BUSINESS CASE

Luis Arinobu
Okamoto Escobedo
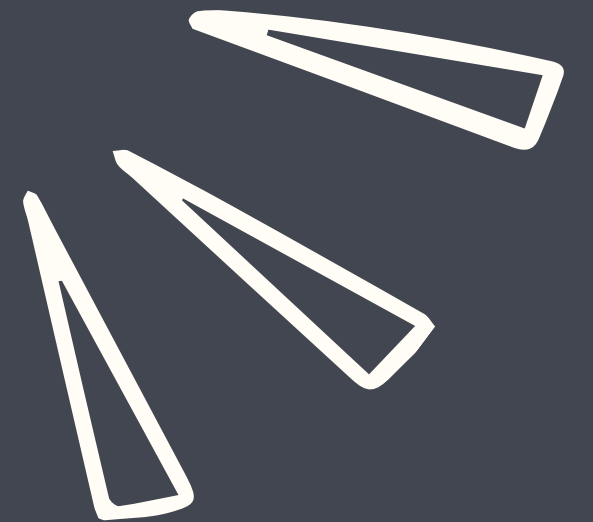
Data shows data our customers are from:

Customers por State
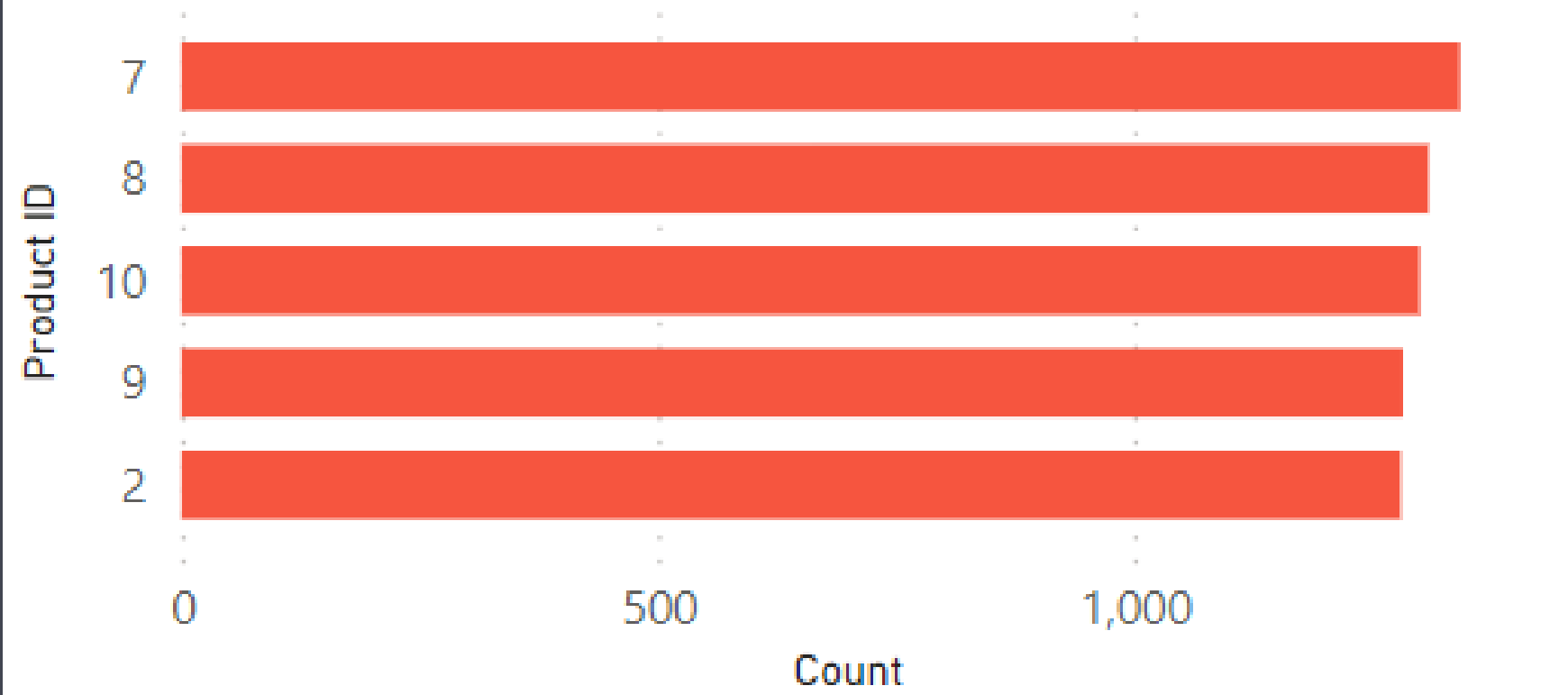
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JALISCO, ESTADO DE MÉXICO, CDMX AND NUEVO LEÓN

