

113.07K

Number of Customers

6.43T

Total Amount (in VND)

132.50bn

Greatest Amount (in VND)

56.87M

Average Amount (in VND)

66.87K

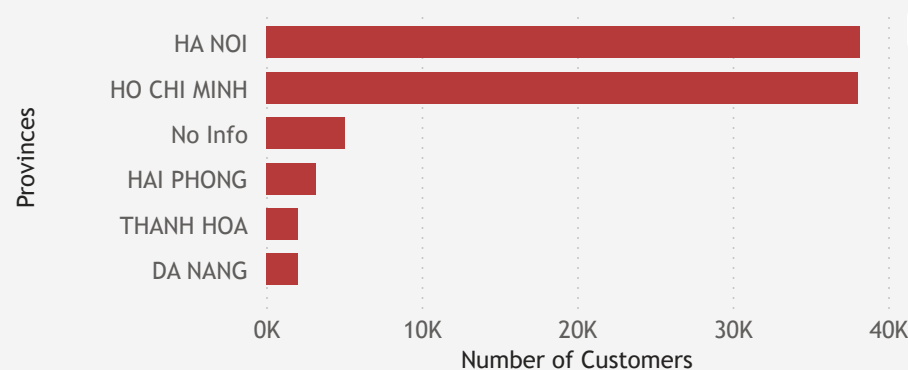
Median Amount (in VND)

Customer Service Report - Overview

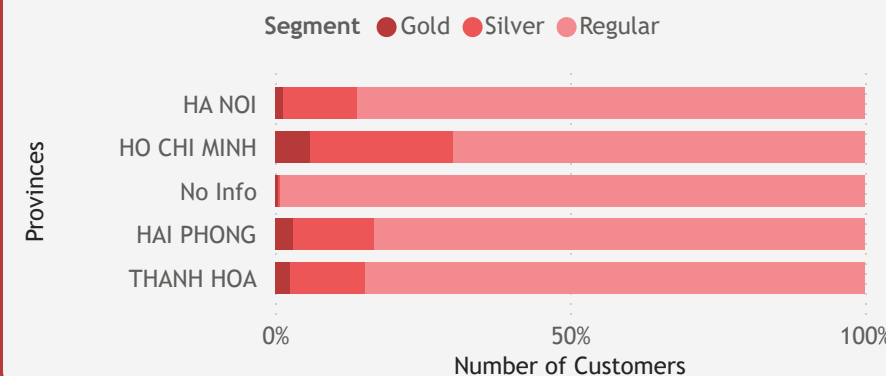
Percentage of Total Customers Using Each Service by Segment

Segment	App	Current Account	Credit Card	Secured Loan	Time Deposit	UPP
Regular	99.85%	90.67%	13.44%	0.20%	8.25%	0.69%
Gold	99.39%	92.62%	47.16%	0.06%	62.56%	0.25%
Silver	99.78%	84.50%	52.96%	0.00%	21.63%	0.25%
Total	99.82%	89.73%	20.91%	0.16%	12.16%	0.60%

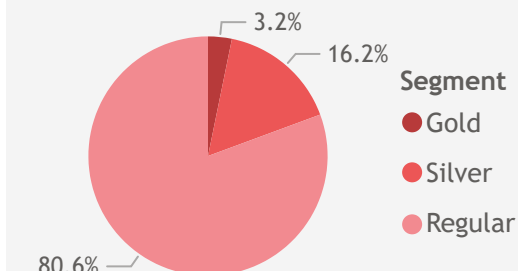
Number of Customers by Provinces



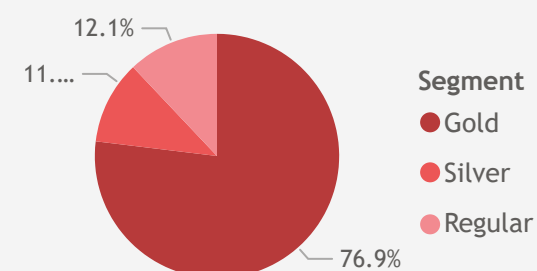
Percent of Customers by Segment and Provinces



