Business Intelligence

Business Case Challenge
stage[4]

Definition

YOUR TASK IS TO exploit the information contained in the aforementioned file **as you find fit**.

Some things to take into consideration:

[1] This database contains credit card information and transactions from multiple customers.
Use your favorite data visualization tool / programming language to explore the data and present the results [R, Python, PowerBI, Spotfire, etc...].

 [2] Display and plot the information you consider to be the most relevant for a Credit card business. You could consider the following departments: Operations, Growth (Marketing), Finance, Customer Service, and Product.

[3] Use your imagination to best describe the data with charts and tables. Select those key performance indicators you consider that drive the business. **Present recommendations on those indicators that, to the best of your knowledge, might be low or could be boosted.**

[4] Think outside the box. If you feel that, extra information might be needed to support your arguments, include it in the folder: Power Point presentations, word documents, etc...

[5] Uploading your results to a git repo is desired but not mandatory.

Analyzing CSV file

Using data in the file, We can extract information (depending on business requirement) about 3 main categories:

- The sign-up process
  - Requested cards
  - Aproved/Denied rate
  - Denied Motives distribution
  - Sign-up process avg. Time
  - Card type, credit limit, CAT, interest rate

- Delivery process
  - Customer delivery feedback
  - Delivery time
  - Delivery zone(cp)
  - Pending plastic cards to deliver

- Transactions from approved cards
  - Active/Inactive users
  - Avg transaction
  - Card type distribution
  - Expected Revenue

For this challenge purpose I will Analize 2020 Q1

Requested Cards: 69

Month	Cards
January	44
February	16
March	9

Q1 Approval rate

January 68%   February 94%   March 78%

Q1 Approved cards : 52

Month	Digital	Plastic	Total
January	15	15	30
February	4	11	15
March	0	7	7
Total	19	33	52
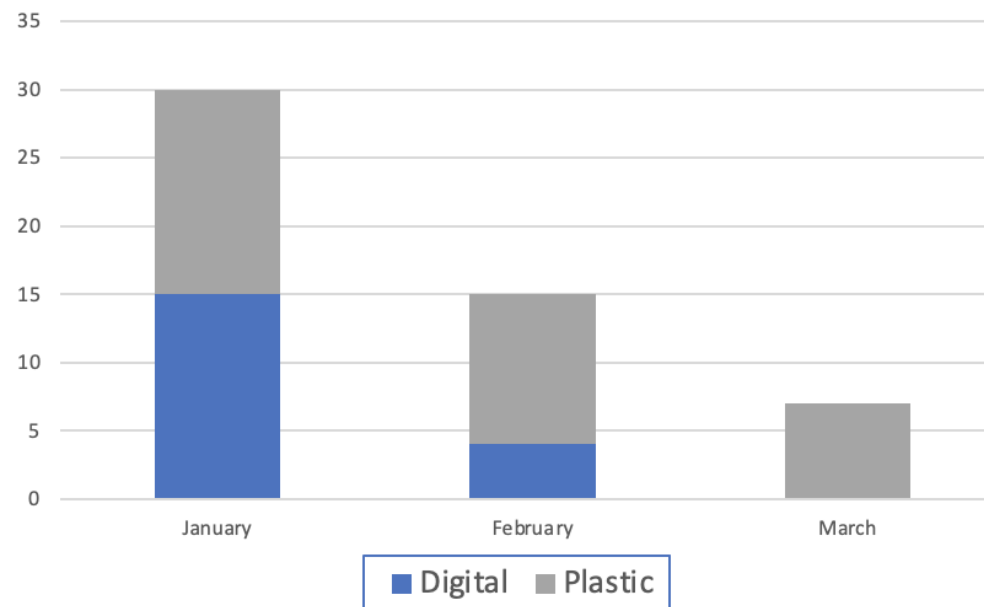
2020 Q1 Card Distribution

