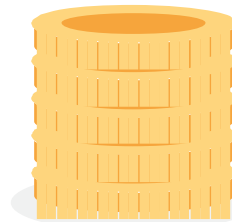
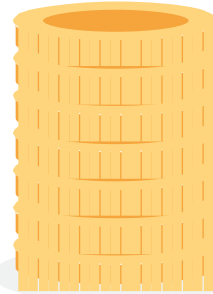
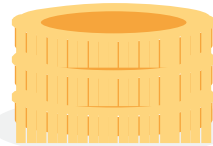
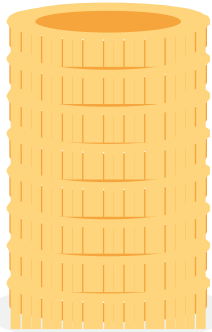
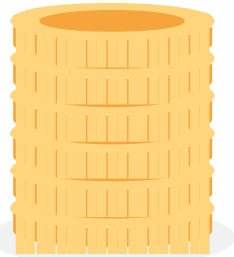




Mini Project III

Financial Data

By: Jesse, Khildyn, Ashraf



The Steps We Took with our Financial Data



01

Data Exploration

During this phase we wrangled, explored, and visualized our data.

02

Data Preparation

After exploring, we prepared our data and added features before clustering.

03

Fitting our Data

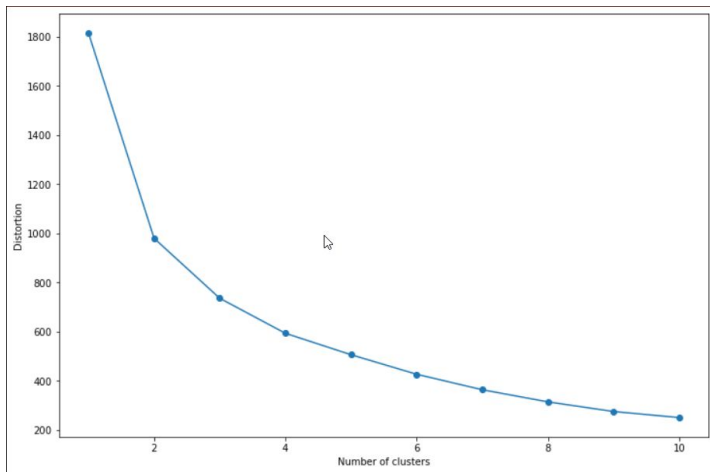
Before applying the k means algorithm, we scaled, and reduced our dimensions.



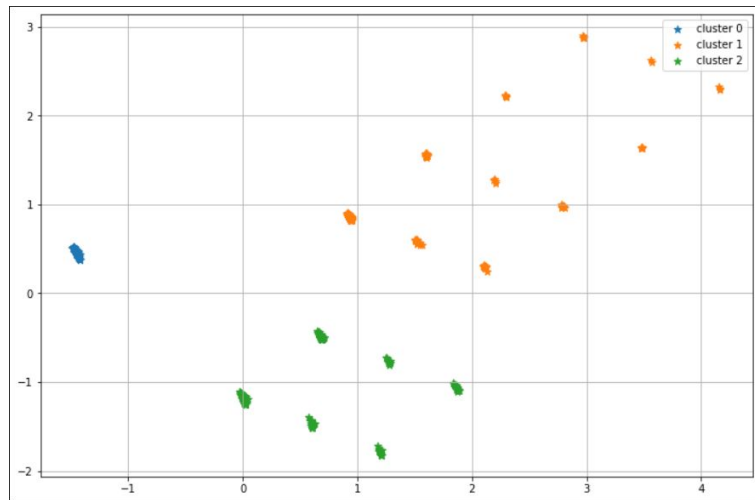
Exploring our Demographic



PCA



Cluster Groups



Key Insights from our Demographic Segmentation



Income

The three different clusters have noticeable income differences.



Families

We can see the family dynamics such as # of children and marital status



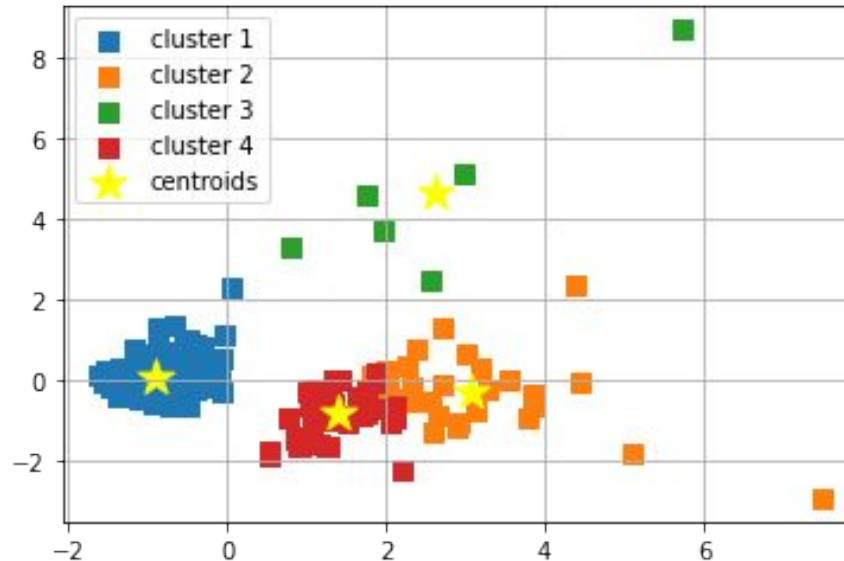
Age

We can see the age differences and make assumptions about which products they use

