ATM Report

BY: AMANY GABER

Overview

2.14M
Number of transactions

8819
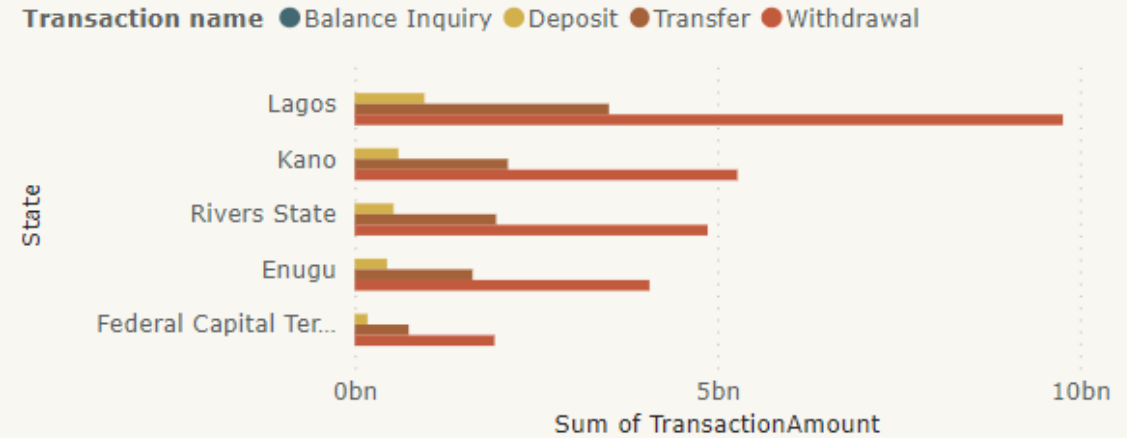Number of Customers

39bn
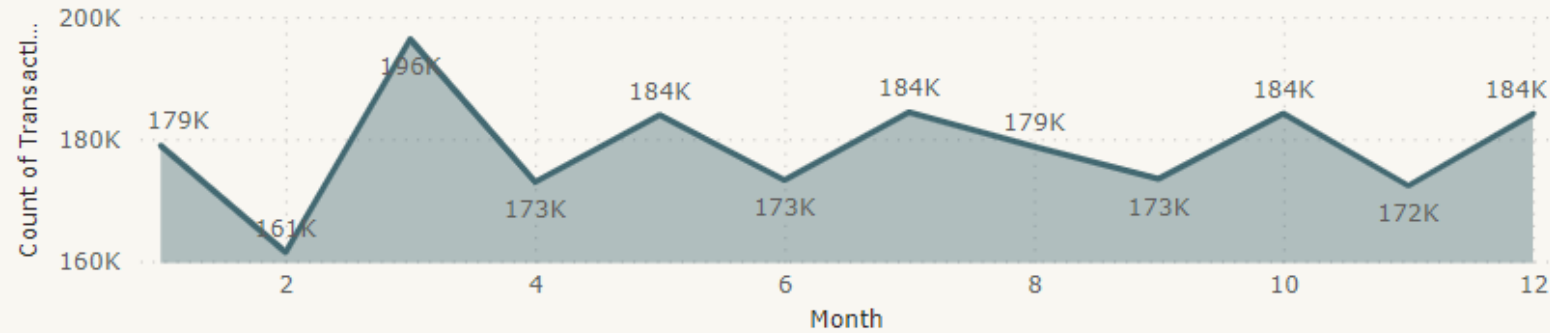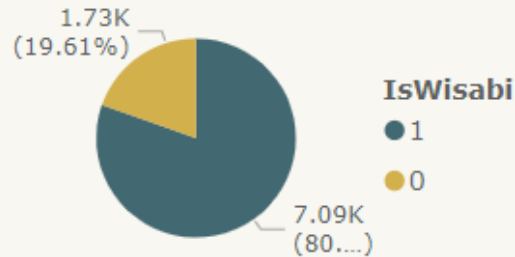Total Transaction Amou...

