

# Tech Saksham

## Case Study Report

### Data Analytics with Power BI

## “Real-Time Analysis of Bank Customers”

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# ABSTRACT

In the digital age, data has become an invaluable asset for businesses, particularly in the banking sector. The proposed project, “Real-Time Analysis of Bank Customers,” aims to leverage Power BI, a leading business intelligence tool, to analyze and visualize real-time customer data. This project will enable banks to gain deep insights into customer behavior, preferences, and trends, thereby facilitating data-driven decision-making and enhancing customer satisfaction. The real-time analysis will allow banks to respond promptly to changes in customer behavior or preferences, identify opportunities for cross-selling and up-selling, and tailor their products and services to meet customer needs. The project will also contribute to the broader goal of digital transformation in the banking sector, promoting efficiency, innovation, and customer-centricity.



INDEX

| Sr. No. | Table of Contents                      | Page No. |
|---------|--|----------|
| 1       | Chapter 1: Introduction                | 1        |
| 2       | Chapter 2: Services and Tools Required | 3        |
| 3       | Chapter 3: Project Architecture        | 4        |
| 4       | Chapter 4: Modeling and Result         | 6        |
| 5       | Conclusion                             | 9        |
| 6       | Future Scope                           | 10       |
| 7       | References                             | 11       |
| 8       | Links                                  | 12       |

## CHAPTER 1

### INTRODUCTION

#### 1.1 Problem Statement

In today's competitive banking landscape, understanding customer behavior and preferences is crucial for customer retention and revenue generation. However, banks often face challenges in analyzing customer data due to the sheer volume and velocity of data generated. Traditional data analysis methods are time-consuming and often fail to provide real-time insights. This lack of real-time analysis can lead to missed opportunities for customer engagement, cross-selling, and up-selling, impacting the bank's revenue generation and customer satisfaction. Furthermore, the complexity and diversity of customer data, which includes transaction history, customer feedback, and demographic data, pose additional challenges for data analysis.

#### 1.2 Proposed Solution

The proposed solution is to develop a Power BI dashboard that can analyze and visualize real-time customer data. The dashboard will integrate data from various sources such as transaction history, customer feedback, and demographic data. It will provide a comprehensive view of customer behavior, preferences, and trends, enabling banks to make informed decisions. The dashboard will be interactive, user-friendly, and customizable, allowing banks to tailor it to their specific needs. The real-time analysis capability of the dashboard will enable banks to respond promptly to changes in customer behavior or preferences, identify opportunities for cross-selling and up-selling, and tailor their products and services to meet customer needs.

## 1.3 Feature

**Real-time Analytics:** The dashboard will provide real-time analytics or customer data.

**Custom Segmentation:** It will segment customers based on various parameters like age, income, transaction behavior, etc.

**Lead Analytics:** The dashboard will identify and display trends in customer behavior.

**Predictive Analytics:** It will use historical data to predict future customer behavior.

## 1.4 Advantages

**Data-Driven Decisions:** Banks can make informed decisions based on real-time data analytics.

**Improved Customer Engagement:** Understanding customer behavior and trends can help banks engage with their customers more effectively.

**Increased Revenue:** By identifying opportunities and cross-selling and up-selling, banks can increase their revenue.

## 1.5 Scope

The scope of this project extends to all banking institutions that aim to leverage data for decision-making and customer engagement. The project can be further extended to incorporate more data sources and advanced analytics techniques, such as machine learning and artificial intelligence, to provide more sophisticated insights into customer behavior. The project also has the potential to be adapted for other sectors, such as retail, healthcare, and telecommunications, where understanding customer behavior is crucial. Ultimately, the project contributes to the broader goal of digital transformation in the banking sector, promoting efficiency, innovation, and customer-centricity.

## CHAPTER 2

# SERVICES AND TOOLS REQUIRED

## 2.1 Tools and Software used

### Tools:

**Power BI:** The main tool for this project is Power BI, which will be used to create interactive dashboards for real-time data visualization.

**Power Query:** This is a data connection technology that enables you to discover, connect, combine, and enrich data across a wide variety of sources.

