

Dear Bryan,

As your team leader at Padlet, I'm excited to see your drive on the "Credit Card Customer Segmentation" project using our proprietary 9000-customer dataset. To enhance our marketing strategy and maximize ROI in the competitive credit card industry, I need actionable insights from this internal data. Below is a prioritized list of 15 business-critical questions I expect your team to address through unsupervised learning. These will shape our client engagement and revenue growth strategies—deliver the results by our next review!

### **Business Questions for Immediate Analysis**

1. What distinct customer segments emerge based on their spending patterns?
2. Which segment demonstrates the heaviest reliance on cash advances?
3. How does credit limit utilization differ across identified customer groups?
4. Which segment exhibits the least frequent balance updates?
5. Are there segments characterized by high payments but minimal purchases?
6. Which customer group holds the highest credit limits with low engagement?
7. How do purchase behaviors diverge between active and inactive account holders?
8. Are there segments at risk of overspending their credit limits?
9. Which group consistently makes the largest and most regular payments?
10. How do cash advance users compare to those focused on purchase transactions?
11. Are there segments with high credit limits but inconsistent payment habits?
12. Which customer segment showcases the most balanced credit utilization?
13. How does payment consistency correlate with purchase transaction volumes?
14. Are there segments with infrequent purchases yet frequent cash advances?
15. Which group presents the strongest potential for cross-selling new services?

### **Expectations**

I anticipate these insights will empower our marketing team to target high-value clients, mitigate risks, and unlock new revenue streams. Please compile the results in a comprehensive report, ready for presentation to our stakeholders. Let's aim to solidify our market position—your expertise is key!

Best,

Pete Wachira

Financial Strategy Lead

Padlet