



CUSTOMER ANALYSIS

TARGET CUSTOMER IDENTIFICATION

VERSION 1 - AN AID TO FACEBOOK ADS

07 JUNE 2021

EXECUTIVE SUMMARY

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The focus group of Facebook marketing plan could be conducted according to summarized results:

	Location	Target Customers to Optimize Trading Activities	Target Customers to Optimize Margin Offerings
First Option	Ho Chi Minh City	Male: age 26-45	Male: age 26-45
Second Option	Ha Noi	Male & Female: age 31-45	Male & Female: age 36-45
Third Option	Hai Phong	Female: age 46-50 Male: age 56-60	Female: any age Male: age 56-60

OUR PRIMARY INPUTS



AGE



GENDER



LOCATION

TRANSITIONAL OUTPUT

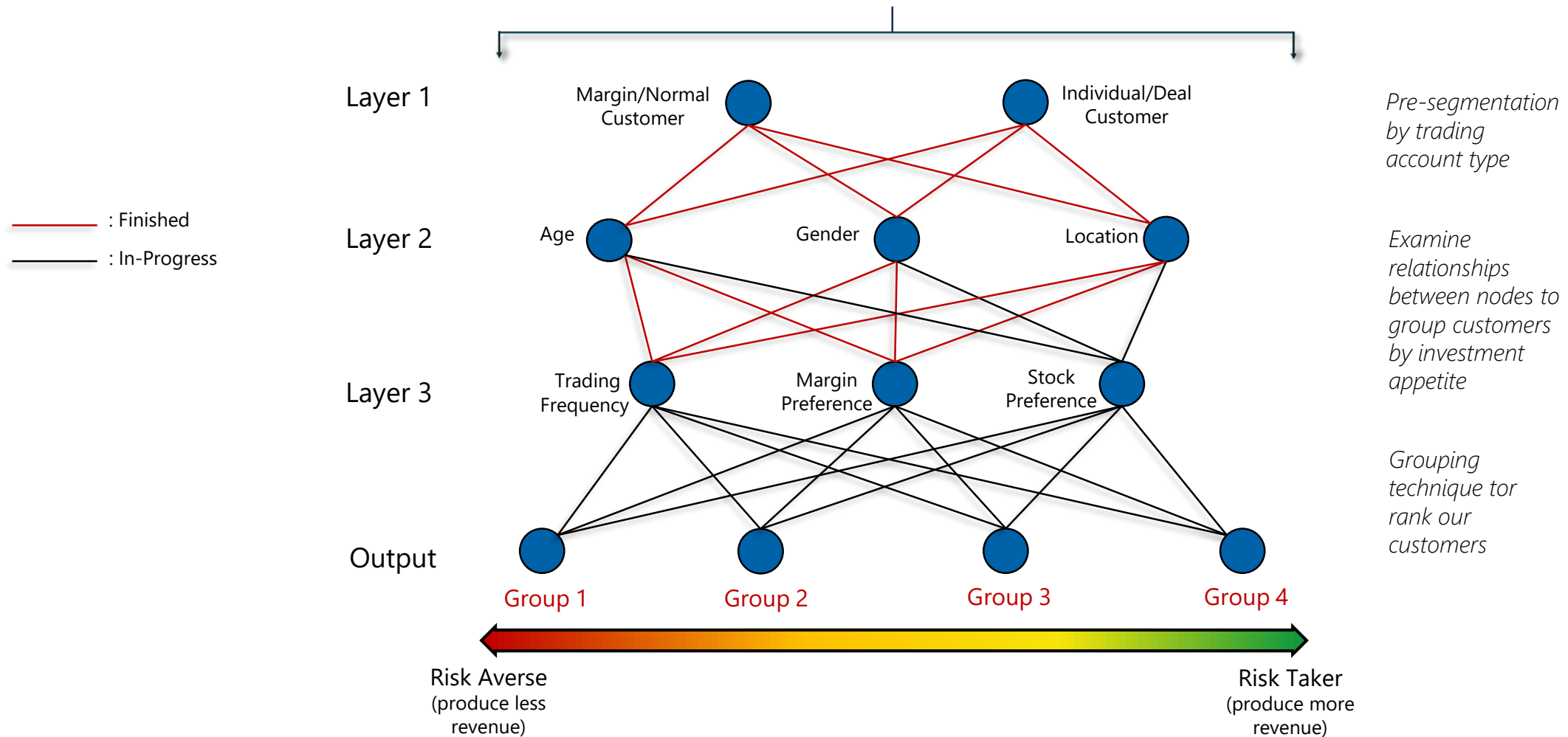


TRADING
FREQUENCY



MARGIN
PREFERENCE

HOW FAR WE GO IN THE ENTIRE PROJECT



GEOGRAPHIC SEGMENTATION

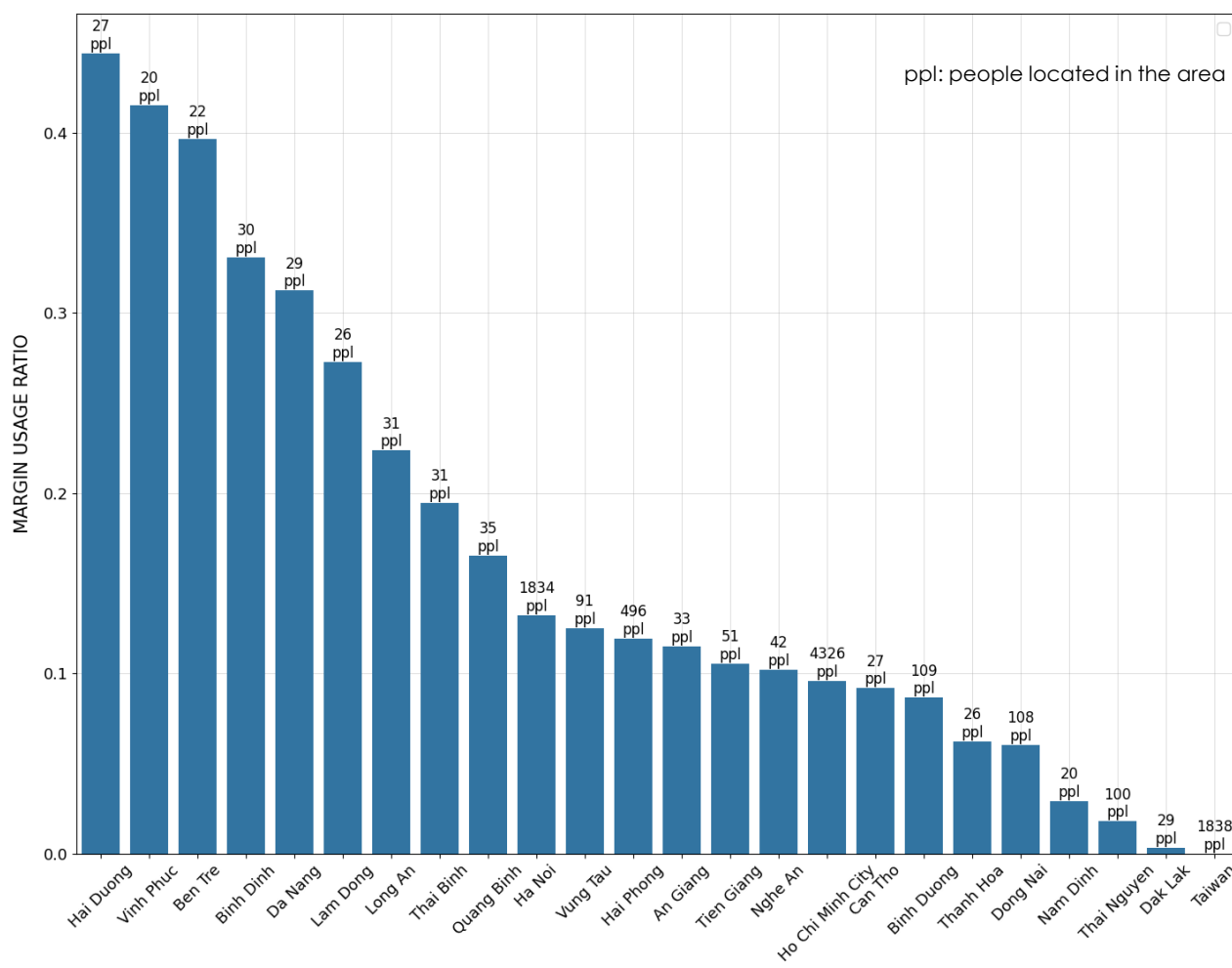
NOTE

Margin Usage Ratio in this report is only calculated for customers who have non-zero margin outstandings, the number of these customers is smaller than the number of customers who officially registered for a margin sub-account due to the fact that one could register for margin sub-account but has no margin outstandings.