### Software Requirements:

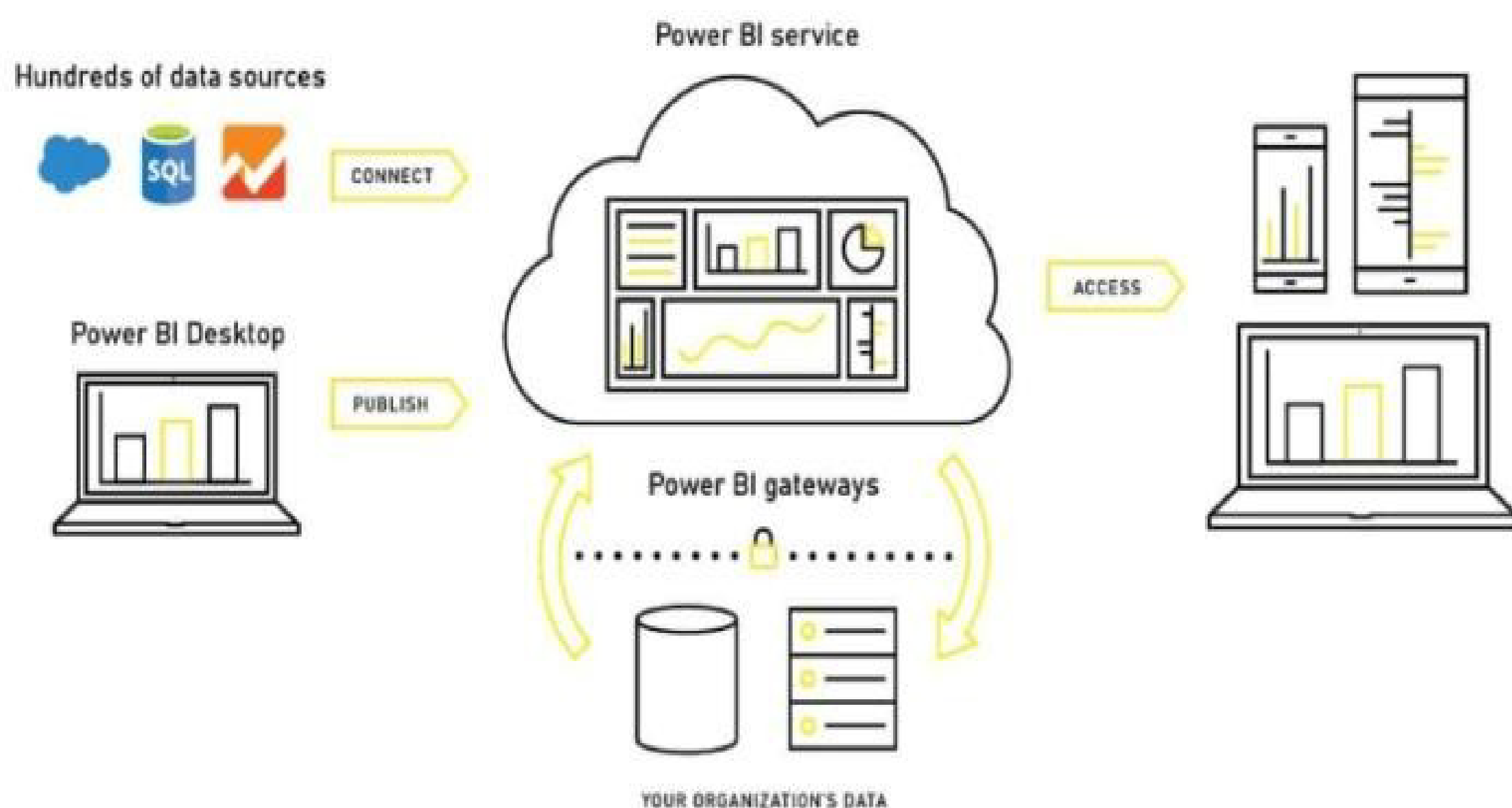
**Power BI Desktop:** This is a Windows application that you can use to create reports and publish them to Power BI.

**Power BI Service:** This is an online SaaS (Software as a Service) service that you can use to publish reports, create new dashboards, and share insights.

