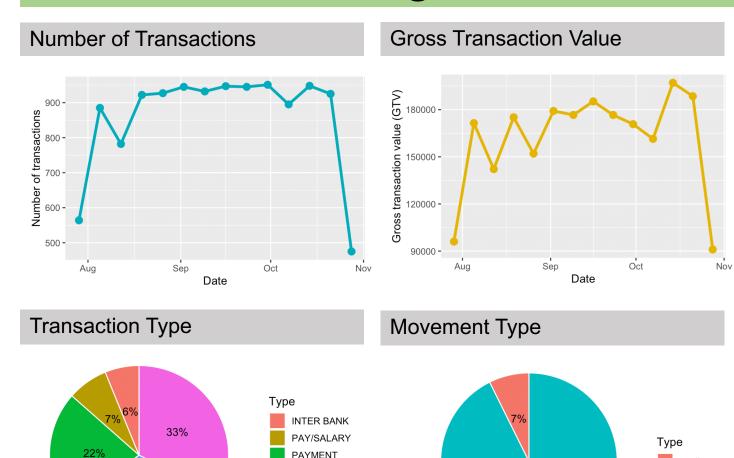


Task 1 – Exploratory Data Analysis

Prepared by Samuel Khoo 6 July 2019

Transaction Insights



PHONE BANK

SALES-POS

31%

12043
Transactions

credit

debit

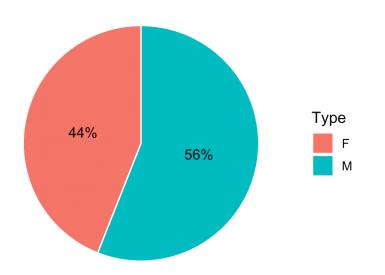
93%

187.93
Average Transaction
Amount

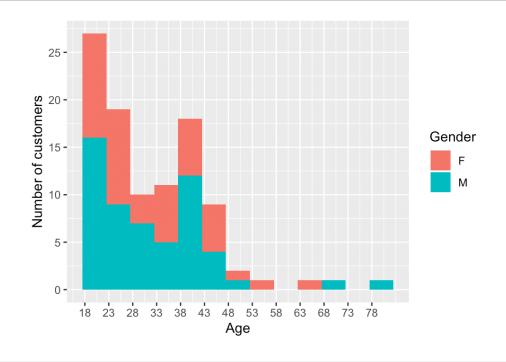
- Number of transactions in the first and last week are much lower than the rest – could be due to incomplete data.
- The Gross Transaction Value (GTV), follows a similar time series as that of the transaction time series.
- Point of Sale (POS) transactions are the most popular type of transaction, accounting for 64% of all transactions.
- ANZ should consider ceasing its phone banking operations, as it constitutes only 1% of the transactions.

Customer Demographics

Gender Ratio



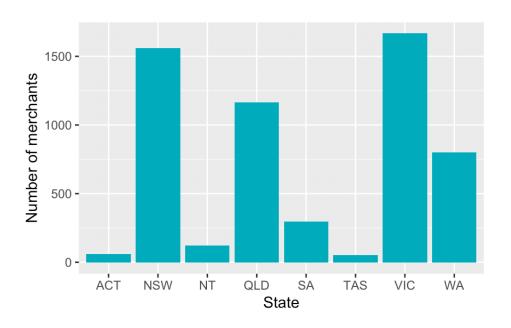
Age Distribution



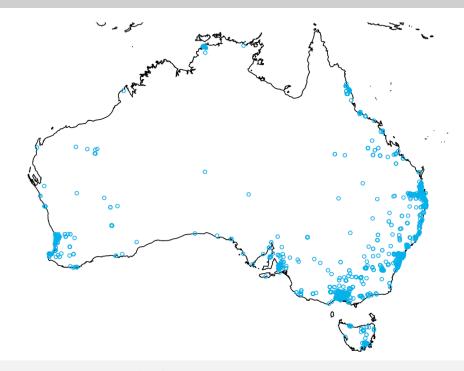
- 31 Average Age
- Despite majority of the customers being male, the split is still relatively even. This is healthy for the bank's customer gender diversity.
- Looking at the age distribution, ANZ is more popular amongst younger customers. However, it is lacking severely in the middle-age and elderly customers, whom usually have higher incomes and stronger spending power.

Merchant Demographics

State Breakdown



Geographical Distribution



5725 merchants

- New South Wales and Victoria account for more than half of the merchants despite being smaller states compared to Western Australia and Queensland.
- It is clear that ANZ has a stronger foothold in large cities, especially those in the east side. To further strengthen its presence in Australia, ANZ should aim to target medium-sized cities in states such as Western Australia.

Additional Information

Number of Transactions status authorized posted

- Visualizations were created using RStudio
- Report was put together using Microsoft PowerPoint
- To reference my R code, please follow the link to my GitHub profile
- GitHub: https://github.com/samuelkhoo
- Linkedin: www.linkedin.com/in/samuelkwz

