

Cross Selling Credit Union

LISUM12: Data Glacier Project EDA Presentation

Team Details

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Problem Description

- ❖ XYZ credit union in Latin America is performing very well in selling the banking products (e.g.: credit card, deposit account, retirement account, safe deposit box etc.). However, their existing customers are not buying more than one product which means bank is not performing well in cross-selling (Bank is not able to sell their other offerings to existing customer). XYZ Credit Union decided to approach Team Coltenback to solve their problem.

Exploratory Data Analysis

- I began the exploratory data analysis (EDA) by taking the little experience I gained from last week's cleaning and transforming the data and applying it to this week's assignment, but on a larger scale. I found all the count values of each variable and the sum of each variable to get a vague sense of how many accounts there were in all the options that the bank offered.

	Count	Sum
Partitioned Date	13647309	Sex 6195253.0
Customer Code	13647309	Age 547254475
Employee Index	13619575	Seniority 1043121946
Country Residence	13619575	Primary Customer 16049289.0
Sex	13619505	Activity Index 6235185.0
Age	13647309	Savings Account 1396
Date Joined	13619575	Guarantees 316
New Customer Index	13619575	Current Accounts 8945588
Seniority	13647309	Derivative Account 5376
Primary Customer	13619575	Payroll Account 1103620
Last Date as Primary Customer	24793	Junior Account 129297
Customer Type at Beginning of Month	13497528	More Particular Account 132742
Customer Relation Type at Beginning of Month	13497528	Particular Account 1760616
Resident Country is Bank Country	13619575	Particular Plus Account 591008
Birth Country Different Than Bank Country	13619575	Short-Term Deposits 24275
Spouse Index	1808	Medium-Term Deposits 22668
Channel Used to Join	13461183	Long-Term Deposits 586381
Deceased	13619575	E-Account 1129227
Address Type	13619574	Funds 252284
Province Code	13553718	Mortgage 80336
Province Name	13553718	Pensions 125159
Activity Index	13619575	Loans 35857
Gross Household Income	10852934	Taxes 716980
Segmentation	13457941	Credit Card 605786
Savings Account	13647309	Securities 349475
Guarantees	13647309	Home Account 52511
Current Accounts	13647309	Payroll 745961.0
Derivative Account	13647309	Pension 810085.0
Payroll Account	13647309	Direct Debit 1745712
Junior Account	13647309	
More Particular Account	13647309	
Particular Account	13647309	
Particular Plus Account	13647309	
Short-Term Deposits	13647309	
Medium-Term Deposits	13647309	
Long-Term Deposits	13647309	
E-Account	13647309	
Funds	13647309	
Mortgage	13647309	
Pensions	13647309	
Loans	13647309	
Taxes	13647309	
Credit Card	13647309	
Securities	13647309	
Home Account	13647309	
Payroll	13631246	
Pension	13631246	
Direct Debit	13647309	

Exploratory Data Analysis

- ❖ I then found the means and medians of each variable to see which accounts of the bank were doing better than the others.

Means

```
Sex 0.4548809226179659
Age 40.179063945866545
Seniority 76.53790062202006
Primary Customer 1.1783986651565852
Activity Index 0.45781054107782365
Gross Household Income 134254.31823814093
Savings Account 0.00010229122825606132
Guarantees 2.3154747943349124e-05
Current Accounts 0.6554836561552171
Derivative Account 0.0003939238131121674
Payroll Account 0.08086722444695874
Junior Account 0.00947417545832662
More Particular Account 0.00972660617562041
Particular Account 0.12900829020578342
Particular Plus Account 0.043305826811717976
Short-Term Deposits 0.0017787389440658229
Medium-Term Deposits 0.0016609867923412594
Long-Term Deposits 0.042966785613193045
E-Account 0.0827435650500769
Funds 0.018485988702974337
Mortgage 0.005886581742964858
Pensions 0.00917096549949884
Loans 0.002627404420900853
Taxes 0.05253636449500777
Credit Card 0.04438867765066359
Securities 0.025607612460449163
Home Account 0.0038477182571303985
Payroll 0.054724344348271614
Pension 0.05942853646687911
Direct Debit 0.127916206777468
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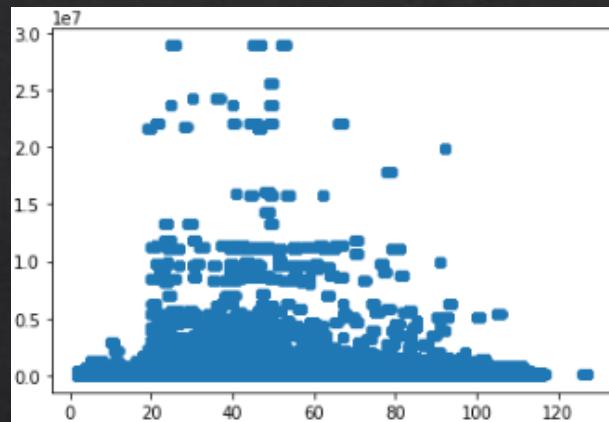
Medians

