

Cross-selling Or Upselling recommendations for banking products for XYZ Client By ABC Client.

Topics:

Cross-selling products

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Problem Statement:

In this project, our client is a Latin American credit union company XYZ. They are having issues in cross-selling banking products such as credit cards, savings accounts, retirement accounts, and safe deposit boxes. It can take a significant amount of research and business knowledge to increase cross-selling. In order to succeed in the cross-selling area of the business, Data Analyst at ABC analytics is searching for the best technique to be recommended.

Business Understanding: The goal of ABC analytics company is to perform Exploratory data analysis on the data provided by the client and gain some meaningful insights. As a Data analyst intern, my job was to perform EDA on the credit union's dataset and create visualizations to analyze the data and to provide recommendations to the company to increase effective cross-selling of banking products.

### **Insight of the Data:**

1. more number of Inactive Customers than Active Customer.
2. Some accounts are sold together such as Payroll is highly related to Pensions2 and Payroll Account is correlated with Pensions2, Payroll, Debit and Credit Card.
3. Among the adult group XYZ Credit Unions is most popular
4. The highest number of accounts sold are Current Accounts, Direct Debit, and Private Account
5. the lowest sold accounts are Medium Term Deposits, Short Term Deposits, Derivative accounts, Savings Account and Guarantees.
6. There are more female customers than male customers in XYZ Credit Union.
7. Customers with below average income are more than the customers with above average income.
8. Top 10 channels are contributing most in the XYZ Business.

### **Final recommendation:**

- I. Introducing loyalty programs such as health insurance or rewards for engaging with the account may increase the use of accounts that have been inactive for a while (dormant accounts).
- II. To attract more male members they can interduce some programs such as cash back for gas price, male brand endorsement, discount on their product when buying stuffs.
- III. Collaboration with govt sector to increase the brand loyalty.
- IV. Reach out people through social network such as Facebook, TikTok YouTube.
- V. Reach out more channel so that people can reach them easily.

Github link: <https://github.com/AN-SAFAWAT/Air-BNB-DATA-processing.git>