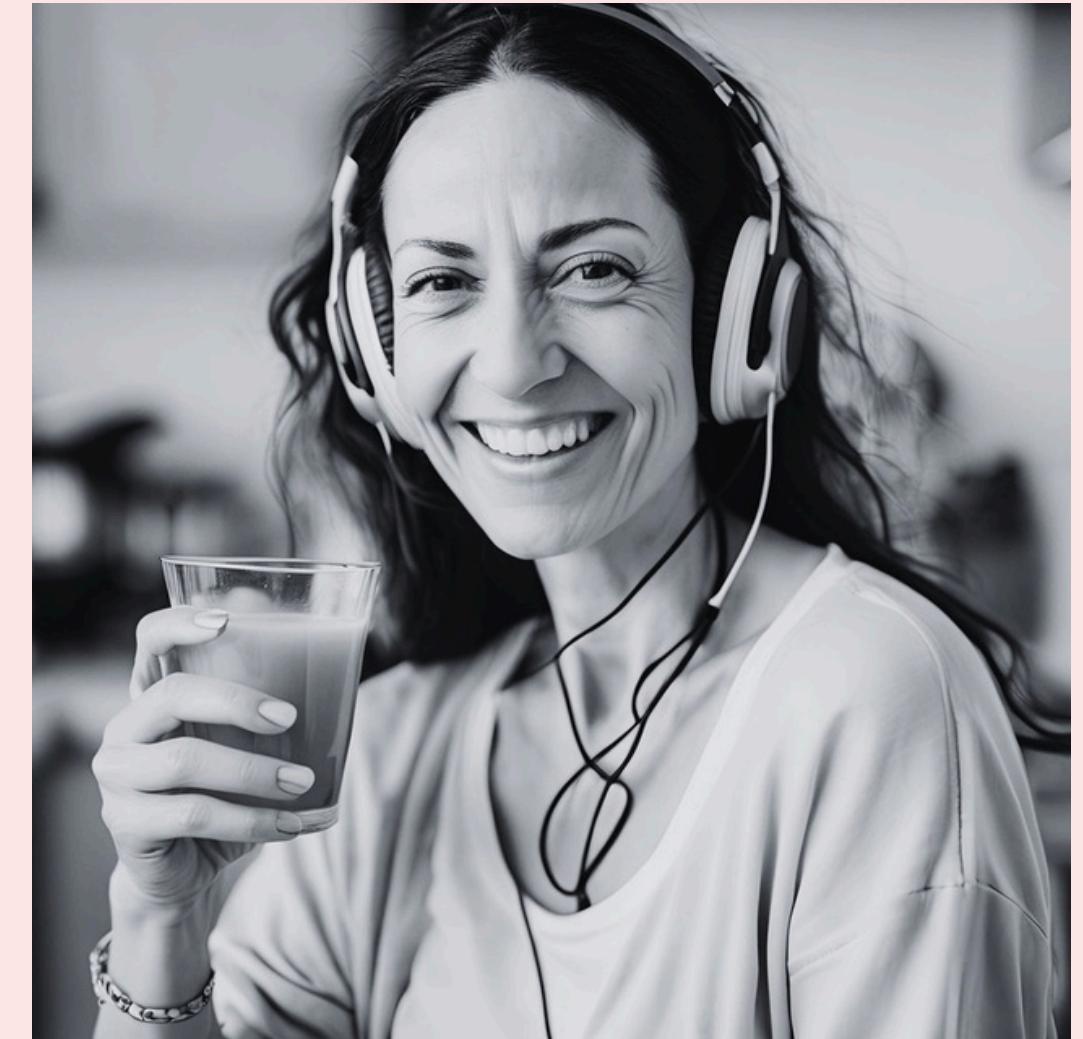




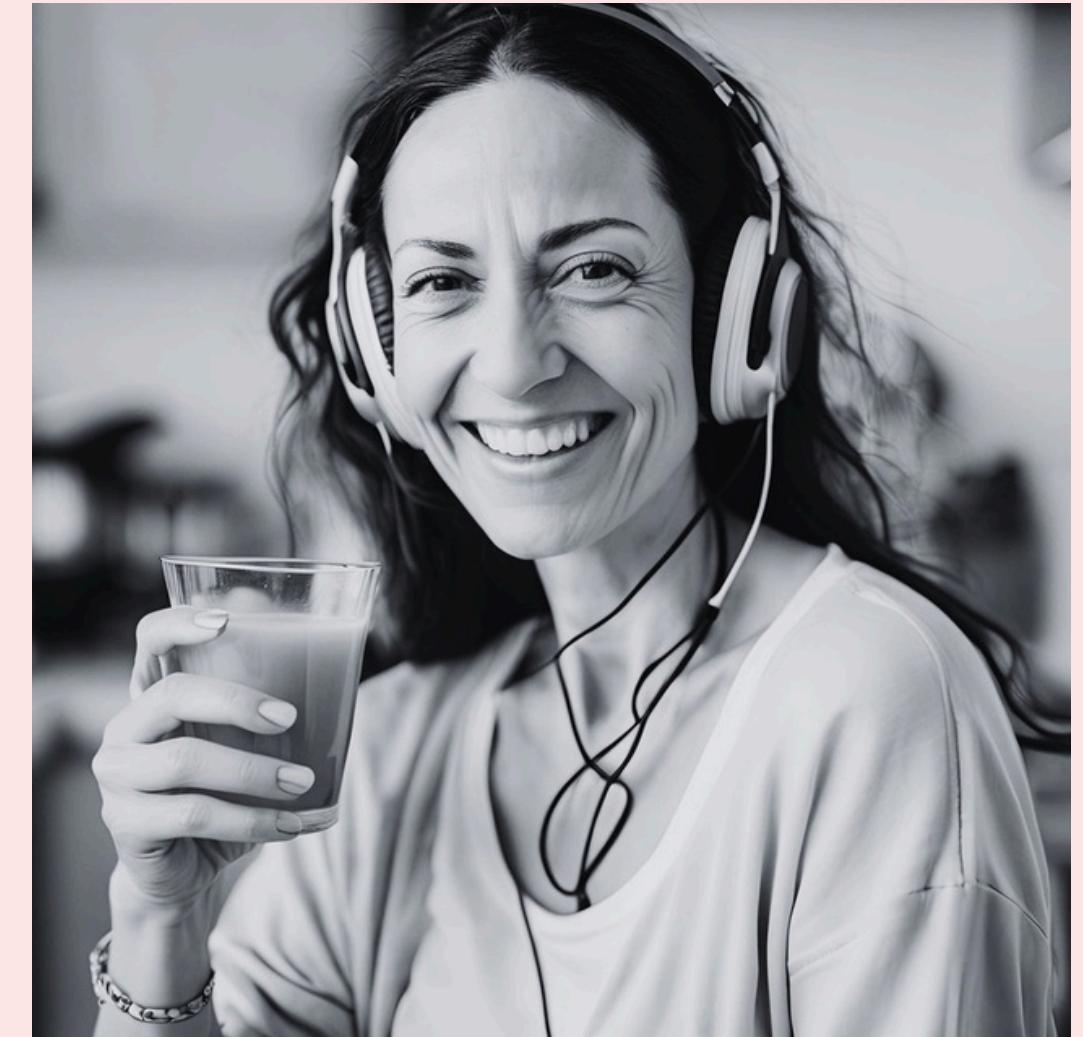
hackathon project

Lion De Leon | Lorenzo