Retail Banking Customer Report

Executive Summary

This project analyzes retail banking customer data to identify segmentation patterns, cross-selling opportunities, and strategic prioritization of high-value clients. Using SQL, Python, and Tableau, we developed a structured analytical framework to support data-driven decision-making in a retail banking environment.

Key Findings

- Strong positive correlation between income and account balance.
- Investment product adoption is significantly higher among high-income customers.
- Medium-income segment demonstrates loan penetration.
- Customer scoring model successfully identifies high-value priority clients.
- Cross-selling opportunity exists among high-income customers without investment products.

Strategic Recommendations

- Launch targeted investment campaigns for high-income, non-investment customers.
- Prioritize top-scoring customers for relationship management initiatives.
- Implement proactive engagement strategy for medium-income loan customers.
- Use customer scoring framework for campaign targeting and portfolio optimization.

Potential Business Impact

Applying data-driven segmentation and customer prioritization can improve cross-sell conversion rates, optimize relationship management resources, and enhance overall portfolio profitability. The analytical framework demonstrated in this project provides a scalable foundation for advanced predictive modeling and campaign optimization.