

# Customer segmentation for Metanprom



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## GOALS & OBJECTIVES OF THE ANALYSIS



МЕТАНПРОМ  
— СОЗДАЁМ СОСТОЯНИЕ —

- customer research
- customer segmentation
- formulation of recommendations
- dashboard formation

01



# customer research



Photo by Dany Kurniawan

# HIGHLIGHTS

**10 000**

customers

**18-92**

age

**1-4**

products



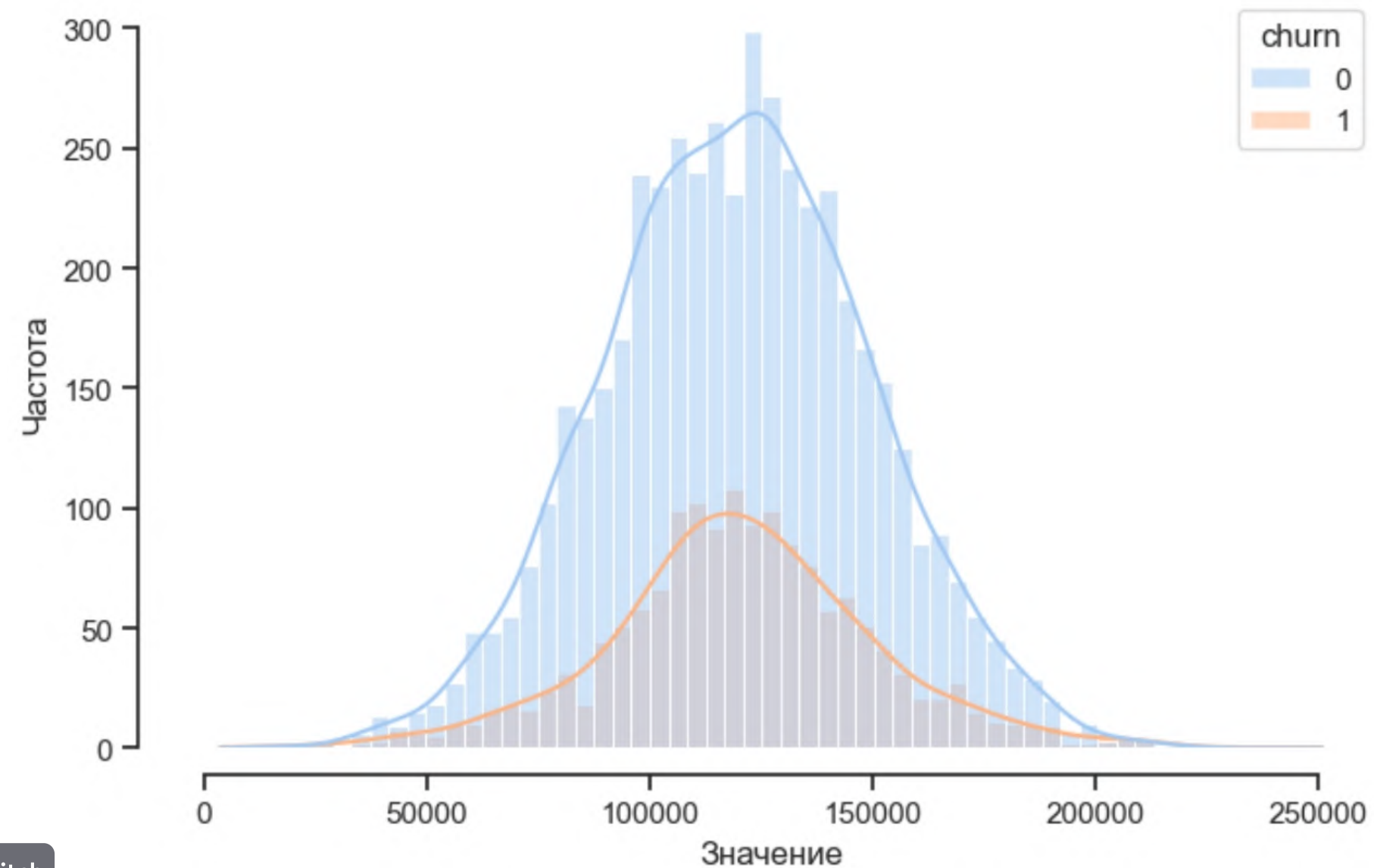
Photo by Nataliya Vaitkevich



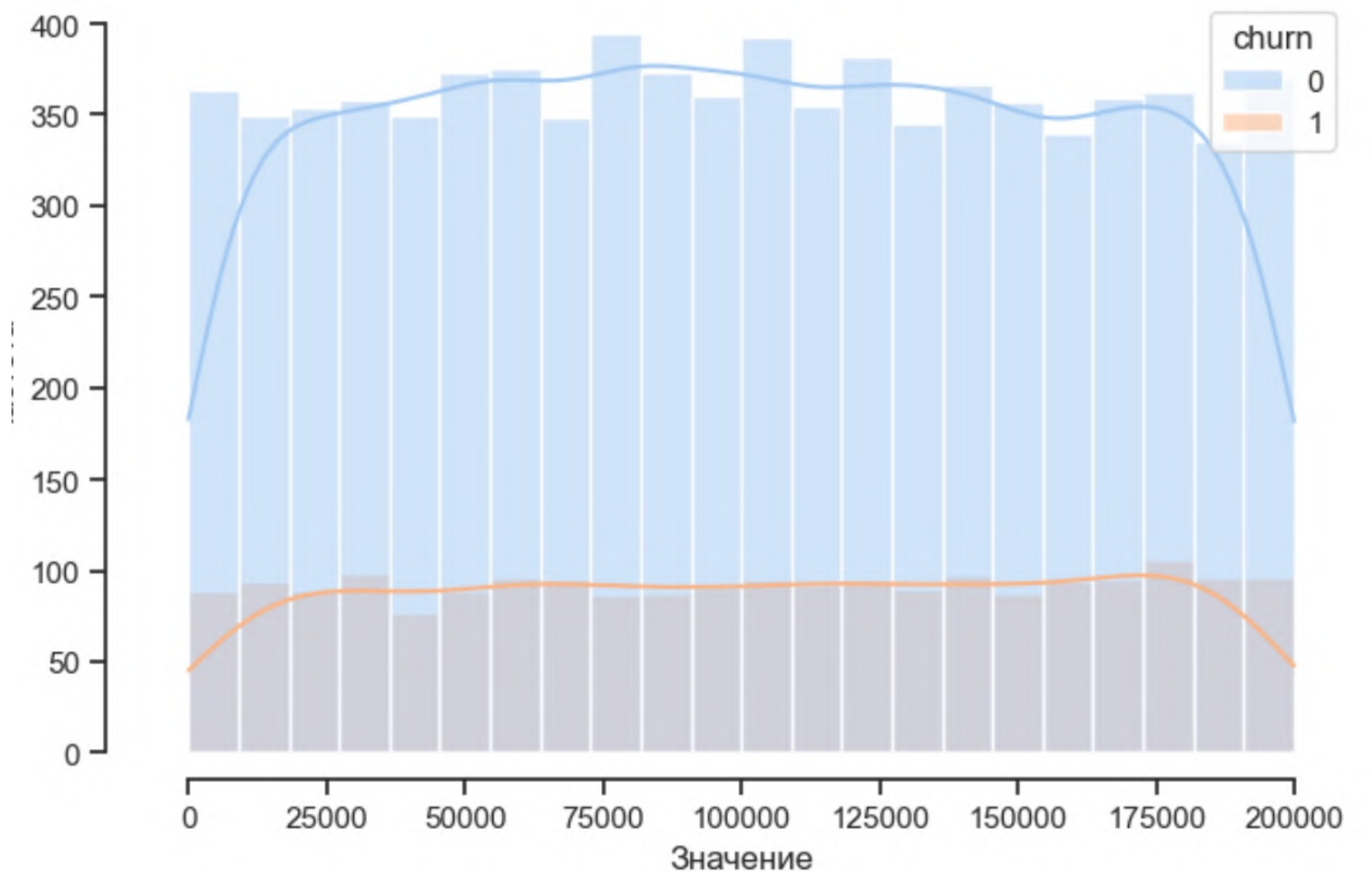
# BALANCE DISTRIBUTION (BY CHURN STATUS)

The balance is normally distributed, income is evenly distributed, with no visible peaks in both categories.