Divina | Isaiah Mariano

LET US MEET...



LET US MEET...



Ella

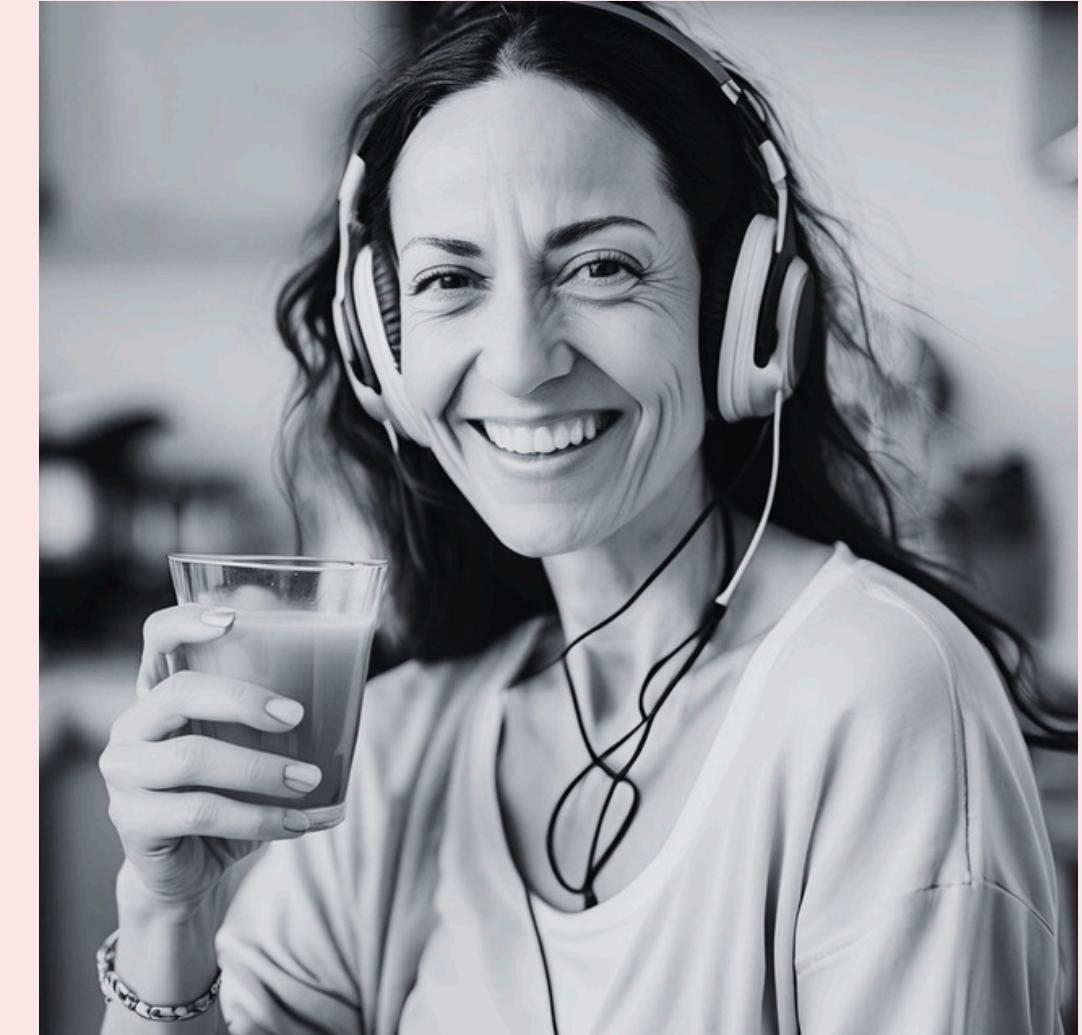
LET US MEET...



