**Rappi Business Case: Business Intelligence / Business Analyst, Lead**

**First question:**

We just launched the credit card to market. As you might be aware, everyone was extremely busy planning and developing the product, but no one thought of coming up nor monitoring the key performance indicators of the business. **1.1** **What would be the key performance indicators you would come up as the most important to monitor a credit card business? 1.2 How often would you suggest such indicators must be monitored?**

**Answer:**

**1.1**

The first thing that must be clear before designing the KPIs is the objective of the company, the needs it has and the stage in which the business is. Also, it is important to remember that this is an iterative process that involves feedback from different areas, so the KPI must be clear enough so that the other stakeholders can help improve it.

In this case, it is mentioned that the product is in a launch stage, and these will be the first KPIs designed for the credit card, additionally the database is considered, since it contains identifiers for the people who responded to the MKT campaign. Therefore, the following KPIs are proposed:

1. **Response rate:** this indicator seeks to measure the effectiveness of the MKT campaign; it is defined as the quotient of people who started a validation process for the card and the total of people who received the alert / notification.
2. **New cardholders rate:** This indicator seeks to measure the effectiveness of the integration of users as new cardholders; it is defined as the quotient of users who approved and received their card and the total number of users who started a validation process to obtain the card.
3. **Rejection rate:** This indicator seeks to measure the rate of users that are rejected and can´t be new cardholders; it is defined as the quotient of users who failed to receive their card and the total number of users who started a validation process to obtain the card.

These three indicators will help us identify important trends to make changes in the following strategies to attract a greater number of users who end up with a credit card. As a next step, I would recommend exploring the group of people who fail to pass the verification process, since this universe has the necessary information to be able to make the product more flexible and thus attract more new customers.

**1.2**

In the case of the 3 KPIs, I would propose that these be measured monthly, since trying to measure them on a weekly basis can be very expensive, and the information that can be obtained is minimal. Additionally, measuring the KPIs monthly allows the implementation of new strategies to avoid deviations or allows the modification of existing ones with a lower cost than waiting for a semi-annual or annual indicator.

**Second question:**

Dealing with diverse stakeholders is difficult. Where one might interpret a concept in a way, another one might differ from such interpretation. Let’s take for example the concept ‘dormant’: some stakeholders might interpret the dormant customer as one that has not done any transactions in 6 months, where another one might say it takes only 4 months to reach this state. **2.1** **Propose a problem resolution strategy with the stakeholders. How would you deal with this issue? 2.2 Which facts would you present?**

**Answer:**

**2.1**

The strategy that I would implement is the next one:

1. First, I would carry out a search in the current external regulations (government regulatory documents), since it is very likely that there is a definition for the concept "Dormant" or "inactive account" by the agents that regulate the financial market. This will allow to establish a formal definition of the concept, without having disputes with the stakeholders.
2. In the case that point 1 does not find any definition established in the Law, the next step would be to review the current internal regulations of the company, that is, the manuals and internal procedures, hoping that there is a formal definition for the concept. In the same way, doing this will allow to establish a definition of the concept in a formal way without having disputes with the stakeholders.
3. Finally, if steps 1 and 2 do not have results, I would conciliate with the stakeholders to adopt a formal definition of the concept, allowing to receive feedback from all parties and generating a consensus for the subsequent use of the concept.

**2.2**

I would present the results of the two searches to support the definitions found (if applicable) and / or the documents of the meetings with the agreements made for the use of the concept, with the validation of the stakeholders.

**Third question:**

**3.1** **What should we do to centralize the data in order to display it in charts for KPI monitoring? 3.2 What would you propose the data governance strategy should be?**

**Answer:**

**3.1**

First, to centralize the information, it is necessary to identify the components with which our KPIs will be built; Once identified, it is necessary to know what the sources of information are necessary to build the indicators, it may be that it is not necessary (at first) to access all the databases and we only use information from some databases. With the components and sources identified, very precise information extractions can be made, and these could be established as a recurring process in a fixed storage location. This will allow the creation of the necessary connections with the custom-built database to generate the necessary graphs automatically and with the least possible processing to optimize resources.

**3.2**

I would structure the data governance strategy in 5 main pillars:

1. **Data Principles:** in this pillar, the connection that exists between the data and the business must be established, that is, establishing the roles that the actors involved have and the purpose of the information generated and stored. For example: define what are the uses to certain information, clearly define who are the owners and producers of the information.
2. **Data Quality:** this pillar must establish the minimum requirements that the data must meet to satisfy the requirements that are made. Among the dimensions that the data must meet is punctuality, precision, integrity, among others.
3. **Metadata:** this pillar must have a specific description of the database; it is expected to have enough information to be interpretable by users.
4. **Data Access:** this pillar must establish the necessary requirements for users to access the databases. This to correctly identify the business need, as well as protect the confidentiality of the data and its integrity.
5. **Data Life Cycle:** this pillar should establish how the data is used and how long the information should be kept by the company. Identifying the above helps reduce the total costs of maintaining information on servers that may no longer be relevant to the business.

**Fourth question:**

Download the attached .csv file. Preferably upload it to a SQL db and query your way through the challenge. **4.1 YOUR TASK IS TO exploit the information contained in the aforementioned file as you find fit. 4.2 Display and plot the information you consider to be the most relevant for a Credit card business. You could consider the following departments: Operations, Growth (Marketing), Finance, Customer Service, and Product. 4.3 Use your imagination to best describe the data with charts and tables. Select those key performance indicators you consider that drive the business. Present recommendations on those indicators that, to the best of your knowledge, might be low or could be boosted. 4.4 Think outside the box. If you feel that, extra information might be needed to support your arguments, include it in the folder: Power Point presentations, word documents, etc…**

**Answer:**

**4.1 & 4.2**