



7th ACM Celebration of Women in Computing

womENCourage 2020

24-27 September • Baku • Azerbaijan

From Software Engineering to Digital Product Development

Narmin Ibadullayeva

PASHA Bank

[narmin.ibadullayeva\[at\]pashabank.az](mailto:narmin.ibadullayeva@pashabank.az)

Description and Rationale

We will talk about how we use data in the banking sphere to learn deeply about customer journeys and to serve them more emphatic. Based on gathered data we generate specific customer profiles, audiences and solve their problems accurately. We will discuss how critical approach in data analysis helps us to understand correlation and causation differences in client profiles that have a serious impact on our product sales for multiple audiences.

We will also present the model how to monetize internal and potentially available external data by increasing speed and quality of decision making, improve commercial keeping separate clusters in Kubernetes.

We will deep dive about how to set-up most fitting data governance process in order to get advantage of data present in PASHA Bank and improve data complemented with market data to better understand customer needs (identify new customer in the market and in supply chain, next product to offer), achieve next level commercial (wallet sizing, individual flexible pricing, bundled products), decision making and performance management excellence.

The 4 domains will be discussed (where Machine Learning accelerates revenue):

1. Customer Acquisition (Identify new customers from client transactions and available market information)
2. Product Sales (Define customer product needs (both in cross-sell and upsell))
3. Pricing (Set optimal price level for deposits, lending, and fee & commission products)
4. Risks (Set pre-approved limits for small, medium)

Intended Goals and Outcomes

- Understanding data analysis method on real customer profile identification examples
- Enhancing participants' current knowledge of concepts, techniques, and methods in data analysis
- Effective sharing of knowledge, practices and technologies to support improving digital customer journey
- Familiarizing the participants with data and technology usage in their professional and daily life

Format and Outline

Time	Activity	Outcome
5 min	Brief journey discussion from software engineering to digital products	Introduction of myself
20 min	Where we use data analysis in PASHA Bank (in sales)	Understanding of banking sphere and data analytics relation
20 min	Model for 4 basic areas in revenue enhancement	Different customer profiles/segmentations
45 min	Our lessons learned in real examples. Questions and answers.	Better understanding of the topic

Requirements and Resources

There is no requirement as it will be in presentation format.

Organizers' Bios and Contacts

Name: Narmin Ibadullayeva

Affiliation: PASHA Bank

Expertise: Digital Product Development

Contact (Email, Skype, Mobile): [narmin.ibadullayeva\[at\]pashabank.az](mailto:narmin.ibadullayeva@pashabank.az)

Brief Bio: Digital Products Stream Lead in SME Banking Department in PASHA Bank. I have graduated master degree in Computer Science and started my career as a software engineer in the banking sphere.

After 4 years of working with data structures, algorithms, object-oriented programming, databases, I decided to follow the product entrepreneurship road. Obtaining pain points of clients and creating solutions for them inspired me the most and I continued my career as a Product Owner.

Now I am a stream lead of Daily Banking services where we launch regions' best digital solutions to the clients