persistence

Processing

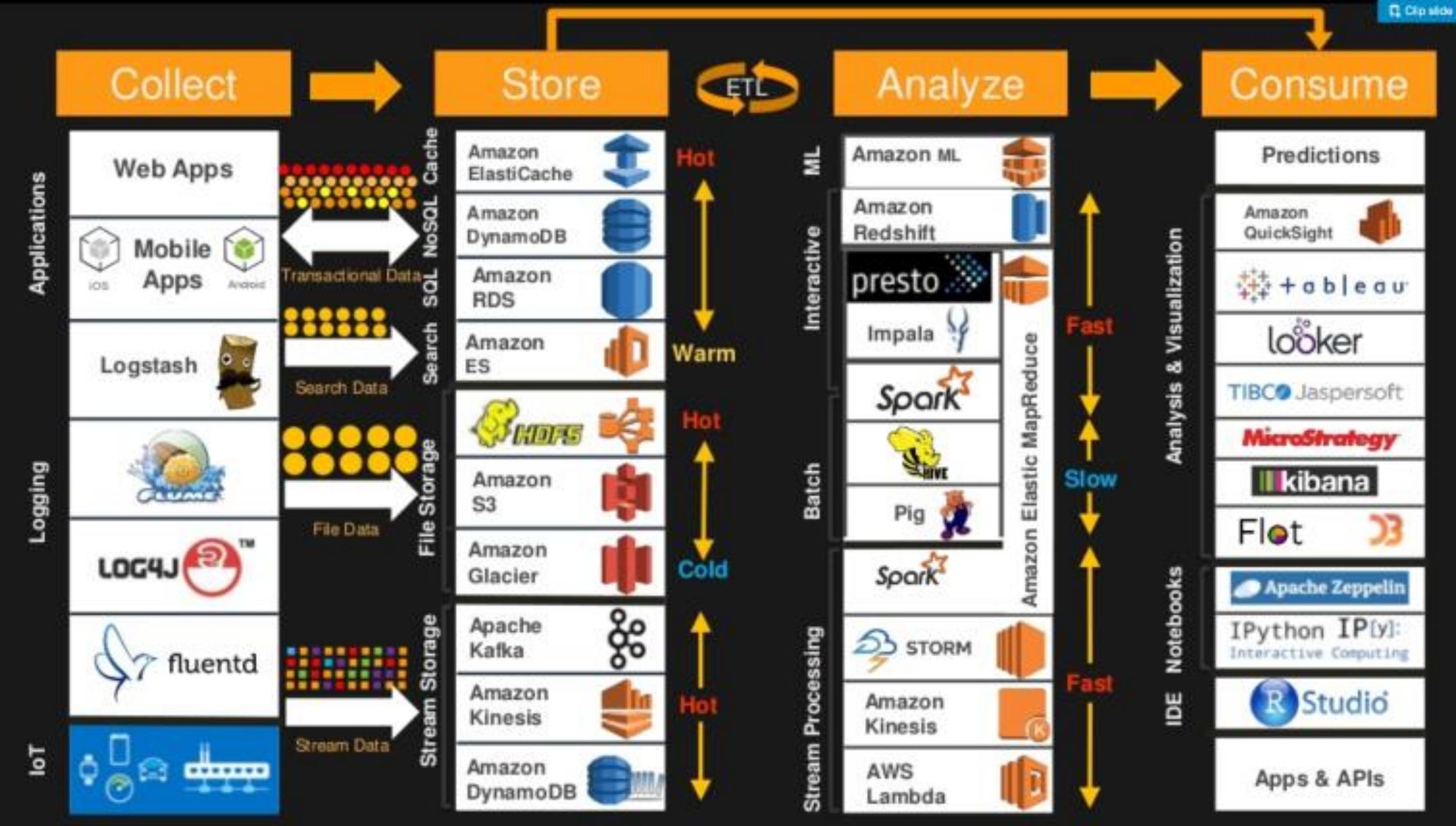
Presentation

Read from multiple sources and format

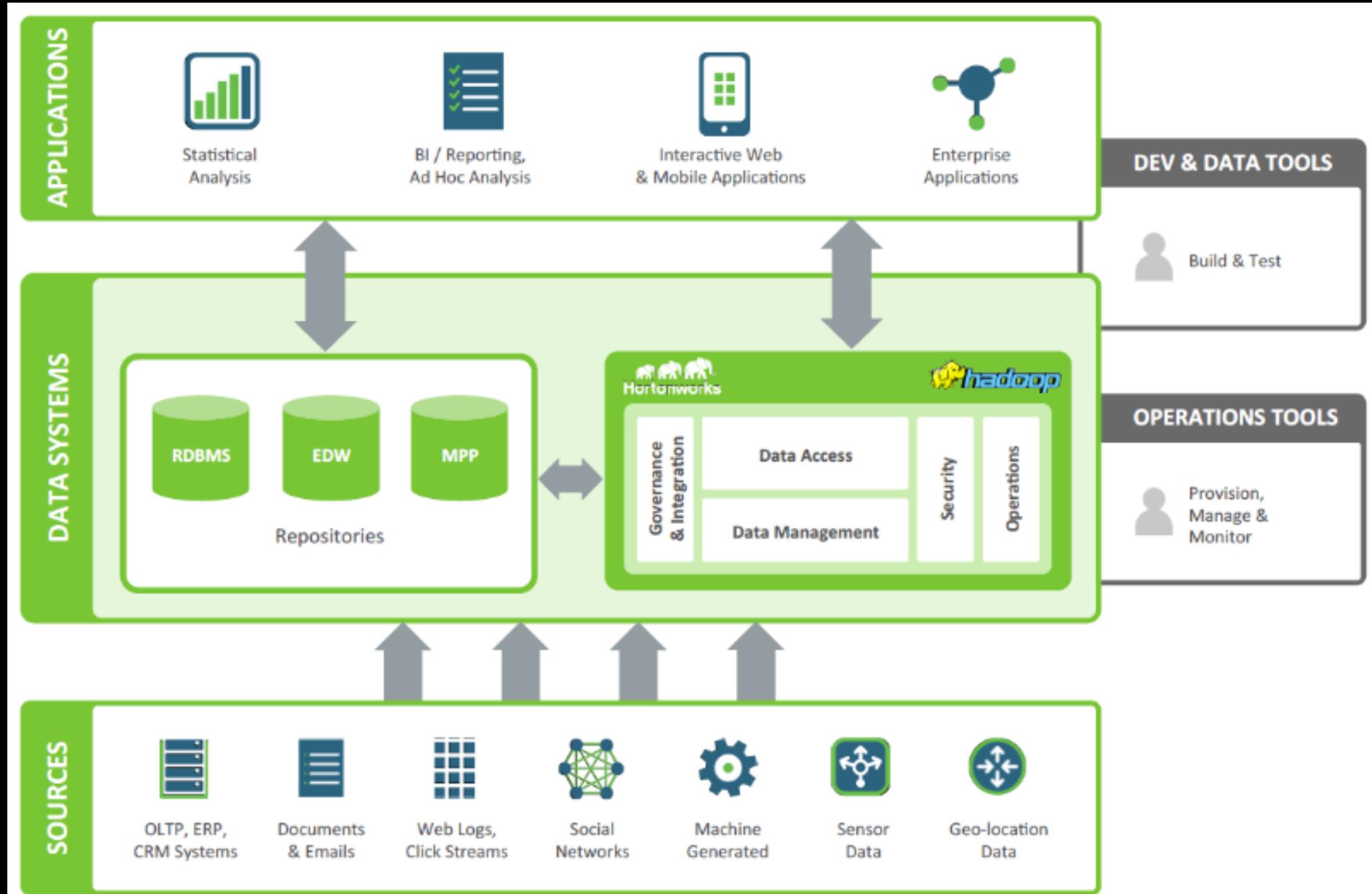
- Integrated
- Scalable

Interactive for iterative development

Ideal Analytic environment



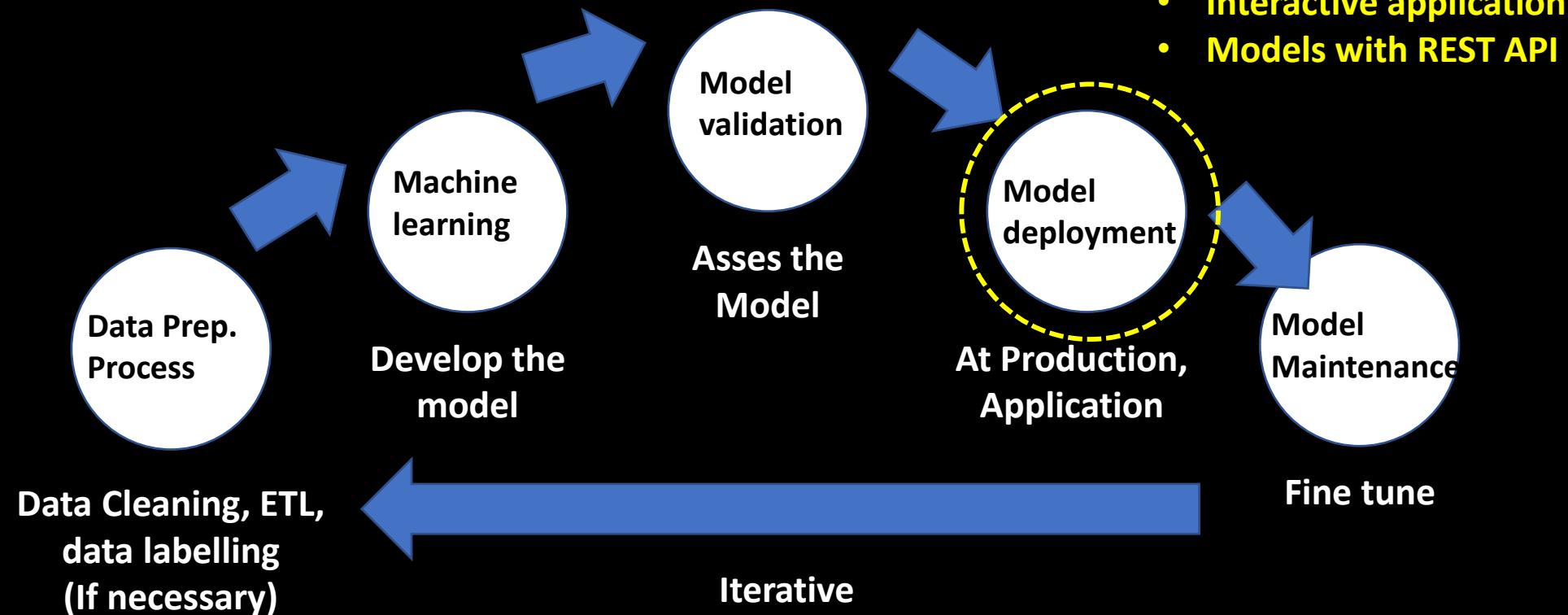
Big Data Architecture



1. Analytic Leadership

2. Analytic Environment

3. Analytic Talent



Bridging Data Science to Big Data

Bagaimana membangun kapabilitas analytics-data driven ?

1. Analytic Leadership
2. Analytic Environment
3. **Analytic Talent**

How to start build analytics talent ?



Toolbox

- Notebook : Jupyter/ Ipython, R
- Github.com
- SQL : heidisql.com
- Hadoop : Spark, MapReduce



Practice

- Kaggle.com
- Data competition
- Pro bono for NGO / Govt



Data

- Data.go.id
- Jakarta.data.go.id
- Databoks.katadata.co.id



Media

- Kdnugget.com
- Analyticvidhya.com
- Oreilly.com



Learn

- datasciencemasters.org
- udemy.com
- Offline : Dattabot Dojo, DSI Bootcamp, Pacmann AI



