

# Cross Selling Recommendation

Exploratory Data Analysis  
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Importance of  
Cross-Selling in  
banking sector!

# Importance of Cross-selling in Banking Industry



CROSS-SELLING ALLOWS BANKS TO GENERATE ADDITIONAL REVENUE STREAMS BY SELLING COMPLEMENTARY PRODUCTS OR SERVICES TO EXISTING CUSTOMERS



CROSS-SELLING DEEPENS THE RELATIONSHIP BETWEEN THE BANK AND ITS CUSTOMERS

BY CROSS-SELLING, BANKS CAN INCREASE THE LIFETIME VALUE OF EACH CUSTOMER



CROSS-SELLING ENCOURAGES BANKS TO BETTER UNDERSTAND THEIR CUSTOMERS' FINANCIAL NEEDS AND PREFERENCES.

# Problem Statement

- **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.

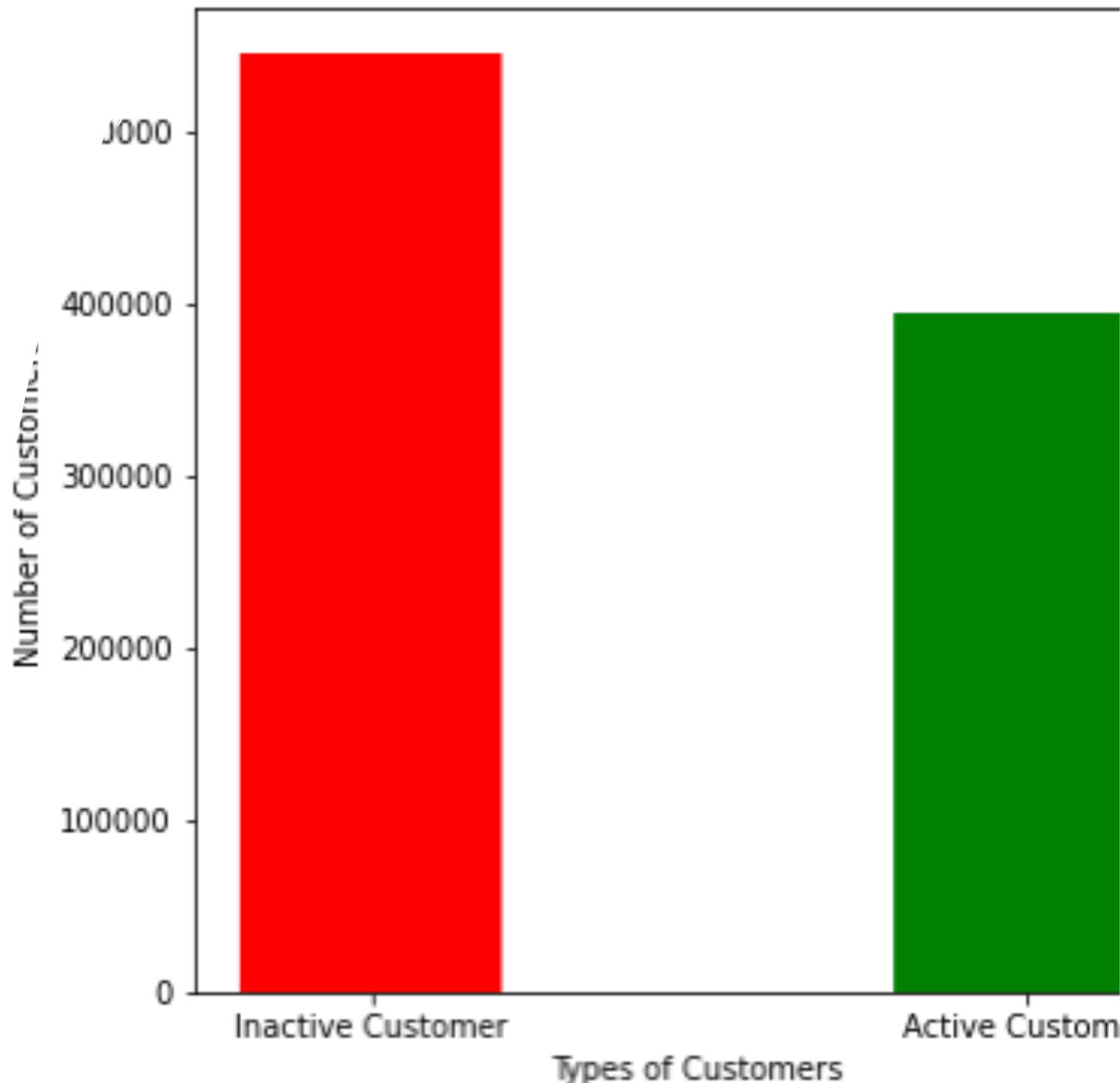
# Business Understandings

- Business statement: 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.
- **EDA on XYZ Credit Union Data:** XYZ Credit Union has 949614 customers registered in the data collection from Jan 28, 2015, to May 28, 2016, across 118 countries.

# Basic Insights from EDA

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There are greater number of Inactive Customers than Active Customer.

