

## Project Profile

### Customer Profiling

#### Location:

Malaysia

#### Project:

Customer Profiling

#### Industry:

Cellular Network Operator

#### Technologies / Platform:

- Artificial Intelligence
- Java
- TensorFlow

#### Business Benefits:

##### Customer / Consumer

- Customer profiling based on their bank transaction history
- Calculate credit scores
- User this credit score to decide the credit airtime they are eligible for to minimize the risk of bad debt

#### Client

A Kenya based Cellular Network Operator (name not disclosed due to NDA). They wanted the system to identify the customers who should get the airtime credit to keep the loan repayment secured with minimal bad debt risk, based on their bank transaction activities.

#### Business Needs

- To do customer profiling based on bank transaction activities of the customers of cellular network
- Based on the profile, the system should identify those who are eligible to get airtime credit so as to minimize bad debt risk.

#### Rapidsoft's Role

- Rapidsoft was given the access to the bank transaction activity in read only mode through central PG API for all the customers of Cellular Network
- Rapidsoft designed and developed the system which included AI algorithm to perform analysis of the bank accounts activity of the cellular operator's customers and calculated average credit scores for them which provided the foundation for the cellular operator to decide the eligibility of the customer for airtime credit with associated risk percentage with each credit score

#### Solution Overview

- Solution consists of an AI algorithm to do customer profiling for identifying those customers who have good Bank transaction history and account balance.
- The system identifies and provides list of such customers to the operator and also calculates the average credit score for the customers
- This credit score helped the operator to provide credit airtime balance to its customers reducing/minimizing the risk of bad debt.