Balance distribution

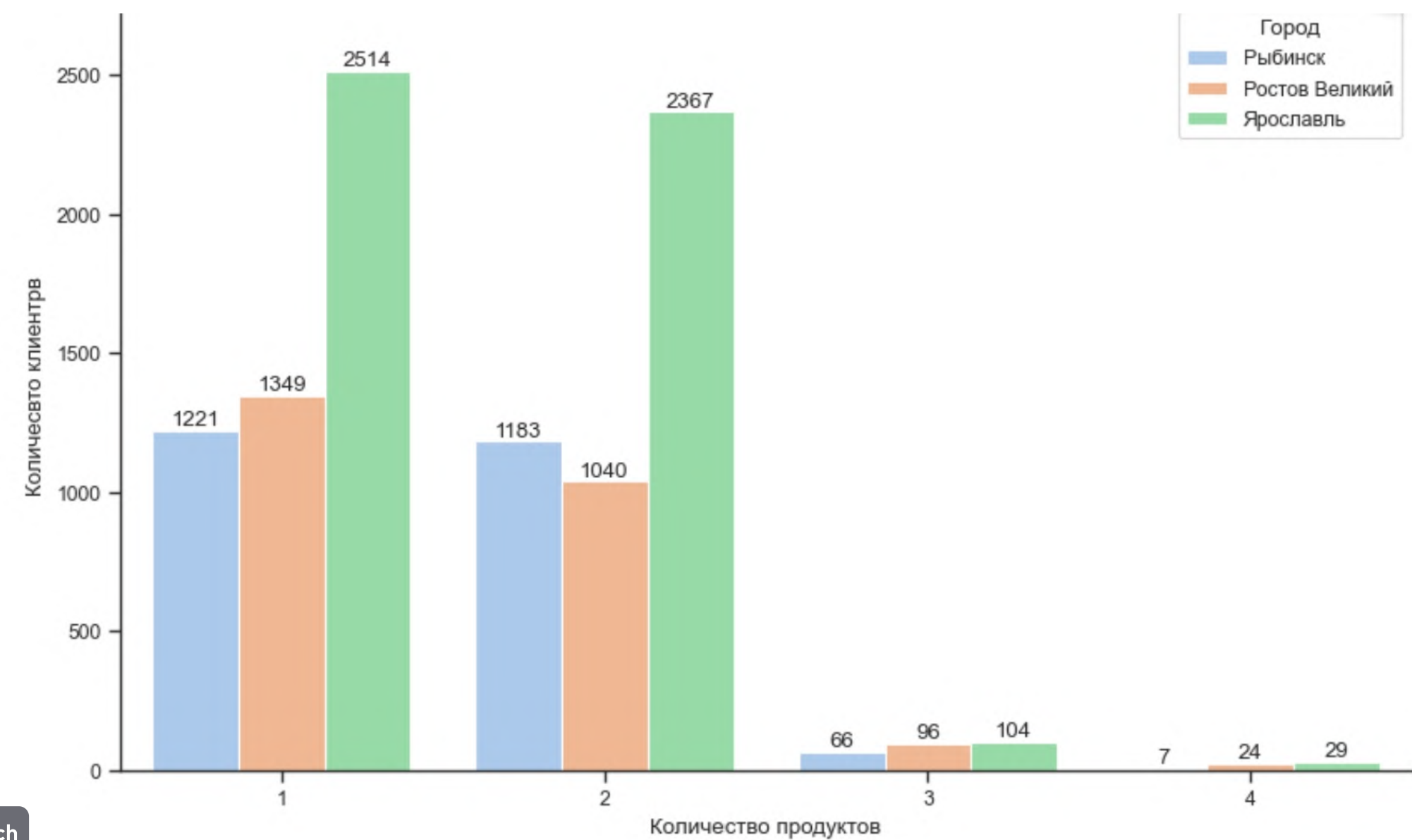


Salary distribution



# NUMBER OF CUSTOMERS (BY NUMBER OF PRODUCTS)

Chart of number of customers by  
number of products and city

