Credit card fraud is a challenge every bank faces. The Bank of Athelonia wants to you to increase customer retention by preventing or minimizing credit card fraud. Build a set of hypothesis that can be tested later based on the data available.

**Demographics:**

* People who are generally older than 60 tend to be the ones who are becoming a victim of fraud often.
* Typically, females tend to be the most cases of fraud.
* Typically, hacker community is all males that does most of these frauds.
* Typically, married people are more prone to cards than bachelors as they have less time in their hands to analyze.
* Typically, people who have more money tend to be victim of credit card frauds.
* Customers with no education tend to be a victim of credit card frauds than customer who have education.
* Customers living 50 miles away from the bank have a higher chance of being a victim for the credit card fraud.
* Customers who receive two or fewer phone calls from the bank in one month typically are a victim for credit card fraud.
* People with disability have a higher chance of victim for credit card fraud.
* People who frequently travel to outside country have a higher chance of being victimized in the credit card fraud.
* Customers who work as daily laborers are more prone to credit card frauds.

**Behavioral:**

* Sudden spike in customer spending will be reason for fraud.
* Customers who are high spenders generally tend to be a fraud victim
* Sudden transactions which are usually more than 20% of customers spending limits is an indication of fraud.
* Customers who use their credit card more than 30 times a month are more prone to being a fraud victim.
* Customers providing their card to their spouses, kids or relatives more are prone to being a fraud victim
* Customers who have a high bank account balances tends to be victim of fraud than the customers not having a high bank account balance.
* Customers transactions happening at 2 different locations within a span of 5 minutes could be an indicator of credit card fraud.
* Customers who commute more than 50 mins to work have a higher chance of being victimized in credit card fraud.
* Customers that check their back account at least monthly once tend to be victimized lower than customers that doesn’t check their bank account.
* Customers that usually carry a balance every month tend to victims of credit card frauds.

**Psychographic:**

* Customers that don’t have proper security measures like 2-factor authentication tend to be a victim of fraud more.
* Customers who get a higher number of spams calls generally are more prone to credit card frauds.
* Customers who have had mental health issues in the past are more prone to credit card frauds.
* Customers who fight more in the family are more prone to credit card frauds.
* Customers who likes to watch movies instead of reading books tend to be more prone to credit card frauds.

**Other Factors:**

* Bank’s security measures for one customer may not be the same for other customers.

Your client is a large MNC and they have 9 broad verticals across the organization. One of the problems your client is facing is around identifying the right people for promotion (only for manager position and below) and prepare them in time. Currently the process, they are following is:

* + They first identify a set of employees based on recommendations/ past performance
  + Selected employees go through the separate training and evaluation program for each vertical. These programs are based on the required skill of each vertical
  + At the end of the program, based on various factors such as training performance, KPI completion (only employees with KPIs completed greater than 60% are considered) etc., employee gets promotion

For the above mentioned process, the final promotions are only announced after the evaluation and this leads to delay in transition to their new roles. Hence, the company needs your help in identifying the eligible candidates at a particular checkpoint so that they can expedite the entire promotion cycle. Generate a comprehensive list of hypothesis.

**Demographics:**

* More number of males typically get to be promoted than females.
* People with a graduate level or above education are promoted more than people without a degree.
* People who speak the same language as the majority of employees are promoted more than people who speak a different language.
* People who are around 35 years of age will be promoted mostly than people who are on either side on 35.
* People who have young kids less than 5 years of age should be promoted than people who don’t or have elder ones.
* People who are within 5 miles from the office should be promoted more often.
* People who come from big cities get promoted more often than the ones who don’t.

**Behavioral**

* People who receive 4 recommendations or more are usually better for promotions.
* People who have worked in different companies typically get promoted faster than people who don’t
* People who communicate better will be promoted more than the people who don’t communicate.
* People who talk to their managers 5 or 6 times a day at least will be promoted than the ones who don’t
* People who are liked better by their co-workers will be promoted than the ones who don’t
* People who doesn’t smoke will be promoted than the ones who do.
* People who watch a lot of movies will be promoted than the ones who don’t
* People who show a lot of interest in training will be promoted than the ones who don’t

**Psychographic:**

* People who have better financial literacy tend to be promoted than the ones who don’t
* People who are better aware of their surroundings tend to be promoted than the ones who don’t
* People who have interest in sports tend to be promoted than the ones who don’t.
* People who tend to lie less tend to get promoted than the ones who don’t.
* People that answer their phones most of the time get promoted than the ones who don’t

**Others:**

* People who take more breaks at work tend to be promoted than the one who don’t
* People that drink a lot of coffee at work tend to be promoted than the one who don’t