



REPORT ON CUSTOMER'S SERVICE USAGE IN 2024



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IDENTIFY THE PROBLEM

The director of a bank branch requested an overview report on the branch's service usage and customer.

The director wants to know how many customer segments/groups there are currently? If the next quarterly KPI is to increase revenue by 20%, what types of services can be focused on to increase revenue?

EXPLANTATION OF THE DATA

File aum.csv: information about total assets held by the customer

amount	total assets held by customers
customer_id	customer identification number

File cust.csv: information about customer segments and locations

customer_id	customer identification number
segment	customer segments
Province_city	Province/city where the customer lives

File prod_holding.csv: information about the products that customers use

customer_id	customer identification number
prod_ca	payment account products
prod_td	time deposit
prod_credit_card	credit card product
prod_app	Mobile money transfer application product
prod_secured_loan	Mortgage loan products
prod_upp	unsecured loan products

GENERAL SITUATION OF THE BANKING

Total customer
113.066k

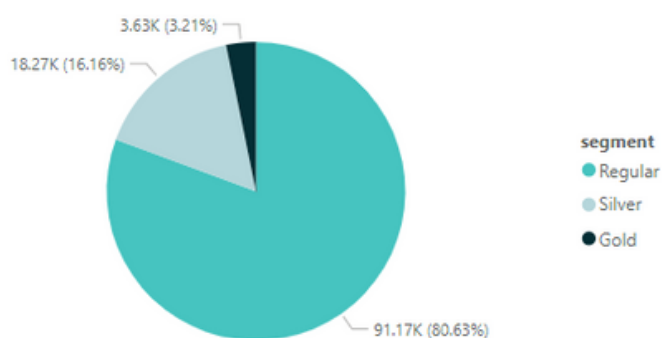
Min of amount
0.00

Max of amount
132.50bn

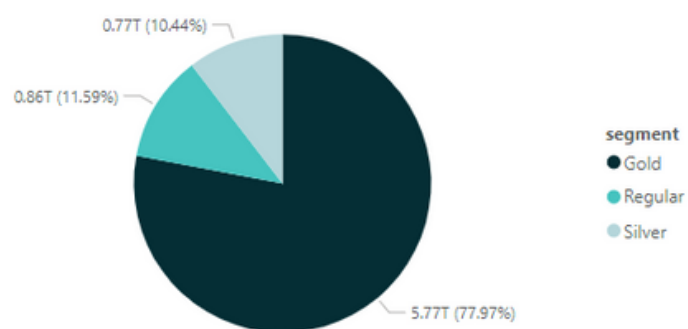
Average of amount
65.48M

Median of amount
67.95k

Total customers by segmentation



Total amount by segmentation



SERVICE USAGE SITUATION BY PRODUCT

payment account products	
total customers	101.458

time deposit	
total customers	13.747

Mobile money transfer application product	
total customers	112.862

credit card product	
total customers	23.643

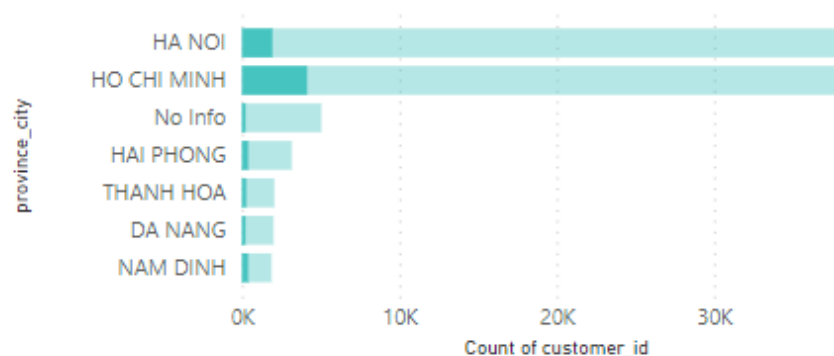
Mortgage loan products	
total customers	185

unsecured loan products	
total customers	684

The number of customers using mortgage loan and unsecured loan products is only 185 and 684 respectively. Meanwhile, this number in term deposit and mobile money transfer application products is up to 112,862 and 13,474.

Count of customer_id	prod_credit_card	prod_secured_loan	prod_upl	prod_td
10582	0	0	0	1

Count of customer_id by province_city

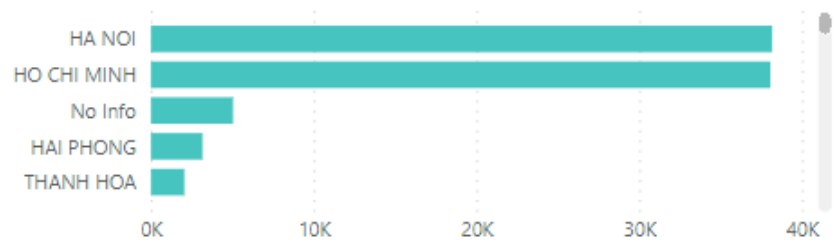


The two charts next to is show that the number of people with term deposits is 10,582, but those customers do not use products such as credit cards, mortgage loans, or unsecured loans. And these customers are concentrated mainly in Ho Chi Minh City

To increase KPI by 20% next quarter, we need to issue credit cards to customers in Ho Chi Minh City who use term deposit products.