12.9%
Utilizatio rate

State	Utilizatio rate
Enugu	11.6%
Federal Capital Territory	8.5%
Kano	18.6%
Lagos	12.2%
Rivers State	12.7%
Total	**12.9%**
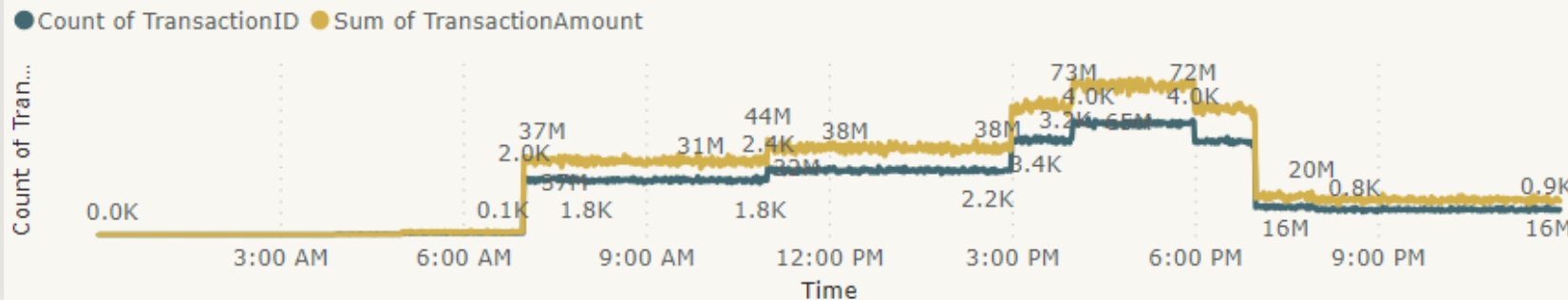
Sum of Transaction Amount by State and Transaction Type

Transaction name ● Balance Inquiry ● Deposit ● Transfer ● Withdrawal

State / Sum of TransactionAmount (0bn, 5bn, 10bn) — Lagos, Kano, Rivers State, Enugu, Federal Capital Ter...

Is Wisabi or not

IsWisabi
● 1
● 0

1.73K (19.61%)
7.09K (80....)

Count of Transactl... — 179K, 161K, 196K, 173K, 184K, 173K, 184K, 179K, 173K, 184K, 172K, 184K
Month (2, 4, 6, 8, 10, 12)

Transactions count and Sum of Transaction Amount by Time

● Count of TransactionID ● Sum of TransactionAmount

Count of Tran... — 0.0K, 0.1K, 37M, 1.8K, 31M, 2.4K, 38M, 2.2K, 38M, 3.4K, 3.2K, 73M, 4.0K, 65M, 72M, 4.0K, 20M, 0.8K, 0.9K, 16M, 16M
Time (3:00 AM, 6:00 AM, 9:00 AM, 12:00 PM, 3:00 PM, 6:00 PM, 9:00 PM)

Transaction count by Transaction type

Sum of Trans... / Count of Trans... — 1.2M Withdrawal, 0.5M Transfer, 0.2M Balance Inquiry, 0.2M Deposit
Transaction name

Dempgraphy

Transaction Type
- ☐ Balance Inquiry
- ☐ Deposit
- ☐ Transfer
- ☐ Withdrawal

City
- ☐ Abuja
- ☐ Ahoada
- ☐ Awgu
- ☐ Bonny
- ☐ Eleme
- ☐ Emohua
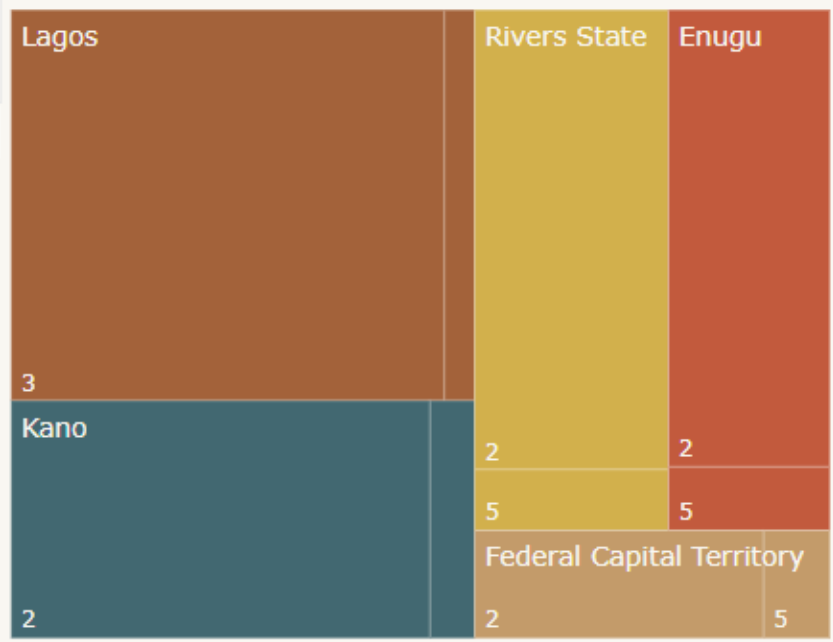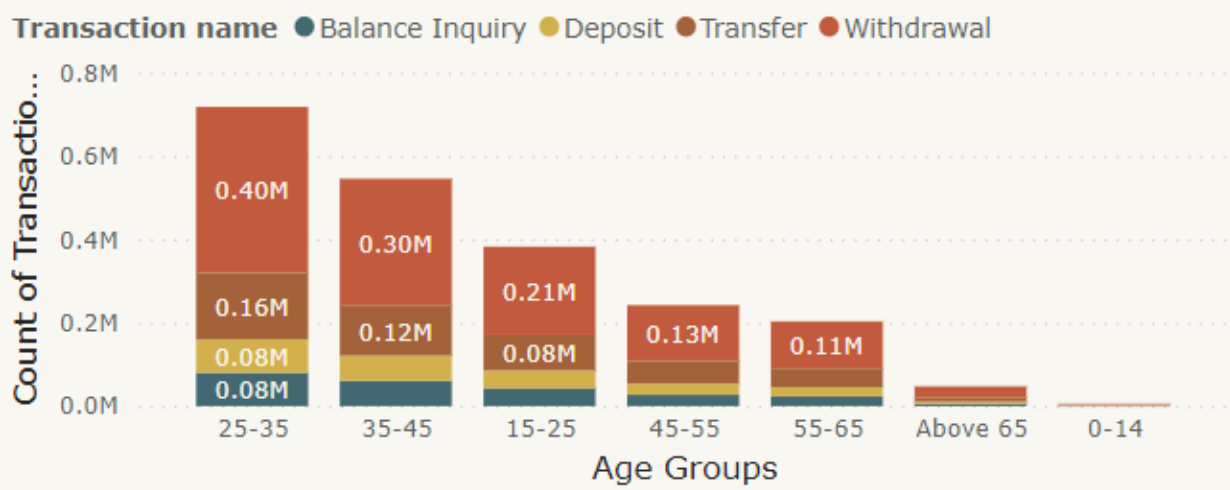- ☐ Enugu
- ☐ Gokana
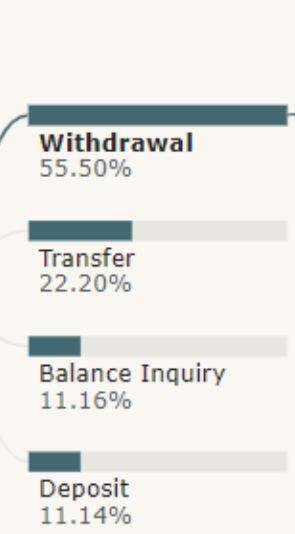- ☐ Kano
- ☐ Lagos
- ☐ Nkanu

