BUSINESS INTELLIGENCE / BUSINESS ANALYST, LEAD

BUSINESS CASE

1. I recommend the following KPI’s
    a. Number of customers - daily
    b. Customer approved today – daily / monthly
    c. % of approved applications per day – daily / monthly
    d. Credit line amount – daily / monthly
    e. Credit line used – daily / monthly
    f. Payment arrears – Monthly
    g. Losses – Compared to benchmark – Monthly
    h. Mean transaction amount
    i. Portfolio growing – Month to month / year to year
    j. Payments / Due payments – Monthly
    k. Fraud charges - Daily
    l. Fees - monthly
    m. Revenues - monthly
2. I would carry out an analysis to determine in which period there is a greater impact on losses or gains, for example dormant, suppose that the cost of maintaining an inactive account 4 months is less than that of maintaining 6, then with the results we could convince the stakeholders that it is convenient for them to consider dormant account as of month 4 to avoid greater losses.
3. The first thing is to check that the information flows correctly by performing validations, for example, that the amount of transactions is not greater than the credit line, otherwise, check where the inconsistency is. To obtain KPI's related to transactions and portfolio behavior, the amounts per client must be unified using pivot tables. The personal data of the clients should be used carefully depending on the rules of sensitive personal information, from this system we obtain the information to consult the score in the credit bureau, we must use this data to perform marketing goals.
4. Cleaning database:
    a. There are 11 customers that in approved line is 0, we must investigate how the information is flowing, of these cases, 7 customers have transactions and we can´t calculate the % of used credit line. I drop these cases in dashboard
    b. I did not consider 1043 clients that don’t have information, for example customers 2 and 3, I suppose that they enter to the app but didn’t applied for a credit card.
    c. There are 266 customers that have transactions higher than the credit line, we must investigate these cases because that not supposed to be.
    d. The values in the column Update are incomplete, date is missing. Without this information I couldn’t make the tracking of the transaction by month, day or another period.

Unfurtunately, I had problems downloading the .pbix file from powerbi, I'll attach the excel file and a powerpoint.