User Requirements DOC: Identifying determining factors for credit card eligibility

OBJECTIVE
To identify the main factors that influence an individual's eligibility for a credit card

PROBLEMS IDENTIFIED

- The financial institution has found it quite hard to identify the main factors that influence credit card eligibility
- The institution wants to automate the credit assessment process thus the need to understand the relationship between various factors and credit card eligibility
- The institution lacks proper data insights on credit card eligibility to inform their customer targeting efforts

TARGET AUDIENCE

- The marketing team
- The credit risk management team
- Customer relationship management

USER CASES

☐ Identify the main factors influencing credit card eligibility for both male and female customers

User Story
As a customer relationship manager, I want to identify the main factors influencing credit card eligibility among our customers to understand the dynamics of credit card determinations and identify areas to focus my customer targeting efforts for a good return on investment (ROI).

The dashboard should,

1. Identify how income and unemployment status influence credit card eligibility
2. Display how family dynamics influence eligibility for both male and female clients
3. Use the most recent data possible
4. Relationship between communication access and credit card eligibility

SUCCESS CRITERIA

☐ Easily Identify the main factors, either financial or personal factors that influence credit card eligibility for both male and female customers

This allows the customer engagement team to focus their strategies on factors/efforts that will generate a good ROI.

INFORMATION NEEDED

Key metrics needed to identify credit card eligibility include:
- Gender
- Total income
- Unemployment status
- Number of children
- Number of family members
- Phone and email access
- Age

DATA QUALITY CHECKS
- Row count check
- Data type check
- Column count check
- Duplicate Check