


DATA @ ANZ


Prepared by:
Jonathan Chia

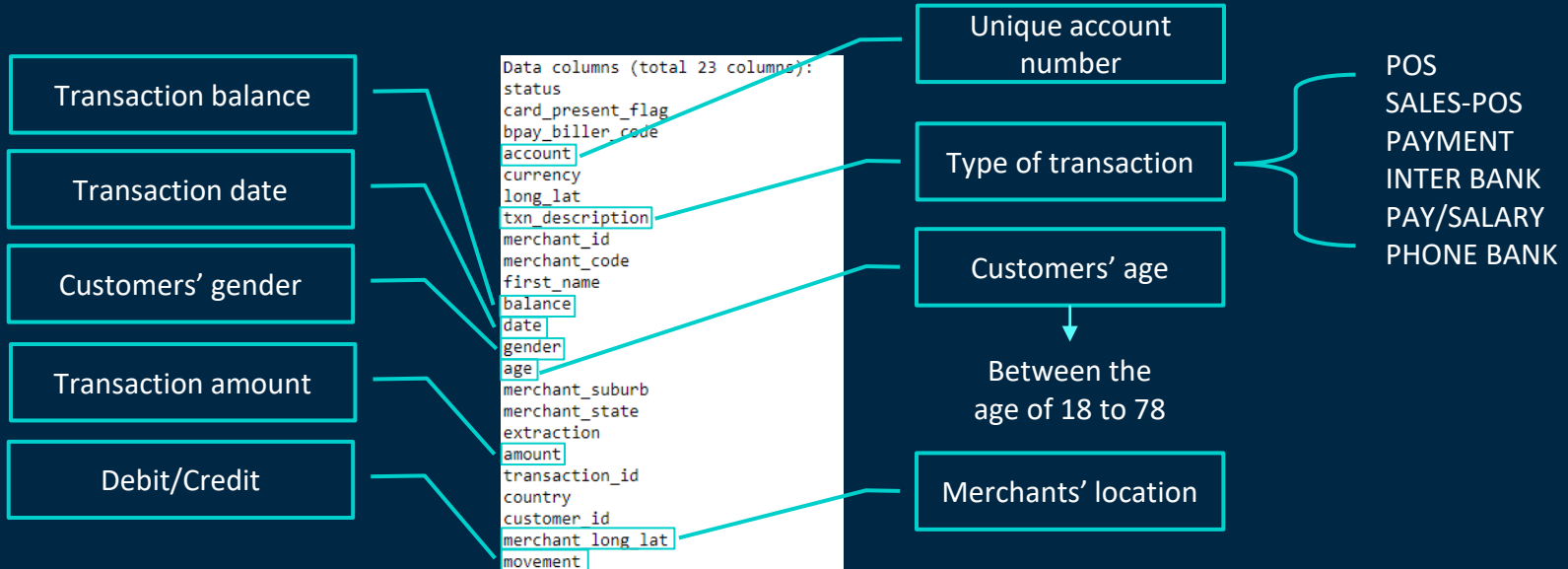
About the Dataset

A synthesised transaction dataset containing 3 months' worth of transaction for 100 hypothetical customers.



What is in the dataset?

