



Data@ANZ Virtual Internship Program

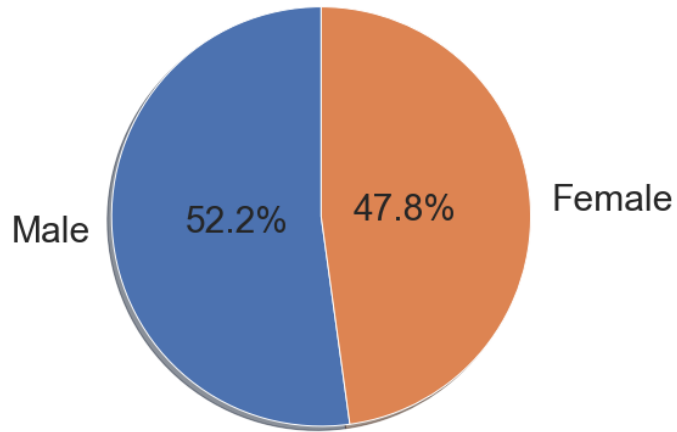
Task 1 – Exploration Data Analysis

Prepared by Brooks Musangu

1st October 2020

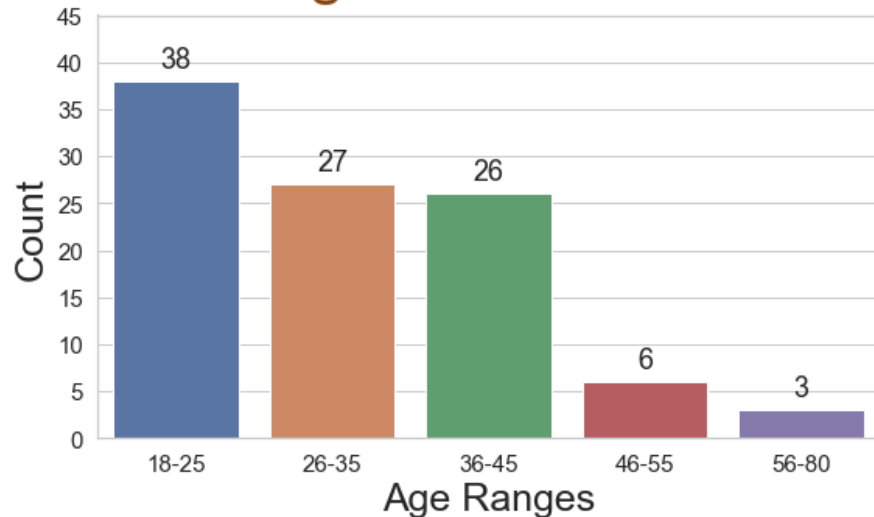
Customer Demographics

Gender Distribution

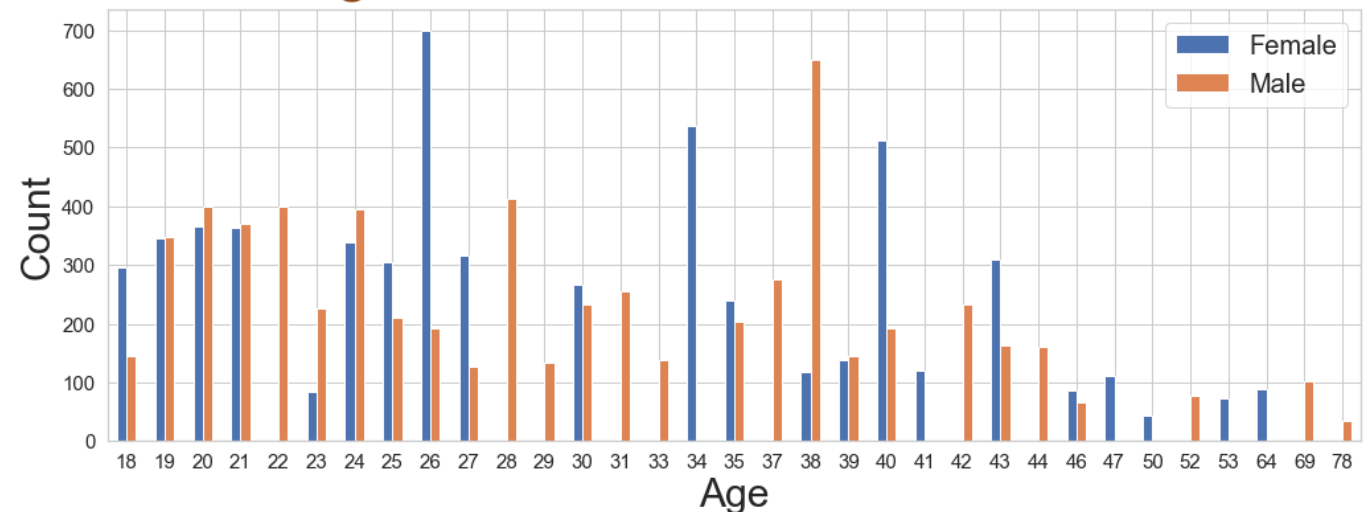


- A total of 100 hypothetical customers.
- Gender diversity is relatively even with males being the majority by only 2 %. An indication of unbiased service towards genders.
- Average age **31 years**.
- Majority of the customers are younger, between the age of **18-35 year**.
 - **Recommendation:** Increase customer based for middle-age and elderly customers as they usually have higher income.