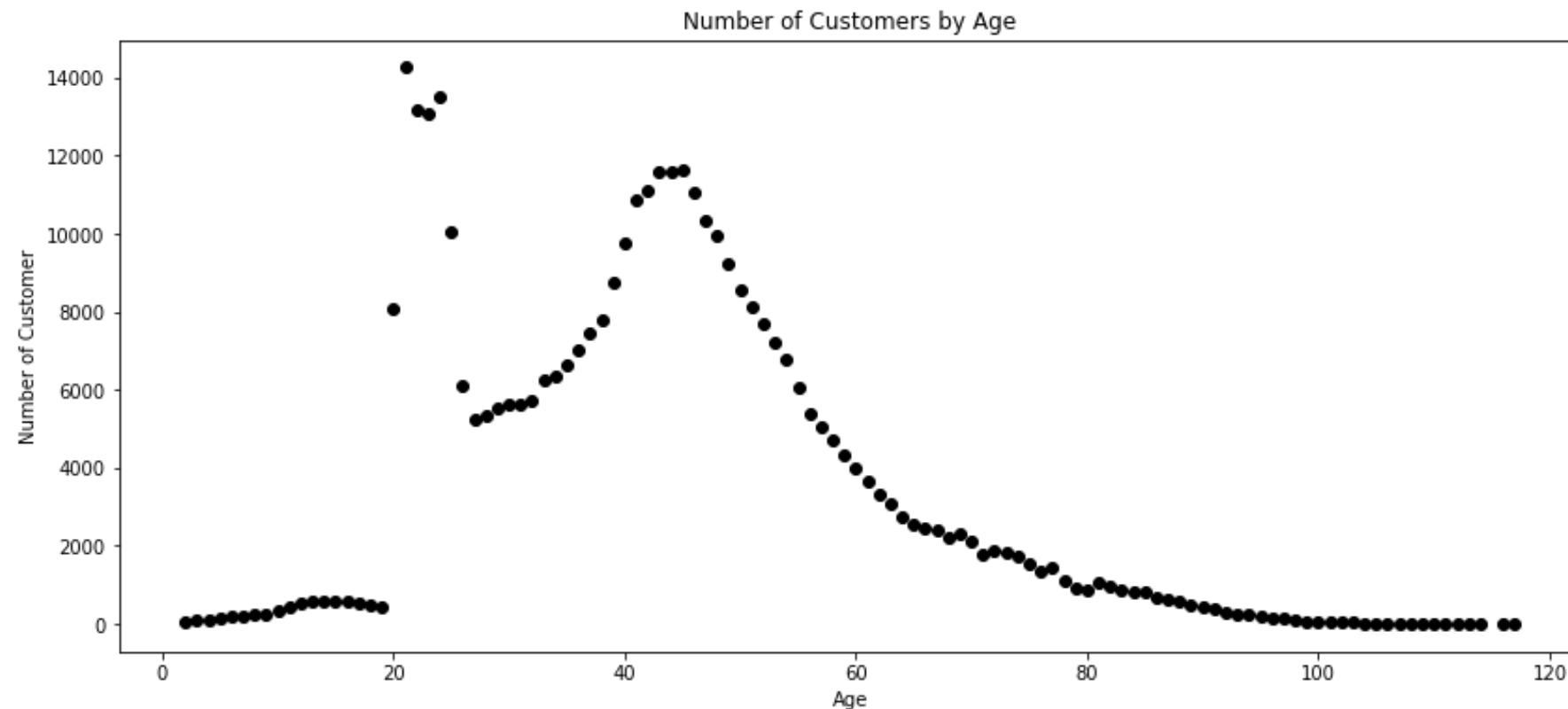




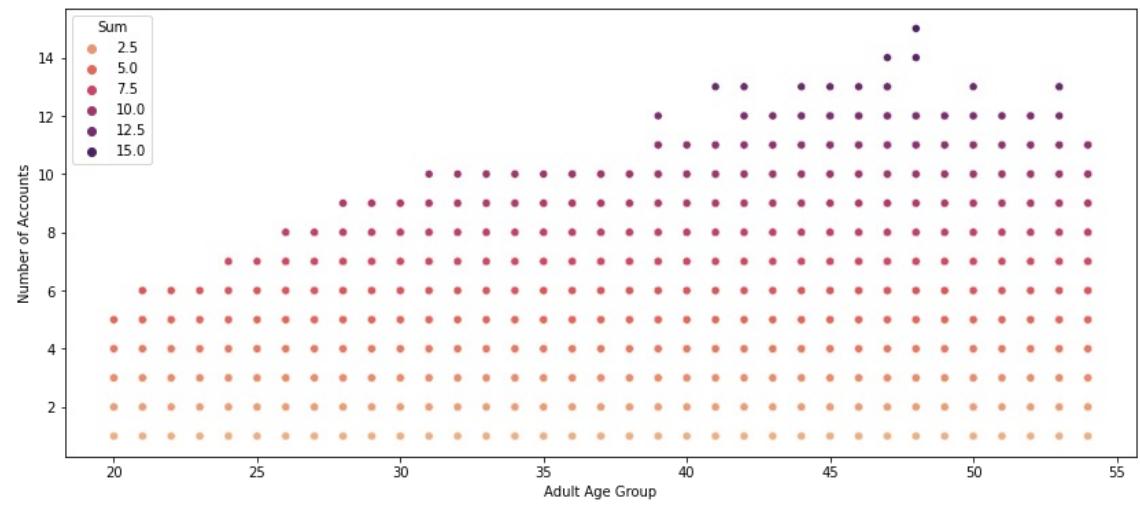
# Correlation points?

