



Vertriebssteuerung & Kundenmanagement bei Finanzinstituten

1. Dezember 2010, Frankfurt am Main

Erweitern Sie Ihre Analyse auch um unstrukturierte Daten: mehr Einblicke, bessere Entscheidungen!



Unsere Agenda für die nächsten 40 Minuten

1. **Einführung ins Thema**
 1. **Was ist Textanalyse?**
 2. **Wie funktioniert Content Analytics?**

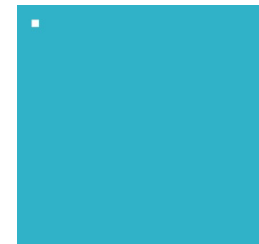
2. **Schauen Sie selbst! Am Beispiel**
 1. **Die doppelte Kreditkartenabrechnung**

3. **Wo können wir Content Analytics ausnutzen**
 1. **Weitere Ideen von uns. Und Ihnen?**

**Diskussion
und Ideen!**

**Fragen?
Immer!**

Willkommen!



Was ist Textanalyse?



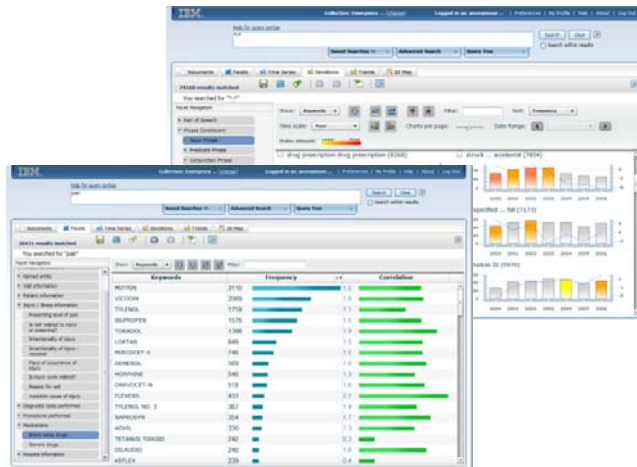
Was ist Textanalyse?

Text_Analyse (NLP *) beschreibt eine Reihe von sprachlichen-, statistische- und Techniken des maschinellen Lernens, die es erlauben Text zu analysieren, und um wichtige Informationen zur weiteren Verarbeitung zu extrahieren.

PC 143 (Hunter)
15 June 2006 23:47
Suspect identified himself as John Setsuko. Matched description given by night club doorman (IC1, Male, Ag 22-24 yrs, blue Everton shirt). Stopped whilst driving White Ford Mondeo, W563 WDL. Address given as 22 East Dene Ridge, Copdock, Ipswich. Searched at scene and found in possession of 1 oz Cannabis Resin and lockable pocket knife.



Arresting_Officer	PC 143
Arrest_Date_Time	15/06/2006 : 23:47
Suspect_Forename	John
Suspect_Surname	Setsuko
Suspect_VRN	W563WDL
Suspect_Vehicle_Color	White
Suspect_Vehicle_Make	Ford Mondeo
Suspect_Addr_Street	22 East Dene Ridge
Suspect_Addr_Town	Ipswich
Evidence_1_Description	1 oz Cannabis Resin
Classification	Drug possession



Was ist Content Analytics?

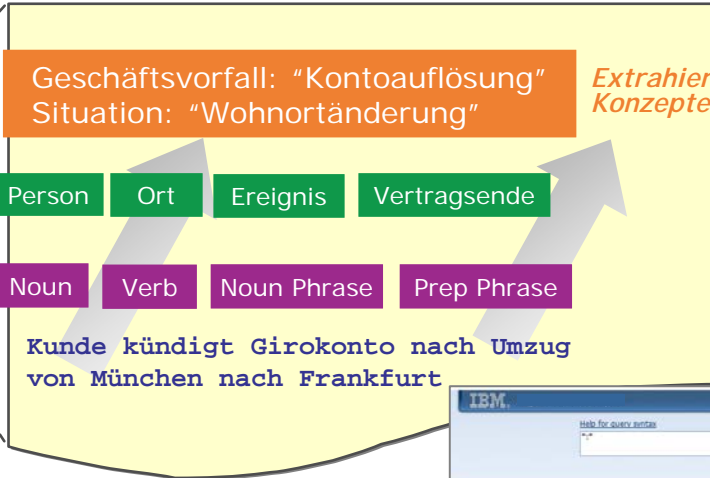
Content Analytics (Text Analytics + Mining) bezieht sich auf den Textanalyse-Prozess sowie die Möglichkeit, visuell Trends, Muster und statistisch relevanten Fakten in verschiedenen Arten von Inhalten verteilt auf internen und externen Informationsquellen zu identifizieren und zu erforschen.

