UBS Business Analyst Project – Business Brief

Goal

Reduce loan default risk while growing profitable customer segments through targeted segmentation, risk modeling, and personalized customer engagement strategies.

Key Performance Indicators (KPIs)

Default Rate	Percentage of customers defaulting on loans/credit cards
Churn Rate	Percentage of customers leaving UBS products/services
Average Credit Score	Mean credit score across the portfolio
% with Loans	Share of customers with active loans
Avg Debt-to-Income (DTI)	Average ratio of debt payments to income
Avg Monthly Spend	Average credit card spend per customer

Strategic Actions

Premium cross-sell opportunities for high-value, low-risk customers (e.g., Wealth Management, higher credit limits).

Limit management and financial education for mid-risk segments to reduce probability of delinquency.

Stricter underwriting and enhanced monitoring for high-risk customers to minimize default exposure.

Customer Segmentation Framework

Premier	High income, strong credit score, few or no late payments. Recommended: Wealth Mgmt offers, high
Gold	Moderate income, stable credit, occasional late payments. Recommended: Controlled limit growth, p
Silver	Lower income, higher utilization, some late payments. Recommended: Financial wellness nudges, s
High-Risk	Low income, weak credit, frequent late payments. Recommended: Enhanced verification, payment p