



BOOK OF PERSONAS

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2
0
2
4

Definitions



RFM Score



- **Recency** - rank based on how recent a customer's latest transaction is in days
- **Frequency** - rank based on number of times a customer has transacted
- **Monetary** - rank based on the total amount that a customer has transacted

Interest Types



- **Food Lover** - customer who really enjoys buying food items
- **Fashionista** - customer who really enjoys buying clothing items
- **Active Living** - customer who enjoys buying sports or travelling items
- **Lifestyle** - customer who enjoys books, movies, music, or coffee
- **Techie** - customers who enjoys technology or playing video games

Customer Stats



- **Subsegment** - social class
- **Tenure** - how long a customer has been a customer in the bank in years
- **Holding Probability (HP)** - probability of a customer being alive (not churned)
- **Lifetime Value (LVL)** - measures how valuable a customer is to a company throughout their relationship using RFM (M is average)
 - **Profitability** - measures expected average profit using frequency and monetary values

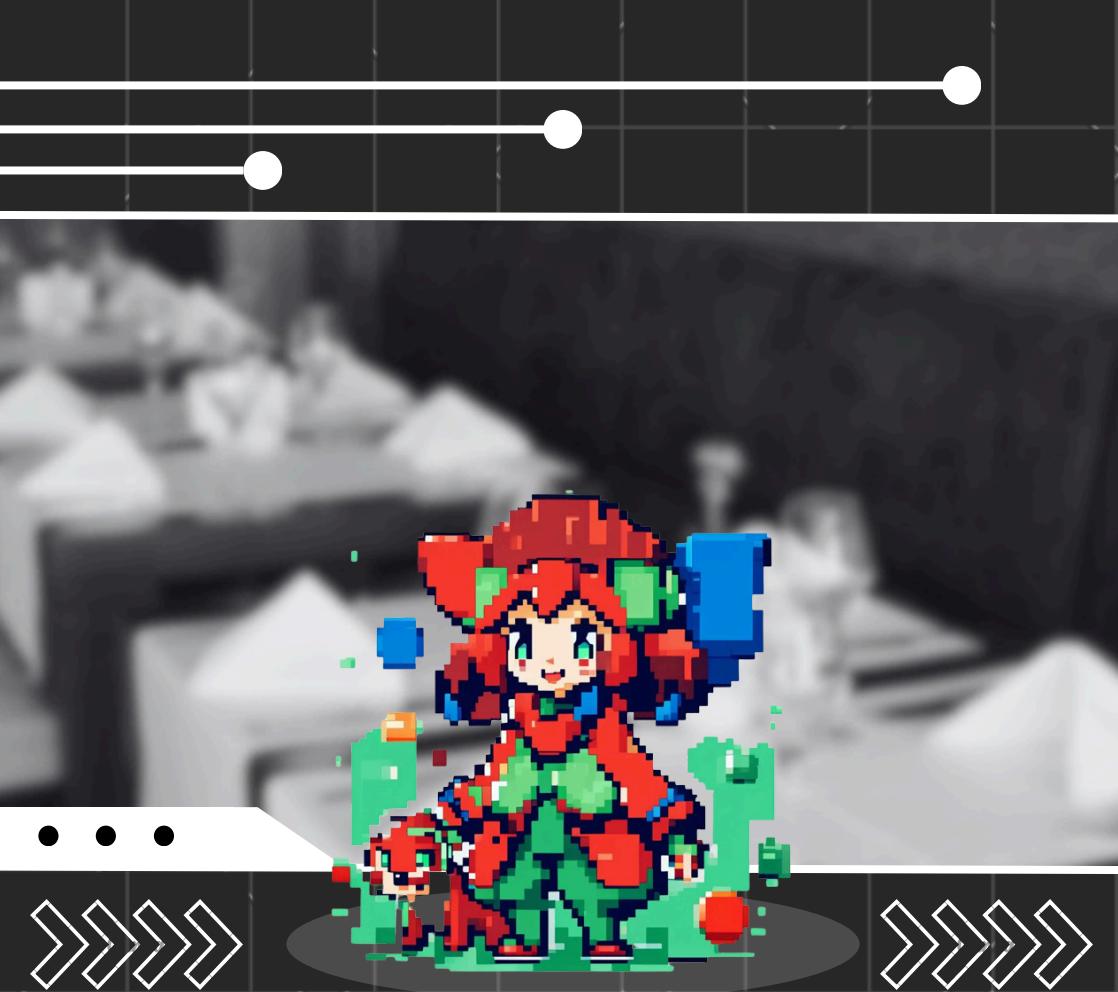
Assumptions

Psychographic Info

- S and A Tiers were counted as 1
- B and NO_DATA Tiers were counted as 0

RFM Ranks

- Labelled RFM 1 – 4 using quantiles
- Weights:
 - Rank 1: 0.5
 - Rank 2: 2
 - Rank 3: 3
 - Rank 4: 5
- Weighted Average of the Ranks for Each Cluster:
 - Grade A: 3.50 and above
 - Grade B+: 3.00 to 3.49
 - Grade B: 2.50 to 2.99
 - Grade C+: 2.00 to 2.49
 - Grade C: 1.50 to 1.99
 - Grade F: 1.49 and below



Balanced Buff ♀

The Jack of All Trades



Lifestyle



Food Lover



Active-Living

Description



Age Range



40 - 49

Marital Status



Single

Subsegment



Upper-Mid

Tenure



13+

She is a sophisticated woman who delights in exploring new experiences, often indulging her love for food, music, books, and other hobbies. With a keen sense of fashion, she effortlessly stays in vogue, while also maintaining a balanced lifestyle through occasional active pursuits. As a single professional in the upper-middle class, she has demonstrated remarkable loyalty to her bank for well over a decade. Her longstanding relationship is marked by exceptional value, contributing significantly to the bank's success with her considerable transactions. Her engagement reflects a deep trust and a mutually beneficial partnership with the bank.

