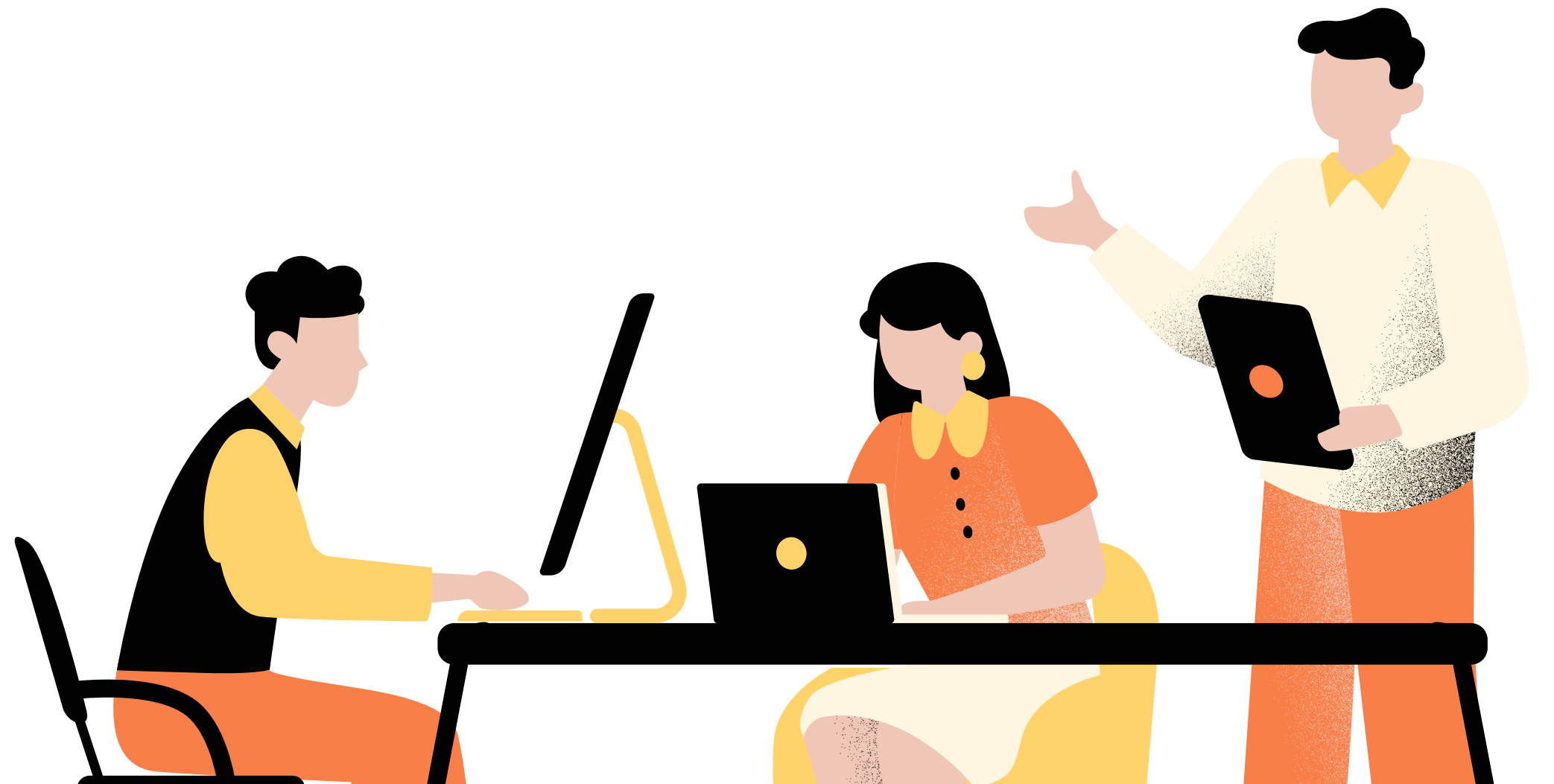


OPERATIONAL REPORT

CUSTOMERS' SERVICE USAGE AT VPBANK



PRESENTOR:
Hưng Nguyễn

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1. CONTEXT OF REPORT

This report provides an analysis of the current usage of services and customer base for VPbank branch. It provides an overview of branch performance, focusing on customer segmentation and service utilization across Vietnamese provinces.

The analysis will identify:

- 1.The current segments or groups of customers using the bank's services.
- 2.Key insights into service usage patterns and trends.

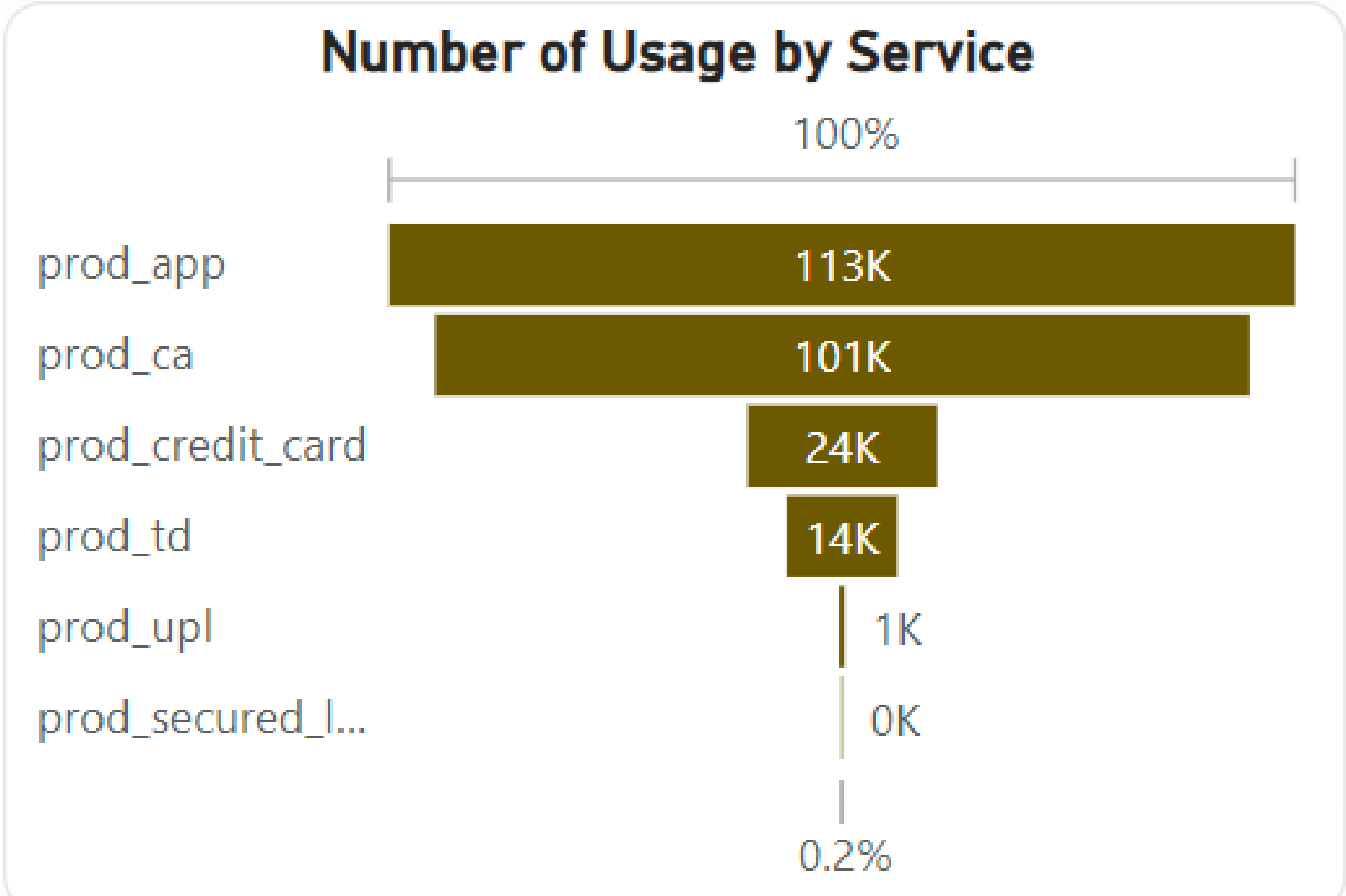
To achieve the 20% revenue growth target next quarter, the analysis highlights service types with growth potential. The report includes recommendations on priority services to meet this goal, based on data analysi

2.SERVICE USAGE:

2.1. Number of customers by Service

Obviously, the top three services in terms of usage are **prod_app (113K)**, **prod_ca (101K)**, and **prod_credit_card (24K)**. These are the bank's most widely used services, suggesting they are core offerings or popular among customers.

