Business Intelligence Lead Analyst CHALLENGE

Welcome to the Neural Design challenge for Business Analysts designed for Skandia. From your CV/LinkedIn profile & previous conversations, we know that you say that you love the business analysis side of data and that you're a very knowledgeable professional that we would like to call a teammate.

In this challenge, we are looking for ownership: ownership of the decisions, the data, and of business. Imagine you're already a crucial part of Skandia's team and that many business decisions depend on the analysis you provide. Let's get started.

1. Download the attached .csv file. This database contains credit card information and transactions from multiple customers.

   Your task is to exploit the information contained in this database as you seem fit. Also, take the following affirmations into consideration:

   [1] This database contains credit card information and transactions from multiple customers. Use your favorite data visualization tool/programming language to explore the data and present the results [R, Python, PowerBI, Tableau, Spotfire, etc…]. The database has the following architecture:

ID	UPDATE	STATUS	MOTIVE	INTEREST_RATE	AMOUNT	CAT	TXN	CP	DELIVERY_SCORE

   Where:

   ID = This is the user's unique identifier.
   UPDATE = Date when the event happened.
   STATUS = The event, which can take the following values:
   - EMPTY - The user did not respond to the communication OR there was a transaction (this is reflected in the TXN column).
   - RESPONSE – The customer responded to the MKT campaign.
   - RISK – The customer was checked on the risk model whether the customer is fit to get a credit or not.

REJECTED – The risk model determined the customer is not fit to get a credit.
APPROVED – The risk model determined the customer as fit to get a credit. The customer is granted a credit. Here some of the other columns are populated.
DELIVERED – The customer received a physical credit card.

MOTIVE = The reason for rejection OR the type of card.
INTEREST_RATE = The interest rate of the customer's credit card.
AMOUNT = The amount of the credit granted to the customer.
CAT = The annual cost of the credit granted to the customer.
TXN = The amount of each transaction for each customer.
CP = Zip Code where the physical credit card was delivered to.
DELIVERY_SCORE = A score the customer gives to the delivery company for the delivery service.

Usually, the sign-up process starts when the customer responded to the communication and ends up with approval, either with a physical or digital card.

[2] Using the Status column of the dataset, display and plot the most relevant information for a Credit Card Business Conversion Funnel. An example of a funnel process would be: EMPTY - RESPONSE - RISK - APPROVED - DELIVERED.

[3] Creatively design charts and tables to best describe relevant data. Generate a set of those key performance indicators you consider that drive the business. Present recommendations based on those indicators that, to the best of your knowledge, might be low or could be improved.

[4] Uploading your results to a git repo is highly desirable but not mandatory.

Skandia's and Neural Design's teams wish you the best of luck!

[This challenge shouldn't take more than 3-4 hours of your time]