MARGIN USAGE BY AREA

TRADING, ACTIVE, INDIVIDUAL CUSTOMERS

Where Customers Use Much Margin
From 1/1/2020 to 28/5/2021



LOCATION	NAV	MARGIN_OUTSTANDINGS	MARGIN_USAGE_RATIO	COUNT
Hai Duong	3,027,130,030	2,416,516,576	44.4%	27
Vinh Phuc	1,649,022,382	1,170,933,388	41.5%	20
Ben Tre	626,926,274	412,313,601	39.7%	22
Binh Dinh	732,831,677	362,375,185	33.1%	30
Da Nang	793,125,443	360,532,206	31.3%	29
Lam Dong	3,215,155,132	1,207,543,000	27.3%	26
Long An	860,186,407	247,986,016	22.4%	31
Thai Binh	2,905,712,730	702,261,366	19.5%	31
Quang Binh	3,326,248,881	659,908,236	16.6%	35
Ha Noi	307,243,788,866	46,847,886,191	13.2%	1834
Vung Tau	5,096,772,911	730,150,474	12.5%	91
Hai Phong	80,098,666,819	10,851,976,728	11.9%	496
An Giang	4,815,491,103	625,781,057	11.5%	33
Tien Giang	4,309,640,061	508,536,846	10.6%	51
Nghe An	4,607,619,496	523,791,358	10.2%	42
Ho Chi Minh City	922,566,486,974	98,102,092,141	9.6%	4326
Can Tho	2,696,038,795	272,681,826	9.2%	27
Binh Duong	12,516,379,328	1,186,068,048	8.7%	109
Thanh Hoa	3,204,893,507	212,998,889	6.2%	26
Dong Nai	9,007,342,683	579,280,386	6.0%	108
Nam Dinh	2,001,619,233	60,698,307	2.9%	20
Thai Nguyen	5,557,489,982	102,013,257	1.8%	100
Dak Lak	39,584,687,444	137,665,511	0.3%	29
Taiwan	244,417,582,226	16	0.0%	1838

The margin usage ratio by area from 01/01/2020 to 28/05/2021 is calculated by taking sum of avg. margin outstandings of all corresponding customers divided by the sum of avg. total asset of all corresponding customers during the period:

$$\text{Margin Usage Ratio} = \frac{\sum_i^N \text{Average Margin Outstandings}_i}{\sum_i^N \text{Average Total Asset}_i}$$