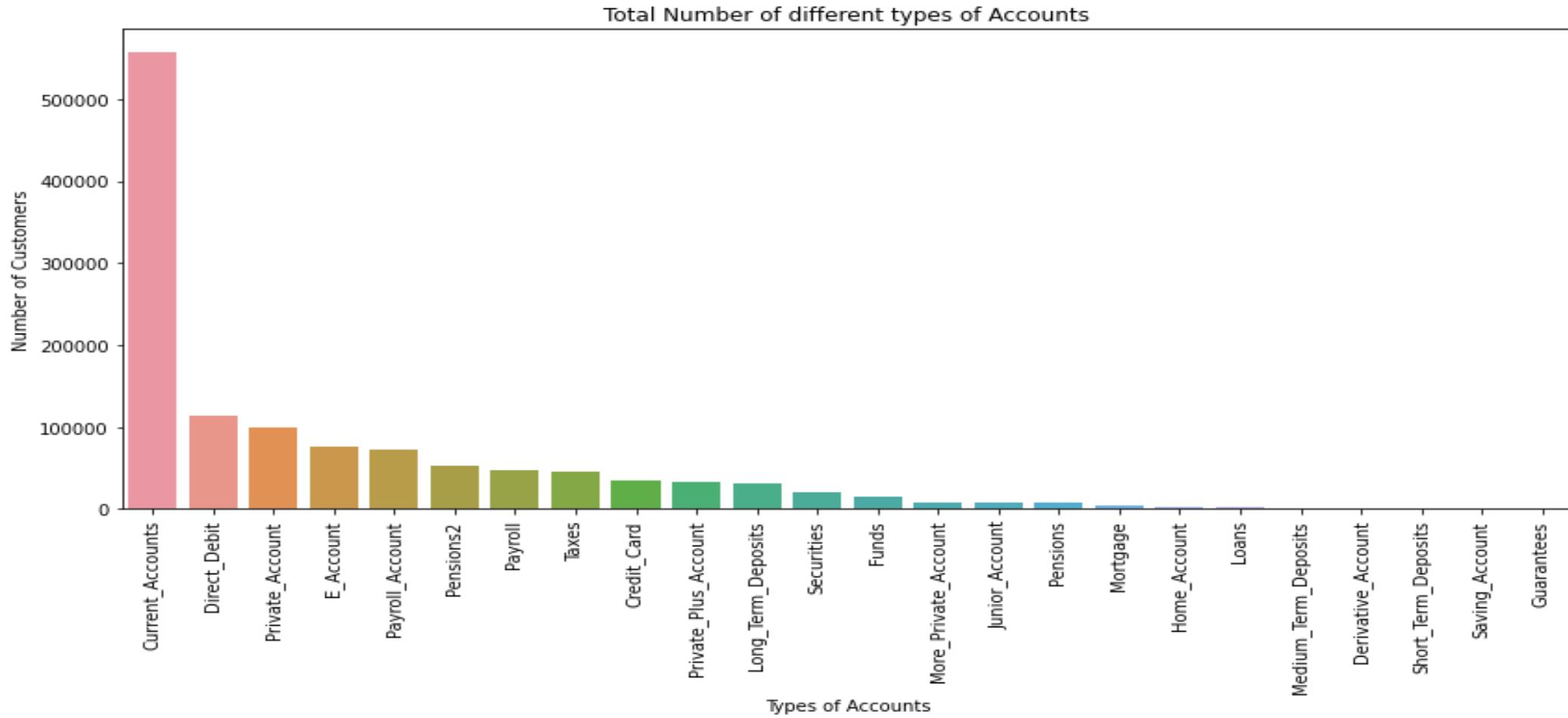
strong correlation between Payroll and Payroll account also pension2 and payroll account