Digital 37%

Plastic 63%

Card Denied detail

- EMPTY
- INCOME
- MOP
- USAGE

12%

18%

29%

41%
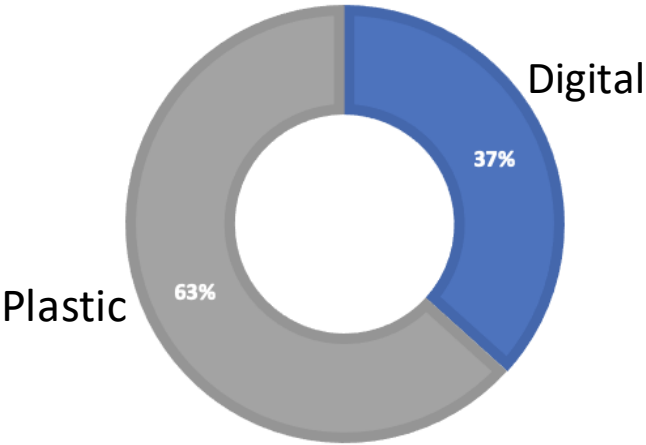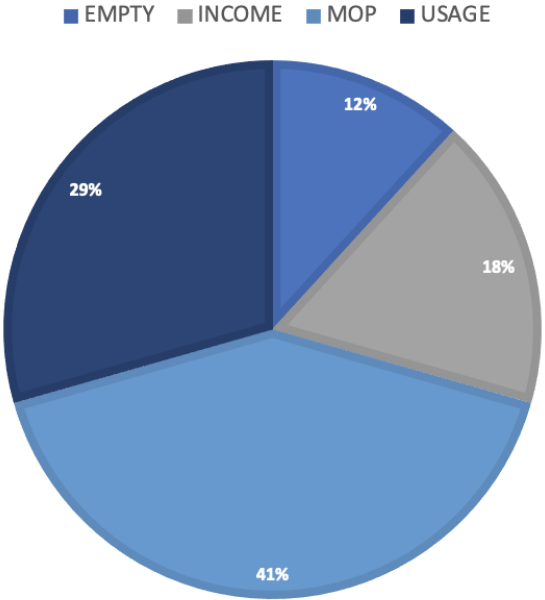
Delivery

33 delivered cards

3 days Avg. delivery time
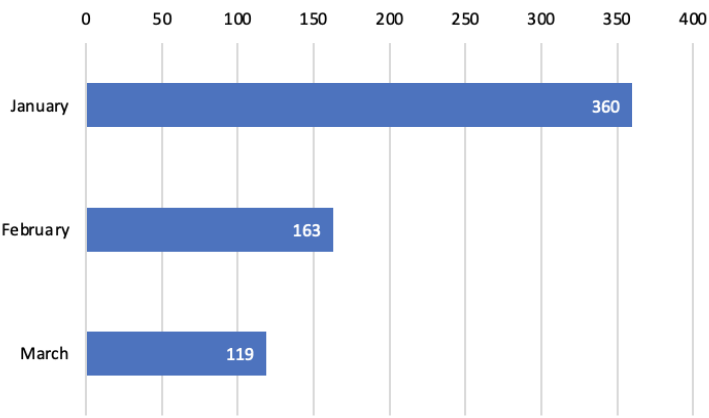
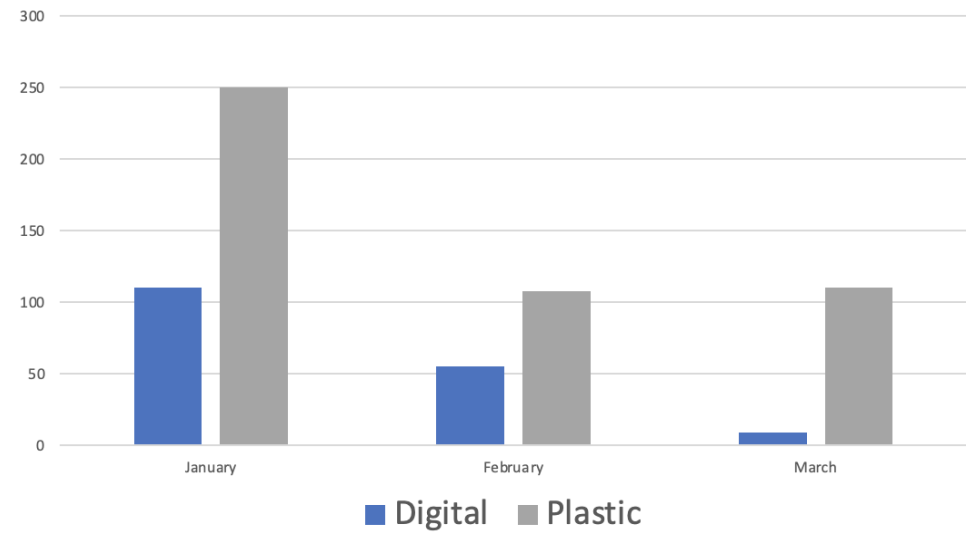2/5 delivery score