## CHAPTER 3

# PROJECT ARCHITECTURE

## 3.1 Architecture



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2. **Data Stoíagc**: l'kc collectcd data is stoícd i~~í~~ a databasc roí píoccssi~~í~~g. Az"íc SQL Katabasc oí AWS RKS ca~~í~~ bc "scd roí tkis p"íposc.
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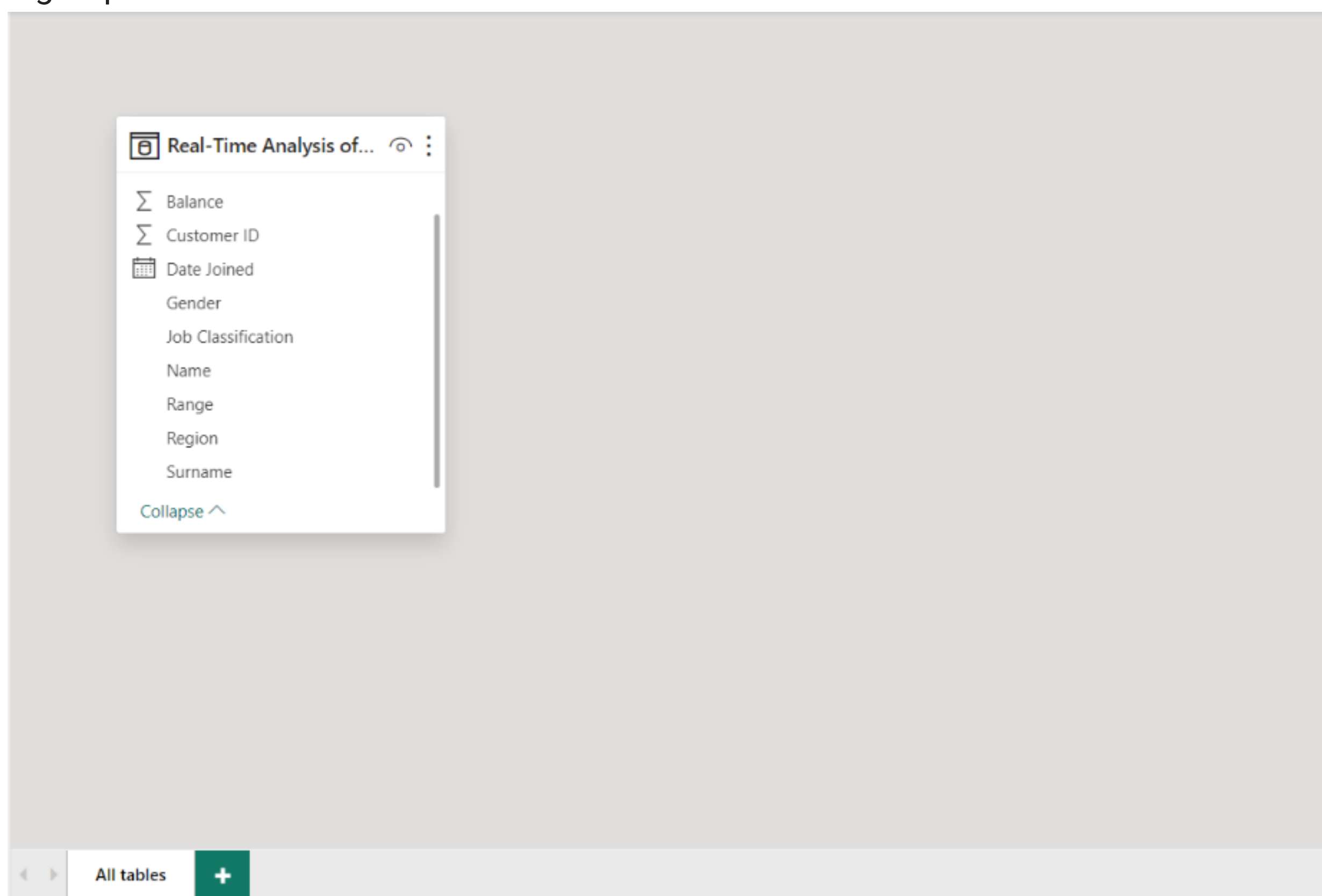


5. **Data Visualization:** The processed data and the results from the predictive models are visualized in real-time using Power BI. Power BI allows users to create interactive dashboards that can provide a clear insight into the data.
6. **Data Access:** The dashboards created in Power BI can be accessed through Power BI Desktop, Power BI Service (online), and Power BI Mobile.
7. **Front End Clusters:** The front-end cluster or the Power BI Service Architecture, also known as the front-end cluster, acts as an intermediate connection between clients and the back-end or the architecture. Front-end services are used to establish connections and authenticate clients using Azure Active Directory – a directory that stores identities.

## CHAPTER 4 MODELING AND RESULT

### Manage relationship

The “Real-Time Analysis of Bank Customers ” file is the only file used in this data where it has 8 data files and 1 altered data called “Range” which is used to group the ages into 5 groups.



