



KPI Management Dashboard

Milestone #1

by Div 4 Team 5

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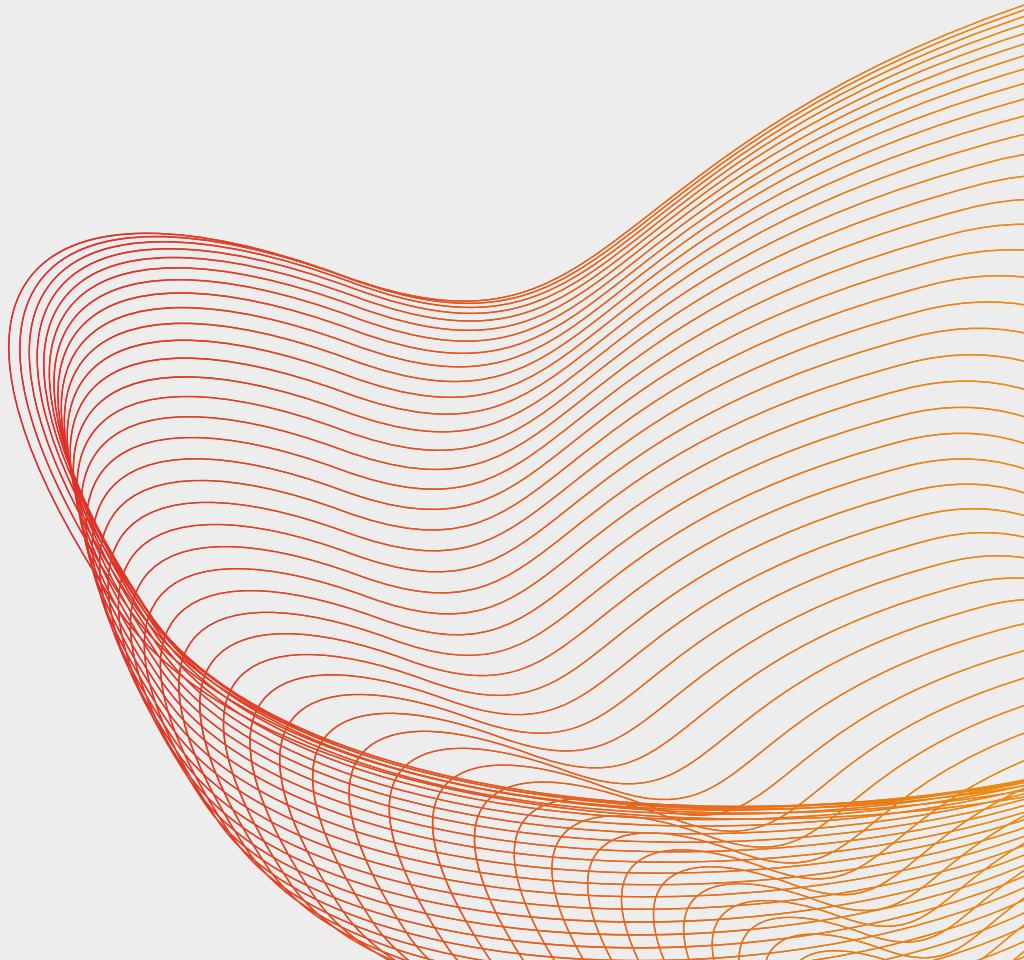




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Executive Summary

CrediU Company is a growing fintech lending platform. This year (2022), CrediU Company seeks to change the way organizations view business performance by using more data to make decisions.

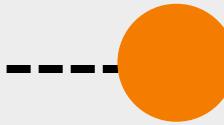
Therefore, the team try to redevelop the Business Performance Management process at CrediU company.



Methodology

2. Data Cleaning

Combine relevant data and create queries using SQL.

