

# Digging for gold when KPIs change on you

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Oct 15, 2024





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# 66%

of organizations do not analyze at  
least half of their data (dark).

Google Trends, 2024

| Our data  
is dark



41%

cite **data**  
**complexity** as a  
key challenge

33%

are challenged by  
the **inability** to  
**generate insights**

30%

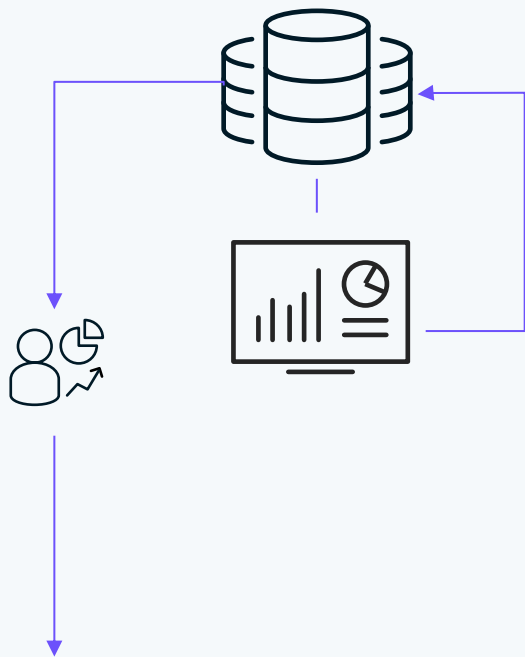
say they have **too**  
**much data** at their  
disposal

THE  
PROBLEM IS  
COMPLEXITY  
& VOLUME



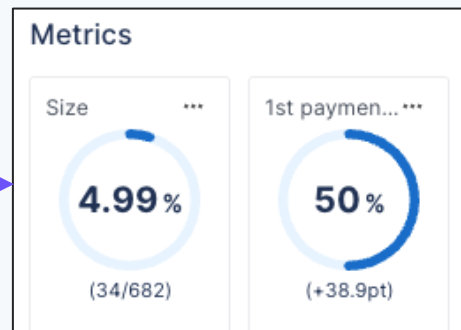
**BUSINESS USERS NEED  
MORE INSIGHTS**

# What do we mean by “insight”?



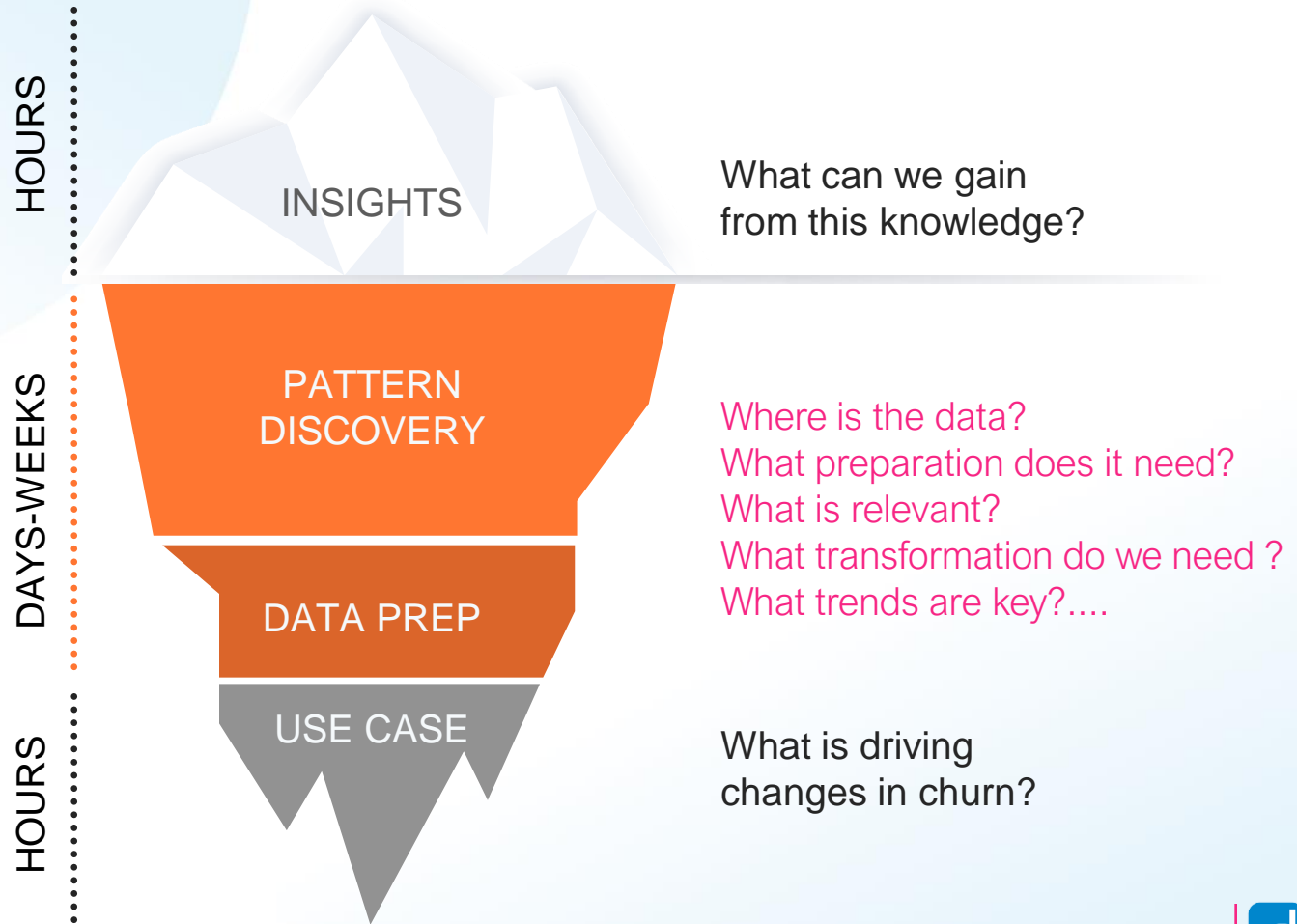
A data pattern that can **provide information about what is driving changes** to any given metric. Ideally something that's actionable.