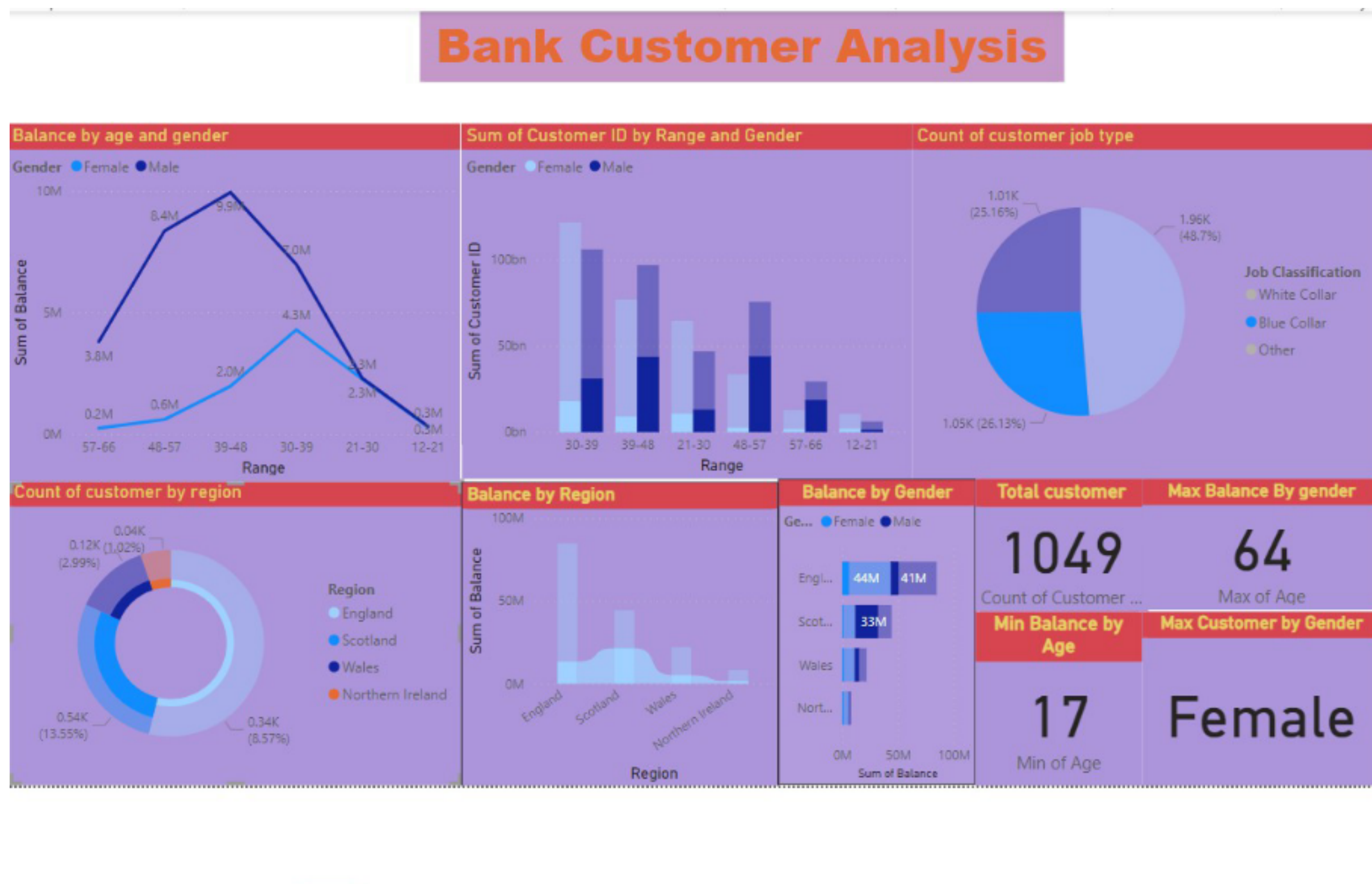
## Grouping of age by ranges

As the customers' age ranges from 12 to 88, we shall group them into different generation age range for easier profiling, we will group the ages into 5 groups.