Age Distribution

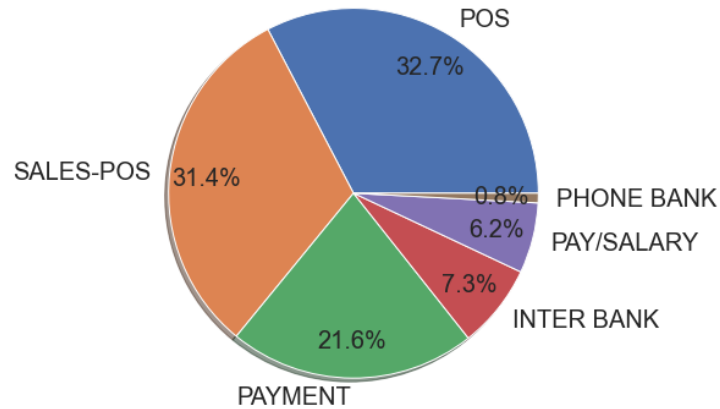


Age Distribution between Gender

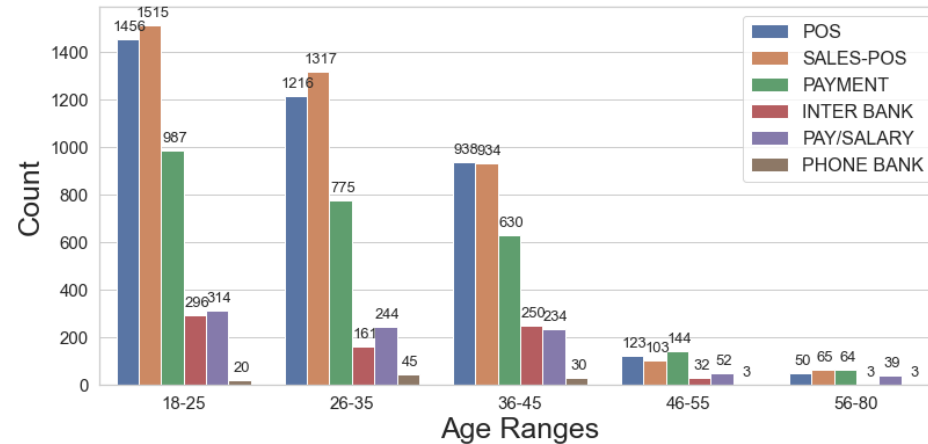


Transaction Insights

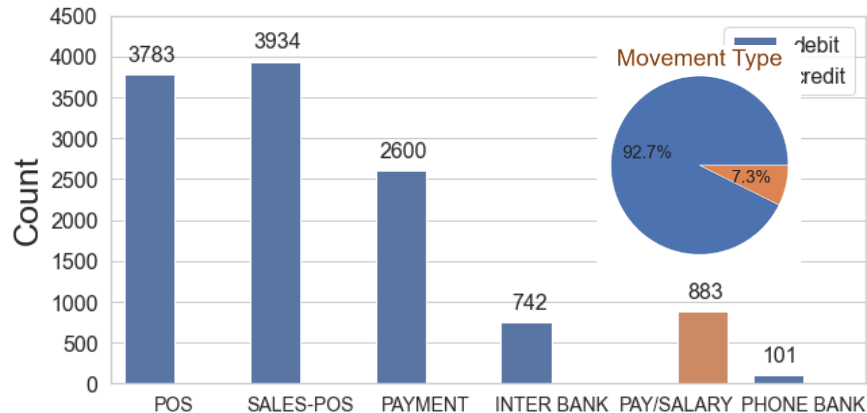