* Natural Language Processing

Wie funktioniert Content Analytics?



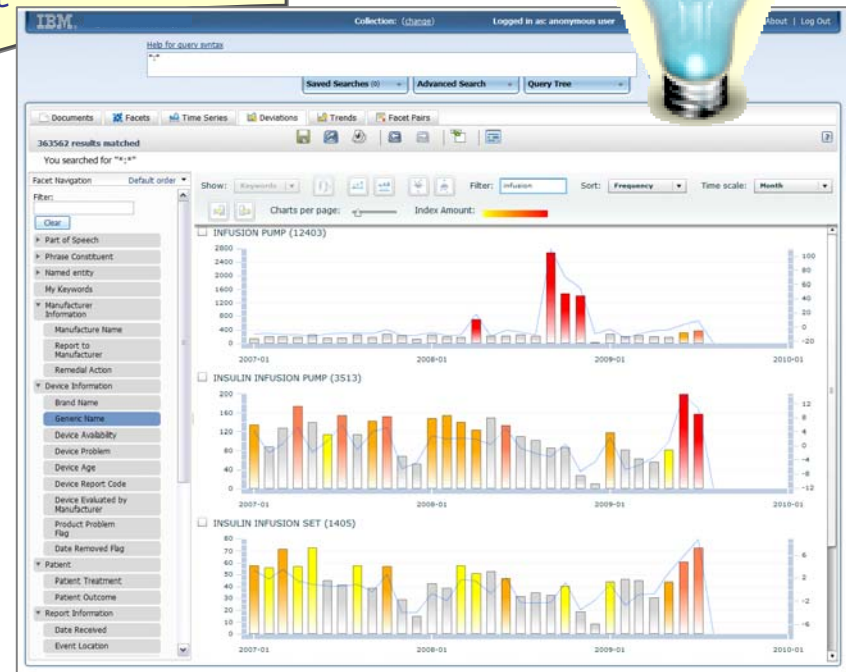
Quellen mit Information
In der Bank (Contact Center, Feedback von Kunden, Lotus Notes, ECM etc.) und Extern (Reports und Studien, Presse, BankenVerband etc.)



Analysierter Content
 (und Daten)



Automatische Visualisierung für
 Interaktive Exploration und Beurteilungen



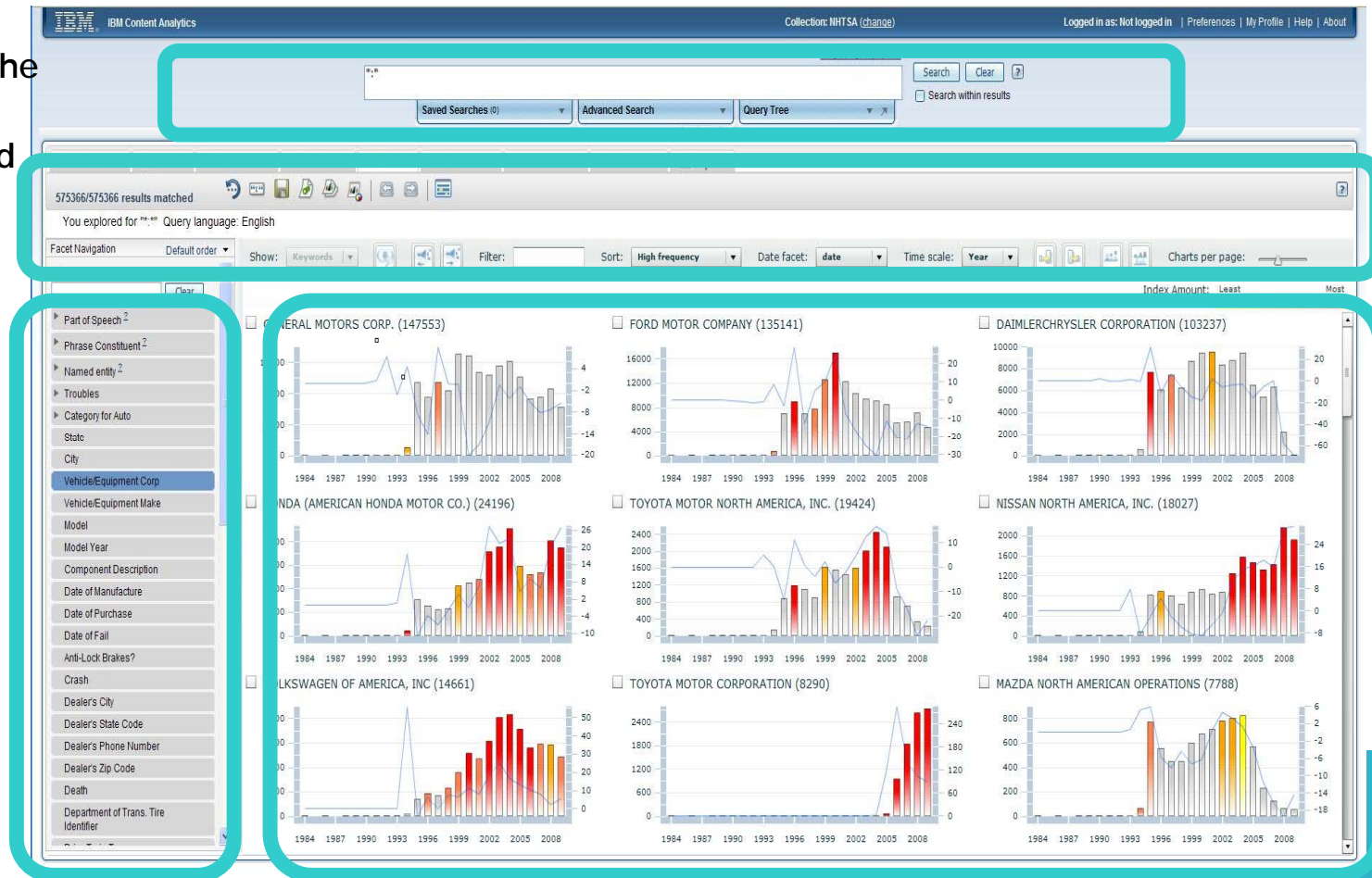
Erweitern Sie Ihre Analyse auch um unstrukturierte Daten: mehr Einblicke, bessere Entscheidungen!



