easyMoney – Analysis Dashboard

| Number of entries	Total of customers	Top country (99.97%)
5.963 K	**456.373**	**ES**

Average salary by segment

Segment	Salary (€)
Universitario	86603,15
Particular	88759,77
Top	114305,89

Average salary by age group

Age Group	Salary (€)
Adults	87537,06
Old Age	108776,28
Senior	100109,30
Teenager	124587,05
Young Adults	86380,11

% Customers by Segment

- Universitario 64,63%
- Particular 35,94%
- Top 2,28%
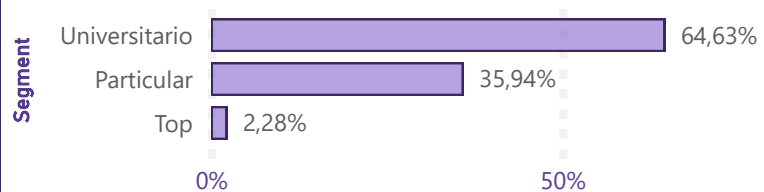
% Customers by Gender

- Male 51,63%
- Female 48,37%
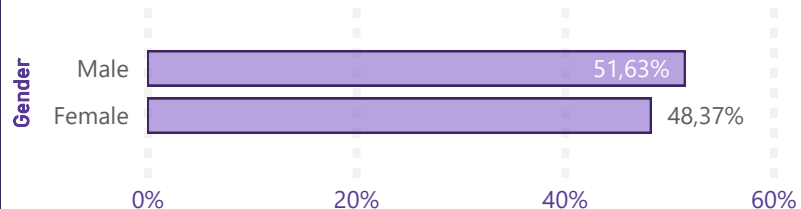
Active Customers VS Ingestion Date

Active customer ●0.0 ●1.0

Customers / Ingestion Date
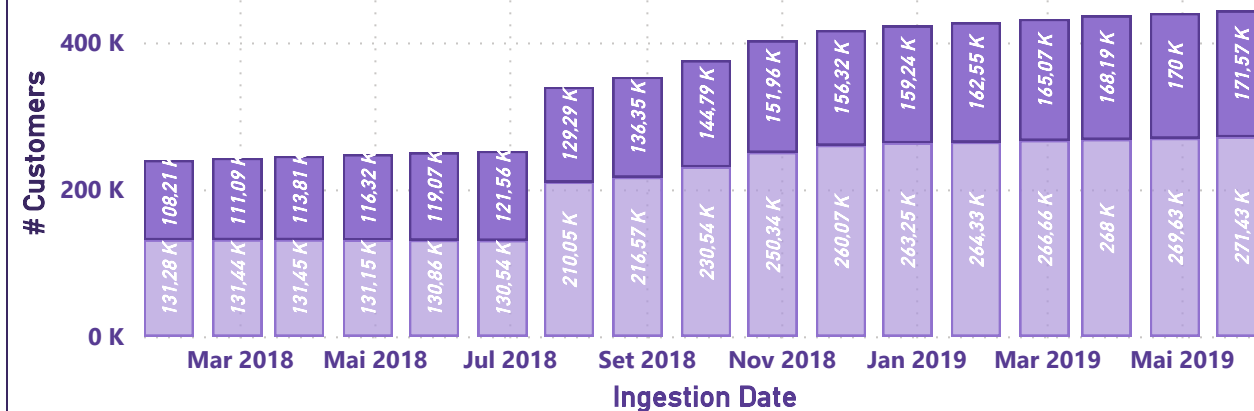
Total Monthly Sales - 2019

Legend:
- credit_card
- debit_card
- em_account_p
- em_acount
- emc_account
- funds
- loans
- long_term_deposit
- mortgage

