

# ANZ CUSTOMER ANALYSIS

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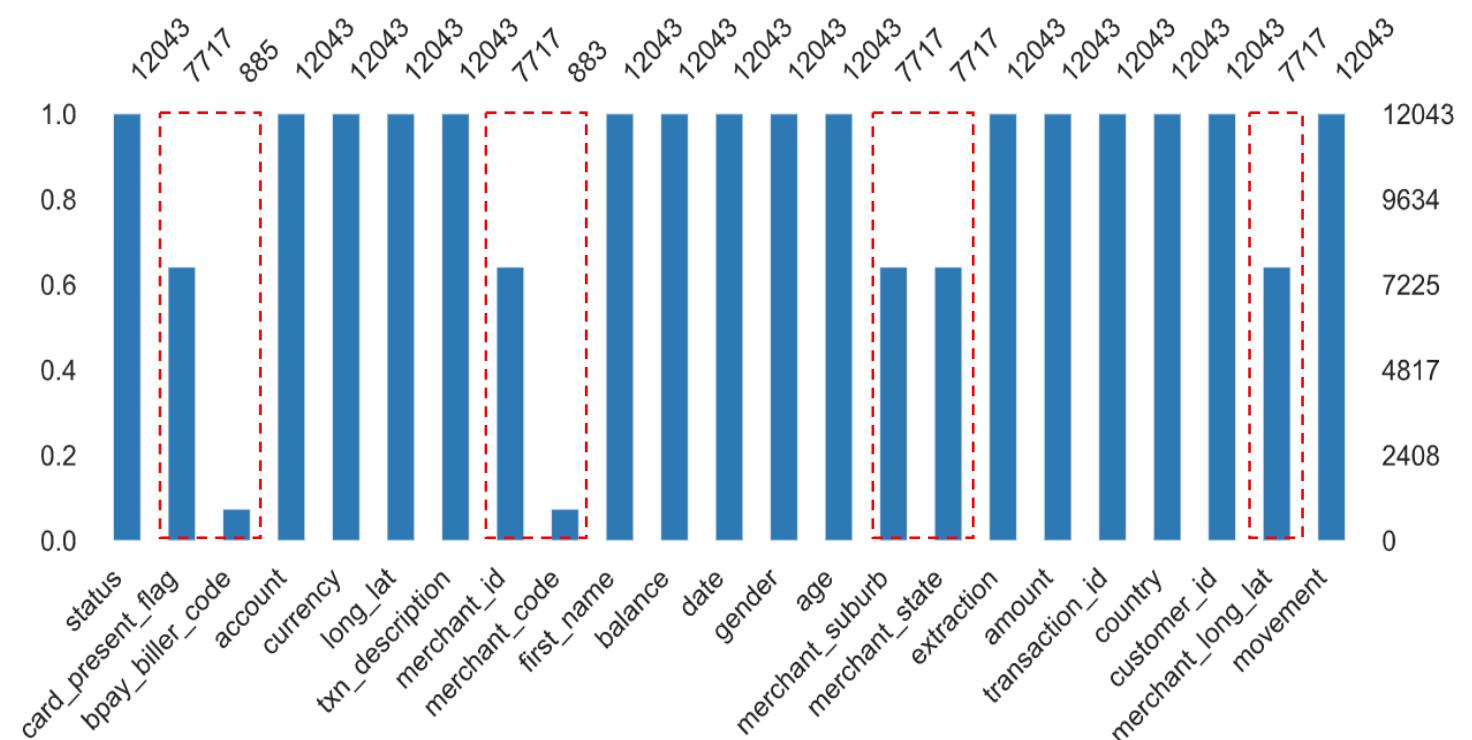


# OVERVIEW - Data Quality

- Main data quality issues - Missing values
  - 43,948 in 7 columns (15.9%)
- Data cleaning: Vary from stakeholders' needs.
  - e.g. <merchant\_state> is critical when analysing customer's behaviors by locations, so data cleaning is required here. However, if analysing customers' behaviors by gender, no need for cleaning in this case.