Stichwortsuche

Sichten, Filter und Schwellwerte

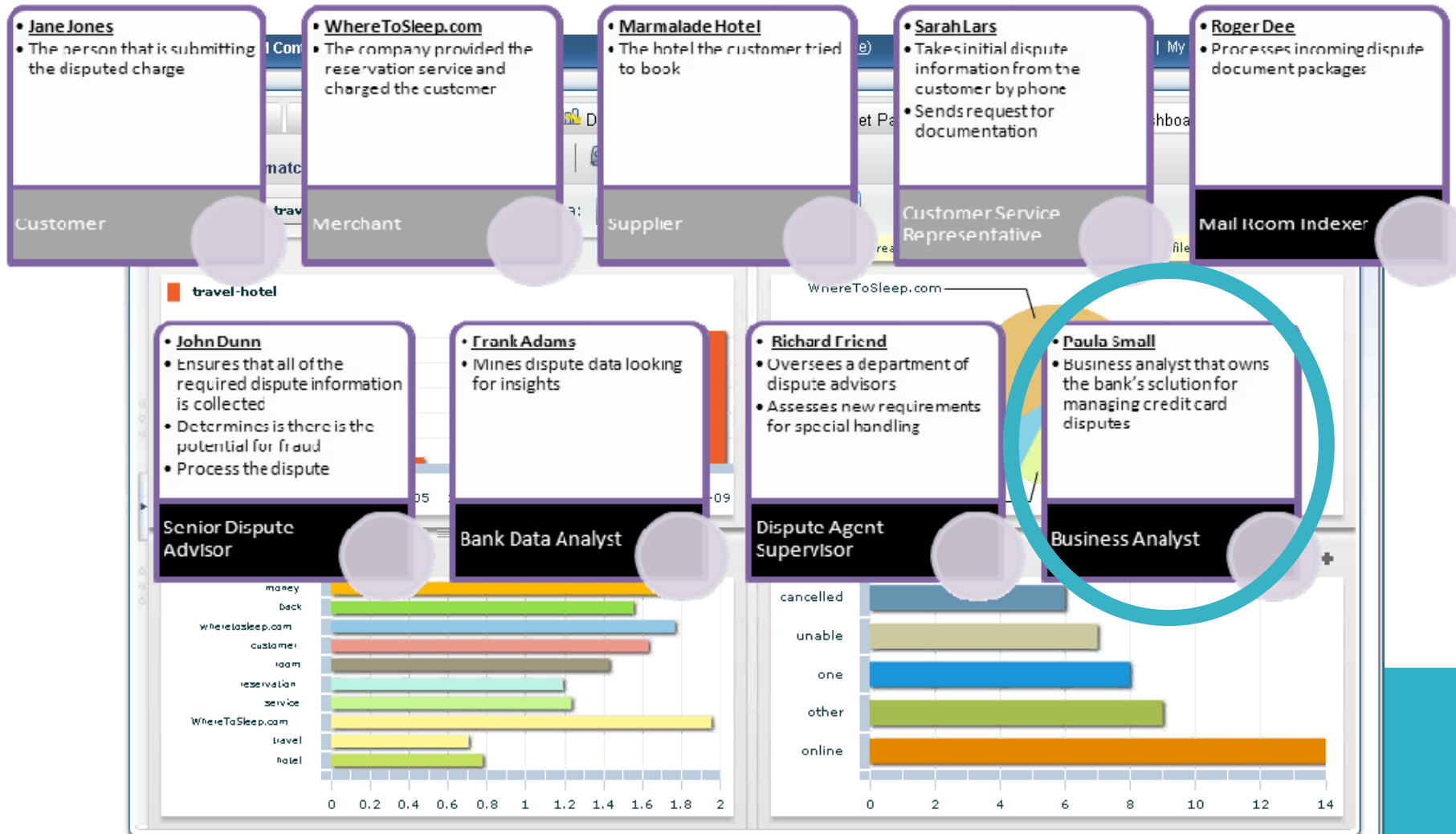
Automatische Extraktion und Analyse von Konzepten, Entitäten, Beziehungen, Metadaten und Klassen.