Ella



Papa Roy



LET US MEET...



Ella



Papa Roy



Miss Lopez

11 Million

BPI Customers as of 2024 (Camus, 2024)



BPI

**Building a better
Philippines—one family,
one community at a time**

**To impact families and communities,
we need to understand the
individuals within them.**

Understand diversity.



Personalized engagement.

Data into insights.



NOW IMAGINE...





BPIdex

Gotta know them all!



BPI BUENDIA CENTER

Limitations

Given the limited timeframe and datasets



Limited Data Scope

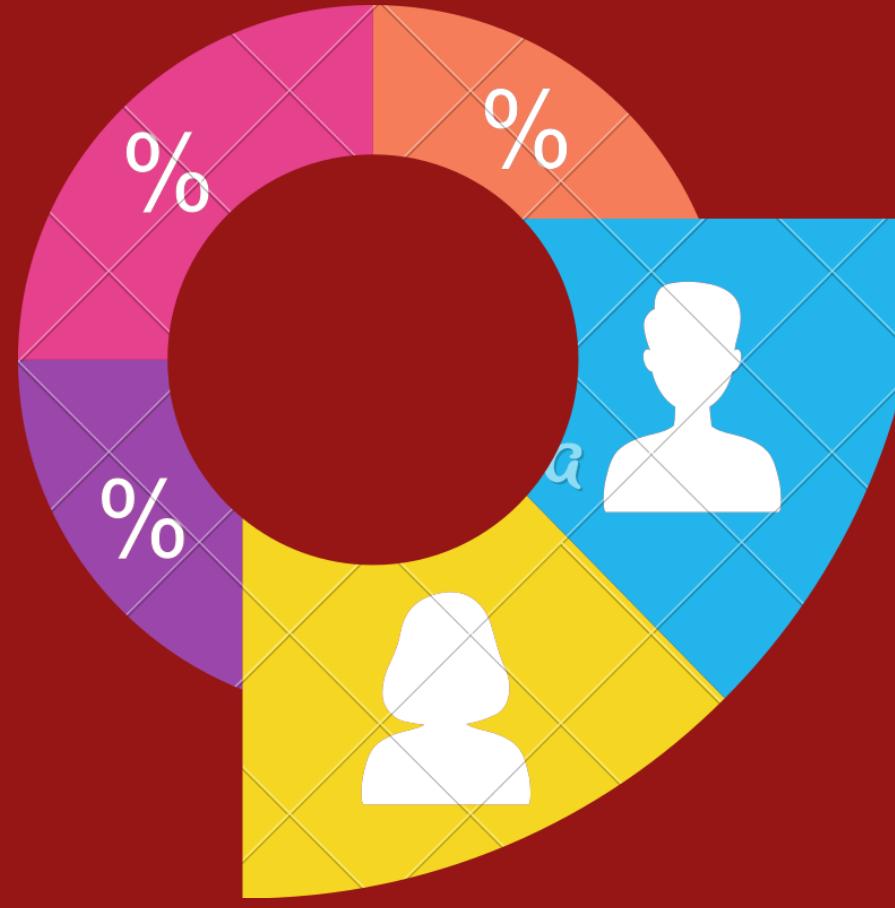


Short-Term Credit



Data Completeness

Demographics Dataset



dataset dataset dataset



age, gender,
marital status



subsegment,
tenure



customer
number



Psychographics
Dataset

dataset dataset dataset dataset

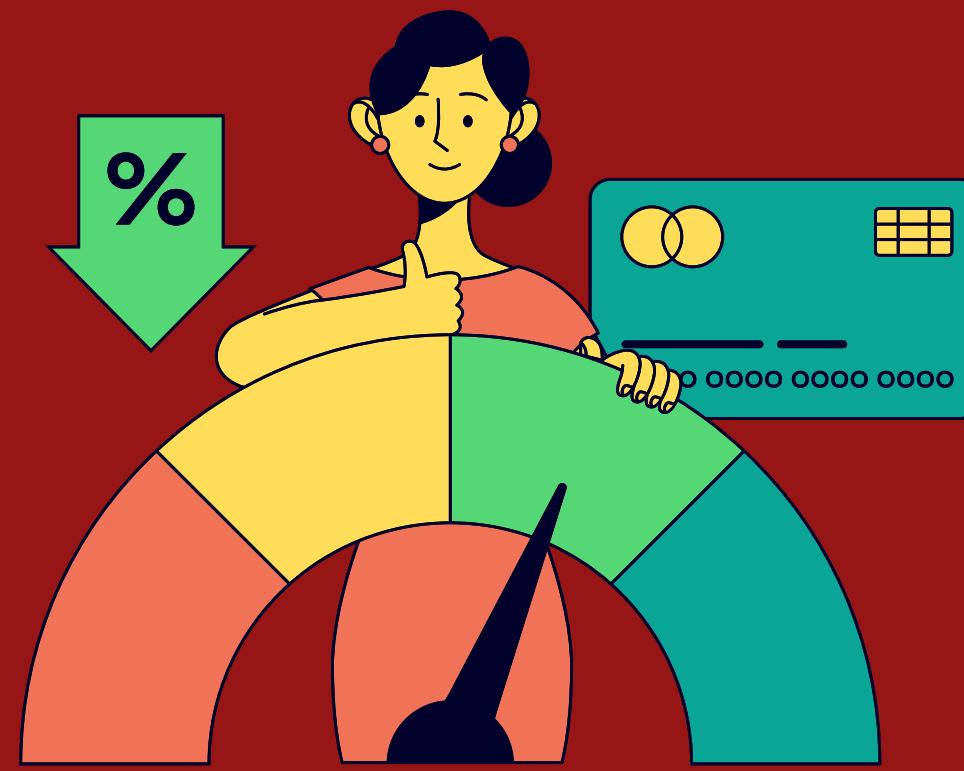
INTERESTS

S-TIER

A-TIER

B-TIER

- FOOD_LOVER
- FASHIONISTA
- SPORTS_ENTHUSIAST
- BOOK_LOVER
- TRAVELLER
- MOVIE_LOVER
- COFFEE_LOVER
- TECH_GEEK
- GAMER
- MUSIC_LOVER