Engage

- Data Science Indonesia
- IDBigdata.com
- Open Data Club

Data Science Indonesia Bootcamp



Launching event

DSI Bootcamp 2016 : Capstone Project 1



Omar Abdillah

Lead of Analytic at
Data Management and
Analytic Laboratory
(SRIN), **SAMSUNG**



Yahya Eru Cakra

Data Scientist at KMK
(Kreatif Media Karya)
: liputan6.com,
video.com etc

Coverage Analysis of Jakarta's Public Transportation

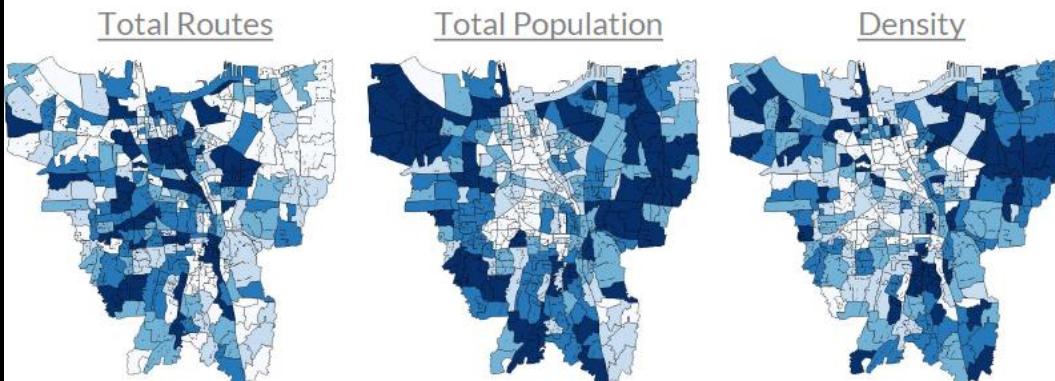
Omar Abdillah & Yahya Eru Cakra



By: Omar Abdillah & Yahya Eru

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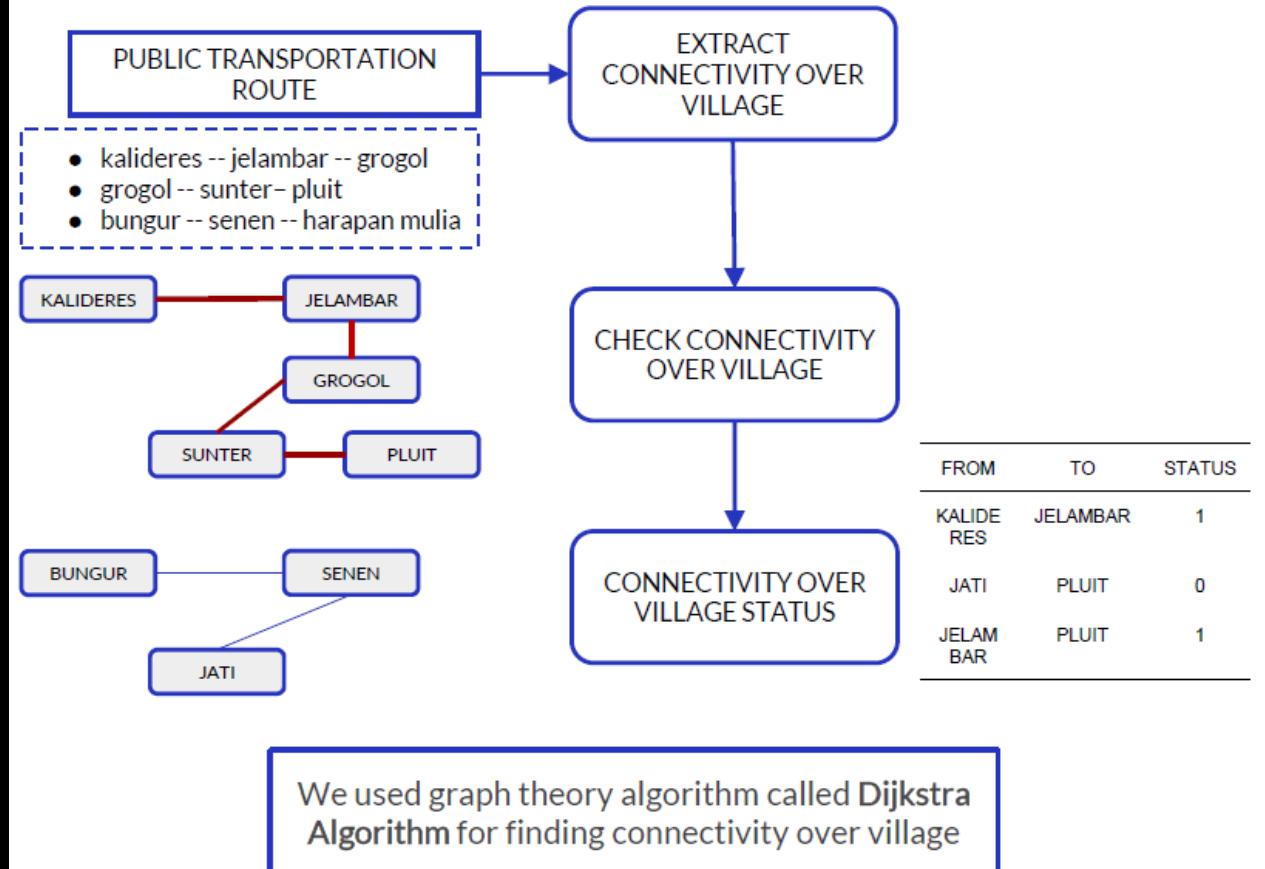
Village-based Approach



