

Customer Segmentation & Transaction Behavior

Uncover how different customer groups interact with products, offers, and banking channels to inform personalized strategies.

Total Transaction

20.00K

Total Amount

101.01M

Avg Credit Score

575.30

Avg Monthly Income

5.48K

No of Customers

8.03K

Currency

EUR

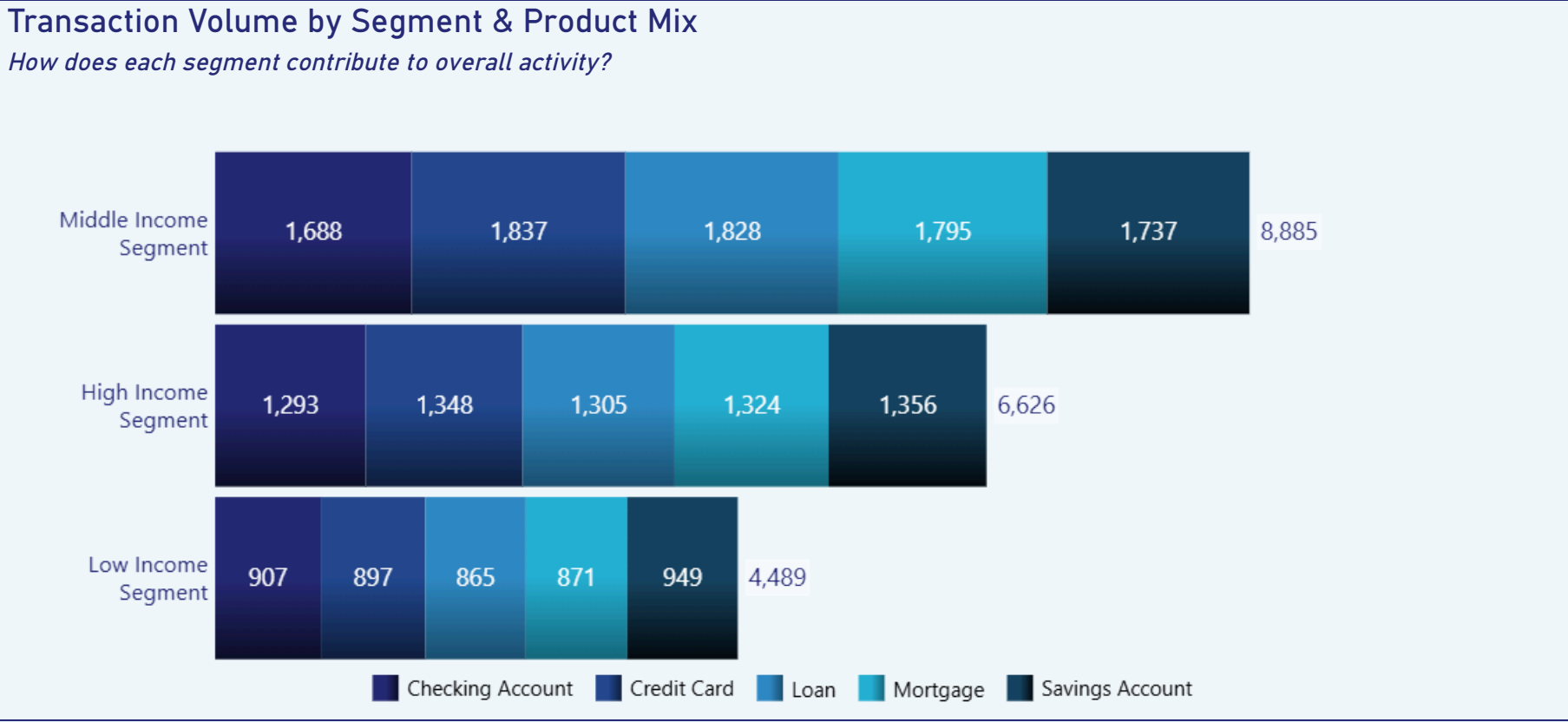
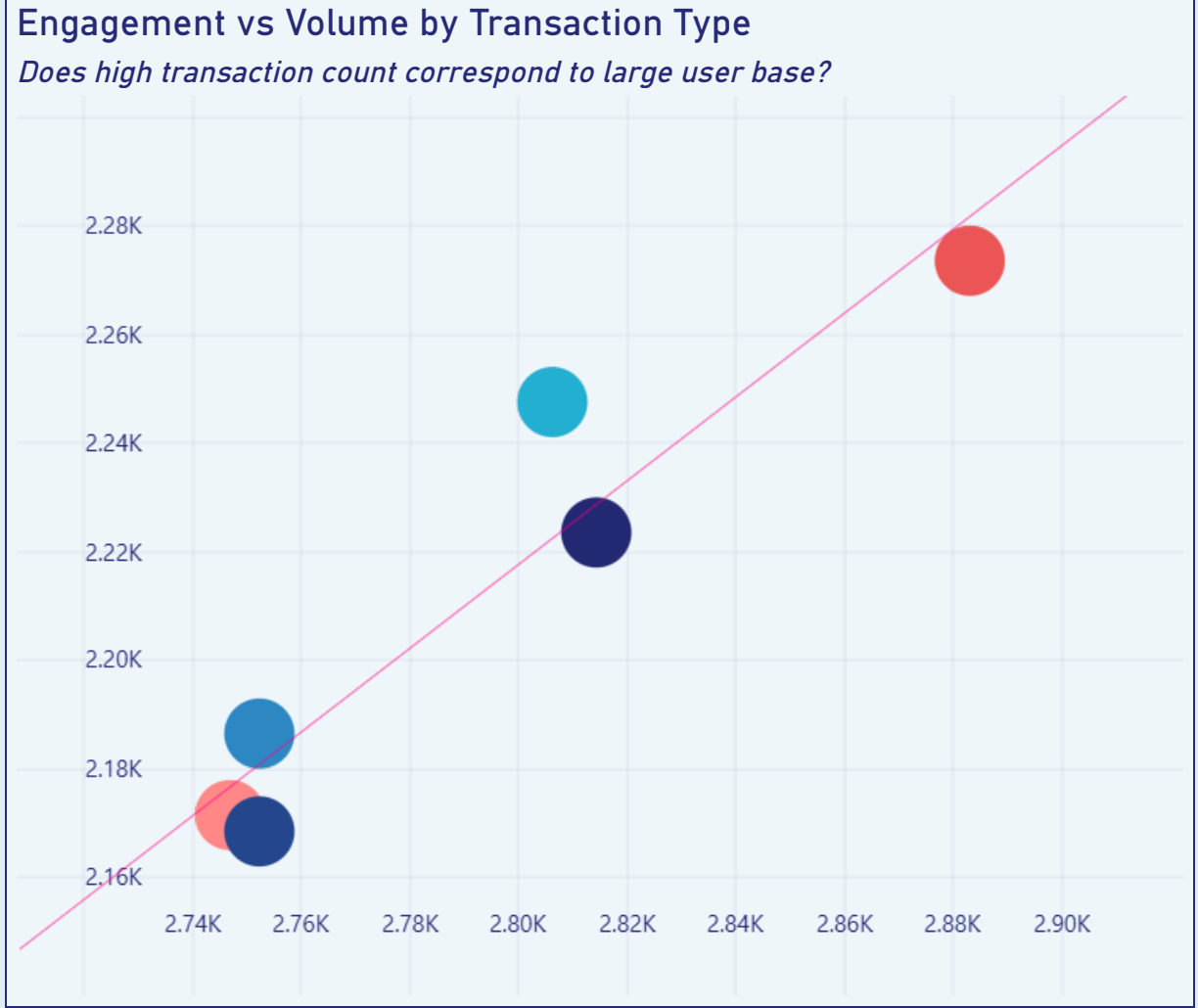
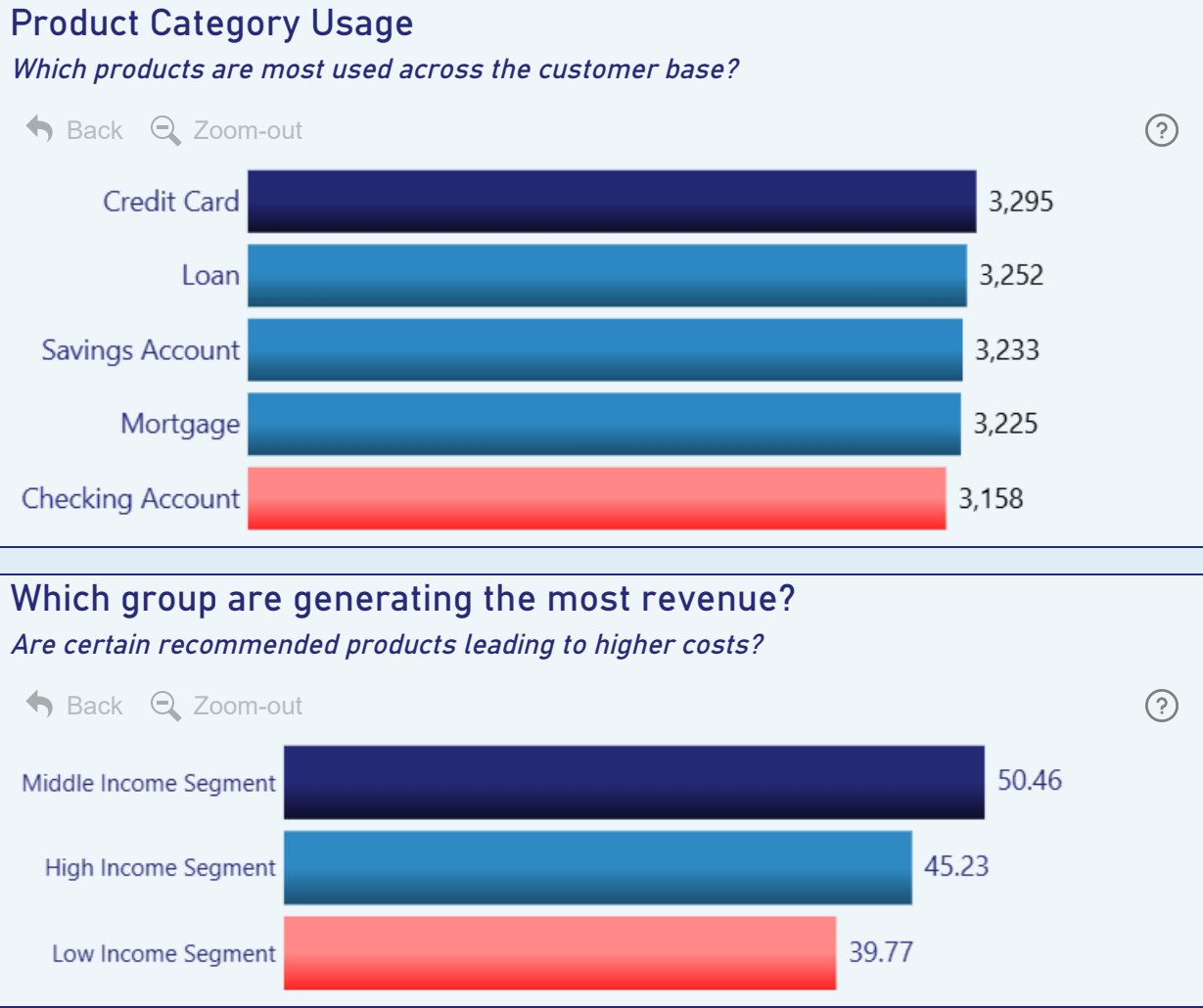
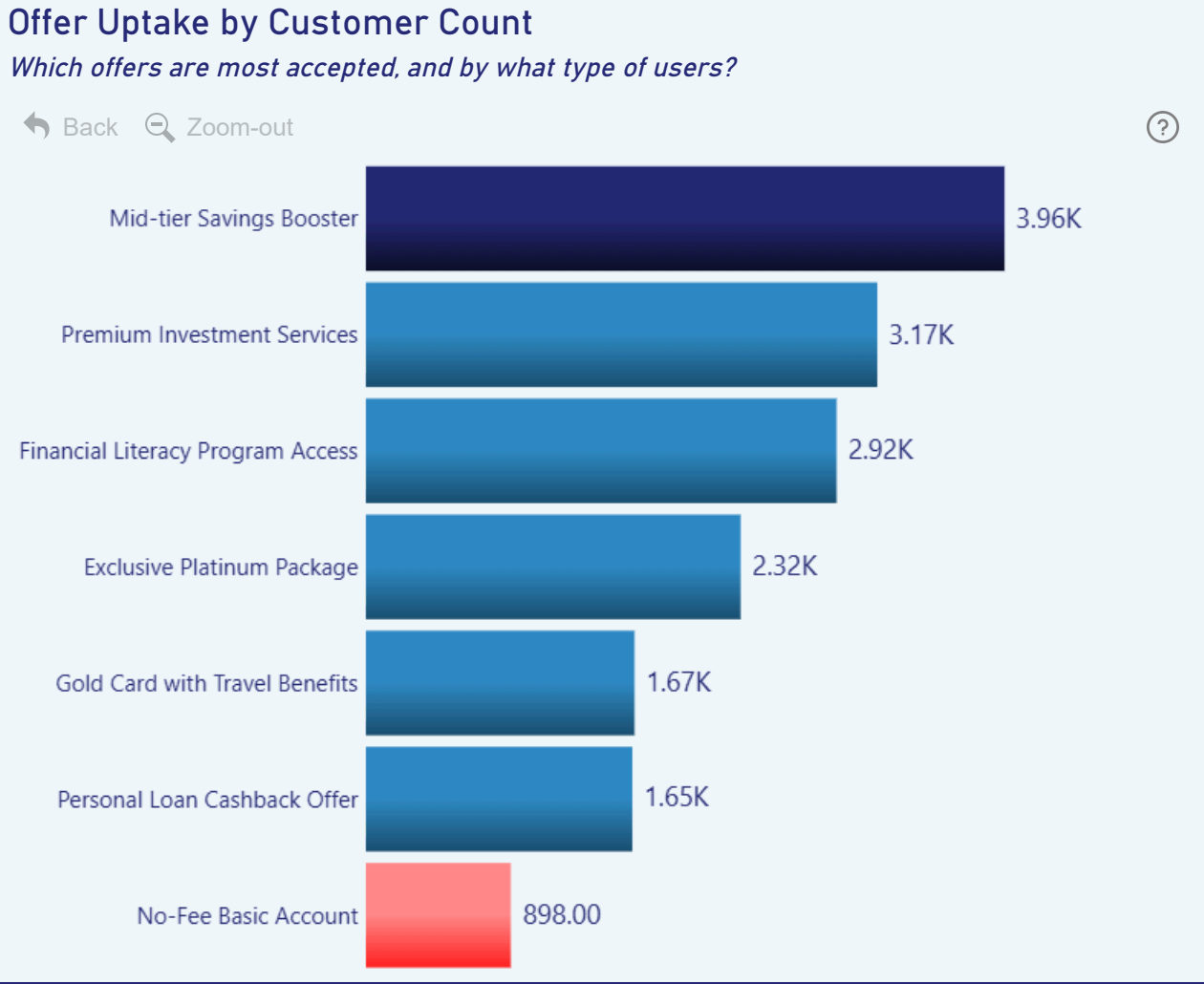
USD

