Client Success Stories

Solutions for success.

Expert project teams & services.

Our Services

Starpoint Predictive Data Analytics as a Service analyzes client’s data and past decisions in operating and managing their business to identify - through prediction - opportunities for better performance and a more competitive position in their market place.

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Sample Clients

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WORLD EDUCATION SERVICES

Starpoint’s Predictive Data Analytics
Consumer Lending Case Study

OVERVIEW

Read how Starpoint used the power of predictive analytics to answer “Who are the people that are most likely to fail to repay their loan?” for a major financial services institution.

Rooted in technology staffing, business applications solutions and career development, Starpoint is now breaking new ground in offering predictive data analytics as a service.

CHALLENGE

A financial institution supplied a data set of people who applied for a loan and asked: *Who are the people that are most likely to fail to repay their loan?*

If the business experts can predict with a high degree of certainty which people will not be able to repay their loan, the financial institution would save significant expenses by not offering the loan to that segment — or by offering a smaller loan.

SOLUTION

First, Starpoint asked the business experts what data is available and what data is relevant within the organization. Then, to use this data to answer the specific business question: “Who will fail to repay their loan?”, the data specialists and business experts create a data structure compiled of sample data sets.

This sampling technique – similar to the process of creating traditional development samples – is a critical step in translating a business challenge to a mathematical model.

Starpoint’s CTO Henry Zelikovsky reinforces the importance of sampling the data sets on a small scale to determine the possibilities in the data. From this small sample of data, a knowledgeable person can calculate and interpret results, which become the basis for how the machine will “learn” as it processes larger amounts of data.

Starpoint’s computer scientists then identify existing algorithms relevant to solving this specific business problem – the risk of offering a loan – or to create new algorithms for the predictive model.

Once Starpoint’s specialists determine the appropriate methodology for the algorithmic process, the machine is used to automate the processing of the full data set. As these samples are evaluated, sophisticated technologies build and continuously improve predictive models through a technology-driven learning capability.

WHAT DID STARPOINT’S SOLUTION DELIVER?

Starpoint created a five-tier ranking system that determined the likelihood of the financial institution’s customers to repay their loan. The system identifies with more than 95% accuracy those customers who will not repay their loan.