## **Data Analytics**

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The insurance pension industries have always been data-driven as they rely on complex predictions about the future. Focusing on digitalization with its agile, innovative and sensitive approach in a highly competitive environment, Türkiye Hayat Emeklilik keeps consolidating its position in the industry with its persistent efforts and data analytics.

Segmentation of agency and bancassurance sales channels using machine learning-based algorithms was accomplished. With this study, which provides the opportunity to get to know the sales channels closely, it is ensured that the communication and plans to be made with the sales channels are both effective (attractive, motivating) and appropriate (timely and relevant).

A recommendation system has been built within the scope of value, behavior, and need segmentation to support cross-selling and ultimately enhance sales volume by recommending the right products in keeping with the products owned by the customer and their purchasing patterns. The critical decisionmaking processes of the Company are served by utilizing advanced data and predictive analytical systems in the studies. Projects are designed to take advantage of the optimization feature of data analytics at all phases of the sector's value chain. Significant projects are being developed to ensure the loyalty of existing customers as well as the acquisition of new customers.

Türkiye Hayat Emeklilik initiated the "Churn Prediction" initiative, which is focused on predicting the loss of existing consumers, in order to create the opportunity to form tighter relationships with customers at the right moments. When the project is completed, the company will identify the customer who has a high likelihood of leaving, strengthen ties with the customer, and engage in customer retention activities so that they quit their intention of leaving.