Insights are **not a replacement for your KPIs**, but **an exploration for why your KPIs are changing**



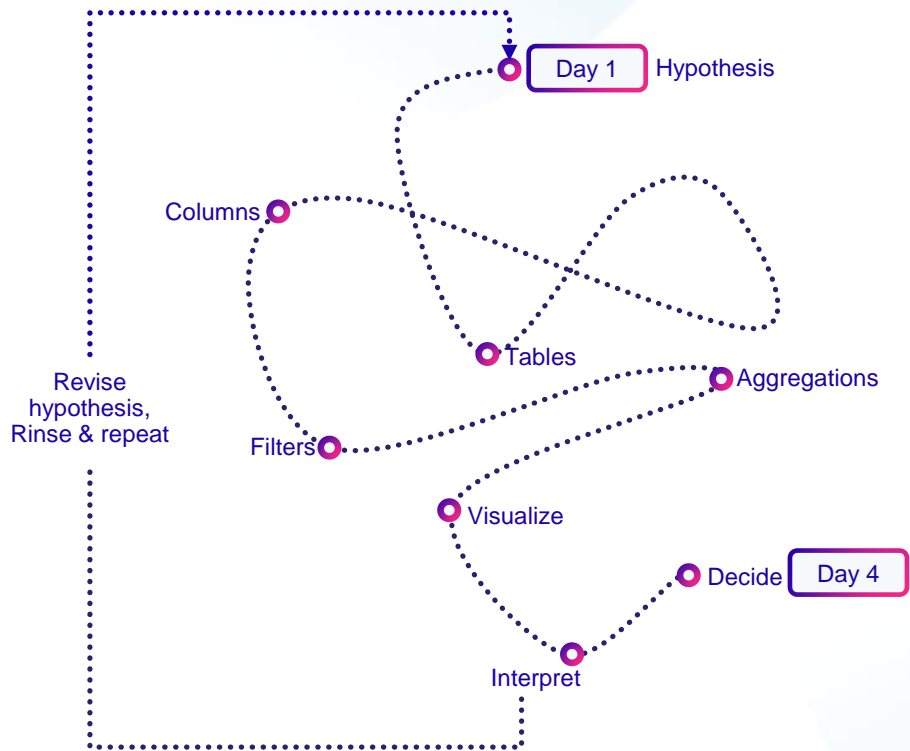
Average bank balance in Transaction in same week in previous month, is less than or equal to 17,000 USD