In terms of growth potential, the service with the lowest usage is **prod_secured_loan (0.2K)**, indicating it may have room for improvement if the bank can identify ways to increase adoption. Similarly, the service prod_UPL has a relatively low usage of **1K**, so there could be opportunities to drive higher utilization here as well.

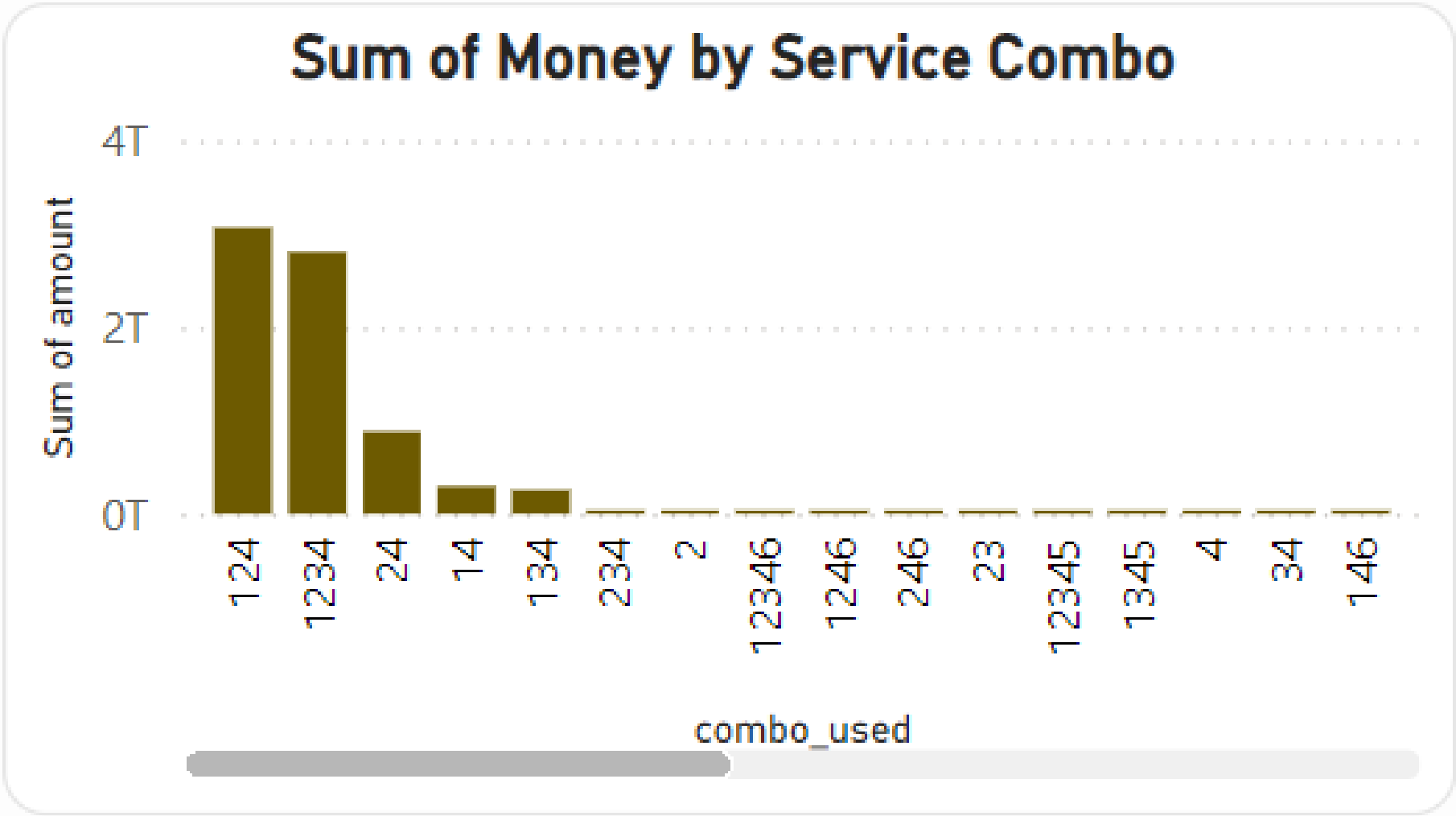


2.SERVICE USAGE:

2.2. Combo of Services used by Customers

According to the chart, certain combos contribute significantly to the overall bank's revenue and customer engagement. Notably, combinations such as **124**, **1234**, and **24**, encompassing between 2 to 4 services, stand out in their contribution..

Among the most frequently occurring combos, the individual services **1**, **2**, and **4** (which likely refer to **card services**, **term deposits**, and **mobile app offerings** respectively) dominate. It is understandable since card, term deposit and mobile app are popularly accessible to customers



CAPTION:

1	prod_ca
2	prod_td
3	prod_credit_card
4	prod_app
5	prod_secured_loan
6	prod_upp

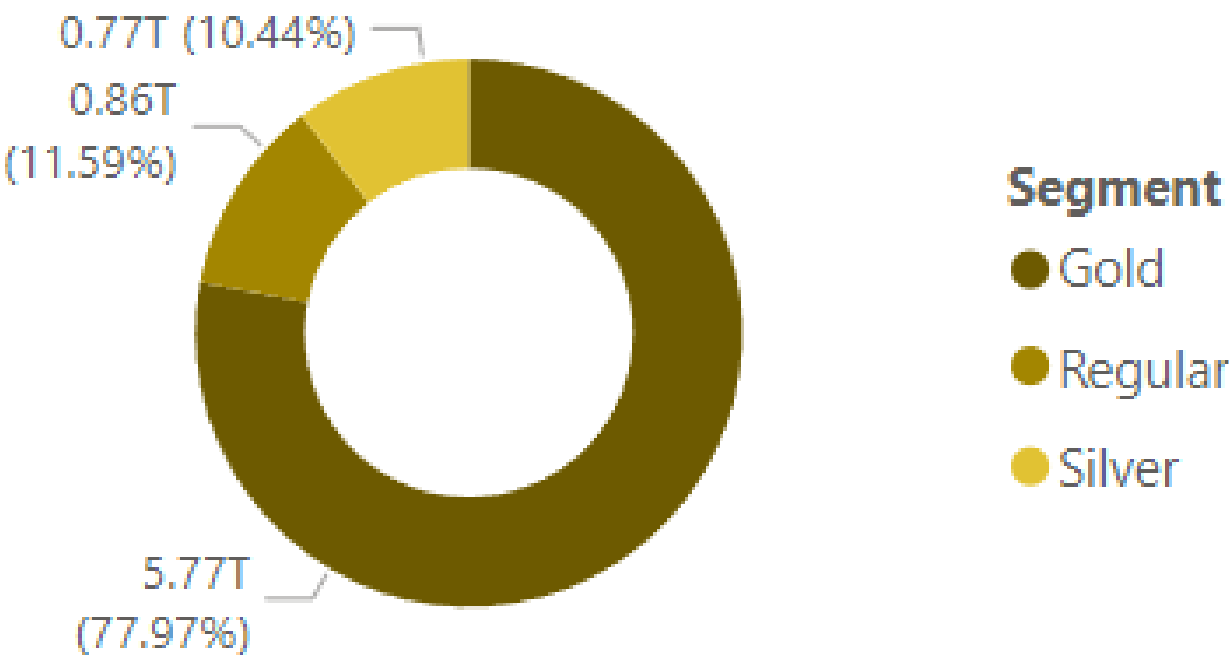
3. SEGMENT ANALYSIS:

3.1. Overview:

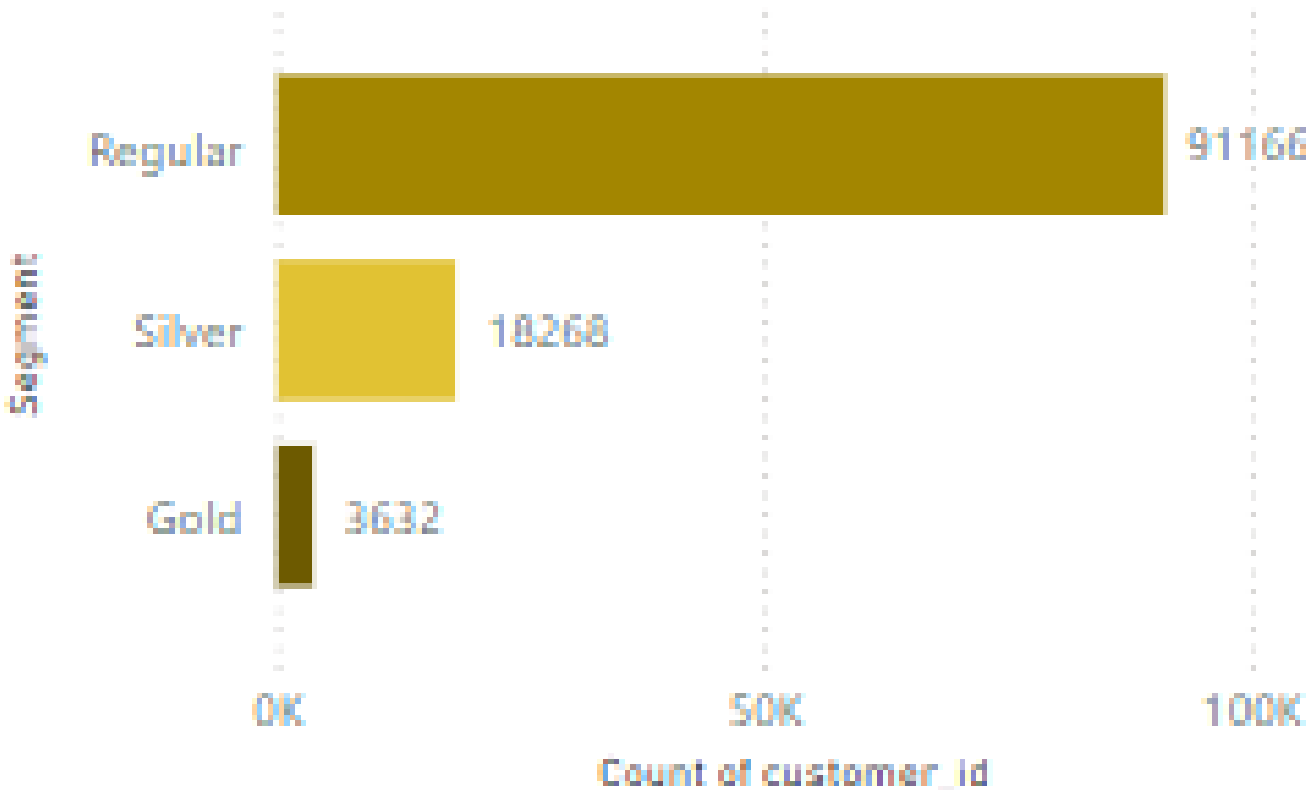
Although **gold customers** make up a small proportion of total number of customers, contribute the largest to the total sum (**nearly 78% of total**).

Meanwhile, **regular customers** are largest components of users at our branch, however, their figure is comparably modest (**0.86T**), accounting for approximately **12%**, basically equal to that of **silver customers** though silver customers are **far fewer than regular ones**.

Sum of Money by Segment



Number of Customers by Segment

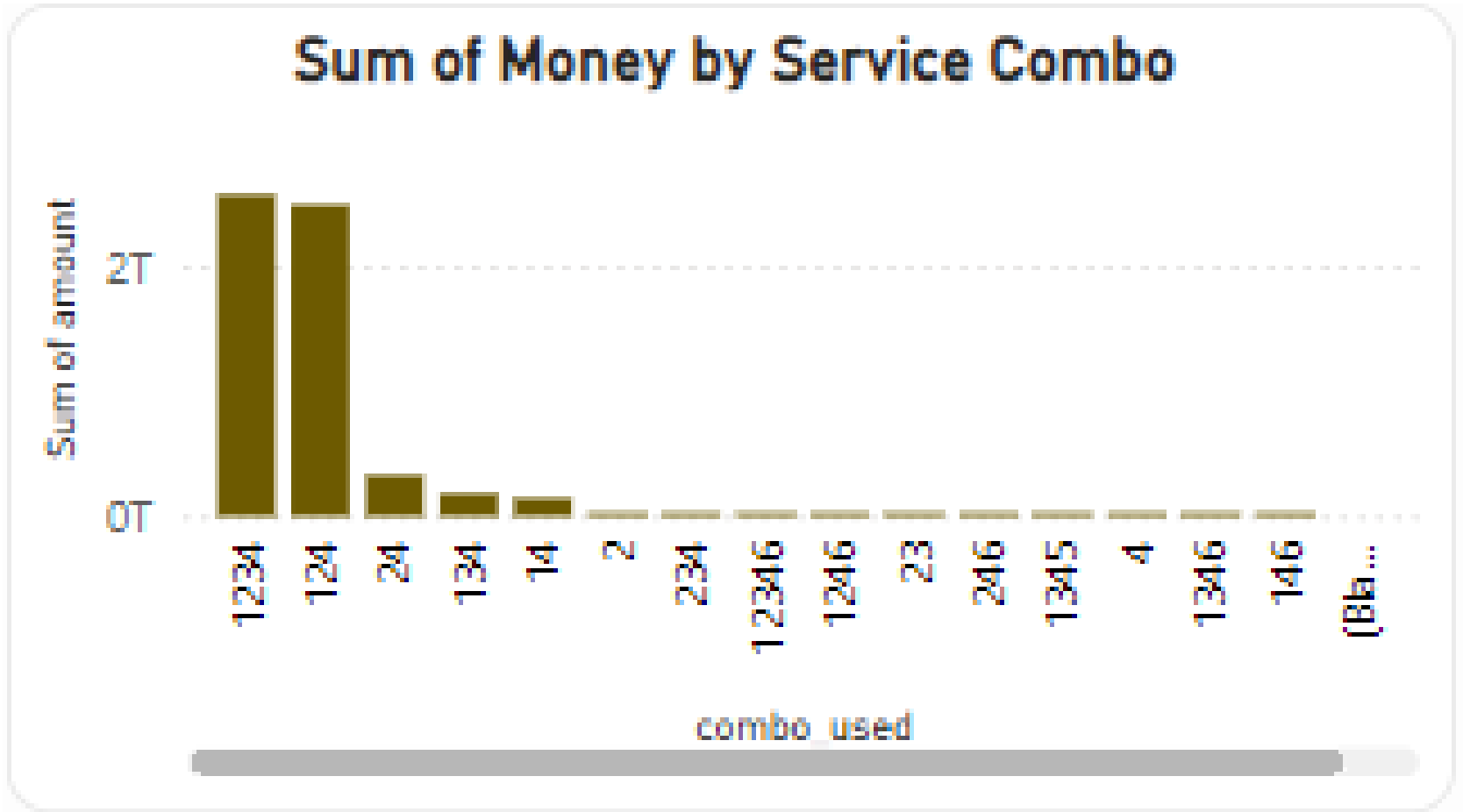
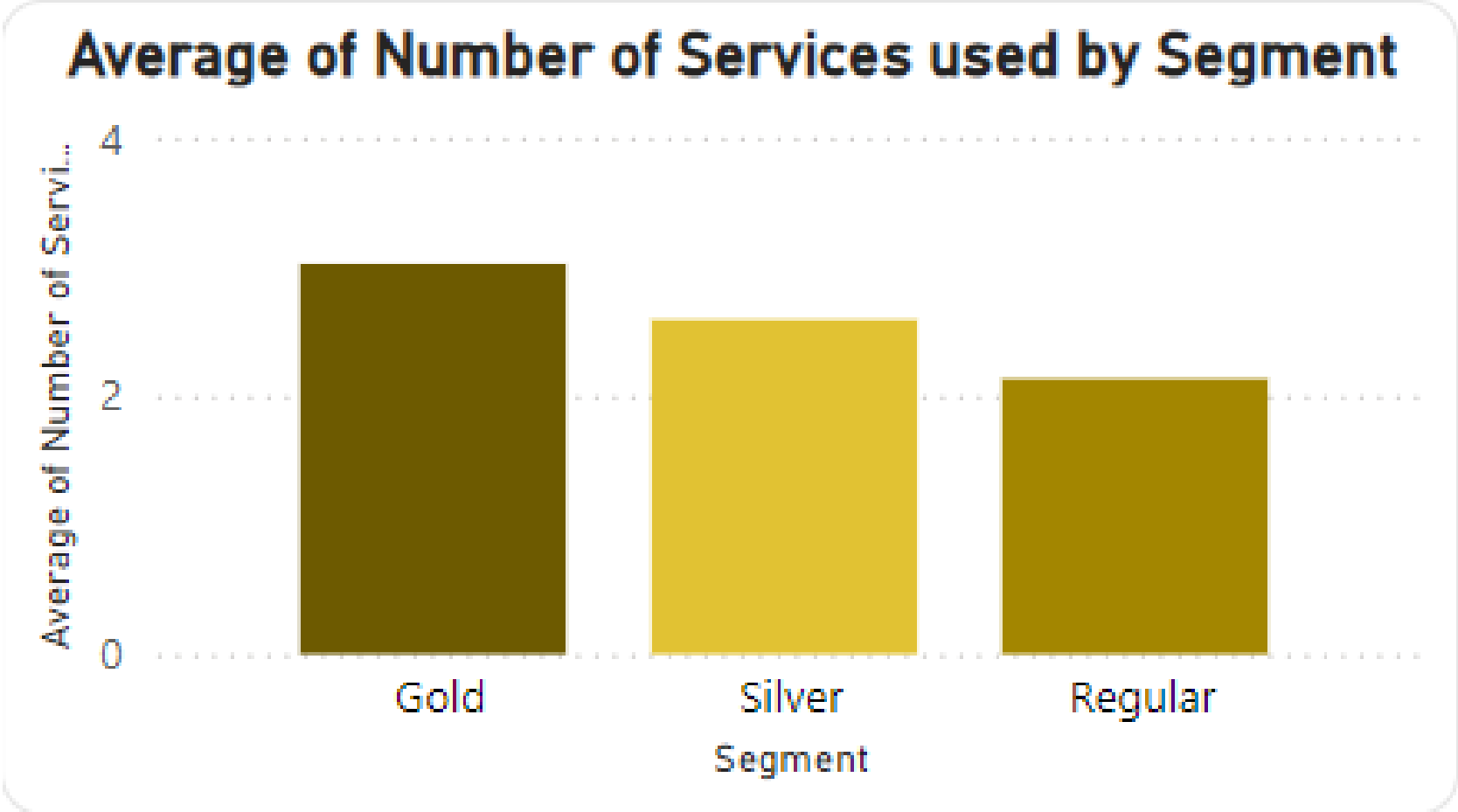


