# Unlocking Mortgage Opportunities for Raiffeisen banka a.d. Beograd

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# Why We're Here

The challenge in the mortgage industry lies in identifying potential customers efficiently. Our goal is to utilize advanced data analytics to reveal insights into what customers want from their mortgage experience. By evaluating behavioral data and transaction patterns, we can better understand their motivations and preferences, thus allowing for more effective marketing strategies and stronger customer relationships.
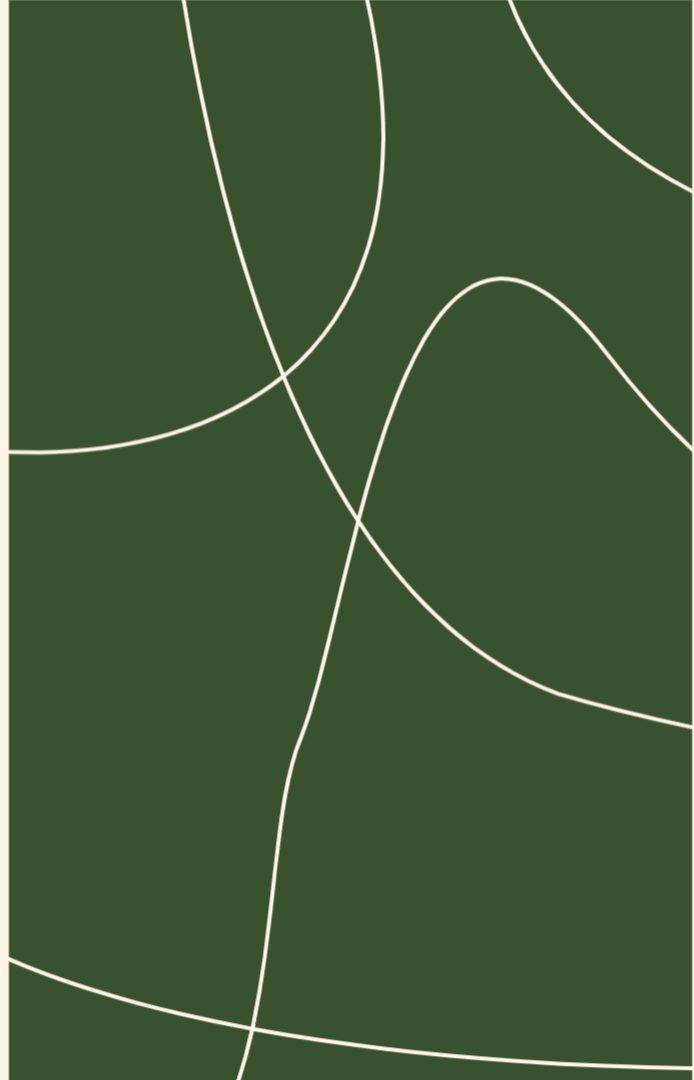
# The Plan: From Data to Decisions

Step 1: Understand existing mortgage customers

Step 2: Spot patterns in their profiles

Step 3: Apply this knowledge to new customers

Step 4: Recommend who to approach

# Our Data Sources

## Retail Customers

Past and current customers, with mortgage info (~23k)

## Potential Customers

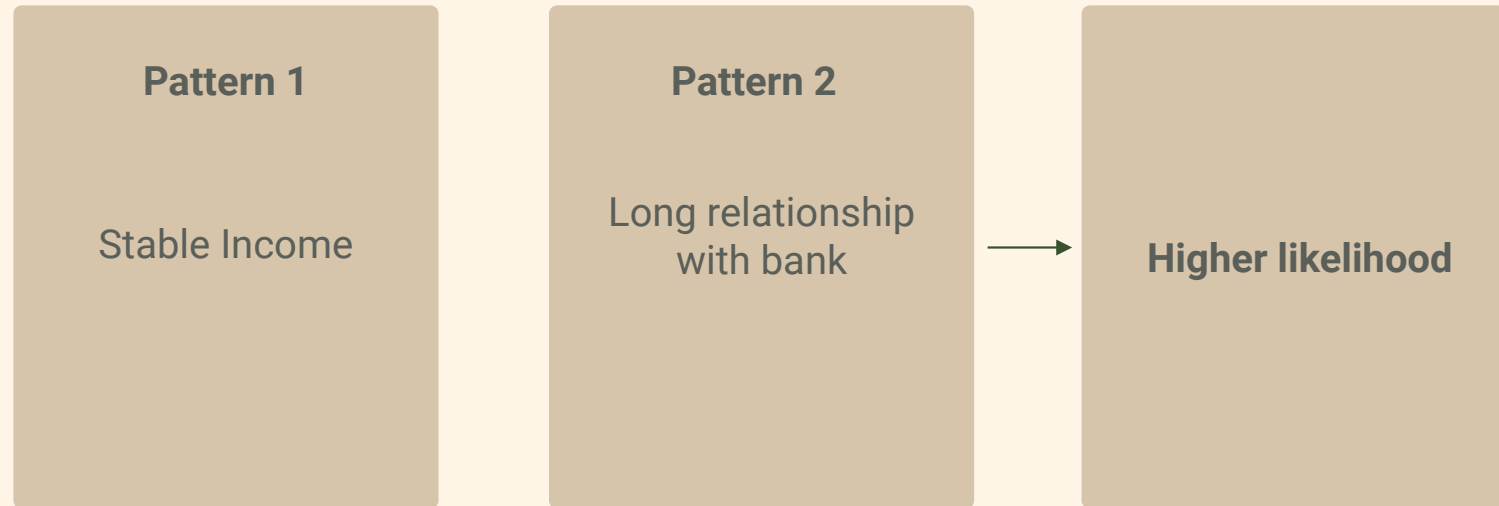Possible prospects without a mortgage (~2700)