Growth

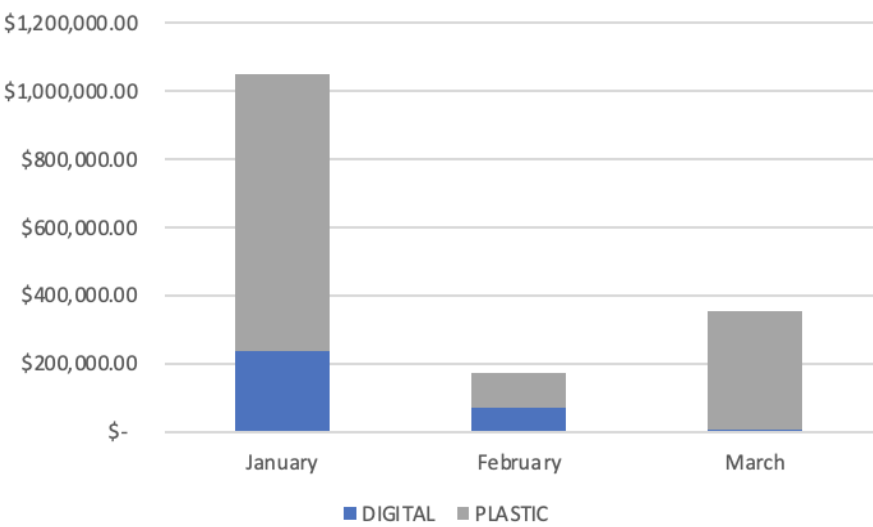1422 cards by the end of 2019

1489 cards after 2020 Q1

4.7% growth

2020 Q1 transactions: 642

Card type

Transactions amount

Month	DIGITAL	PLASTIC	Grand Total
January	$ 238,154.30	$ 810,174.19	$ 1,048,328.50
February	$ 72,467.28	$ 102,290.05	$ 174,757.33
March	$ 6,537.53	$ 349,350.05	$ 355,887.58

2020 Q1 transactions amount : $1,578,973

Active Customers
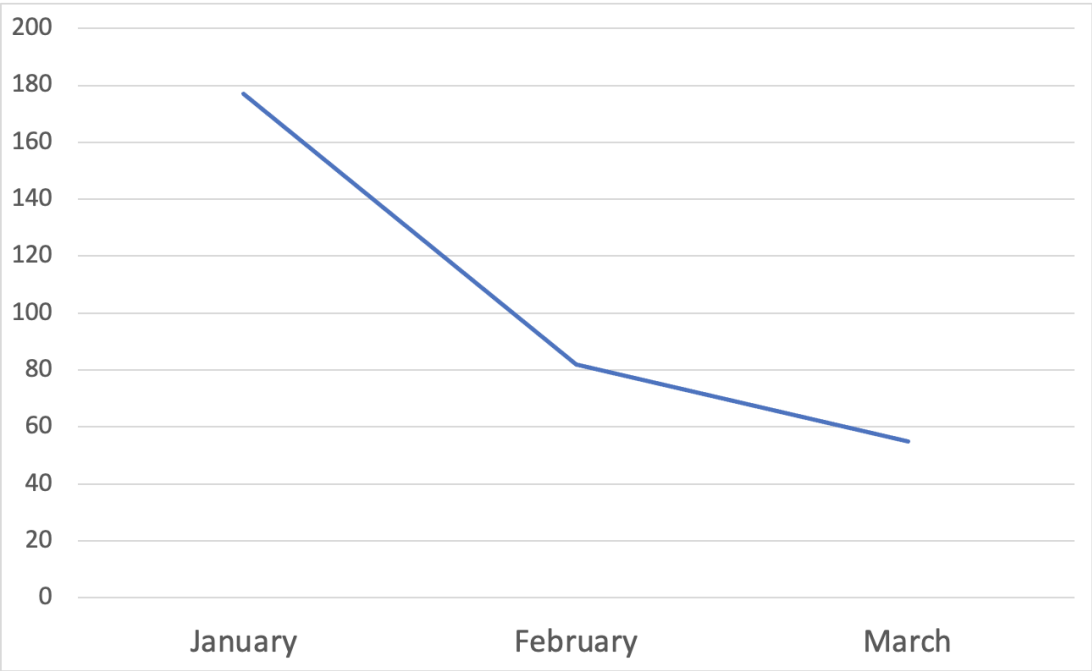
Big active costumer decrease during 2020 Q1. 68%
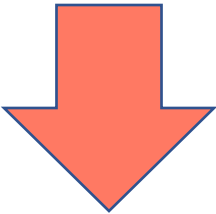
Recommendation

Analizing the KPIs we can identify some warning points.

- Requested cards totals per month are droping.
- Average Delivery score is bad, only 2 of 5.
- Transaction totals are getting lower every month.
- Customers are stoping using our product.

It is important to recover customer interest in our product.

We must find why our customer is loosing interest.

We may:

- Compare our benefits vs other credit options.
- Check our interest rate vs competitors.
- Pay attention to the delivery process, I think We should **push our Digital Products** in marketing campaigns.
- Digital means faster, less delivery and more agile.
- Develop a continuous improvement product strategy.
- Look for commercial deals with Ecommerce sites, discount campaigns using our card can boost customer interest.

Thanks!

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