



# REPORT ON CUSTOMER'S SERVICE USAGE IN 2024



# CONTENT

- 01** IDENTIFY THE PROBLEM
- 02** EXPLANATION OF THE DATA
- 03** REPORT ON CUSTOMER'S SERVICE  
USAGE AT VP BANK IN MARCH 2024
- 04** Tiêu đề từng mục ở đây
- 05** Tiêu đề từng mục ở đây
- 06** Tiêu đề từng mục ở đây
- 07** Tiêu đề từng mục ở đây

# 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

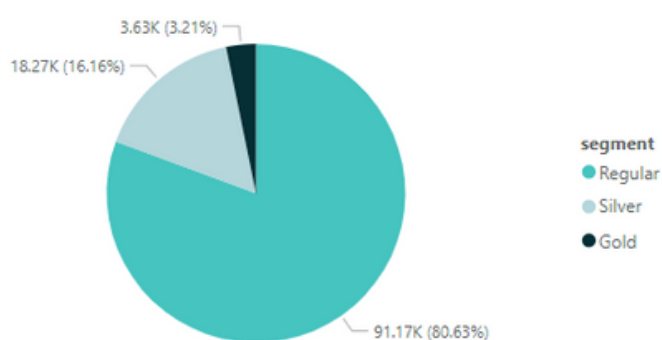
Min of amount  
0.00

Max of amount  
132.50bn

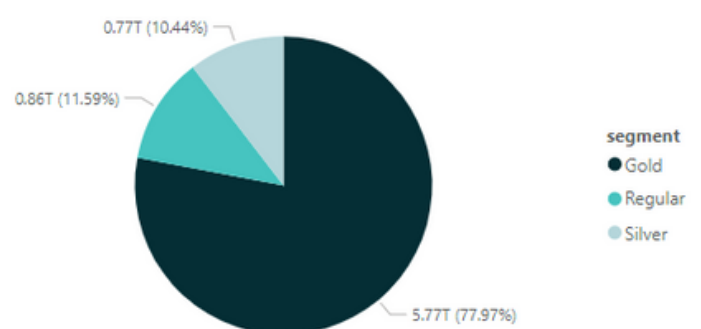
Average of amount  
65.48M

Median of amount  
67.95k

## Total customers by segmentation



## Total amount by segmentation



# SERVICE USAGE SITUATION

| 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 |

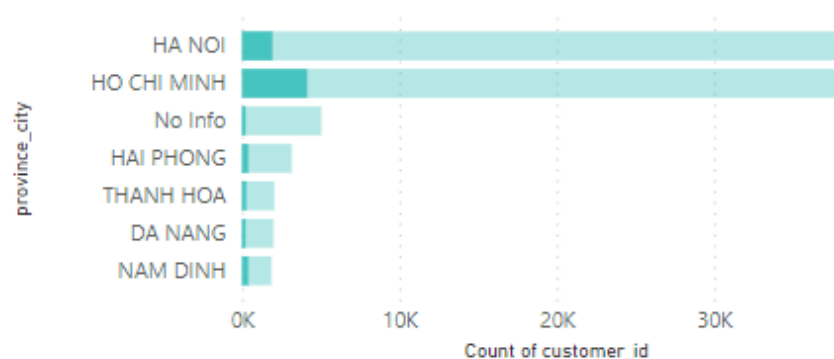
| Mortgage loan products |     |
|------------------------|-----|
| total customers        | 185 |

| 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

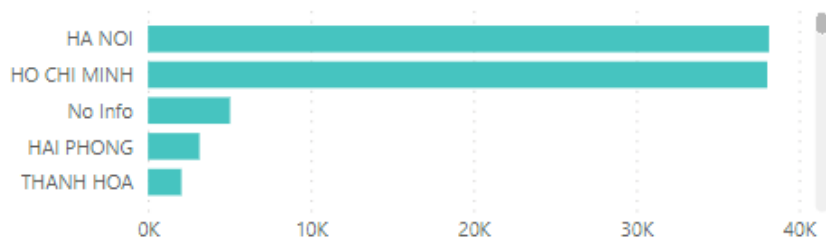


The two charts next to is show that the number of people with term deposits is 10,582, but those customers do not use products such as credit cards, mortgage loans, or unsecured loans. And these customers are concentrated mainly in Ho Chi Minh City

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.