Transaction types



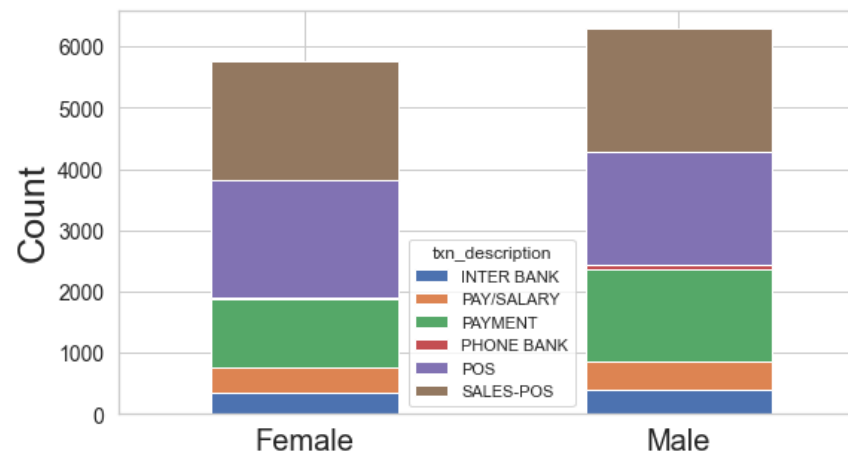
Transaction vs Age plots with Bins



Transaction vs Movement



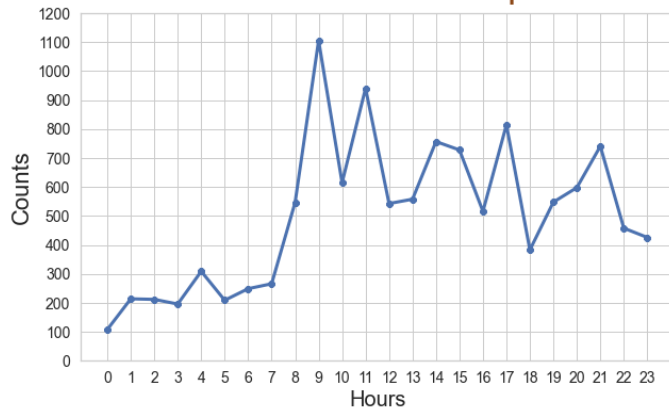
No. of Transactions Types based on Gender