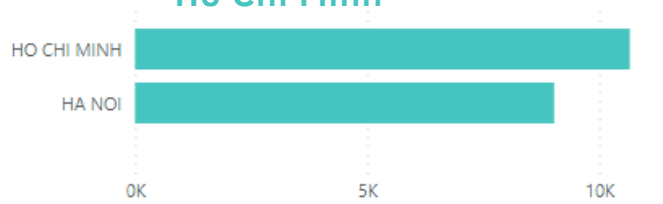
SERVICE USAGE SITUATION BY PROVINCE

Total customer by province

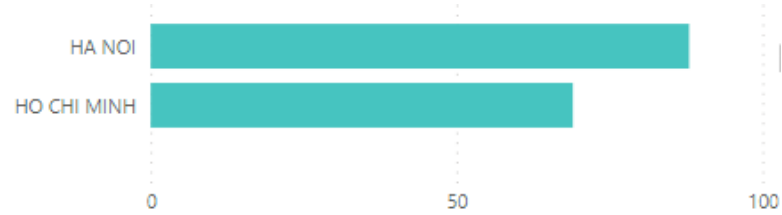


Most customers are concentrated mainly in two big cities: HaNoi and Ho Chi Minh

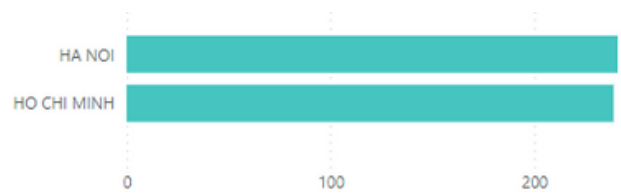
Number of customers using credit cards in Hanoi and Ho Chi Minh



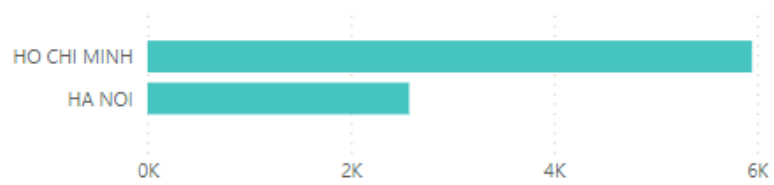
Number of customers using mortgage products in Hanoi and Ho Chi Minh



Number of customers using unsecured loan in Hanoi and Ho Chi Minh



Number of customers using term deposit products in Hanoi and Ho Chi Minh

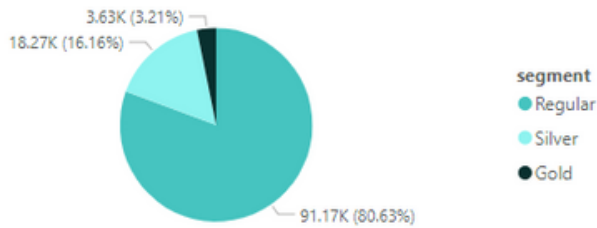


In Hanoi, customers will be more likely to borrow mortgages than in Ho Chi Minh City.

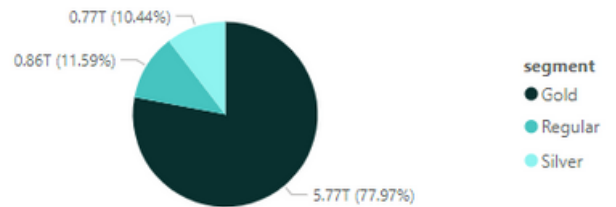
For credit card and term deposit products products, customers in Ho Chi Minh City have more uses than in Hanoi

SERVICE USAGE SITUATION BY SEGMENT

Count of customer_id by segment



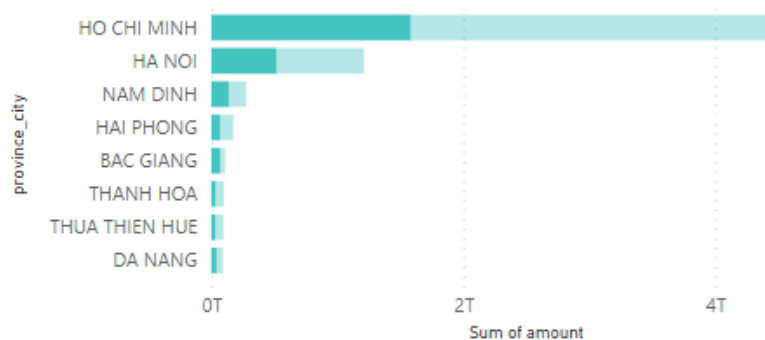
Sum of amount by segment



In the gold customer segment, the number of customers accounts for only 3.21% but the amount of assets in this segment is very large (77.97%).

Sum of amount	prod_td	prod_credit_card	prod_secured_loan	prod_upl
2,842,687,703,458.36	1	0	0	0
2,584,656,513,875.66	1	1	0	0
10,331,984,769.17	1	1	0	1
4,346,270,145.83	1	0	0	1
5,442,022,472,249.02				

Sum of amount by province_city



The majority of assets at gold customers are term deposit products. In there, the amount of assets with nearly 3,000 billion is term deposit products but customers have not used credit card products, mortgage loans, or unsecured loans and customers are concentrated mainly in Ho Chi Minh and Hanoi.