3. SEGMENT ANALYSIS:

3.2.Combo used by Segment

On average, **gold customers** use three services, in which the two most combos are 1234 and 124. These patterns indicate that, alongside cards and mobile apps, gold customers frequently engage with additional services like **credit cards** and **term deposits**. This is consistent with the profile of premium clients who tend to make larger transactions and require more comprehensive financial solutions.

In comparison, **silver** and **regular customers** use an average of **2.5** and **2 services**, respectively. These figures align with the behavior of typical banking users who primarily seek basic services such as payments and savings.



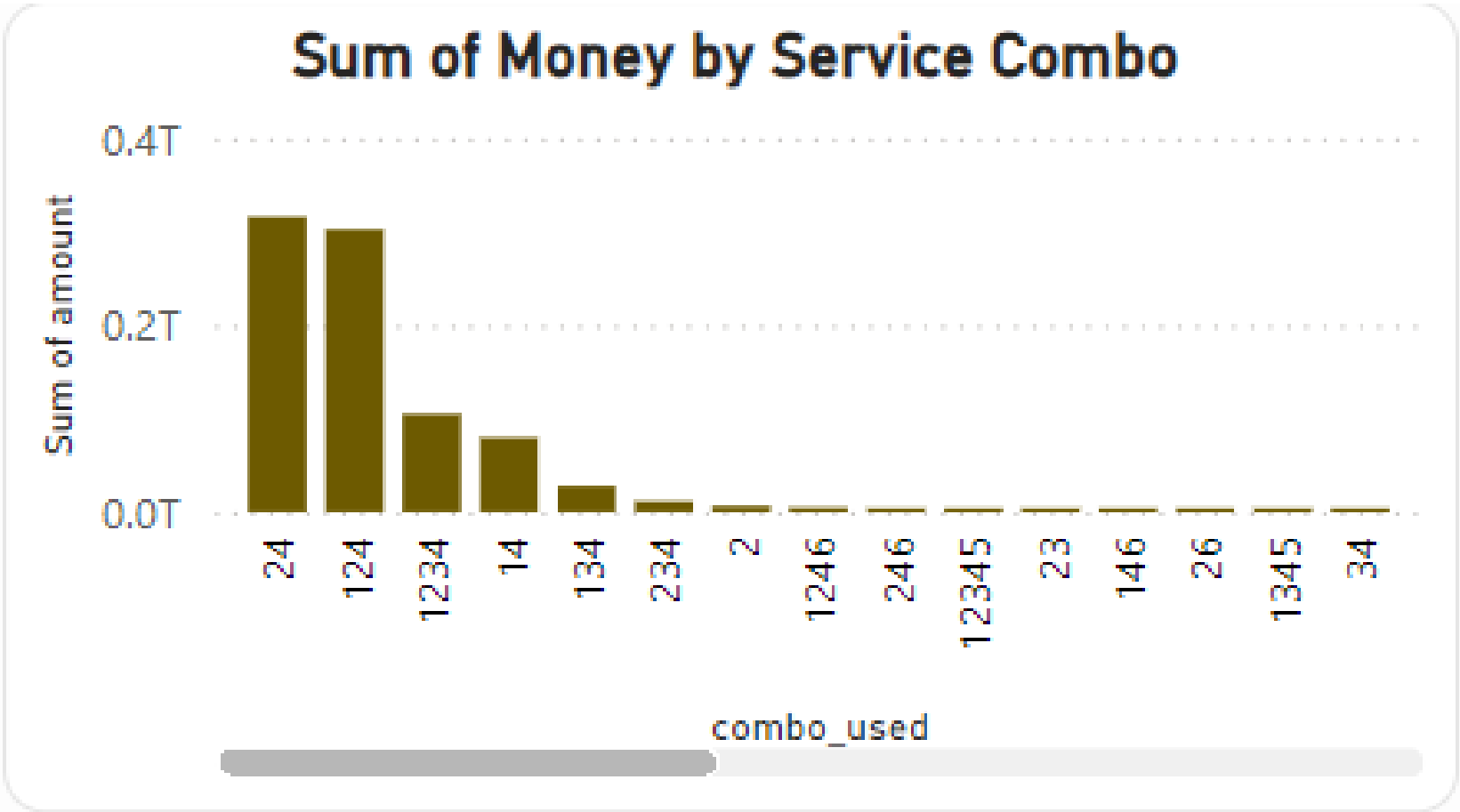
GOLD CUSTOMER’S SERVICE COMBO

3. SEGMENT ANALYSIS:

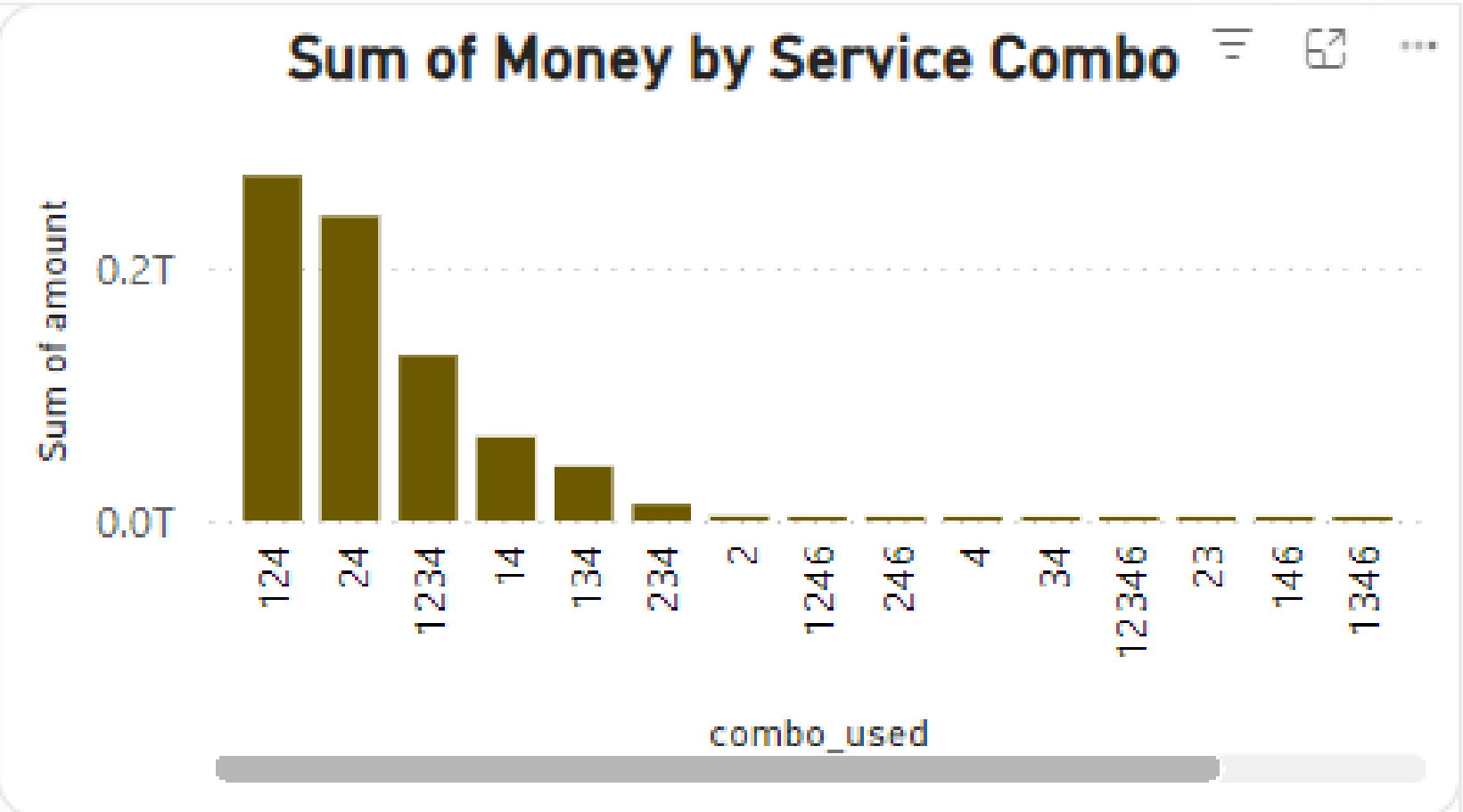
3.2.Combo used by Segment

In details of **regular** and **silver** customers, whose average services used are **2.5** and **2,0** the similarities could be seen given that two most common service combos are **24** and **124**, which are all basic services.

The most notable difference is the fact that **silver** customers have the tendency to use **more services** compared to **regular ones** since their most common combo is **124** whereas that of regular customers is **24**. This reflects correctly the way we segment our customers based on their **service usage** and **monetary values**.



REGULAR CUSTOMER'S SERVICE COMBO



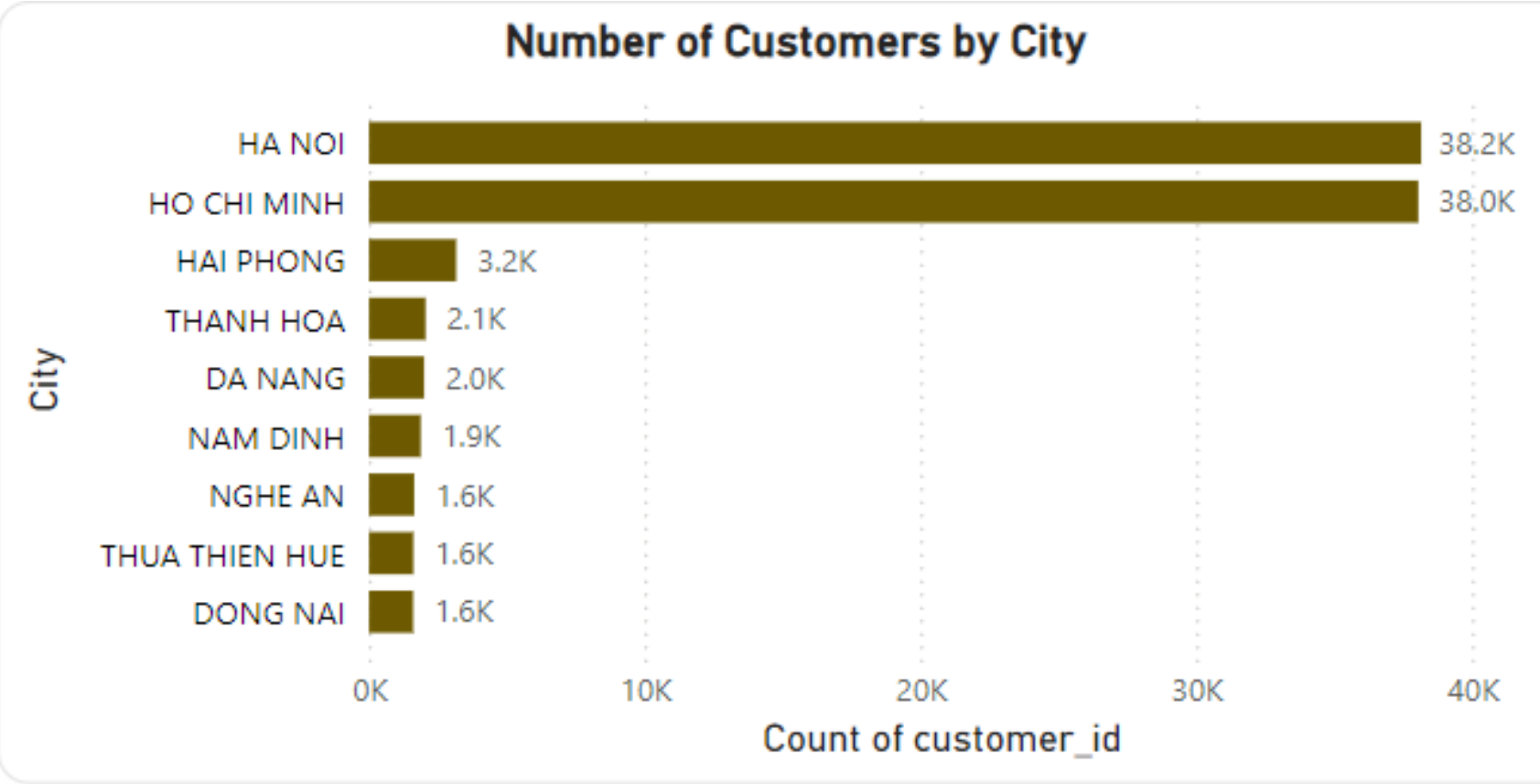
SILVER CUSTOMER'S SERVICE COMBO

4. SERVICE USAGE ACROSS CITIES:

4.1. Number of customers by Top Cities

Clearly, our bank has a significant presence in Vietnam's major urban centers, with the highest number of customers located in **Hanoi (38.2K)** and **Ho Chi Minh City (38.0K)**. Other sizable customer bases are found in **Hai Phong (3.2K)** and **Thanh Hoa (3.1K)**, suggesting the bank has a **strong foothold in Northern Vietnam**.

However, the data also highlights opportunities for growth in other regions. Cities like **Da Nang (2.0K)**, **Nam Dinh (1.9K)**, and **Nghe An (1.6K)** have relatively smaller customer bases, indicating potential for us to expand our reach and tap into these markets. By focusing on these areas and understanding the unique needs of customers in different cities, we can diversify our customer base and achieve more balanced growth across its network.



4. SERVICE USAGE ACROSS CITIES:

4.2. Sum of Money by Top Cities

Comparing to the chart above, we can observe that the cities such as Ho Chi Minh City (38.0K) and Hanoi (38.2K), also have the largest sum of amounts at 425.66 billion VND and 104.97 billion VND, respectively. This suggests a positive correlation between customer base size and financial performance in these major urban centers.

On the other hand, some cities like Nghe An and Da Nang have relatively smaller customer bases but still generate substantial sums of 19.24 billion VND and 14.98 billion VND, respectively. This indicates that while customer numbers are important, the bank may also be able to optimize our performance in these regions by tailoring our services and pricing to the specific needs of the local market.

