

Technical Test 1 - Data Analyst

PRIORITY CLIENT AQUISITION

Hilmy Abdul Aziz

A HIGH-QUALITY CUSTOMER BASE



2.000
Total Clients



45.716
Average
Yearly Income



710
Average
Credit Score



27
Priority
Clients

- This analysis is based on a foundational dataset of **2,000 clients**.
 - The client base demonstrates a solid financial profile, with an average annual income of **\$45,716** and a strong average credit score of **710**.
 - These clients were segmented through a financial health model to identify a core group of **27 Priority Clients**, selected for their high income, excellent credit, and well-managed debt.
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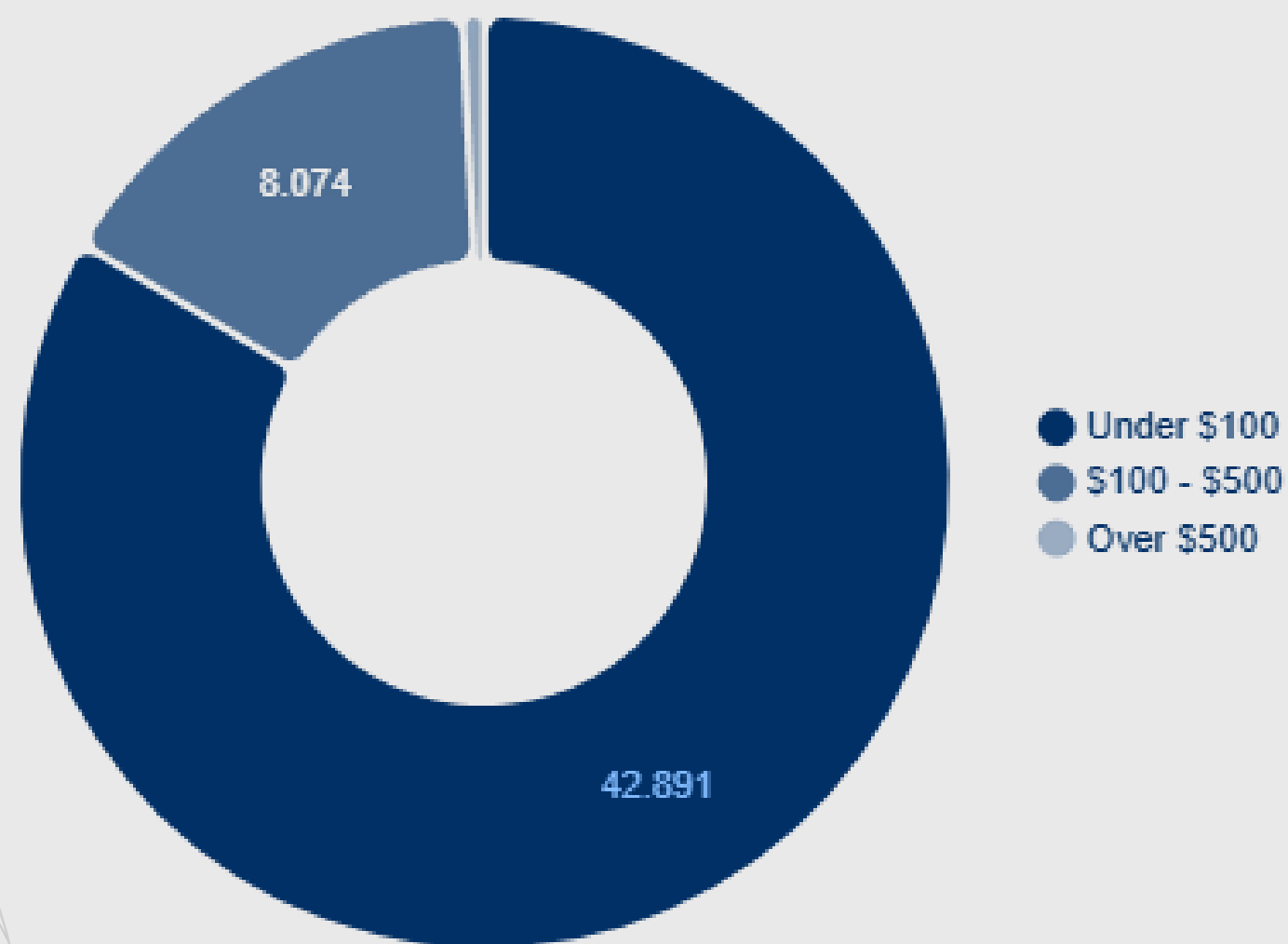
PRIORITY CLIENT SEGMENTATION