Date
1/1/2022
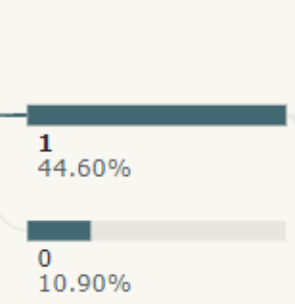1/1/2023

Transaction count by State and Number of ATMs

Lagos
3

Kano
2

Rivers State
2
5

Enugu
2
5

Federal Capital Territory
2
5

TransactionT... ✕	IsWisabi ✕	Occupation
Withdrawal	1	

Transaction
100.00%

Withdrawal
55.50%

Transfer
22.20%

Balance Inquiry
11.16%

Deposit
11.14%

1
44.60%

0
10.90%

Student
5.46%

Health Professi
3.97%

Trader
3.59%

Lawyer
3.37%

Count of Transaction by Age

Transaction name ● Balance Inquiry ● Deposit ● Transfer ● Withdrawal

Count of Transactio...
0.8M
0.6M
0.4M
0.2M
0.0M

25-35: 0.40M, 0.16M, 0.08M, 0.08M
35-45: 0.30M, 0.12M
15-25: 0.21M, 0.08M
45-55: 0.13M
55-65: 0.11M
Above 65
0-14

Age Groups

Count of Transaction and Sum of TransactionAmount by Occupation

● Count of TransactionID ● Sum of TransactionAmount

Occupation:
- Student
- Health Professi...
- Trader
- Lawyer
- Engineer
- Marketing Exec...

0bn   5bn
Count of TransactionID and Sum of Transactio...
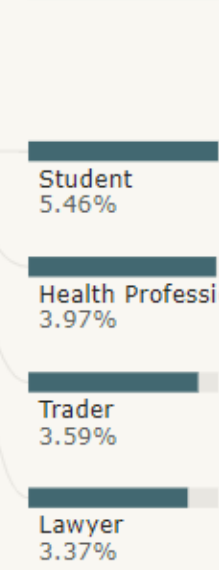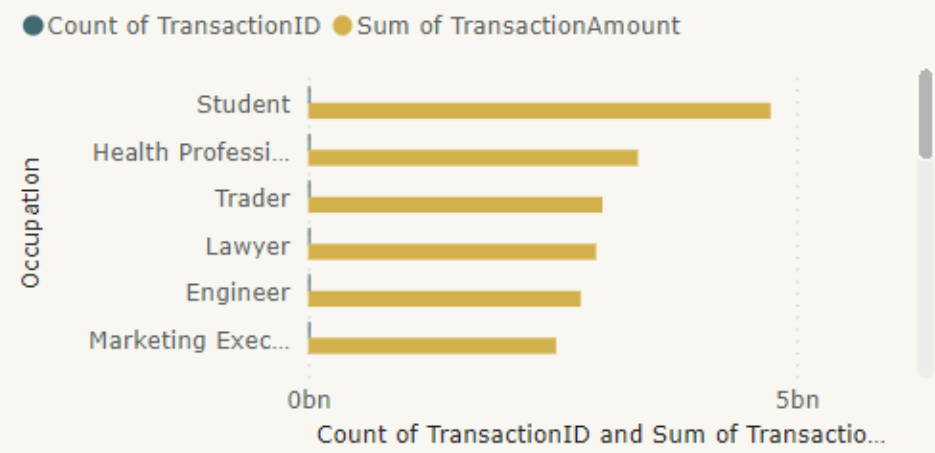
2,140,000