Stats



Special Stats (RFM)



A
R



A
F



A
M

Favourite Product



Misc.

Unpreferred Product



Car Rental

HP (Holding Prob.)



96%



LVL (Lifetime Value)

40,000



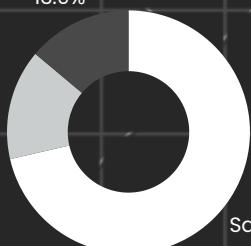
Attack (Profitability)

17,000

Income Source

Others
13.9%

Business
14.7%



Salary
71.4%



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Food Fanatic

Indulges in Culinary Delights



Fashionista



Food Lover



Active-Living

Description

Age Range



31 - 39

Marital Status



Single

Subsegment



Middle

Tenure



7-12

She is a dynamic and vibrant young woman with a deep appreciation for culinary delights, always exploring new food experiences. She has a good eye for fashion, keeping up with the latest trends, and somewhat enjoys staying active to maintain a balanced lifestyle. As a single, middle-class professional, she has been a loyal customer of the bank for nearly a decade, showcasing her strong and stable financial relationship. With an impressive customer value and substantial lifetime value, she consistently contributes to the bank's success through her transactions, reflecting her significant role in their customer base.

Stats

Special Stats (RFM)



B



B



B

Favourite Product



Misc.

Unpreferred Product



Car Rental

HP (Holding Prob.)



91%



LVL (Lifetime Value)

17,000



Attack (Profitability)

32,000

Income Source

Business
6.1%

Others
11.1%





Digital Diner

The Tech-savvy Foodie



Techie



Food Lover



Active-Living

Description

Age Range



31 - 39

Marital Status



Married

Subsegment



Lower

Tenure



7-12

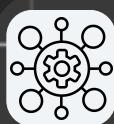
She is a passionate and tech-savvy individual who finds joy in culinary adventures and the latest technological innovations. As a young woman in her thirties, she balances her enthusiasm for food and gadgets with a lifestyle that includes occasional physical activities. Married and navigating the financial landscape as a lower-class citizen, she has shown steadfast loyalty to her bank for nearly a decade. Her impressive contributions and consistent engagement underscore a significant and beneficial relationship with the bank, highlighting her as a valued customer with a notable financial footprint.

Stats

Special Stats (RFM)



Favourite Product



Misc.

Unpreferred Product



Contracted Services

HP (Holding Prob.)



