BLACKBIRD FOR TRAINING

# Data Mining & Business Intelligence

22 – 26 February 2027
Kuala Lumpur (Malaysia)



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## Introduction

The Data Mining & Business Intelligence course is designed to strengthen the ability to turn business data into clearer insights, better decisions, and more focused digital delivery outcomes. The program connects data exploration, business intelligence, analytical thinking, and practical use cases in areas such as performance tracking, customer understanding, risk indicators, and credit scoring.

The course focuses on how data can support stronger business analysis and delivery decisions, especially when expanding data capabilities into new areas. It covers how to identify useful data, extract patterns, structure insights, build meaningful reports, and translate analytical findings into business actions.

Across three days, participants move from understanding data mining and business intelligence foundations to applying analysis in business and credit-related use cases and finally to building insight-driven reporting and decision-support models. The content is aligned with the title Data Mining & Business Intelligence and the required focus on expanding into data and credit scoring areas.

## Course Objectives

By the end of this course, participants will be able to:

- Understand the role of data mining and business intelligence in business decision-making.
- Identify how data can support digital delivery, business analysis, and operational improvement.
- Recognize useful data sources for performance, customers, processes, and risk-related insights.
- Apply structured thinking to explore data patterns, trends, and exceptions.
- Translate business questions into data analysis requirements.
- Build clearer links between data insights and business actions.
- Understand the foundations of credit scoring and its relationship with data quality and risk indicators.
- Explore how business intelligence can support portfolio monitoring and customer segmentation.
- Improve the quality of dashboards, reports, and analytical summaries.
- Communicate insights in a way that supports management decisions.
- Identify risks related to poor data quality, incomplete analysis, or misleading indicators.
- Build a practical roadmap for expanding data and business intelligence use cases.



## Course Outlines

### Day 1: From Business Questions to Data Insights.

- Understanding data mining and business intelligence in a business delivery environment.
- Differentiating between raw data, information, insight, and decision support.
- Identifying business questions that require analytical answers.
- Mapping data sources across customers, transactions, processes, systems, and reports.
- Understanding data quality issues such as missing values, duplication, inconsistency, and outdated records.
- Exploring basic data patterns, trends, outliers, and repeated behaviors.
- Connecting business analysis with data discovery and reporting needs.
- Defining the right indicators for performance, risk, service quality, and process efficiency.
- Practical exercise on converting a business problem into data analysis requirements.
- Building an initial data insight brief for a business or delivery case.

### Day 2: Data Mining Applications and Credit Scoring Foundations.

- Using data mining to identify patterns that support business improvement.
- Applying segmentation to customers, products, services, or operational cases.
- Understanding predictive thinking and how it supports planning and risk assessment.
- Introducing the logic of credit scoring and score-based decision support.
- Identifying data variables commonly used in scoring, such as behavior, history, exposure, payment patterns, and risk signals.
- Understanding how data quality affects scoring accuracy and decision reliability.
- Linking credit scoring outputs with business rules, approval workflows, and monitoring activities.
- Reviewing ethical and governance considerations in data-driven decisions.
- Practical activity on designing a simplified credit scoring logic.
- Case discussion on using data insights to improve portfolio review or customer assessment.

### Day 3: Business Intelligence Reporting and Insight-Driven Decisions.

- Designing business intelligence reports that answer real management questions.
- Building dashboards that show progress, risk, performance, and exceptions clearly.
- Choosing the right visual structure for indicators, trends, comparisons, and alerts.
- Improving report accuracy through validation, reconciliation, and source checking.
- Translating analytical findings into recommendations and follow-up actions.
- Using business intelligence to support digital delivery priorities and stakeholder discussions.
- Building a reporting rhythm for monitoring business cases, credit indicators, and delivery outcomes.
- Identifying limitations of reports and avoiding misleading conclusions.
- Final workshop on building a business intelligence dashboard concept with credit scoring insight.
- Preparing an action plan for expanding data and business intelligence use cases.



## Why Attend This Course: Wins & Losses!

- Strengthen the ability to use data for business analysis and decision support.
- Improve understanding of data mining and business intelligence applications.
- Build stronger links between digital delivery, reporting, and business outcomes.
- Expand analytical thinking into areas such as risk indicators and credit scoring.
- Improve the quality of dashboards, reports, and insight summaries.
- Identify customer, process, and performance patterns more clearly.
- Support better prioritization of business and digital initiatives.
- Improve communication between business, technology, data, and decision-making teams.
- Reduce dependence on descriptive reporting only.
- Build a clearer approach to monitoring credit-related indicators.
- Improve confidence in using data to support recommendations.
- Create a practical roadmap for expanding data use across business areas.

## Conclusion

The Data Mining & Business Intelligence course provides a practical framework for using data to support better business analysis, digital delivery, reporting, and decision-making. It helps participants move beyond basic reporting toward structured insight generation and practical analytical use cases.

The program begins with translating business questions into data requirements, then moves into data mining applications and the foundations of credit scoring. It concludes with business intelligence reporting, dashboard design, and insight-driven decision support.

The course also supports expansion into wider data areas by showing how analytical methods can be applied to customers, operations, performance, risk, and credit-related decisions.

**By the end of the course, participants will be better prepared to use data mining and business intelligence to identify patterns, improve reporting quality, support credit scoring discussions, and build stronger data-driven recommendations for business and digital initiatives.**

