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Problem description: How to increase cross selling of Banking Products -- XYZ credit union in Latin America is performing very well in selling the Banking products (eg: Credit card, deposit account, retirement account, safe deposit box etc) but their existing customer is not not buying more than 1 product which means bank is not performing good in cross selling (Bank is not able to sell their other offerings to existing customer). XYZ Credit Union decided to approach ABC analytics to solve their problem
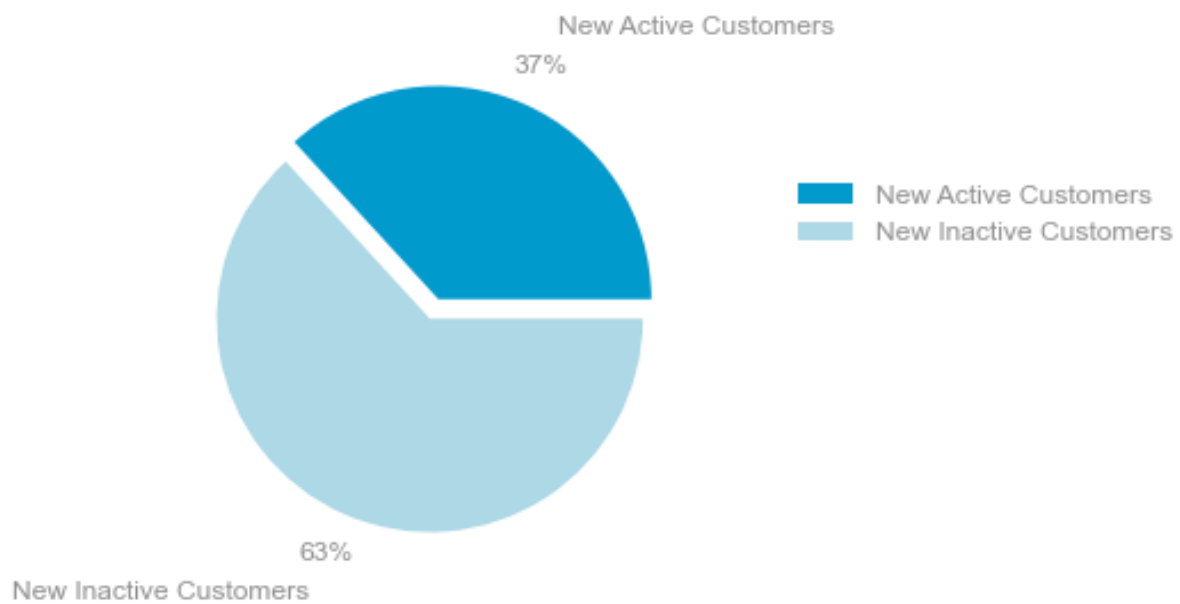
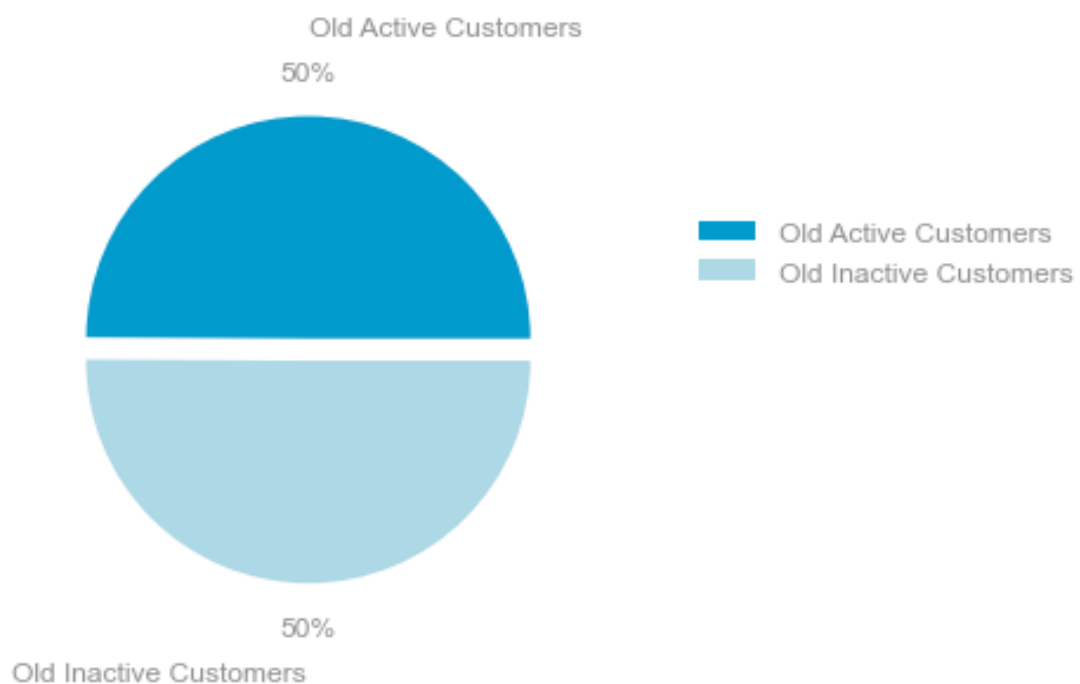Github Repo link: https://github.com/BananaPea/VC.git
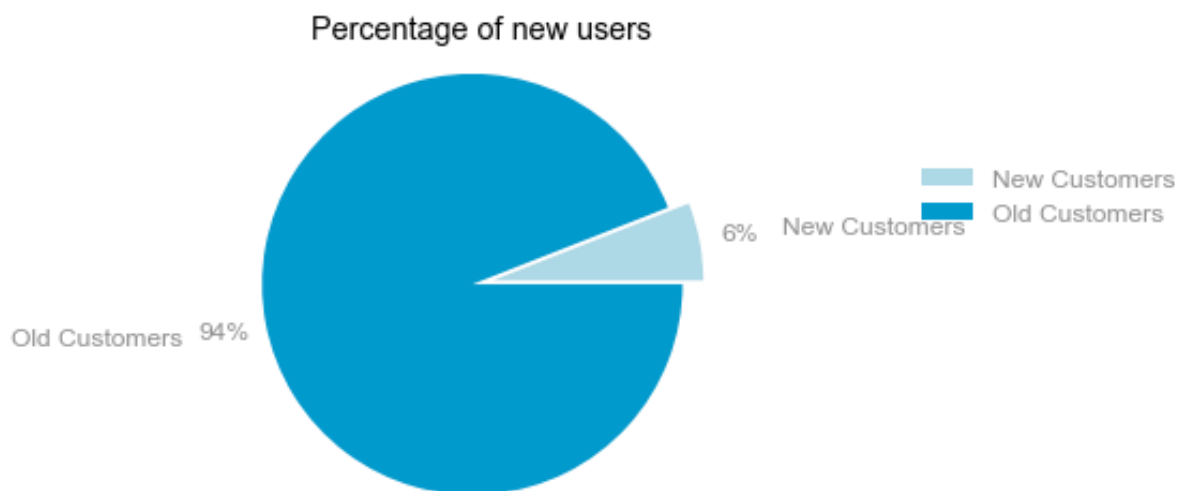
Based on the graph above, it is clear that the proportion of new customers is relatively tiny by comparison to the proportion of old customers. Therefore, one of the key focus for the company is to expand the new customers in order to expand the cross-selling business.

The group of old customers has bigger age span than the group of new customers has. Other than that, two groups of customers have the different medians and the IQRs, so the majorities of customers' age from 20 to 40 is the main force of the new customers. Hence, the company can put more attention on the product for 20 to 40 age for attracting new customers in the business of cross selling.

Percentage of new active users

New Active Customers
37%

- New Active Customers
- New Inactive Customers

63%
New Inactive Customers

Percentage of new active users

Old Active Customers
50%

- Old Active Customers
- Old Inactive Customers

50%
Old Inactive Customers

Based on two pie charts above, which display the ratio of active and inactive customers in the groups of new and old customers main aged group, it obvious that the number of active customers is dominated that of inactive customers in the group of new customers. However, in the group of old customers, the number of active customers is equal to that of inactive customers. Therefore, expanding the business for new customers is the key to success in cross selling.