

ANZ Assignment

Akshay Sharma



1. List of Customers

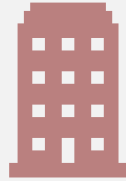
- Bank XYZ needs to choose the suppliers which are having contracts of high values.
- Data needs to be combined from the previous years to understand the consistent contractors/suppliers.
- Decision can be influenced by the duration of the contract.

Suppliers with respect to the contract worth in 2020





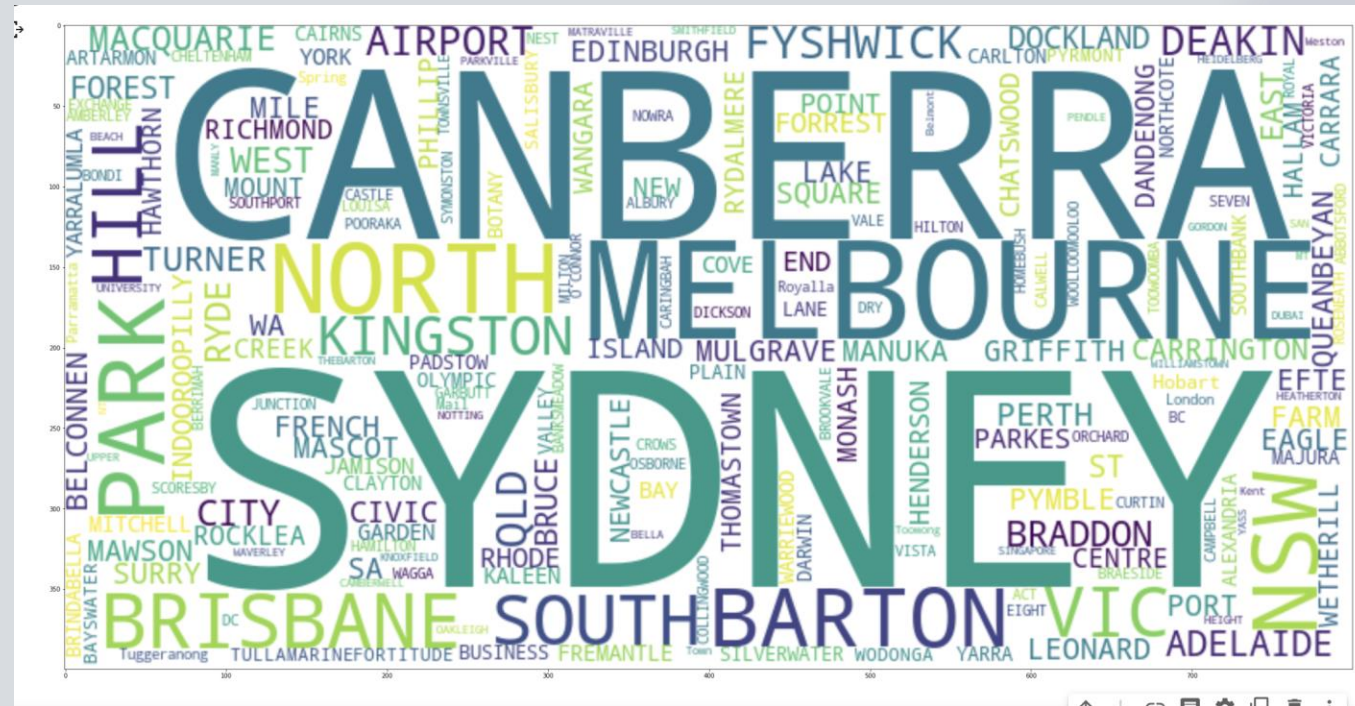
2.a Optimum Facility Location



We can notice from data that most of the suppliers offices are located in Sydney, Melbourne & Canberra. So eventually office needs to be open on these particular locations.

