# Data Science Challenge

Vlad Pascal

What?

- Several KPIs were calculated using administrative data.

  - Average number of transactions per customer

  - Monthly volume in customer transactions

  - Growth rate in customer transactions

  - Most common type of transactions

  - Growth in new user registrations

  - Other:

    - % of customers with KYC initiated

    - % of customers with KYC completed
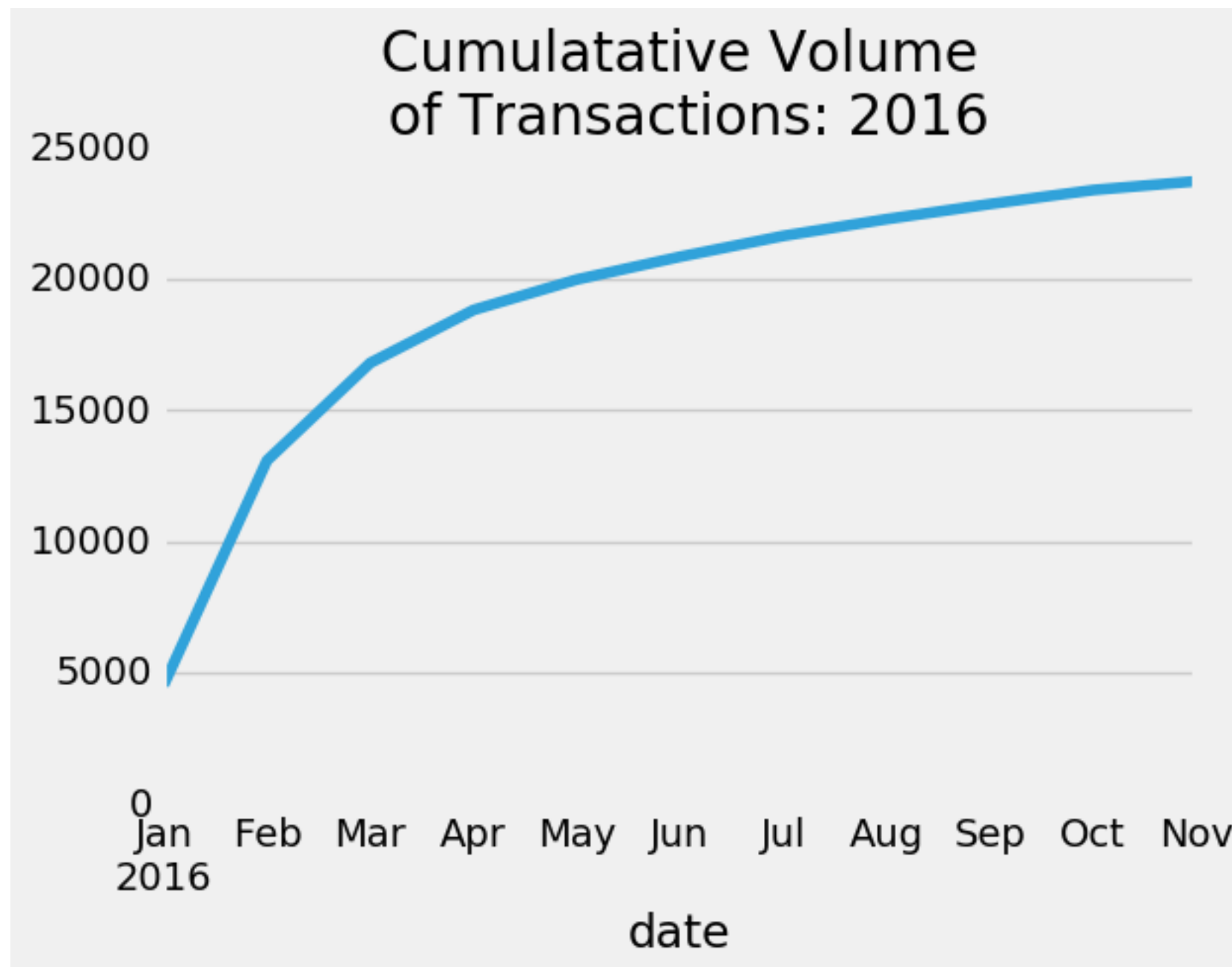
Key Highlights