Visualisieren über Drill Down zum Verständnis und zur Beurteilung

Schauen Sie selbst! Ein Beispiel

Die doppelte Kreditkartenabrechnung



IBM Advanced Case Management for Banking

Schauen Sie selbst! Ein Beispiel

Die doppelte Kreditkartenabrechnung



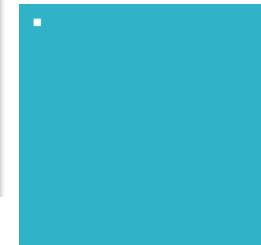
The screenshot shows the IBM Content Analytics Text Miner Application interface. The browser title is "Text Miner Application for IBM Content Analytics - Mozilla Firefox: IBM Edition". The application header includes the IBM logo, "IBM Content Analytics", and navigation links for "Collection: IO...", "Logged in as: Not ...", "Preferences", "My Profile", "Help", and "About".

The main interface features a toolbar with options: Documents, Facets, Time Series, Deviations, Trends, Facet Pairs, Connections, and Dashboard. Below the toolbar, it displays "Results 1-10 of 128 (128/128 results matched)" and "Results per page: 10".

The results are presented in a table with columns: Source, Date, Title, and Thumbnail. The first three results are highlighted in blue:

Source	Date	Title	Thumbnail
Windows file	9/1/10	s76522209.xml	
system			
2010-08-01 2010-09-01 travel-hotel Radical Hotel charged twice I checked out on the TV and then asked for a copy at the front desk. They could not find the TV checkout, so they had me pay again and said they'd resolve it later. Now it's later and I've been charged twice. When I called their customer service they said they only charged me once and I'd need to resolve it with my credit card, so here I am.			
Windows file	9/29/10	998822211.xml	
system			
2010-09-01 2010-09-29 travel-hotel Peptopink Hotel charged twice There are two of the same charges a week apart - we only stayed there once.			
Windows file	9/29/10	78644422214.xml	
system			
2010-09-01 2010-09-29 travel-hotel Seethings Hotel services not provided I did stay at this hotel, and I remember that there were Spa services not from me when I checked my bill on the TV check out and the front desk told me they would remove them. After I got my statement, I see they were still there. The bill is for the wrong amount because those were not my charges.			
Windows file	9/29/10	7634352213.xml	
system			
2010-09-01 2010-09-29 123456789 Ublind Motel travel-hotel unrecognized transaction This is not my charge, how did it get on here?			

On the left side, there is a "Facet Navigation" panel with a "Filter:" input field and a "Clear" button. Below it are several facet categories: Part of Speech, Phrase Constituent, Named entity, Transaction Date, Received Date, Vendor, Industry, Dispute Type, and Text Analytics: Vendor. The "Search type:" is set to "Facet search". The "Facet Path:" is "\$_word.noun". There are "New search" and "Add to search" radio buttons, with "Add to search" selected. A "Search" button is at the bottom of the panel.



Schauen Sie selbst! Ein Beispiel

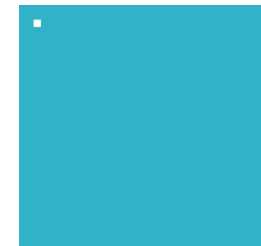
Die doppelte Kreditkartenabrechnung



The screenshot shows the IBM Content Analytics Text Miner interface. The main window displays a table of keywords with their frequencies and correlation scores. A red circle highlights the top two rows of the table. The table has the following data:

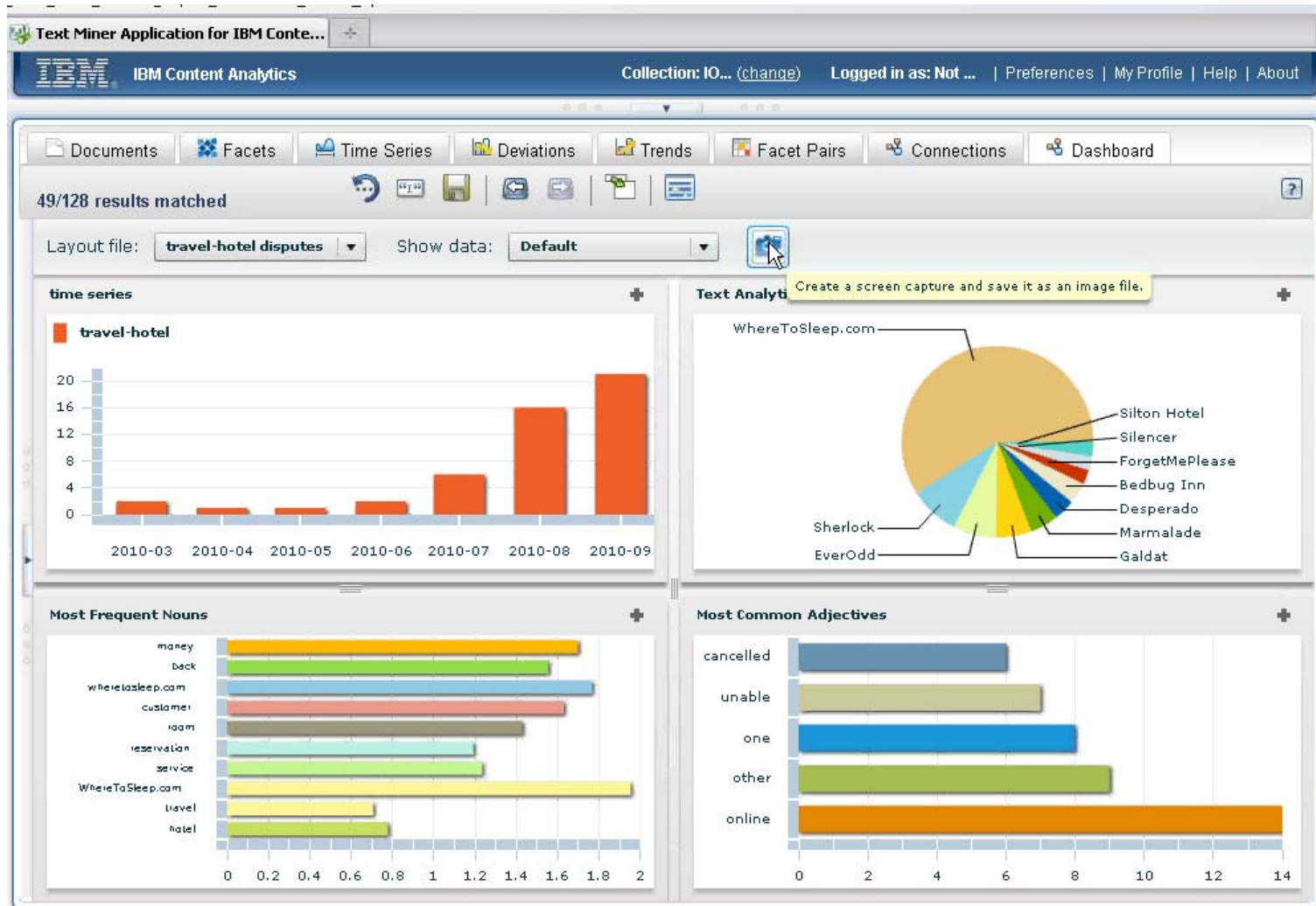
Keywords	Frequency	Correlation
WhereToSleep.com	49	1.0
EverOdd	13	1.0
Sherlock	12	1.0
FinalResting Inn	10	1.0
Radical Hotel	10	1.0
Hemlock	6	1.0
EverOdd	6	1.0
Peptopink	5	1.0
Saninot Suites	5	1.0
Irregular Inn	5	1.0
Wolfsbane Travel	5	1.0
Seethings	5	1.0
Gawdafal	5	1.0
Galdat	5	1.0
Ublind	5	1.0
Marmalade	4	1.0

mehr Einblicke, bessere Entscheidungen!

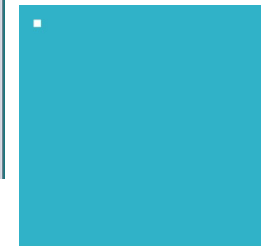


Schauen Sie selbst! Ein Beispiel

Die doppelte Kreditkartenabrechnung



mehr Einblicke, bessere Entscheidungen!



