

Sapient Advisors Case Study: Moody's QuiqSpread

A Case Study in commercializing Machine Learning at Moody's

Case Study

QuiqSpread.ai: Commercializing Moody's First Machine-Learning Product

Client

Moody's Analytics

Global provider of credit ratings, research, and risk analytics for financial institutions.

Business Challenge

Moody's Analytics faced increasing pressure from financial institutions to accelerate credit decisions while maintaining accuracy, consistency, and auditability.

Manual financial statement spreading:

- Slowed underwriting and credit approval cycles
- Limited portfolio scalability
- Introduced variability across analysts and teams
- Constrained Moody's ability to monetize operational efficiency as a differentiated capability

Strategic Objective:

Apply machine learning to modernize financial spreading, improve analyst productivity, and create a scalable, revenue-generating AI product.

Approach & Role

Zaid Marji, CTO for Sapient Advisors provided product and commercial leadership that drove the initiative from concept through scaled revenue.

Product & Technology Leadership

- Conceived, architected, and delivered **Moody's first machine-learning product**, establishing foundational patterns for enterprise AI adoption.
- Designed and implemented the end-to-end ML pipeline, including:
 - Document ingestion and classification
 - Data extraction and normalization
 - Accuracy tuning and human-in-the-loop validation
 - Auditability and compliance-ready controls
- Integrated the platform into existing underwriting, credit modeling, and workflow systems to ensure seamless analyst adoption and enterprise scalability.

Commercialization & Go-to-Market Enablement

Beyond technical delivery, the initiative focused on commercial success:

- Partnered with relationship managers and sales leadership to position QuiqSpread.ai as a transformational upgrade for banks, insurers, and credit teams.
- Translated machine-learning capabilities into **clear, ROI-driven value propositions**, emphasizing:
 - Analyst productivity gains
 - Reduced turnaround time
 - Increased portfolio throughput
- Developed demo environments, product narratives, and sales playbooks to support consistent market messaging.
- Collaborated with early customers to co-design pilots, incorporate feedback, and convert pilots into paid production deployments.
- Influenced pricing and packaging strategy to align usage-based value with predictable revenue models.

Solution

QuiqSpread.ai — a scalable, production-grade machine-learning platform that:

- Automated financial spreading in minutes instead of hours
- Improved accuracy, consistency, and auditability across credit teams
- Positioned Moody's as an AI-forward partner in regulated financial markets

- Created a natural entry point for cross-selling broader Moody's credit and risk solutions

Results & Impact

Commercial Impact

- Generated **\$5M in new revenue**, validating AI as a scalable, monetizable product line.
- Accelerated sales cycles through differentiated AI capabilities competitors could not match.
- Expanded wallet share by linking operational efficiency gains to downstream credit analytics.
- Enabled new customer acquisition where digital transformation was a strategic priority.
- Established a repeatable sales motion later applied across Moody's ML portfolio.

Strategic Impact

- Catalyzed Moody's enterprise AI strategy
- Demonstrated that machine learning could move beyond experimentation to revenue production
- Became the blueprint for future AI product development across the organization

Why It Matters

This case reflects the core value Sapient Advisors brings to clients today:

- **Deep technical leadership** to architect enterprise-grade AI systems
- **Commercial intuition** to position AI products for real-world adoption
- **Sales enablement expertise** to help teams clearly articulate and close value
- **End-to-end ownership** from prototype to scalable revenue

Sapient doesn't just build AI products — we build AI businesses