

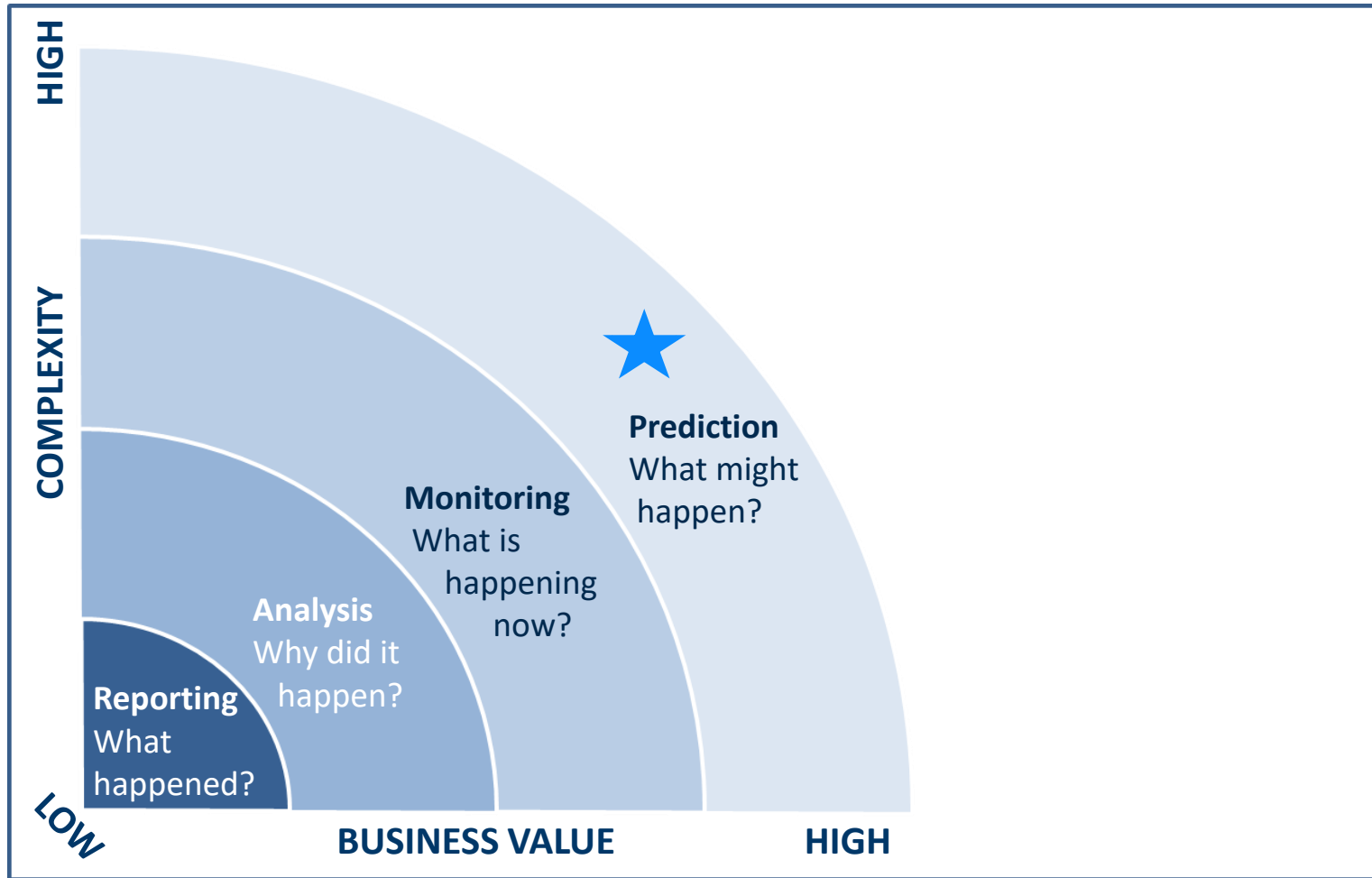
# Improving services and offers to clients using extensive data analytics

Dean Palejev, Ph.D.