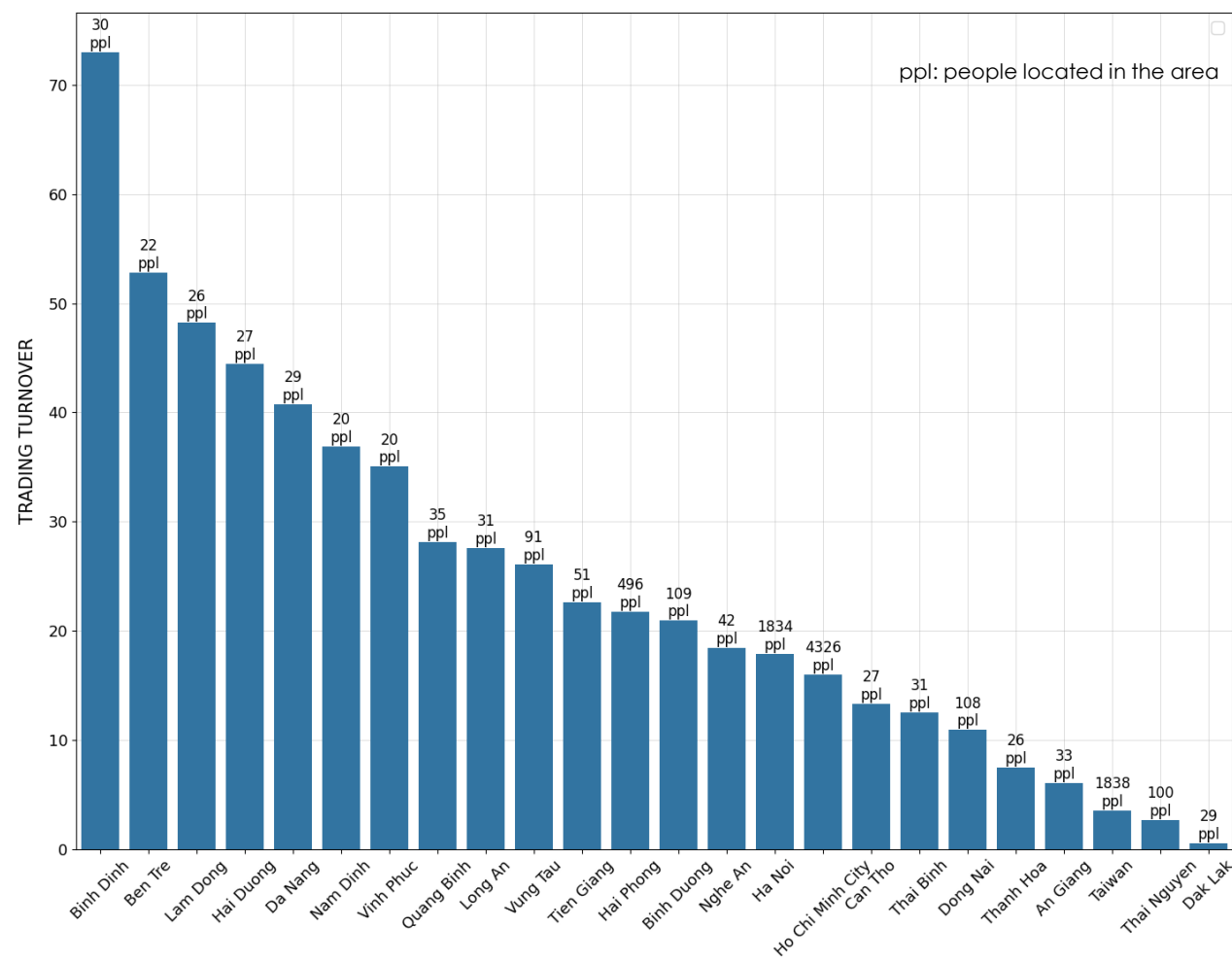
(in which: i indexes customer ith)

Most of leading leveraged areas exhibit strong skewness over just some few customers; hence, NAV and margin outstandings are negligibly small. Only Ha Noi, Ho Chi Minh City and Hai Phong should be further scrutinized

TRADING FREQUENCY BY AREA

TRADING, ACTIVE, INDIVIDUAL CUSTOMERS

Where Customers Trade Most Often
From 1/1/2020 to 28/5/2021



LOCATION	NAV	MARGIN_OUTSTANDINGS	TRADING_VALUE	TRADING_TURNOVER	COUNT
Binh Dinh	732,831,677	362,375,185	79,897,883,900	73.0	30
Ben Tre	626,926,274	412,313,601	54,906,377,700	52.8	22
Lam Dong	3,215,155,132	1,207,543,000	213,135,139,404	48.2	26
Hai Duong	3,027,130,030	2,416,516,576	241,975,874,712	44.5	27
Da Nang	793,125,443	360,532,206	47,039,460,300	40.8	29
Nam Dinh	2,001,619,233	60,698,307	76,044,775,300	36.9	20
Vinh Phuc	1,649,022,382	1,170,933,388	98,824,690,412	35.0	20
Quang Binh	3,326,248,881	659,908,236	112,103,571,600	28.1	35
Long An	860,186,407	247,986,016	30,554,041,600	27.6	31
Vung Tau	5,096,772,911	730,150,474	151,972,012,204	26.1	91
Tien Giang	4,309,640,061	508,536,846	109,111,729,204	22.6	51
Hai Phong	80,098,666,819	10,851,976,728	1,980,564,271,660	21.8	496
Binh Duong	12,516,379,328	1,186,068,048	286,824,348,004	20.9	109
Nghe An	4,607,619,496	523,791,358	94,655,256,004	18.4	42
Ha Noi	307,243,788,866	46,847,886,191	6,326,429,062,802	17.9	1834
Ho Chi Minh City	922,566,486,974	98,102,092,141	16,315,661,206,528	16.0	4326
Can Tho	2,696,038,795	272,681,826	39,545,994,504	13.3	27
Thai Binh	2,905,712,730	702,261,366	45,253,787,900	12.5	31
Dong Nai	9,007,342,683	579,280,386	104,755,923,300	10.9	108
Thanh Hoa	3,204,893,507	212,998,889	25,604,817,324	7.5	26
An Giang	4,815,491,103	625,781,057	32,931,689,400	6.1	33
Taiwan	244,417,582,226	16	864,777,061,604	3.5	1838
Thai Nguyen	5,557,489,982	102,013,257	15,064,683,500	2.7	100
Dak Lak	39,584,687,444	137,665,511	23,476,494,440	0.6	29

