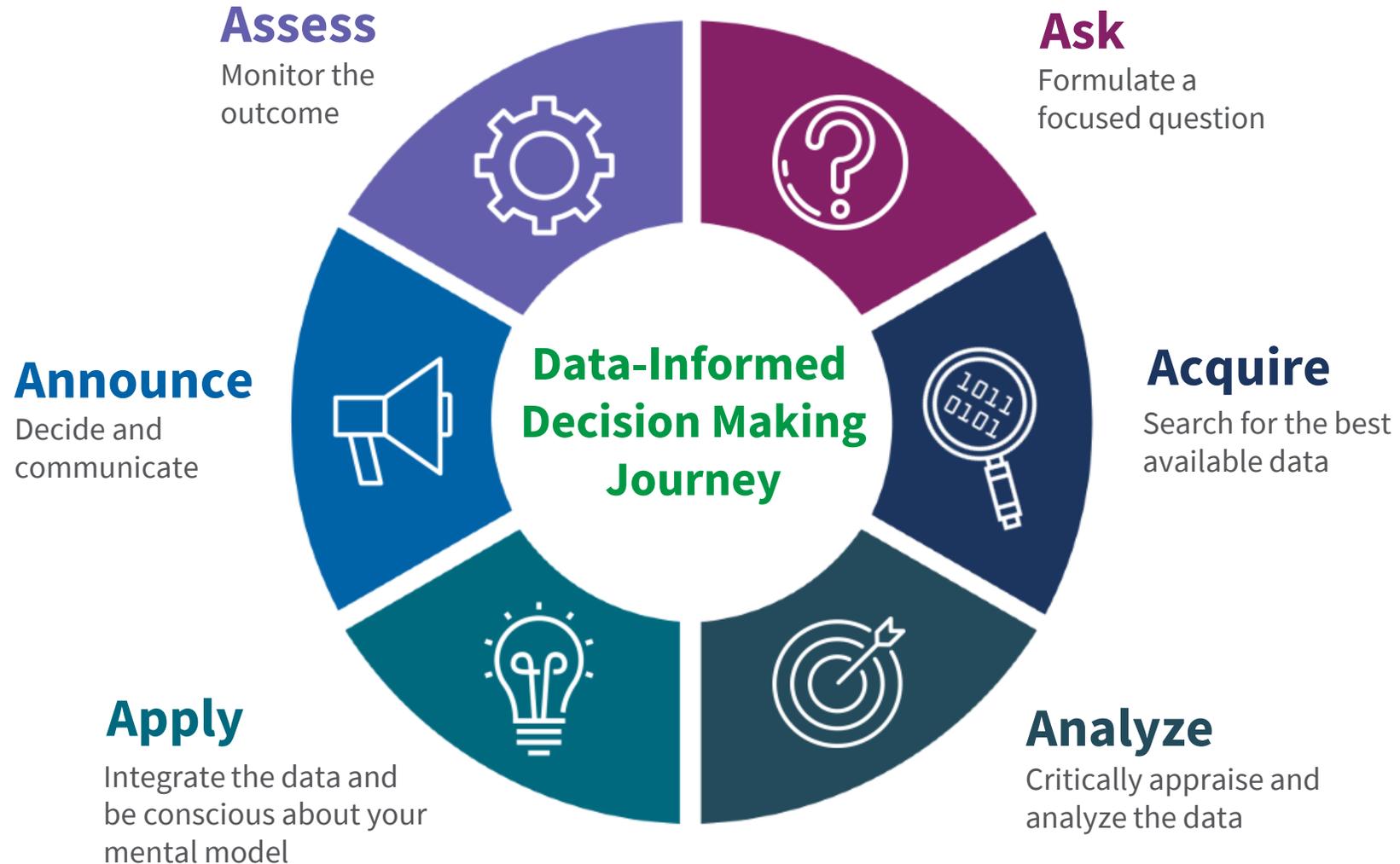
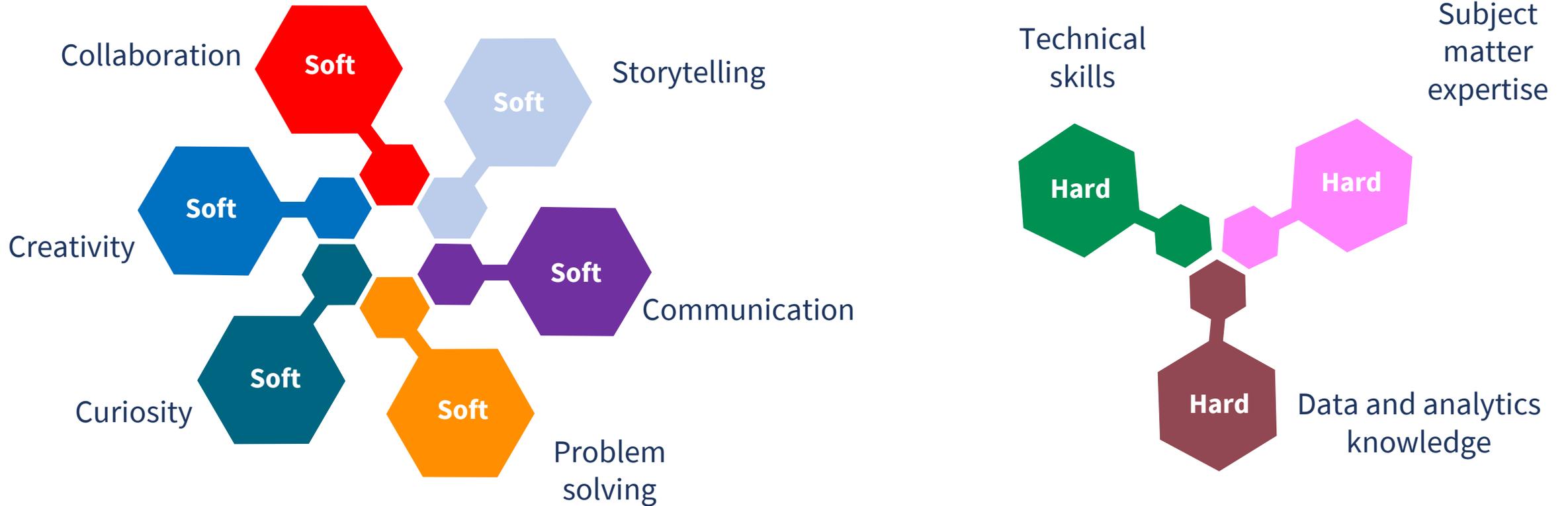