III. XYZ Credit Unions' the greatest number of customers are in the Adult Age Group.



IV. Customers in the age of 40-50 are more likely to possess more than 10 different banking product at XYZ Credit Union.

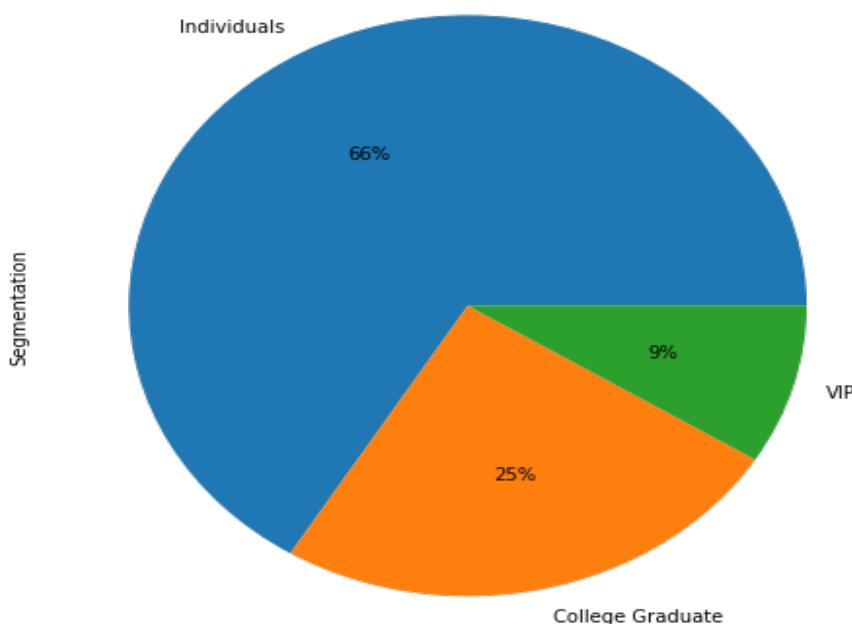
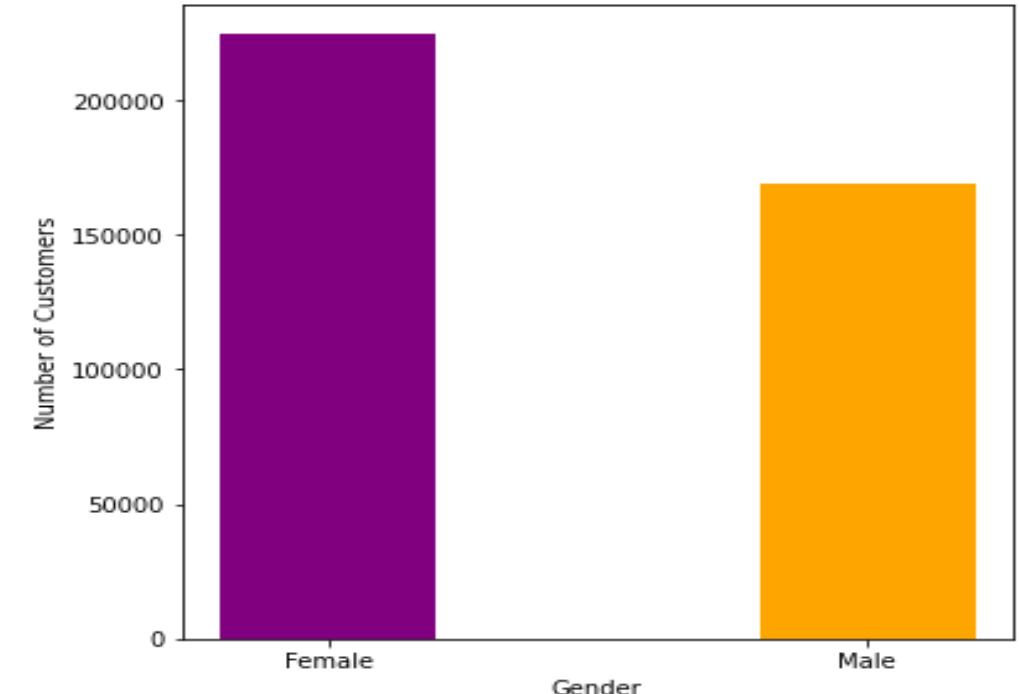