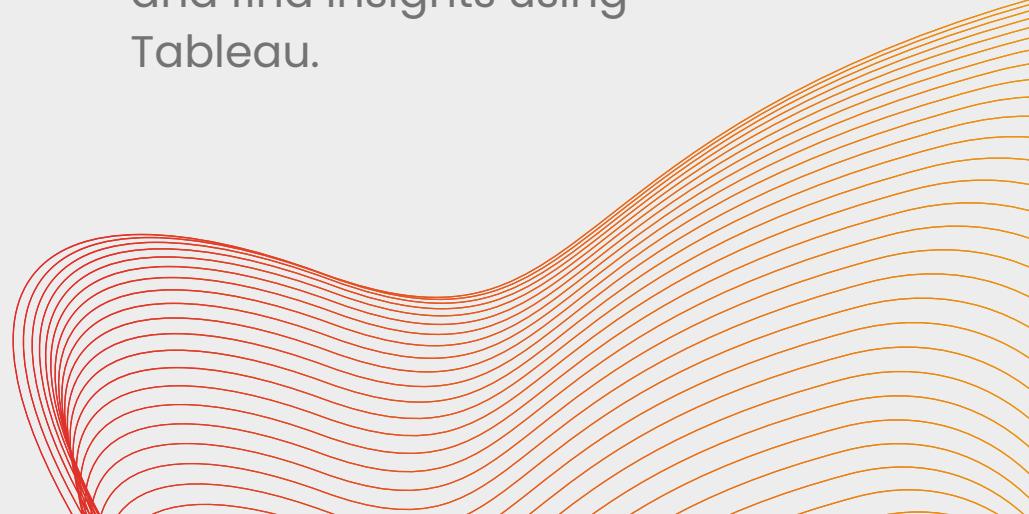


1. Business Understanding

Initial assessment of the data given before moving to Data Cleaning.

3. Data Exploration

Perform data exploration and find insights using Tableau.