Customer Segmentation

Revenue Performance

Reset Page

See Info



Segment-Channel Performance Matrix

Compare behavior and profitability across segments and channels.

CustomerSegment	No of Customers	Avg Credit Score	Avg Monthly Income	Total Credit Card Fees	Total Late Payment Amt	Total Insurance Fee	Rev Per Trans
☐ Middle Income Segment	5,680.00	573.89	4,987.61	47,128.68	147,185.81	92,291.48	32.26
Mobile	2,031.00	575.06	4,955.12	12,538.05	36,731.67	23,415.64	31.67
Branch	2,003.00	572.89	5,003.63	12,034.77	39,040.86	23,932.91	33.17
ATM	1,941.00	574.76	5,016.13	11,631.71	33,228.74	21,740.15	30.89
Online	1,930.00	572.83	4,976.96	10,924.15	38,184.54	23,202.78	33.28
☐ High Income Segment	4,647.00	576.19	8,508.90	34,383.08	110,561.62	65,225.85	31.72
Mobile	1,600.00	576.89	8,514.49	9,616.26	28,998.12	18,792.82	32.67
Branch	1,500.00	578.59	8,542.10	8,540.62	27,159.21	16,261.82	31.53
Online	1,488.00	577.77	8,498.01	7,846.42	25,864.96	15,078.44	30.04
ATM	1,452.00	571.35	8,479.56	8,379.78	28,539.33	15,092.77	32.57
☐ Low Income Segment	3,530.00	576.76	2,005.81	22,886.16	75,340.62	42,156.89	31.27
Mobile	1,100.00	573.49	1,996.18	5,863.31	19,588.20	11,427.66	31.60
Branch	1,065.00	573.87	2,013.91	6,211.78	19,436.87	10,167.93	31.87
ATM	1,047.00	579.92	2,010.59	5,281.90	18,437.77	10,500.85	30.28
Online	1,010.00	580.03	2,002.72	5,529.17	17,877.78	10,060.45	31.34
Total	8,025.00	575.30	5,484.95	104,397.92	333,088.05	199,674.22	31.86

Revenue Performance & Channel Optimization

Analyze fee structures, channel efficiency, and transactional revenue across time and geography.

Revenue

637.16K

Rev Per Trans

31.86

Total Credit Card Fees

104.40K

Total Insurance Fee

199.67K

Total Late Payment...

333.09K

Currency

EUR

USD

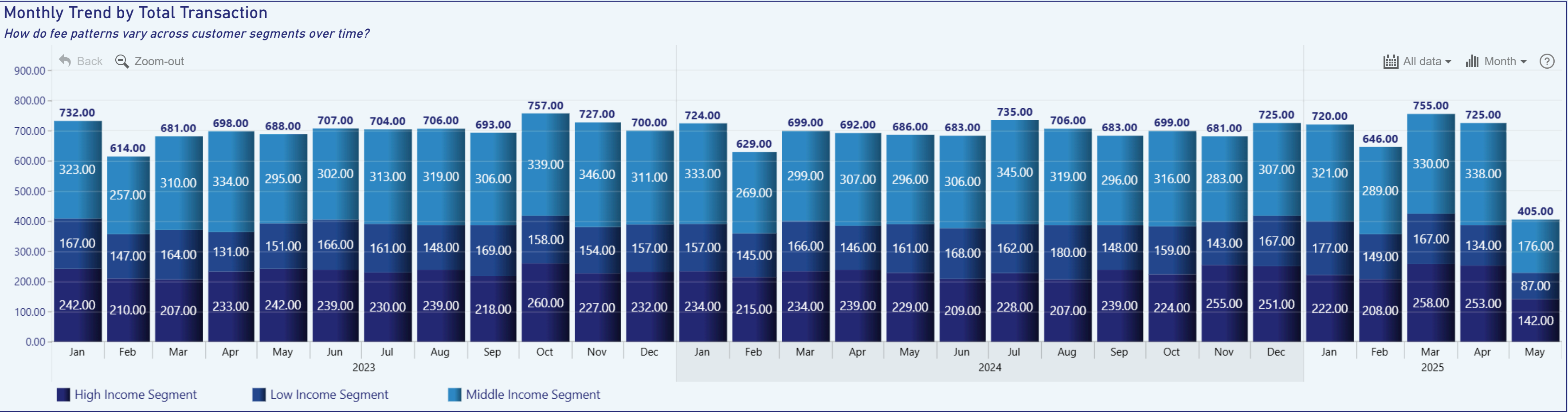
Customer Segmentation

Revenue Performance

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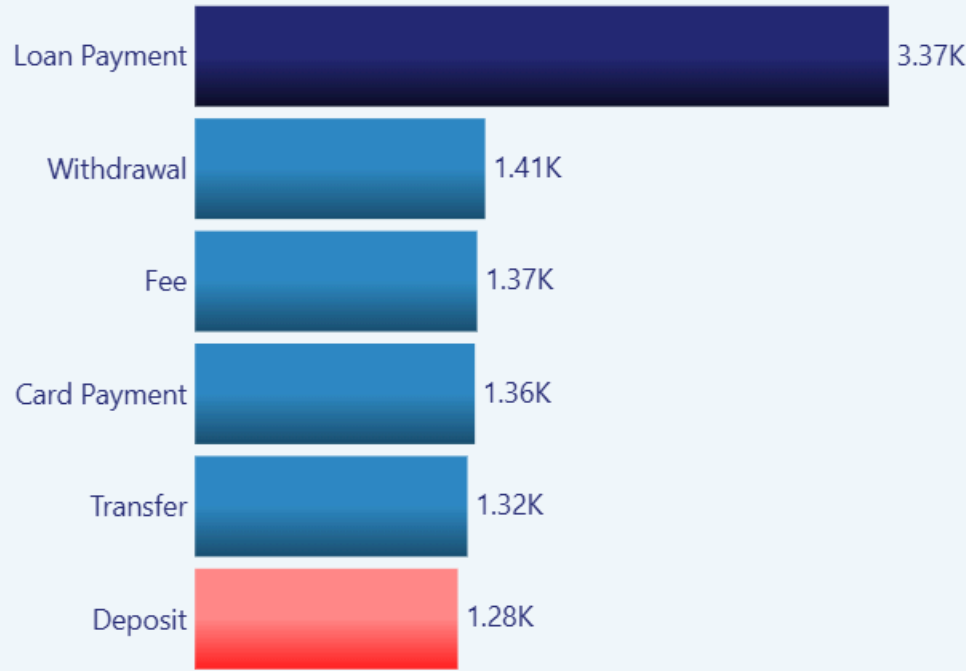
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- ☒ Transaction
- ☐ Amount
- ☐ Revenue



