 A blue and green logo

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B2A Fintech Analysis

# Overview

As the Chief of User Insights at **B2A Fintech**, you are responsible for creating a suite of dashboards to inform and empower the executive leadership in making strategic, data-driven decisions. B2A Fintech operates as a financial technology platform that provides credit solutions, payment processing, and customer engagement insights. The company seeks to leverage its data assets to drive informed decisions across several critical functions, including risk management, customer engagement, and product strategy.

# Dataset Overview

**Credit Data Sheet**

1. **Cust ID**: Unique identifier for each customer.
2. **Date of Application**: Date when the credit application was submitted.
3. **Cust Segment**: Customer classification, such as "Low" or "Mid" based on credit worthiness or segment.
4. **Application Credit Score**: Credit score associated with the customer's application.
5. **Application Amount**: The amount requested in the credit application.
6. **Approved\_vs\_Declined**: Status of the application, either "Approved" or "Declined."
7. **Decline Reason**: Reason provided if the application was declined
8. **Due Date - 1st/2nd/3rd Payment**: Scheduled payment dates for the first, second, and third payments.
9. **Actual Date - 1st/2nd/3rd Payment**: Actual dates on which the first, second, and third payments were made.
10. **Paid Back or Defaulted**: Indicates whether the customer has "Paid Back" or "Defaulted."

**Marketing Data Sheet**

1. **Cust ID**: Unique identifier for each customer.
2. **Trans ID**: Unique identifier for each transaction.
3. **Timestamp**: Date and time of the transaction.
4. **Merchant Segment**: Type of merchant or service involved
5. **Device**: Type of device used for the transaction
6. **Funding Instrument**: Method of payment
7. **Price**: Amount spent in the transaction.
8. **ZipCode**: Customer's zip code.
9. **Account\_age\_months**: Age of the account in months.
10. **Sum\_12\_mnth\_credit\_txn**: Total of credit transactions over the past 12 months.
11. **Sum\_12\_mnth\_debit\_txn**: Total of debit transactions over the past 12 months.
12. **Pcnt\_debit\_cards\_in\_wallet**: Percentage of debit cards held by the customer in their wallet.
13. **Num\_premium\_cards**: Number of premium cards the customer holds.
14. **Eng\_segment**: Engagement segment
15. **Propensity**: Likelihood of the customer using specific payment methods or products

# Key Stakeholders

Senior leadership has outlined specific requirements for each dashboard to be developed. The **CEO and Risk Management team** require a comprehensive view of credit application trends, including real-time approval rates, key factors driving application declines, and patterns in payment compliance. The **CMO** is focused on understanding customer engagement levels and analysing preferences in payment methods to better target campaigns and enhance user experiences. Additionally, the **CMO and Head of Products** need a detailed analysis of customer spending behaviours across multiple dimensions, such as device type, merchant categories, and payment methods, with a special focus on the behaviour and engagement of premium cardholders.

# Problem Statements

## Credit Application Trends and Payment Compliance

1. Design an insightful dashboard that provides the CEO and Risk Management team with a comprehensive overview of credit application trends, including approval rates and reasons for declines. This dashboard will also track payment compliance by monitoring due dates against actual payment dates.

## **Customer Engagement and Payment Preference**

1. Develop an integrated dashboard for the Chief Marketing Officer (CMO) to assess customer engagement levels and analyse preferred payment methods.

## **Customer Spending Behaviour and Cardholder Analysis**

* 1. For the CMO and the Head of Products try to create comprehensive dashboard to evaluate customer spending behaviour across various dimensions, including device type, merchant categories, and payment methods. Delve deeper into the spending habits and engagement metrics of premium cardholders.

# EVALUATION CRITERIA

1. **Alignment with Stakeholder Needs (30%)**Do the dashboard views effectively address the CEO, CMO, and Product Head’s specific business questions?
2. **Clarity and Usability of Dashboard (20%)**Are insights presented in a clear, intuitive format that allows for easy stakeholder interpretation?
3. **Insight Depth and Analytical Value (30%)**Do the analyses provide valuable, actionable insights to support recommendation improvements and premium subscription drivers?
4. **Storylining (20%)**Do the dashboards follow a logical evolution by connecting the business questions?

DELIVERABLES**:**

Submit a ZIP file containing the following:

o A presentation document (PPT) showing your analysis of the given problems

(mandatory)

o Dashboard files (Tableau/PowerBI/Others) (mandatory)

o Any other supporting files

The PPT file can have a maximum of 8 slides including the title slide

You are free to choose the tool/software of your choice.