Filters
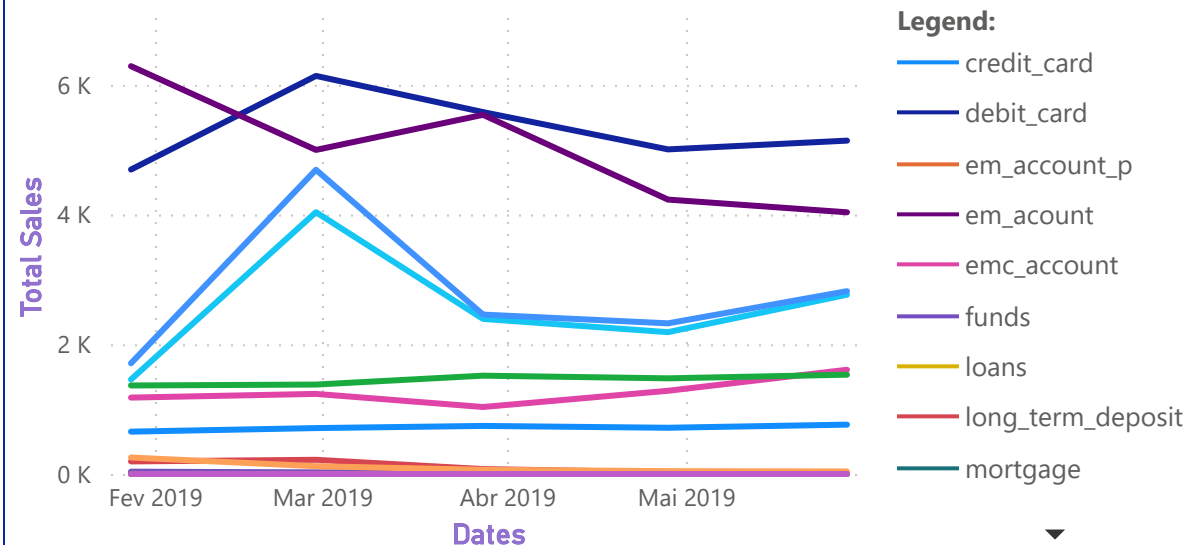
- New/Old Customer: 0 | 1
- Active Customer: 0.0 | 1.0
- Salary Level: 0 | 1
- Ingestion Date: 28-01-2018 — 28-05-2019

Total Sales May 2019

- debit_card 5140
- em_acount 4035
- pension_plan 2819
- payroll 2764
- emc_account 1607
- payroll_acco... 1531
- credit_card
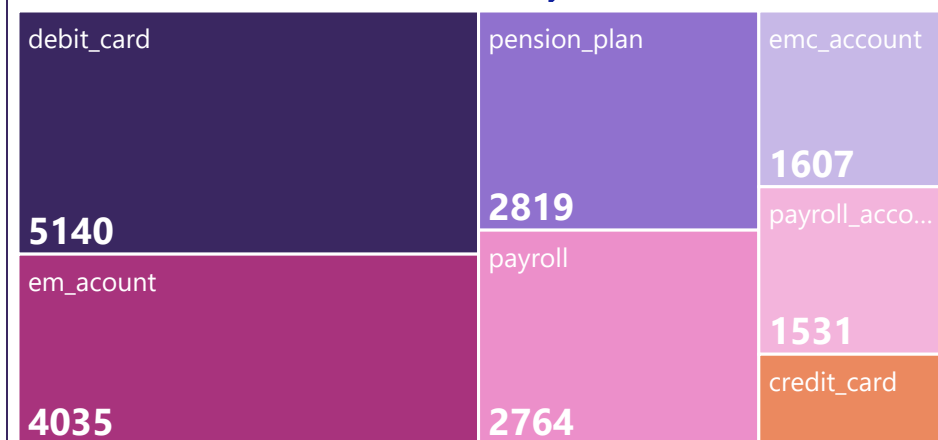
Total of sales	Total of churn
635250	**196041**

easyMoney – Segmentation Dashboard

Number of entries	Total of customers	Total of sales	Top country (99.97%)
5.963 K	456.373	635250	ES