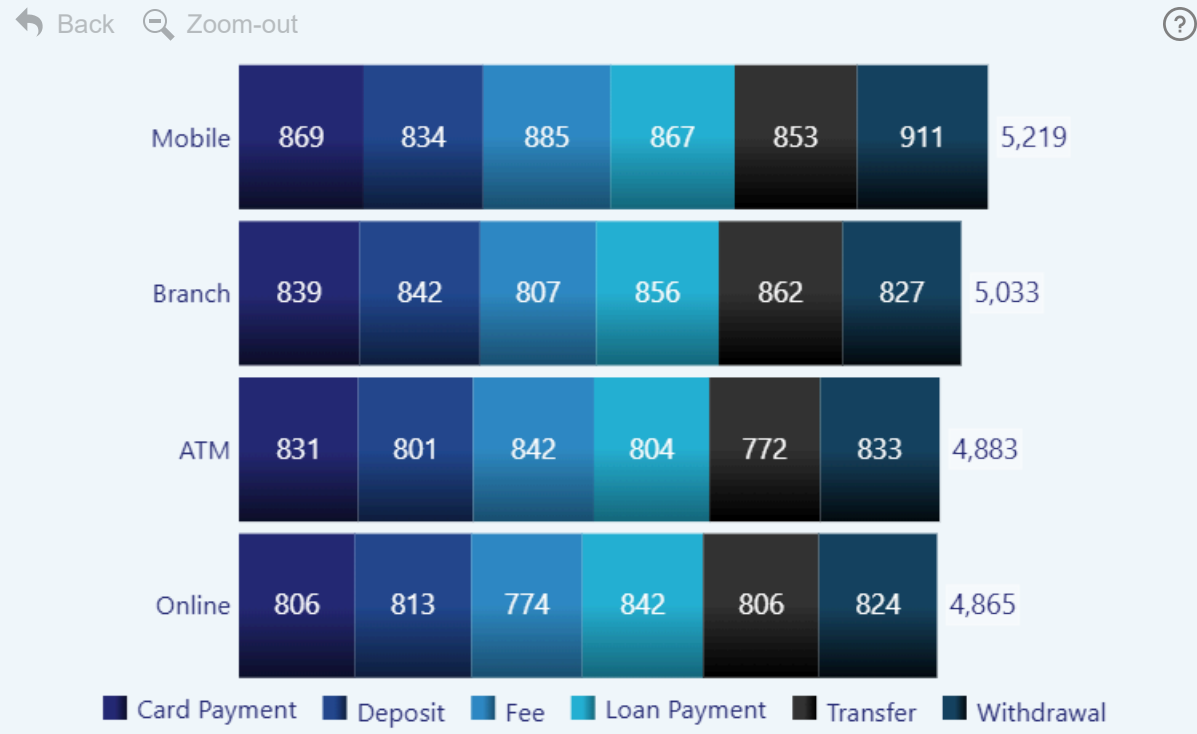
Which Transaction Type contributed more to segment?

What actions and product are most responsible for fee revenue?