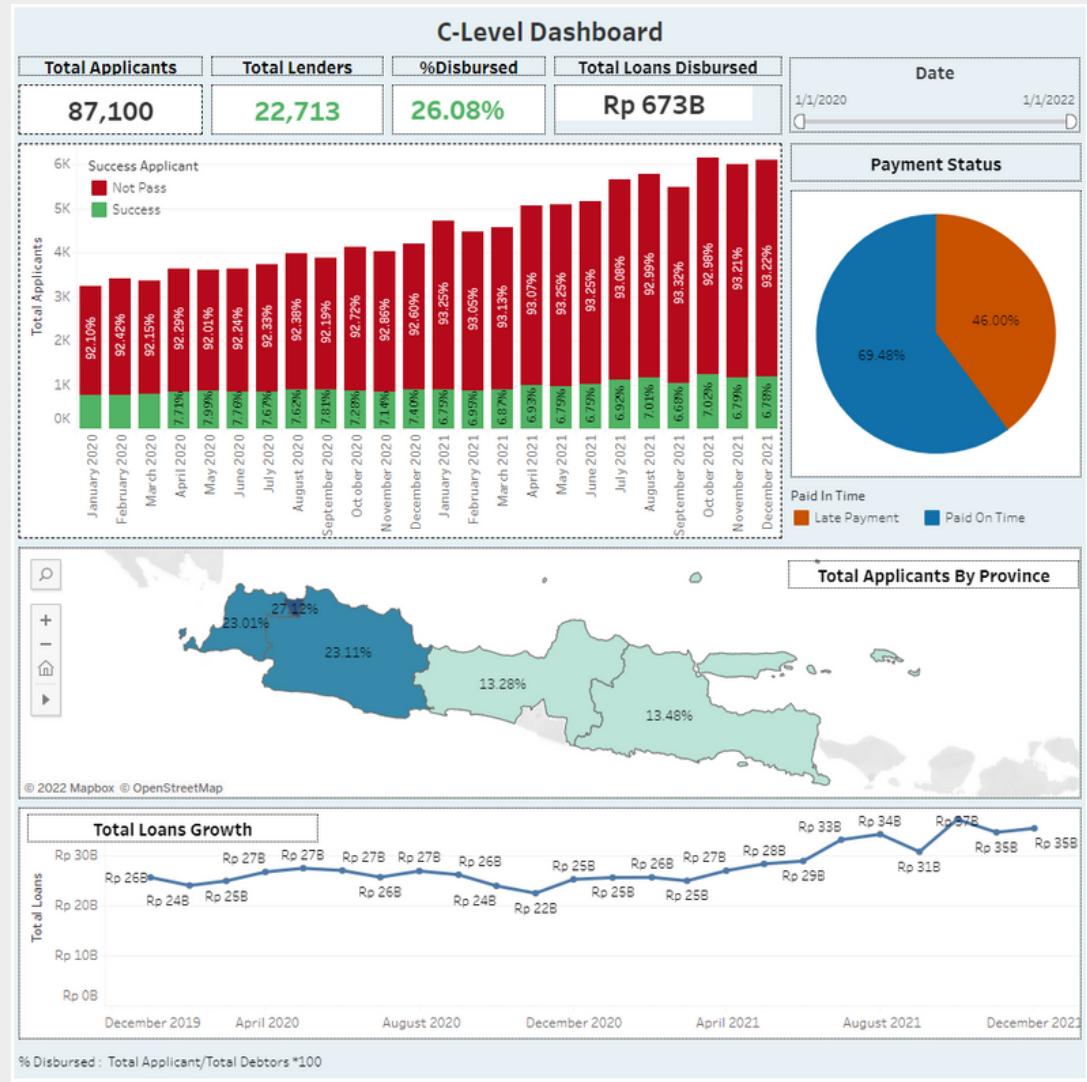
Dashboard



Top Level management



C-Level Dashboard (Tableau)
[\(Link to Tableau\)](#)



The scorecard showing current condition.

Date will change depend on selected parameter



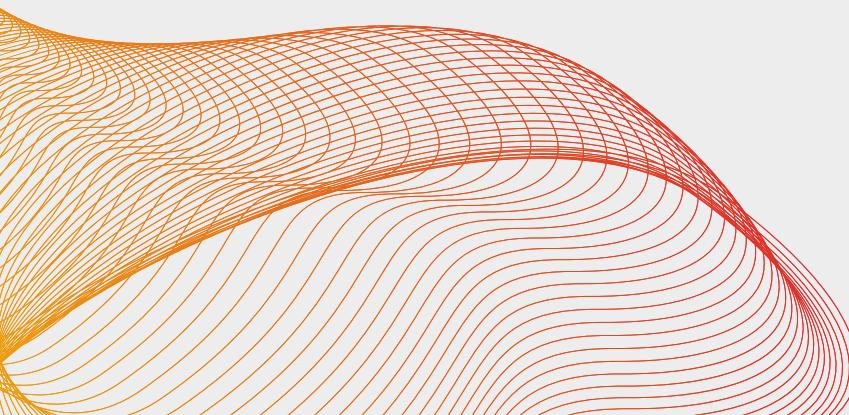
This chart showing the trend of each metric

Showing the distribution of applicant



Insights

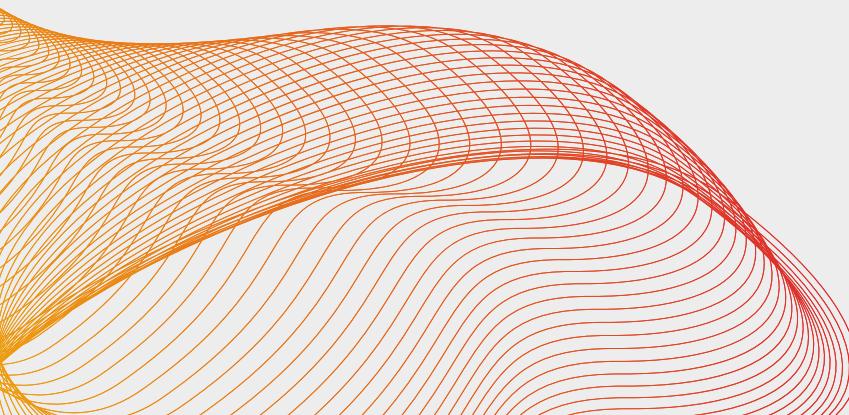
1. The applicant's growth tend to be high, but the conversion is still low
2. The payment was most likely paid on time, but low compared to another fintech company
3. Most of the applicants come from the western part of Java Island