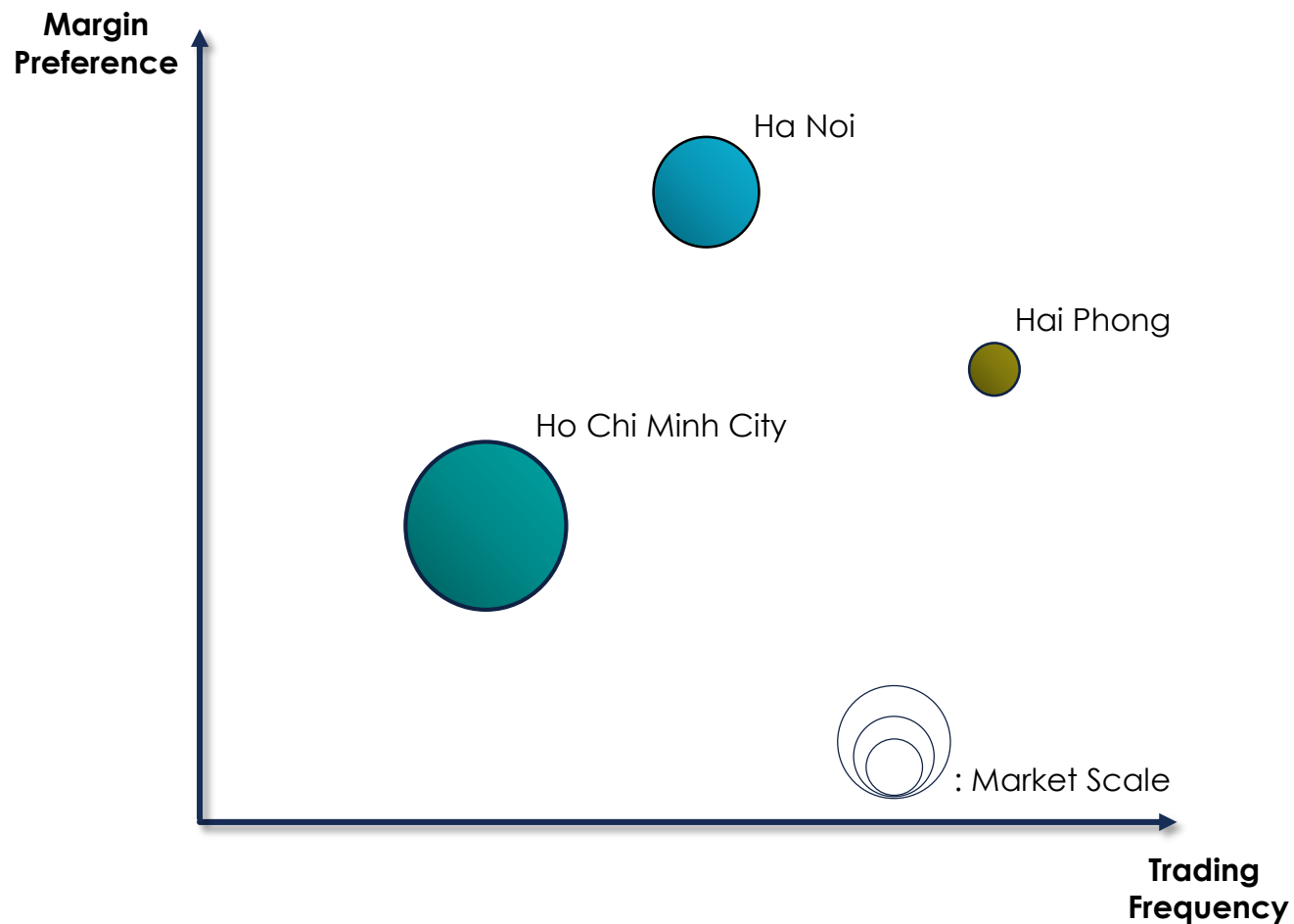
The trading turnover by area from 01/01/2020 to 28/05/2021 is calculated by summing up total trading value during the period then divided by the sum of average total asset of all customers coming from corresponding area:

$$\text{Trading Turnover} = \frac{\sum_i^N \text{Total Trading Value}_i}{\sum_i^N \text{Average Total Asset}_i}$$

(in which: i indexes customer ith)

Leading areas in trading turnover also heavily skewed toward very small number of customers. As a result, only Ha Noi, Ho Chi Minh City, Hai Phong are picked for further analysis

KEY FINDINGS



Compared to other areas, Ho Chi Minh City with its biggest scale shows a little less margin usage ratio and trading turnover. Ha Noi leads in margin usage ratio and Hai Phong leads in trading turnover:

	Ha Noi	Hai Phong	Ho Chi Minh City
Margin Usage Ratio	13.2%	11.9%	9.6%
Trading Turnover	17.9	21.8	16.0

REGRESSION ANALYSIS

ON SELECTED AREAS

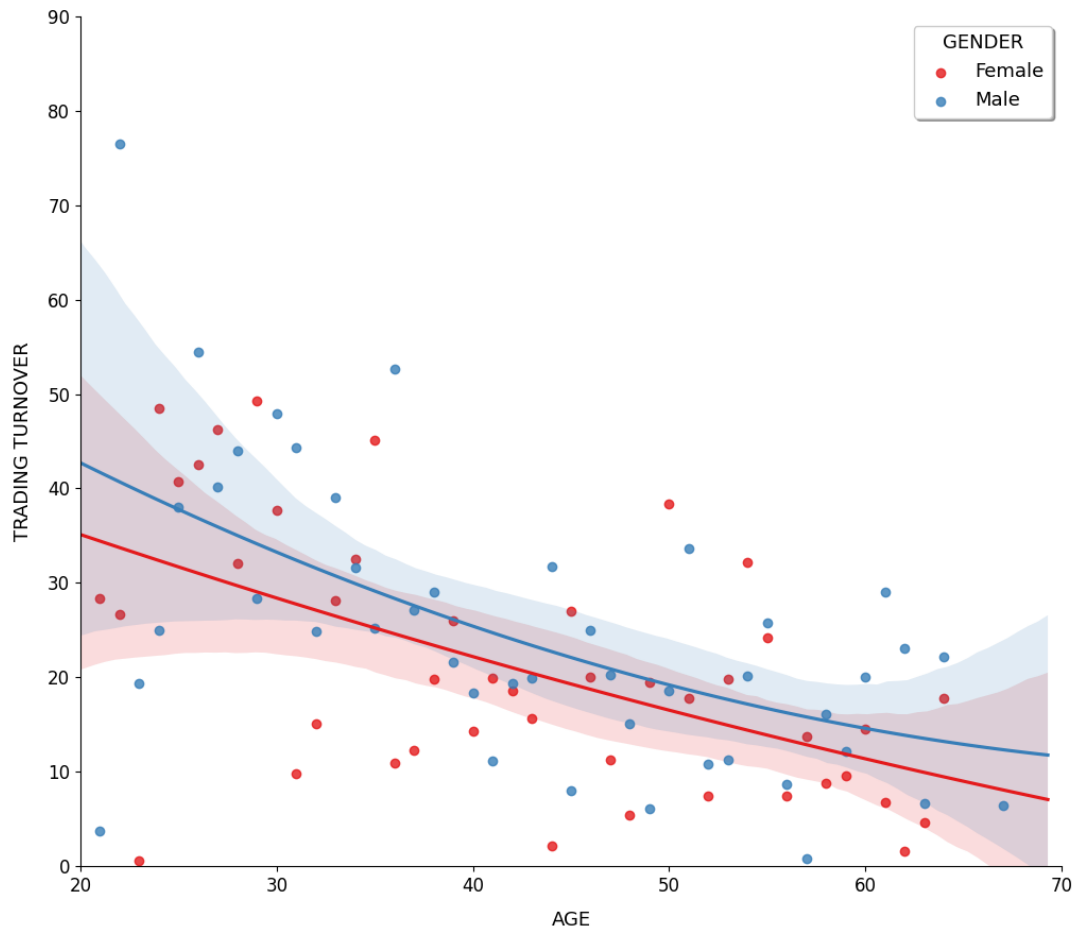


HO CHI MINH CITY

HO CHI MINH CITY - ON TRADING FREQUENCY

TRADING, ACTIVE, INDIVIDUAL CUSTOMERS

Which Customer Groups Trade Most Frequently
in Ho Chi Minh City
From 01/01/2020 to 28/5/2021