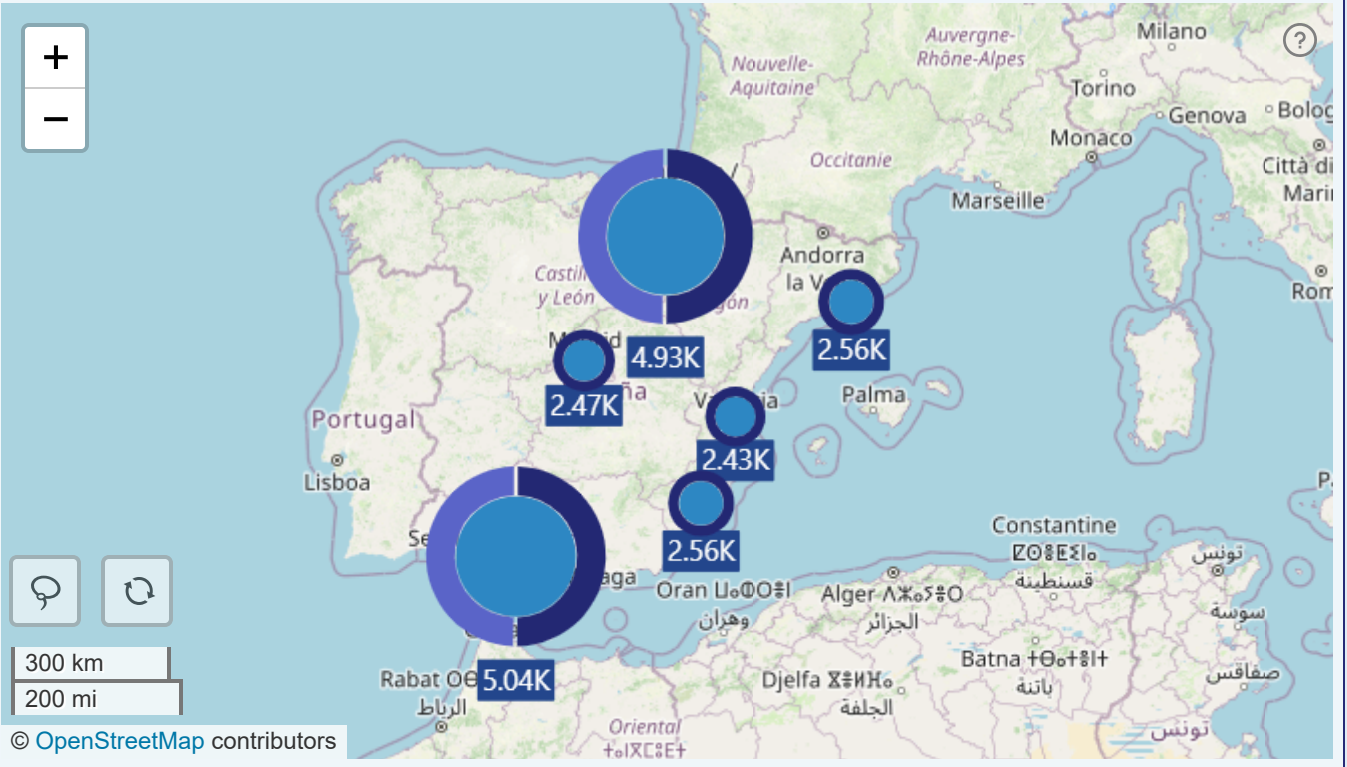
Transaction Type Mix by Channel

To understand where different activities are happening and if some transaction types are dom...



Geographic Transaction Heatmap

Which locations are thriving or underutilized?





Low Income Segment Deep Dive

Explore individual segment behavior across product choices, revenue contribution, credit health, and city distribution.

No of Customers

3.53K

Currency

EUR

USD

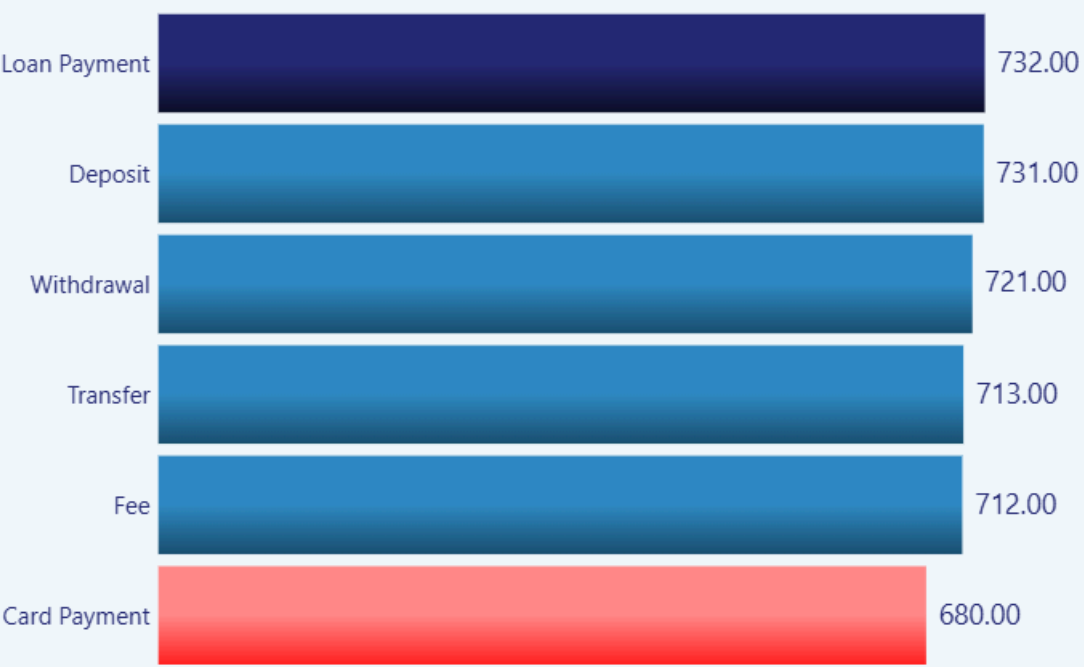
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Most Used Transaction Types by Low Income Segment Customers

