dun & bradstreet

Location-Based Intelligence

CUSTOMER OVERVIEW

COMMERCIAL IN CONFIDENCE

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Based on recent survey of 300+ B2B analytic professionals, we gained an understanding of what advanced use cases are on the horizon.

What areas of analytics insights would be valuable to you/your company in the next 12 months?





Date of Survey: May 2017

OUR LOCATION INTELLIGENCE CONSISTS OF ANALYTICAL SOLUTIONS THAT PROVIDE VALUABLE BUSINESS INSIGHTS BASED ON AN ENTITY'S GEOGRAPHICAL LOCATION.

Location Intelligence helps answer questions about businesses in the context of their location:

Location Intelligence helps answer questions about locations

- How viable is a business relative to those around it?
- What impact does a growing / stagnating neighborhood have on a business located in it?
- What locations are poised to grow and what locations are expected to stagnate?
- What locations are predicted to experience a higher percent of businesses ceasing operations, becoming inactive or filing for bankruptcy?
- How many visitors are coming to a particular location? Where are they coming from?

DUN & BRADSTREET DEFINES A LOCATION BY CREATING A GEO-FOOTPRINT AROUND A PARTICULAR LOCATION-OF-INTEREST

This forms the foundation on which Dun & Bradstreet B2B data is applied to create location analytics



First, a location-of-interest is identified based on geo-spatial information (address or latitude/longitude co-ordinate)

- Then, a polygon around the location-of-interest is created to define the neighborhood in which the business is operating
- Businesses that are within the neighborhood are considered as the entity's peers or neighbors
- Finally, information on businesses within the neighborhood is aggregated to provide location-specific insights that can be used to build analytical solutions

Data summarized at zip-code or MSA is available from many sources. This relevant neighborhood polygon is unique to Dun & Bradstreet.

EXAMPLE: LOCATION-BASED ATTRIBUTES



LOC ATTRIBUTES

- Average number of Employees within a location
- % of new businesses
- Average number of suits, liens & judgements within a location
- Average negative dollars within a location
- % of bankrupt businesses within a location
- % of businesses that are identified as Renting
- % of Company Type = G Proprietorship

D-U-N-S RELATIVE PERFORMANCE (DRP) ATTRIBUTES

- Business relative index of credit score percentile with respect to its peers within a location
- Business relative index of current dollars with respect to its peers within a location
- Business relative Index of satisfactory dollars with respect to its peers in same industry within a location

LOCATION INTELLIGENCE HAS THE ADVANTAGE OF PROVIDING ANALYTICAL INSIGHTS

Even on businesses where we are not able to match our D-U-N-S Number based on traditional inputs

Customer Use Case: A large telecom company wanted to identify fraudulent businesses in their portfolio.

CHALLENGE

Dun & Bradstreet was able to deliver a Fraud Risk score for 77% of the records in the customer's portfolio based on D-U-N-S level information.

Fraud Risk Score could not be created on rest of the customer base (23% of customer file). Dun & Bradstreet was able to leverage location-specific attributes to deliver a robust Fraud Risk score on 23% of the customer list, where traditional intelligence was lacking.

SOLUTION

The predictive performance was comparable to the model that was applied on businesses with rich data.

KS- 41.40 Gini - 0.52 Bads Captured in 10% - 35.2%

EXAMPLE: LOCATION-BASED ATTRIBUTES USED IN THE MODEL



- Account level region
- Sales Channel

- Average of the % satisfactory dollars within a location
- Average number of suits, liens & judgements within a location
- Percentage of Company Type = "Corporation"
- % of businesses within a location where Dun & Bradstreet has robust decision making information
- How likely a location is predicted to experience a higher percent of businesses going out-of-business, inactive or bankrupt over the next 12 months.

- Minimum Age of Open Commercial Card Account
- D-U-N-S Matching/ Density is defined by the number of businesses in a Postal Code





Card issuers want to target merchants with more visitors to generate higher interchange fees Insurance companies want to price Business Owners Policy (BOP) premium based on potential liability of more visitors in the store Consumer product manufacturers (auto, computer, phone, etc) need to select retail channel partner based on potential foot traffic Food suppliers, and consumer product suppliers, want to target restaurants with more customers

Location selection for vending machine, ATMs, news stand, store opening, ad display Government urban planning for infrastructure – road, network, security

THANK YOU!

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