### 1.Bounce management enhance

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Measurement:  
A. Narrow gap South vs North + Central:  
1. MOB 5-12: Generate list and monitor performance for BNW Team (North Healing team). (Start Mar 15 – End Mar 20).  
2. MOB >=12: Review segment for Pre-due and monitor performance. (Start Apr 01 – End Jun 25).  
B. Revise high risk segment  
1. Review current segment that handle by Pre-due. (Start Apr 01 – End Apr 25).  
2. Modify this segment, and ensure focus on high contribute group.  
3. Monitor progress of Healing Transform.  
C. New technique in Data modeling ( SAS miner or R ,first model will deliver on May 20)  
Support business decision.  
D. Review reminder activity (except call) (Start May 01 – End May 20).  
1. Measure effectiveness of current Reminder tool.  
2. Test new solution for Reminder (Email, Chat bot, SMS...)  
3. Ensure data of new solution be available in SAS for analysis.  
Out come  
1. Overall Bounce Rate by Dec 2020 12%  
2. Maintain B1 opening stock 40 Mil $  
3. Bounce Rate of North and Central : 20% improvement in compare with Mar 2020

Self-evaluation:  
A. Narrow gap South vs North + Central:  
1. MOB 5-12:

Analysis based on historical data of North and Central to delivered key message.

Developed a logic to get Eligible list for North calling Team.

Provided master data of customers to include in the eligible list.

Developed daily monitor report to closely tracking performance of the North calling Team.

2. MOB >=12:

Analysis base on Bounce data of ‘MOB >=12’ groups to delivered key message.

Implement testing for this segment with SMS at Due +1.

B. Revise high risk segment  
1. Review current segment that handle by Pre-due. (Start Apr 01 – End Apr 25).

Analysis performance of high risk segment that was handled by Pre-due Team with multi dimension. Delivered key message to help Pre-due team overcome lacking resource period.

2. Modify this segment, and ensure focus on high contribute group.

Provide master data of customers to priority eligible list.

3. Monitor progress of Healing Transform.

Developed daily monitor report to tracking performance of Healing Transform.

C. New technique in Data modeling (SAS miner or R, first model will deliver on May 20)

Miss timeline to deliver first draft of Data modeling on Bounce Data.

Suggest spend more time to learn Data modeling.  
D. Review reminder activity (except call) (Start May 01 – End May 20).  
1. Measure effectiveness of current Reminder tool.

Provide analysis to review effectiveness of Reminder SMS at before due (D-3), On-Due and On-grace (D+2).  
2. Test new solution for Reminder (Email, Chat bot, SMS...)

Coordinated IT to testing new SMS to recuse BR on off-working days. Additionally, keep review and implement as BAU SMS if SMS has been work.   
3. Ensure data of new solution be available in SAS for analysis.

Data of new solution as new SMS or new email that was uploaded to SAS library.  
Outcome  
Bounce Rate at 13.9% by Jun-2020

B1 opening stock 35.54% by Jun-2020

Bounce Rate of North at 16.3% by Jun-2020

Bounce Rate of Central at 16.8% by Jun-2020

2. Solar panel

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Measurement:  
A. Market research (Start Feb 01 – End Mar 04)  
1. Demand for solar panel.  
2. Market share of manufacture in the solar panel.  
3. Market share of distributor in the solar panel.  
4. Solar panel installation process.  
B. Setup the product on Production (Start Jun 01 – End Aug 02)  
1. A product under PL with particular campaign code.  
2. As coordinate between IT and other department in Business Requirements and UAT.  
C. Operation  
1. Develop monitor report.  
• Daily report.  
• Weekly report.  
• Ad-hoc analysis and evaluation, then propose enhancement to improve project.  
2. Coordinate with CX run campaign to increase awareness of customers with the product.  
Out come  
1. Indirect disburse  
2. Branch awareness in new market

SELF-EVALUATION

1. Market research

Refer info sources and support to complete market research representation.

1. Setup the product on Production

Pending, Due to CX-BC lacking resource on partnership.

1. Operation

Pending

3.Sales ambassador

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Measurement:  
A. Develop referral program:  
1. Internal staffs.(Start Apr 04 – End Apr 18)  
B. Setup relevant portal and core (Start May 05 – End Jun 10)  
1. Provide particular campaign code.  
2. Develop portal to tracking Sales if any.  
C. Operation  
1. Develop monitor report.  
• Daily report.  
• Weekly report.  
• Ad-hoc analysis and evaluation, then propose enhancement to improve project.  
2. Coordinate with CX run campaign to increase awareness of customers with the product.  
Out come  
1. Maximize sale chance in every touch point customers.  
2. Diversify sales source.  
3. Increase sales volume.