91%



LVL (Lifetime Value)

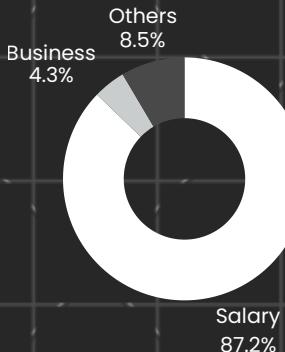
15,000



Attack (Profitability)

36,000

Income Source





Media Maven

The Techie Adventurer



Lifestyle



Techie



Active-Living

Description

Age Range



31 - 39

Marital Status



Single

Subsegment



Middle

Tenure



7 - 12

She is a cultured and tech-savvy individual with a deep passion for books and music, always eager to dive into a new novel or discover the latest tunes. As a single woman in her thirties, she effortlessly blends her love for literature and music with a keen interest in technology, staying updated with the latest advancements. Leading a moderately active lifestyle, she strikes a balance between her intellectual pursuits and everyday activities. As a middle-class professional, she has maintained a strong and loyal relationship with her bank for nearly a decade. Her substantial contributions and consistent engagement make her a valued and integral part of the bank's customer base, reflecting her significant financial impact.

Stats

Special Stats (RFM)



B

R



B

F



B

M

Favourite Product



Misc.

Unpreferred Product



Contracted Services

HP (Holding Prob.)



95%



LVL (Lifetime Value)

18,000



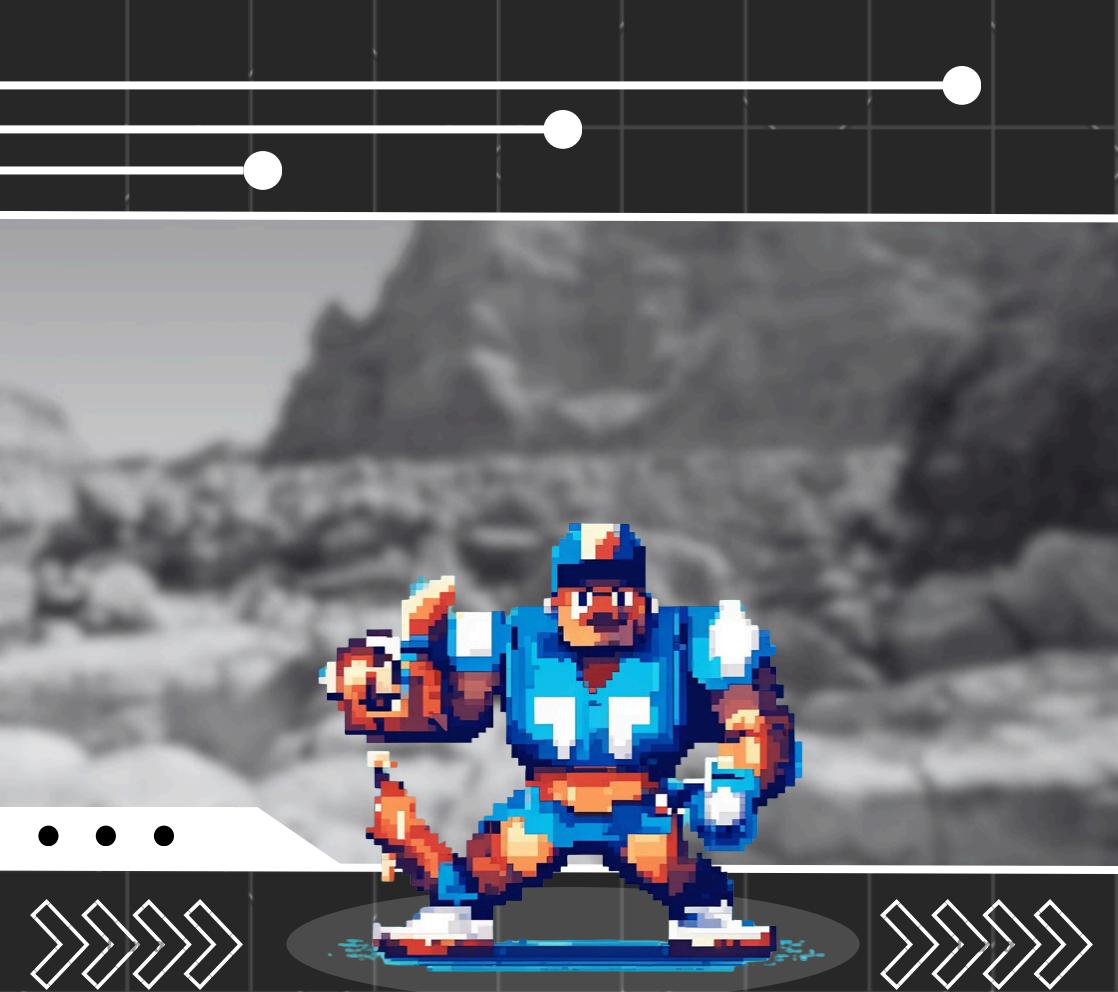
Attack (Profitability)