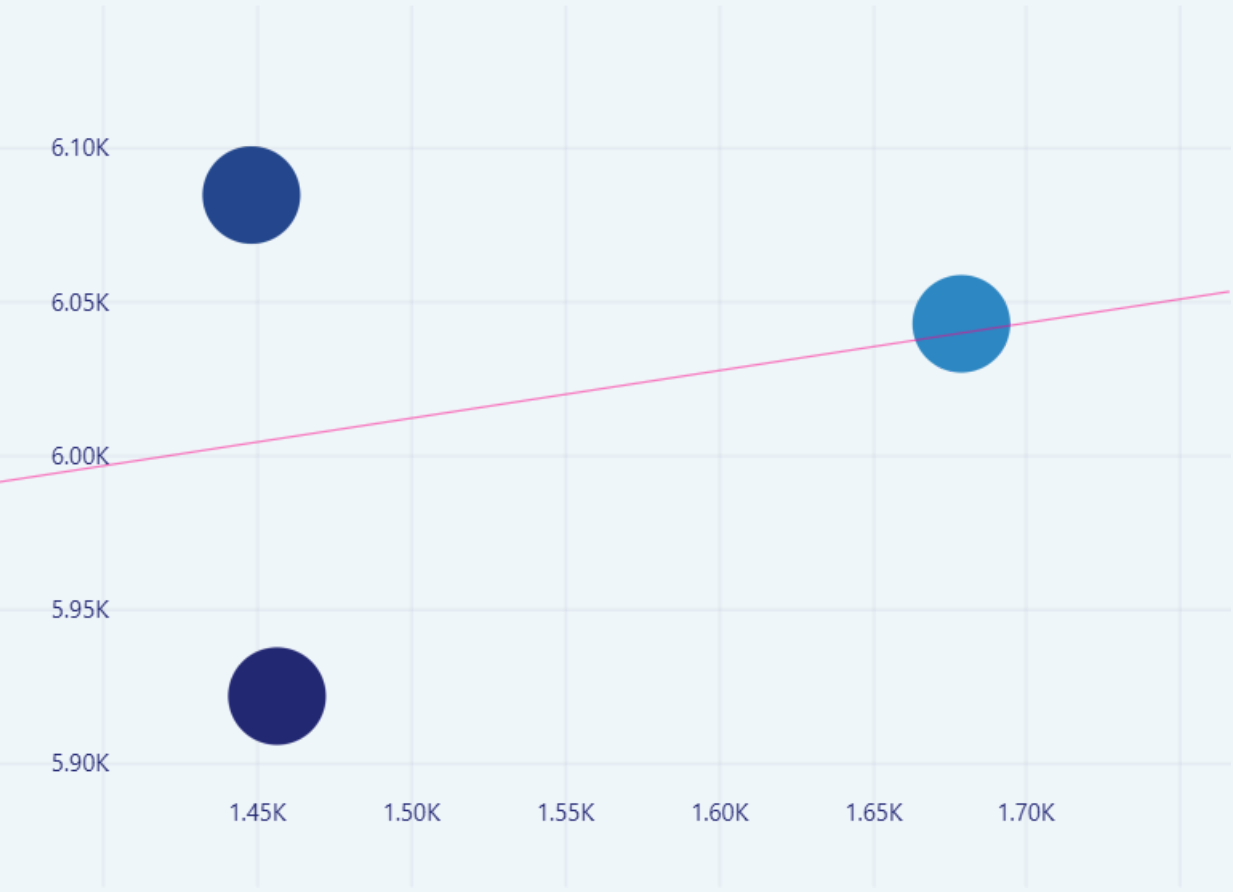
Drill down to see recommended offer and customers channel

Back Zoom-out



Income vs. Revenue Contribution

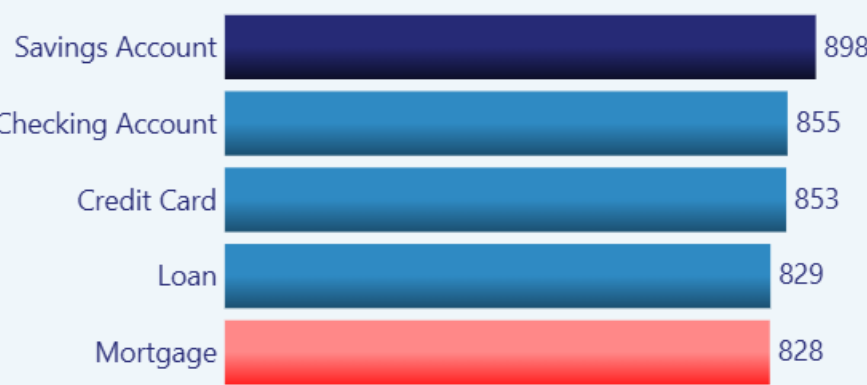
Does higher income always mean higher profitability?



Preferred Product Categories

Drill down to see sub-category

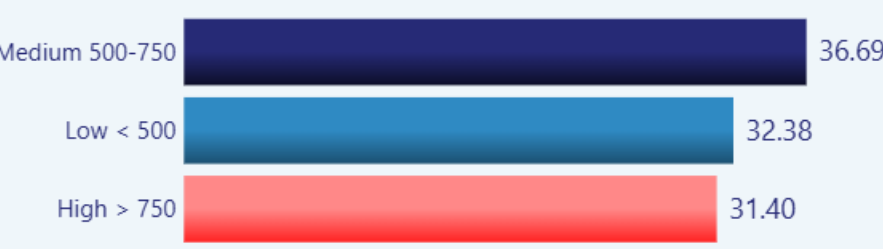
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Revenue Yield by Credit Score Range