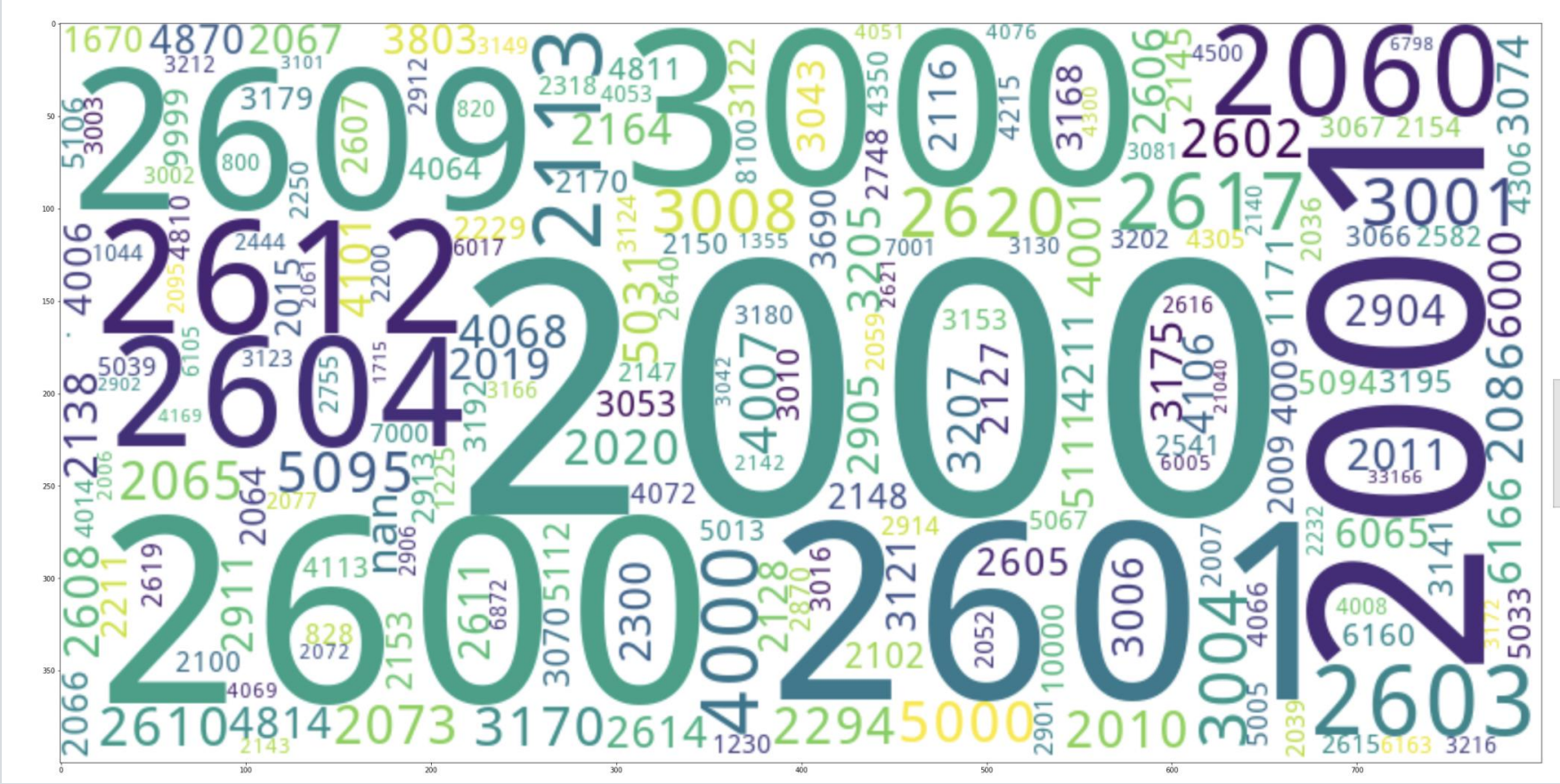


Secondly, Bank might already have major branches operating in these cities so we can collect the zips of the office location & zips of suppliers to find the optimum office location for day-to-day operations.



World Map for the optimum locations

Zip Codes containing maximum contracts



2b. Office Rent vs Revenue

- We need to create a metric which calculates the overall revenue generated by opening the office in city vs suburbs, if revenue from city is really high & can offset the rent cost then, we should open the offices in cities.
- If Rent is high & revenue generated is quite low then we can go for less popular location.
- Future Work: It can be solved using Facility Optimization Problem

3. Problem Statement

Categorizing clusters in order to focus on the clusters with high overall profits, so bank can target the right customers.





Proposed solution

- Based on data, clustering algorithm can create meaningful clusters & as we have location in the dataset we can create choropleth maps with the clusters predicted by our model & use them to visualizing the clusters of contracts & get the better understanding about opening the office at targetted cluster.

Machine learning algorithm

- KMEANS
- DBSCAN

Pros



Easier to Implement.



Highly scalable.



Convergence guaranty .



Centroid's warm-start.



Adaptability to new instances.



Generalizes to clusters of different shapes and sizes.

Cons

- **Choosing k manually.**
- **depends on initial values.**
- **Dragged by outliers which can be offset by using HDBSCAN.**
- **Curse of Dimensionality**

Sample Implementation

- As of now, we can see the clusters added in the DataFrame for further analysis & ready to be combined with Choropleth.
- After getting the clusters we can plot **geo spatial clusters** on the australia map using geopandas & folio libraries, it would result into the cluster colors with the map of australia but as of now geo JSON file is paid & I am trying to find a workaround it.
- Below is one of the sample examples, which was my inspiration for the geo spatial clustering. This crime prediction using geo spatial clusters, we are doing the same as we have postcode & clusters defined(table on next page).
- Once we have the postcode & geo json we can join them & create a similar map for all the clusters to be visualized according to the post code.



DataFrame consisting the cluster information from KMeans & DBSCAN

- This data can be combined with the shape file to be fed for geo spatial analysis.

Applicable nd Date	Applicable Value	Duration Years	Procurement Method	Panel Arrangement	Confidentiality Contract Flag	Confidentiality Outputs Flag	Consultancy Flag	Supplier Suburb	Supplier Postcode	Supplier State	Supplier Country	Supplier ABN Exempt	Office Postcode	predicted clusters	predicted clusters by Kmeans
2019-05-31	16163.40	0.222222	Limited tender	No	No	No	No	BEENLEIGH	4207	QLD	AUSTRALIA	No	2021	-1	4
2023-06-30	648000.00	3.097222	Open tender	Yes	No	No	No	Pennant Hills	1715	NSW	AUSTRALIA	No	2617	-1	2
2020-03-27	155997.60	0.027778	Open tender	Yes	No	No	No	QVB Post Office Sydney	1230	NSW	AUSTRALIA	No	2900	-1	4
2020-06-30	169542.12	0.530556	Open tender	Yes	No	No	No	NORTH SYDNEY	2060	NSW	AUSTRALIA	No	2606	-1	4
2019-07-31	13263.55	0.016667	Limited tender	No	No	No	No	SYDNEY	2000	NSW	AUSTRALIA	No	4000	-1	5

Future Work



Recognize Optimum Location by treating them as Facility Optimization Problem.



Geo Spatial clustering completion.

References

- <https://towardsdatascience.com/visualizing-data-at-the-zip-code-level-with-folium-d07ac983db20>
- <https://www.datacamp.com/community/tutorials/wordcloud-python>