Exploring Saving and Credit Accounts



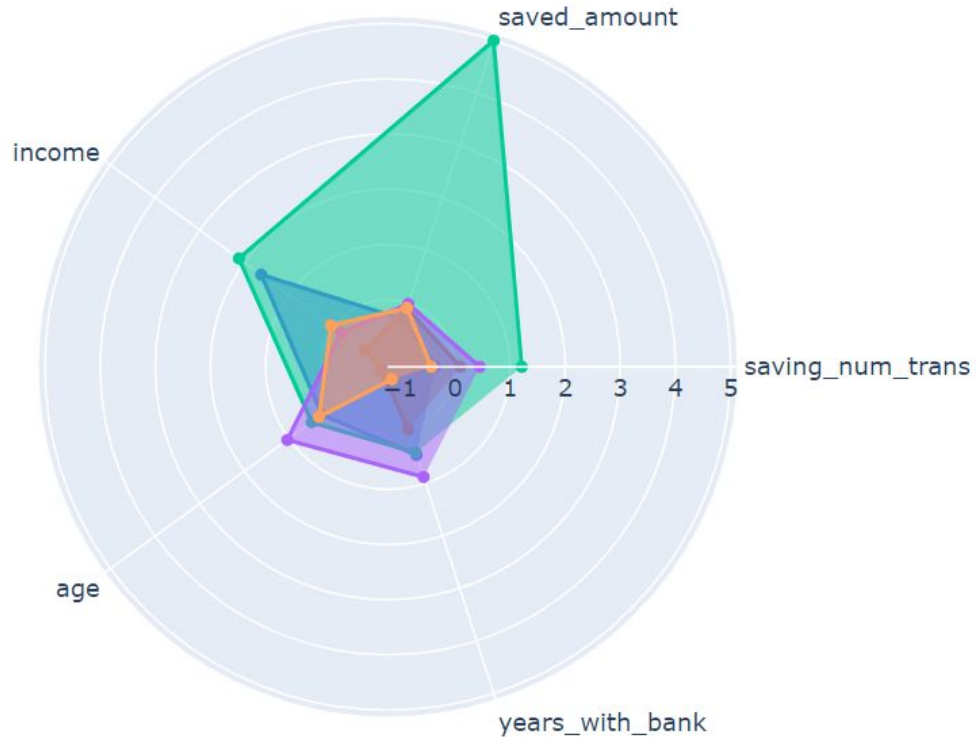
Clustering Acts and Transactions



Saving Key insights

Saving and there Transactions

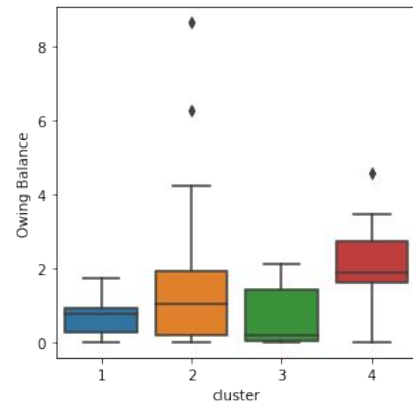
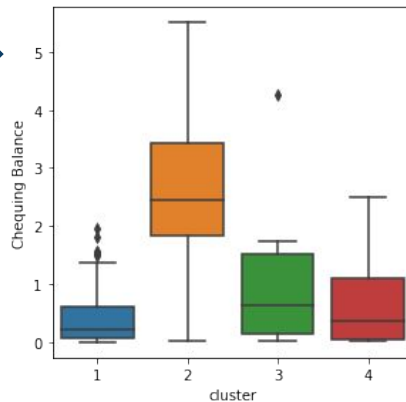
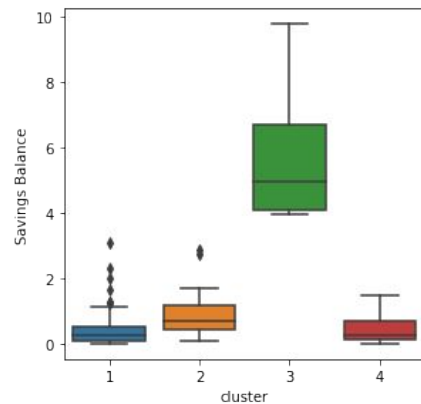
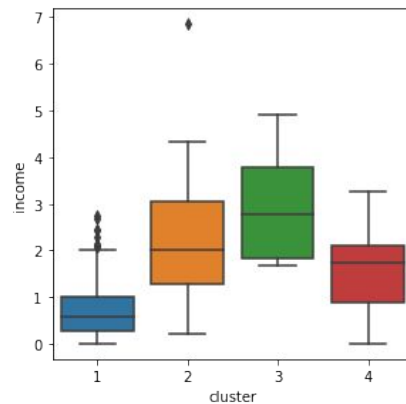
The more savings transactions, the less amount you have in your savings account. Presumably these transactions were mostly withdrawals.



Interpretation of Clusters using a Bar Chart



Interpretation of Clusters



Finance Infographics



Savings

People With a higher savings balance owe less.



Income

People who have a larger income save more.



Float

If you have a high income you are more likely to have a bigger savings balance the chequing balance.



Cluster 3

Cluster 3 had the highest debt balance, yet only ranked 3rd in income.

Financial Data Use Cases

01

Advertising

Using this data we can decide more efficiently what demographics to advertise products to.

06

Personalization

Raise engagement through high-quality, personalized features based on data.

05

Predictive analytics

Build a model that predicts how much a client may be worth to a bank.



02

Financial Advice

See when people are most likely to need financial advice based on their behavior

03

Risk Analytics

Predict if a customer is high risk when lending money.

04

Many more!

There is a lot that this data can be used for!

MINI_PROJECT_III



• Thank you! Questions?

• By: Khaildyn, Jesse, and Ashraf

