



## Reduce risk and increase profitability

- Over 90,000 customers of a mobile service provider were analysed to predict their likely behaviour with regards to payment of their mobile bills.
- A Credit Score was developed for each of these customers and the services were either enhanced or discontinued based on the scores.

Our team's demonstrated capabilities are illustrated in these case studies

Our consultants have developed these solutions and related expertise both during current assignments with clients of Ascetra Consulting and also during their previous engagements

### *Challenges*

A telecom company with a base of 90,000 consumers was having a large number of payment defaulters over a span of two years. There was a need to reduce the defaulter base, and control the revenue loss.

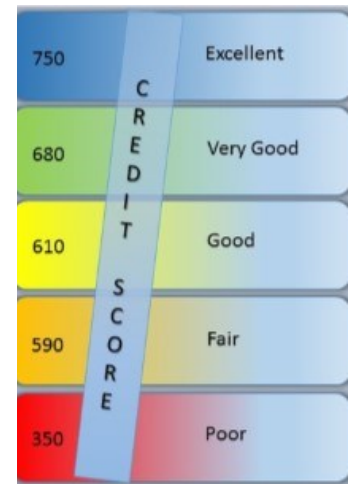
### *Solution*

It was important to predict the future defaulters, hence a scoring model was developed for assigning a score for each consumer, based on which the likelihood of default could be assessed.

Data for all the existing consumers was collected, cover-

ing demographic & psychographic parameters, culture & localities, payment history, check bouncing history, service usage patterns and many more variables.

A credit score model was developed using a combination of modelling techniques. Based on the credit scores rules were built for allowing new & enhanced services for high score customers and discontinuing services for low score customers.



*Credit Score*

### *Predictive Analytics*

Credit Score and Segmentation was developed based on data for all existing customers covering demographic & psychographic parameters, culture & localities, payment history, check bouncing histo-

ry, service usage patterns and many more variables . Techniques used were Discriminant and Logistic Regression

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***Ascentra Consulting***

We help our clients achieve their identified business outcomes, by providing creative, Predictive Analytics based solutions.

Domain: Supply Chain, Asset Management and Customer Focused solutions for various industries

Analytics: Forecasting & Optimization, Market & Volume Share Predictions, Customer Profiling & Segmentation, Market Basket Analysis, Repeat Buying Behavior Analysis, Credit Scoring, Churn Models & Brand Price Trade Off Models

Technology: SAP : SCM , BI, HANA, Predictive Analytics, SAS, SPSS, Cognos, Hyperion

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