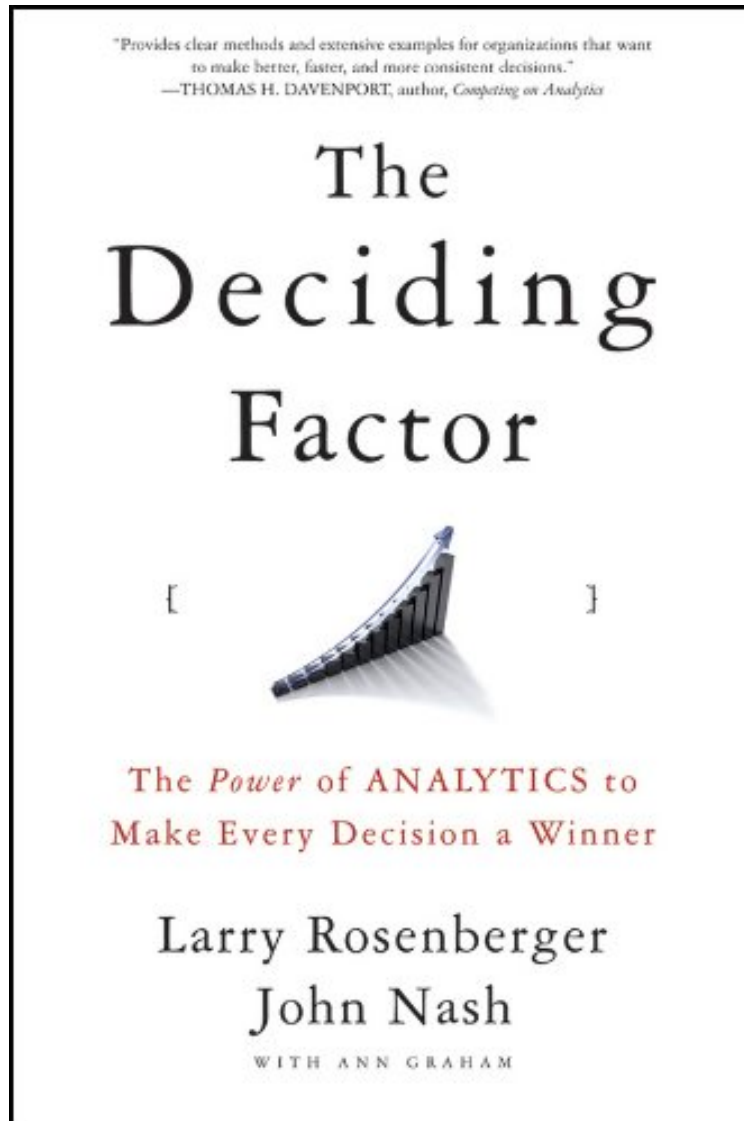


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The Deciding Factor: The Power of Analytics to Make Every Decision a Winner

Larry E. Rosenberger, John Nash
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Larry E. Rosenberger, John Nash : The Deciding Factor: The Power of Analytics to Make Every Decision a Winner before purchasing it in order to gauge whether or not it would be worth my time, and all praised The Deciding Factor: The Power of Analytics to Make Every Decision a Winner:

3 of 4 people found the following review helpful. Title and content doesn't match By Shahram Khorsand Bought this book based on a quick look at a book store. I get the feeling that the company "Fair and Isaac" has sponsored this book. The first half is a praise of the authors and their company. There are a numerous examples of Walmart, best buy and

such companies, very little details, most of the text it on such an overview level that it definitely doesn't give any value. Basically, the book explains that these companies are successful because they use the information they gather through loyalty programs and selling info. I was expecting more details, insight or break downs on what the analysis have given. The "power of analytics" in the title, led me to think that the author will discuss how they have done the analysis to come to a decision. Writing exactly the same examples about different companies doesn't really give much. So the book covers most obvious things. Unfortunately, the book lacks insight of how the analysis were made, the results of the analysis, the decisions or the insight that the analysis provided. The book doesn't contain much of value when it comes to the decisions that were made and how these were made. Definitely not worth the money nor your time for reading it 0 of 0 people found the following review helpful. Very Good Book By Customer This is an enjoyable read. It reinforces the concepts I have read from other books. Worth the time to read it. 0 of 2 people found the following review helpful. Brew Some coffee and get out a notepad By Regmac looks interesting and informative. It just was too tedious for me to get into right now. You will need a few cafes, je pense.