SELF-EVALUATION

1. Develop referral program:

Prepare approach map and develop a draft for referral program of staff internal.

1. Setup relevant portal and core

Implement via ‘ Vay ngay ‘ portal at ‘ Gioi thieu ban ‘ function.

1. Operation.

Pending.

4.Life time event

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Measurement:  
A. Define concept (Start Apr 16 – End Apr 29)  
1. Define concept and work flow.  
2. Diversify loan purpose  
• Student loan  
• Wedding loan  
• Travel Loan  
• Furniture Loan  
• Health care Loan  
B. Coordinator (Start May 02 – End May 24)  
1. Coordinate with sales to understand market and customers.  
2. Coordinate with risk to define product feature.  
C. Prepare for the system (Start May 26 – End Jun 14)  
1. Provide particular campaign code.  
2. Flexible product feature.  
D. Operation  
1. Develop monitor report.  
• Daily report.  
• Weekly report.  
• Ad-hoc analysis and evaluation, then propose enhancement to improve project.  
2. Coordinate with CX run campaign to increase awareness of customers with the product.  
Out come  
1. Indirect disburse  
2. Increase sale volume.  
3. Extend relationship with customers.

Self – evaluation

Pending.

5.Facebook marketing to right profiles

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Measurement  
1. Analyze profile of customers interacting with Chatbot by function and topic wise  
2. Suggest target profile to be reached  
Outcome  
Increase the efficiency of Facebook marketing

Self-evaluation

Suggest drop this task.

### 6. Complete allocation tool

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Measurement:  
As coordinator between IT and other department (Pre-due, BNW, Collection)  
1. Synthesize BRD from others Team (Pre-due, BNW, and Collection)  
As a preventative for BNW and Pre-due Team: define logic for Queue-in. Ensure project team clearly catch up requirement.  
2. Take part testing and validate allocation system with user view. (Start May 02 – End Sep 10)

Self – Evaluation:

1. Synthesize BRD from others Team (Pre-due, BNW, and Collection)

Complete and provide to IT final BRD of Allocation tool.

2. Take part testing and validate allocation system with user view. (Start May 02 – End Sep 10)

Pending, IT review available of system and pick the project to queue in list project that must work with IDAL team

### 7.Backup and knowledge exchange

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Measurement:  
1. Backup data and SAS code to Share folder.  
2. Well understanding on tasks of team and able to back-up when needed.  
3. Sharing knowledge of Data modeling and data analysis

Self – Evaluation:

1. Backup data and SAS code to Share folder.

Prepare backup share folder with instruction document on routine task and SAS code details. Make sure all team clearly understand in your task to good backup in urgent case or out office.  
2. Well understanding on tasks of team and able to back-up when needed.

Closely sharing and support team in the working time or break time to make sure all team closely catchup situation of Team.

### 8. Handover Datamart from Credit Risk Analysis Team

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Measurement:  
1. CR Application, Datamart of application form and disbursement loans  
2. CR Customer, Datamart of customer.  
3. CR month end, Datamart that was used to build month end report.

4. CR Dump, Datamart of Collection history.

5. CR Rejection, Datamart of Rejection case.

6. CR Campaign, Datamart of campaign case.

7. Sales Agent, Datamart of Saleman.

8. App KYC, Datamart of Know your customer.

9. Sales team name, Datamart of Sales structure.

10.App Productivity, Datamart of Application work flow.

Self – Evaluation:

1. CR Application, Datamart of application form and disbursement loans

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Set daily job to auto generate data on SAS library.

2. CR Customer, Datamart of customer.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Set daily job to auto generate data on SAS library.

3. CR month end, Datamart that was used to build month end report.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Set daily job to auto generate data on SAS library.

4. CR Dump, Datamart of Collection history.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Set daily job to auto generate data on SAS library.

5. CR Rejection, Datamart of Rejection case.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Set daily job to auto generate data on SAS library.

6. CR Campaign, Datamart of campaign case.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Set daily job to auto generate data on SAS library.

7. Sales Agent, Datamart of Saleman.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Set daily job to auto generate data on SAS library.

8. App KYC, Datamart of Know your customer.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Set daily job to auto generate data on SAS library.