Wo können wir Content Analytics ausnutzen



1. Hertz

<http://www.ibm.com/press/us/en/pressrelease/32859.wss>

2. NTT Docomo

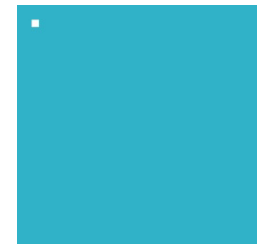
<http://www.ibm.com/press/us/en/pressrelease/32855.wss>

3. North Carolina State

<http://www.ibm.com/software/ebusiness/jstart/portfolio/ncsu.html>

4. BBC - Media and Entertainment

http://www.bbc.co.uk/blogs/bbcinternet/2010/07/bbc_world_cup_2010_dynamic_sem.html



Wo können wir Content Analytics ausnutzen



Healthcare Analytics

- **Analyzing:** E-Medical records, hospital reports
- **For:** Clinical analysis; treatment protocol optimization
- **Benefits:** Better management of chronic diseases; optimized drug formularies; improved patient outcomes

<http://www.youtube.com/watch?v=Ku1rWUJxs>



Crime Analytics

- **Analyzing:** Case files, police records, 911 calls...
- **For:** Rapid crime solving & crime trend analysis
- **Benefits:** Safer communities & optimized force deployment

<http://www.youtube.com/watch?v=Ql4SPoloRw>



Content Assessment

- **Analyzing:** File shares, Sharepoint, multiple content repositories
- **For:** Content Decommissioning or Smarter Archiving
- **Benefits:** reduce storage costs, repurpose IT assets, save on energy consumption, reduce risk exposure



Customer Care

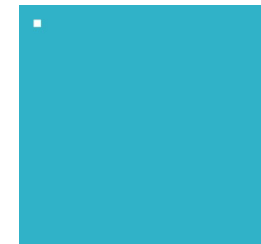
- **Analyzing:** Call center logs, emails, online media
- **For:** Buyer Behavior, Churn prediction
- **Benefits:** Improve Customer satisfaction and retention, marketing campaigns, find new revenue opportunities

<http://www.youtube.com/watch?v=A38AqWYF8Iw>



Insurance Fraud

- **Analyzing:** Insurance claims
- **For:** Detecting Fraudulent activity & patterns
- **Benefits:** Reduced losses, faster detection, more efficient claims processes



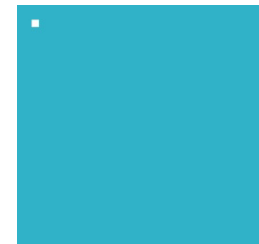


Herzlichen Dank!