Recommendation

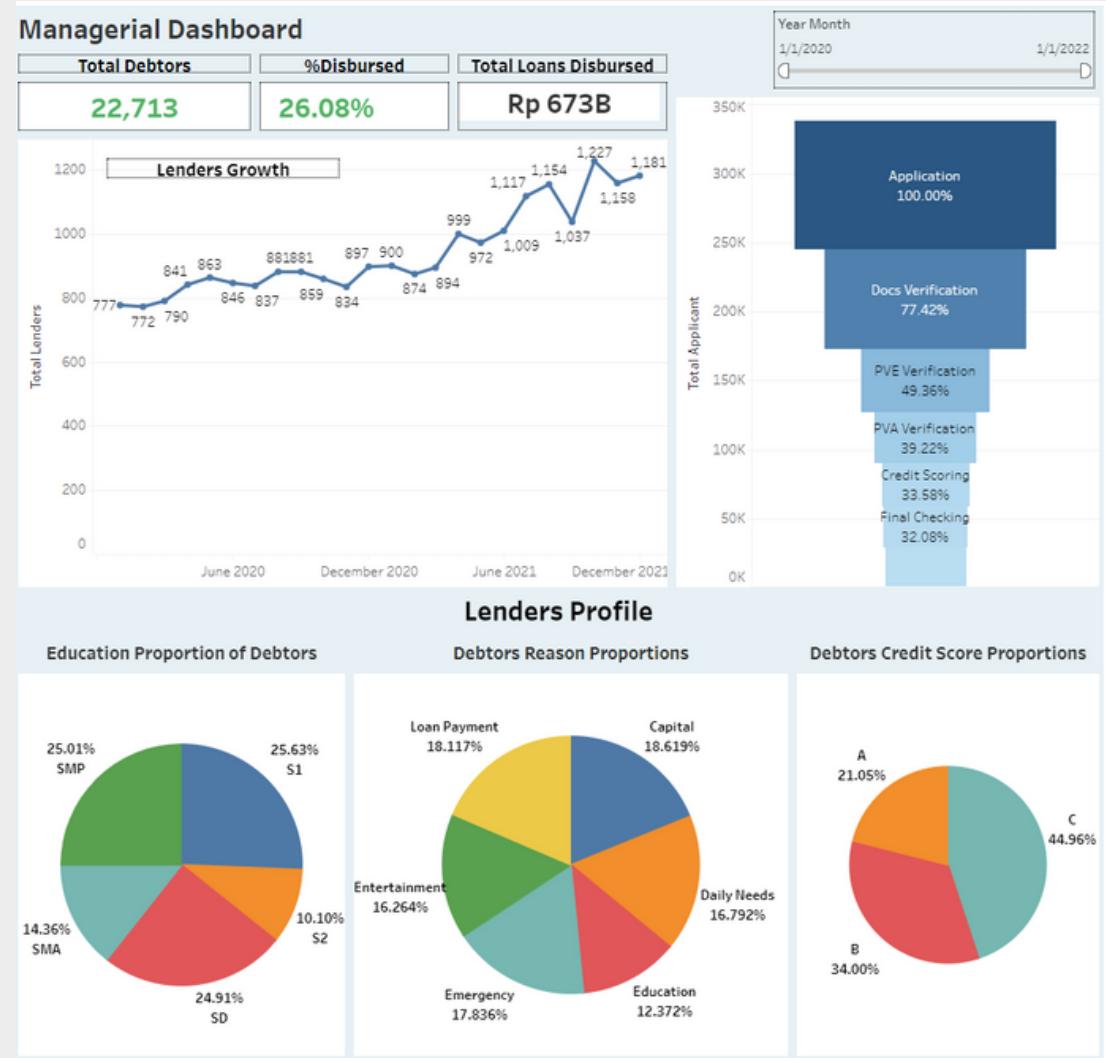
1. Need to evaluate what caused the low conversion, whether the bad conversion is because of a bad applicant profile or many applicants failing in application journey.
2. Need to evaluate collection system and filtering bad debtors to increase on-time payment of loan.
3. Need improve marketing strategy in eastern part of Java to gather more customer in that area