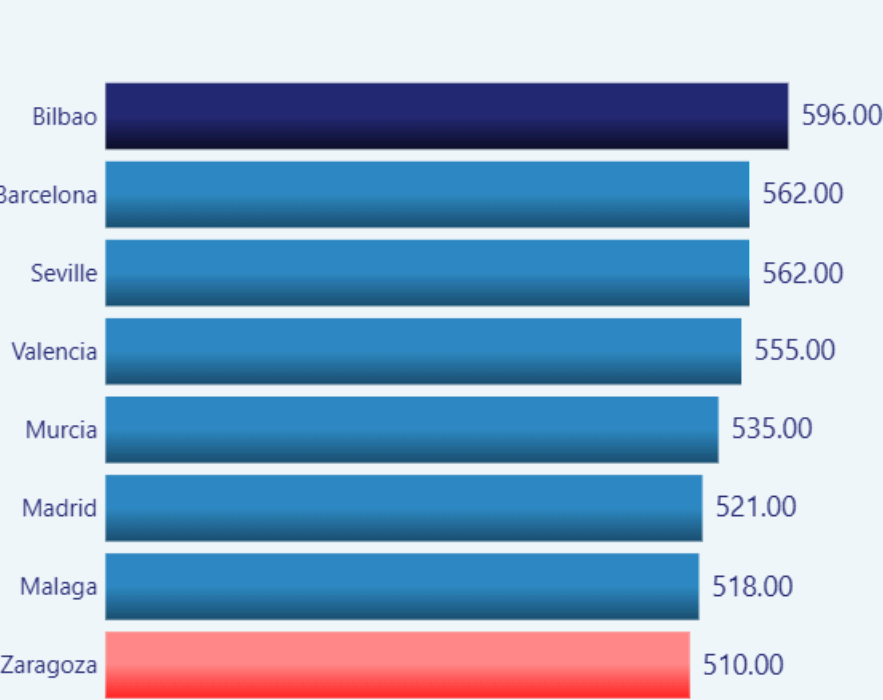
Revenue per customer grouped by credit profile

Back Zoom-out



Geographic Spread of Low Income Segment Customers

Number of customers → Drill to Credit Score Range



Individual Customer Metrics for Low Income Segment

Detailed financial profile by customer

CustomerID	Total Trans	Total Amount	Revenue	Avg Credit Score	Avg Monthly Income	Rev Per Trans	Credit Score Range
1569	2	9,079.63	460.40	470.50	2,258.85	230.20	Low < 500
4072	2	18,681.24	443.03	492.00	1,707.39	221.52	Low < 500
2646	2	11,190.11	439.78	620.50	1,500.74	219.89	Medium 500-750
6599	3	20,911.77	386.23	517.67	1,827.24	128.74	Low < 500
6977	2	17,161.58	378.41	415.50	2,257.93	189.21	Low < 500
4155	3	8,142.66	359.78	438.67	2,219.81	119.93	Low < 500
6499	2	13,501.64	345.78	754.50	2,207.76	172.89	High > 750
8370	2	14,227.75	339.96	510.50	1,917.71	169.98	Low < 500
4909	3	16,589.44	325.96	378.00	2,517.93	108.65	Low < 500
6398	2	13,321.90	321.98	494.00	2,029.24	160.99	Low < 500
4258	3	20,566.83	308.73	672.33	1,776.28	102.91	High > 750
9775	3	17,811.96	307.10	643.33	2,124.38	102.37	High > 750
2102	3	5,073.52	301.49	511.33	2,023.17	100.50	Low < 500
9175	2	10,324.13	297.36	643.50	1,498.68	148.68	High > 750
2976	3	14,556.24	294.14	644.67	2,271.11	98.05	Medium 500-750
1559	4	24,854.62	293.06	487.75	2,075.46	73.27	High > 750
5103	2	7,987.72	288.98	555.00	1,974.95	144.49	Low < 500
6672	3	18,233.01	285.88	671.33	2,045.33	95.29	High > 750
8845	2	4,256.14	281.19	677.50	2,777.89	140.60	Medium 500-750
1686	1	3,277.68	277.56	701.00	2,005.00	277.56	Medium 500-750
5648	3	18,124.96	275.55	514.67	1,814.48	91.85	Low < 500
7066	4	34,259.28	274.83	542.25	2,333.16	68.71	High > 750
3600	2	7,460.15	274.04	601.00	2,055.14	137.02	Medium 500-750
7546	3	14,692.32	273.05	388.00	2,272.82	91.02	Low < 500
9411	4	22,836.49	271.87	488.25	2,130.07	67.97	Low < 500
6274	3	11,207.94	271.76	586.67	1,574.17	90.59	High > 750
3939	4	18,569.21	267.17	610.50	2,302.01	66.79	High > 750
4262	2	6,953.66	266.50	784.00	1,854.45	133.25	High > 750
2299	1	5,528.48	266.39	688.00	2,258.65	266.39	Medium 500-750
1669	2	6,037.05	266.23	445.50	1,701.53	133.12	Low < 500
9914	1	10,282.31	263.50	665.00	1,101.58	263.50	Medium 500-750
5550	1	8,329.62	260.34	750.00	1,415.18	260.34	Medium 500-750
7907	2	12,537.50	255.70	402.00	1,663.94	127.85	Low < 500
8629	2	11,211.00	255.33	529.50	2,493.53	127.67	Low < 500
7071	1	3,884.46	252.10	638.00	2,586.55	252.10	Medium 500-750
6057	2	11,777.84	249.49	567.00	1,811.39	124.75	High > 750
1540	3	16,268.07	246.98	742.67	1,907.63	82.33	High > 750
3817	3	20,215.13	246.24	670.33	2,086.21	82.08	High > 750
6276	2	26,337.66	243.95	561.00	2,400.49	121.98	Medium 500-750
9793	1	3,263.64	243.93	459.00	1,169.99	243.93	Low < 500
Total	4,489	22,148,730.96	140,383.67	576.76	2,005.81	31.27	High > 750