 Male
56 %

 Female
44 %

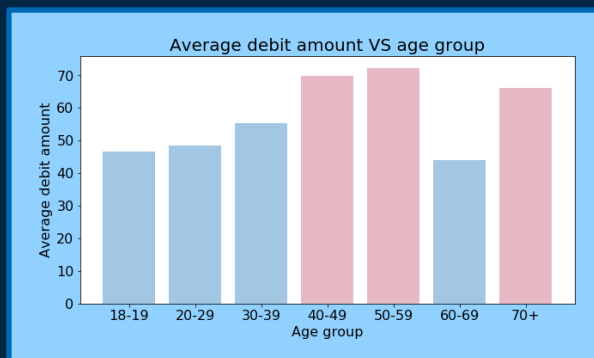
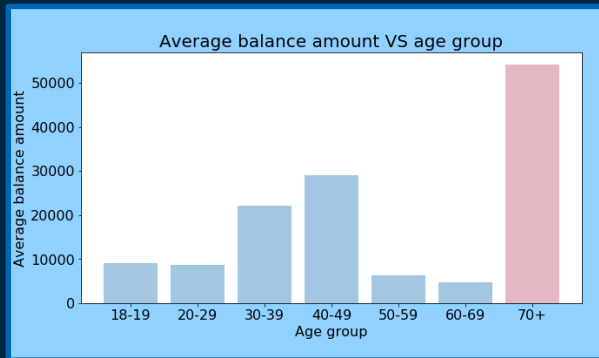
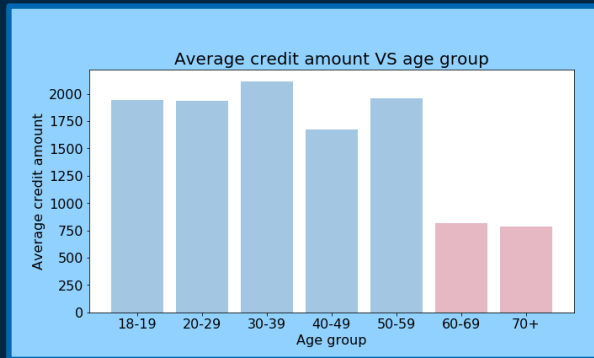
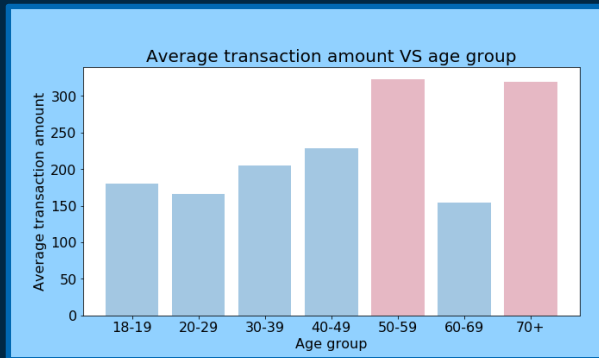


Gender segmented transaction insight

General		 Male	 Female
Transaction amount	⇒ \$187.83	Transaction amount ⇒ \$205.72 ↑	Transaction amount ⇒ \$168.52 ↓
Credit amount	⇒ \$1898.73	Credit amount ⇒ \$2096.81 ↑	Credit amount ⇒ \$1679.37 ↓
Debit amount	⇒ \$52.57	Debit amount ⇒ \$54.98 ↑	Debit amount ⇒ \$49.95 ↓
Balance	⇒ \$14704.20	Balance ⇒ \$17125.52 ↑	Balance ⇒ \$12061.26 ↓

Male has a higher transaction amount, credit amount, debit amount and balance compared to Female. This makes sense as a higher credit amount enables the male to have a higher purchasing power (debit amount) and be able to save up more (higher balance).

Age segmented transaction insight

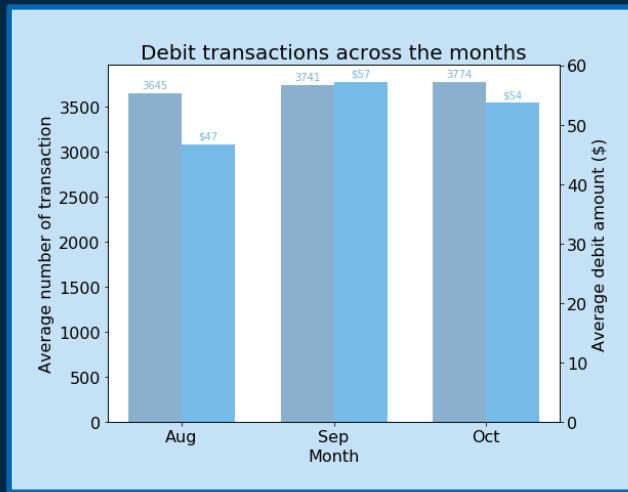


The **70+ age group** is the most interesting as it has the **lowest average credit amount** but a **high average debit amount**. This may be due to the **high average balance amount** that this age group has.

It is also interesting to see the **average balance amount** growing from the **20-29 to the 40-49 age group** steadily but there is a **sudden decrease** in the **50-59 age group**. This may be due to the **average debit amount** of people in the 50-59 age group being the **highest**.