```
Sex 0.0
Age 39.0
Seniority 50.0
Primary Customer 1.0
Activity Index 0.0
Gross Household Income 101850.0
Savings Account 0.0
Guarantees 0.0
Current Accounts 1.0
Derivative Account 0.0
Payroll Account 0.0
Junior Account 0.0
More Particular Account 0.0
Particular Account 0.0
Particular Plus Account 0.0
Short-Term Deposits 0.0
Medium-Term Deposits 0.0
Long-Term Deposits 0.0
E-Account 0.0
Funds 0.0
Mortgage 0.0
Pensions 0.0
Loans 0.0
Taxes 0.0
Credit Card 0.0
Securities 0.0
Home Account 0.0
Payroll 0.0
Pension 0.0
Direct Debit 0.0
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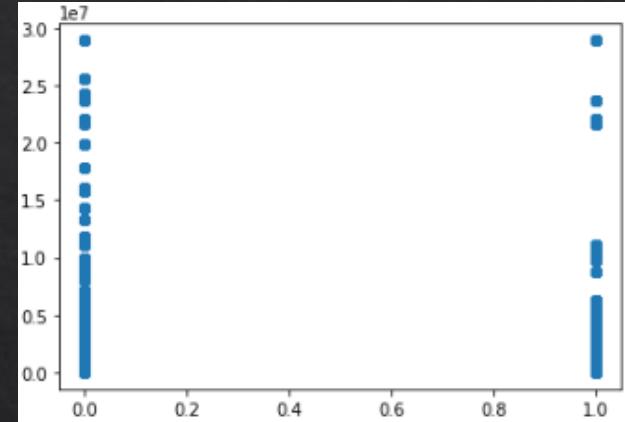
Exploratory Data Analysis

- ❖ Then, I created some visualizations with the variables and compared them to Gross Household Income. I did this assuming the greater the wealth of a family, the greater the possible amount of money that could be trusted with the bank. Though the visualizations helped a little, they couldn't paint a full picture.