Credit Transactions Dataset

dataset dataset dataset dataset dataset dataset

Merchant



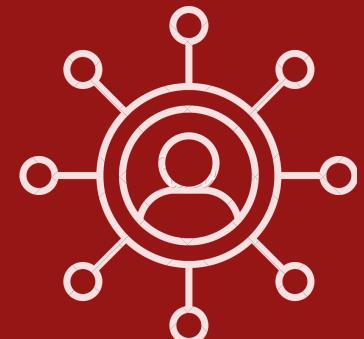
- merch_group
- merch_name

Transaction



- amount
- date

Channel



physical or online

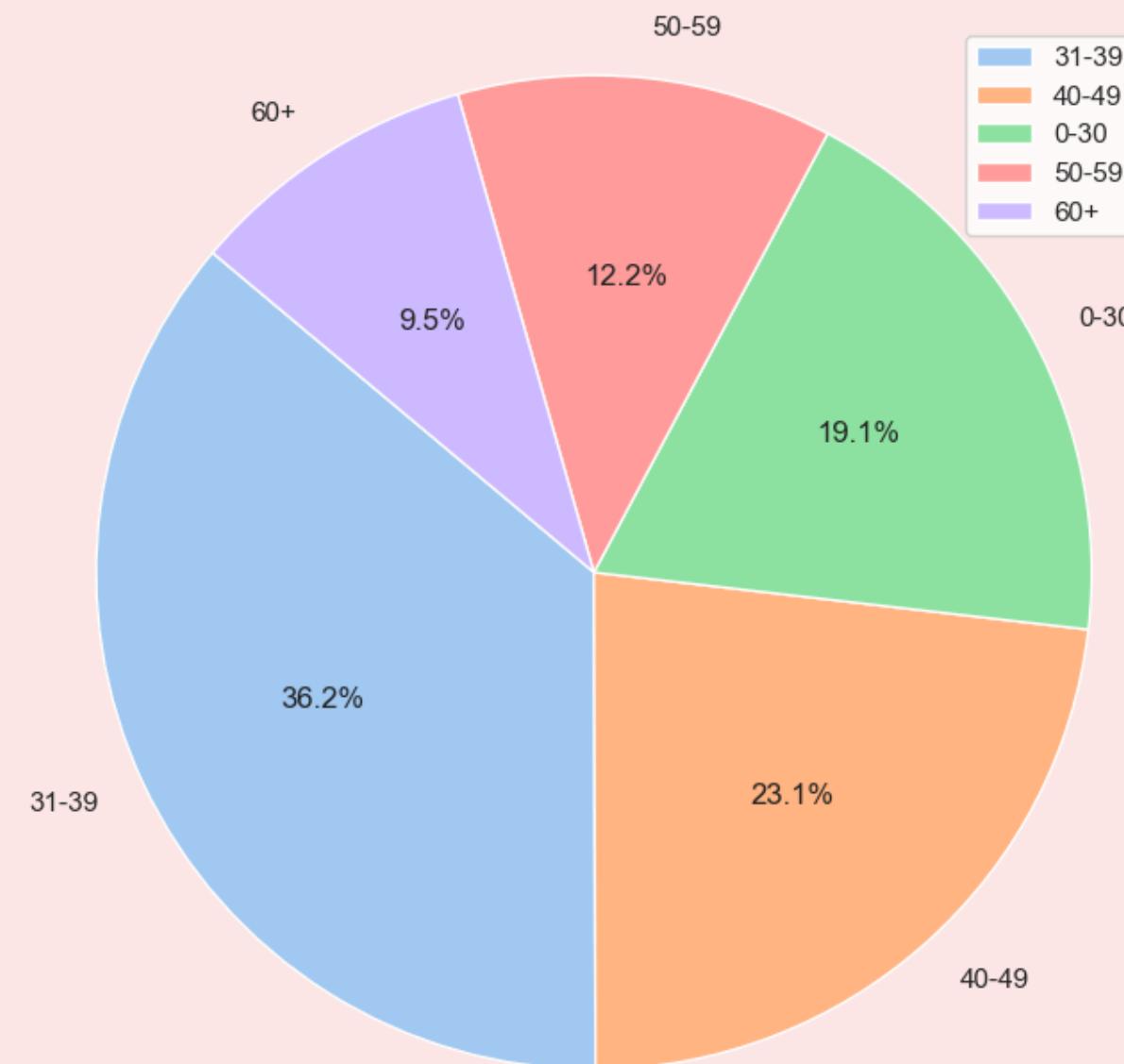
Country



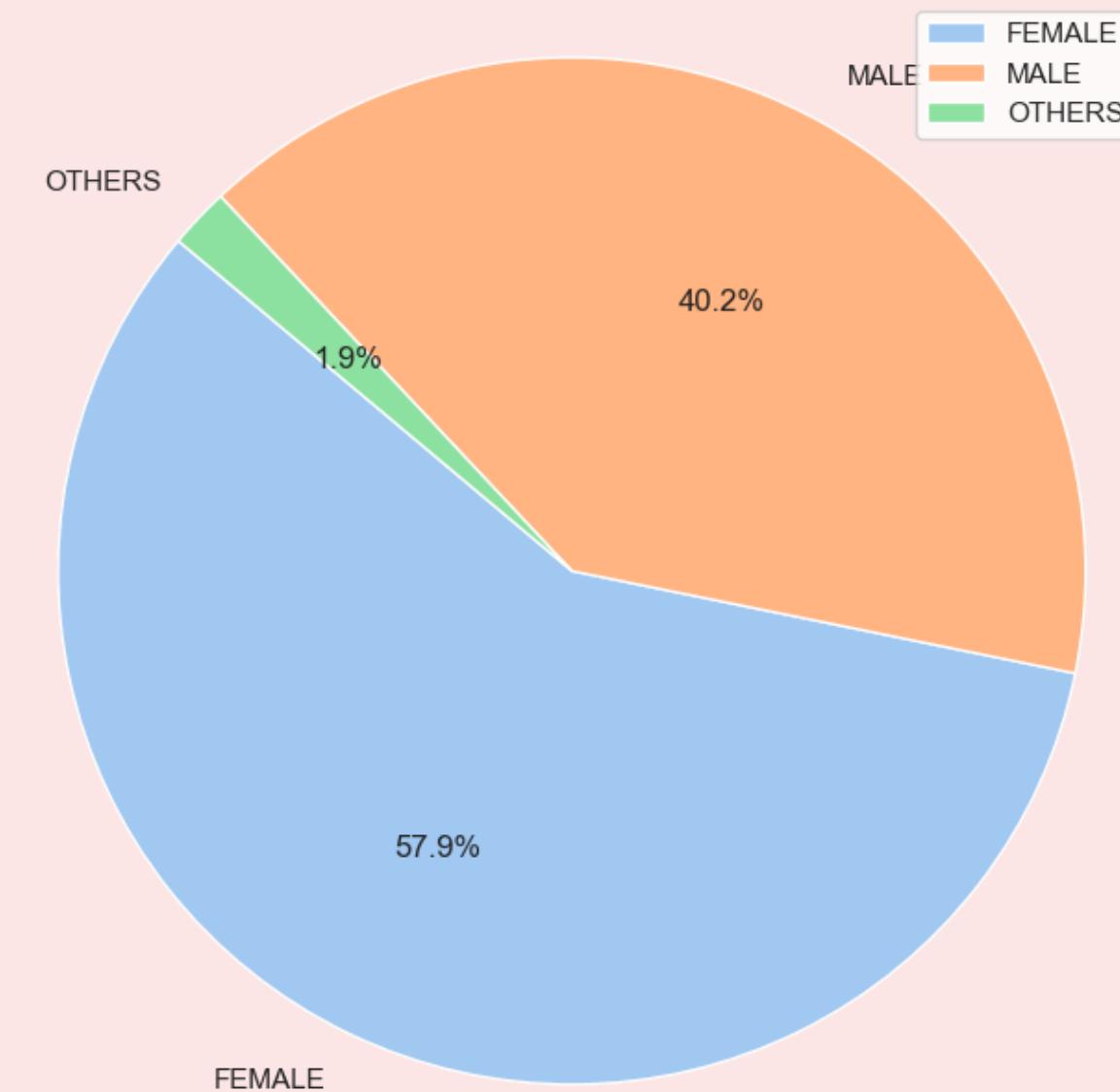
PH or foreign

