Project 1 – Analysis the customer who is likely to default or not

Kowope Mart is a Nigerian-based retail company with a vision to provide quality goods, education and automobile services to its customers at affordable price and reduce if not eradicate charges on card payments and increase customer satisfaction with credit rewards that can be used within the Mall. To achieve this, the company has partnered with DSBank on co-branded credit card with additional functionality such that customers can request for loan, pay for goods even with zero-balance and then pay back within an agreed period of time. This innovative strategy has increased sales for the company. However, there has been recent cases of credit defaults and Kowope Mart will like to have a system that profiles customers who are worthy of the card with minimum if not zero risk of defaulting

Hint: As the management, we expect more of meaningful insights over who will default the loan or not

If customer will default, what should we do?

What should we do to manage not defaulting customers?

We are hoping that you will do a good job

Thanks

Management