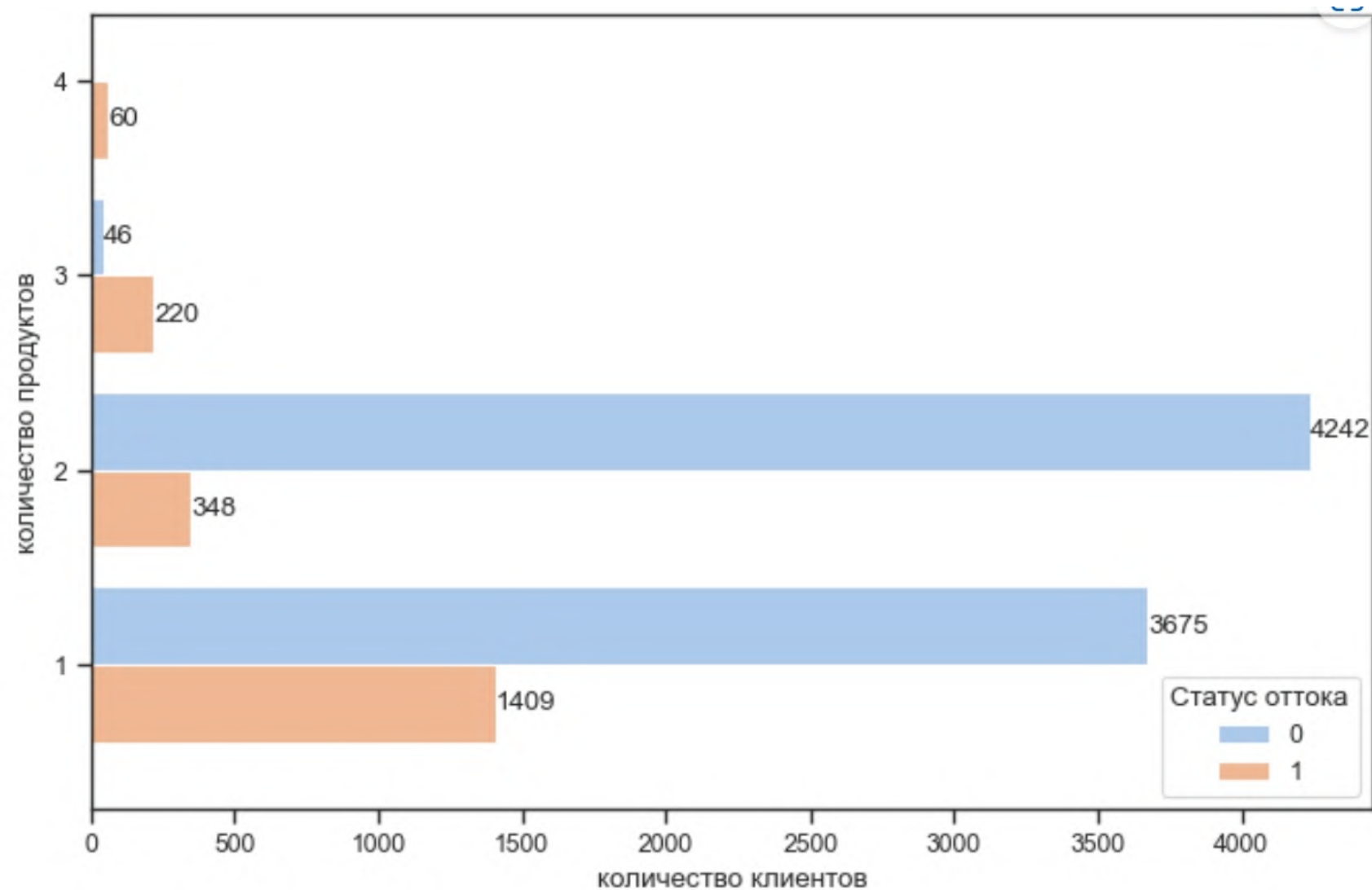


Most of the clients are located in the city of Yaroslavl.

The most popular client portrait - 1 and 2 products.  
4 products for only 60 customers.