Out of 36,856 pairs of villages, there are
7,952 pairs of villages that are not
connected by public transportation



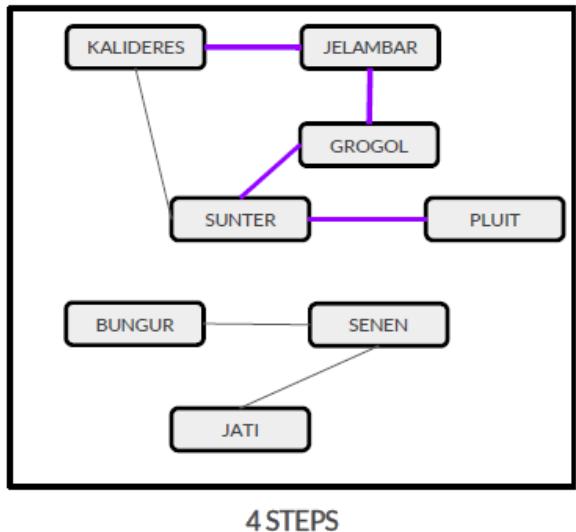
Finding Connectivity over village



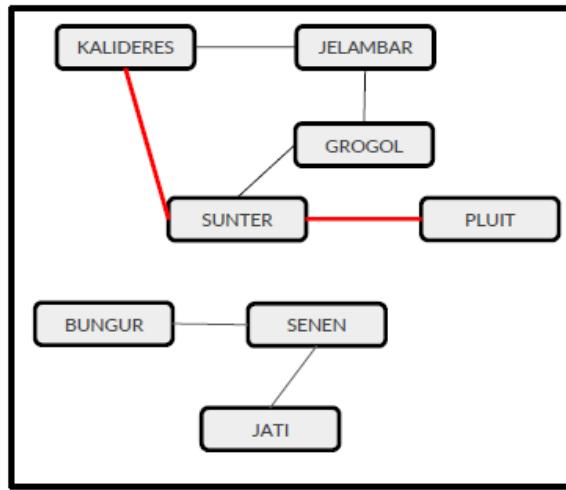
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3. Find shortest route using Dijkstra



4 STEPS



2 STEPS

In this research, we utilized Djikstra Algorithm to generate shortest step between two villages

4. Average time consumed

- On average, you have to take **2 routes** for reaching your destination
- One route can takes approximately **35 – 40 minutes** (on average)
- So, in total you will need approximately **70 – 80 minutes!**

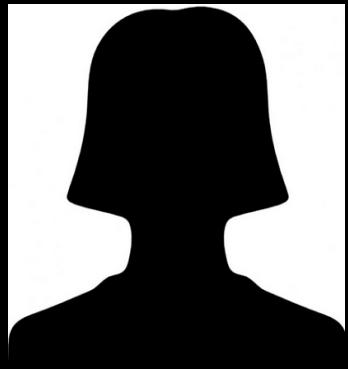
No wonder most people prefer private transportation than public transportation

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Ines Dwi Andini

Data Quality
Management



Rossi Azmatul Barro
Data Analyst in PT
Prudential Life
Assurance



By: Ines Dwi Andini & Rossi Azmatul Barro

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Model ke-	R-squared	Prediktor yang Diuji	Prediktor yang Masuk dalam Model CART
Model 1	79,2%	jam_menit genre jam_mulai hari, durasi	jam_menit genre jam mulai durasi
Model 2	76,3%	genre jam_mulai hari durasi	genre jam_mulai durasi
Model 3	78,0%	jam_menit jam_mulai hari durasi	jam_menit jam_mulai durasi
Model 4	73,9%	jam_menit genre hari durasi	jam_menit genre durasi
Model 5	79,3%	genre jam_mulai jam_menit durasi	genre jam mulai jam_menit durasi
Model 6	77,9%	jam_menit genre jam_mulai hari	jam_menit genre jam_mulai