# THE JOURNEY TO SIGNALS IS SLOW

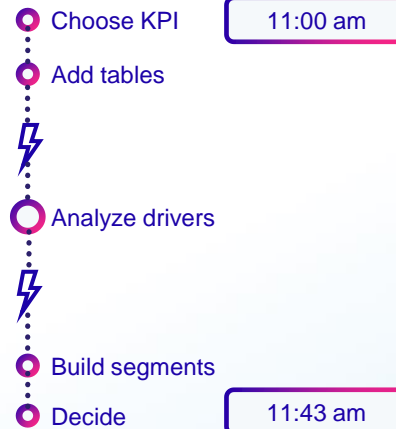


## Traditional analytics is designed for visualizing known patterns and questions & data. It's very poor at pure data discovery

### TRADITIONAL ANALYTICS: HOURS, DAYS, WEEKS



### DOTDATA: MINUTES, HOURS



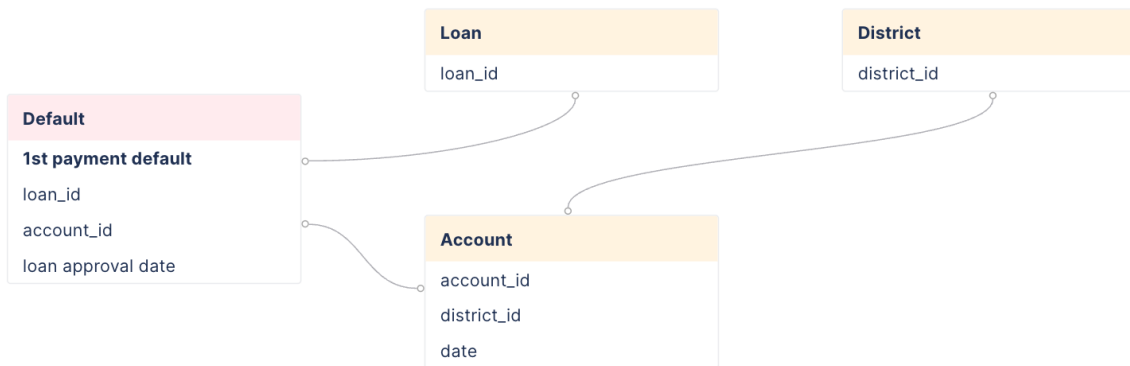




# A WALK THROUGH

EXPLORE THE DNA OF YOUR KPIs

Confirm connections



Additional Settings

Go back

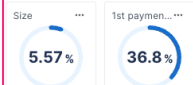
Connect tables

Create new

# Multi-table Support

## 1st Month Late Analysis

### Metrics



### Distributions



<input checked="" type="checkbox"/> Number of Transactions Table in last 90 days, is between 0 and 9	5.57% (38/682)	+25.7pt (11.1% → 36.8%)		
<input type="checkbox"/> Total bank balance in Transactions Table in last 30 days, is less than or equal to 97,000 USD	7.92% (54/682)	+48.1pt (11.1% → 59.3%)		
<input type="checkbox"/> Average bank balance in Transactions Table in same week in previous month, is less than or equal to 17,000 USD	4.99% (34/682)	+38.9pt (11.1% → 50%)		