RATING DISTRIBUTION

Rating distribution

2.7% — 0.63% 2.26% — 91.8%

Rating ● Sin Puntuación ● 2 ● 1 ● 3 ● 0 ● 4 ● 5

Rating distribution

7.65% — 8.51% — 1.15% — 32.89% — 22.28% — 27.53%

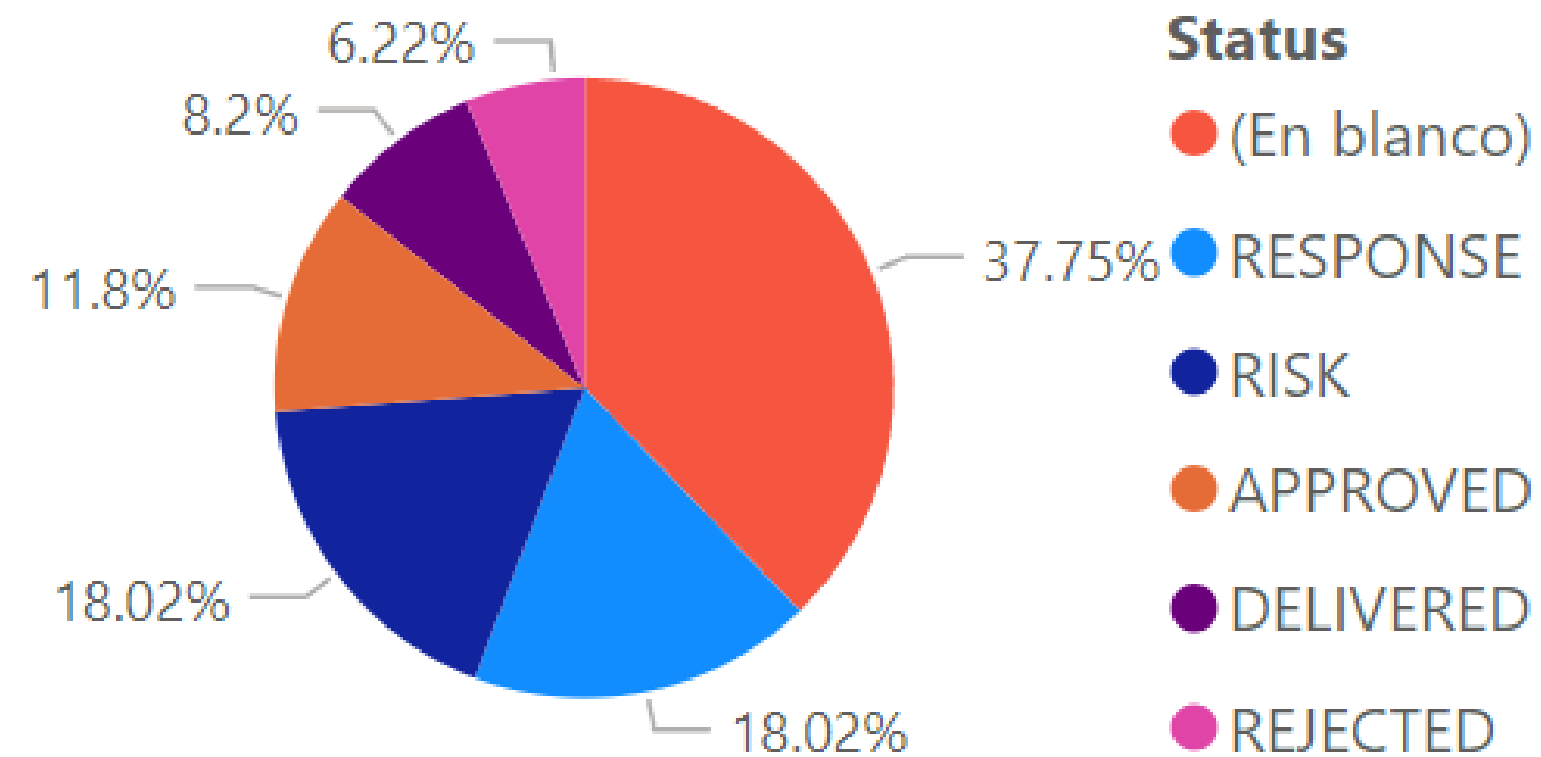