

**Case Description**

**The Service**

The company provides the following service to its clients. With the company's simplified and fast application form, within minutes, a credit applicant may apply and receive his/her credit from anywhere in the country. All that is needed is a computer or mobile device with internet. After filling in the necessary information, a response is received within minutes. The only two conditions to use the service is the applicant to have a permanent income and to be between 18 and 70 years old. If the request is approved, the money is sent within minutes and can be withdrawn from the recipient's bank account or from any EasyPay cash desk.

**The Case**

*Customer segmentation & targeting*

We would like to segment the customers in order to send them personalized offers at a specific part of the year. For example, it is possible that young people are more likely to take out a loan to fund a vacation in the summer (send them a personalized marketing message) or that middle aged people are more likely to take out a loan for Christmas shopping, etc.

*Customer Lifetime Value (CLV) for each segment*

Forecast the expected CLV for newly acquired customers over a given time horizon - 3/6/12 months. Suggest appropriate actions based on the expected CLV. Analyze historical data to determine significant features that predict customer CLV. Currently 30% of customers generate 80% of the profits. Why are some customers much more profitable than others?

Using the obtained segments derive/describe:

- personas (typical representatives) for each segment

- business insights (data-relevant and as many as possible)

Checkout the data in the files: manual\_offer.csv and auto\_generated.csv Give ideas how we can use this data and provide example(s).

**The Data**

See data\_dictionary.csv for variables description

The data files are:

clients.csv

manual\_offer.csv

auto\_generated.csv