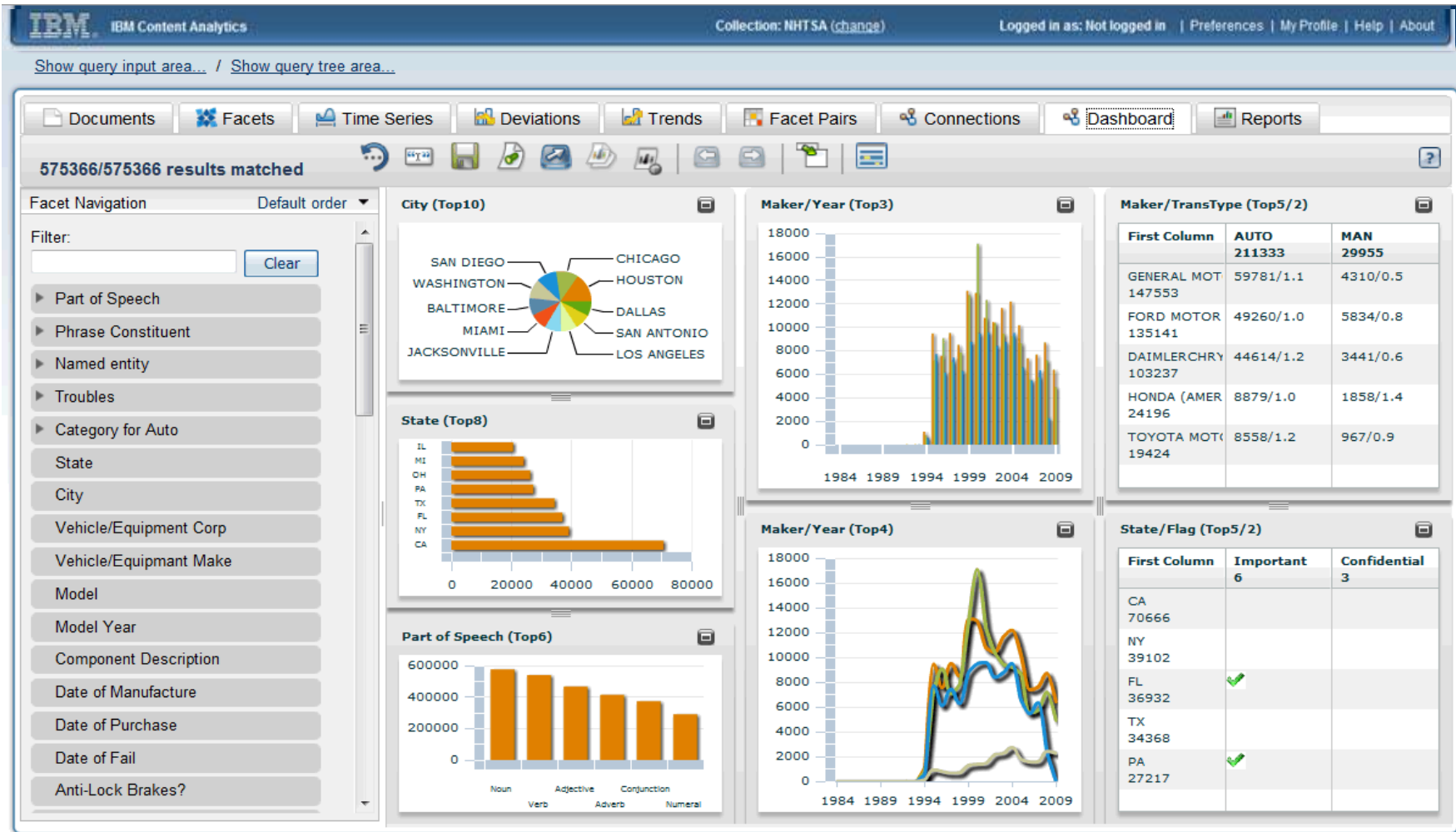
Wolfgang Jung, wjung@de.ibm.com

IBM Content Analytics

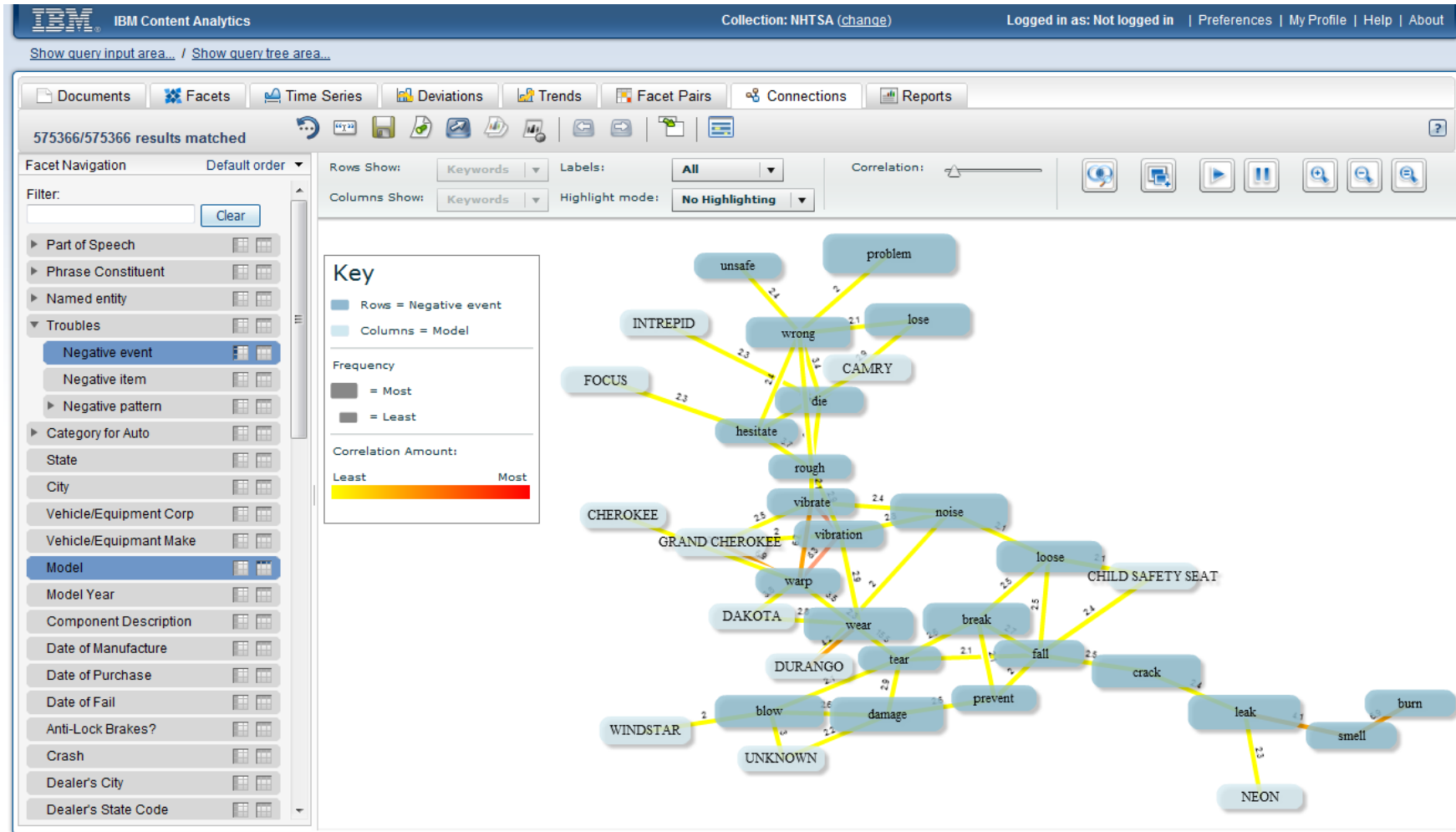
