We are delighted to welcome you to our candidate assessment for the role of **Analytics Summer Intern** at Wise!

Wise is one of the fastest growing FinTechs publicly listed on the UK stock exchange, with a mission that is far from finished. We are still at the starting point of helping people across nations have a true 'money without borders' experience.

We are on a mission, and you have the opportunity to join us! We offer a high pace learning environment in which we encourage autonomy and ownership, and provide guidance where needed. Excited to join? Let's get into the take home task in preparation for your interview 🙂

Take home task
At Wise, we are building the world's most international account - the Wise account. With the Wise account, our customers can send, spend, receive, hold and earn a return in many countries and currencies. We recently launched our latest product Assets, which allows our customers to hold their money in assets such as money market funds and stocks.

Imagine that you are part of the team that recently launched the Assets to our customers. The team would like to know how well our customers are adopting Assets and how we can improve the Assets product.

For this, we have created a dataset with tabs as follows:

1. PROFILE_LIFETIME_ACTIVITY contains timestamps related to each customer (sample size of 10,000 customers)
    a. PROFILE_ID = unique id for each customer
    b. PROFILE_CREATED = timestamp that the profile was created
    c. CLASS = indicates if the customer is a consumer (Personal) or a Business
    d. FIRST_COMPLETED_ACTION = first transaction the customer did
    e. FIRST_SEND = first time a customer used the send money product
    f. FIRST_BALANCE = first time a customer used the balance product
    g. FIRST_TOP_UP = first time the customer topped up their balance
    h. FIRST_ACCOUNT_DETAILS = date the customer asked for local bank details
    i. FIRST_DIRECT_DEBIT = date the customer first direct debit was executed
    j. FIRST_CARD = date the customer did their first card transaction
    k. FIRST_ASSETS = first time the customer invested their money
2. PROFILE_HISTORICAL_HOLDINGS_MONTHLY contains statistics related to each profile's holdings on a monthly basis
    a. MONTH_BALANCE = the month of the profile's balance holding

    b. BEGINNING_TOTAL_HOLDINGS_GBP = the total holdings of the customer at the beginning of the month in GBP (where holdings = cash + equity + interest)
    c. END_TOTAL_HOLDINGS_GBP = the total holdings of the customer at the end of the month in GBP (where holdings = cash + equity + interest)
    d. BEGINNING_EQUITY_GBP = the total amount in equity held by the customer at the beginning of the month denominated in GBP
    e. END_EQUITY_GBP = the total amount in equity held by the customer at the end of the month denominated in GBP
    f. BEGINNING_INTEREST_GBP = the total amount in interest held by the customer at the beginning of the month denominated in GBP
    g. END_INTEREST_GBP = the total amount in interest held by the customer at the end of the month denominated in GBP
3. PROFILES_ONBOARDED_MONTHLY contains the aggregate number of profiles being created each month

Use the above datasets to answer the following questions:

1. What is the conversion rate to Assets?
    a. What are the steps in the conversion funnel(s) you have created?
    b. Within this simple dataset, try to identify what could be driving conversion rates to Assets. (Hint: don't try to think about cause and effect for now. Use what dimensions have been provided to you.)
2. Forecast the total number of asset customers 12 months into the future from the latest month of the dataset.
3. Forecast the total holdings of customers by asset 12 months into the future from the latest month of the dataset.

You are free to use any tool you want for your analysis. You can use Python, SQL or do the analysis straight in Excel/Google sheets.

Share your learnings from the questions above in 4-6 slides (either in Powerpoint or Google slides). Also share your modified Excel/Google sheets or queries that you've created.

Combine both parts into one presentation document and send it to wisestart@wise.com by the deadline given in the email.

Good luck! 😊