21,000

Income Source

Business 7.7%
Others 9.8%





Active Adventurer

The Thrill-Seeker



Food Lover



Active-Living



Fashionista

Description

Age Range



31 - 39

Marital Status



Married

Subsegment



Mid to
Upper-Mid

Tenure



13+

He is an energetic and adventurous individual who thrives on an active lifestyle, with a particular passion for traveling and exploring new places. In his thirties and married, he embodies the spirit of a middle to upper-middle-class professional, balancing work and leisure with ease. His extensive travels and dynamic lifestyle reflect his curiosity and zest for life. He has been a loyal customer of his bank for over thirteen years, demonstrating a consistent and meaningful financial relationship. His substantial contributions and significant financial activities underscore his value as a highly regarded customer, contributing positively to the bank's success.

Stats

Special Stats (RFM)



B

R



C+

F



B

M

Favourite Product



Retail

Unpreferred Product



Car Rental



HP (Holding Prob.)

88%



LVL (Lifetime Value)

26,000



Attack (Profitability)

77,000

Income Source

Others
17%

Business
13.4%

Salary
69.6%





Fashion Foodie



The Flamboyant Connoisseur



Fashionista



Food Lover



Active-Living

Description

Age Range

40 - 49

Marital Status

Married

Subsegment

Upper-Mid

Tenure

13+

A discerning individual in his early forties with a refined taste for both cuisine and fashion. Although he isn't particularly inclined toward active lifestyles, he enjoys indulging in the finer things that life has to offer. As a long-time client of his bank, this individual has maintained a strong and stable relationship, reflecting his loyalty and consistent engagement over the years. His preference for high-end experiences and steady financial involvement mirrors his upper-middle-class status and suggests a significant contribution to the bank's profitability. Balancing a dedicated family life with a keen interest in gourmet dining and stylish trends, he epitomizes a well-rounded, established professional who values both quality and consistency.

Stats

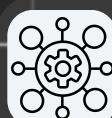
Special Stats (RFM)

B+
R

B+
F

B+
M

Favourite Product



Misc.

Unpreferred Product



Car Rental

HP (Holding Prob.)



92%



LVL (Lifetime Value)

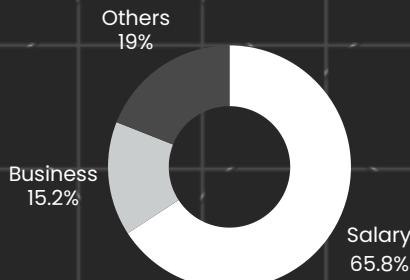
28,000



Attack (Profitability)

37,000

Income Source



HELD ITEMS



HP Up

- **Target:** Low Holding Probability Customers (Active Adventurers Cluster)
- **Offers:** Engagement Products
- **Purpose:** Boost Holding Probability



Nugget

- **Target:** High Value Customers (Balanced Buff Clusters)
- **Offers:** Loyalty Rewards
- **Purpose:** Maintain High Lifetime Value



Rare Candy

- **Target:** Low Value Customers
- **Offers:** Loyalty Programs
- **Purpose:** Boost Lifetime Value



TMs/HMs

- **Target:** Low Frequency Customers (Active Adventurers)
- **Offers:** Financial Workshops
- **Purpose:** Boost Frequency



Revive

- **Target:** Low Recency Score Customers (Food Fanatics)
- **Offers:** Reactivation Campaigns
- **Purpose:** Boost Recency Score



Potion

- **Target:** Low Monetary Score Customers (Digital Diners)
- **Offers:** Fee Waivers
- **Purpose:** Boost Monetary Score

**THANK
YOU!**