

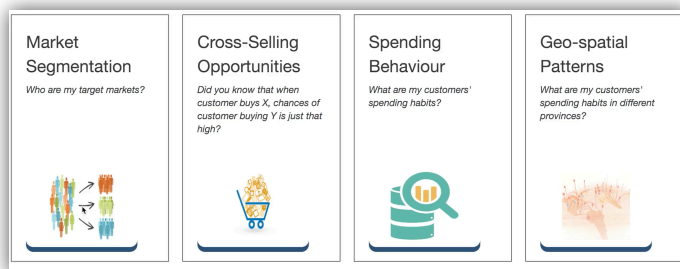
Business Analytics Designed for F&B Merchants (S.T.E.M²)

(An Expert Module on XSMART)

S.T.E.M² is an Expert Module on the XSMART Data Analytics platform. **S.T.E.M²** is extensively researched and designed for F&B and Retail merchants. It performs:

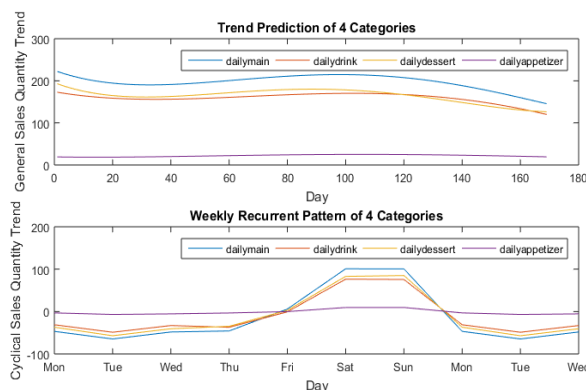
- Predictive, diagnostic and prescriptive analytics on business with innovative data science approach.
- Data translation and integration to produce actionable insights for retail and F&B segment, integrated with domain knowledge.
- Continuous improvement through machine learning to adapt to ever-changing business environment.

S.T.E.M² is a scalable and open standards based platform designed for storage, integration and management of data for secure data exchange, analytics and visualization. It allows users to maximize the potential of their business by leveraging on the sales data and their existing client pool.



Functions

- Market segmentations
- Cross Selling Opportunities
- Spending Behavior
- Geo-spatial patterns



Features

- Business Cycles, Trends and Seasonal Behaviour Analysis
- Business Health and Stability Analysis
- Diagnostic Risk Assessment and Product Optimization
- Smart Recommendation & Inference Engine
- Smart Risk Management
- Machine Learning Module
- Data Summarization and Visualization

- **Build-in Machine learning module** with Smart Inference Engine
- Apply the concept of generalized position-momentum to visualize business trajectory
- Combining standard statistical approach with multiple innovative techniques such as **business peak detection, business cycle insights, risk analysis using entropy, parametric trend estimation and business stability indicator**. Together these components provide comprehensive insights to the viability of business

- **R&D partnerships with leading IHLs in latest data analytics and AI innovations**



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