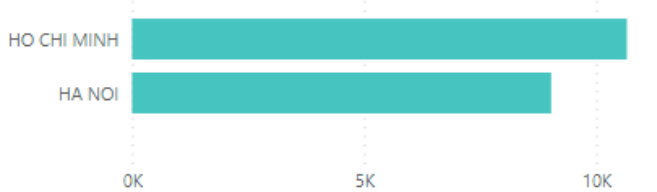
# SERVICE USAGE SITUATION BY PROVINCE

## Total customer by province

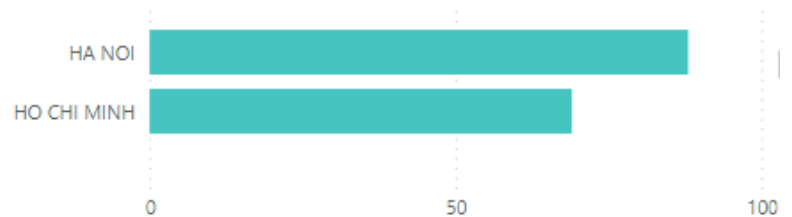


Most customers are concentrated mainly in two big cities: HaNoi and Ho Chi Minh

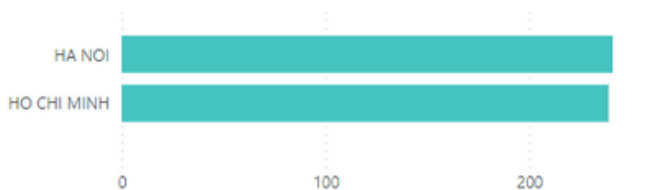
## Number of customers using credit cards in Hanoi and Ho Chi Minh



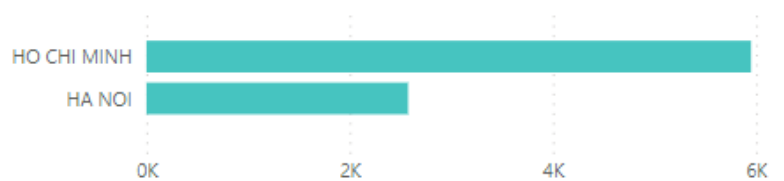
## Number of customers using mortgage products in Hanoi and Ho Chi Minh



## 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

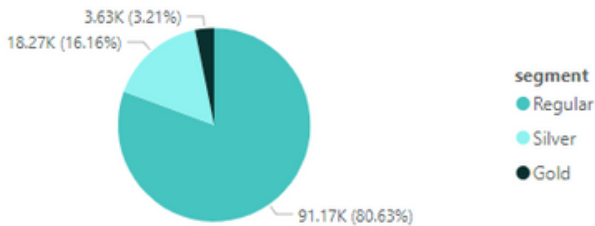


In Hanoi, customers will be more likely to borrow mortgages than in Ho Chi Minh City.

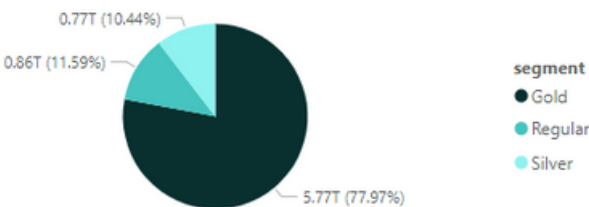
For credit card and term deposit products products, customers in Ho Chi Minh City have more uses than in Hanoi

# SERVICE USAGE SITUATION BY SEGMENT

Count of customer\_id by segment



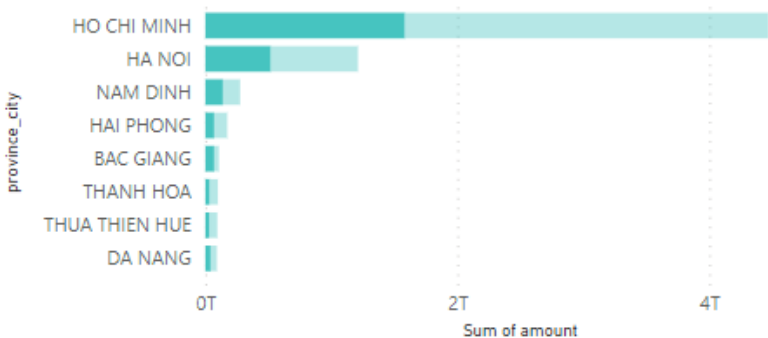
Sum of amount by segment



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.