

4Q

Food Program for a Marathon

Why Big data becomes a very big business

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With treatment of "big data" made possible by software and powerful computers, you will soon spotted observed, focused, "profile" in all areas of your life. An unsuspected

wealth of information about you may be extracted, and analyzed intersected by your banker, insurer, suppliers of gas and electricity, and stores your usual brands. . . but also by your municipality, your Social Security Fund or your tax department.

The run on the data starts. The raw material is abundant, swollen by the exponential inflation of digital exchanges. 90% of the mass of available data has been created in the last two years, and volume beyond belief, now measure. . . "Zettabytes" or 1021 bytes. This ocean of information is generated every second on the internet and its social networks, computers, mobile phones and tablets. But it is also the deluge of data generated by robots, and other connected sensors which are full industrial equipment devices. Airplanes, cars, heaters, televisions, doors, porches, refrigerators, supermarket trolleys, watches. . .

Machines talking to machines. There will be over 50 billion connected devices in the world in 2020, according to Ericsson. "The Google Car without driver contains more electronics than the entire Apollo program" exclaimed Elias Baltassis, Big Data & Analytics Director at Boston Consulting Group. And storage capacities (in the cloud) and computer processing of massive data increased at will.

Before, we harvested the data, and it was used for a predefined goal. Now, the multiplication of capacity for collection and storage and sophistication of processing tools open up new possibilities, "says Paul Hermelin.

Without proper regulation, the potential violation of the freedoms of this technological revolution is well aware of. The "big data" threat he individual freedom? United States,

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Chicago police already used to detect potential criminals. American father and a family learned that her daughter was pregnant by falling on a targeted marketing message that was sent to him. . . In France the law Informatique et Liberté's figure is rampant.

In any case, the operation of the global ocean data becomes crucial for states and businesses. For the "big data" is likely to open new markets to switch business models, and blur the boundaries of competition. Industrial applications are endless.

"Manufacturers of aircraft Pratt & Whitney and General Electric engines, for example, will use the" big data "to measure very accurately the degree of wear of each part of engine they rent to airlines," says Paul Hermelin. A "predictive maintenance" that will reduce costs, and avoid surprises to their customers.

Enterprises which have a too distant relationship with their customers could be swept away by the tidal wave. "Experts" big data "are likely to address all high-margin businesses that have not optimized their customer relationship François Bourdouce analysis. Because only a deep understanding of the consumer to better align supply their needs and risk profile ". Example: car insurance. Until now, insurers systematically penalize young drivers. But would it not be fair to offer lower to those who drive less and drive best price?

The promoters of "big data" argues that consumers will be inclined to let see if this transparency allows them to benefit from more favorable offers measurement. Likewise, "the bankers who will be able to offer home loans at cheaper rate to good payers rafteront the most profitable customers," Patrice Remeur, consultant and economist analysis at the Conservatoire National des Arts et MÃ©tiers (CNAM).

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In this game, the Titans Net – Google, Amazon, Facebook and Twitter are other figure of champions! They already brew billions of data have invented the art of "big data". And the decline of a growing area. Sensing a lucrative market, Google has already acquired a small insurance company and launched a comparison of offers in Britain.

More fond of innovation and freer to manipulate data, U.S. companies one step ahead.

"On a scale of adoption of" big data "of 0-5, our European customers are between 1 and 2, and Americans between 4 and 5," says Elias Baltassis. In France, the most advanced are the major players in the finance and telecoms. Discover more investia.me

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