OBJECTIVE

1. To assess the overall distribution of the data to Male and Female clients, as well as how their age and gender differ
2. To evaluate which gender has a higher number of account opening
3. To evaluate which age group has the most account openings

PROCESS AND METHODS

Data used was owned by Cooperative Bank of Cotabato, a banking institution. To retain its confidentiality, name and account number should not be disclosed.

There were 1,396 train data used, clients aged at 6 years old through 87 years old were used. For satisfactory results, 500 were examined and run into a test data. This 500 test data was composed of Male and Female of equal number used clients aged at 14 years old through 71.

Information was gathered and tested in order to assess the overall distribution of the data based on gender and age group. This project analyzes bank data using the segmentation process. The data were saved in the comma-separated values file (csv) format so that the application used for data segmentation could interpret them.

RESULTS AND DISCUSSION

Age Distribution Histogram

Based on the data, clients aging 20 years old through 60 years were the most likely to open a savings account. There were less clients opening an accounts at the young or old ages. This might be because of their cash flow and issue on maintaining the said accounts. This would be the correlation of income sources and account opening.

Age Histogram by Gender

On the set, there is a higher number of women than men opening an account. Based on data set, women open accounts at a slightly higher in 3 points than men.

In addition, men mostly open an account at their middle ages. This might be because of age. Age and resources more strongly affects the inflow of money that might be used for saving. Most of the old ages and younger ones, they do the spending rather than earning.