Number of transactions

8819

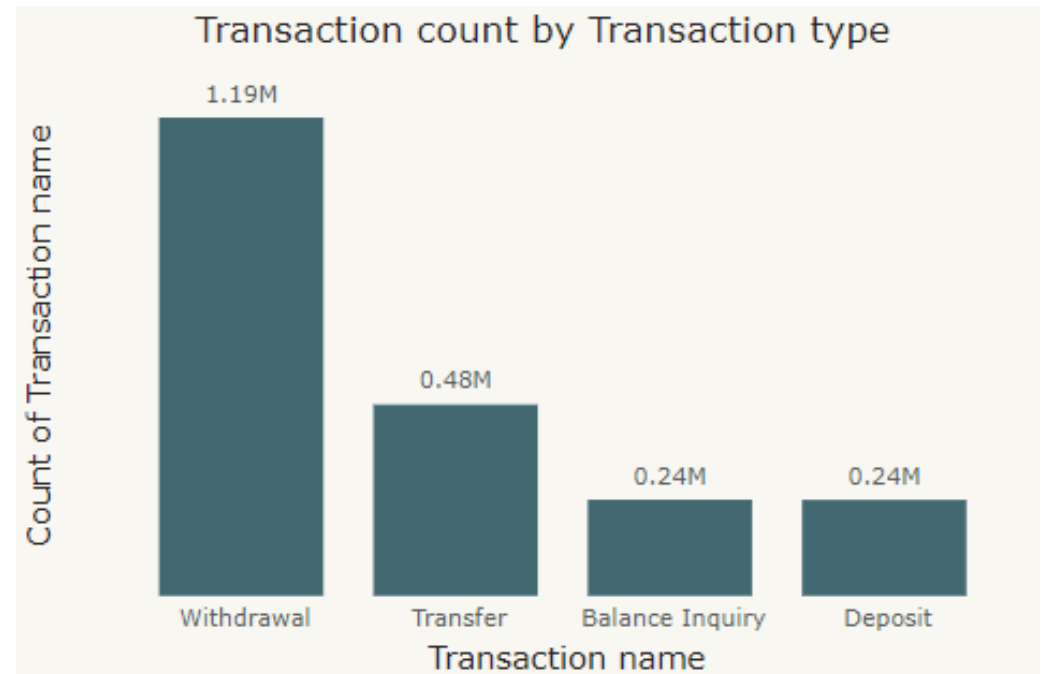Number of customers

39 bn

Total Amount

12.9%

Utilization Rate

Overview

Withdrawal had the highest Count of
Transaction 1,189,851
        (55.5% of Count of Transaction)

followed by Transfer, Balance Inquiry, and
Deposit.

Transaction count by Transaction type

Overview

Lagos in Transaction name made up 25.33% of Sum of TransactionAmount.

Withdrawal had the highest average Sum of TransactionAmount at 5180457400, followed by Transfer, Deposit, and Balance Inquiry.
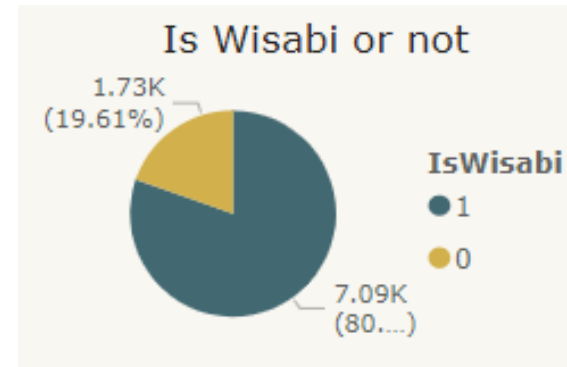