<input checked="" type="checkbox"/> Number of Transactions Table in last 90 days, is between 0 and 9	5.57% (38/682)	+25.7pt (11.1% → 36.8%)		
<input type="checkbox"/> Total bank balance in Transactions Table in last 30 days, is less than or equal to 97,000 USD	7.92% (54/682)	+48.1pt (11.1% → 59.3%)		
<input type="checkbox"/> Average bank balance in Transactions Table in same week in previous month, is less than or equal to 17,000 USD	4.99% (34/682)	+38.9pt (11.1% → 50%)		
<input type="checkbox"/> Average bank balance in Transactions Table in last 7 days, is less than or equal to 16,000 USD	4.99% (34/682)	+38.9pt (11.1% → 50%)		
<input type="checkbox"/> Total bank balance in Transactions Table in last 7 days, is less than or equal to 24,000 USD	5.72% (39/682)	+35pt (11.1% → 46.2%)		
<input type="checkbox"/> Average bank balance in Transactions Table in last 90 days, is less than or equal to 23,000 USD	11.9% (81/682)	+28.4pt (11.1% → 39.5%)		
<input type="checkbox"/> Total bank balance in Transactions Table in last 1 year, is less than or equal to 600,000 USD	5.28% (36/682)	+25pt (11.1% → 36.1%)		
<input type="checkbox"/> Number of Transactions Table with type 'deposit', in last 1 year, is between 0 and 10	5.43% (37/682)	+21.3pt (11.1% → 32.4%)		
<input type="checkbox"/> Number of Transactions Table with operation 'Cash withdrawal', in last 90 days, is between 0 and 3	7.62% (52/682)	+19.6pt (11.1% → 30.8%)		
<input type="checkbox"/> Latest bank balance in Transactions Table in last 1 year, is less than or equal to 23,000 USD	19.1% (130/682)	+19.6pt (11.1% → 30.8%)		
<input type="checkbox"/> Number of Transactions Table with operation 'Cash withdrawal', in last 30 days, is between 0 and 1	9.82% (67/682)	+17.2pt (11.1% → 28.4%)		
<input type="checkbox"/> monthly payment is more than 6,900 USD	15% (102/682)	+16.3pt (11.1% → 27.5%)		
<input type="checkbox"/> Total transaction amount in Transactions Table in last 90 days, is less than or equal to 69,000 USD	11.4% (78/682)	+14.5pt (11.1% → 25.6%)		
<input type="checkbox"/> Number of different operation in Transactions Table in last 1 year, is between 0 and 2	29.6% (202/682)	+13.6pt (11.1% → 24.8%)		
<input type="checkbox"/> Standard deviation of transaction amount in Transactions Table in last 7 days, is between 4,500 USD and 7,200 USD	7.04% (48/682)	+11.8pt (11.1% → 22.9%)		
<input type="checkbox"/> Number of Transactions Table with transaction date on weekday (Mon-Fri), in last 30 days, is between 0 and 2	14.1% (96/682)	+11.8pt (11.1% → 22.9%)		
<input type="checkbox"/> Number of Transactions Table with type 'deposit', in last 30 days, is more than or equal to 4	11.1% (76/682)	+11.2pt (11.1% → 22.4%)		
<input type="checkbox"/> loan amount is more than 240,000 USD	19.9% (136/682)	+10.9pt (11.1% → 22.1%)		

# Easy to Interpret Signals

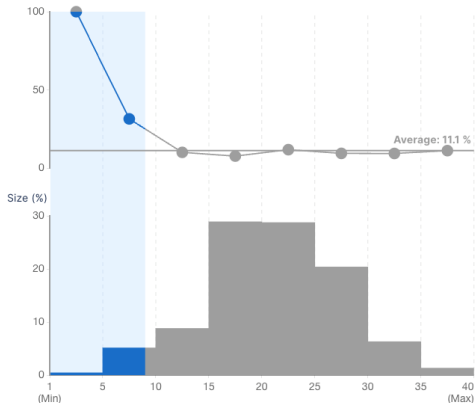


## Analyze Driver

Driver: **Number of Transactions in last 90 days, is between 0 and 9**

The average of "1st payment default" for this driver is **36.8%**. This is **+25.7pt** lift to the overall average of ratio of 11.1%. Additionally, **5.57%** is the size of the population in this driver.

1st payment default (%)



You can edit the driver by changing the lower and/or upper thresholds.



Lower threshold

0

Upper threshold

9

☒ Include lower threshold

☒ Include upper threshold

2024-10-11 15:25:32



### Limited transaction history

Customers with fewer transactions in the last 90 days (between 0 and 9) often have limited transaction history, making it difficult to assess their payment behavior accurately. This lack of historical data can indicate a higher risk of default, as these customers may be new or infrequent users who have not yet established a reliable payment pattern. Consequently, the 1st payment default rate is higher in this segment compared to the overall population.

2024-10-11 15:25:32



Explain why "Limited transaction history" was interpreted from this driver.

2024-10-11 15:25:40



### Limited transaction history

Customers with fewer transactions in the last 90 days (between 0 and 9) have a limited transaction history. This means there is less data available to evaluate their payment behavior and reliability. Without sufficient historical data, it becomes challenging to predict whether these customers will make timely payments, leading to a higher risk of default.

#### New or infrequent users

Customers in this segment may be new to the platform or infrequent users. New users might not yet be familiar with the payment processes, or they might be testing the service before committing to regular use. Infrequent users might not prioritize timely payments as much as regular users. Both scenarios contribute to a higher likelihood of 1st payment default in this segment.