# CUSTOMERS (BY CHURN STATUS)

By number of products

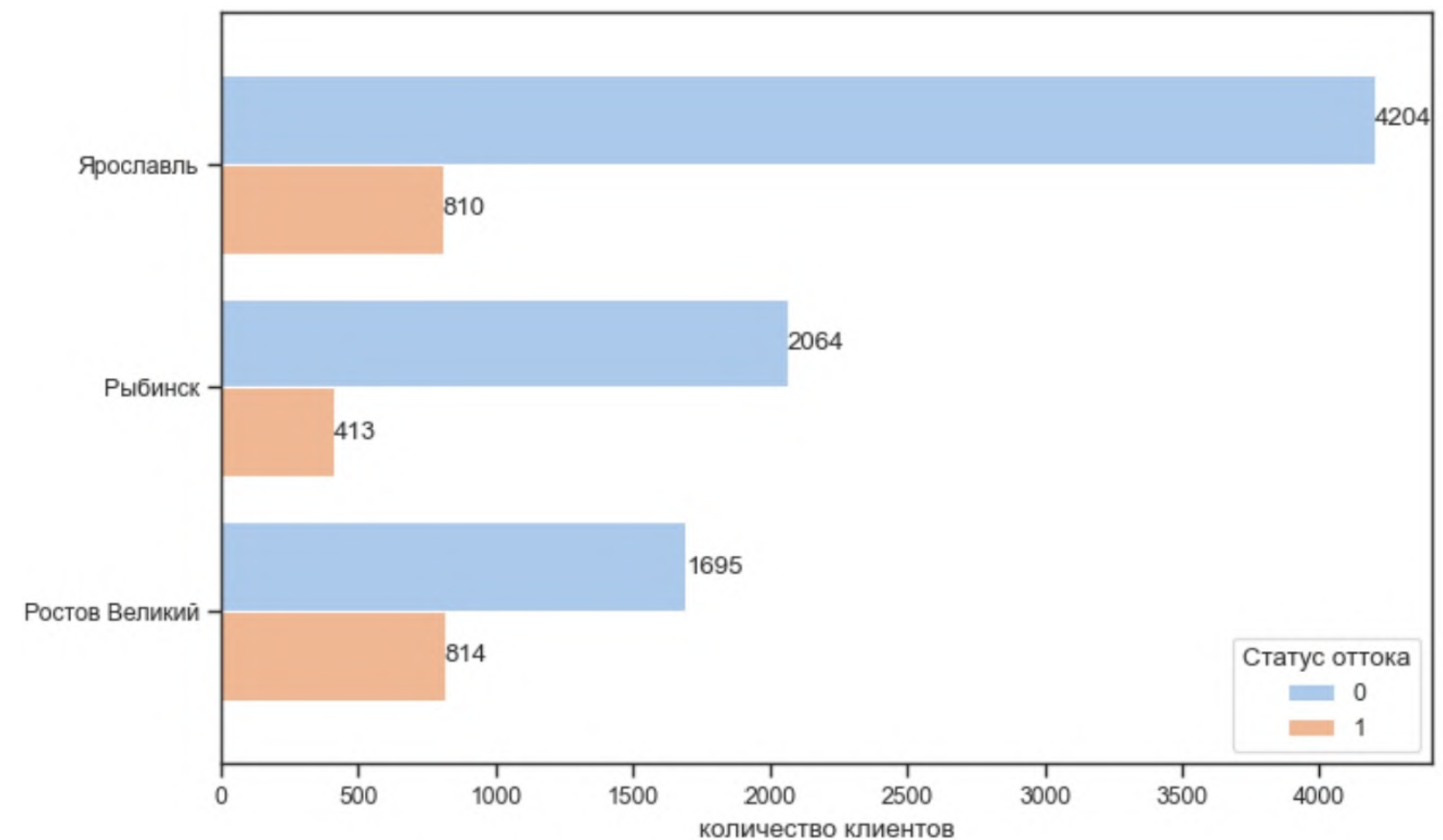


Most customers - 1 or 2 products.

Greater churn in category 1 product (1409), by percentage - in category 3 and 4.

There are no customers left in category 4 of the product.