Heatmap of PCA Components VS Segmentation Features

Components vs Original Features

Components vs Original Features
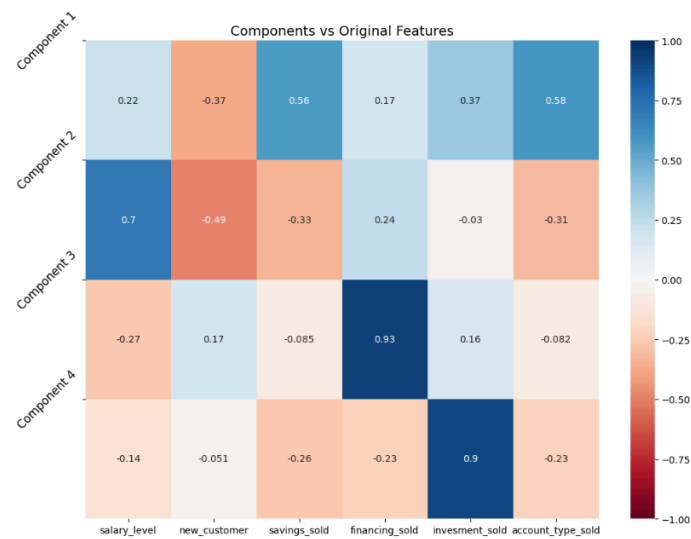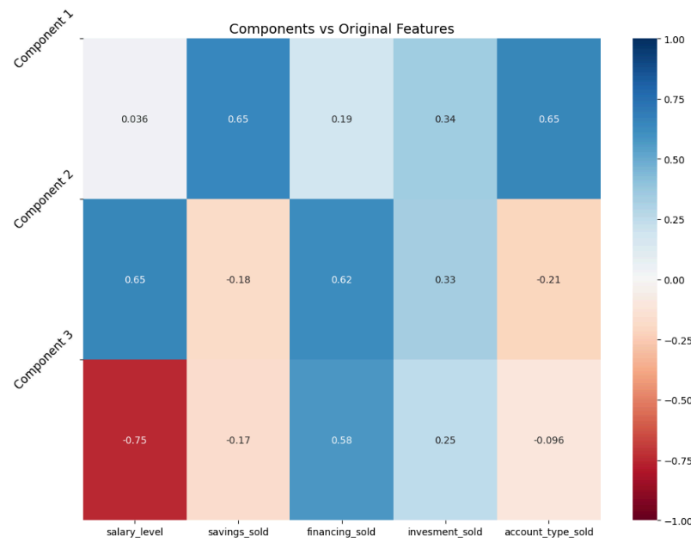
Salary level ⌄
| 0 | 1 |

Active Customer ⌄
| 0.0 | 1.0 |

Gender
| Female | Male | Unknown |

New Customer ⌄
| 0 | 1 |

Average Salary and Average total sales by Customer Segment

● Salary (€) ● Average sales/ customer
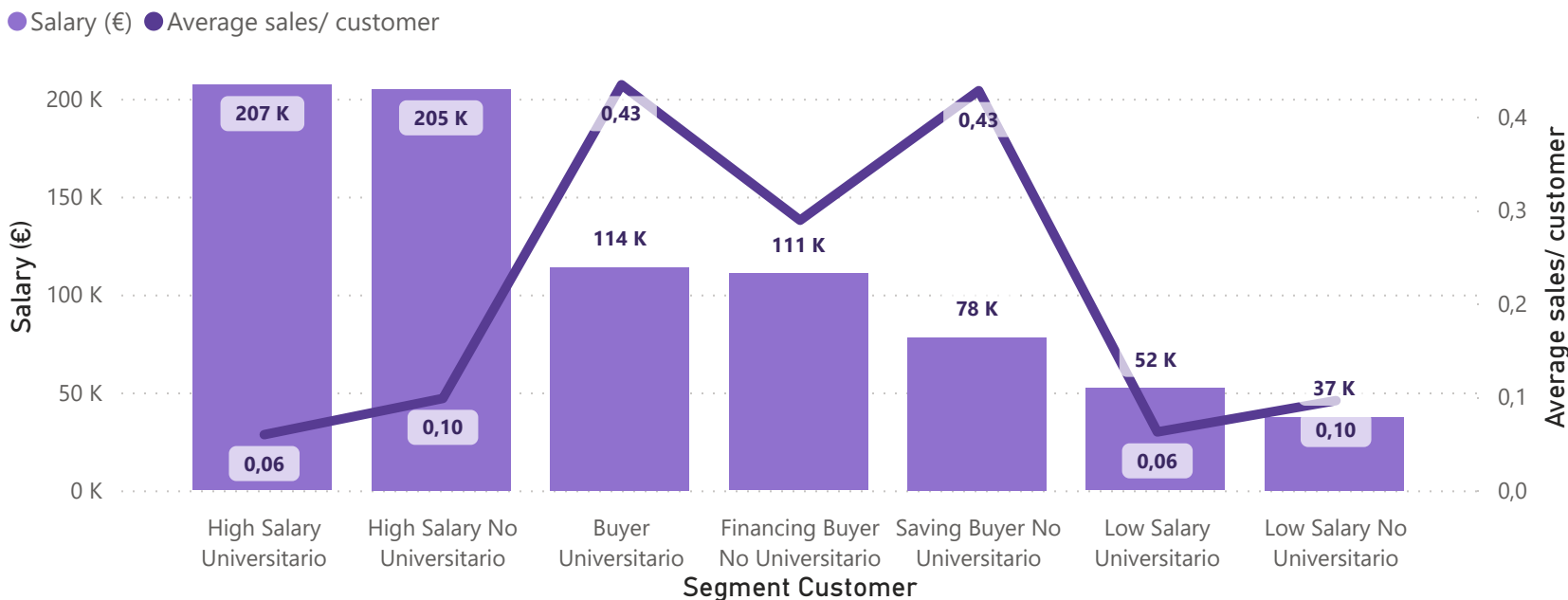
Average age by Customer Segment
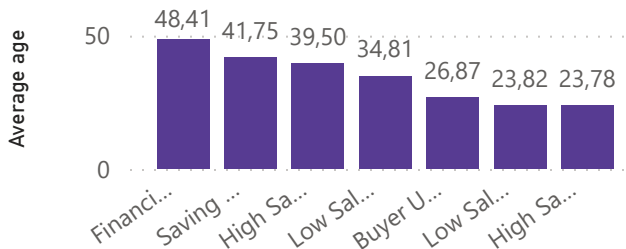
Total em acount Sales	Total pension plan Sales	Total credit card Sales
347448	46552	14491