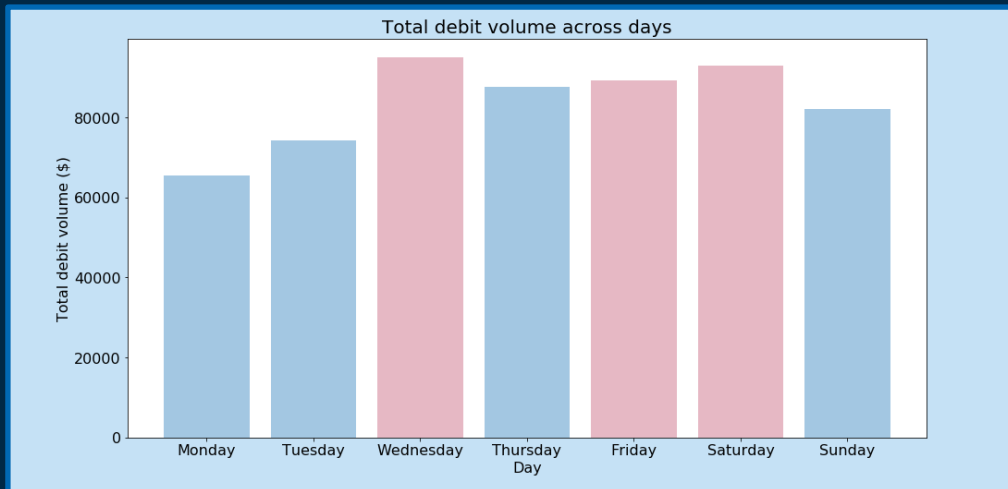
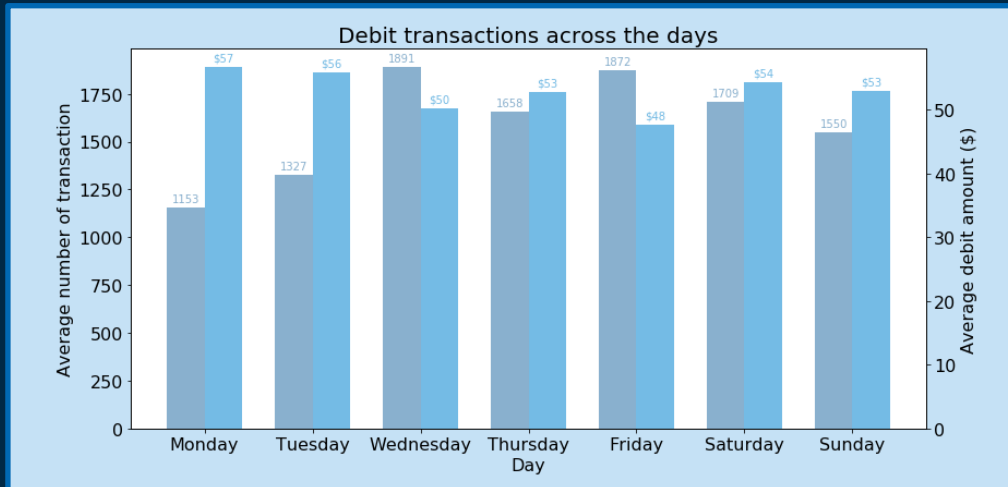
P/S: Any **unusual age group** is marked in pink

Date segmented transaction insight



Wednesday and Friday are popular days that records highest average number of transaction.