The bank should focus on expanding our customer base in cities with growth potential, such as Hai Phong, Nam Dinh, and Thua Thien Hue, while also exploring ways to maximize the financial contributions from its existing customer base, especially in the smaller but profitable markets.

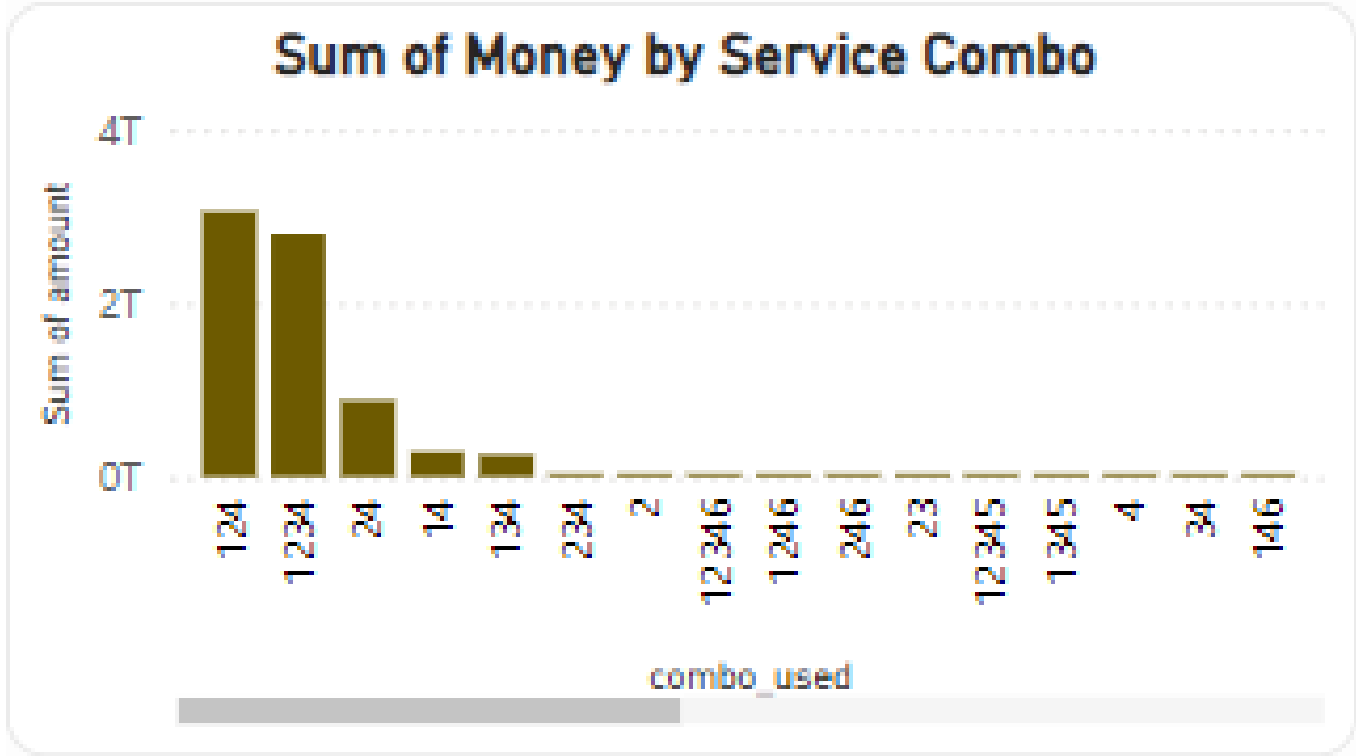
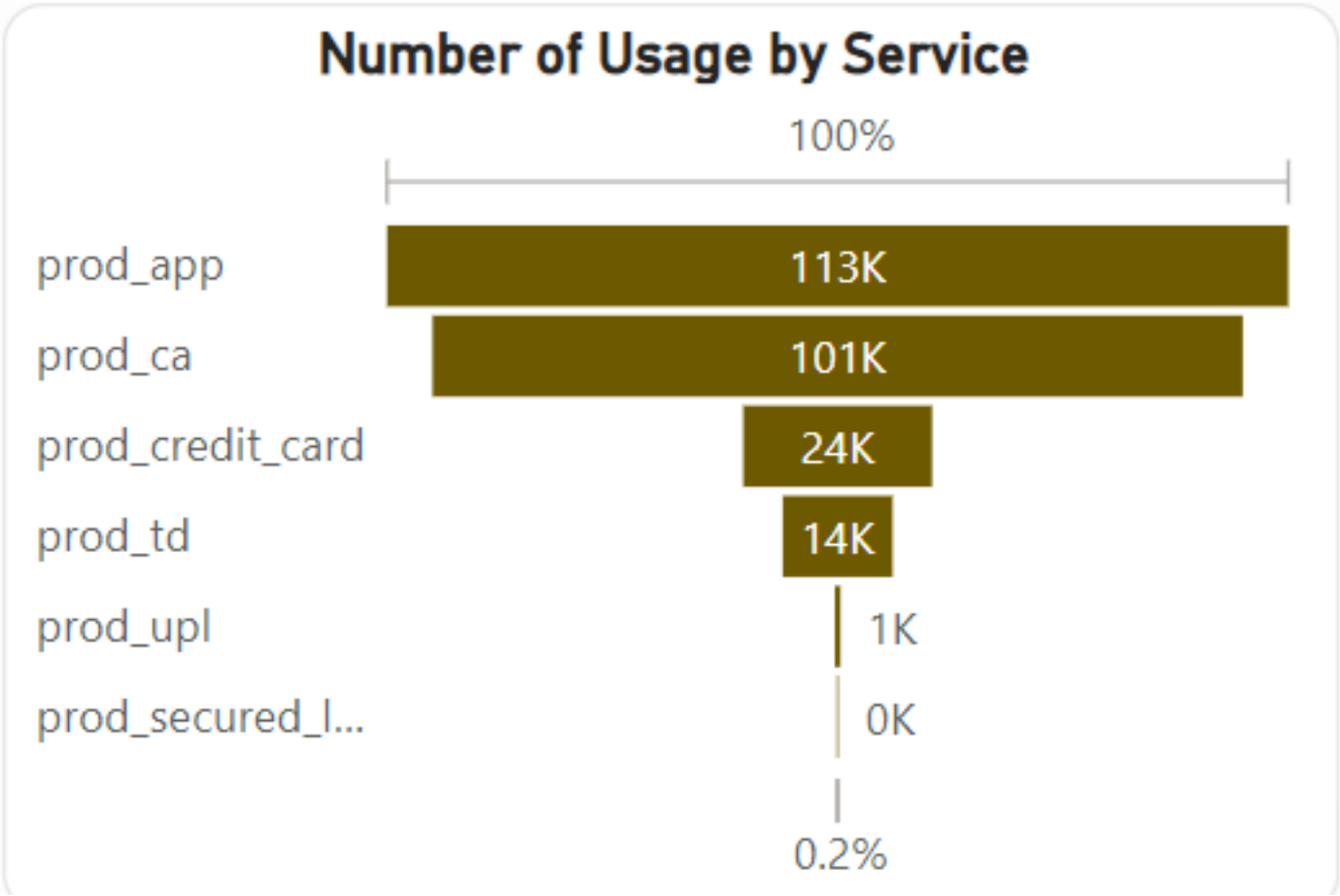
City	Sum of amount
HO CHI MINH	425,664,209,905.83
HA NOI	104,968,778,378.08
HAI PHONG	31,976,966,771.18
NAM DINH	26,626,891,999.13
THUA THIEN HUE	24,895,544,291.64
NGHE AN	19,238,202,457.69
DA NANG	14,977,985,224.06
THANH HOA	14,024,886,801.82
BAC GIANG	11,817,072,173.43
Total	685,329,463,620.47