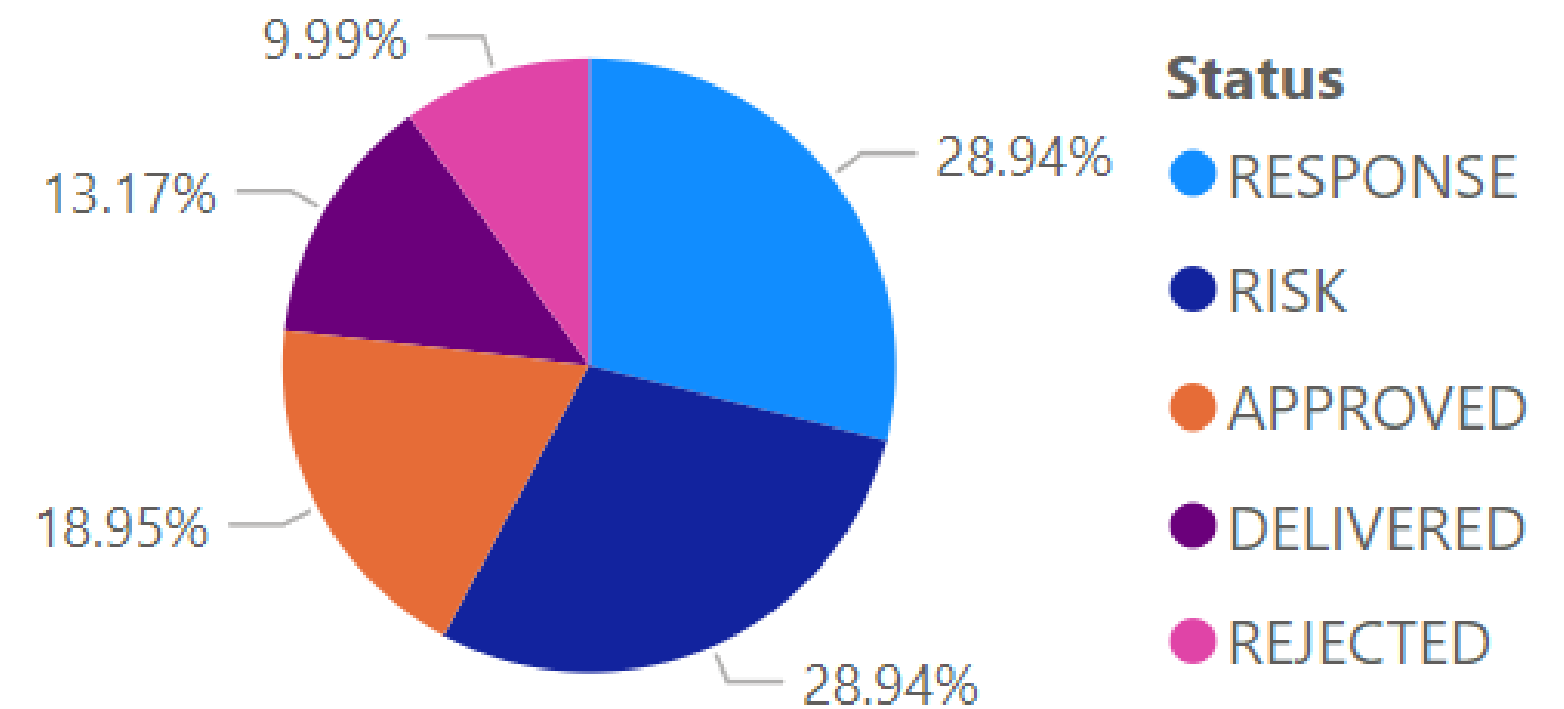Rating ● 2 ● 1 ● 3 ● 0 ● 4 ● 5
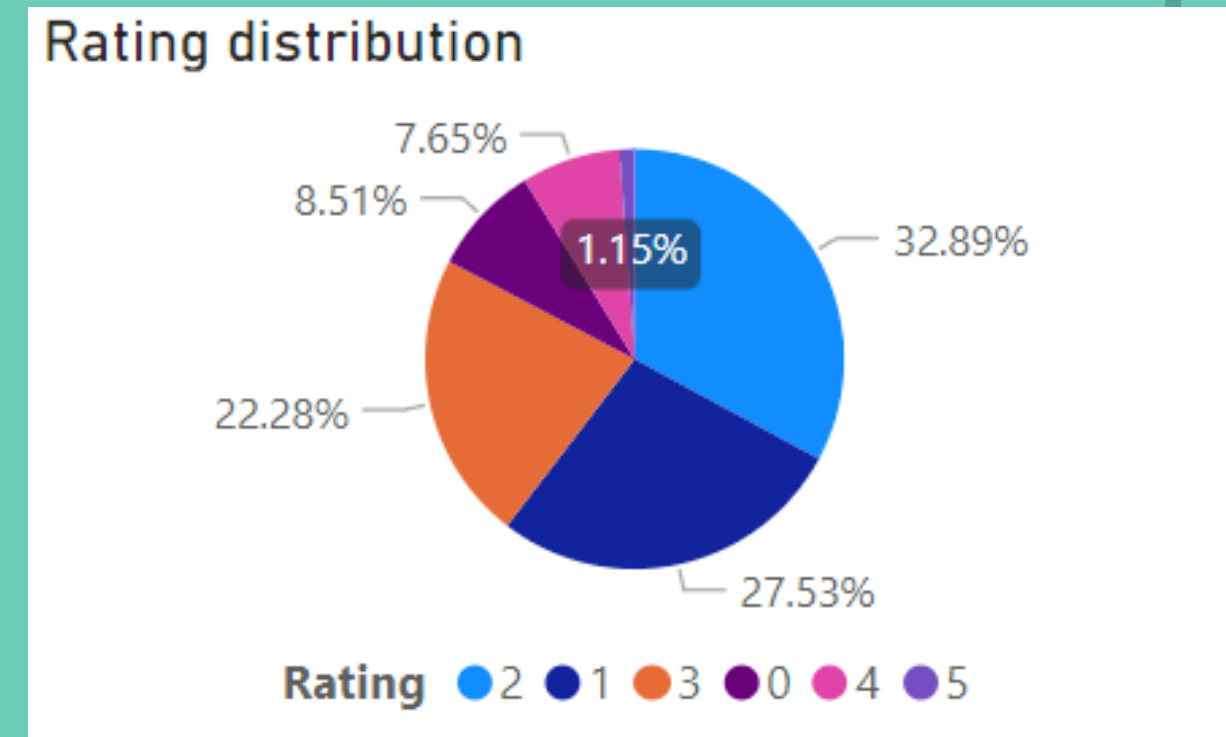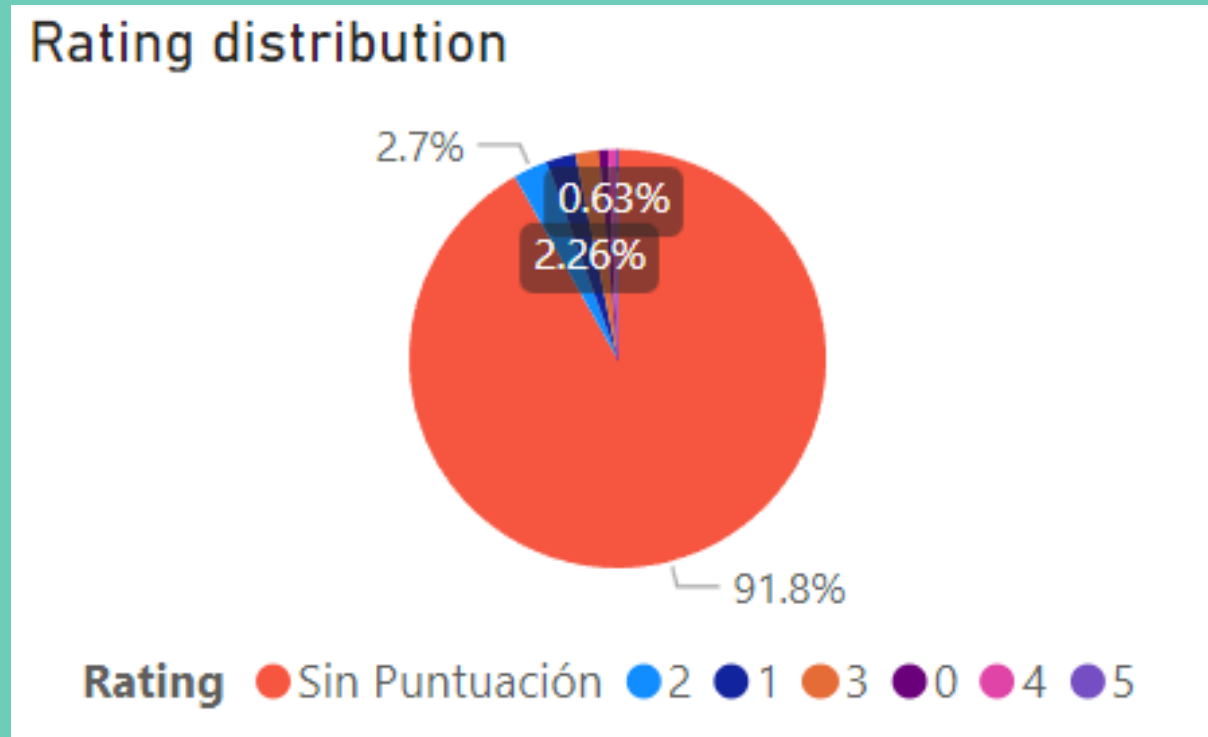