Sum of Transaction Amount by State and Transaction Type
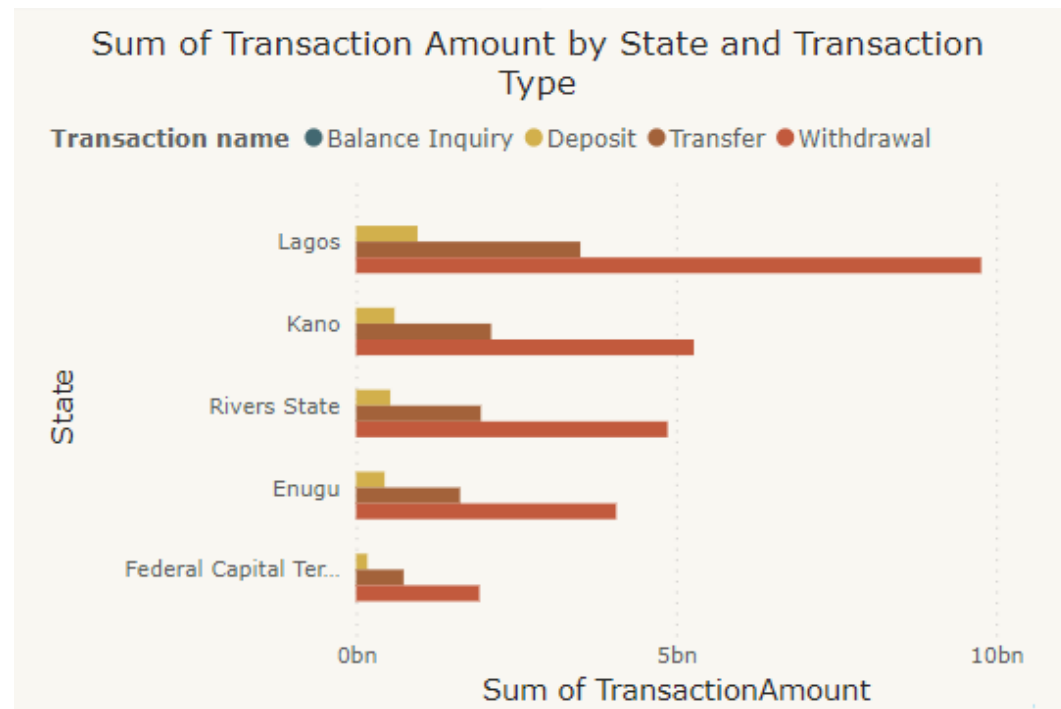
Overview

Across all 5 States, the utilization rate ranged from 8.5% to 18.6%.

State	Utilizatio rate
Enugu	11.6%
Federal Capital Territory	8.5%
Kano	18.6%
Lagos	12.2%
Rivers State	12.7%
Total	**12.9%**

Overview

1 accounted for 80.39% of Count of Wisabi.

Overview

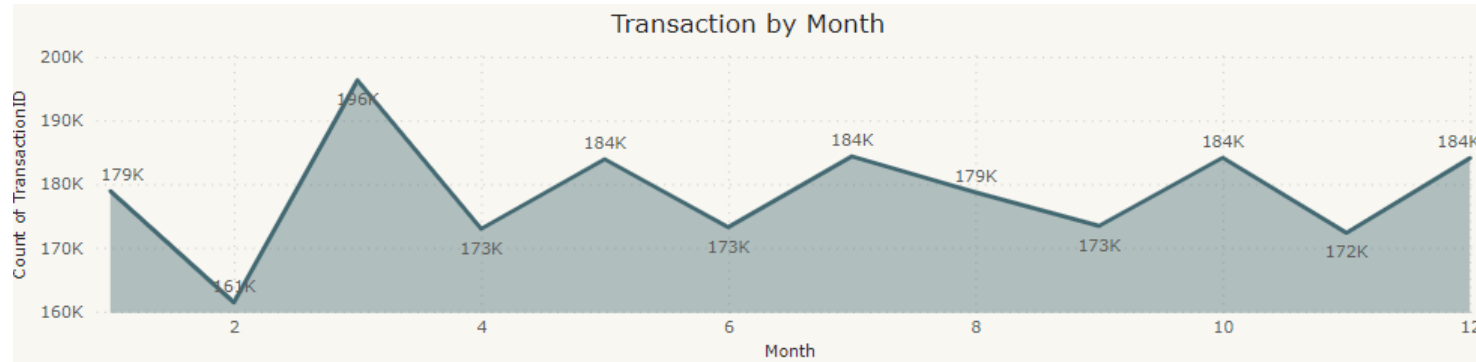Transactions count and Sum of Transaction Amount by Time
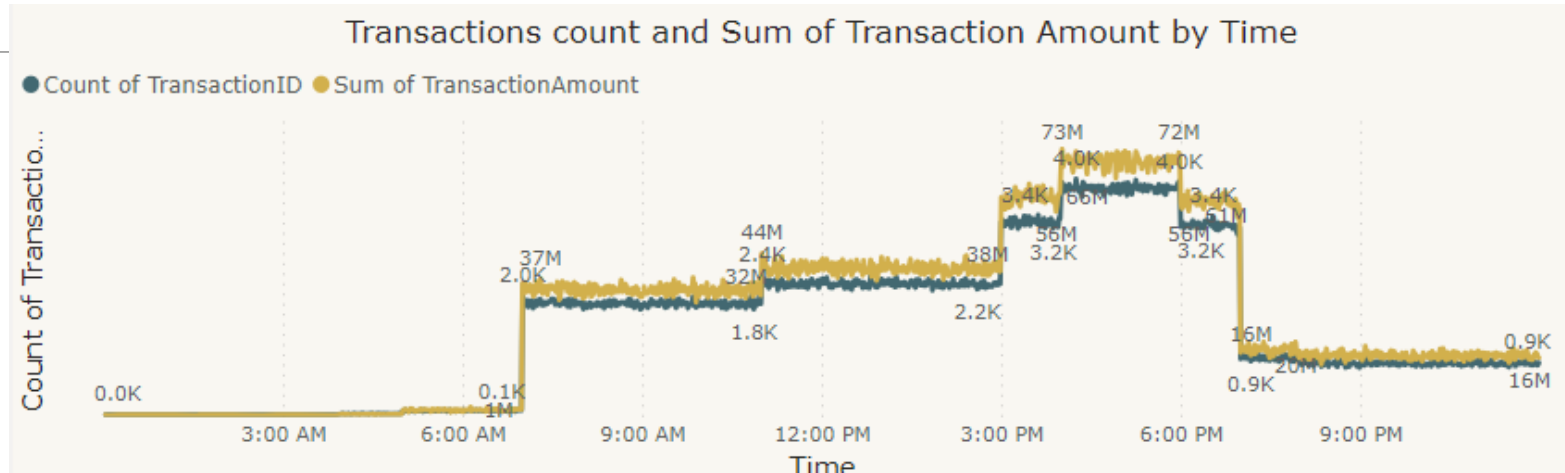
ATM Transactions in Lagos increase gradually from 6 am and peaks between 3 and 7 pm.

