Paschal's Insight Report

Customer Key Insights

1. The age group highlights a balanced base between **mid-career professionals** and **younger adults** entering financial maturity.
2. **Lagos** reinforces its role as the bank's most active and potentially profitable market.
3. I grouped the Occupational labels to simplify segmentation. It would be advisable to use standardized occupation categories across systems for future data entry to preserve clarity.

Loan Key Insights

1. There is a clear trend of increasing loan uptake with age. **Older customers** are more likely to secure loans.
2. Regionally, **Cross River** leads in loan uptake, but not in repayment.
3. **Older customers** do tend to repay their loans more than the younger ones, but not the *81 - 90* age group.

Transaction Key Insights

1. The leading transaction type is **Money Transfer**, emphasizing on the need to maintain seamless transfer systems.
2. **Thursday** emerges as the day with the highest transaction volume.

Account Key Insights

1. In balance distribution by account type, **Domiciliary Accounts** dominates with ₦1.29 trillion, suggesting high-value foreign currency activity; with **Fixed Deposits** having the lowest likely due to short-term holding preferences.

Customer Demographic Summary
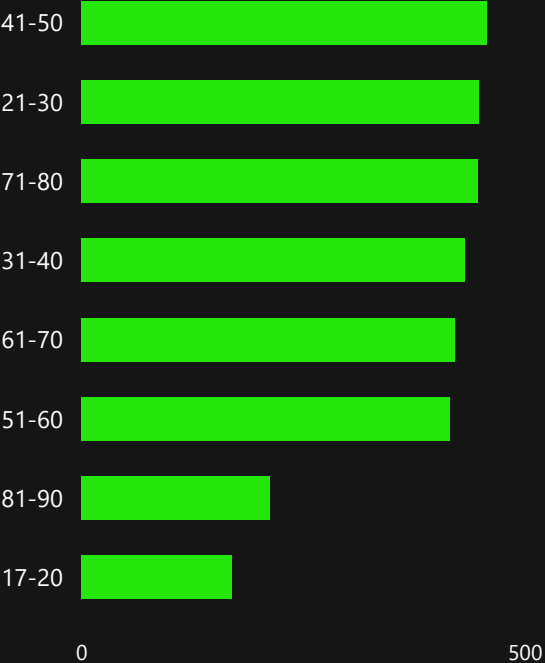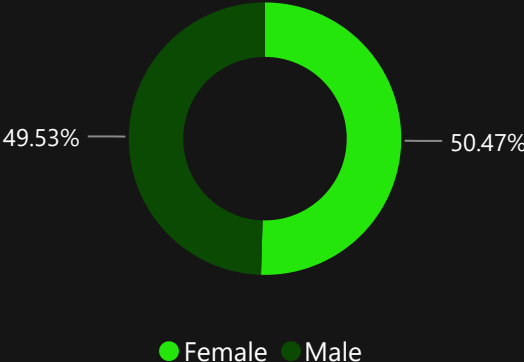
Total Customers	Average Age	Cities Covered
2933	51	22

Gender
All

Age Gro...
All

City
All

1. Age Group Distribution

Age Group	
41-50	
21-30	
71-80	
31-40	
61-70	
51-60	
81-90	
17-20	

0 — 500

2. Gender Breakdown

49.53% — 50.47%

● Female ● Male

3. Customers by City

City	
Lagos	
Abuja	
Imo	
Anambra	
Oyo	
Osun	

0 — 500

Count of Customer_id

4. Occupation

Accounting	
Engineer	
Assistant	
Developer	
Specialist	
Technician	
Database Administrator	
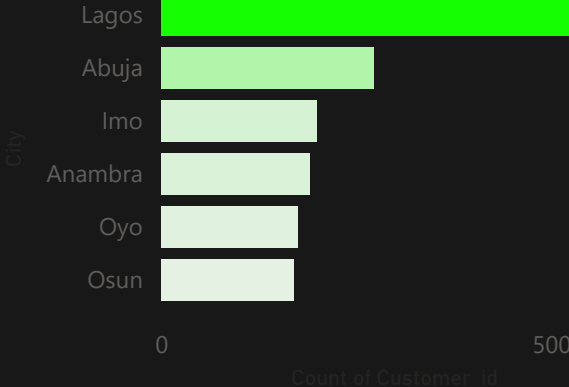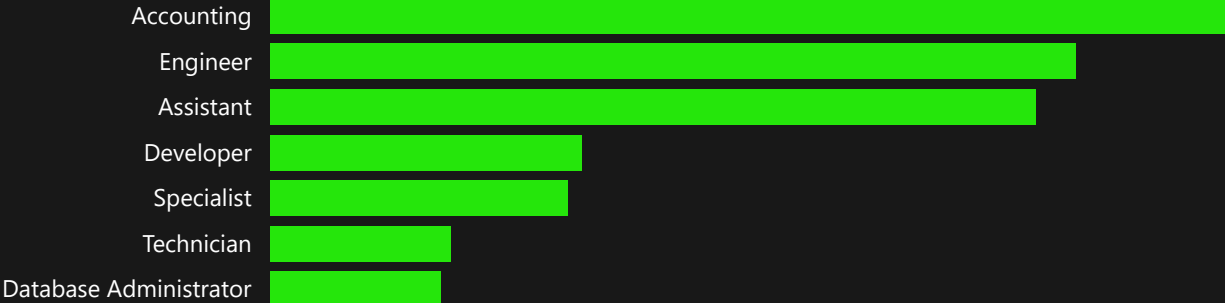
Other Distributions' Summary

Filters

Gender
All

Age Group
All

City
All

Occupation
All

Date Range
All

Account Type
All

Transaction Medi...
All

Transaction type
All

Loan Analytics

Total Loans
₦986bn

Loan Uptake Rate
10%

Total Loan Repayment
7M

1. City-wise Loan Uptake Rate

- Cross River
- Kwara
- Bayelsa
- Kano
- Sokoto

3. City-wise Loan Repayment

- Lagos
- Abuja
- Anambra
- Ogun
- Kaduna

2. Uptake Rate by Age Group

- 81-90
- 71-80
- 61-70
- 51-60
- 41-50

0%   10%

4. Repayment by Age Group

- 61-70
- 71-80
- 51-60
- 41-50
- 81-90

0M   1M

Transaction Patterns

Most Common Transaction Type
Money Transfer

Peak Transaction Day
Thursday

5. Top Transaction Category

- Money Transfer
- Money Deposit
- Cash Withdrawal
- Online Payment
- Loan Payment
- Checks

₦0M   ₦10M   ₦20M

6. Top Medium Breakdown

- Bank
- Mobile
- ATM
- Internet Banking
- Informal Services

0   500

Account Balance Distribution

Total Accounts
3000

Total Balance
₦3.78T

7. Total Balance by Account Type

- Domiciliary
- Current
- Savings
- Corporate
- Joint
- Fixed Deposit

₦0T   ₦1T

8. Total Balance by Cities

- Lagos
- Abuja
- Imo
- Anambra
- Oyo
- Osun

₦0bn   ₦500bn