

Demo Project
Scrum Cycles 05 - 06

Group Assignment – Targeting Loans

- One of BNC's four (4) organic growth pillars is "**Credit Lending Expansion**" - identify new market growth opportunities for consumer loans.
- Given the strategic importance of Credit for the Marketing Dept, your Group assignment is to create an *Analytical Dashboard* that will enable the Marketing Analysts to interactively explore the customer data to identify prospects for targeting.
- You will use the “BankLoan Dataset 2022” as the Data Source

THE STORY

The Bank of National Commercial (BNC) is trying to track loans sold and target customers for a new marketing campaign which should increase their current loan portfolio and focus their earnings stream more on the customer loans market.

Fortunately, BNC have a robust customer data management unit which has been able to extract a dataset of their customers' behaviour in the past year and wishes to see if there are any insights that would guide them in targeting specific customers for this particular campaign.



THE STORY | SIMPLIFIED

The Marketing Team

Wants a dashboard

So that they can track loans sold and target customers to for loan products to increase the current loan portfolio and focus earnings stream more on the loans market.



Group Assignment - Phases

- **Data Preparation / Cleaning**

- We know very well that doing Analytics with poor quality data leads to poor quality decisions and potentially costly outcomes to the business. So start by profiling your dataset in R to ensure that the data is reasonably clean before the user starts any analysis

- **Design and Build your Dashboard**

- Write a User Story to reflect your understanding of what Marketing needs. Identify the primary set of KPIs for your Dashboard. Create a “low-fidelity” model of your Dashboard using Wireframes and colors
- **Build your Dashboard using PowerBI, observing best practices**

- **Integrate Predictive Modelling**

- To enhance the guidance for the Marketing analysts, write a script in “R” using a decision tree algorithms and integrate into the Dashboard

KNOW YOUR DASHBOARD

ROLE :	Strategic	Analytical	Operational
TYPE OF DATA :	Qualitative	Quantitative	
DATA DOMAIN :	Sales	Finance	Marketing
TYPES OF MEASURES :	KPIs	Six Sigma	Non - Performance
SPAN OF DATA :	Enterprise-wide	Departmental	Individual
UPDATE FREQUENCY :	Monthly	Weekly	Daily
INTERACTIVITY :	Static Display	Interactive Display (drill-down, filters, etc.)	
MECHANISM OF DISPLAY :	Primarily Graphical	Primarily Text	Graphics + Text

Dashboard Design Considerations

- What are some Key Variables (KPIs)
 - **Measures:** Balance in Accounts, Deposit Activity, #Prospects
 - **Dimensions:** Age, Profession, Marital status & Education
- What questions are we answering?
- Who are the primary target users?
- What is the Key Messaging (*Visceral*)
- What Usability / Interactivity will the user have (*Behavioral*)?
- What kinds of Decisions / Actions will be enabled (*Reflective*)?
- **Wireframe:** The following pages are for *illustration* only, and do not necessarily dictate how your Dashboard should be designed

LOGO

TITLE

(As at Date)

Select Period:

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

SEP

OCT

NOV

DEC

Select Loan Type :

AUTO

BUSINESS

MORTGAGE

UNSECURED

####

Number of Loans Sold

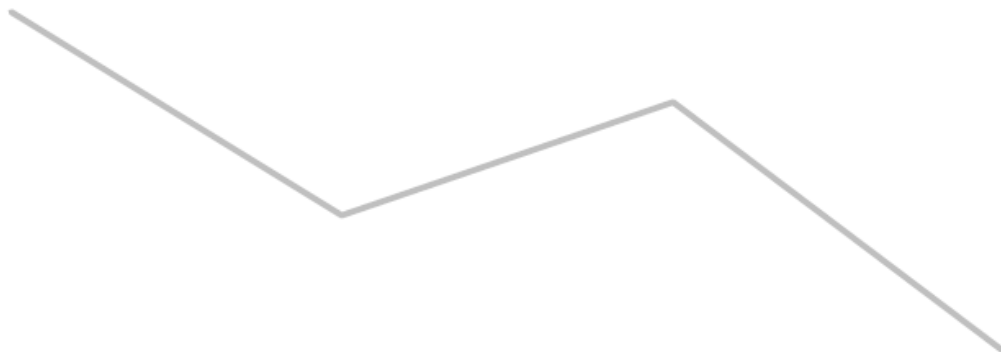
\$\$\$

Value of Loans Sold

%%%

Percentage of Leads Won

Loans Sold vs Time



Leads Funnel

Leads Created

Leads Contacted

Leads Qualified

Leads Won

Top Professions
w/out Loans

Top Age Range
w/out Loans

Select Period:

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

SEP

OCT

NOV

DEC

Select Loan Type :

AUTO

BUSINESS

MORTGAGE

UNSECURED

###

Number of Loans Sold

\$\$\$

Value of Loans Sold

%%%

Percentage of Leads Won

Loans Sold vs Time



Leads Funnel

Leads Created

Leads Contacted

Leads Qualified

Leads Won

Top Professions
w/out Loans

41-60

520

31-40

374

41-60

520

31-40

374

Top Age Range
w/out Loans

81

Your Presentation should cover:

- Data Preparation:
 - Show how you profiled the Dataset in R and removed the Null value records
- Dashboard Design
 - User Story to reflect your understanding of what Marketing needs.; KPIs and “low-fidelity” wireframe model of your Dashboard
- Dashboard Narrative:
 - Demonstrate a typical analytical session to show how the Analyst would use your Dashboard to review the loan portfolio performance and generate a list of candidate market prospects