Similar behavior is seen across other states however transactions peak earlier in Kano (around 11 am) and this is sustained till about 5 pm after which activity sharply declines.

Compared to other states, Lagos has significant transactions activity after 7 pm
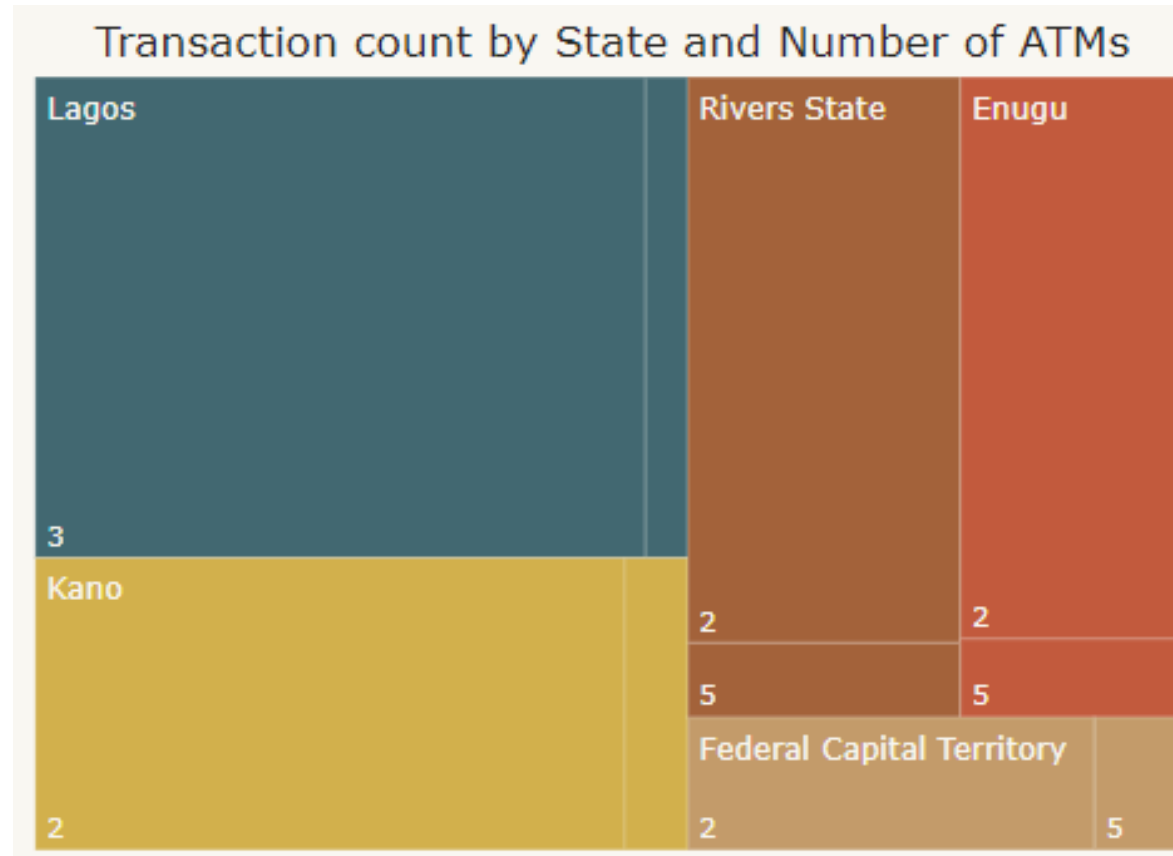
Overview