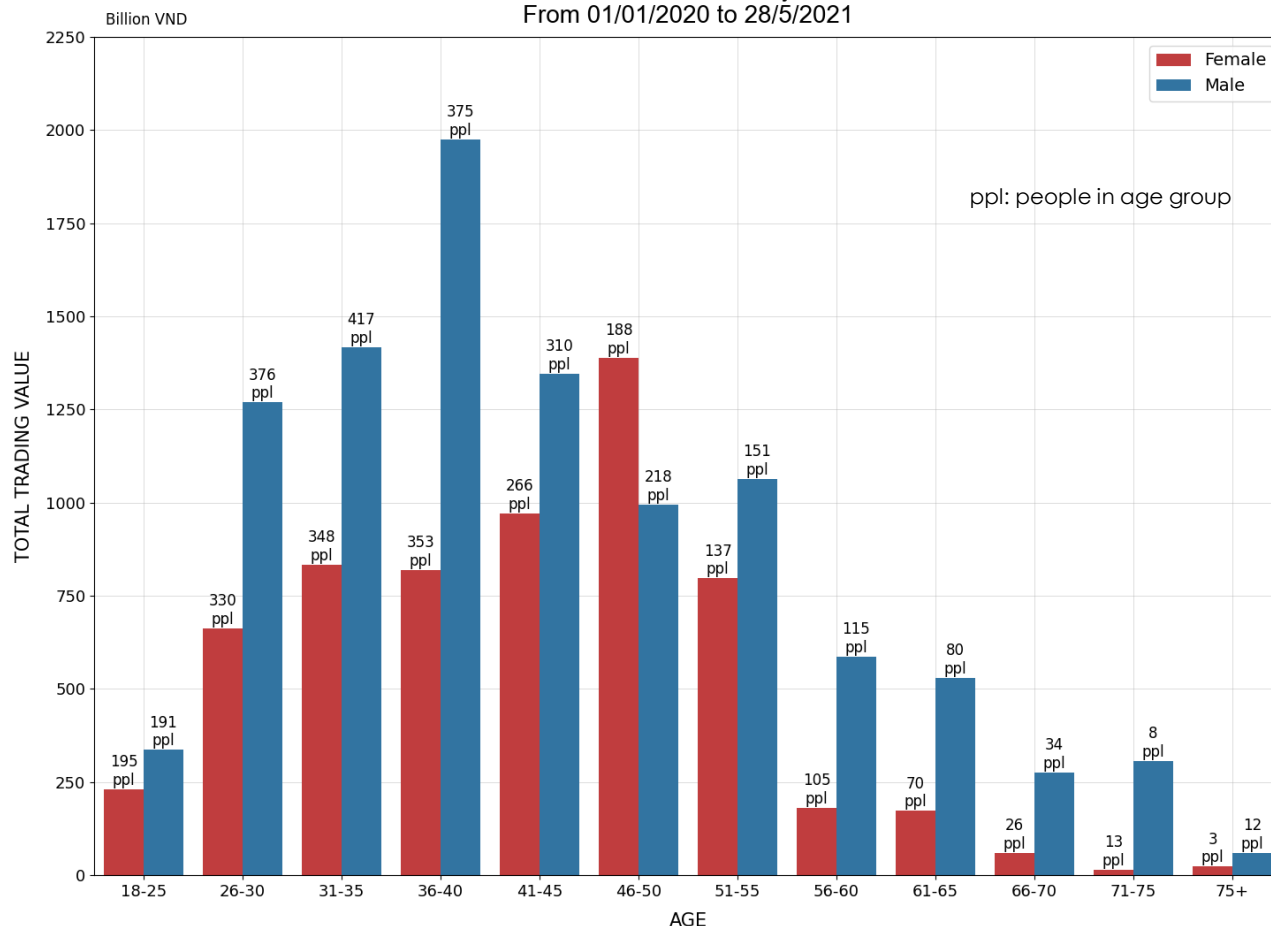


GENDER	AGE	TRADING_TURNOVER	COUNT	GENDER	AGE	TRADING_TURNOVER	COUNT
Female	21	28.4	21	Male	21	3.7	27
Female	22	26.7	27	Male	22	76.6	19
Female	23	0.6	38	Male	23	19.3	29
Female	24	48.5	39	Male	24	25.0	43
Female	25	40.7	55	Male	25	38.1	56
Female	26	42.5	59	Male	26	54.4	70
Female	27	46.3	71	Male	27	40.1	82
Female	28	32.1	73	Male	28	44.0	66
Female	29	49.3	76	Male	29	28.3	72
Female	30	37.7	51	Male	30	47.9	86
Female	31	9.8	66	Male	31	44.3	89
Female	32	15.1	84	Male	32	24.9	103
Female	33	28.1	84	Male	33	39.1	86
Female	34	32.5	57	Male	34	31.6	65
Female	35	45.2	57	Male	35	25.2	74
Female	36	10.9	85	Male	36	52.6	93
Female	37	12.2	82	Male	37	27.1	75
Female	38	19.8	72	Male	38	29.0	72
Female	39	26.0	69	Male	39	21.6	61
Female	40	14.3	45	Male	40	18.3	74
Female	41	19.9	51	Male	41	11.2	59
Female	42	18.5	61	Male	42	19.4	66
Female	43	15.7	54	Male	43	19.9	64
Female	44	2.1	52	Male	44	31.7	64
Female	45	27.0	48	Male	45	8.0	57
Female	46	20.1	44	Male	46	24.9	49
Female	47	11.2	39	Male	47	20.2	35
Female	48	5.4	42	Male	48	15.1	50
Female	49	19.4	40	Male	49	6.1	52
Female	50	38.4	23	Male	50	18.6	32
Female	51	17.8	39	Male	51	33.7	47
Female	52	7.4	36	Male	52	10.8	29
