

# Project Insights

- **Weekly Revenue Trend:**

- Week 53 saw a **28.77%** increase in revenue compared to the previous week.
- The revenue trend shows fluctuations, with some weeks having significant increases or decreases.

- **Customer Insights:**

1. **Delinquency Rates:**

1. **6.06%** of accounts are delinquent.
2. Self-employed individuals have the highest delinquency rate at **1.66%**.

2. **Activation within 30 Days:**

1. **57.46%** of accounts were activated within 30 days.

3. **Demographic Breakdown of Delinquent Accounts:**

1. Delinquency is slightly higher among females (**3.48%**) compared to males (**2.58%**).
2. White-collar and self-employed categories show higher delinquency rates.

# Recommendations

## 1. Reduce Delinquency Rates

- **Current Rate:** 6.06%
- **Target Rate:** Aim to reduce the delinquency rate to 4% within the next year.
- **Actions:**
  - **Targeted Communication:** Develop specific communication strategies for high-risk groups such as self-employed and white-collar professionals.
  - **Incentivize Timely Payments:** Provide incentives such as cashback or reward points for customers who consistently pay on time.

## 2. Customer Segmentation

- **Current Revenue from Businessmen:** 18M
- **Target Revenue:** Increase by 20%, aiming for 21.6M.
- **Actions:**
  - **Loyalty Programs:** Enhance loyalty programs to reward long-term and high-spending customers, encouraging continued use and higher spending.

# Recommendations

## 3. Improve Customer Support

- **Customer Satisfaction Score (CSS):** 3.19
- **Target CSS:** Increase to 4.0 within the next year.
- **Actions:**
  - **24/7 Support:** Offer 24/7 customer support to assist with any issues or questions, which can improve customer satisfaction and reduce delinquency.

## 4. Data-Driven Decision Making

- **Regular Monitoring:** Ensure weekly monitoring of key metrics.
- **Actions:**
  - Use advanced analytics to predict customer behavior and identify trends, aiming for at least a 5% increase in predictive accuracy.