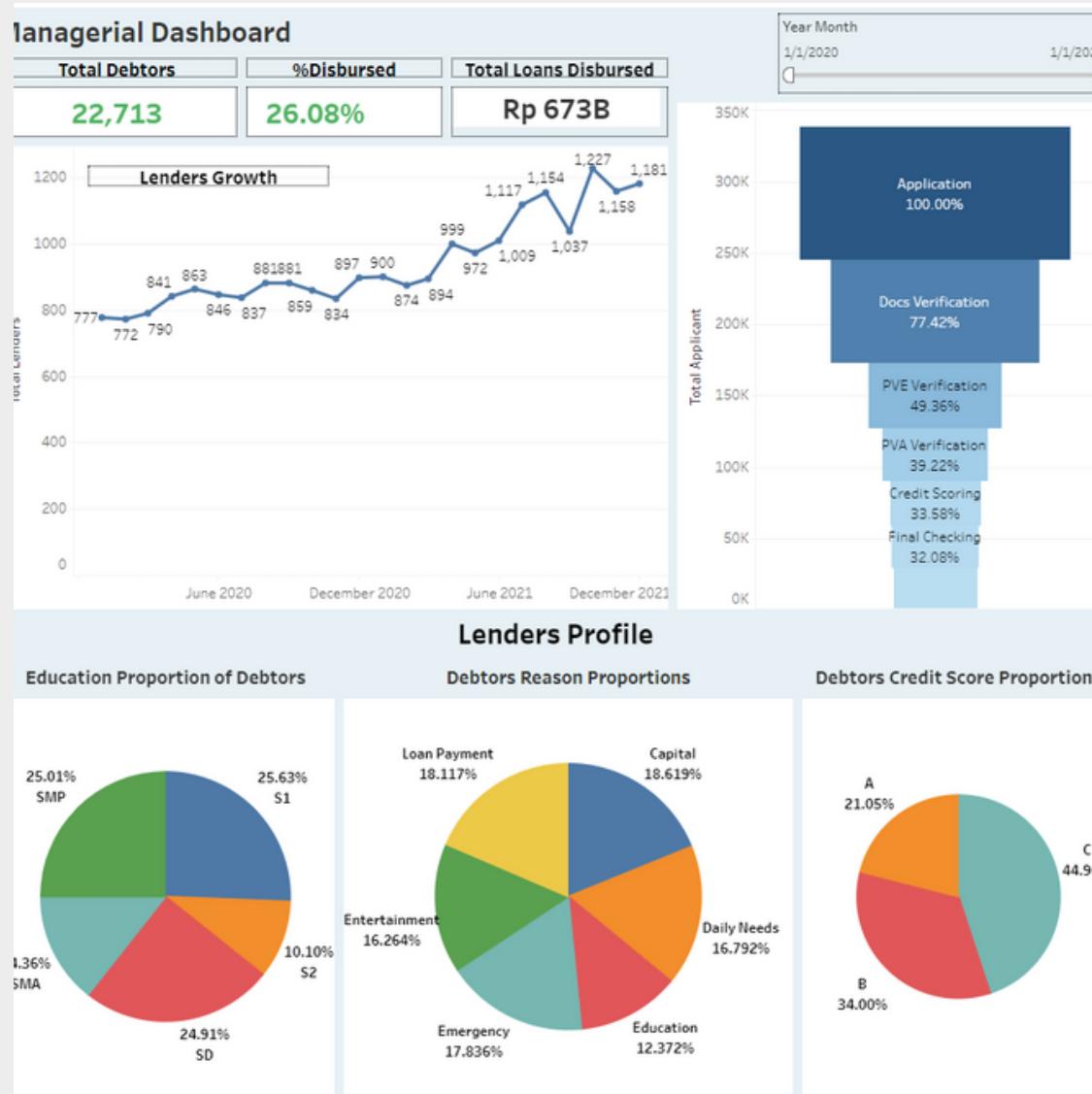


Mid Level management



Managerial Dashboard (Tableau)
[\(Link to Tableau\)](#)