Total debit card Sales	Total payroll account Sales	Total payroll Sales
99040	35908	43165

easyMoney – Recommendation Dashboard

Number of entries	Total of customers	Total of sales	Top country (99.97%)
5.963 K	456.373	635250	ES

Revenues by product type (€)

Product Type	Revenue ▼
Financing	60
Investment	40
Saving	40
Account Type	10

% Revenue of each Product by Segment (Estimation of 2018/2019)

Product Type	Low Salary Univ	High Salary Univ	Buyer Univ	Low Salary NUniv ▲	High Salary NUniv	Savings Buyer NUniv	Financing Buyer NUniv	Total by Product
Financing	1,00	1,00	8,70	0,00	0,00	0,00	89,30	100,00
Investment	0,80	0,50	13,80	7,20	6,20	65,30	6,20	100,00
Savings	1,90	1,30	20,00	7,70	8,30	57,80	3,10	100,00
All Products	16,90	6,00	11,00	21,00	7,90	32,80	4,50	100,00
Account Type	25,90	8,90	6,80	29,20	8,20	19,70	1,40	100,00
% Customers	38,90	14,10	2,00	29,30	8,80	6,10	0,80	100,00

Modeling - Gradient Boosting Classifier

Performance of Models (%) - Test

● Precision ● Accuracy ● Recall

Financing: 98, 100, 90
Savings: 91, 96, 63
Investment: 83, 98, 9
Account Type: 82, 81, 97

Estimated positive response rate by product type and segment

Product Type	High Salary NUniv	Financing Buyer NUniv	Low Salary NUniv	Low Salary Univ	High Salary Univ	Buyer NUniv	Buyer Univ
Account Type	0,95	1,00	0,77	1,00	1,00	1,00	1,00
Financing	0,00	1,00	0,00	0,00	0,00	0,00	0,00
Investment	0,00	0,00	0,00	0,00	0,00	0,04	0,00
Savings	0,00	0,03	0,00	0,00	0,00	0,84	0,96

Random Scenarios to send ad emails to customers

Scenario ▲	ERR (%)	ER (€)	ER6 / ER
1: Only savings	7,04	28.160,00	20
2: Only Financing	0,80	4.800,00	116
3: Only Investment	0,20	800,00	695
4: Only Account Type	92,80	92.800,00	6
5: 1/4 Each Product Type	0,00	31.640,00	18
6: Using ML	0,00	556.002,20	1

Legend:
1: Send randomly 10000 emails for saving products; 2: Send randomly 10000 emails for financing products; 3: Send randomly 10000 emails for investments products; 4: Send randomly 10000 advertisment emails for account type products; 5: Send randomly 2500 emails for each product type; 6: Send 10000 emails as recommended by ML Model; ER: Expected revenue; ER6/ER: Expected revenue of scario 6 divided by Expected revenue of each model 1 to 5.

