



Case study on Retail Banking

Customers go quiet *they just do*. They may no longer buy a product or service, or they may have stopped interacting with the brand altogether.

But a business shouldn't give up customers without a fight. Whether your customers have gone to the competition or just gone silent, they are worth your time and effort to woo them again.

There are number of credit-card holders visit different shops regularly. If some card holder doesn't visit a particular shop for a period a time, that shop consider them as DORMANT customer. Same way, if some customer visit a shop for first time, that customer is called NEW. The problem is to find out NEW & DORMANT CUSTOMER for every Merchant from the data provided, on monthly basis and also how competitor in same business are performing ?

This will create a next steps for a luring that customer who turned Dormant over a period of time by giving them offers, discounts etc.

Note # Dormancy period varies from merchants & their businesses , For Shopper stop, it may be 90 days, but for groceries stores like Big Bazar , D-mart it may be 30 days.

Requirement

1. If Dormancy period is 31 days & application is executing on 1 Jan 2015 , Then the count of the dormant that occurred *as of* 30 November 2014. It implies customer has appeared on 30th November but it has not appeared on period 1 December to 31 December.
2. If Customer is appearing first time or it has not appeared within period of **90 Days**. Then it will be considered as new customer.
3. Output Report should contain daily Reports , Monthly Reports as well as Quarterly Reports.
4. Data to be used :

Dormancy.info : Information about dormancy period of a merchant

DAILY_TRANS : Daily Transactions of the merchants for the period of 4 months.

Merchant_Demography : mapping of business Unit & Business category Code

Header <dormancy.info>

Merchant_ID	Dormancy_Period in Days
101	30
102	65

Header <DAILY_TRANS>

txn_id	merch_id	trans_date	amount	cardnumber	business_unit
11234534	101	2015-12-13	1000	4617987098789980	10665

Header <Merchant_Demography>

business unit	business cat code
10665	105