fafffaHi, I’m Mohd Azam, and I’m very excited about the opportunity to interview for this strategic and operations role at Revolut, I graduated from one of India’s top colleges, after getting a rank of 3700 out of 12 lakh students in the 2013 IIT Advanced Exam . This achievement reflects my strong analytical skills and perseverance.

After graduation, I spent five years in the oil and gas sector, where I had the opportunity to lead several impactful projects. I specialized in time series forecasting, which involved predicting seasonal trends to optimize resources. I also worked on NLP projects, applying advanced techniques to classify and manage complex data sets. My role required me to handle vendor relationships, manage contracts, and ensure that operations ran smoothly and efficiently.

Most recently, I joined Bain & Company’s NPS Prism team, where I led the development of a Key Driver Analysis project. This project was crucial in identifying the factors that most influence customer satisfaction and loyalty, helping clients make data-driven decisions to improve their customer experience. I was also involved in the Episode Uplift Driver Project, which focused on pinpointing specific customer interactions that could be enhanced to drive business growth.

With my background in both the oil and gas sector and strategic consulting, I bring a unique combination of operational experience and data-driven decision-making. I’m particularly drawn to fintech because of its fast-paced environment and the opportunity to innovate. I believe my skills in process optimization, project management, and strategic analysis would allow me to contribute effectively to Revolut's continued growth and success.

## Can you please tell me about any project that you found challenging?

One particularly challenging project I worked on was the Episode KPI Importance Drivers project at Bain & Company. The data we were dealing with had a significant amount of missing values, which made traditional methods of determining feature importance, like using random forests or other models, impossible. To tackle this, I had to transform the data from a wide format to a long format and then apply a bivariate random forest classification. This approach allowed us to overcome the limitations posed by the missing data and still extract meaningful insights.

Managing stakeholders and implementing this solution across various regions added another layer of complexity. Each new sector and region presented its own set of challenges, requiring me to adapt the code and carefully explain the process to different teams. This combination of technical and strategic challenges made the project both demanding and rewarding.

## Question about Episode uplift drivers project in NPS Prism?

In my role at NPS Prism by Bain & Company, I worked on consumer benchmarking services, which are designed to help companies understand and improve their customer experience. The core focus of our work was on the Net Promoter Score (NPS), a critical metric that gauges how likely customers are to recommend a company to others.

To break it down, we analyzed the entire customer journey with a company, which we divided into distinct episodes. Each episode represented a specific interaction that a customer might have with the company, such as making a purchase, contacting customer support, or using a product or service.

My work on the Episode Uplift Drivers project involved identifying which of these episodes had the most significant impact on the overall NPS. Using machine learning models, we analyzed vast amounts of customer interaction data to pinpoint the key moments in the customer journey that were most influential in determining whether a customer would recommend the company.

In addition to analyzing these episodes, we also considered other factors, such as brand attributes and how they influenced customer perceptions. By integrating these considerations, we could provide clients with actionable insights on where to focus their efforts to improve customer satisfaction and, ultimately, their NPS.

This project was particularly impactful because it allowed our clients to prioritize their resources effectively, focusing on the interactions that would drive the most significant improvements in customer loyalty and advocacy. The combination of data-driven insights and strategic recommendations made it a powerful tool for enhancing customer experience and boosting overall business performance.

## More detailed explaination of the episode uplift project?

"In our Episode Uplift Drivers project, we employ machine learning techniques to quantify and optimize the impact of different customer interactions on the Net Promoter Score (NPS). Here’s how we approach it:

1. **Linear Regression Model**: We start by fitting our data using a linear regression model. This model helps us determine th e coefficients that are specific to particular customer episodes. These coefficients represent the relationship between each episode and the NPS, and while they are specific to the episodes, they are generalizable at the industry level. This allows us to understand how each interaction typically influences customer loyalty across the industry.
2. **Simulations and Calibration**: Our main goal is to run simulations for specific episodes and brands to predict the impact on NPS. Before running these simulations, we use bootstrapping—a statistical technique that involves resampling the data with replacement. This helps us to introduce noise and variability into our simulations, which is crucial for calibrating the model. By doing this, we can measure the robustness of our predictions and store these adjustments as calibration coefficients.
3. **Identifying Key Episodes**: Once calibrated, we simulate changes in the NPS by tweaking individual episodes. We introduce variations (or "lift") to each episode and observe the resulting changes in the NPS. This process helps us identify which episodes have the most significant impact on customer satisfaction and loyalty, thereby guiding our clients on where to focus their improvement efforts.
4. **Presentation and Deployment**: To communicate our findings effectively, we create PowerPoint presentations using the Python pptx library. These slides are tailored for the product team to help them understand the insights and make data-driven decisions. Currently, we are working on deploying this methodology across different regions and products, which will allow for broader application and more tailored recommendations for our clients.

## Explain Key Driver Analysis project in Detail

The **Episode Key Drivers Project** aims to identify and highlight the most crucial Key Performance Indicators (KPIs) for specific customer interaction episodes. These insights allow clients to focus their efforts on the KPIs that most significantly impact their business outcomes, particularly in relation to customer satisfaction and loyalty.

**Project Breakdown:**

1. **Objective**:
   * The goal is to determine and visualize the most important KPIs for a particular customer episode. This enables the client to prioritize actions that can positively influence their Net Promoter Score (NPS) and overall customer experience.
2. **Data and Filtering**:
   * **Tableau Visualization**: The end product is a Tableau dashboard that provides a clear and interactive visualization of the important KPIs.
   * **Filters**: The dashboard includes filters such as product type, time period, and vehicle model age (if applicable). These filters help the client drill down into specific segments and understand KPI performance in various contexts.
3. **KPI Importance Parameters**:
   * **Predictive Power (F1 Score)**: This metric evaluates how well a KPI predicts the outcome of interest, such as customer satisfaction or likelihood to recommend. The F1 score is used because it balances precision and recall, providing a comprehensive measure of predictive power.
   * **Incidence of KPI**: This represents the frequency with which respondents address a specific KPI in their feedback. High incidence indicates that a KPI is widely recognized and relevant among customers, making it a critical area to focus on.
   * **Net Promoter Score (NPS) Penalty**: This metric is calculated using a clustering technique that groups respondents based on extreme differences in their NPS values. The penalty reflects the potential negative impact on NPS if the KPI is not adequately addressed.
4. **Clustering for NPS Penalty**:
   * **Clustering**: The clustering process involves dividing respondents into groups with significantly different NPS values. This helps identify the KPIs that are most associated with higher or lower NPS scores.
   * **Penalty Calculation**: The penalty is automatically calculated based on the difference in NPS between these clusters, showing the potential loss in customer satisfaction if the KPI is neglected.
5. **Performance Comparison**:
   * **Client vs. Leader**: For each KPI, the performance of the client is compared against the industry leader or benchmark. This comparison helps the client understand where they stand relative to the best performers in the market and identify areas for improvement.

**Example Use Case:**

* **Scenario**: A client in the automotive sector wants to improve the customer experience during the vehicle purchase episode.
* **Filtered View**: The client filters the dashboard to view KPIs related to a specific vehicle model and purchase period.
* **Key KPIs**: The dashboard highlights the top KPIs, such as "Dealer Responsiveness" and "Ease of Financing," showing their predictive power, incidence, and NPS penalty.
* **Insights**: The client sees that "Dealer Responsiveness" has a high NPS penalty and is underperforming compared to the industry leader. This insight drives them to focus on improving dealer training and communication.

**Outcome:**

The Episode Key Drivers Project empowers clients to make data-driven decisions by focusing on the KPIs that truly matter, ultimately improving customer satisfaction and loyalty while enhancing business performance.

## Effective Vendor Management Tips

Effective vendor management is crucial for maintaining smooth operations and achieving business goals, especially in a complex and fast-paced environment like fintech. Here are some tips to help you manage vendors effectively:

**1. Clearly Define Requirements and Expectations**

* **Set Clear Objectives**: Clearly outline your goals, deliverables, and timelines from the outset. Ensure that both you and the vendor understand what success looks like.
* **Detailed Contracts**: Create comprehensive contracts that detail the scope of work, pricing, performance metrics, SLAs (Service Level Agreements), and penalties for non-compliance.