There are a lot of records that do not have a rating for the delivery service, if we exclude all the NULL values we can infer that customers are not very satisfied
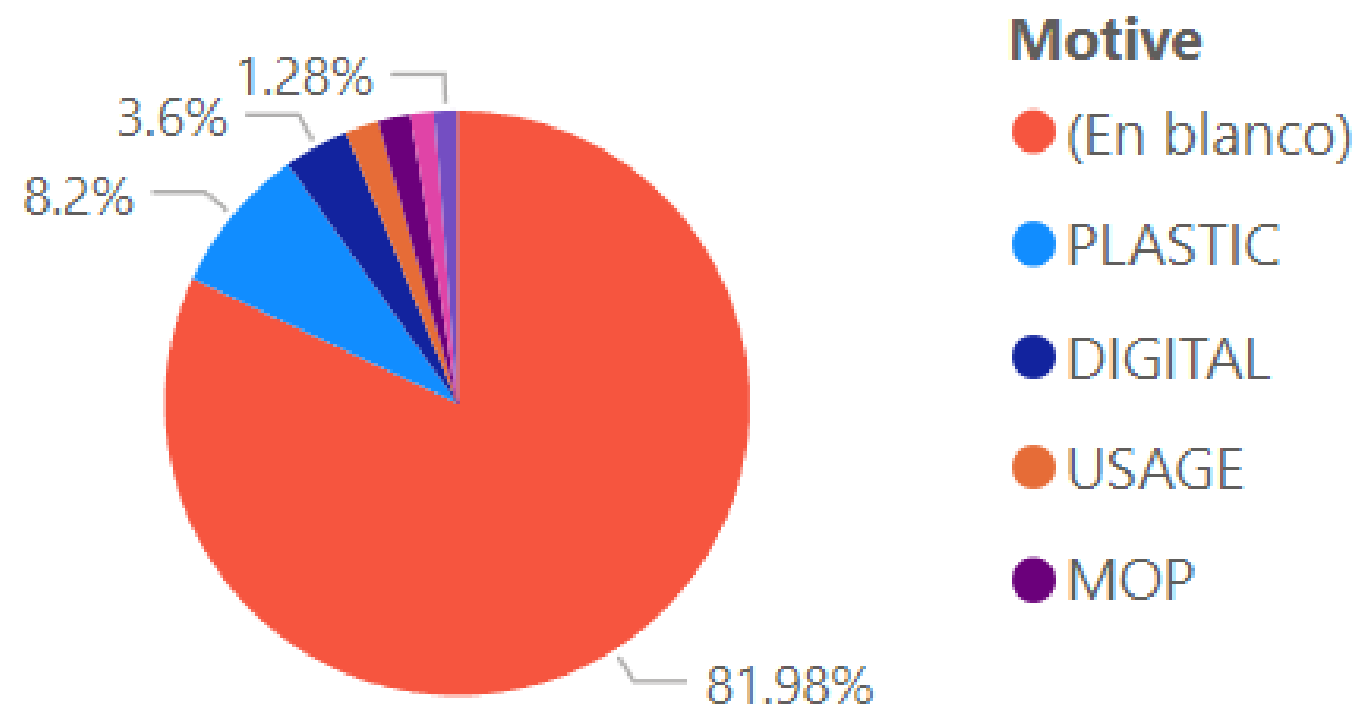
DIFFERENT STATUS