Praise for The Deciding Factor "Both companies and governments have made some poor decisions recently, and almost all would benefit from more fact-based and analytical approaches. This book provides clear methods and extensive examples for organizations that want to make better, faster, and more consistent decisions." mdash; Thomas H. Davenport, author, *Competing on Analytics*, and President's Distinguished Professor of Information Technology and Management, Babson College "The secrets of the decision-making processes employed by the most successful corporations of the world are revealed in *The Deciding Factor*. Both corporate decision makers as well as analysts will gain invaluable insights from this treasure trove of case studies and expert guidelines." mdash; Robert Heller, former president and CEO of VISA U.S.A., and former governor, Federal Reserve Board "Information, used correctly and creatively, can be a source of tremendous customer value, competitive advantage, and company profitability. *The Deciding Factor* will help you understand if you have this opportunity, and how you might seize it." mdash; Nigel Morris, co-founder, Capital One Financial Services "There has never been a more important time in business history to truly understand both the technical strengths and conceptual weaknesses of decision analytics. If you're prepared to be serious, *The Deciding Factor* offers the insider's insights that matter when managing innovation risk." mdash; Michael Schrage, author, *Serious Play*, and research associate, MIT Sloan School of Management

From the Inside Flap *The Deciding Factor* In today's high-tech world, all companies are striving to create business value from digital data, but the real value in data comes from how it is used to make decisions. At the end of the day, what drives the results your company achieves is the millions of decisions made every day that are influenced by customer interactions and transactions. In this groundbreaking book, Larry Rosenberger and John Nash draw on over fifty years of experience in helping companies automate, improve, and connect decisions. Using analytic techniques first pioneered by Fair Isaac Corporation, the authors clearly show how today's forward-thinking executives and managers are using analytic insights to ensure their decisions keep up with information complexity and the pace of change—especially changes in consumer behavior and attitudes, in regulations, and in competitive actions and reactions. The authors explain how making better decisions through a combination of data, mathematics, and software can lead to a more customer-centric, cost-competitive, and creative organization.?? Highly accessible, *The Deciding Factor* helps demystify the math and information technology behind decision management for the business manager who may not be a mathematics or computer science wizard. As practical as it is approachable, the book answers such questions as: How does a multinational consumer packaged-goods company build brand loyalty one person at a time? How does a consumer credit-card company process millions of transactions every second and keep fraud under control? How can a big-box retailer increase per-customer profitability? Rosenberger and Nash offer a much-needed resource for decision makers from the boardroom to the front line, a resource that provides guidance to create and unlock new sources of value from an organization's decisions. About the Author Larry Rosenberger is widely recognized as an innovator in decision technology, particularly in consumer lending. During his tenure as CEO of Fair Isaac Corporation, revenues soared eight-fold over a nine-year time frame. He was named Fair Isaac's first analytic research fellow in 2007, following more than 33 years of service to the company. In this capacity, he continues to pursue research projects that advance Fair Isaac's analytic science. John Nash is Fair Isaac's vice-president of corporate strategy, leading strategy development across the company's product portfolio. Nash has worked with Fortune 500 companies in financial services, retail, consumer packaged goods, and high tech. Ann Graham is a contributor to and former deputy editor of *strategy+business* magazine, and has been a writer and editor for The Economist Group; Gartner, Inc.; Booz Co.; and Knowledge@Wharton.