DISTRIBUTION BY DEMOGRAPHICS

Distribution of AGE

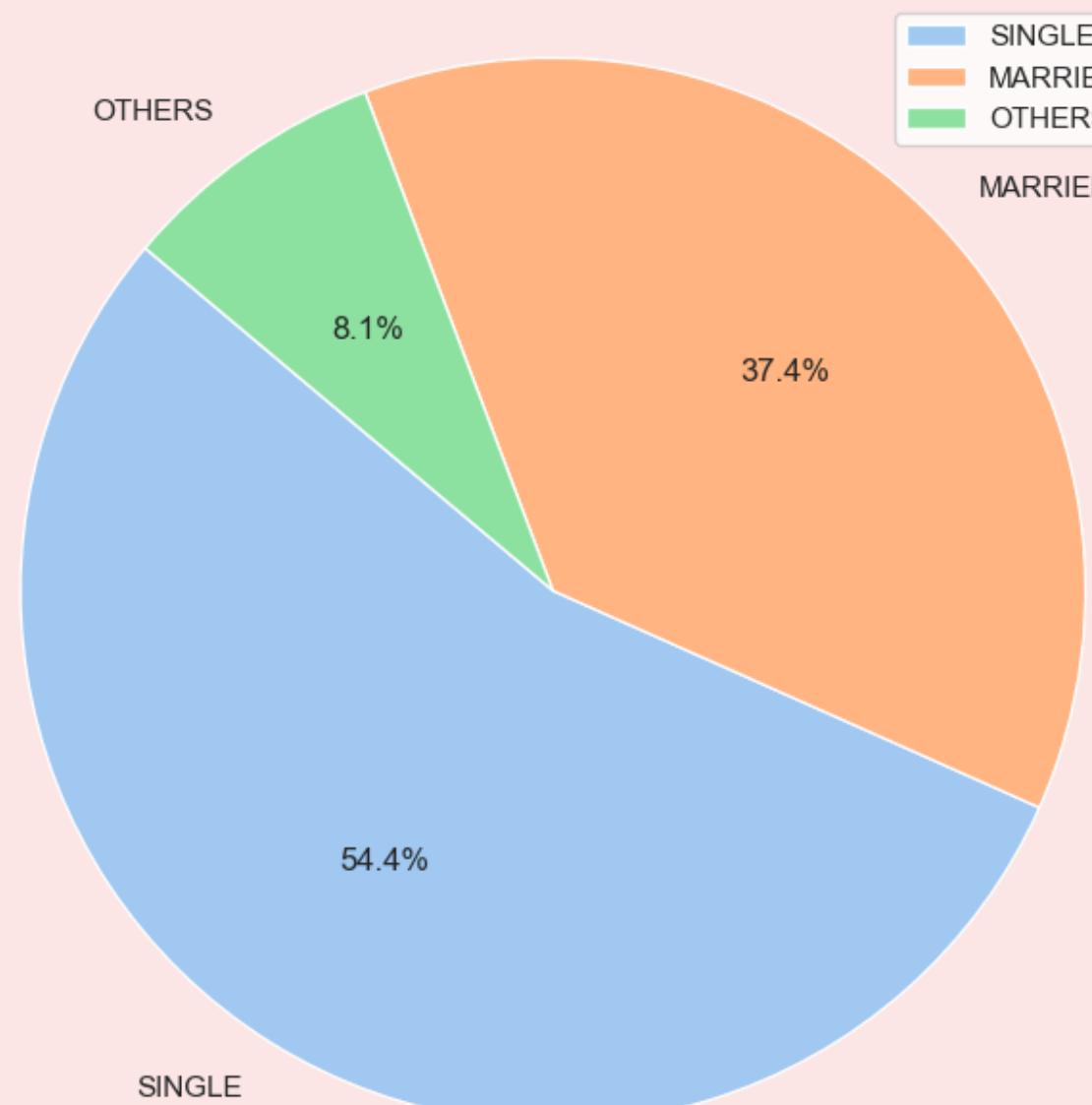


Distribution of GENDER

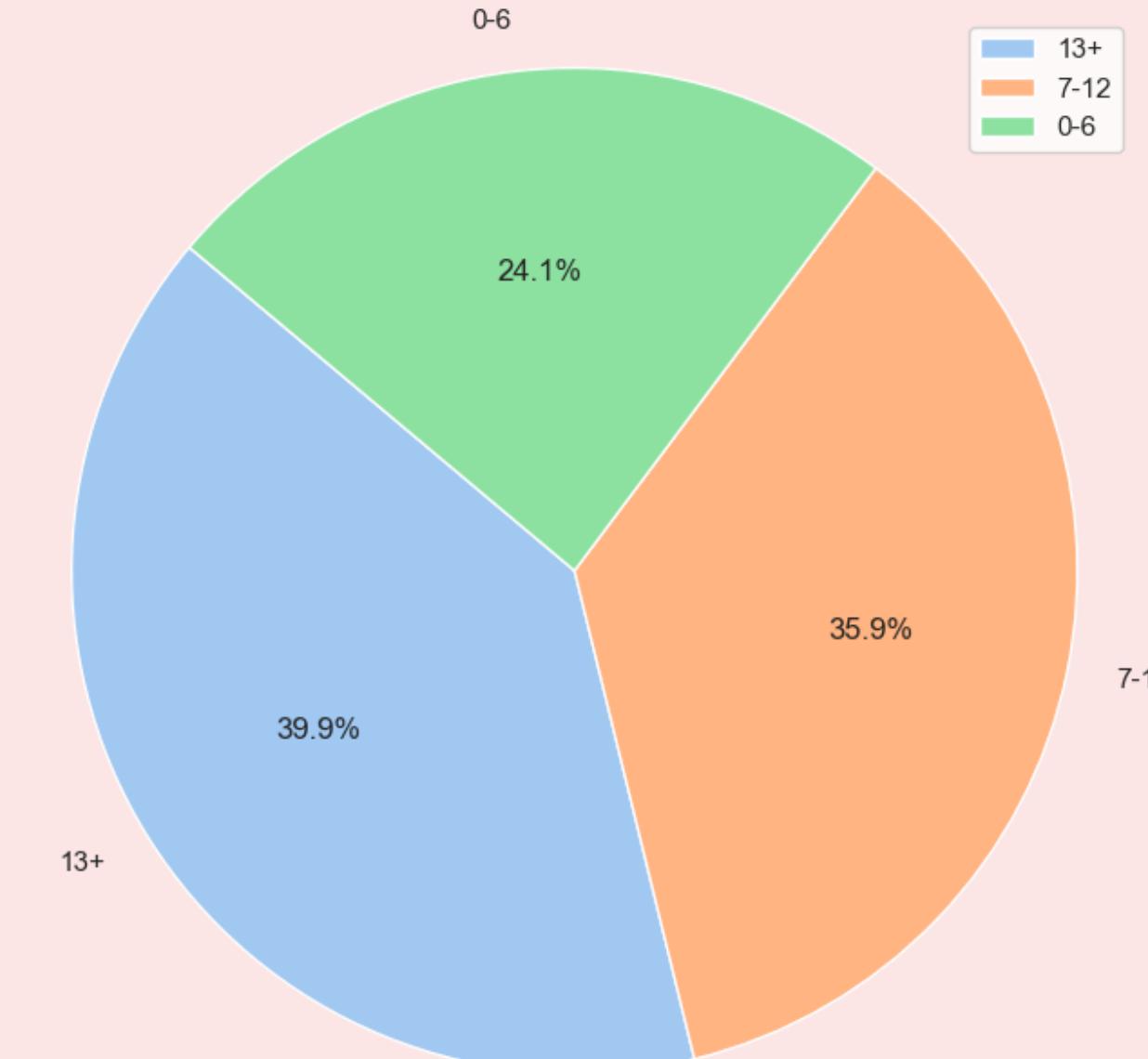


DISTRIBUTION BY DEMOGRAPHICS