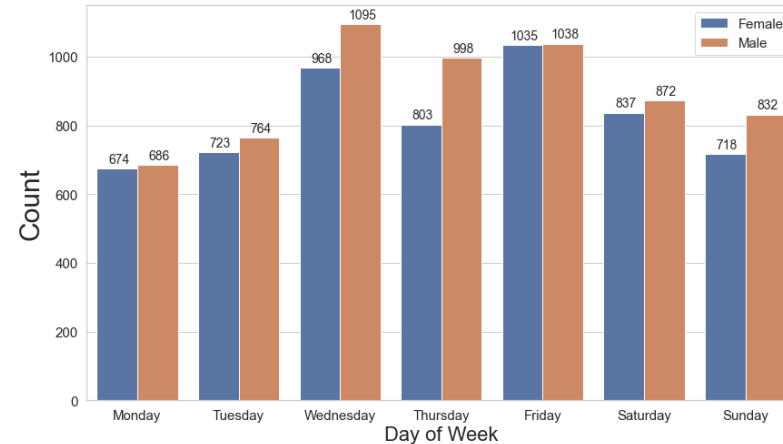
- A total 12043 and an average transaction of 187.93 AUS
- Transactions volume decreases significantly for Age > 40
- Point of Sale (POS) transactions are the most popular transaction
- Whereas, Phone Bank transactions are the least popular type.
- **Recommendation:** Increase phone banking support as the need might increase in the near future.
- Credit is only in form of Salary/Pay giving credibility of data as we don't see any anomalies in movement type.

Transaction Insights Cont'd

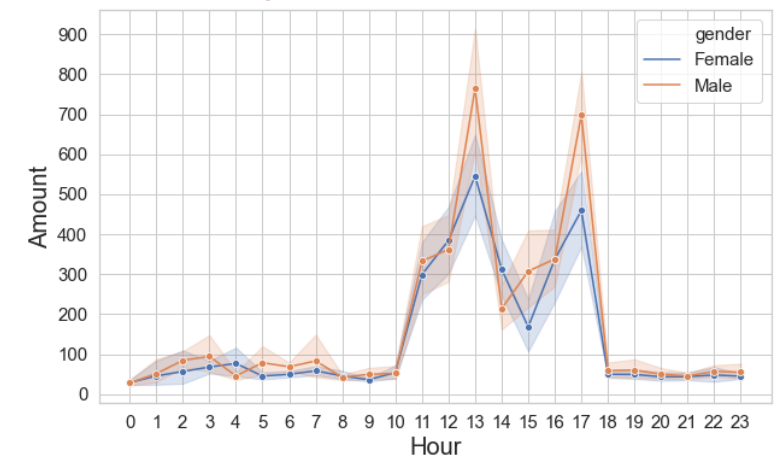
Number of Transactions per Hour



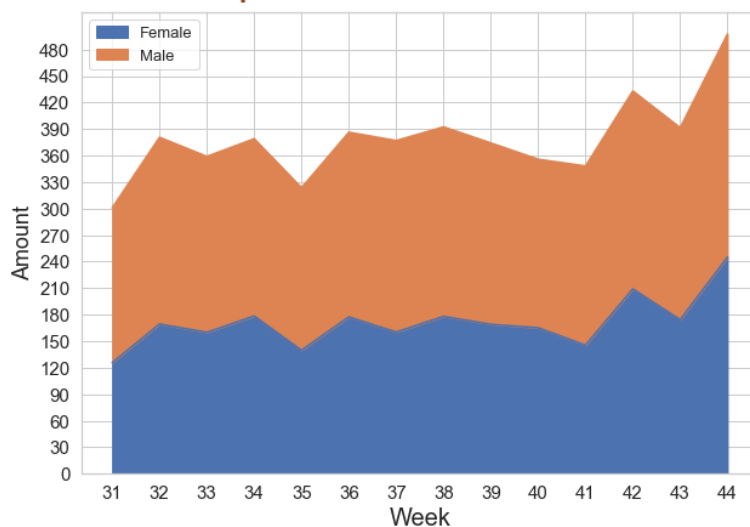
No. of Transactions per Day of Week based on Gender