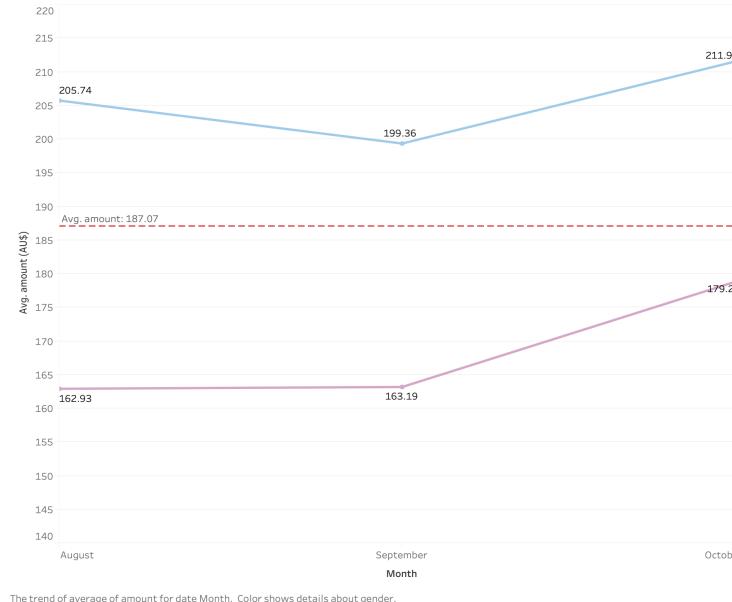
## Overview

Overview	Reproduction	Warnings 29
<strong>Dataset statistics</strong>		
Number of variables 23		
Number of observations	12043	
Missing cells	43948	
Missing cells (%)	15.9%	
Duplicate rows	0	
Duplicate rows (%)	0.0%	
Total size in memory	2.1 MiB	
Average record size in memory	184.0 B	



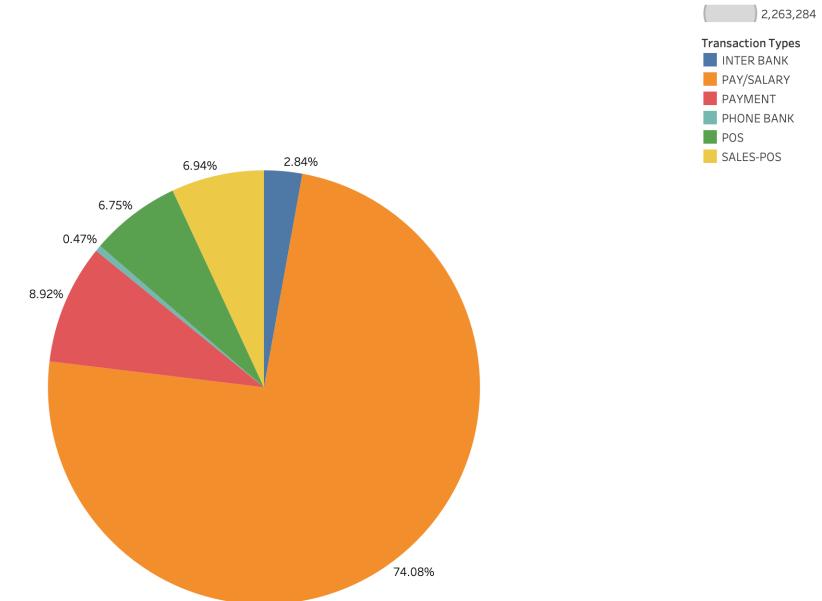
# OVERVIEW ANALYSIS

ANZ Monthly Average Transactions by Gender  
Aug - Oct 2018



- The average amount of transactions is AU\$187.07 during Aug - Oct 2018.
- Male's transactions are always above the average line and much more than female's in these three months.

ANZ Account Transaction Types  
Aug - Oct 2018



- The majority amount of transactions occurred in "PAY/SALARY" which indicates the resource of payment is mainly from the salary.
- "PHONE BANK" occupies the least (0.47%), this may support decisions on decrease cost in Phone Bank service.

# ANALYSIS by STATES

- Missing values on the states information significantly affect the analysis result (Null).
- Generally, accounts from North Territory have the largest amount of balance specially for males' account which are far ahead from other states. While for the second one in Victoria, account balance is distributed almost 50-50 between female and male. Reasons needs to be further investigated.
- For transaction amount, males amount is larger than female in ACT, NSW and NT, but in SA and TAS, female's transaction amount is larger.