2024-10-11 15:25:40

Type a question or idea for AI ...

Chat hints ▾

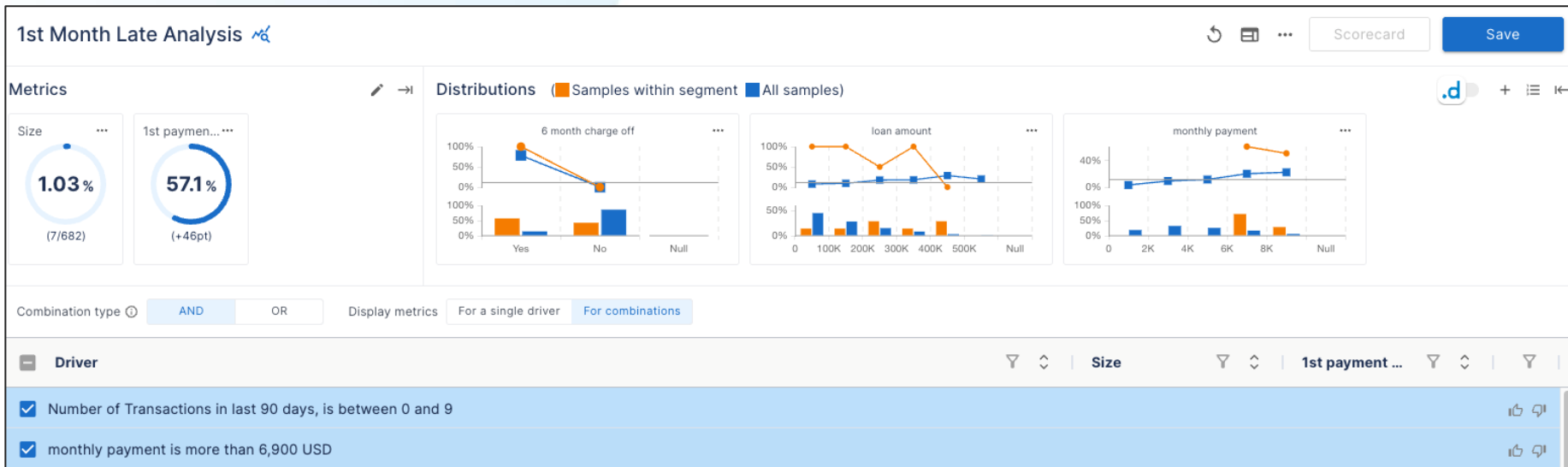


Change dictionary and explanation

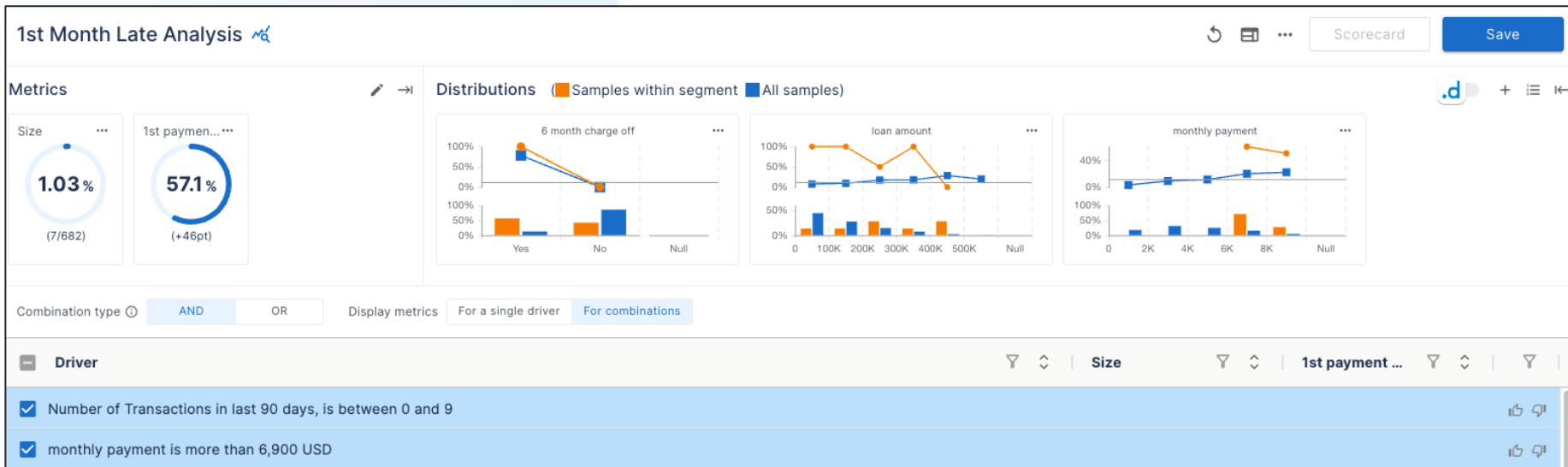
Close

# GenAI Assist

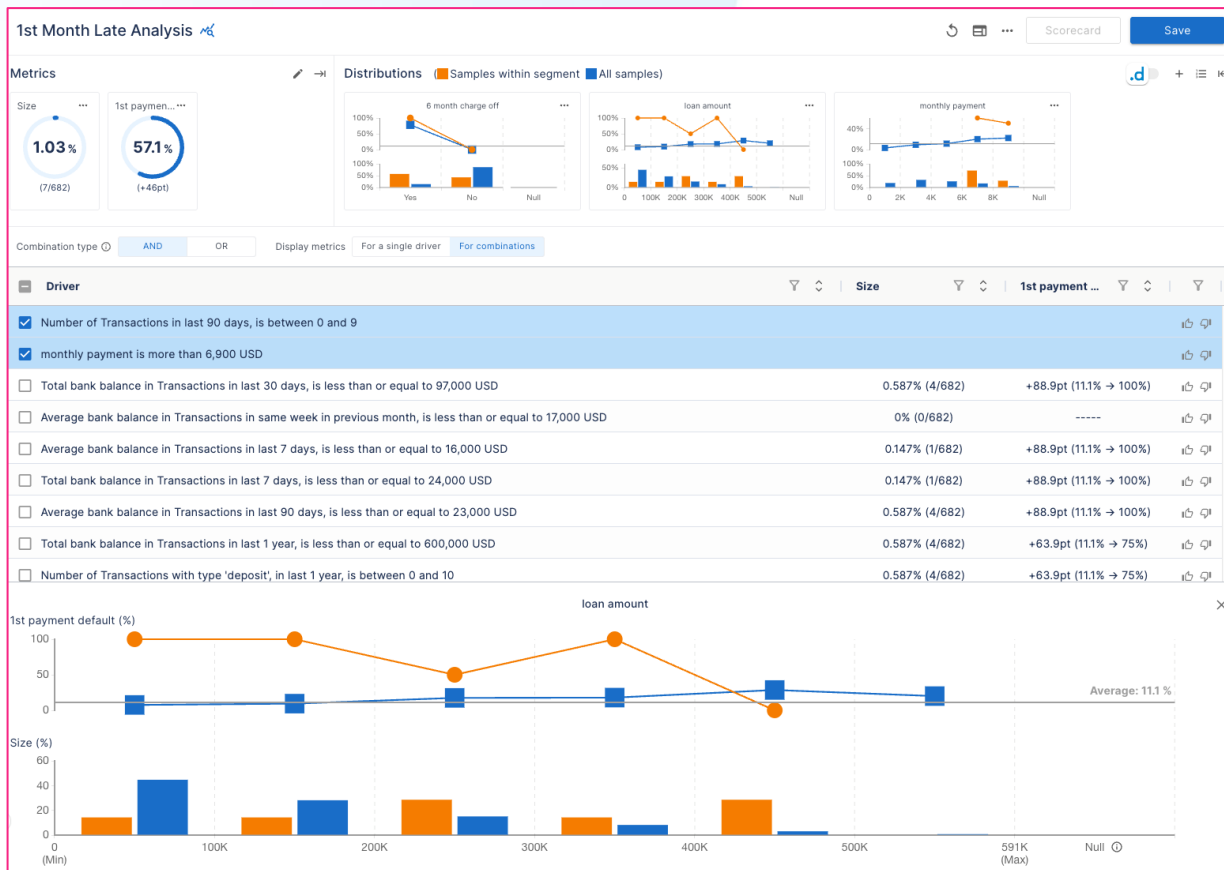




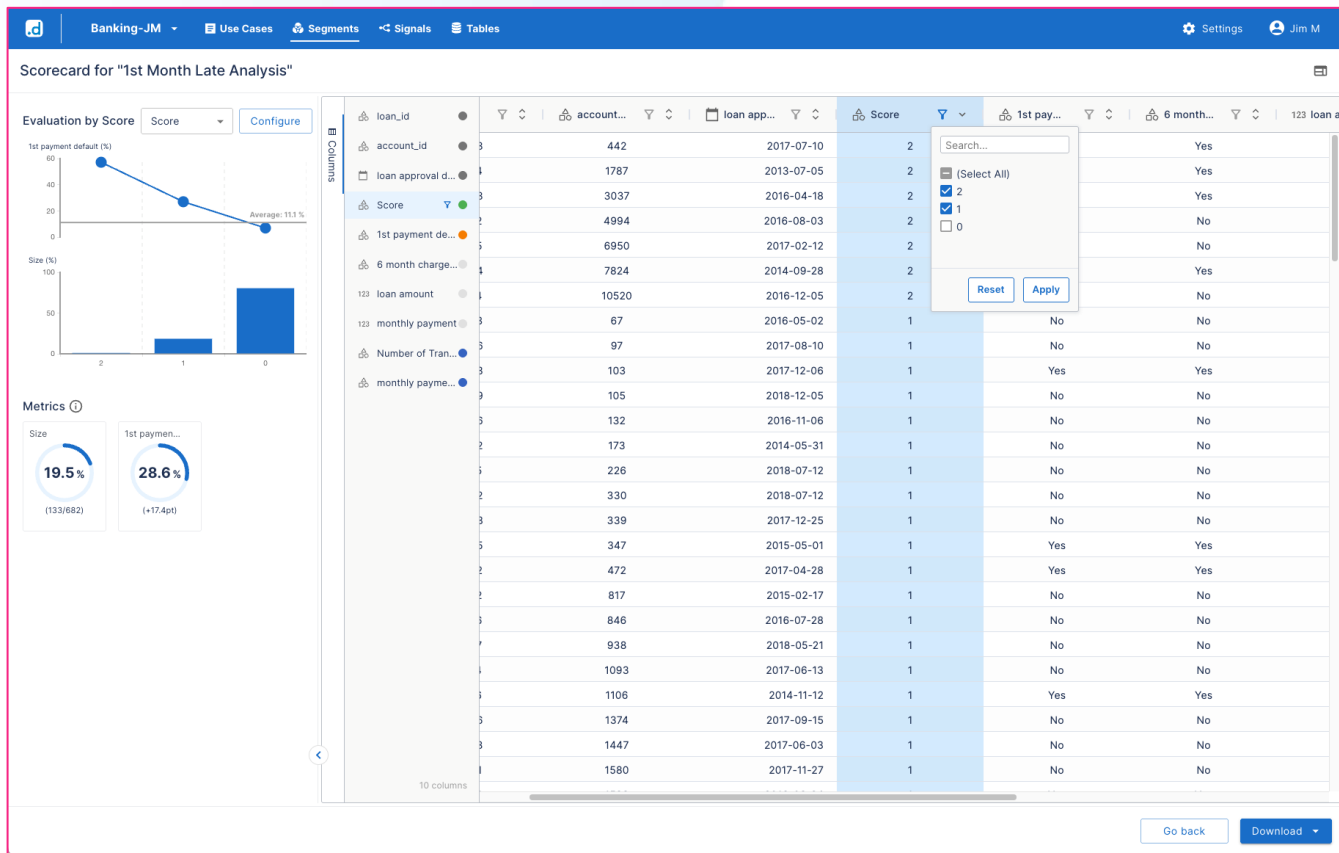
Combining signals  
shows impact on KPIs



Combining signals  
shows impact on KPIs



# Hyper Narrow Segments



# Scoring of KPI Data



## BEFORE dotData

80 man-hours with drag/drop BI tool

“dozens of ad hoc reports”

No useful patterns identified

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## AFTER dotData

2 Compute-time hours, 1 man-hour  
of analysis

Identified \$14M in annual loans that  
were refinanced outside the business

| 2 Hours, \$14M

\$1B Auto Finance  
Company

2 Person loan  
analysis team

Multiple data  
sets, dozens of  
tables, hundreds  
of columns

Let's Talk!

FREE TRIAL



BOOTH  
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