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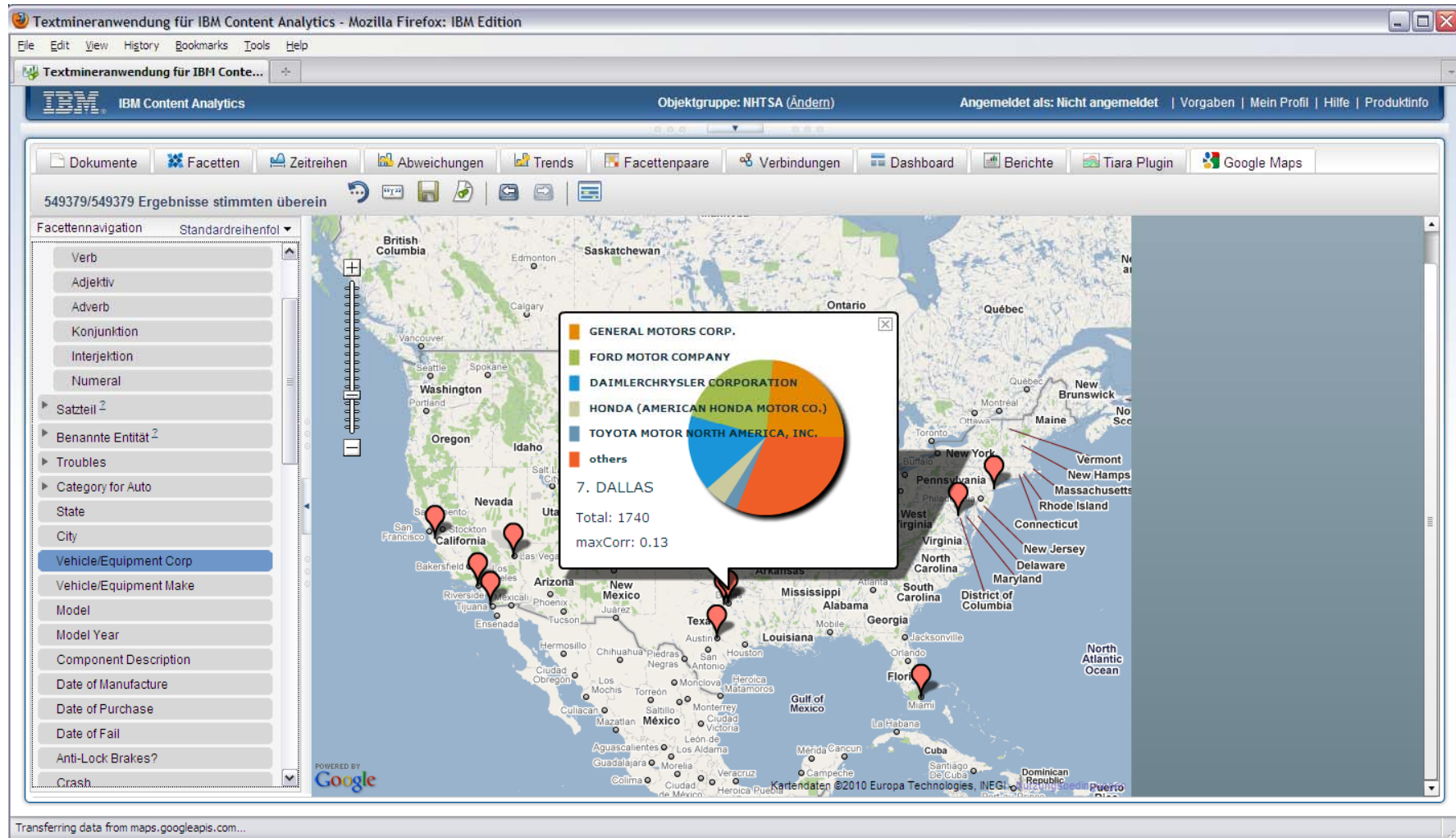
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