V. The highest number of accounts sold are Current Accounts, Direct Debit, and Private Account; while the lowest sold accounts are Medium Term Deposits, Short Term Deposits, Derivative accounts, Savings Account and Guarantees.



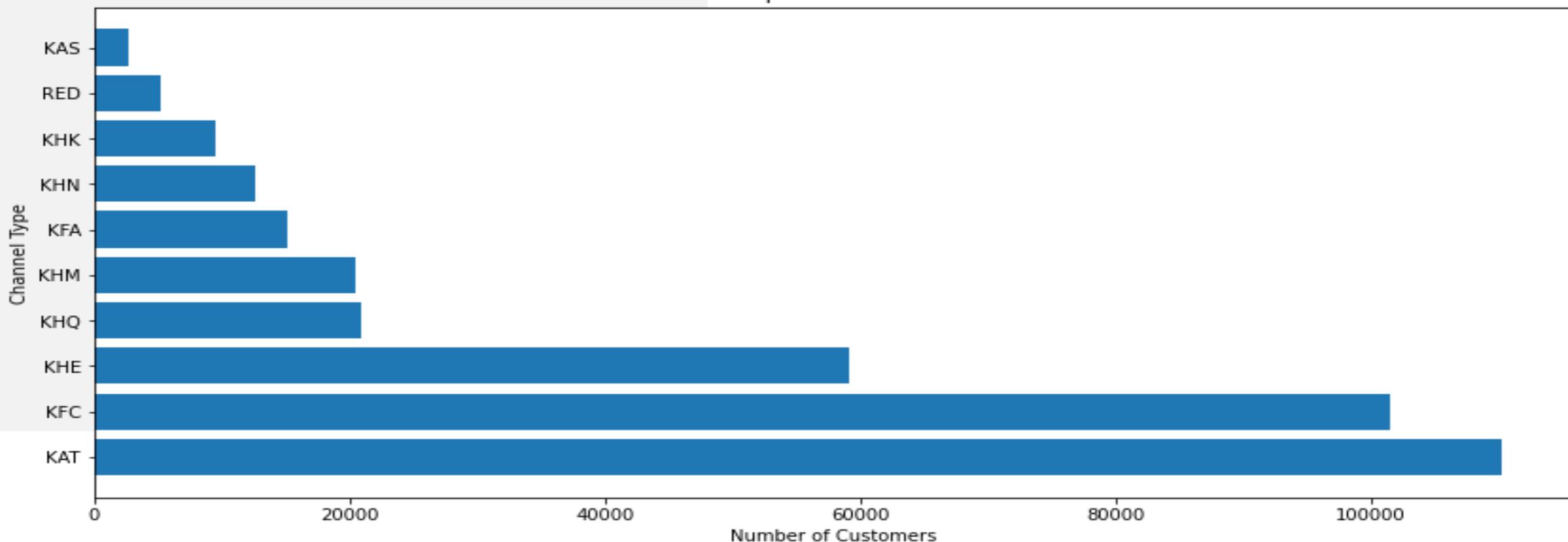
VI. There are more female customers than male customers in XYZ Credit Union.