Showing lender growth per each period



Showing the amount of applicants per each funnel



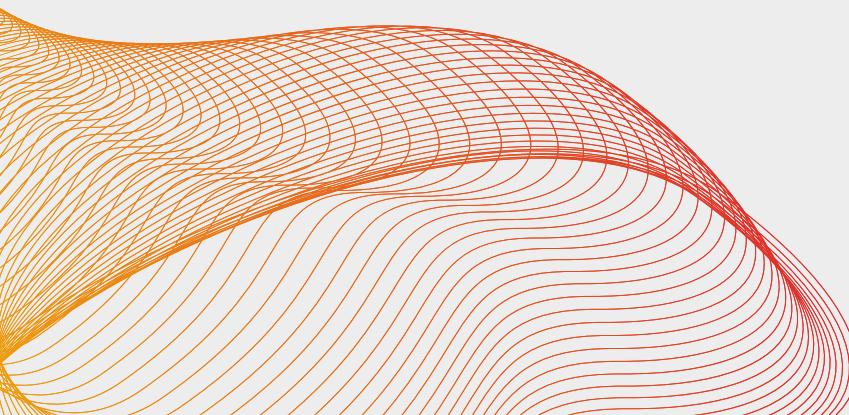
Showing lender profile (education, reason of loan, and credit score)





Insights

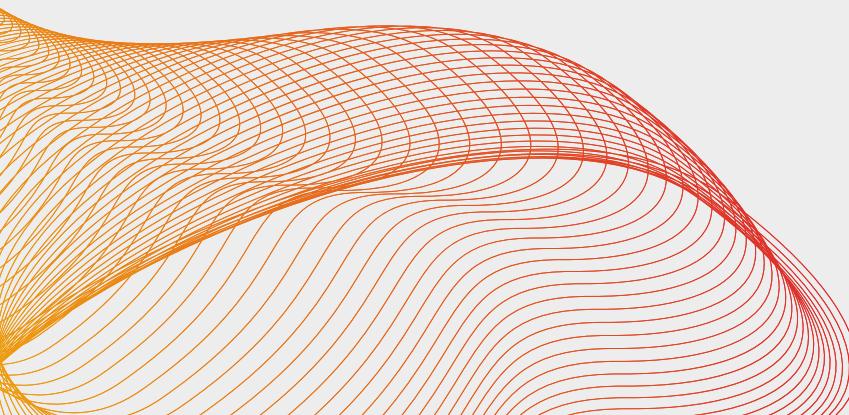
1. From the funnel, 51% of applicants fail at the PVE verification stage.
2. Debtors grew over time, but 44% of the debtors had a C credit score
3. Debtors reason to borrow evenly distributed
4. 3 biggest debtors education is SD, SMP and S1