5. SUGGESTION FOR STRATEGY:

5.1. Analytical proof

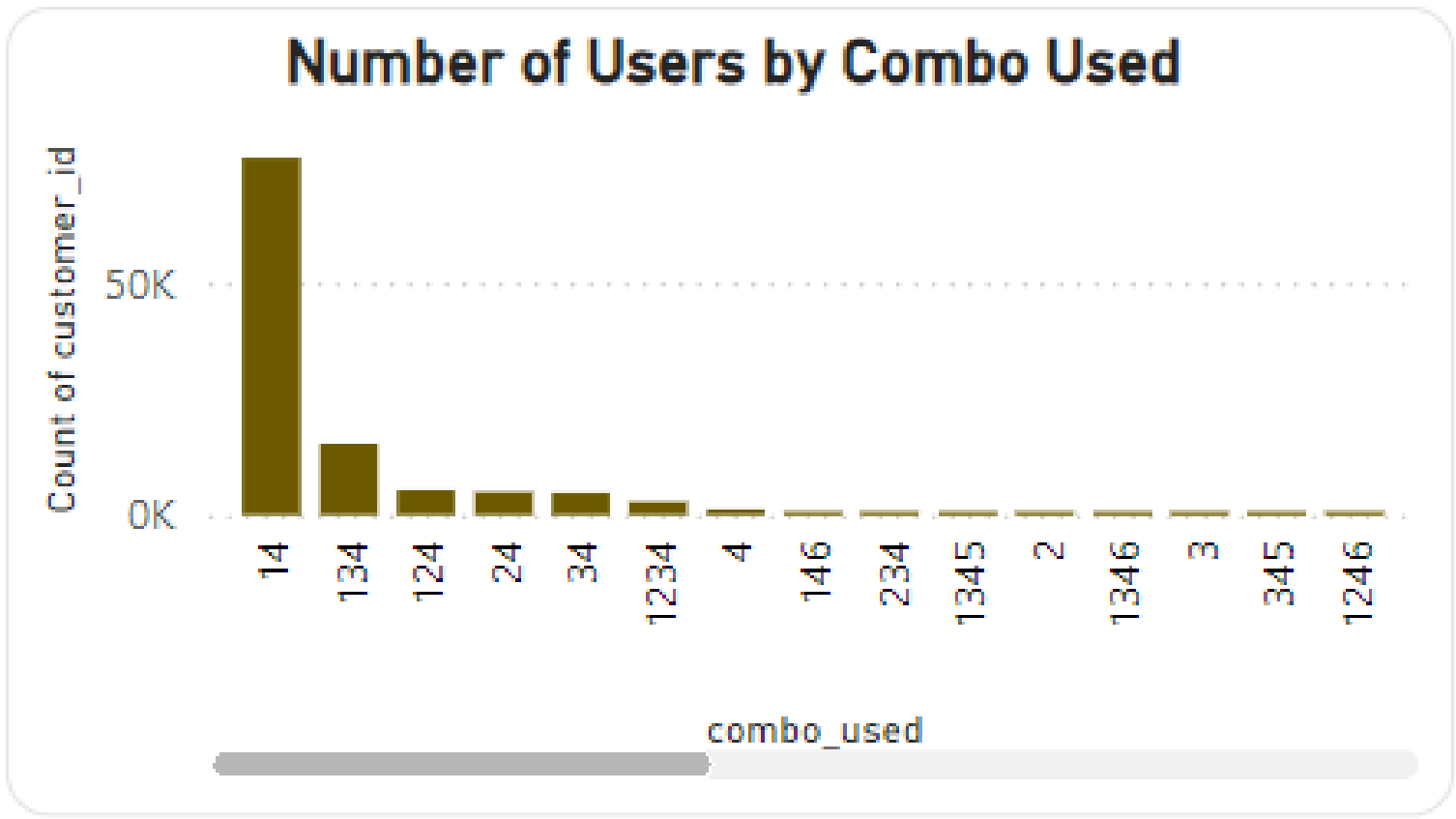
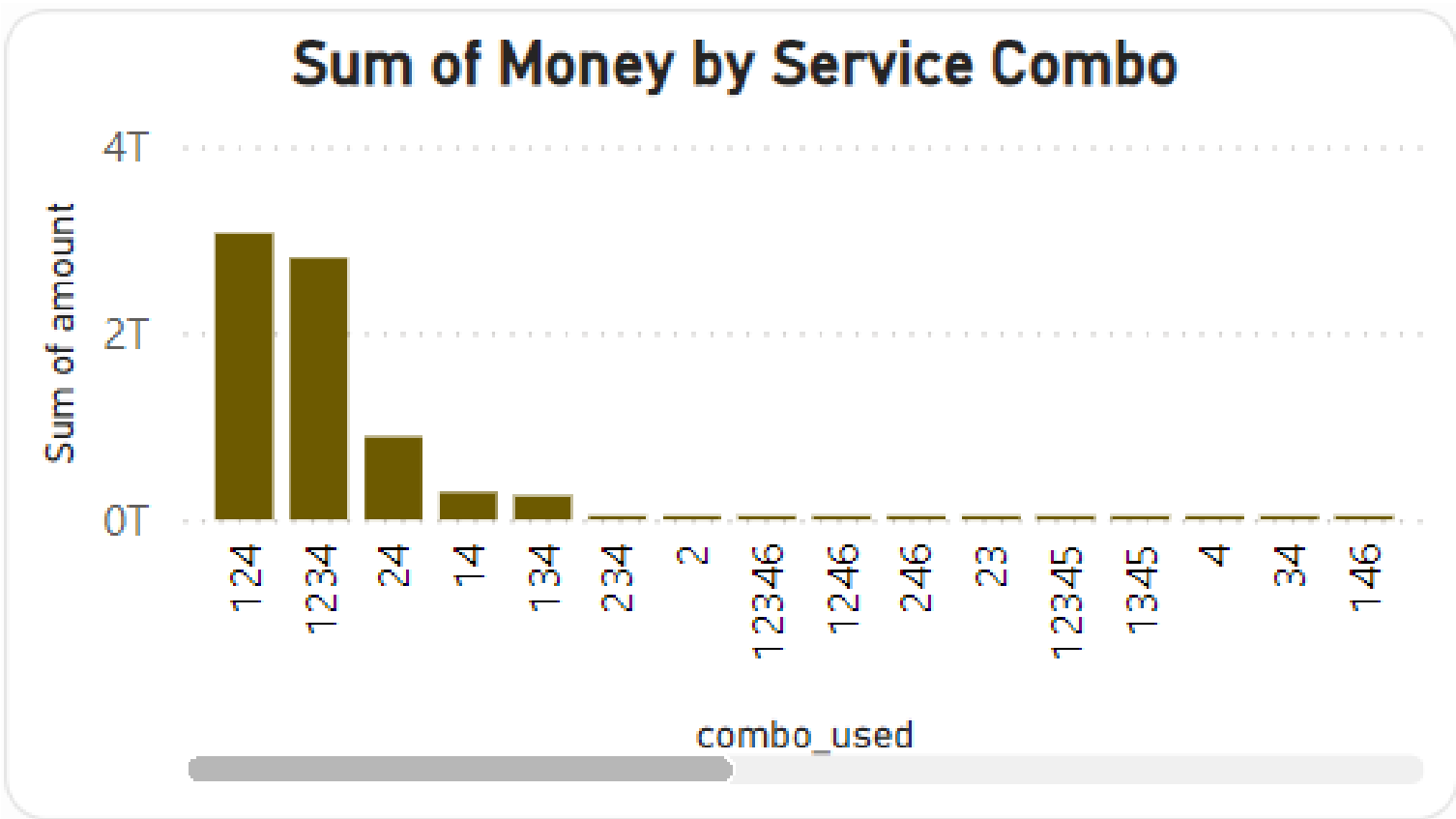
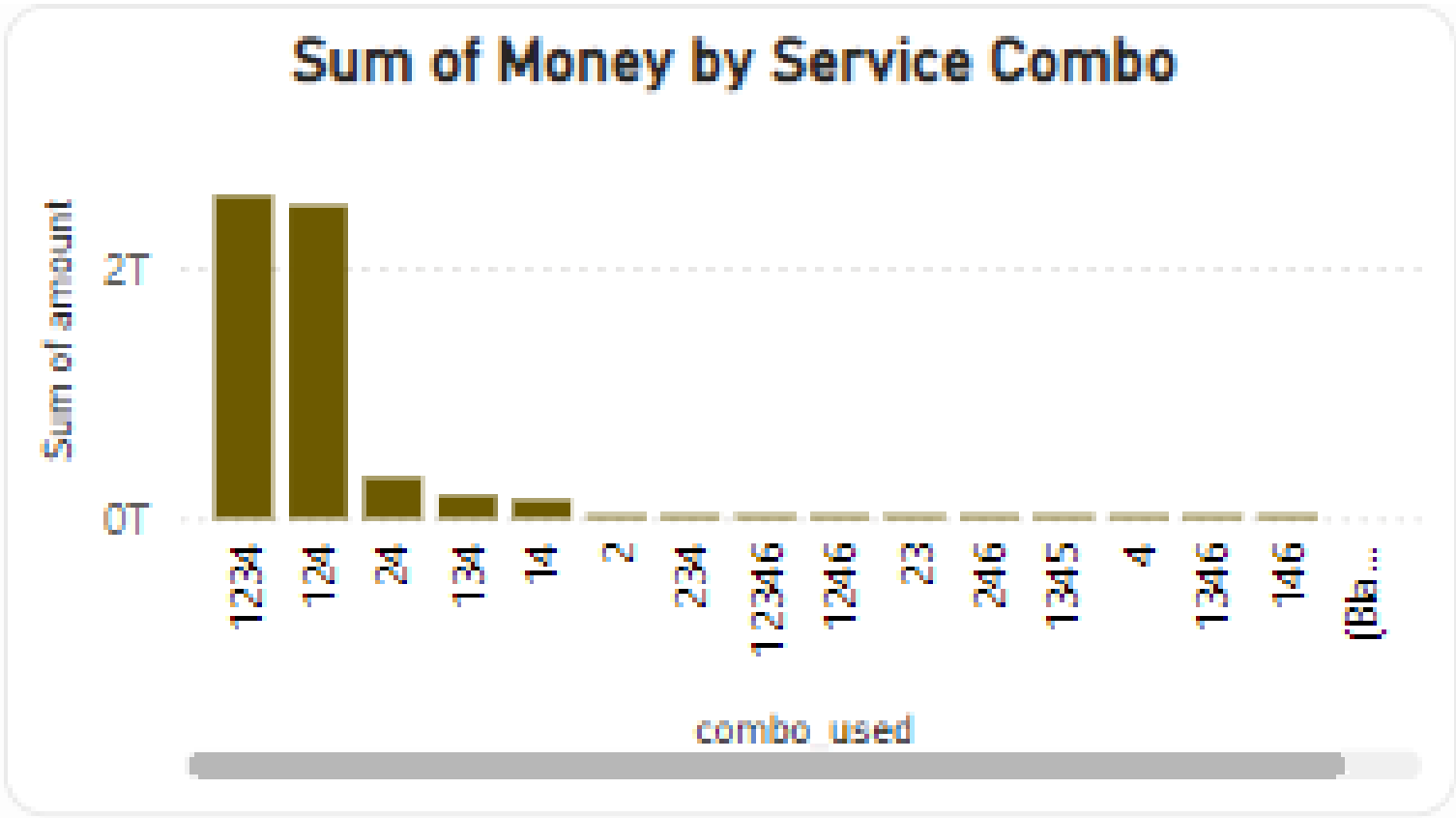
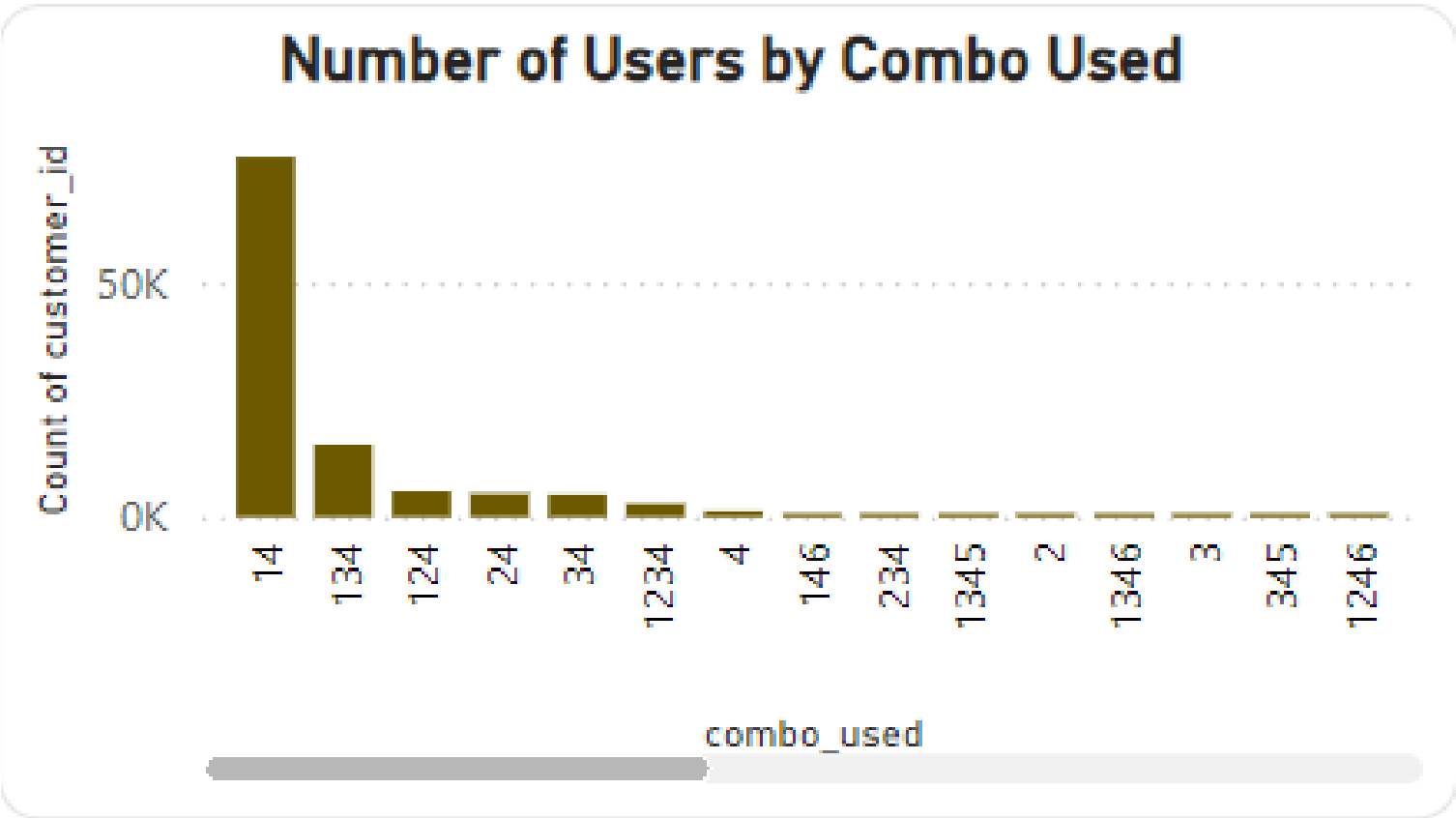
As analyzed above, **mobile app** and **card** are the two most common services used by our customers nowadays. Meanwhile, although **credit card** and **term deposit** are far less popular compared two services above, customers using them often belong to **golden** and **silver segments**, who contribute a large proportion to the sum of money.