By cities

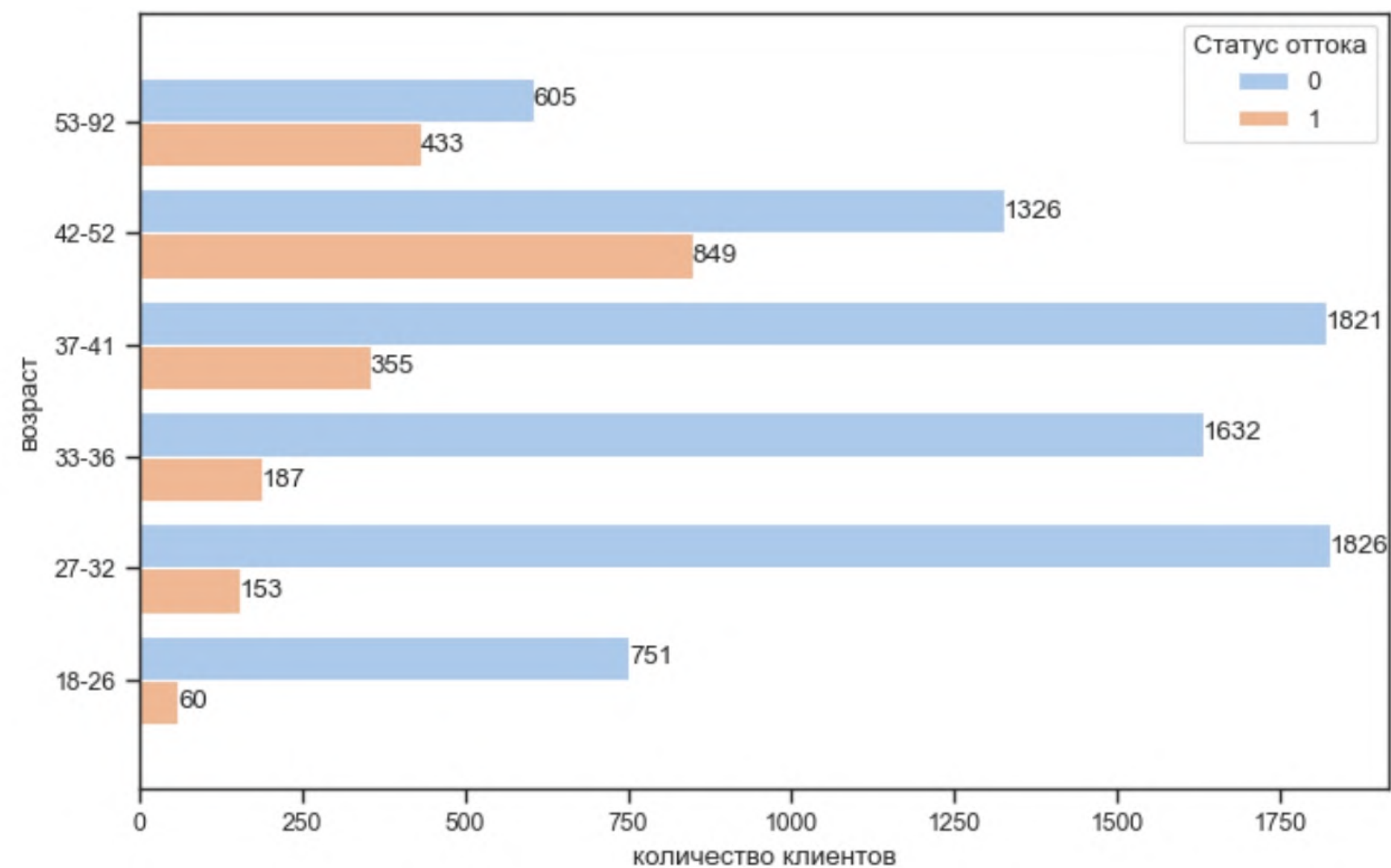


Most of the clients are in Yaroslavl.

At the same time, the outflow is the largest in Rostov the Great

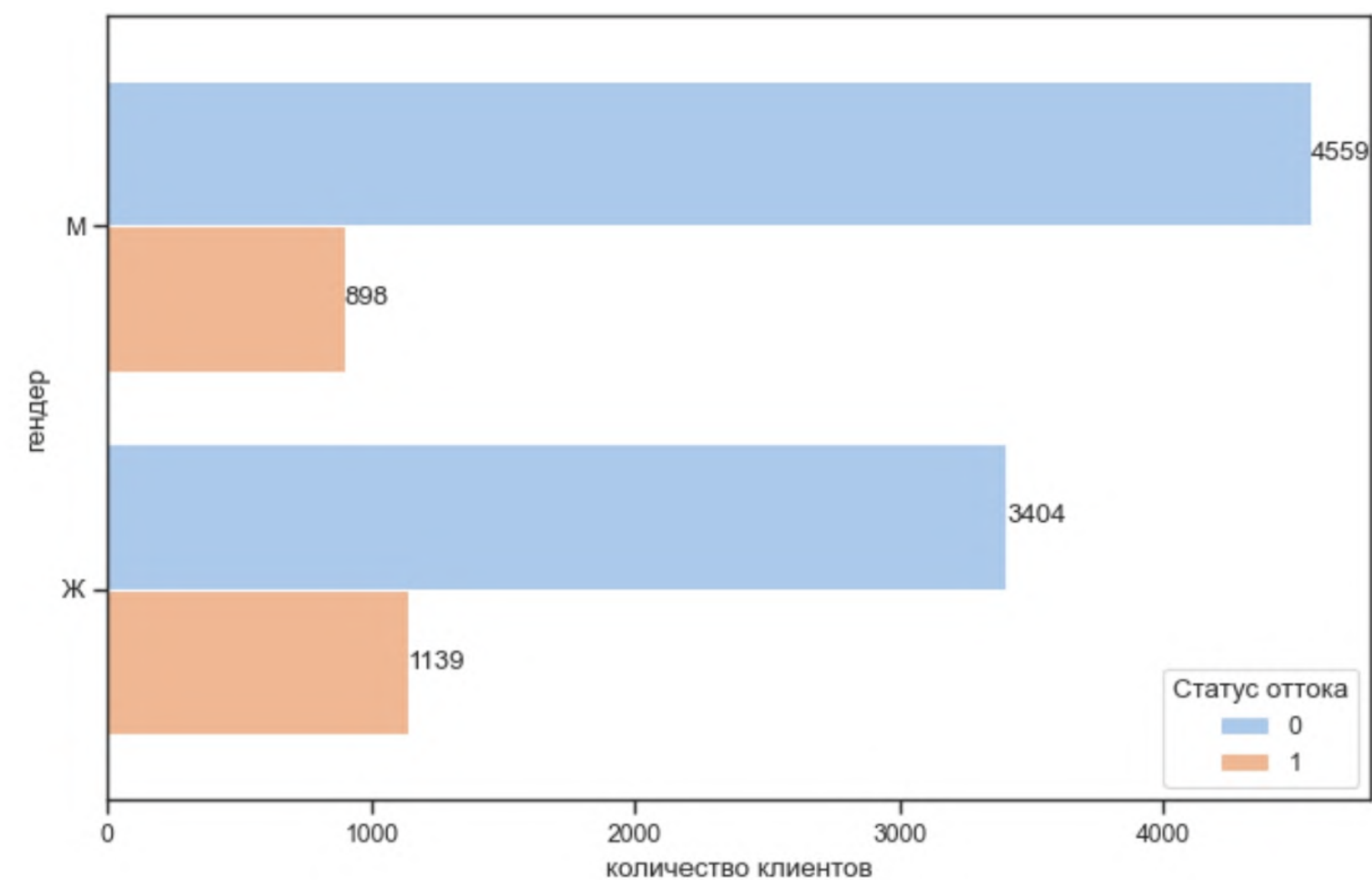
# CUSTOMERS (BY CHURN RATE)

By age



Most of the outflow of customers in the category over 42, especially over 53.