VII. There are approximately 130,000 individuals have accounts with XYZ Credit Union. Nearly 20,000 VIP members are associated with the Union.

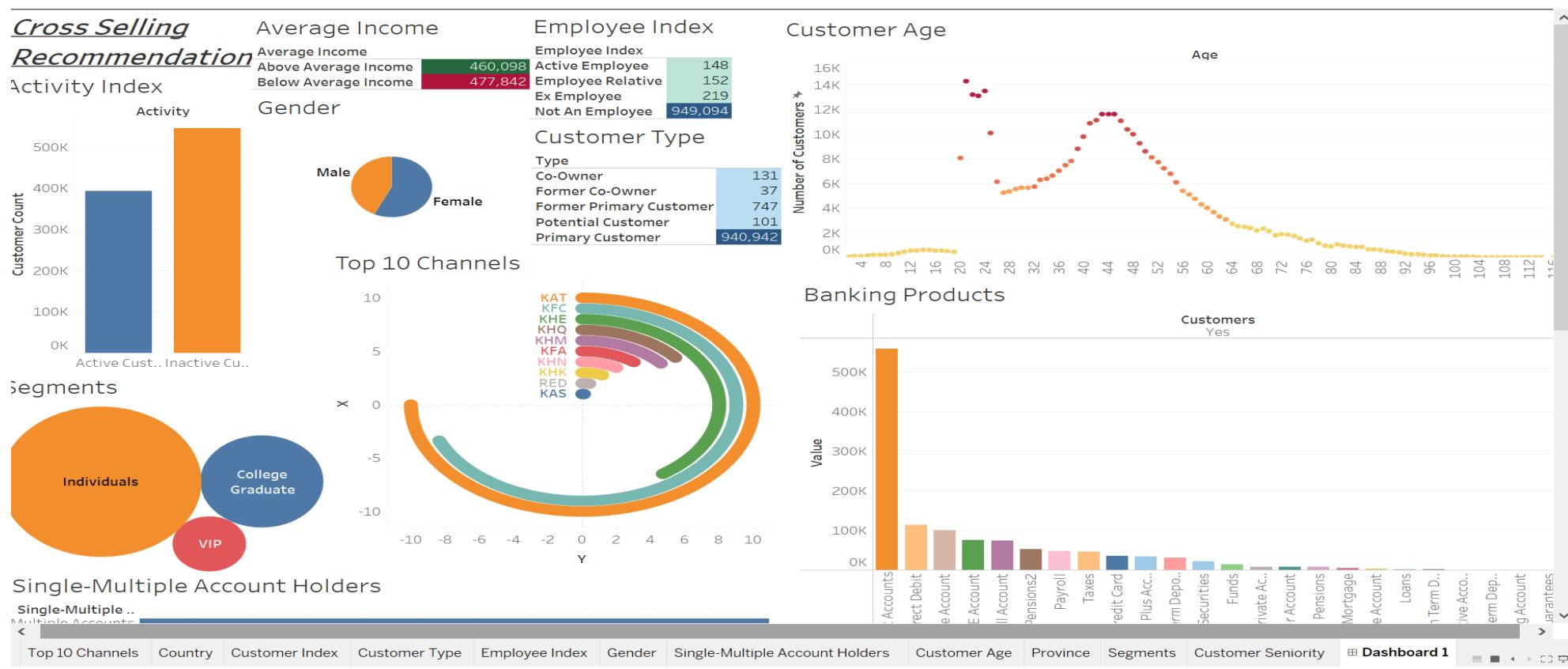


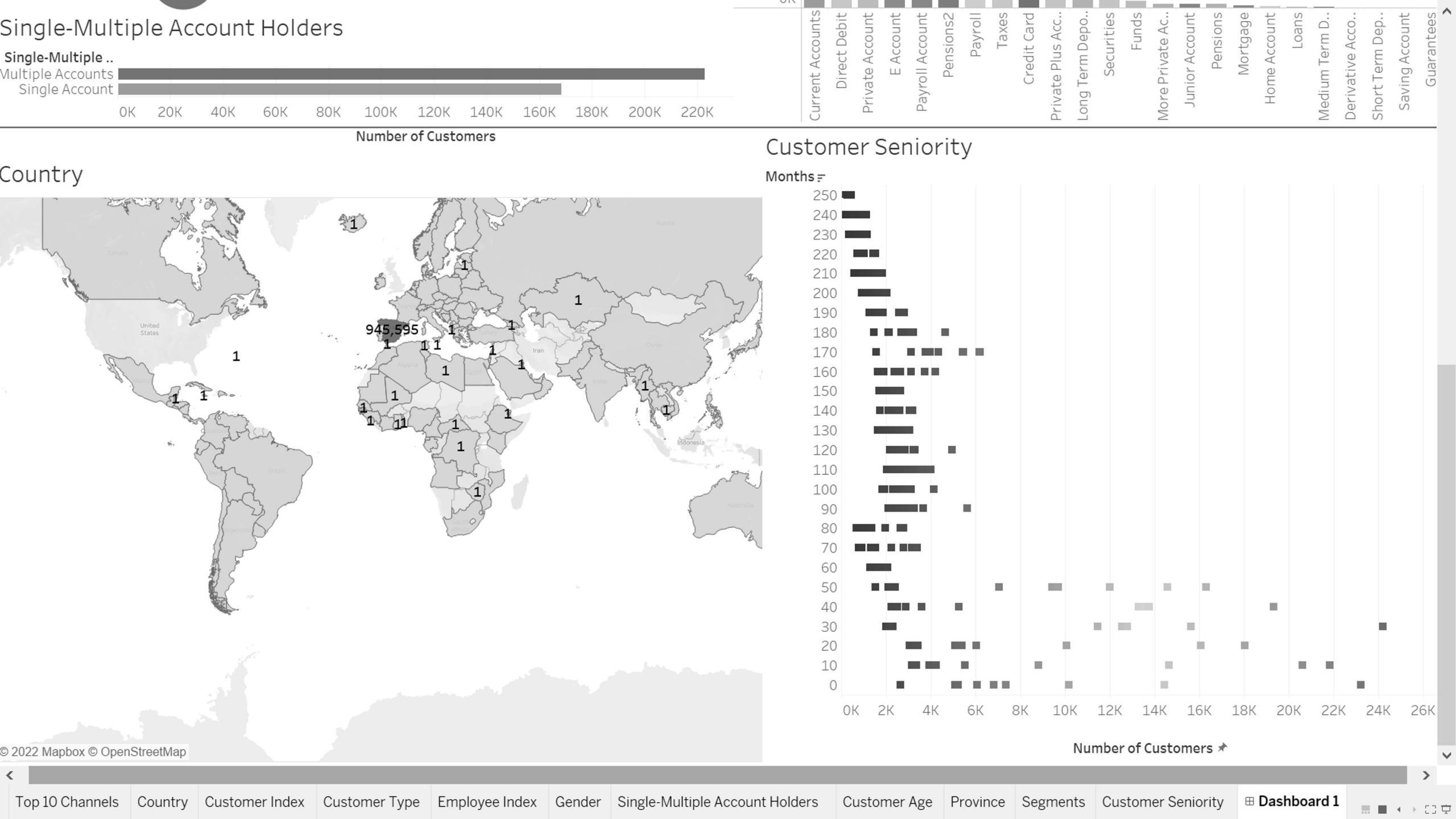
Top 10 channels



VIII. Over a million customer have joined XYZ Credit Union through top 10 channels out of total 147 channels.

• Tableau Dashboard Screenshot





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- *Thank You*