Besides, in each segment, **3-to-4-serivce combos** are those contribute largest to the number of customers as well as the sum of money, especially in gold and silver segments.



5. SUGGESTION FOR STRATEGY:

5.1. Analytical proof



5. SUGGESTION FOR STRATEGY:

5.2. Suggestions:

I would recommend that VPBank focus on its credit card and term deposit services to drive the 20% revenue growth target.

While the mobile app and card services have the highest usage, the credit card and term deposit services seem to be used by the bank's more valuable customer segments - the golden and silver segments. These segments likely contribute a disproportionately large share of the bank's overall revenue and profits.

By optimizing and promoting the credit card and term deposit services, VPBank can potentially unlock significant growth opportunities:

1. Credit Card:

- Though less popular in terms of customer numbers, credit cards tend to generate higher revenues and margins for banks.
- Targeted campaigns and product enhancements to attract more customers from the golden and silver segments could drive substantial revenue growth.
- Improving credit card usage, transaction volumes, and fee income could be an effective strategy.

2. Term Deposits:

- Like credit cards, term deposits from the affluent golden and silver segments likely contribute heavily to the bank's profitability.
- Offering competitive rates, tailored products, and enhanced customer experience for these high-value customers could help grow this revenue stream.
- Increasing term deposit balances and duration could provide a stable, low-cost source of funding to support the bank's lending activities.