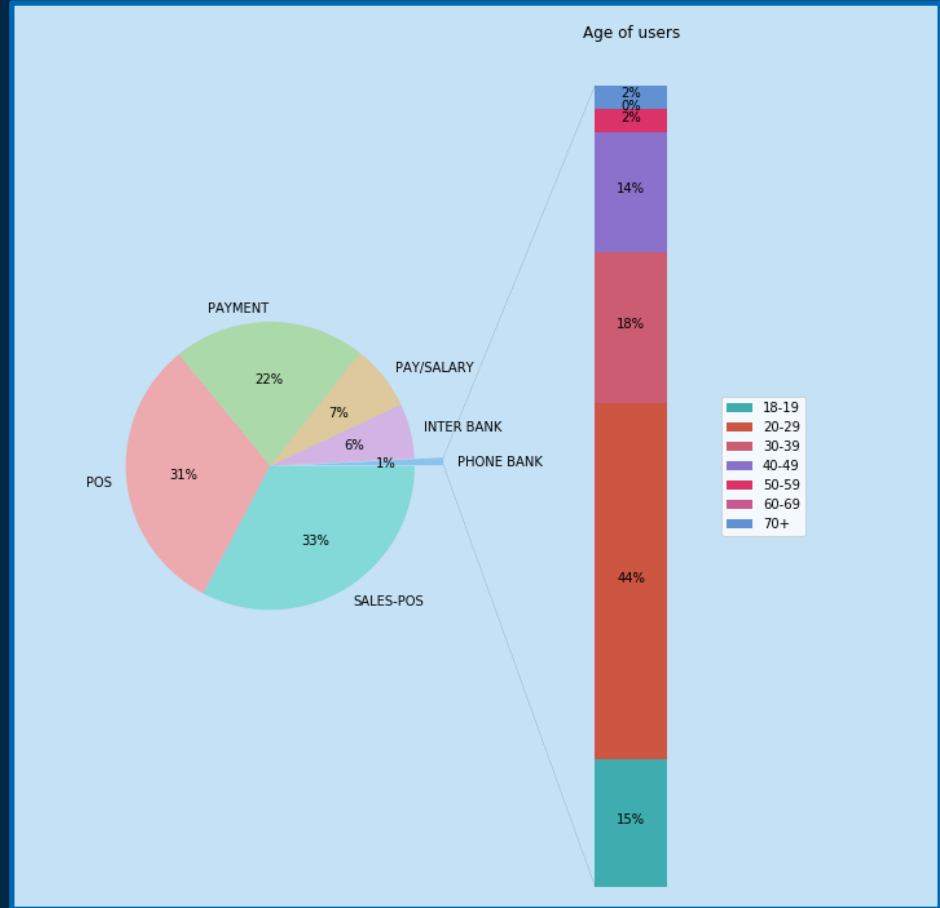
However, Saturday has a higher total debit volume than Friday as its' average debit amount is higher.



Transaction type insight

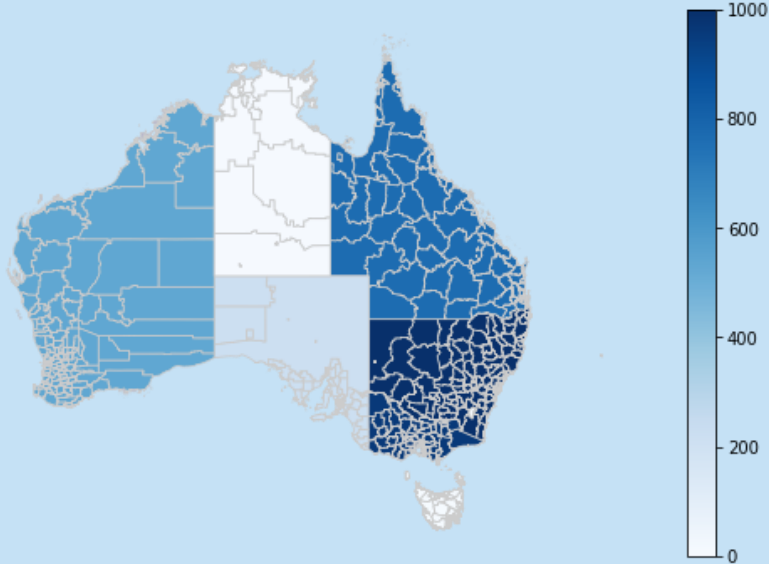
ANZ should consider terminating phone bank operations as only 1% of it's customers uses it.

In addition, almost 77% of the phone bank users are from age group 18-19, 20-29, 30-39. These age group are able to quickly adapt to other type of services with ease.



Merchant distribution

Merchant distribution in Australia



Merchant density is higher in states such as Victoria and New South Wales. This makes sense as there are large cities such as Melbourne and Sydney in these states.

ANZ should consider strengthening its foothold in the Northern Territory as there are very little merchants there.

Do you have any questions?

jonwaykith@gmail.com

THANKS



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