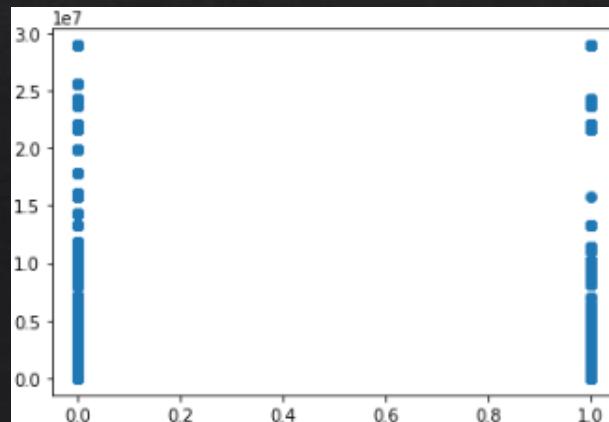
Gross Household Income by Age



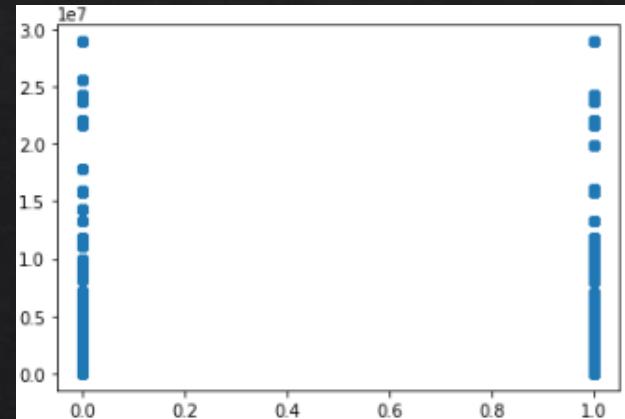
Gross Household Income by E-Account



Gross Household Income by Direct Debit



Gross Household Income by Activity Index



Exploratory Data Analysis

- ❖ So, I decided to find the correlation (Pearson's r) values between each of the variables, especially gross household income, and see if I could find any correlations between them. Although it wasn't giving me all the information I wanted, specifically for the variables of Sex and Age, I changed a couple of the variables to make them able to be correlated.