Percent of Customers by Segment



Percent of Amount by Segment

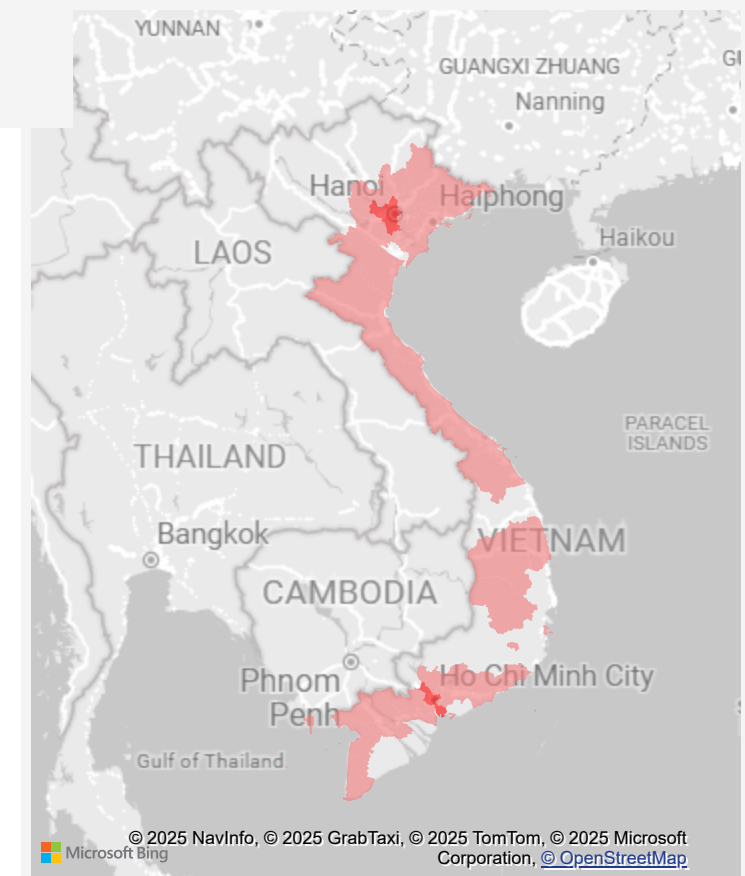
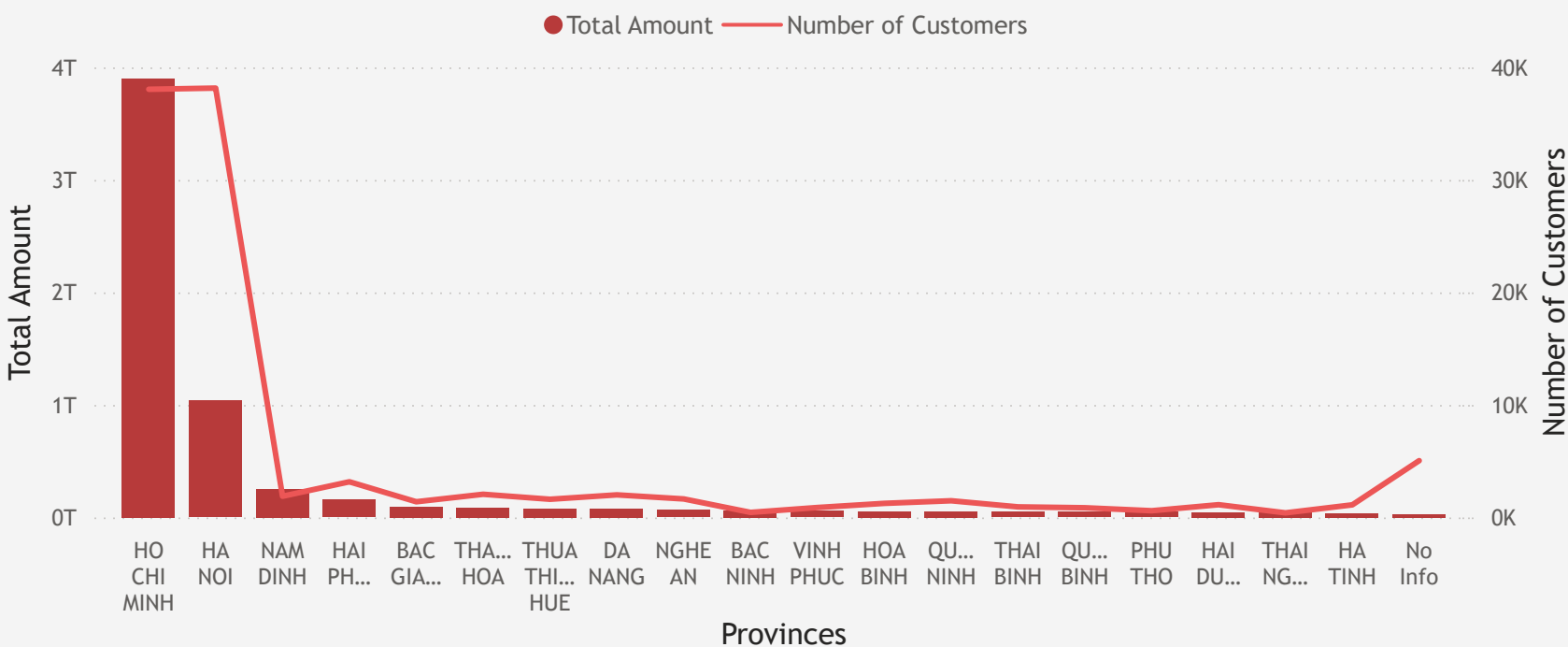