Recommendation

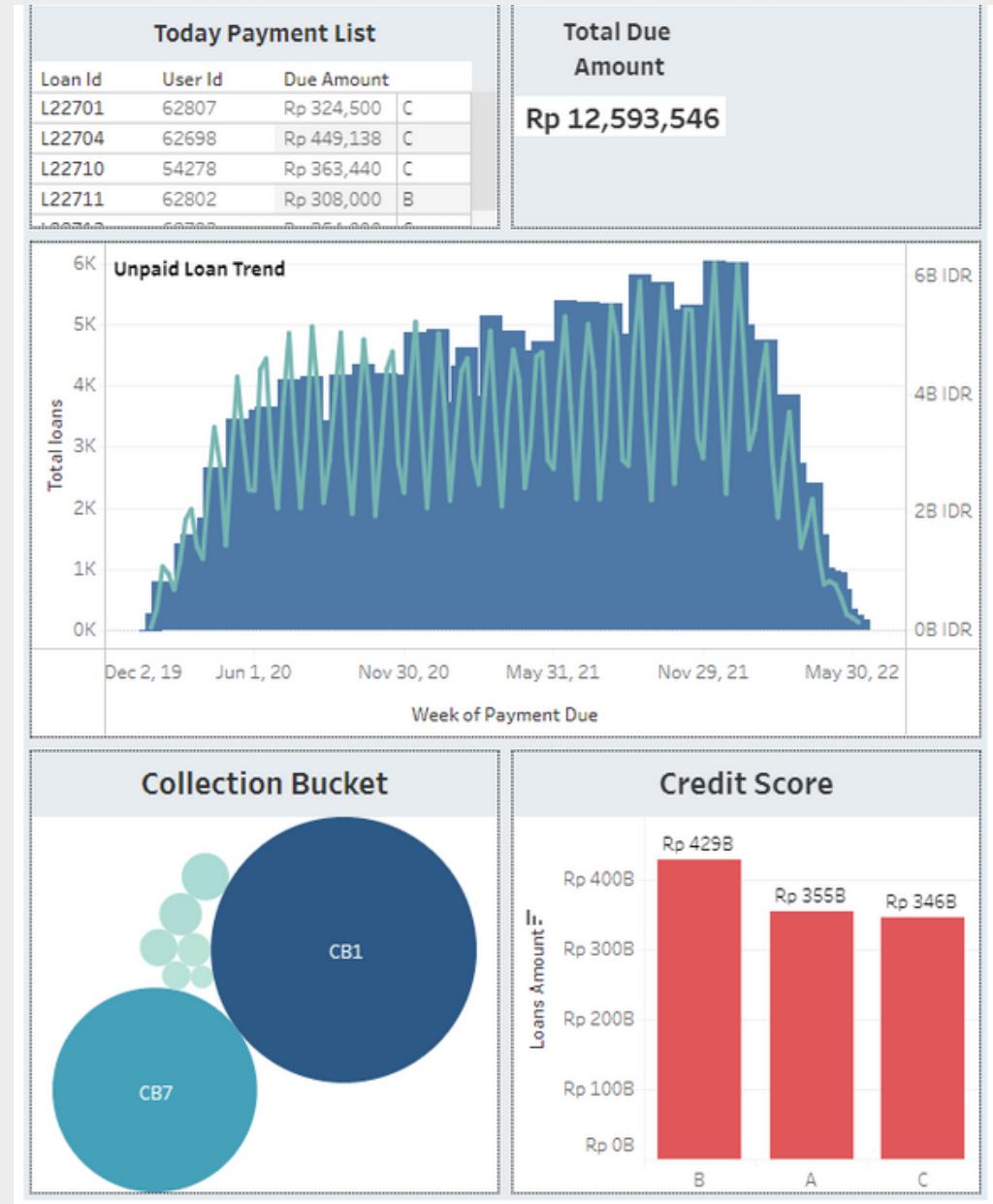
1. Need to evaluate the filtering process of applicants to gather more low-risk debtors
2. Need to evaluate PVE verification, because with a high failure percentage but bad debtors still have a high proportion.
3. Need marketing strategy to gather more people with higher education



Operational Level Staff



Operational Dashboard (Tableau)
[\(Link to Tableau\)](#)