Amount per Hour based on Gender

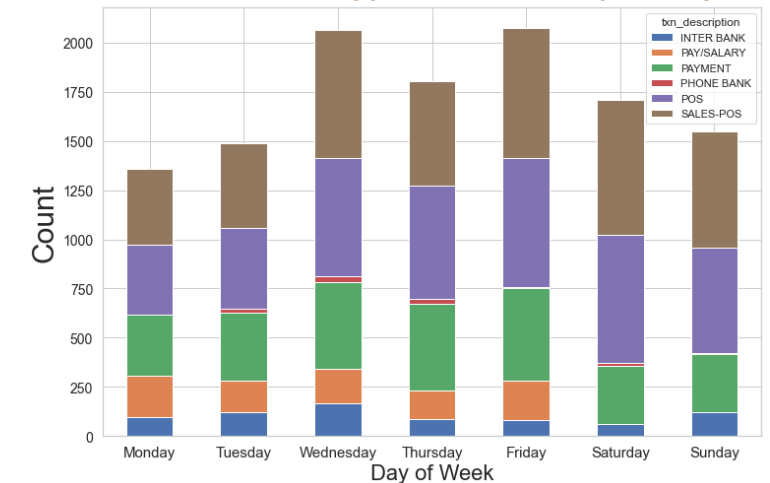


Amount per Week based on Gender



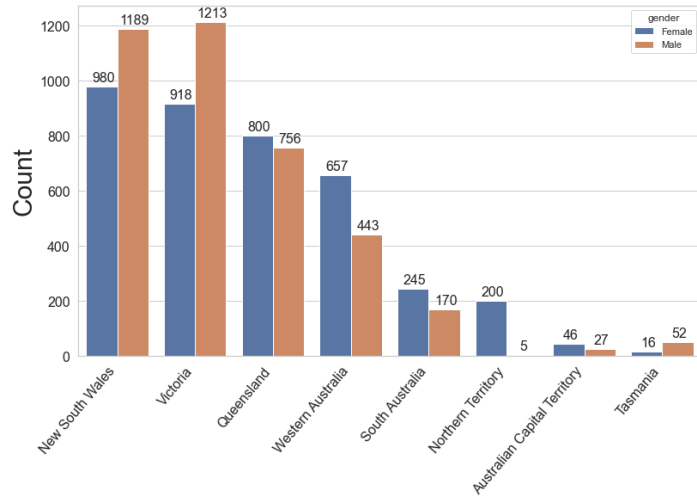
- Transaction peak time is around noon and minimal between 1 AM – 4 AM
- Salaries are credited on Weekdays
- Marginal difference between genders for number of transactions and average amount.
- August appears to be a holiday as there is no data

Transaction Type Distribution per Day

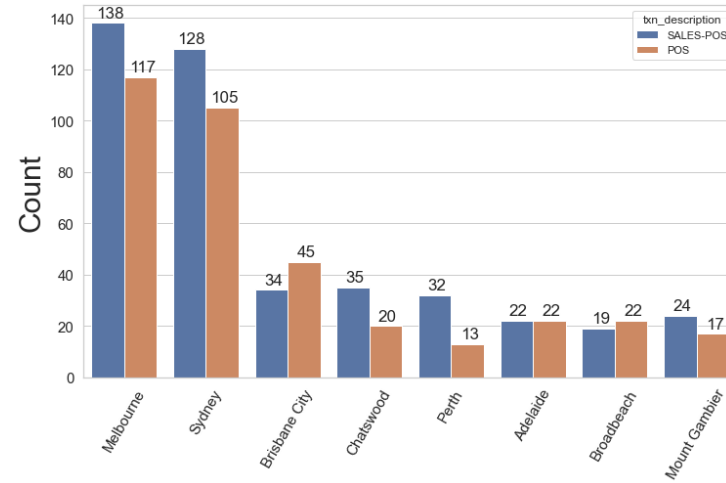


Transaction Based on Merchants

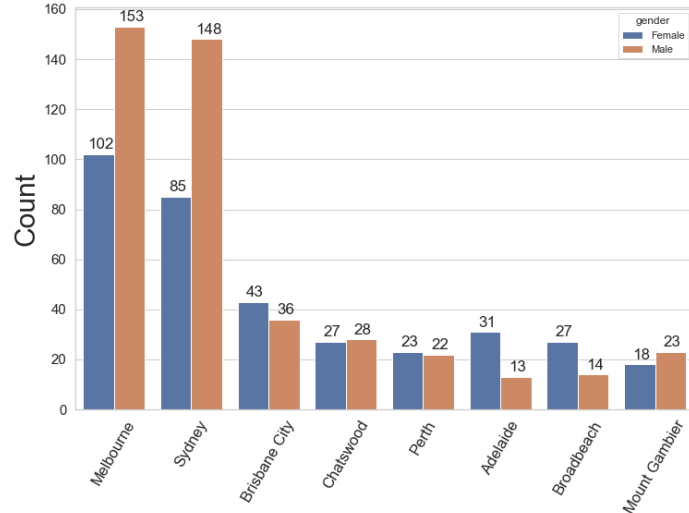
No. of Transactions per Merchant State Based on Gender