Overall:

- The Average Amount is significantly larger than Median Amount.
- ➔ Most accounts have low amount
- Hanoi has the **highest number of customers**, but Ho Chi Minh City accounts for the **greatest amount** in accounts.
- Silver segment have **both low number of customers and amount in accounts**
- ➔ Need further insights

Customer Distribution by Region

Top 20 provinces with highest Total Amount



Comment:

- Vietcombank offers a relatively **widespread services** in Vietnam but the customer distribution is **top-heavy**, with Ho Chi Minh City (HCMC) and Hanoi outstanding others.
- HCMC has approximate number of customers but 3 times greater amount compared to Hanoi.
- Hanoi, Hai Phong, and 'No info' have the biggest **gap between Number of Customers and Total Amount**.
- Despite small number of customers, Bac Ninh, Nam Dinh, Thai Nguyen and Phu Tho are all in the top 5 provinces with **highest Amount/Customers ratio**.

➡ Need further insights about low-amount and high-amount groups to apply appropriately to these regions

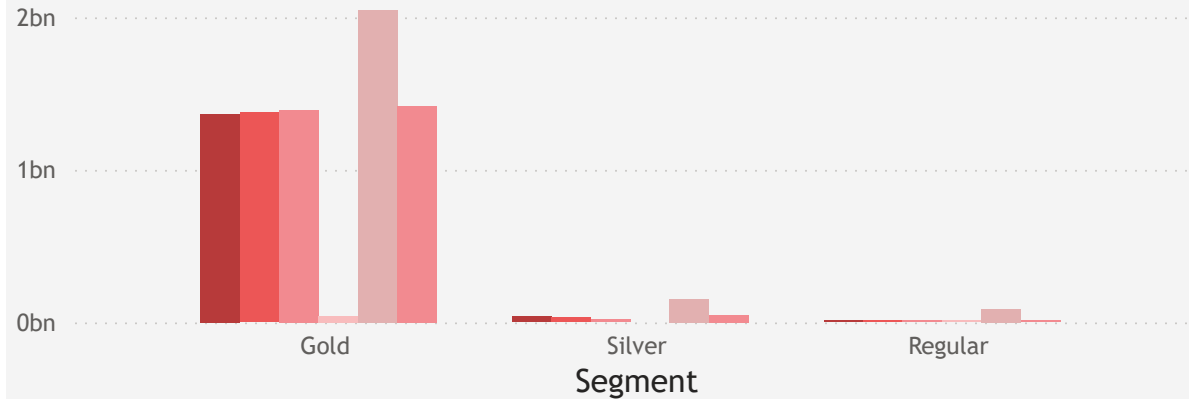
Top 5 Provinces with highest average amount per customer