# Begin Your Data-Informed Decision Making Journey



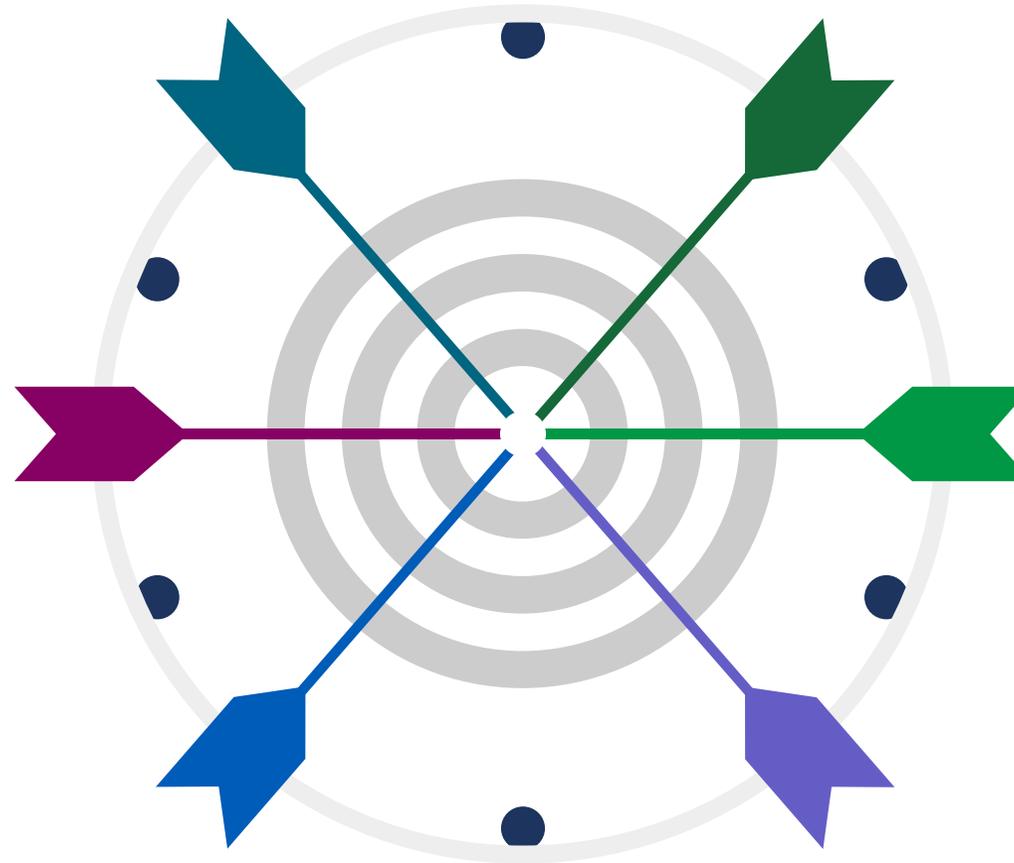
# Required Data-Informed Decision Making Skills