Distribution of MARITAL_STATUS

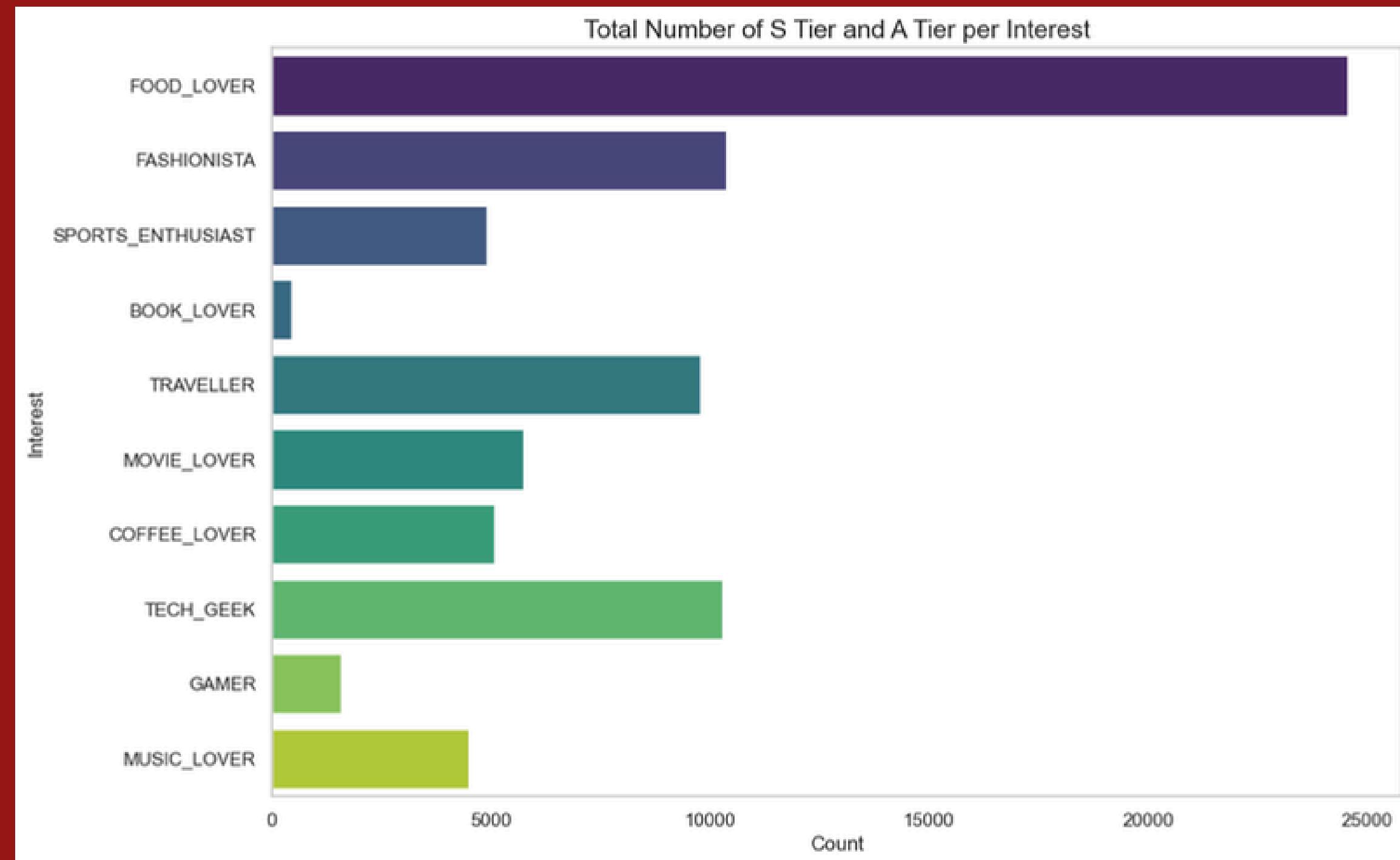


Distribution of TENURE



DISTRIBUTION BY PSYCHOGRAPHICS

(before processing)