Transaction by Month

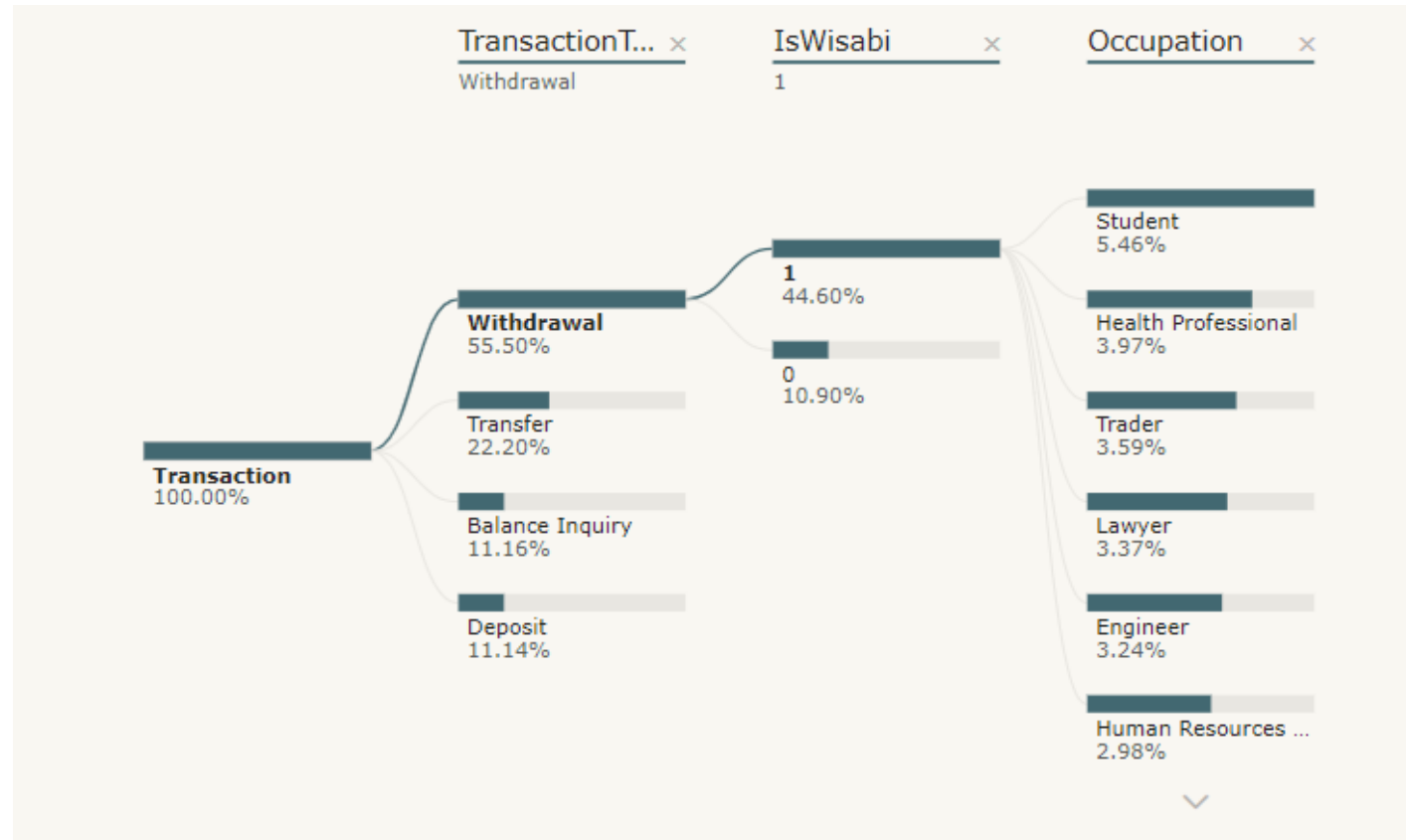the highest number of transactions and transaction amount in March

The lowest number of transactions and transaction amount in February

high transaction activity include January, May, July, October, and December

Demography


Transaction count by State and Number of ATMs

Demography

Demography

Student accounted for 12.20% of the Count of TransactionID.

