Describe any real world problem that you would like to solve (given a chance) with the use of technology (especially data)

Business problem: To identify amongst the existing customers of a bank who

are more likely to take up personal loan, for effective cross-selling.

Data Analysis:

|  |  |
| --- | --- |
| ID | Customer ID |
| Age | Customer's age in years |
| Experience | Years of professional experience |
| Income | Annual income of the customer ($000) |
| ZIP Code | Home Address ZIP code. |
| Family | Family size of the customer |
| CC Avg | Avg. spending on credit cards per month ($000) |
| Education | Education Level. 1: Undergrad; 2: Graduate; 3: Advanced/Professional |
| Mortgage | Value of house mortgage if any. ($000) |
| Personal Loan | Did this customer accept the personal loan offered in the last campaign? |
| Securities Account | Does the customer have a securities account with the bank? |
| CD Account | Does the customer have a certificate of deposit (CD) account with the bank? |
| Online | Does the customer use internet banking facilities? |
| Credit Card | Does the customer use a credit card issued by the bank? |

What are the reasons that you think that the problem is not solved yet?

The reason I think that the problem, is not solved is due to multiple

factors ,such as the approach to the problem in a particular manner or may be

the use of particular platform to visualize and analyse the data was not

incorporated.

Also, Various aspects in banking ,such as analysing the customer trends,

market volatility and customers investing trends in various platforms such as

equities, mutual funds, and systematic investment plans.

A miss by the bank to analyse the successful journey of customers

transition from starting till present date. This includes all the actions taken so

far which might have affected customers journey for the monetary loss as well.

Last but not the least I would like to conclude by mentioning that customer

feedback must be taken into consideration .