Comprehensive Business Questions

Customer Behavior and Demographics

1. **Customer Segmentation**:

    o What is the demographic breakdown of our customers by age, gender, and employment status?

    o Are younger customers more likely to open loans compared to older customers? o What is the average monthly income of our customers across different account types?

2. **Customer Activity**:

    o Which customers have the highest number of transactions? o How does customer transaction behavior vary by branch code and transaction type?

3. **Retention and Loyalty**:

    o Are high-balance account holders more likely to remain active in the long term? o How does transaction frequency differ between customers with loans and those without?

Financial Performance

4. **Revenue and Profitability**:

    o What is the total revenue generated from interest across different loan durations?

    o Which branch contributes the most to overall revenue? o How much revenue is generated from each currency type?

5. **Transaction Analysis**:

- o
- o What is the average transaction amount for each transaction type?

   How does transaction volume fluctuate by time period (daily, monthly, quarterly)?

6. **Loan Analysis**:

   - o What is the average loan amount per customer, and how does it vary across branches?

   - o What percentage of customers are high-risk borrowers based on their credit scores?

Risk and Compliance

7. **Credit Risk**:

   - o What is the distribution of customer credit scores, and how does it correlate with loan defaults? o Which account types have the highest percentage of overdue or failed transactions?

   - o How many customers have loans with high-interest rates compared to lowinterest rates?

8. **Branch-Level Risk**:

   - o Which branches have the highest loan default rates?

   - o Are specific branches more likely to process high-risk transactions (e.g., large loan amounts for low-credit-score customers)?

Operational Efficiency

9. **Branch Performance**:

   - o How does transaction volume and loan issuance vary across branch codes? o Are certain branches more efficient in loan disbursement and customer service?

o

10. **Transaction Status**:

   o What percentage of transactions are pending, failed, or successful?

   o How does transaction success rate vary across branches or account types?

Customer Satisfaction and Retention

11. **Customer Engagement**:

   o How do customer transactions vary over time, and are there patterns indicating reduced activity?

   o Which account types have the highest levels of active customers?

12. **Loan Repayment**:

   o Are customers with lower monthly incomes struggling to meet loan repayments? o Does loan repayment behavior differ by employment status or branch?

Strategic Decision-Making

13. **Product Development**:

   o Should we introduce new account types to cater to specific customer segments (e.g., high-income earners or younger demographics)? o Are there gaps in the market that we can address based on customer income levels or account types?

14. **Growth Opportunities**:

   o Which branches or customer demographics present the most significant opportunity for business growth?

   o What transaction types are most popular, and can we incentivize more usage?