By gender



We see that clients identifying as women leave more often as a percentage.



02



# customer segments



Number of clusters

3-4

clusters of clients

By products

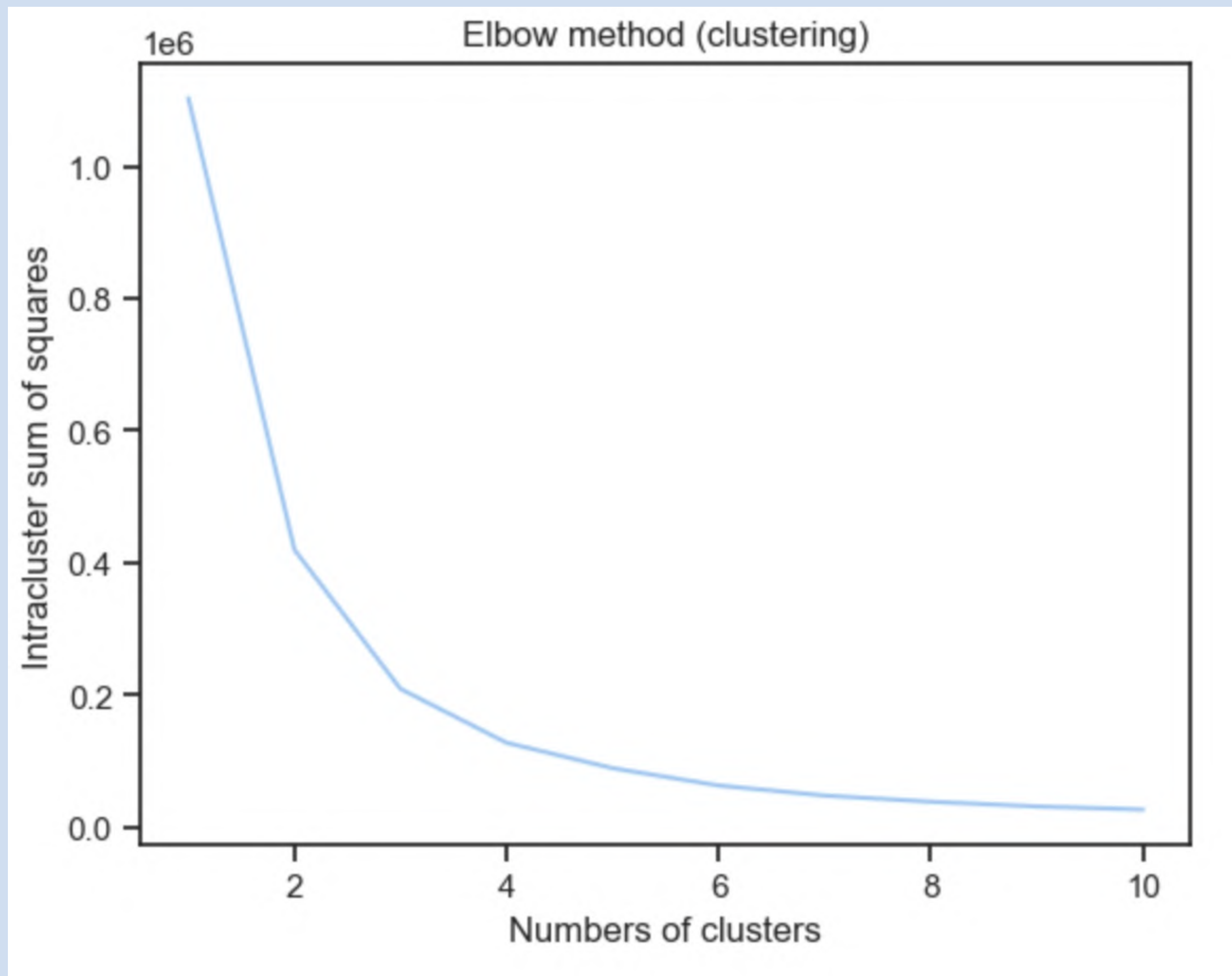
3

clusters

By age

2

clusters



# CUSTOMER SEGMENTS



01

customers with 1 or 2 products up to and including 43 years old

[Try Pitch](#)



02

customers with 1 or 2 products over 44 years old inclusive



03

customers with two and three products



# CUSTOMER SEGMENTS DESCRIPTION

The difference in churn between customer groups is the lowest in the group with 1 or 2 products up to and including 43 years old, 10%. Further, the group with 1 or 2 products over 44 years old inclusive, 40%. And the highest churn rate is in the group with more than 2 products, 86%. However, this group is small.