Provinces	Amount/ No of customers
BAC NINH	144,504,488.27
NAM DINH	134,539,552.18
THAI NGUYEN	113,371,950.94
HO CHI MINH	102,439,931.63
PHU THO	81,101,137.31

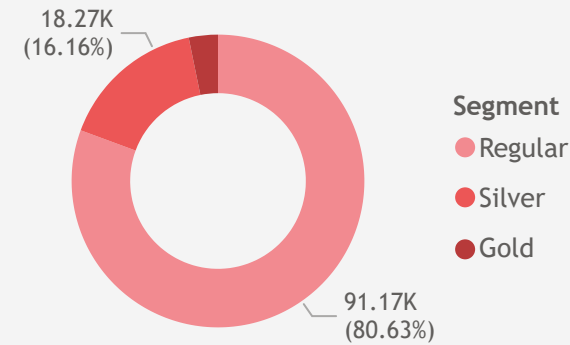
Customer Distribution by Segment

Average Amount By Services and Segments

● App ● Current Account ● Credit ● Secured ● Time Deposit ● UPP



Number of Customers by Segment



Segment	Number of Customers
Regular	29114
Silver	9785
Gold	2451
Total	41350

• Comment:

- Regular customers account for more than 80% of total customers, yet the Gold segment is the one contributing the most amount (76.92%) with 3.4 trillions VND.

- Total Amount of Regular and Silver are approximate

➔ **Segment distribution should be restructured**

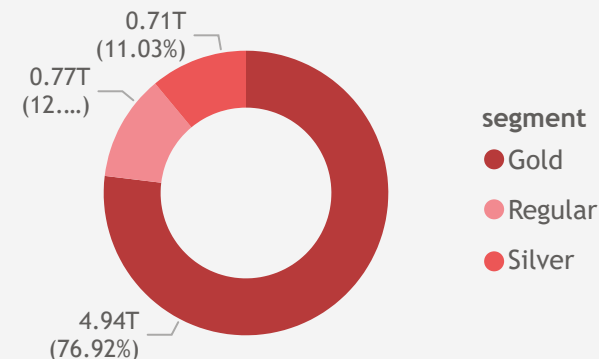
- Gold Customers have a tendency to use multiple services at the same time (as the figures for all services are approximate)

➔ **Promote cross-selling all services to Gold Segment**

- Time Deposit and UPP's Average Amounts are higher than other services in all segments

➔ **Only richer end of each segment use Time Deposit and UPP**
 ➔ **Promote to other high-amount customers**

Total Amount by segment



Segment	Total Amount
Gold	3,455,595,532,723.22
Silver	427,897,260,969.41
Regular	422,908,237,266.71
Total	4,306,401,030,959.33