The sum of TransactionAmount and Count of TransactionID diverged the most when the Occupation was Student when the Sum of TransactionAmount was 4,733,443,447 higher than the Count of TransactionID.

Count of Transaction and Sum of TransactionAmount by Occupation
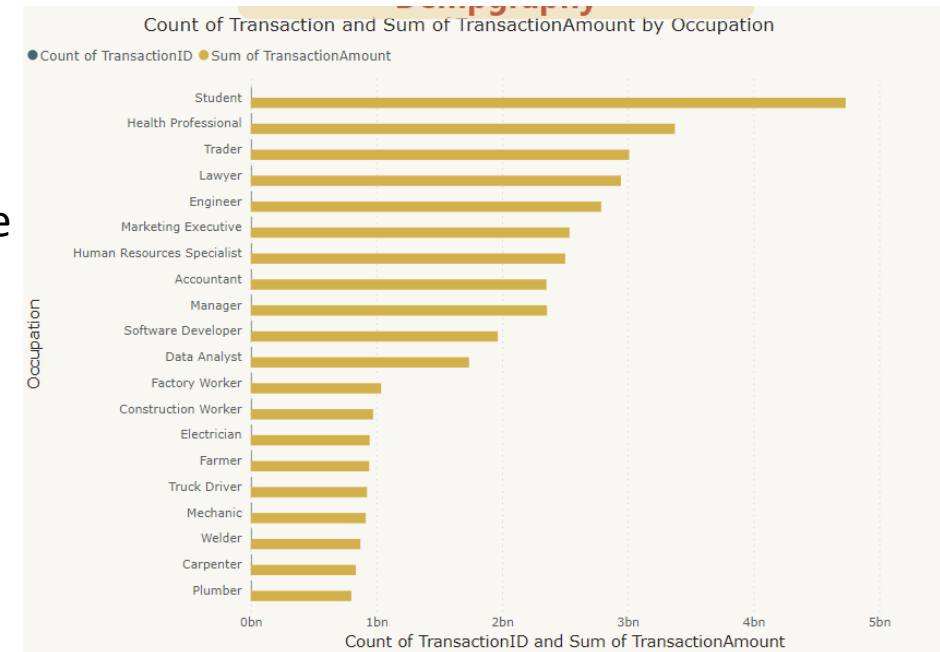
Demography

25-35 in Transaction name made up 18.58% of
Count of TransactionID.
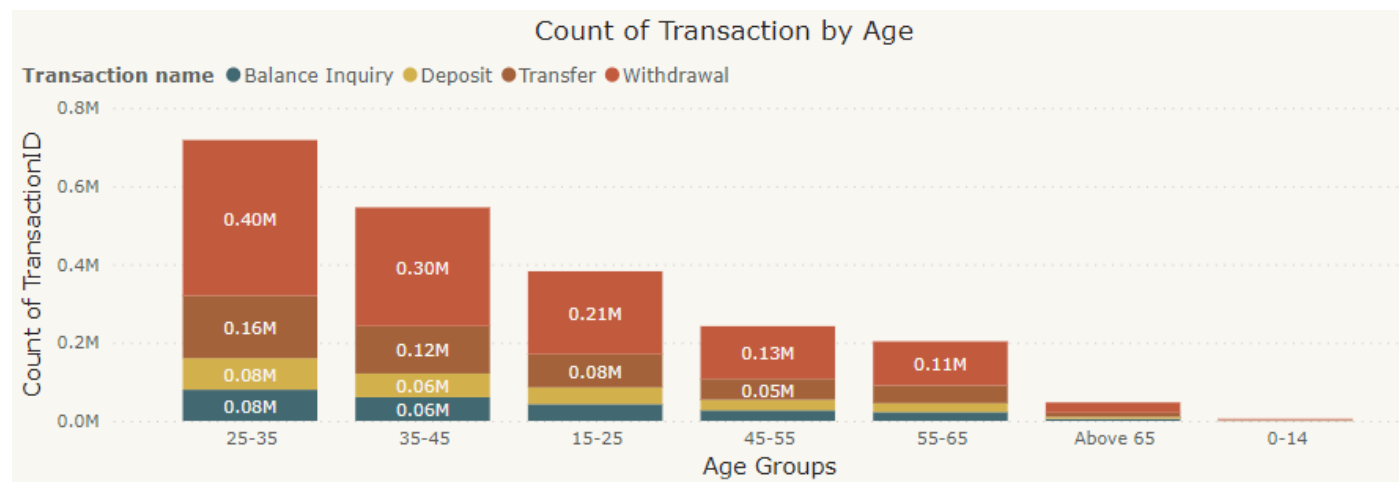
Recommendations

3 accounted for 9.16% of Count of Transaction.