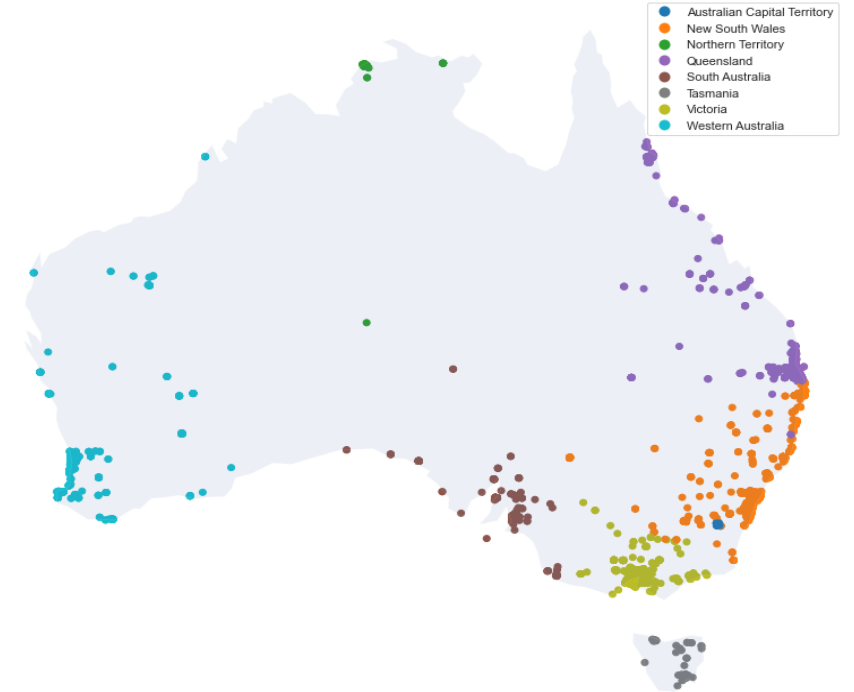
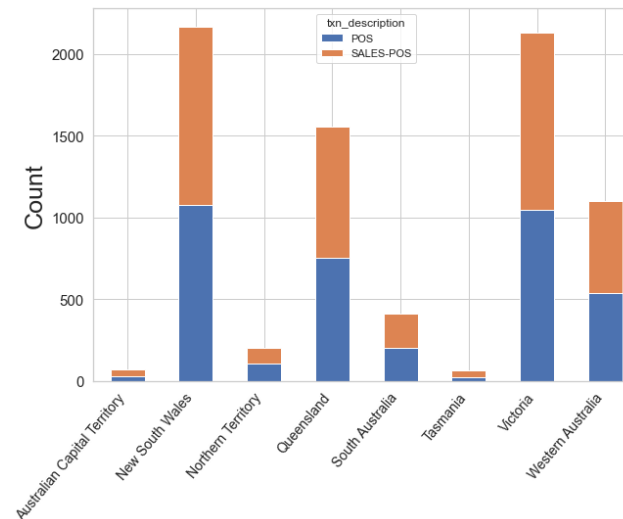
No. of Transactions Types per Merchant Suburb



No. of Transactions Types per Merchant Suburb



No. of Transactions Types per Merchant State



- The only transactions in both states and suburbs are **Point of Sale** and **Sales-Point of Sale** transactions and there is a marginal difference in the number of transactions between genders.
- The transaction volume is pretty low in other suburbs except for **Melbourne** and **Sydney**
- **Merchants** are available across the country.