Customer Distribution by Services

Percentage of Total Customers Using Each Service by Segment

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100.00%

Secured Loan users use Credit Card

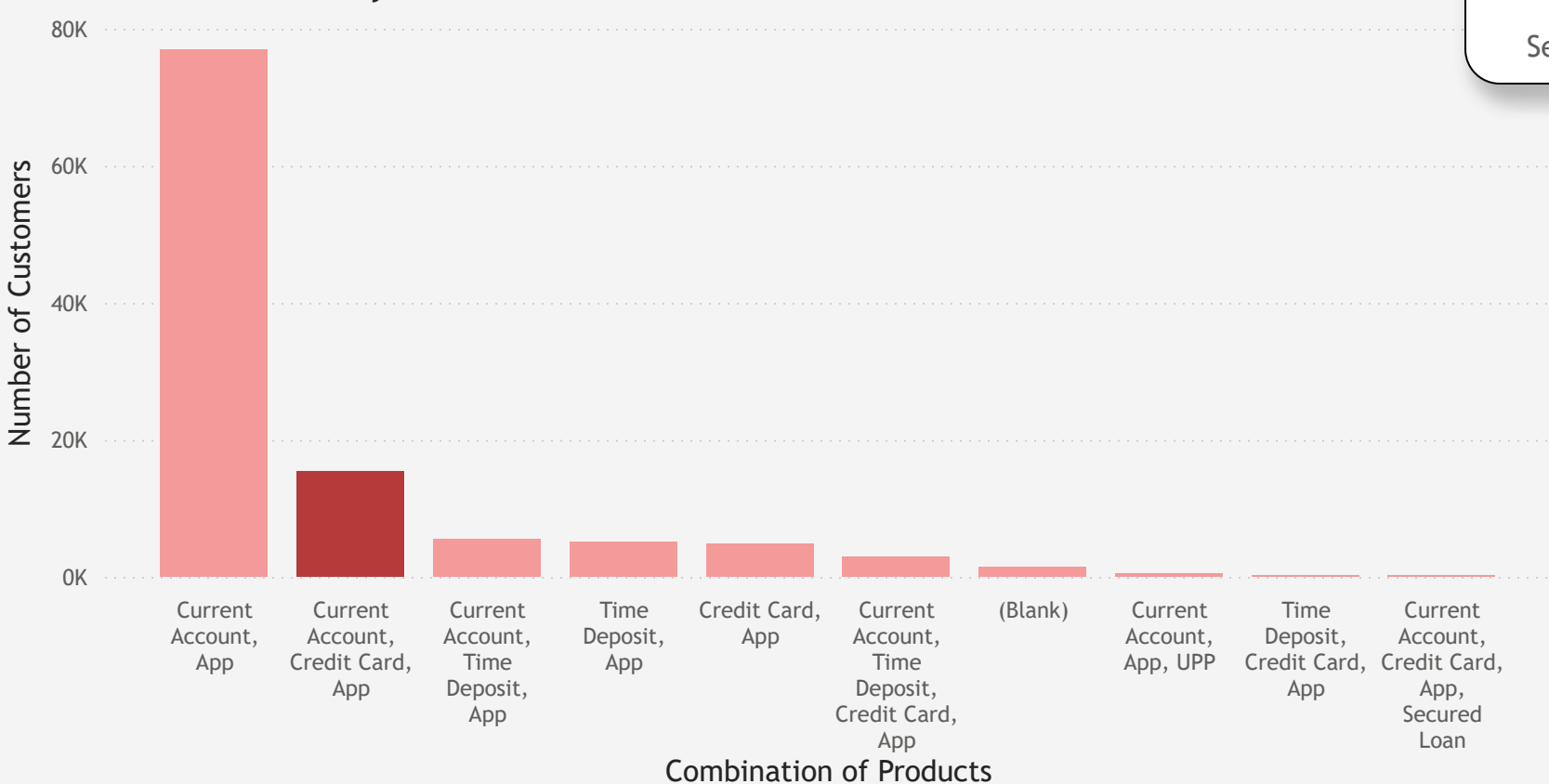
18.19%

Current Account customers use Credit Card

16.22%

Secured Loan customers use UPP

Number of Customers by Combination of Products



Comments:

- App and Current Account are 2 major services
- Time Deposit and Credit Card are most popular among Gold customers, while Silver mainly use Credit Card
- Regular customers are not using many services other than App and Current Account
- ➔ **Encourage Regular customers using other services**
 - Customers usually use Credit Card once having Current Account
- ➔ **Promote cross-selling Credit Card for customers using Current Account**
 - Customers using Secured Loan all have Credit Card and 16% use UPP (for building credit scores purposes)
- ➔ **Promote cross-selling Credit Card, Secured Loan and UPP**