

Our value proposal lies in "business value focus" and "end-to-end" implementation insight

### Will Big Data Kill All But the Biggest Retailers?

Gary Hawkins



Increasingly, the largest retailers in markets across the country are employing sophisticated personalized marketing and thereby becoming the primary shopping destination for a growing number of consumers. Meanwhile, other retailers in those markets, once vigorous competitors for those loyalties, are being relegated to the role of convenience stores...

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### Shopper Alert: Price May Drop for You Alone

The New York Times



It used to be that with dedication and a good pair of scissors, one grocery shopper could get the same coupons — and cheap prices — as another. Now going to the grocery store is becoming a

lot less egalitarian.

At a Safeway in Denver, a 24-pack of Refreshe bottled water costs \$2.71 for Jennie Sanford, a project manager. For Emily Vanek, a blogger, the price is \$3.69.

The difference? The vast shopping data Safeway maintains on both women through its loyalty card program. Ms. Sanford has a history of buying Refreshe brand products, but not its bottled water, while Ms. Vanek, a Smartwater partisan, said she was unlikely to try Refreshe... [continue](#)

### What does "Crede" mean?

Wiktionary defines Crede as the 'Second-person singular present active imperative of "crēdō". In short, it means "believe!" in Latin. The Latin word is associated with English words of credibility, belief and creed.

### Scoring Everywhere

Crede Consulting – Ahmet Kocamaz

So far, we heard about scoring in customer churn, scoring in product propensity or scoring in credit default.

These are not the only areas that scorecards are used. Actually

scoring is a combination of measurement and

forecasting. If there are attributes that we can measure or compare, it means that we can score it.

Now, I like would like to write about some not very well-known uses of scoring.

### Scoring in Human Resources

One of the areas that we recently experience use of score cards is Human Resources. I would like to share two examples of:

Job Relevance Score, which focuses on derived variables such as experience in a specific industry, experience in a similar industry, number of criteria in the job description that matches the items in the resume, similarity of ... [continue](#)



### About Us

Crede is a management consulting company delivering solutions on marketing and risk analytics and data mining. Crede has the ability of delivering its proposed solutions with its client by playing an active role in the implementation phase.

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