27
Priority
Clients

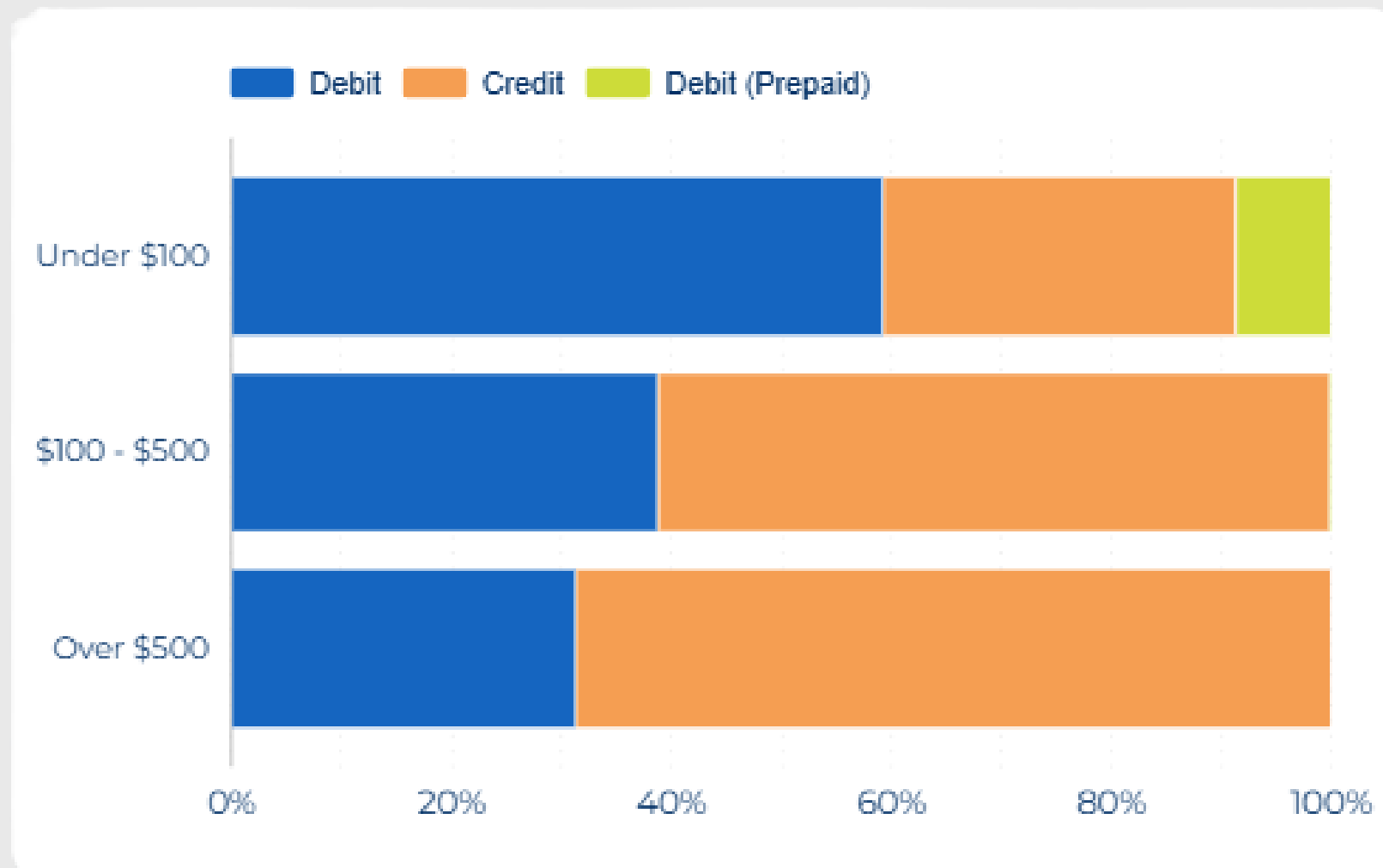
- A '**Priority Client**' was defined as an individual meeting three key financial criteria simultaneously:
 - 💰 **Top-Tier Income:** Belonging to the Top 20% of clients by annual income.
 - ✅ **Excellent Credit:** Having a credit score within the Top 20% of the client base.
 - ⚖️ **Managed Debt:** Maintaining a total debt level within the Bottom 50% (lowest debt).
- This rigorous, data-driven approach ensures the target segment is not just wealthy, but also financially stable.