Record count por Status

6.22%
8.2%
11.8%
37.75%
18.02%
18.02%

Status
- (En blanco)
- RESPONSE
- RISK
- APPROVED
- DELIVERED
- REJECTED

Record count por Status

9.99%
13.17%
28.94%
18.95%
28.94%

Status
- RESPONSE
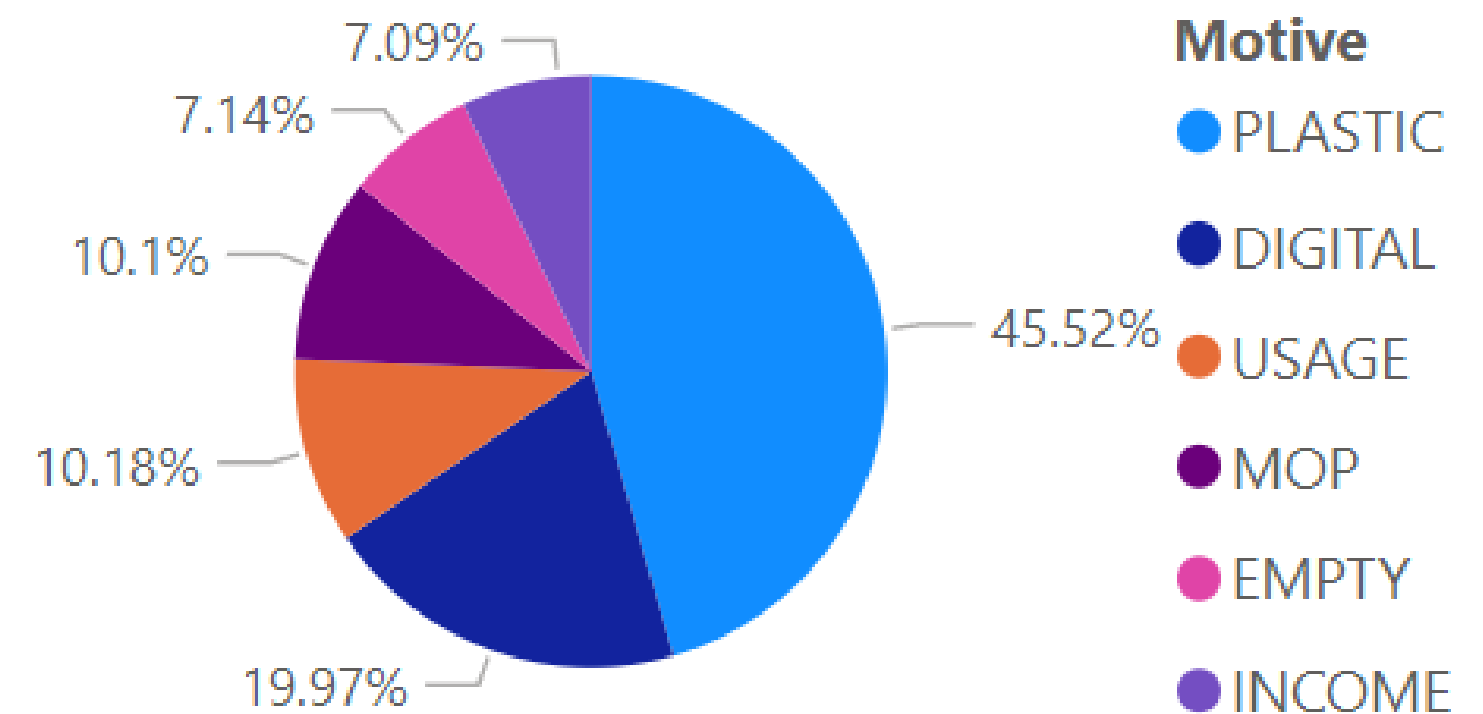- RISK
- APPROVED
- DELIVERED
- REJECTED

There are a lot of records that do not have a status for different possible customer events. If we exclude all the NULL values we can infer that the MKT campaigns are working, and a small percentage is rejected of getting a credit

MOTIVES

Motive distribution

Motive	
●	(En blanco)
●	PLASTIC
●	DIGITAL
●	USAGE
●	MOP

1.28%
3.6%
8.2%
81.98%

Motive distribution

Motive	
●	PLASTIC
●	DIGITAL
●	USAGE
●	MOP
●	EMPTY
●	INCOME

7.09%
7.14%
10.1%
10.18%
45.52%
19.97%

THERE ARE A LOT OF RECORDS THAT DO NOT HAVE A MOTIVES FOR DIFFERENT TYPES OF CARDS OR REASONS OF REJECTION. IF WE EXCLUDE ALL THE NULL VALUES WE CAN INFER THAT ALMOST 50% OF USERS HAVE A PLASTIC CARD AND NEARLY A 35% OF USERS HAVE BEEN REJECTED OF HAVING A CREDIT CARD