Conclusion/Recommendation:
According to to ML Model, to maximiz our expected revenue, we should send 3158 emails For Financing Buyer Universitario customers and 6842 to some of the Buyer Universitario customers.

Suggested KPIs to monitor the project

$$Open\ rate\ =\ \frac{Total\ No.\ opened\ emails}{Total\ No.\ delivered\ emails} \times 100 \qquad \textbf{(a)}$$

$$Click\ through\ rate\ =\ \frac{Total\ No.\ clicks}{Total\ No.\ impressions} \times 100 \qquad \textbf{(b)}$$

$$Conversion\ rate\ =\ \frac{Total\ No.\ conversions}{Total\ No.\ visitors} \times 100 \qquad \textbf{(c)}$$

$$Response\ rate\ =\ \frac{Total\ No.\ email\ direct\ response}{Total\ No.\ delivered\ emails} \times 100 \qquad \textbf{(d)}$$

$$Specific\ product\ conversion\ rate\ =\ \frac{Total\ No.\ conversions\ of\ a\ specific\ product}{Total\ No.\ visitors/delivered\ emails\ for\ a\ specific\ product} \times 100\ \textbf{(e)}$$

(a) <u>Open Rate:</u> The percentage of emails opened relative to the total number of emails sent, indicating the initial level of interest from customers in the advertising messages. **(b) <u>Click-through Rate (CTR):</u>** The percentage of customers who click on the links included in the emails relative to the total number of emails sent, indicating the level of engagement with the email content. **(c) <u>Conversion Rate:</u>** The percentage of customers who take a desired action after clicking on the email link, such as making a purchase or filling out a form, relative to the total number of emails sent, indicating the success in converting interest into action. **(d) <u>Response Rate:</u>** The percentage of customers who directly respond to the advertising emails, for example, by sending a reply email or contacting the company in another way, indicating the level of engagement and interest from customers. **(e) <u>Specific Product Conversion Rate:</u>** The percentage of customers who take a desired action related to a specific product after clicking on the email link, indicating the specific interest of customers in certain products and the effectiveness of the advertising campaign segmentation.

