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Credit Scoring for Telco: A Case Study

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ABSTRACT

Credit Scoring System (CSS) is a unique business solution—implemented at Polkomtel, one of the leading Polish mobile operators—which creates significant value for business, IT, and analysts. It supplies customer service systems with analytical indexes supporting the decision process at POS. CSS makes operational use of SAS® analytical models creating scorings both offline (event triggering/according to schedule) as well as online (on demand). CSS at Polkomtel supports three main business areas: activation, vindication, and usage monitoring; however, it is flexible enough to serve any business process that uses the results of analytical models such as activation, payment collection, churn prevention, offer selection, usage monitoring, segmentation, recurring campaigns, operational forecasting, call-center optimization, etc.

Most important CSS advantages are the following :

- for business: decision process support
- for IT: decrease of the costs and time of analytical models implementation; better business processes and analytics management
- for analysts: quick implementation of very complex models, quality control

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CONTACT INFORMATION

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