Risk Analytics

Customer  
Lifetime Value

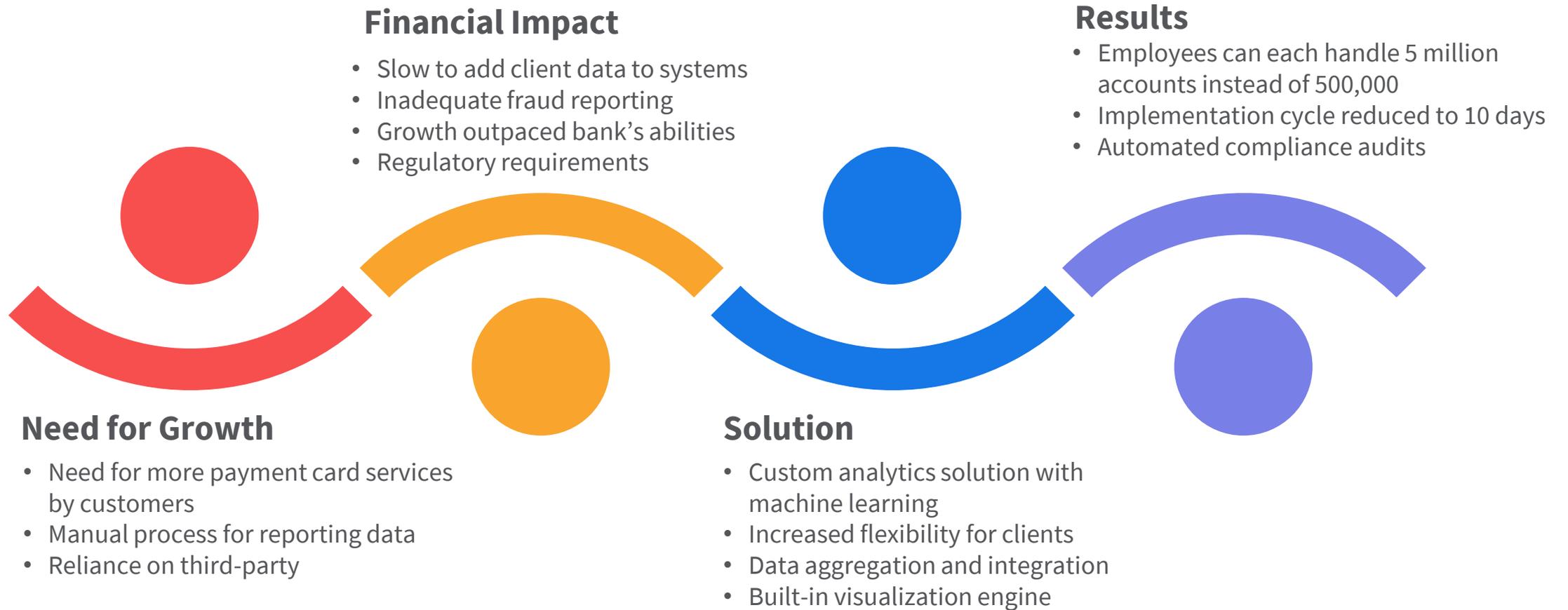
Personalized  
Services

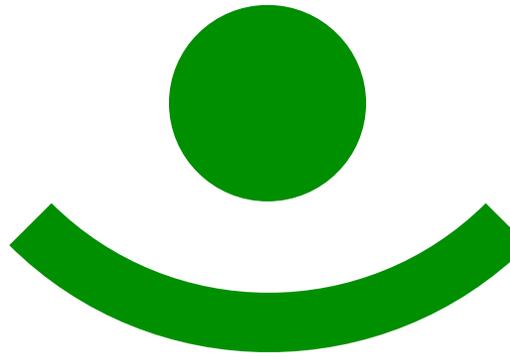


Financial Fraud  
Detection

Forecasting

Customer Data  
Analytics



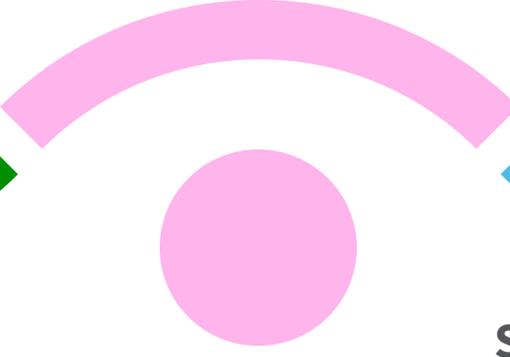


## Out-of-date Data

- Static and slow reporting
- Client reports were out of date as soon as they were delivered
- Current system couldn't handle the massive 51 TB of data

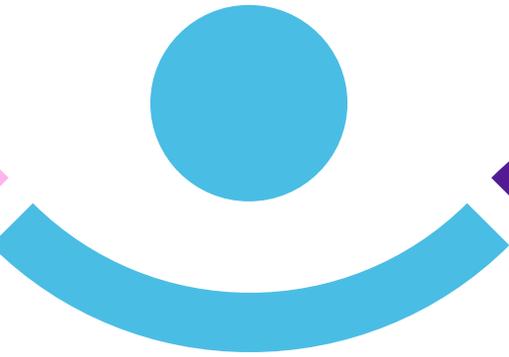
## Client Impact

- Clients couldn't check detail on reports
- Worksheet interface POC was too complex for clients to use
- Client satisfaction impacted



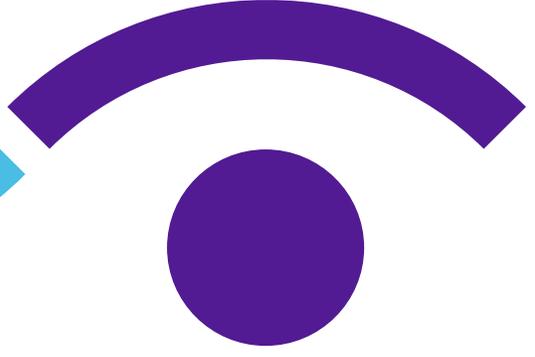
## Solution

- Moved from business metrics to business intelligence
- Customer dashboard with embedded BI tool
- Monitoring business trends in an instant
- Tracking all levels of detail



## Results

- 98% of clients adopted new tool
- Business has doubled
- 2,000 users able to trace data



## Danske Bank

### Financial Impact

- Maintained 40% fraud detection rate
- 1,200 false positives per day
- Resource time drained on non-fraud incidents

### Results

- Reduced false positives by 60%
- True positives up to 50%
- Resources now spent on true fraud

### Customer Shift

- Customers on mobile devices, phones, or ATMs
- Move to primarily digital interactions led to more fraud
- Current system unable to track multiple sources of impact

### Solution

- Analytic technology including AI modeling
- Deep learning software
- Operations decisions moved to AI
- Anomalies handled by employees