SPENDING POWER OF PRIORITY CLIENTS



- These **Priority Clients** are very active with their cards. This is seen in their 42,891 small transactions under \$100, which shows their cards are used for daily needs.
- Their spending power is also proven to be strong, with 8,074 mid-range transactions (\$100-\$500) and 380 very high-value transactions over \$500.
- This mix of high daily activity and large transactions confirms they **have extra funds ready for investment.**

CREDIT CARDS ARE PREFERRED FOR HIGH-VALUE SPENDING



- For every purchases under \$100, Debit cards are the primary payment method, used in approximately 60% of transactions.
- However, a significant behavioral shift occurs as the transaction value increases.
- For high-value transactions over \$500, Credit cards become the dominant choice, making up nearly 70% of these purchases.
- This **shift towards credit for high-value transactions demonstrates strong creditworthiness**. It signals that financial institutions already trust these clients with significant credit lines, making them reliable candidates for investment products.

TOP PROSPECTS FOR IMMEDIATE ENGAGEMENT

Top Priority Clients by Income

	ID Client	Yearly Income ▾	Credit Score	Total Debt	Total Card
1.	1983	141161	773	0	3
2.	704	112695	840	35135	6
3.	696	110570	766	5700	8
4.	1079	103294	831	39076	3
5.	715	100303	821	53919	2
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	ID Client	Yearly Income ▾	Credit Score	Total Debt	Total Card
6.	1616	94260	815	39326	4
7.	1609	87659	779	0	4
8.	324	87372	792	40547	3
9.	943	87317	773	41998	1
10.	246	82298	791	0	4
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- The segmentation model has successfully generated a concrete list of high-value prospects who are ready for outreach.
- This table highlights the **top 10 priority clients**, ranked by their annual income. For instance, the top prospect (ID 1983) has a yearly income of \$141,161 and zero debt.
- Each client on this list, such as the second prospect (ID 704) with an income of \$112,695 and an excellent credit score of 840, represents a pre-qualified opportunity.
- This actionable data allows the wealth management team to focus its efforts on a proven, high-potential segment, significantly increasing the likelihood of successful client conversion.

CONCLUSION & STRATEGIC RECOMMENDATIONS

Conclusion

- The analysis successfully filtered a base of 2,000 clients to identify a highly exclusive segment of 27 Priority Clients (the top 1.35%), who exhibit exceptional financial health.
- The behavior of this segment confirms their investment capacity, highlighted by their strong preference for using credit cards for high-value purchases over \$500.
- This data-driven approach provides a reliable model for identifying high-potential investor prospects from a broader customer base.

Recommendations

- **Immediate Engagement:** Initiate targeted outreach to the Top 10 prospects identified in the action list for an exclusive wealth management consultation.
- **Personalized Campaigns:** Develop a personalized marketing campaign for the remaining priority clients, leveraging insights into their spending behavior to offer relevant, high-tier investment products.
- **Future Analysis:** For future work, it is recommended to integrate risk indicators (such as the 'card on dark web' status) into the client profile to create an even more robust risk assessment model.

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THANK YOU

Contact Information:

Hilmy Abdul Aziz

- hilmyabdulaziz7@gmail.com
- [linkedin.com/in/hilmy-abdul-aziz/](https://www.linkedin.com/in/hilmy-abdul-aziz/)

Interactive Dashboard: [Link to Looker Studio Dashboard](#)
GitHub Repository (Code & Analysis): [Link to GitHub Repository](#)