Full Correlation Table

	Sex	New Customer Index	Age	Customer Seniority	Primary Customer	Resident Country is Bank	Birth Country Different Than Bank Country	Spouse Index	Deceased	Activity Index	Gross Household Income	Savings Account	Guarantees	Current Accounts	Derivative Account	Payroll Account	Junior Account	More Particular Account	Particular Plus Account	Particular Account	Short-Term Deposits	Medium-Term Deposits	Long-Term Deposits	E-Account	Funds	Mortgage	Pensions	Loans	Taxes	Credit Card	Securities	Home Account	Payroll	Pension	Direct Debit		
Sex	1	-0.12359	0.024902	-0.00396	-0.00059	0.012855	0.010159	0.113889	-0.01483	-0.05212	-0.007568	-0.00427	-0.001921	0.036655	-0.01263	-0.02719	0.005916	-0.01049	-0.06242	-0.02937	-0.002071	-0.00329	-0.023505	-0.042111	-0.04157	-0.02664	-0.01625	-0.01452	-0.05108	-0.047341	-0.05463	-0.01021	-0.01986	-0.02106	-0.04729		
Age	-0.12359	1	-0.15279	0.105567	-0.00087	-0.02946	-0.01652	-0.08281	0.109344	0.135249	0.067631	0.004951	0.000912	-0.16767	0.013363	0.068959	-0.15239	0.035484	0.317002	0.117488	0.017725	0.028532	0.175474	0.142814	0.115399	0.037736	0.065969	0.019566	0.087455	0.10082	0.110106	0.017366	0.043252	0.07142	0.08864		
New Customer Index	0.024902	-0.15279	1	-0.01114	0.063021	0.01694	0.016996	-0.02621	-0.01263	-0.00424	-0.030742	-0.00255	-0.001019	0.002846	-0.00459	-0.04699	-0.01122	0.041261	-0.09691	-0.05356	0.087791	-0.01005	-0.03955	-0.059726	-0.03274	-0.01931	-0.02328	-0.01258	-0.05501	-0.051815	-0.038225	-0.01561	-0.03688	-0.03937	-0.053103		
Seniority	-0.00396	0.105567	-0.01114	1	-0.00103	-0.00219	-0.0009	0.030794	0.002182	0.005027	0.002672	0.000477	0.000226	0.036575	0.000597	0.009866	0.000278	-0.00363	0.012087	0.007013	-0.015184	0.001694	0.008428	0.006571	0.004875	-0.00126	0.003134	-0.04	-0.06337	0.008151	0.005861	0.002215	0.004929	0.005156	0.012985		
Primary Customer	-0.00059	-0.00087	0.063021	-0.00103	1	0.02058	0.004602	-0.00562	0.017776	-0.03303	-0.000249	-0.00043	-0.000206	-0.04695	-0.00085	-0.01154	-0.00256	-0.00096	-0.01425	-0.00802	0.00666	-0.00115	-0.008047	-0.009846	-0.0053	-0.00315	-0.00402	-0.00188	-0.00602	-0.008518	-0.006373	-0.00266	-0.00965	-0.011989			
Resident Country is Bank	0.012855	-0.02946	0.01694	-0.00219	0.002058	1	-0.246658	NaN	-0.00038	-0.01376	-0.00148	0.000706	-0.0034	-0.01251	0.000479	0.016264	0.006632	0.03698	-0.02021	0.00404	0.000918	-0.00596	0.001642	0.004881	-0.00793	0.0033	-0.00175	0.002083	0.007568	0.003258	-0.018717	0.003174	0.014824	0.014919	0.011704		
Country is Bank	0.010159	-0.01652	0.016996	-0.0009	0.004602	-0.24666	1	-0.01244	-0.00712	-0.02109	-0.005723	0.000578	-0.001074	-0.02366	-0.00324	-0.00474	-0.01924	-0.00067	-0.03416	-0.01259	-0.005495	-0.00303	-0.03154	-0.028999	-0.0168	-0.01143	-0.00495	0.031036	0.007773	-0.001367	-0.017942	-0.00279	-0.00689	-0.00856	-0.003418		
Birth Country	0.0113899	-0.08281	-0.02621	0.030794	-0.00562	NaN	-0.012439	1	-0.00397	0.041176	-0.054439	NaN	-0.009492	-0.11853	NaN	0.172047	NaN	-0.0103	-0.06007	-0.05426	-0.004588	-0.00562	-0.04302	0.053851	-0.04354	-0.03199	0.143582	-0.02504	-0.05459	-0.074667	0.132255	-0.01349	0.227092	0.21249	0.049243		
Bank Country	-0.01483	0.109344	-0.01263	0.002182	0.017776	-0.00038	-0.007117	-0.00397	1	0.001147	0.008964	-0.00051	-0.000244	-0.01394	0.000241	-0.01057	-0.00495	-0.00247	0.01835	0.001911	0.00025	-0.0001	-0.001407	-0.00603	0.009688	0.003282	0.002177	0.003296	0.00101	-0.010262	0.007082	-0.00183	-0.01147	-0.01102	-0.012925		
Different Than Bank Country	-0.005212	0.135249	-0.00424	0.005027	-0.03303	-0.01376	-0.021085	0.041176	0.001147	1	0.060746	0.005574	0.005242	0.170152	0.017899	0.31544	0.071464	0.066172	0.193966	0.156211	0.036943	0.044162	0.228881	0.284509	0.147586	0.083339	0.103684	0.036457	0.222989	0.23232	0.17332	0.039814	0.260518	0.272069	0.412218		
Gross Household Income	-0.00757	0.067631	-0.03074	0.002672	-0.00025	-0.00148	-0.005723	-0.05444	0.008964	0.060746	1	0.006067	0.004039	-0.05389	0.004521	0.034652	0.024202	0.007335	0.085797	0.051297	0.000305	0.006347	0.045854	0.054914	0.055592	0.008116	0.044143	-0.01063	0.072117	0.05606	0.067869	0.023001	0.026598	0.032057	0.038665		