Tell us upcoming payment



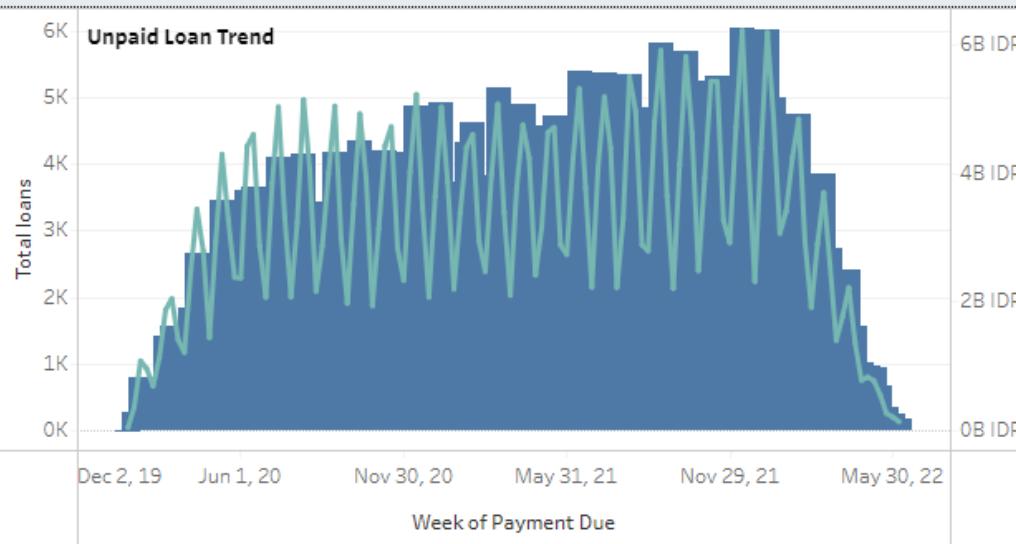
Showing trend total loan its due amount



Today Payment List			Total Due Amount
Loan Id	User Id	Due Amount	
L22701	62807	Rp 324,500	C
L22704	62698	Rp 449,138	C
L22710	54278	Rp 363,440	C
L22711	62802	Rp 308,000	B

Total Due Amount
Rp 12,593,546

Total money still in due



Collection Bucket



Count of loan in each collection bucket

Tell us about loan and credit score proportion

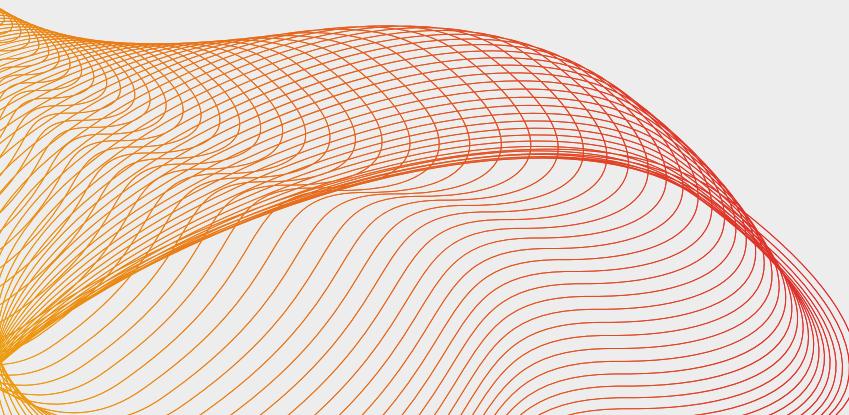
Credit Score





Insights

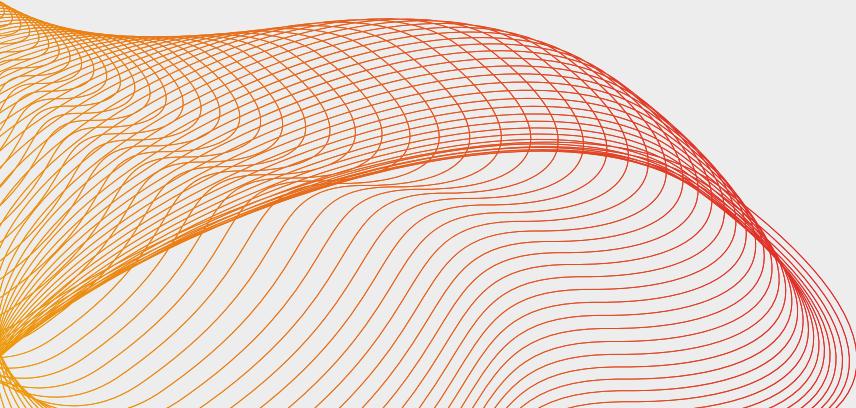
1. Recent trends of unpaid loan already decrease in significant amount
2. Collection bucket mostly in Collection Bucket 1 and Collection Bucket 7
3. Loan amount evenly distributed in every debtors credit score





Recommendation

1. Need a daily reminder to the debtor when they reached their due loan, at least 3 days before the due loan.
2. The collection system needs to be more actively collecting due loan cause too many people with Collection Bucket 7 which there is no follow-up to debtors who still have a due loan.
3. Create a blacklist to people who don't pay the due loan.





Thank You