9. Sales team name, Datamart of Sales structure.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Set daily job to auto generate data on SAS library.

10.App Productivity, Datamart of Application work flow.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Set daily job to auto generate data on SAS library.

### 9. Daily report from Credit Risk Analysis Team

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Measurement:  
1. Customer TAT  
2. Daily CIR.  
3. Deviation Monitoring.

4. FPD SPD TPD monitoring.

5. MTD Pricing by segment.

6. MTD Rejection.

7. MTD RO Performance.

8. Swap monitoring.

9. 7 MOB performance of RO.

10. Approval rate by stage.

11 .CV Performance

12. Daily\_WA FV

13. MTD Comparison

14. Booking Email Collection

15. Bounce rate

16. Detail Sales Data

17. Existing Loan Reapplicant

18. MTD Sales Performance

19. TS-BS-FS Agent Productivity

– Evaluation:  
1. Customer TAT

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

2. Daily CIR.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

3. Deviation Monitoring.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

4. FPD SPD TPD monitoring.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

5. MTD Pricing by segment.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

6. MTD Rejection.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

7. MTD RO Performance.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

8. Swap monitoring.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

9. 7 MOB performance of RO.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

10. Approval rate by stage.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

11 .CV Performance

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

12. Daily\_WA FV

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

13. MTD Comparison

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

14. Booking Email Collection

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

15. Bounce rate

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

16. Detail Sales Data

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

17. Existing Loan Reapplicant

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

18. MTD Sales Performance

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

19. TS-BS-FS Agent Productivity

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Set daily job to auto generate on share folder.

### 10. Monthly report from Credit Risk Analysis Team

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Measurement:  
1. Customer's repayment impact by Covid 19  
2. Sale Agent Performance.  
3. Billing Schedule Management.

4. Sale by location.

Self-evaluation:  
1. Customer's repayment impact by Covid 19

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Periodically send report to relevant user.

- Cut off data month end and storage data to consistency data year the date.

2. Sale Agent Performance.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Periodically send report to relevant user.

- Cut off data month end and storage data to consistency data year the date.

3. Billing Schedule Management.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Periodically send report to relevant user.

- Cut off data month end and storage data to consistency data year the date.

4. Sale by location.

- Study fully logic on SAS code.

- Move data from old user to new user on SAS system.

- Flexible modify logic and adjust visually on report followed request from Business User.

- Periodically send report to relevant user.

- Cut off data month end and storage data to consistency data year the date.

### 11. Data monthly support cross Department

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Measurement:

1. Finance Department  
2. Fraud Department

3. OP

4. CQ

5. Legal

Self-evaluation:

1. Finance Department

- Support data Force closure, ELR (Existing Loan)

- Support data Early Fee by MOB

- Support data POS by fully Bucket

- Support data Loan aging (full picture for ERN scheduling)

- Support data Profitability dashboard (report to view fully PNL by Branch)

- Support data Portfolio by due date

- Support data pricing

- Support data early run off and ENR to closing pack.

- Support data List of loan.

- Support data Daily interest rate.

2. Fraud Department

- Support data Fraud MI &Dashboard

- Support data NST

- Support data App logged & FPD SPD TPD

- Support data Unblock Company

3. OP

- Support data Active loan by location

4. CQ

- Support data CQ collection

5. Legal

- Support data Active ID

### 12. Build up new report support business

Measurement:  
- Build up new report

Self-evaluation  
1. Easy loan monitor report

- Hourly refresh data.

- Monitor performance and tracking workflow of ESPL product.

- Quickly support user on tracking in first phrase of project.

2. OP Authorized monitor report.

- Hourly refresh data.

- Monitor total authorized and separate detail channel.

- Support business quickly catch up disbursement performance, help to high-level making decision.

### 13. SAS VA Project

Measurement:

1. Handover SAS VA from Shazetech team

Self-evaluation:

1. Handover SAS VA

- Propose timeline suitable with team to catch up SAS VA.

- Arrange resource to study and connect with IT team to restructure work flow for SAS VA

### 14. Support Team

### Self-evaluation:

1. Restructure team and optimize workload

- Connect with IT team to setup server, help daily task being stable and easy backup in lacking resource case.

- Centralize data to make sure fully backup team

2. Training new member

- Setup training plan, schedule and get cross department to fully training for new member.

- Mentor of new member on SAS function, Business process. Send feedback to manager to advice on probation time of new member.

- Review and arrange resource to handle MIS task.