Savings Account	-0.00427	0.004951	-0.00255	0.000477	-0.00043	0.000706	0.000578	NaN	-0.00051	0.005574	0.006067	1	-0.00049	-0.00108	-0.0002	0.001146	-0.00099	-0.00071	0.009616	0.004184	-0.000427	-0.00041	0.002037	0.001565	0.001355	0.002442	0.005639	-0.00052	0.00762	0.001444	0.006265	0.014351	0.000242	0.000093	0.00322		
Guarantees	-0.00192	0.000912	-0.00102	0.000226	-0.00021	-0.0034	-0.001074	-0.00949	-0.00024	0.005242	0.004039	-4.9E-05	1	-0.00177	-9.6E-05	0.010302	-0.00047	0.001695	0.001828	0.008702	-0.000203	0.000552	0.01609	0.011931	0.003975	-0.00037	0.002253	-0.00025	0.011016	0.010423	0.013198	-0.0003	0.011704	0.011163	0.011151		
Current Accounts	0.036655	-0.16767	0.002846	0.036575	-0.04695	-0.01251	-0.023655	-0.11853	-0.01394	0.170152	-0.053887	-0.00108	-0.001767	1	0.00321	0.345457	-0.13482	-0.02465	0.003798	-0.05078	-0.003055	0.012498	0.010251	-0.076882	0.010201	-0.04697	-0.03073	-0.02876	-0.09158	-0.095949	0.014066	-0.00551	0.25773	-0.27089	-0.069308		
Derivative Account	-0.01263	0.013363	-0.00459	0.000597	-0.00085	0.000479	-0.003244	NaN	0.000241	0.017899	-0.004521	-0.0002	-0.000096	0.00321	1	0.008509	-0.00194	-0.00152	0.012585	0.007151	0.000652	0.01095	0.004279	0.010484	0.017096	0.001513	0.013004	0.001434	0.011231	0.009599	0.033319	0.00479	0.006686	0.0074	0.009136		
Payroll Account	-0.02719	0.068959	-0.04699	0.009866	-0.01154	0.016264	-0.004743	0.172047	-0.01057	0.31544	0.034652	0.001146	0.010302	0.345457	0.0808509	1	-0.02901	0.024416	0.021291	0.186533	-0.002743	0.014493	0.095624	0.306321	0.085948	0.155558	0.102922	0.0202517	0.319811	0.386852	0.122338	0.030378	0.757957	0.790128	0.535626		
Junior Account	0.005916	-0.15239	-0.01122	0.000278	-0.00256	0.006632	-0.019236	NaN	-0.00495	0.071464	0.024202	-0.00099	-0.000471	-0.13482	-0.00194	-0.02901	1	-0.00969	-0.03764	-0.02081	-0.004128	-0.00399	-0.019685	-0.029327	-0.01342	-0.00753	-0.00941	-0.00502	-0.02241	-0.021078	-0.015855	-0.00608	-0.02327	-0.037449			
More Particular Account	-0.01049	0.035484	0.041261	-0.00363	-0.00096	0.003698	-0.000673	-0.0103	-0.00247	0.066172	0.007335	-0.00071	0.01695	-0.02465	-0.00152	0.024416	-0.00969	1	-0.03603	-0.0183	0.016547	-0.00074	0.007782	-0.011362	-0.00215	-0.00507	-0.0264	-0.00417	0.013283	0.02031	0.001634	-0.00564	0.021845	0.021794	0.029004		
Particular Account	-0.06242	0.317002	-0.09691	0.012087	-0.01425	-0.02021	-0.034163	-0.06007	0.031835	0.169366	0.085797	0.009616	0.01828	0.030798	0.012585	0.021291	-0.03764	0.03603	1	0.037871	0.000567	0.04065	0.077666	-0.0102	0.087223	0.018857	0.049246	-0.00911	0.061071	0.063697	0.096055	0.062589	0.027068	0.082114	0.04304	0.049243	
Particular Plus Account	-0.02937	0.117488	-0.05356	0.007013	-0.00802	0.00404	-0.012588	-0.05426	0.001911	0.156211	0.051297	0.004184	0.008702	-0.05078	0.007151	0.186533	-0.02081	-0.0183	0.037871	1	-0.000412	0.022891	0.074684	0.067205	0.067732	0.07065	0.062644	-0.00185	0.018671	0.016766	0.168267	0.167066	0.092291	0.040633	0.172543	0.179819	0.201764
Short-Term Deposits	-0.00207	0.017725	0.087791	-0.01518	0.00666	0.000918	-0.005495	-0.00459	0.00025	0.036943	0.000305	-0.00043	-0.000203	-0.00306	0.000652	-0.002743	-0.00413	0.016547	0.000567	-0.00041	1	0.050163	0.014158	-0.0034	0.003708	-0.00132	-0.00198	-0.00217	-0.00152	-0.001279	0.00105	-0.00116	-0.00128	-0.00157	-0.004947		
Medium-Term Deposits	-0.00329	0.028532	-0.01005	0.001694	-0.00115	-0.00596	-0.003027	-0.00562	-0.0001	0.044162	0.006347	-0.00041	0.000552	0.012498	0.001095	0.014493	-0.00399	-0.00074	0.04065	0.022891	0.050163	1	0.079801	0.016717	0.03027	0.004506	0.011215	-0.00105	0.015925	0.017594	0.007144	0.015789	0.016167	0.014645			
Long-Term Deposits	-0.02351	0.175474	-0.03955	0.008428	-0.00805	0.01642	-0.03154	-0.04032	-0.00141	0.228881	0.045854	0.002037	0.001603	0.010251	0.004279	0.095624	-0.01969	0.007782	0.074684	0.014158	0.079801	1	0.22212	0.177314	0.016609	0.060747	0.00954	0.063987	0.0106513	0.081671	0.007073	0.078139	0.090496	0.09392			
E-Account	-0.04211	0.142814	-0.05973	0.006571	-0.004881	-0.028999	0.053851	0.054914</td																													