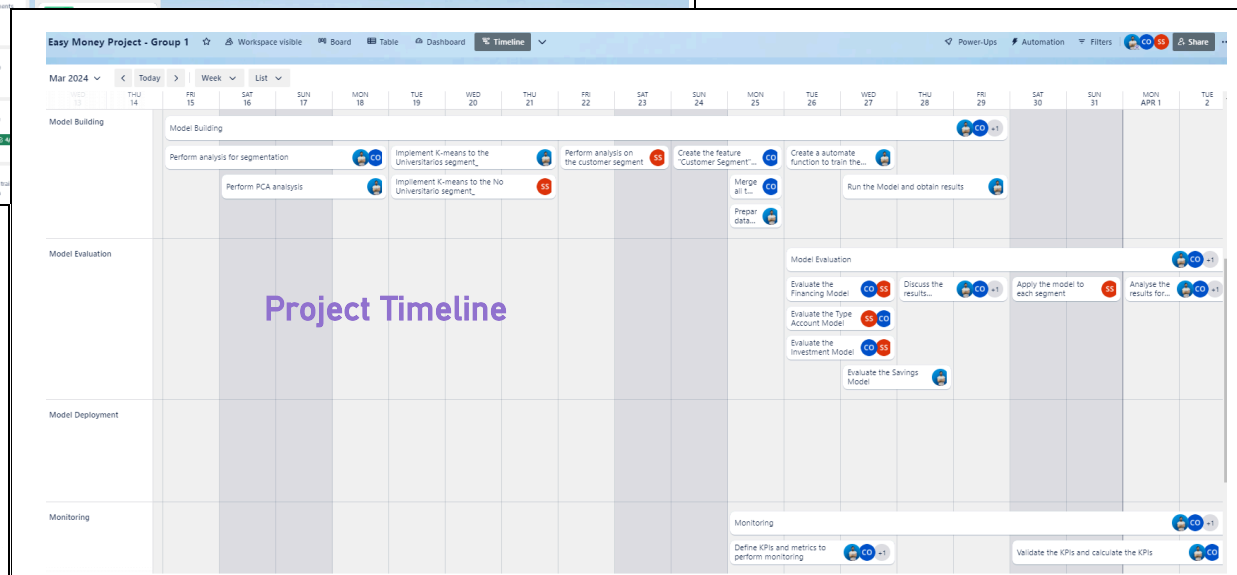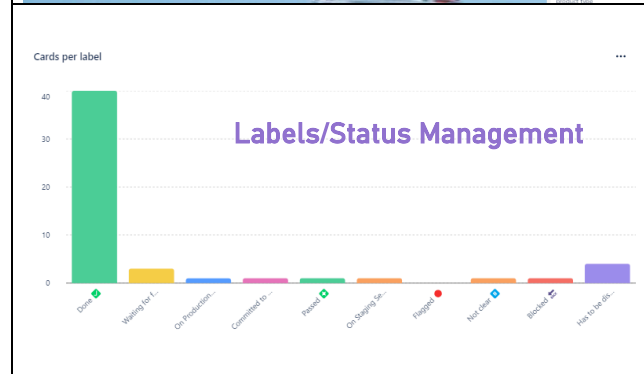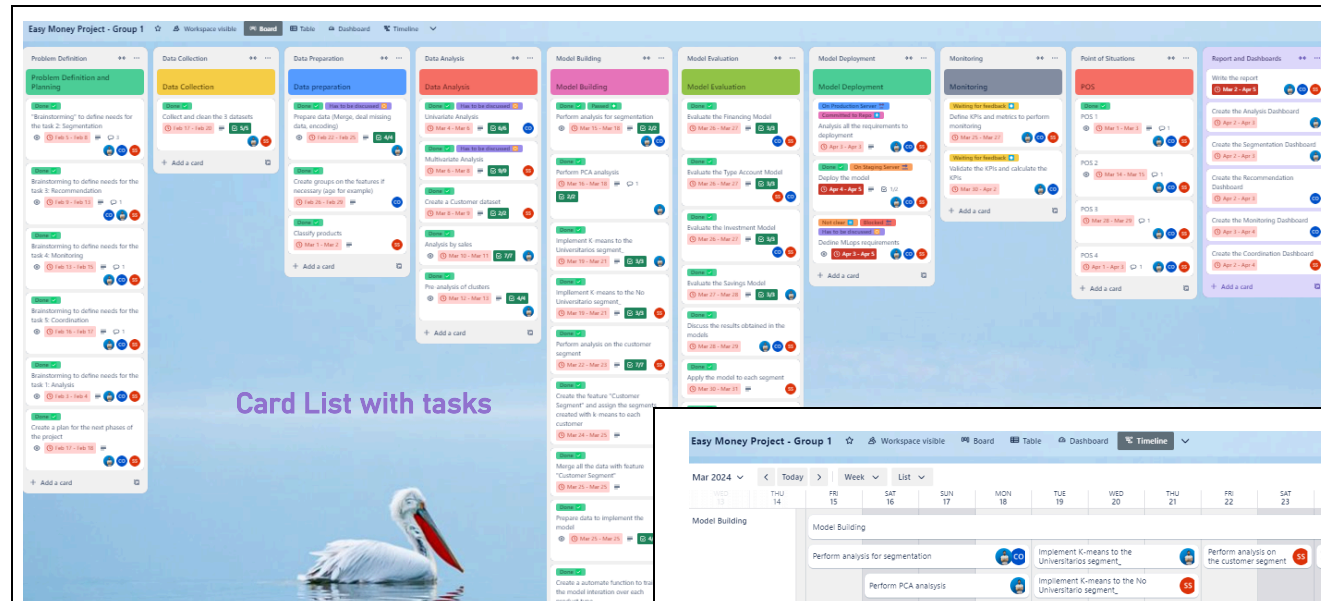# easyMoney – Coordination/Planning Dashboard

Number of entries	Total of customers	Top country (99.97%)
5.963 K	**456.373**	**ES**

Trello: web-based project management tool that utilizes a system of boards, lists, and cards to help us organize and prioritize tasks in a visual and collaborative way. One of the main advantages of Trello is <u>its simplicity and ease of use</u>, allowing us to quickly set up and <u>customize boards</u> to suit their specific workflow

Card List with tasks

Tasks Management

Labels/Status Management

Project Timeline

Details of task example