**2. Establish Strong Communication Channels**

* **Regular Check-Ins**: Schedule regular meetings or check-ins to discuss progress, address issues, and align on upcoming tasks.
* **Single Point of Contact**: Designate a primary contact person or team on both sides to streamline communication and reduce the risk of misunderstandings.
* **Transparent Reporting**: Ensure vendors provide regular, transparent reports on their performance, including metrics like delivery timelines, quality, and issue resolution.

**3. Build Strong Relationships**

* **Treat Vendors as Partners**: Approach your vendors as strategic partners rather than just service providers. Building a strong relationship can lead to better collaboration and mutual benefits.
* **Understand Their Business**: Take the time to understand your vendor’s business, including their challenges and limitations. This can help you work together more effectively and find mutually beneficial solutions.
* **Incentivize Performance**: Offer incentives for exceeding expectations or delivering exceptional performance. This could be in the form of bonuses, extended contracts, or preferred vendor status.

**4. Monitor and Measure Performance**

* **Set KPIs and SLAs**: Establish clear Key Performance Indicators (KPIs) and SLAs that vendors must meet. Regularly review these metrics to ensure compliance.
* **Regular Audits**: Conduct regular audits of your vendor’s processes, quality control measures, and compliance with regulations. This helps identify potential issues before they become problems.
* **Feedback Loop**: Provide constructive feedback regularly. If a vendor is falling short, address it immediately with specific examples and expectations for improvement.

**5. Mitigate Risks**

* **Diversify Vendors**: Avoid over-reliance on a single vendor. Spread your risk by having multiple vendors, especially for critical services.
* **Plan for Contingencies**: Have a contingency plan in place in case a vendor fails to deliver. This could involve backup vendors, stockpiling critical supplies, or developing alternative processes.
* **Contractual Protections**: Include clauses in your contracts that protect your company in case of vendor non-performance, such as penalties, termination rights, and force majeure clauses.

**6. Ensure Compliance and Security**

* **Regulatory Compliance**: Make sure your vendors are aware of and comply with all relevant regulations. This is particularly important in industries like fintech where regulatory requirements are strict.
* **Data Security**: Ensure vendors adhere to your data security policies, especially if they have access to sensitive information. This might include regular security audits, encryption standards, and secure communication protocols.
* **Legal Review**: Regularly review vendor contracts with your legal team to ensure they comply with current laws and protect your interests.

**7. Negotiate Wisely**

* **Leverage Volume and Commitment**: Use your purchasing power or long-term commitment as leverage to negotiate better terms, pricing, or service levels.
* **Focus on Value, Not Just Cost**: While cost is important, also consider the overall value a vendor brings, including quality, reliability, and innovation.

**8. Foster Innovation**

* **Encourage Proactivity**: Invite vendors to propose innovations or process improvements. Often, vendors are in a good position to suggest enhancements that can benefit both parties.
* **Collaborate on New Ideas**: Work together with vendors to develop new products, services, or processes. This collaboration can lead to breakthrough innovations.

**9. Documentation and Record-Keeping**

* **Maintain Detailed Records**: Keep detailed records of all communications, agreements, performance reports, and payments. This can help resolve disputes and provide a clear history of the relationship.
* **Track Vendor Performance Over Time**: Use tools or software to track and analyze vendor performance over time. This helps in making informed decisions about renewing or terminating contracts.

**10. Continual Improvement**

* **Review and Reflect**: Regularly review your vendor management processes and look for ways to improve. This might involve adjusting your KPIs, improving communication, or streamlining contract management.
* **Vendor Summits or Workshops**: Consider organizing vendor summits or workshops where you can discuss industry trends, share best practices, and align on future strategies.

By following these tips, you can build strong, effective relationships with your vendors that contribute to your company’s success while minimizing risks and maximizing value.