

Lead Management Pipeline

Background & Challenges

Our client, a US based Specialist Mortgage Provider had an existing AI/ML based framework to pro-actively identify customers likely to runoff and refinance with other providers. This model delivered by an MBB firm was suboptimal leading to poor model metrics and reliability leading to significant revenue loss

Objective

Identify gaps in existing AI/ML based retention framework and re-engineer the process to enhance efficiency and reduce portfolio revenue loss

Approach

Consulting Phase: Identified significant gaps in existing AI/ML model pipeline as below:

- Lack of model calibration
- No embedded MLOps, model retrained 6m prior
- Imprecise input features, unadjusted baseline rates

Delivery Phase:

- Developed and deployed re-engineered data ingestion pipelines and model workflows to resolve gaps mentioned in consulting phase

Solution

Re-engineered feature creation: Inclusion of risk-adjusted interest rates based on FICO score, Loan to Value (LTV) ratio basis data provided from Curinos, a 3rd party data provider for market interest rates

Statistical Feature Selection Framework: Leveraged Weight of Evidence / Information Value based feature selection to include inputs with better predictive power

Model Calibration and CI/CD: Post model retraining, team calibrated the model and deployed an MLFlow embedded pipeline to trigger model retraining post model decay alarms

Key Results

~\$8M Estimated increase in interest revenue basis 10% improvement in model performance

About Straive

As a data analytics and AI operationalization company, we don't just build top-tier data analytics and AI solutions—we integrate them seamlessly into your core workflows. This approach drives enhanced efficiency, improves user experience, and boosts revenue, setting you apart from the competition.

Serving a diverse range of industries—including Pharmaceutical & Life Sciences, Logistics, Supply Chain & Manufacturing, Research & Publishing, Information Services, EdTech, Banking & Financial services, and Retail Tech, Entertainment & Media—we have a global client base spanning over 30 countries.

Our strategically positioned resource pool operates across seven countries, including the Philippines, India, the United States, Nicaragua, Vietnam, the United Kingdom, and Singapore, where the company is headquartered.