Head of Data Competence Center,  
KBC Bulgaria



# What is often done vs. what could be done



We strive to

MAKE

TO

AT

VIA

**THE RIGHT**

OFFER

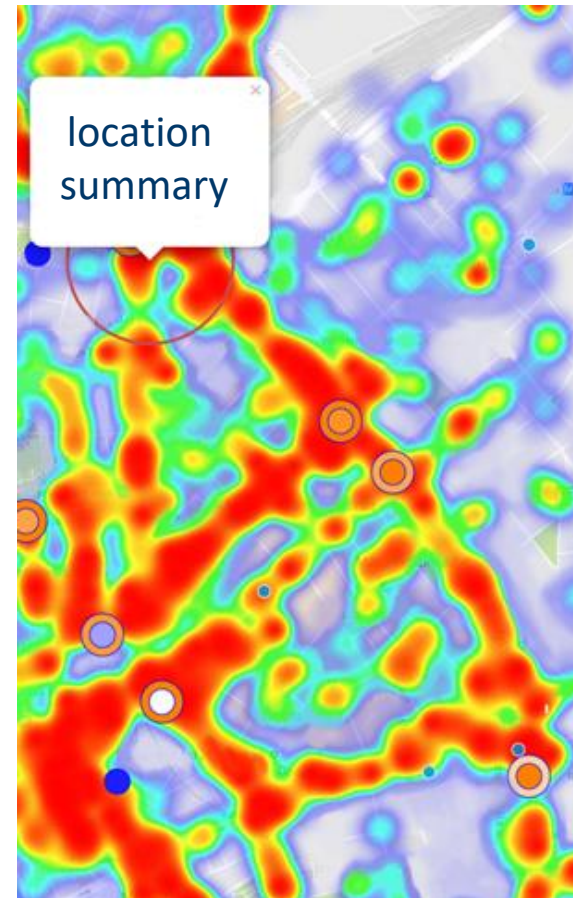
CLIENT

TIME

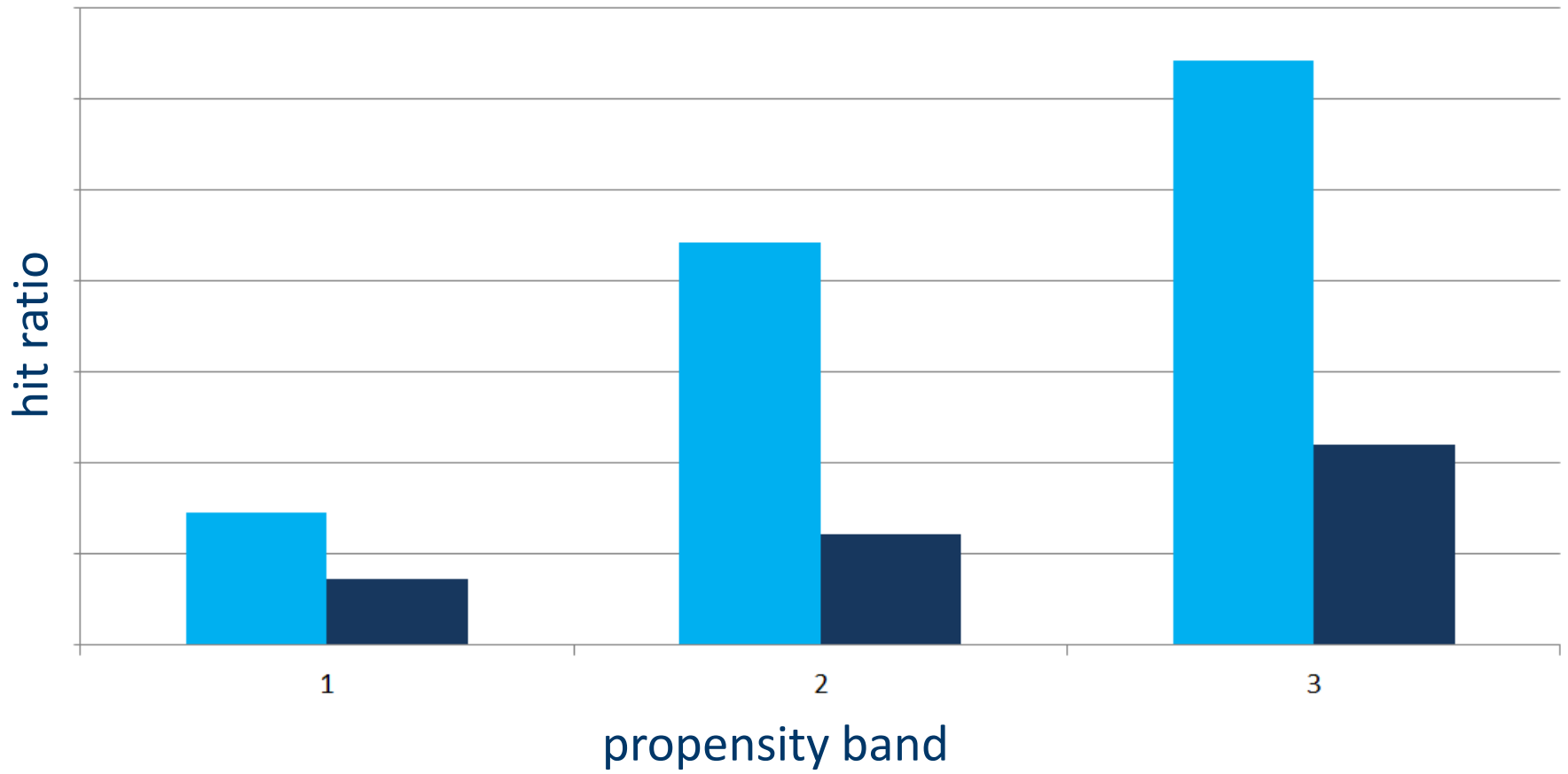
CHANNEL

# Example from KBC Group: geomarketing

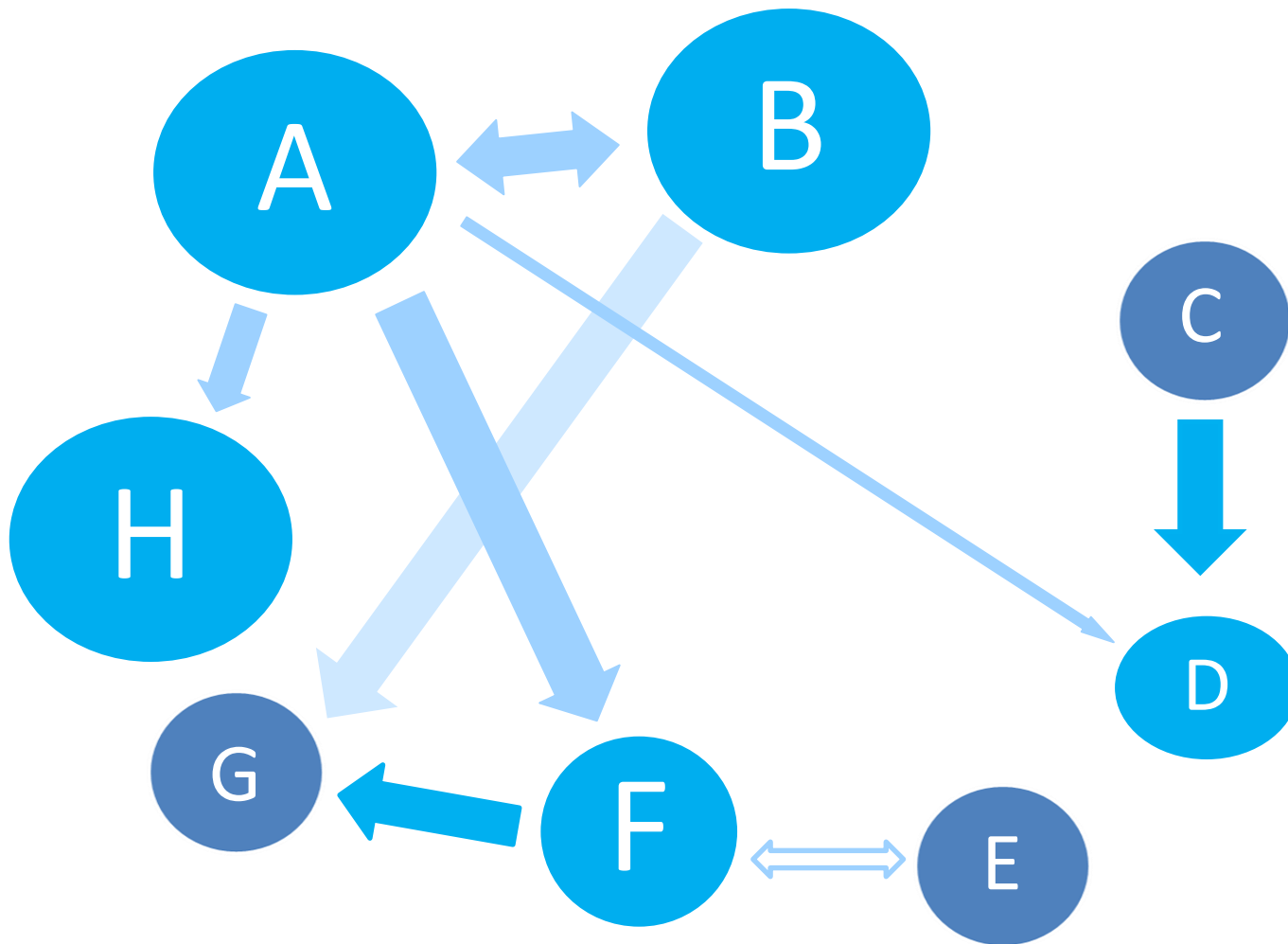
- Combination of external and internal data
- Various layers of information can be displayed
- Can be used for both optimization of the particular channel and for greenfield analysis



# Propensity to buy



# Network analysis (relationships between products)



# Omnichannel