- Average number of transactions per customer - 3.35

- Growth in new user registrations - 147.3%

- % of customers with KYC initiated - 83.4

- % of customers with KYC completed - 86.6

Key Highlights
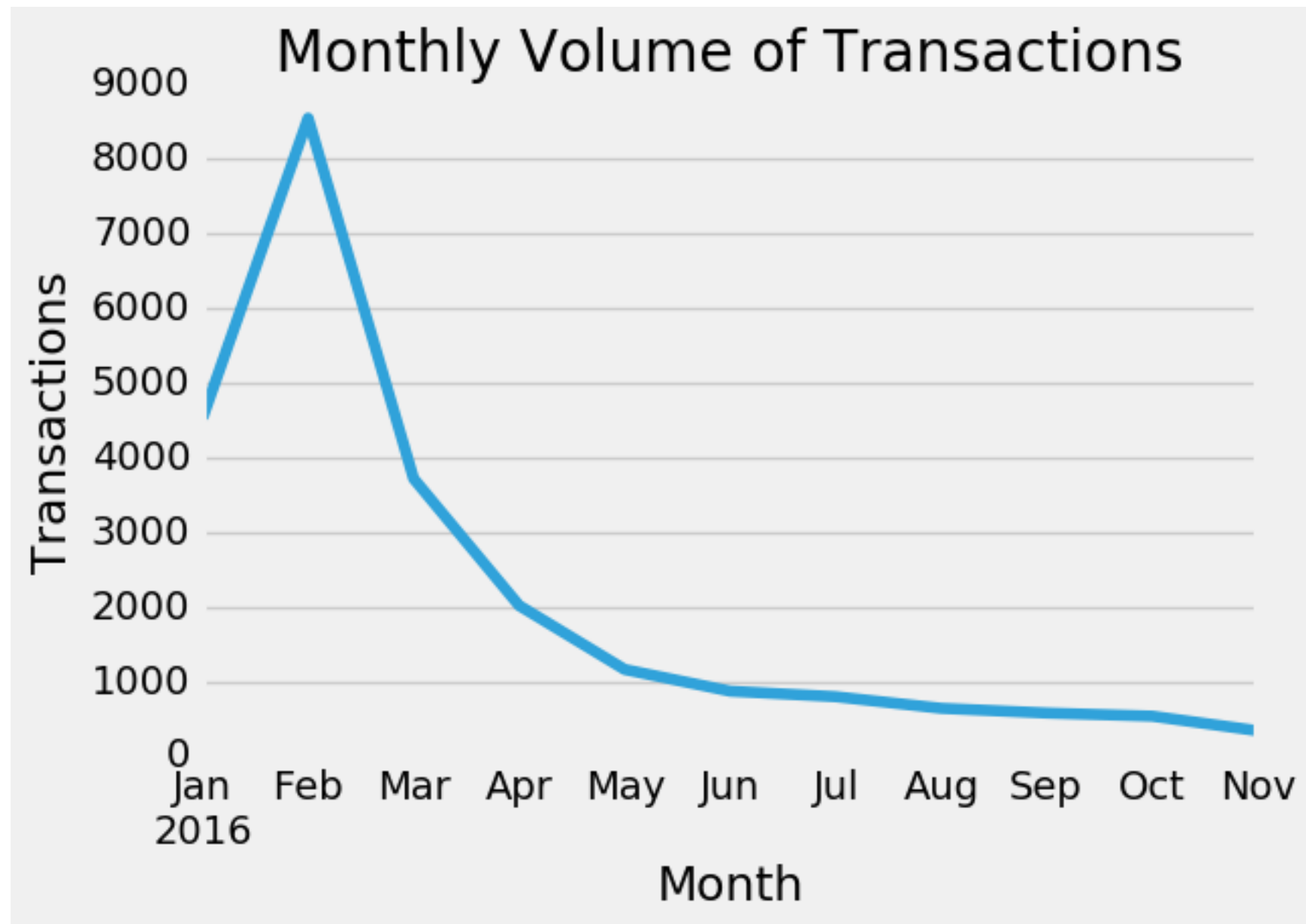
Month-to-month comparison indicates a seasonal pattern with winter months having a much higher volume