Model accuracy / comparison
Best model with variable :

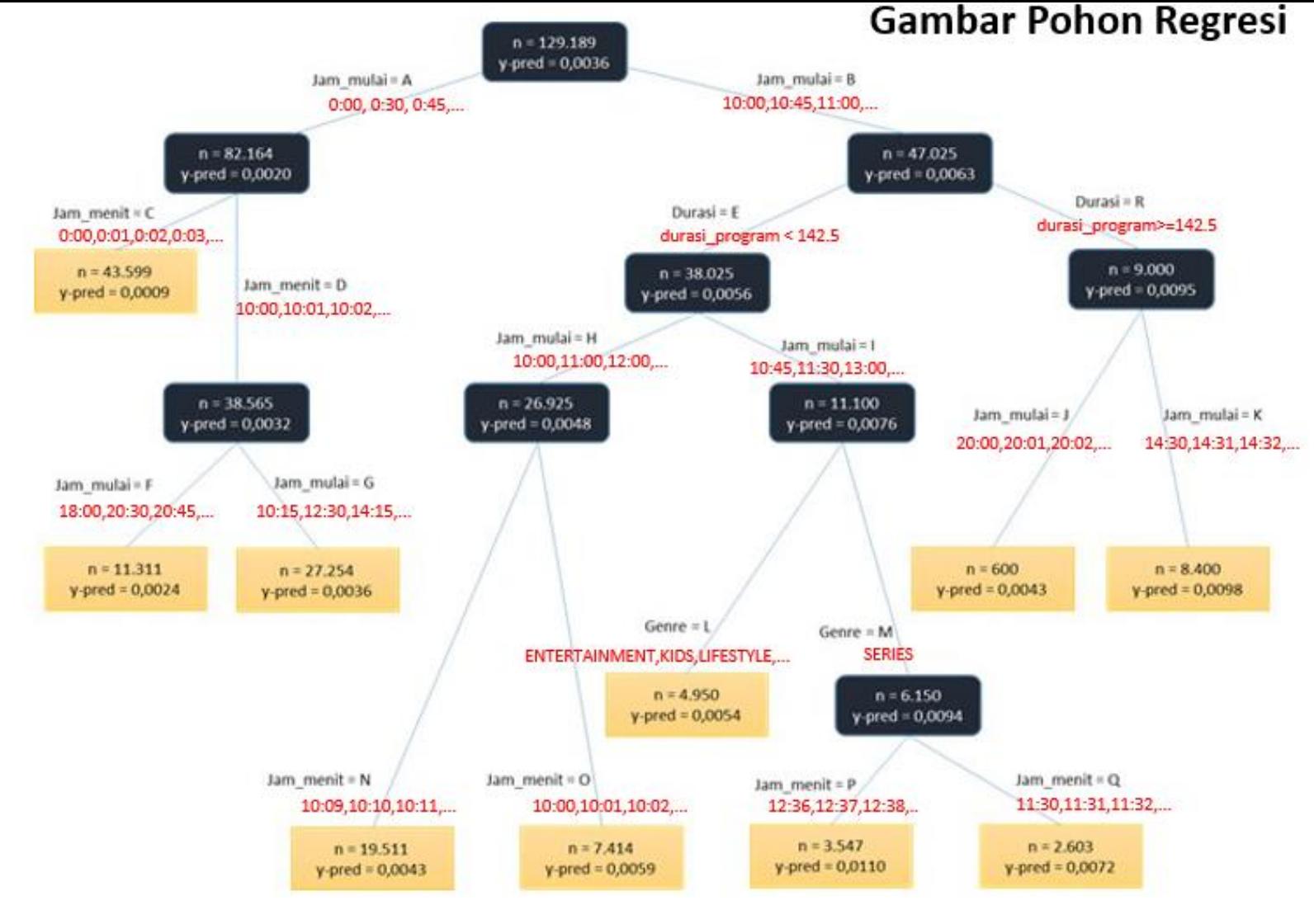
Genre, Hours start, Duration and time



- Dari enam model yang dibuat diperoleh model pohon dengan R-squared 79.3% dengan prediktor penyekat pertama adalah jam mulai
- Model terbaik dengan prediktor: genre, jam mulai, jam menit, dan durasi

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Gambar Pohon Regresi



Highest rating : B - E - I - M - P

Lowest rating: A - C