Number of transactions and Amount

Transactions y Amount por Año

● Transactions   ● Amount
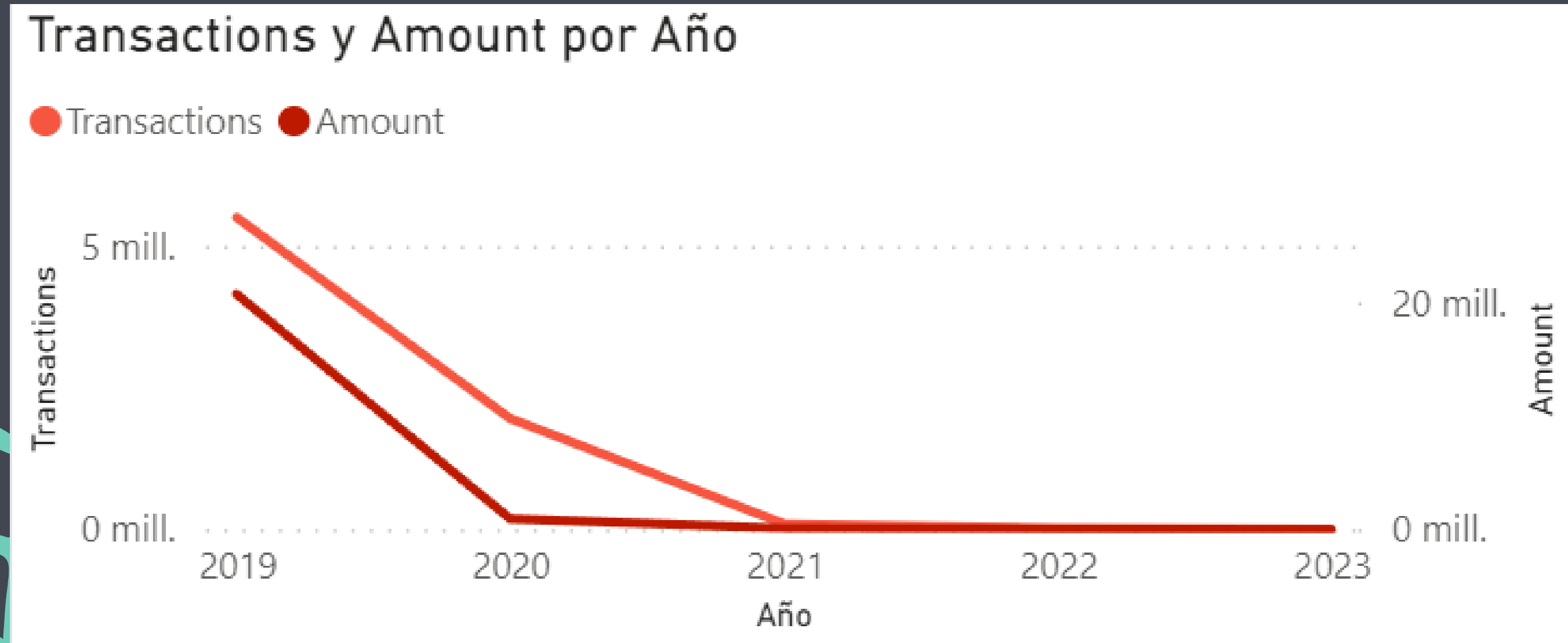
SINCE 2019, THE NUMBER OF TRANSACTIONS HAS DECLINED, THEREFORE THE AMOUNT OF CREDIT GRANTED TO CUSTOMERS HAS ALSO DECLINED

RECOMMENDATIONS

- The number of records with NULL values should decrease as the analysis and insights might be affected
- The Geographic information should be more vast, this will help us with insights on a more particular level
- The type of credit card granted to the customers should be separated from the different rejection motives
- A calendar table could help with the manipulation of dates

¡THANK YOU FOR YOUR ATTENTION!