# Key Characteristics We Analyzed

- Age, Income, Time with the Bank, Marital Status, Job Stability

  These helped us understand "who qualifies for a mortgage?"
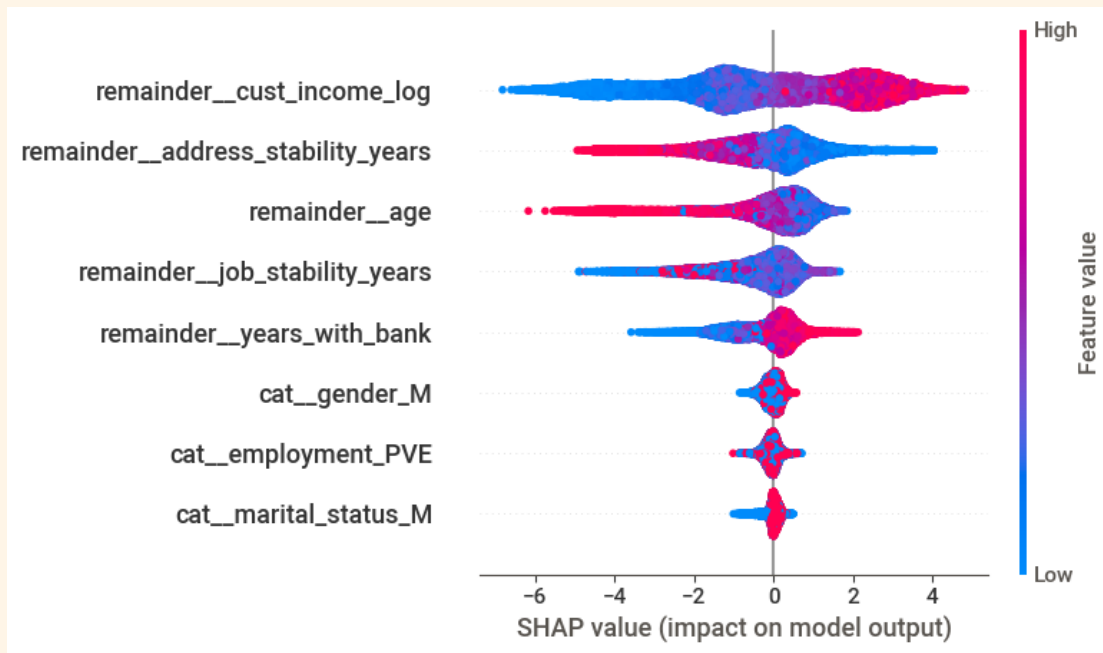
# Finding the Hidden Patterns

**Pattern 1**

Stable Income

**Pattern 2**

Long relationship
with bank

**Higher likelihood**

# Turning Patterns into Predictions

* Built a smart tool (model) that learns from past cases

* This tool now scores each potential customer from 0 to 100

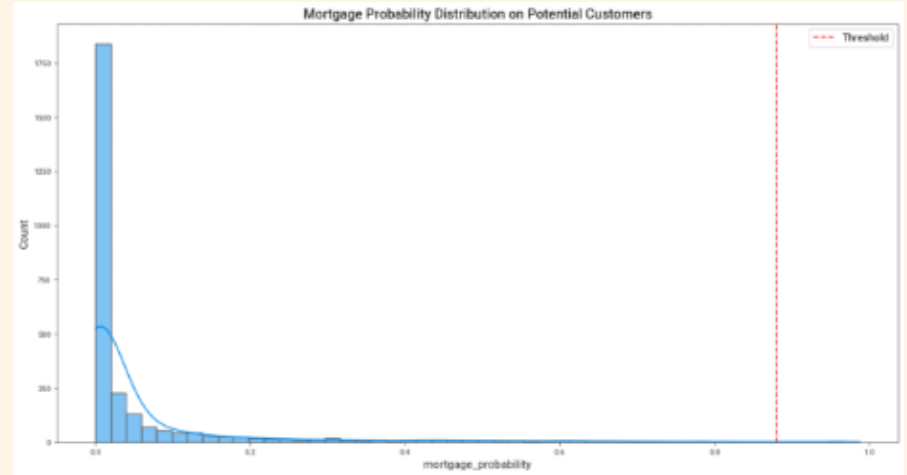* Higher score = more likely to take a mortgage

# Top Traits

# Spotlight on High-Potential Customers

From the 2,700+ new customers

11 are highly likely to take a mortgage



Mortgage Probability Distribution on Potential Customers

# What This Means for You

Focus your time on
warm leads,
not cold calls

Personalize your
approach:

young
professionals
≠
families with kids

Boost conversion with
data-driven targeting

# Recommendations

| Reach out to top 10–20% first | Tailor the pitch based on their profile | Update this every few months to stay fresh |

# What's Next?

> We can evolve the model as new data comes in

> Combine this with behavioral or credit history for even better results

> Measure success and improve over time

# Thank You – Let's Talk

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