



Data & Risk Team – Data Analytics Exercise

Introduction

First, thank you for taking the time to interview with us so far. We're excited about your interest in a role in our team and would like to give you a small analysis assignment so we can see how you work. We'll ask you to go through the assignment with us briefly in the next interview.

Before you get started on the assignment, please go ahead and schedule the next interview with our talent acquisition team. We prefer that you set the interview about one week after receiving the assignment, and would like you to send the assignment to us via email at least 24 hours before your next interview so we can take a look at it first.

While you're going through the assignment, please contact us if you have any questions at all!

For the presentation, please be prepared to share your screen on your PC and walk us through the process you used to get to your result. No need for an elaborate PPT, but if making a simple one would help you walk us through it that's ok too. Just imagine in the upcoming session, the group are your coworkers, and our stakeholder asked you to work on this, and now you're going to walk us through it to double-check your process, logic, and result.



Instructions

Spendy is an up-and-coming buy now, pay later (BNPL) service in Japan. Like some other BNPL services, Spendy makes contracts with partner e-commerce companies to provide payment services in their stores. Customers of these stores are able to choose Spendy as a check-out payment method whereby they can buy the items in their cart right away and pay for those purchases in the following month.

Unfortunately a small number of customers each month fail to pay the amount on their bill. In this case the Spendy collections department will attempt to contact the customer in an effort to recover any past due debt owed to Spendy.

Currently every time a bill is still unpaid 5 days past its due date, the collections department will start to call customers every day until the debt is repaid.

However with an increasing number of customers using Spendy, this collection strategy has become difficult to maintain. Because of this, the management team has asked you to come up with a proposal for a new approach to collections.

As part of this project you have been asked to provide the following:

- Suggest appropriate customer segmentation for whom we can tailor the collections strategy and detail how we can apply this to future unpaid bills
- For each of these groups, explain the segment and how we might want to tailor our approach to contacting the customers

To help you complete this task, several datasets have been provided for you:

- All bills from December 2021 which entered the collections strategy
- For these customers:
 - Basic customer information
 - A history of all transactions made by the customer from 2020 onwards
 - The associated bill for these transactions

Notes

- Please feel free to use any tools you're comfortable with to complete the work and to explain your result
- Please provide any code along with the final result to us before the presentation
- Don't feel the need to dedicate large amounts of time to the assignment, but please do explain any next steps or improvements you might make if this were a real task