Cluster	Number of clients	Ident. as women	With a credit card	Left	% churn
Less than 2 products, younger than 43	6946	3062	4930	713	10.3
Less than 2 products, older than 43	2728	1294	1894	1044	38.3
More than 2 products	326	187	231	280	85.9

# HYPOTHESIS TESTING (INCOME AND BALANCE)

- **H0:** Null hypothesis - there are no differences in income between those customers who use two bank products and those who use one.
- **H1:** An alternative hypothesis is that there are differences in average income between groups.

Failed to reject the null hypothesis.

The income of clients of a cluster with 1 product does not differ from the income of a cluster with 2 products.

Difference in average income between groups: 0.0097

- **H0:** Null hypothesis - there are no differences in balance between those customers who use two bank products and those who use one.
- **H1:** An alternative hypothesis is that there are differences in average balance between groups.

Failed to reject the null hypothesis.

The balance of clients of a cluster with 1 product does not differ from the balance of a cluster with 2we.

Difference in average income between groups: -0.0019

03



# product recomendations





# RECOMENDATIONS

**Optional:** clarify the correctness of the salary assessment model, maybe users with a salary estimate less than the minimum wage in the table: 802.

**"Metanprom Top Savings"** - savings account with a high percentage

**"Metanprom Refinance"** - Student loan refinancing

**"Metanprom Bonus"** - a card with a bonus program

**"Metanprom Confidence"** - long-term care insurance

**"Metanprom Capital"** - online stock trading platform and ETF portfolio

**"Metanprom Home Insurance"** - real estate insurance

**"Metanprom Private"** - asset management services. Consultation and individual asset management plan.

**"Metanprom Mobile"** - a convenient asset management interface

**"Metanprom Deposit insurance"** - an opportunity to insure your assets against risks

01

customers with 1 or 2 products up to and including 43 years old

Try Pitch

02

customers with 1 or 2 products over 44 years old inclusive

03

customers with two and three products

04



dashboard



Photo by Dany Kurniawan

# DASHBOARD

Link:

[Dashboard](#)



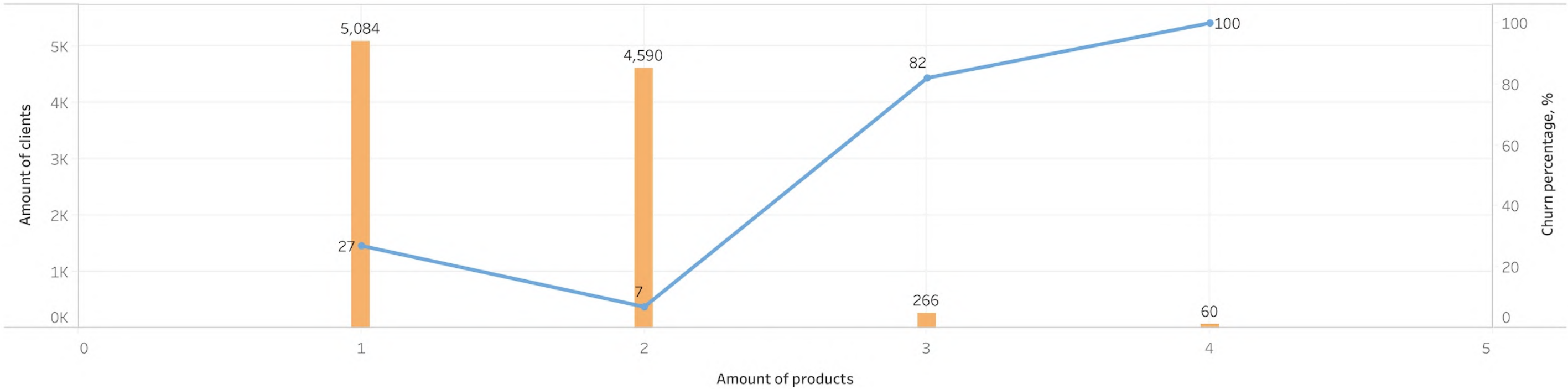
## Metanprom bank customer analysis dashboard

Description:

A graph showing the number of customers as a function of the number of products used, and a graph showing the percentage of customers lost. City filter.

Diagram showing the number of customers as a function of the number of products used

- Town
- ☒ Ростов Великий
  - ☒ Рыбинск
  - ☒ Ярославль





# SUMMARY



МЕТАНПРОМ  
— СОЗДАЁМ СОСТОЯНИЕ —

## Customers

- Most customers have 1 or 2 products and are located in Rostov Velikii

## Segments

- 0 - customers with 1 or 2 products up to and including 43 years old
- 1 - customers with 1 or 2 products over 44 years old inclusive
- 2 - customers with more than 2 products

## Recommendations

- Calibrate scoring models
- Create new products and offers based on segments