Statistically Significant Findings

	Age	Resident Country is Bank Country	Birth Country Different Than Bank Country	Spouse Index	Activity Index	Current Accounts	Payroll Account	Particular Account	Particular Plus Account	Long-Term Deposits	E-Account	Taxes	Credit Card	Payroll	Pension	Direct Debit	
Age	1	-0.02946	-0.01652	-0.08281	0.135249	-0.16767	0.068959	0.317002	0.117488	0.175474	0.142814	0.087455	0.10082	0.043252	0.07142	0.08864	
Resident Country is Bank Country		-0.02946	1	-0.246658	Nan	-0.01376	-0.01251	0.016264	-0.02021	0.00404	0.001642	0.004881	0.007568	0.003258	0.014824	0.014919	0.011704
Birth Country Different Than Bank Country		-0.01652	-0.24666	1	-0.01244	-0.02109	-0.02366	-0.00474	-0.03416	-0.01259	-0.03154	-0.028999	0.007773	-0.001367	-0.00689	-0.00856	-0.003418
Spouse Index		-0.08281	Nan	-0.012439	1	0.041176	-0.11853	0.172047	-0.06007	-0.05426	-0.04302	0.053851	-0.05459	-0.074667	0.227092	0.21249	0.049243
Activity Index		0.135249	-0.01376	-0.021085	0.041176	1	0.170152	0.31544	0.169366	0.156211	0.228881	0.284509	0.222989	0.23232	0.260518	0.272069	0.412218
Current Accounts		-0.16767	-0.01251	-0.023655	-0.11853	0.170152	1	-0.34547	0.003798	-0.05078	0.010251	-0.076882	-0.09158	-0.095949	-0.25773	-0.27089	-0.069308
Payroll Account		0.068959	0.016264	-0.004743	0.172047	0.31544	-0.34547	1	0.021291	0.186533	0.095624	0.306321	0.319811	0.386592	0.757957	0.790128	0.535626
Particular Account		0.317002	-0.02021	-0.034163	-0.06007	0.169366	0.003798	0.021291	1	0.037871	0.077666	-0.0102	0.061071	0.063697	0.027068	0.028114	0.04304
Particular Plus Account		0.117488	0.00404	-0.012588	-0.05426	0.156211	-0.05078	0.186533	0.037871	1	0.074684	0.067205	0.168267	0.167066	0.172543	0.179819	0.201764
Long-Term Deposits		0.175474	0.001642	-0.03154	-0.04302	0.228881	0.010251	0.095624	0.077666	0.074684	1	0.22212	0.063987	0.106513	0.078139	0.090496	0.09392
E-Account		0.142814	0.004881	-0.028999	0.053851	0.284509	-0.07688	0.306321	-0.0102	0.067205	0.22212	1	0.200133	0.255686	0.263043	0.281967	0.296159
Taxes		0.087455	0.007568	0.007773	-0.05459	0.222989	-0.09158	0.319811	0.061071	0.168267	0.063987	0.200133	1	0.269161	0.277961	0.294729	0.343852
Credit Card		0.10082	0.003258	-0.001367	-0.07467	0.23232	-0.09595	0.386592	0.063697	0.167066	0.106513	0.255686	0.269161	1	0.356682	0.370464	0.37466
Payroll		0.043252	0.014824	-0.006887	0.227092	0.260518	-0.25773	0.757957	0.027068	0.172543	0.078139	0.263043	0.277961	0.356682	1	0.957215	0.471138
Pension		0.07142	0.014919	-0.008559	0.21249	0.272069	-0.27089	0.790128	0.028114	0.179819	0.090496	0.281967	0.294729	0.370464	0.957215	1	0.490888
Direct Debit		0.08864	0.011704	-0.003418	0.049243	0.412218	-0.06931	0.535626	0.04304	0.201764	0.09392	0.296159	0.343852	0.37466	0.471138	0.490888	1
# of Greens		1	1	1	2	8	3	8	1	1	2	8	7	7	9	9	8