| Customer ID | Name      | Surname   | Gender | Age | Region       | Job Classification | Date Joined      | Balance  | Range |
|-------------|-----------|-----------|--------|-----|--------------|--------------------|------------------|----------|-------|
| 100001209   | Keith     | Bailey    | Male   | 18  | England      | Blue Collar        | 14 July 2015     | 40572.06 | 12-21 |
| 200003141   | Steven    | Cornish   | Male   | 18  | Scotland     | Blue Collar        | 12 November 2015 | 25898.72 | 12-21 |
| 400003370   | Jessica   | Lyman     | Female | 20  | Northern Ire | Other              | 26 November 2015 | 82598.94 | 12-21 |
| 100003380   | Victor    | Cameron   | Male   | 20  | England      | White Collar       | 27 November 2015 | 11434.59 | 12-21 |
| 400000048   | Carolyn   | Lewis     | Female | 19  | Northern Ire | Other              | 08 February 2015 | 14337.82 | 12-21 |
| 300003409   | Dan       | Vaughan   | Male   | 18  | Wales        | Blue Collar        | 27 November 2015 | 77682    | 12-21 |
| 400003415   | Amanda    | Kerr      | Female | 19  | Northern Ire | Other              | 27 November 2015 | 2184.18  | 12-21 |
| 100003446   | Faith     | Glover    | Female | 18  | England      | White Collar       | 30 November 2015 | 93603.84 | 12-21 |
| 300003471   | Wendy     | Martin    | Female | 20  | Wales        | White Collar       | 30 November 2015 | 68569.21 | 12-21 |
| 100003510   | Peter     | King      | Male   | 18  | England      | Other              | 03 December 2015 | 18231.91 | 12-21 |
| 300003534   | Audrey    | Thomson   | Female | 18  | Wales        | White Collar       | 03 December 2015 | 5557.32  | 12-21 |
| 100003557   | John      | Mackenzie | Male   | 20  | England      | White Collar       | 05 December 2015 | 52109.92 | 12-21 |
| 200003661   | Keith     | Reid      | Male   | 20  | Scotland     | Blue Collar        | 11 December 2015 | 3715.81  | 12-21 |
| 400003743   | Keith     | Davies    | Male   | 19  | Northern Ire | Other              | 15 December 2015 | 50562.98 | 12-21 |
| 100003893   | Lisa      | Terry     | Female | 20  | England      | White Collar       | 23 December 2015 | 34528.03 | 12-21 |
| 100003948   | Owen      | Baker     | Male   | 18  | England      | Blue Collar        | 26 December 2015 | 3858.9   | 12-21 |
| 100003992   | Andrew    | Cornish   | Male   | 18  | England      | White Collar       | 29 December 2015 | 23399.53 | 12-21 |
| 100000082   | Neil      | Robertson | Male   | 20  | England      | White Collar       | 16 March 2015    | 11624.36 | 12-21 |
| 400000114   | Fiona     | Mills     | Female | 18  | Northern Ire | Other              | 16 March 2015    | 51171.29 | 12-21 |
| 100000119   | Vanessa   | Lyman     | Female | 18  | England      | White Collar       | 31 March 2015    | 33524.41 | 12-21 |
| 100000132   | James     | Marshall  | Male   | 20  | England      | Blue Collar        | 01 April 2015    | 9578.65  | 12-21 |
| 300000340   | Rebecca   | Nash      | Female | 20  | Wales        | White Collar       | 29 April 2015    | 1488.04  | 12-21 |
| 400000359   | Gabrielle | MacDonald | Female | 17  | Northern Ire | Other              | 03 May 2015      | 65798.4  | 12-21 |

Real-Time Analysis of Bank Customers (Data Analytics with Power BI) (4,014 rows) Column: Range (6 distinct values)

# Dashboard



## CONCLUSION

The project “Real-Time Analysis of Bank Customers” using Power BI has successfully demonstrated the potential of data analytics in the banking sector. The real-time analysis of customer data has provided valuable insights into customer behavior, preferences, and trends, thereby facilitating informed decision-making. The interactive dashboards and reports have offered a comprehensive view of customer data, enabling the identification of patterns and correlations. This has not only improved the efficiency of data analysis but also enhanced the bank’s ability to provide personalized services to its customers. The project has also highlighted the importance of data visualization in making complex data more understandable and accessible. The use of Power BI has made it possible to present data in a visually appealing and easy-to-understand format, thereby aiding in better decision-making.



## **FUTURE SCOPE**

The future scope of this project is vast. With the advent of advanced analytics and machine learning, Power BI can be leveraged to predict future trends based on historical data. Integrating these predictive analytics into the project could enable the bank to anticipate customer needs and proactively offer solutions. Furthermore, Power BI's capability to integrate with various data sources opens up the possibility of incorporating more diverse datasets for a more holistic view of customers. As data privacy and security become increasingly important, future iterations of this project should focus on implementing robust data governance strategies. This would ensure the secure handling of sensitive customer data while complying with data protection regulations. Additionally, the project could explore the integration of real-time data streams to provide even more timely and relevant insights. This could potentially transform the way banks interact with their customers, leading to improved customer satisfaction and loyalty.

## REFERENCES

<https://learn.microsoft.com/en-us/power-bi/create-reports/power-bi-hyperlinks-in-tables>



**LINK**

