Moody's Analytics

Best Financial Services AI Solution: QUIQspread

The use of analytics to make decisions has grown increasingly sophisticated over the last few years, with the incorporation of machine learning and artificial intelligence playing a major part. Moody's Analytics gives firms the tools they need to make better, faster decisions. Join us as we profile this award-winning company to find out more.

Formed in 2008, Moody's Analytics began as (and remains) the exclusive commercial distributor of ratings, content and research from Moody's Investors Service, the ratings agency that is the other subsidiary of Moody's Corporation. Since becoming its own entity, it has grown to become an important name in the world of financial intelligence and analytical tools. With its deep expertise in risk, expansive information resources and innovative application of technology, Moody's Analytics delivers award-winning solutions and a seamless customer experience.

In many ways, this is a credit to how the company combines emerging technologies with its extensive data resources. This approach has also enabled the uncovering of new business opportunities adjacent to their core business. There is nowhere this is more keenly demonstrated than in the innovative and award-winning QUIQspread[™] solution.

Understandably, the rise in AI has allowed for decisions that are not only made more quickly but are increasingly data-driven. QUIQspread[™] has taken advantage of machine learning, leveraging it to help financial institutions automate the spreading of financial statements, traditionally a resource-intensive process. Where QUIQspread[™] goes beyond traditional automation software is in the use of machine learning to understand an institution's policies.

The effective extraction of knowledge from unstructured data like text or images has to this point required highly manual processes that limit how much data can be analysed, meaning that critical information can sometimes be overlooked. Moody's Analytics understands that and has aimed to overcome the challenge with its artificial intelligence and machine learning initiatives. It has launched QUIQspread[™] and other intelligent products that enable new capabilities and augment the role of the analyst in the data gathering or data normalization process.

Though operating at the edge of innovation, Moody's Analytics regularly hosts events that bring together representatives from a range of institutions, to discuss emerging trends and key developments. Similarly, the company prioritizes participating in different industry events to help understand the needs of its clients and of the market more broadly.

Moody's Analytics currently has a number of projects in development, with clear opportunities to bring significant benefits to clients. These will include taking advantage of new technologies like deep learning, for example, which although still in its infancy has already begun to impact how firms operate. Work is being done across the company to ensure that it is in the best possible position to help clients make the most of these emerging technologies.

Enabling better, faster decisions is the mission of Moody's Analytics, and the analysis of data – including unstructured data – is central to achieving its mission. With QUIQspreadTM, it is already making deliberate strides in that direction and providing clients with the means to take advantage of as much data as possible. Moody's Analytics is one to watch in the field of artificial intelligence when it comes to financial services.

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