Final Recommendation

- ❖ I would like to begin this final recommendation with the saying that, “Correlation does not imply causation”. Although, trends say one thing, you are not guaranteed the outcome you seek. With that being said, my final recommendation is this. In the prompt, we are told the XYZ Credit Union is performing very well in the selling of their banking products. Although they aren’t where they’d like to be with cross selling to their existing customers, they are still doing well selling individual products. They might not be maximizing their revenue, but their business model is drawing in new customers and keeping them long term. Pushing new accounts on your existing customers could turn them away. I would say you could try cross selling to new customers that enter your credit union, but not the ones who have been loyal for many years. Despite this, there are ways of making more profit by cross selling certain accounts together. So, if you did want to try making more revenue through cross selling, this is how you could do it.

Final Recommendation

- ❖ I'm going to begin by saying, from the correlation coefficient findings, gross household income is not a good variable to test bank success with. It wasn't statistically significant with any other of the variables we used. The variables best correlated with other banking variables were activity index, payroll account, e-account, taxes, credit card, payroll, pensions, and direct debit. Looking deeper into a few of those variables, starting with activity index, we can see that it's statistically significantly positively correlated with payroll accounts, long-term deposits, e-accounts, taxes, credit card, payroll, pensions, and direct debit. In short, this means that customers who are active with their account tend to also have multiple types of banking accounts, specifically the accounts listed above. This means that if you were trying to cross sell, do it with active customers and try getting them signed up for one of these account types, with a priority in direct debit, e-accounts, payroll accounts, pensions, payroll, taxes, and credit card, as these are the most used accounts out of all their customers. Moreover, these accounts are all statistically significantly positively correlated with each other.

Final Recommendation

- ❖ If you have an older customer, the statistics show that they are more likely to open a particular account with the credit union. Also, particular accounts are one of the most popular accounts to have in this credit union. Thus, I would try pushing those types of accounts to older customers who don't already have one.
- ❖ Customers that already have an account at the credit union tend to not have a payroll account or pension. This probably means that they use other banking competitors to handle those accounts. Maybe with some more open minded customers, you could be able to convince them to switch over to your credit union. This would make those variables more highly correlated, especially if they are an active customer, and create more usage for your credit union.

Final Recommendation

- ❖ Particular plus accounts have a statistically significantly positive relationship with direct debit. This makes sense as particular plus accounts deal with checking accounts and so do debit cards. Therefore, if someone is trying to sign up for a checking (particular plus) account, try offering direct debit, as it would line up with the wants of the customer.
- ❖ To keep up with an increasing technologically driven world, the statistics and I highly recommend pushing e-accounts. It is positively correlated with many of the highest used banking accounts, and it provides simplicity and convenience for many, if not all, of your customers.

Final Recommendation

- ❖ There are no statistically significant differences between gender and banking. Although 55% of the customers are male, there is no difference in the amount of accounts that both males and females use. Thus, you shouldn't treat them differently, and you shouldn't offer different accounts based on sex.
- ❖ Finally, using the means of each of the different banking account types, I have found that the top five most used accounts are: particular account, direct debit, e-account, payroll account, and pension; and the five least used accounts are: guarantees, savings account, derivative account, medium-term deposits, and short-term deposits. With this information, you can continue to promote what is working best for the XYZ Credit Union, or try promoting the lesser used accounts in hopes of attracting different types of customers. However, I wouldn't try and deviate too far from what is already being done, since the XYZ Credit Union is doing well already.

Modeling Technique

- ❖ The best models for this problem/dataset should be predictive models. Specifically, models that use linear and multiple regression. Using the statistically significant values from the correlation coefficient table, along with means, medians, counts, sums, and regression equations, we can attempt to predict the best combination of cross selling techniques for the XYZ Credit Union.

Thank you!