Demographics Dataset

Transforming numerical data
into categorical data

Credit Transaction



Feature engineering
Recency, Frequency, and
Monetary Rank



Psychographics Dataset

Transforming specific
interests into general
interests

DEMOGRAPHICS



TENURE

- 0-6
- 7-12
- 13+

AGE

- 0-30
- 31-39
- 40-49
- 50-59
- 60+



FOOD
LOVER

FASHIONISTA



ACTIVE LIVING

- Sports Enthusiast
- Traveler

LIFESTYLE



- Book Lover
- Movie Lover
- Music Lover
- Coffee Lover

TECHNOLOGY

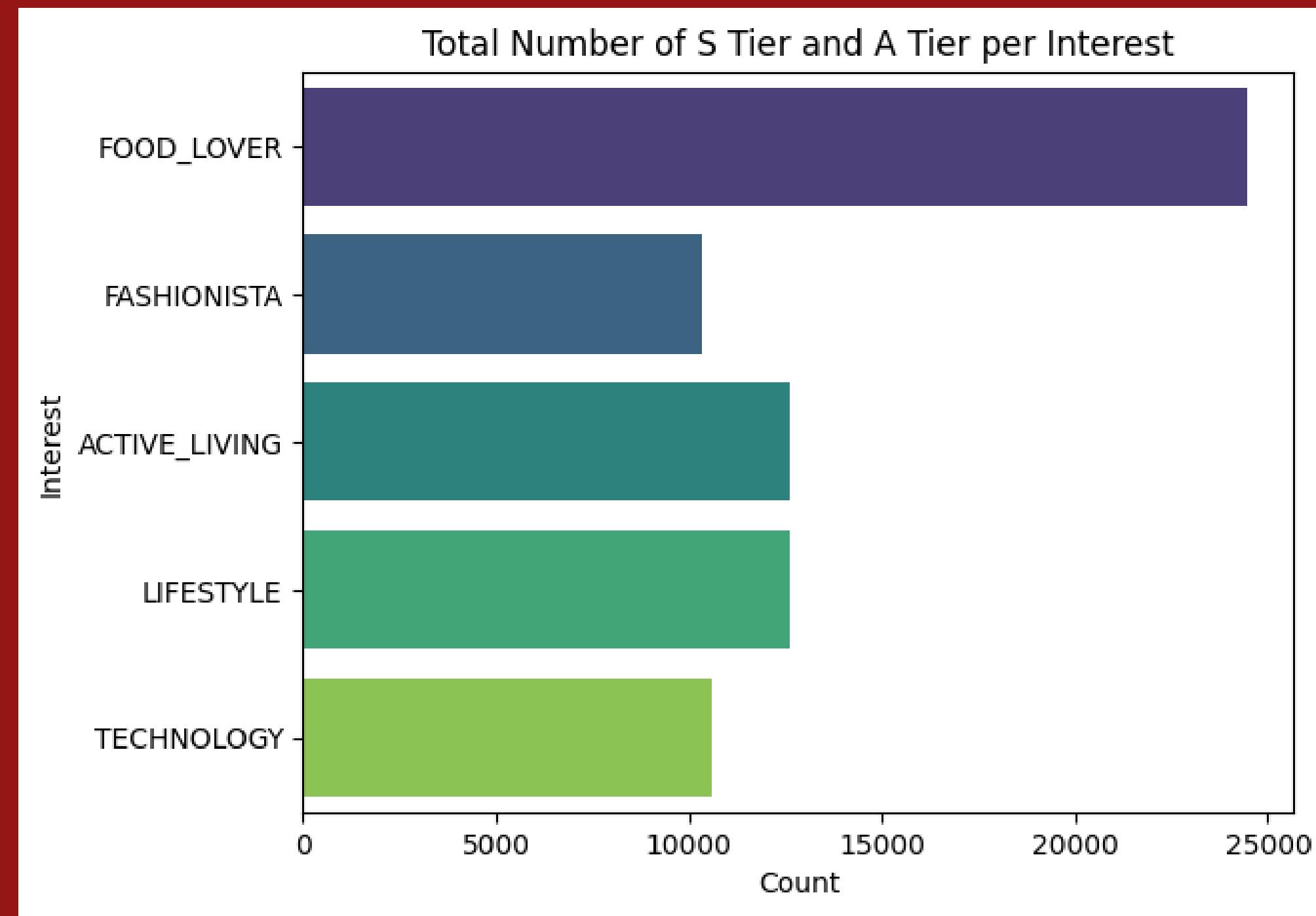
- Tech Geek
- Gamer



PSYCHOGRAPHICS

DISTRIBUTION BY PSYCHOGRAPHICS

(after processing)



Credit Transactions

Recency

- days since April 1

Frequency

- number of transactions

Monetary

- total monetary amount

4

**Most recent
Most frequent
Highest spending**

1

**Least recent
Least frequent
Lowest spending**

RFM Calculation

- Each of the RFM metrics (Recency, Frequency, and Monetary) is divided into quartiles.
- Customers are assigned a score from 1 to 4 for each metric.

K-Modes Clustering

- **Number of clusters:** 6 cluster
- **Columns considered:**
demographics and
psychographics columns



BPIdex

Gotta know them all!

Let us check the BPIdex!



BPI BUENDIA CENTER

Now we know



Ella



Papa Roy



Miss Lopez



Thank you.



BPI BUENDIA CENTER