Key Highlights

Cumulatative Volume of Transactions: 2016

Volume in user transactions has increase more than five times between the beginning of the year and the end of the year

Key Highlights

Transaction Volume
2016
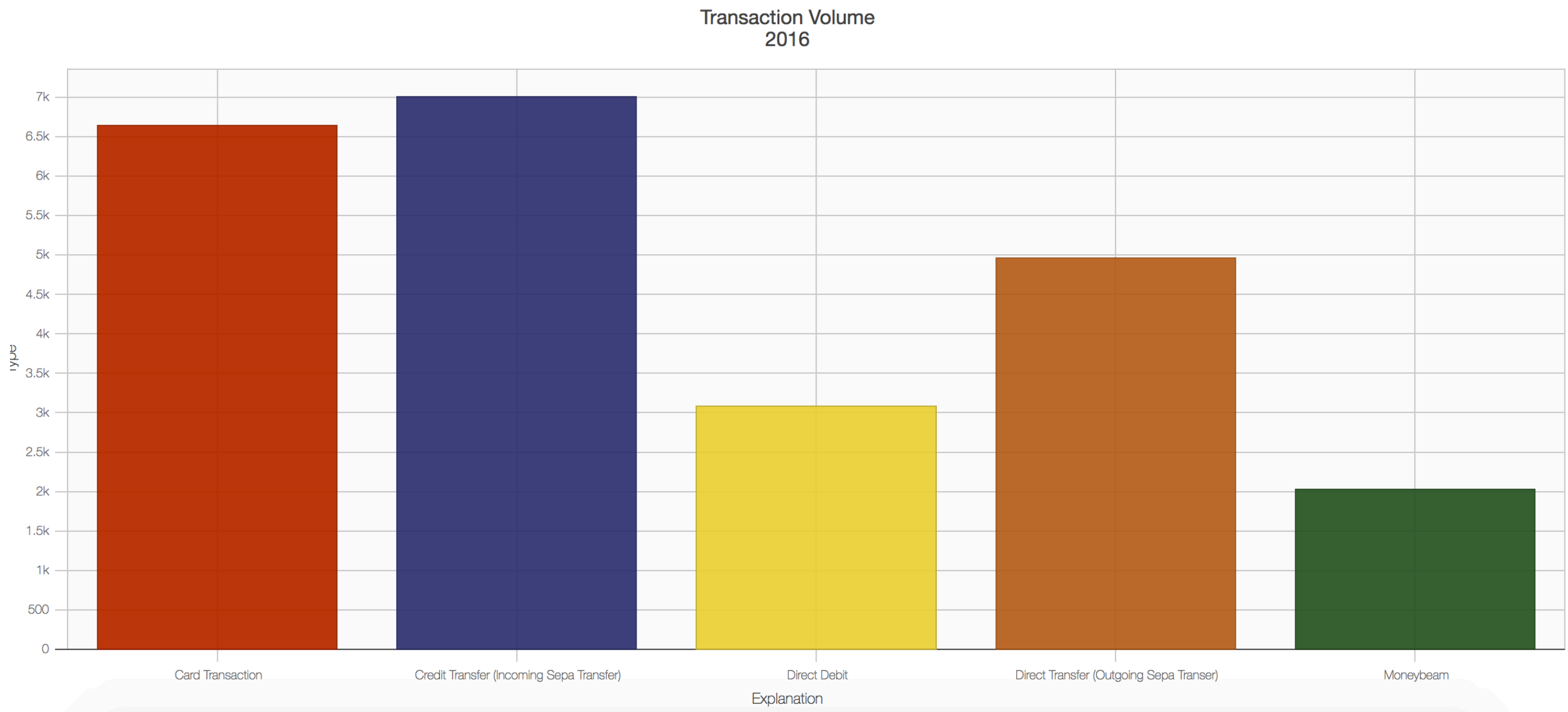
Credit transfers account for the largest share of customer transactions.

Churn Rate

The *churn rate* can be defined as a percentage of users/clients who terminate or discontinue using services offered by N26 within established time frame typically a year. To calculate the churn rate we would need to get a datafile containing number of users who stopped using N26 and divide it by the total number of *active users*. The *users.csv* can be used to calculate denominator; datafile for numerator is not provided in this exercise.

Thank you