Female	53	19.9	22	Male	53	11.2	26
Female	54	32.2	24	Male	54	20.1	23
Female	55	24.2	16	Male	55	25.8	26
Female	56	7.4	18	Male	56	8.6	30
Female	57	13.7	27	Male	57	0.8	23
Female	58	8.8	21	Male	58	16.1	29
Female	59	9.6	25	Male	59	12.1	20
Female	60	14.5	14	Male	60	20.0	13
Female	61	6.8	16	Male	61	29.0	21
Female	62	1.6	19	Male	62	23.1	16
Female	63	4.6	13	Male	63	6.6	19
Female	64	17.8	13	Male	64	22.2	17
				Male	67	6.5	10

HO CHI MINH CITY - TOTAL TRADING VALUE

TRADING, ACTIVE, INDIVIDUAL CUSTOMERS

Which Customer Groups Trade Most
in Ho Chi Minh City
From 01/01/2020 to 28/5/2021



GENDER	AGE	TRADING_VALUE	COUNT
Female	18-25	229,696,880,300	195
Female	26-30	662,950,867,400	330
Female	31-35	834,107,148,124	348
Female	36-40	819,731,468,804	353
Female	41-45	970,683,399,740	266
Female	46-50	1,389,264,526,924	188
Female	51-55	796,542,034,900	137
Female	56-60	179,905,264,300	105
Female	61-65	172,085,553,000	70
Female	66-70	59,994,397,100	26
Female	71-75	15,136,779,800	13
Female	75+	22,586,445,000	3

GENDER	AGE	TRADING_VALUE	COUNT
Male	18-25	336,094,243,808	191
Male	26-30	1,268,674,156,400	376
Male	31-35	1,417,977,630,404	417
Male	36-40	1,975,496,729,864	375
Male	41-45	1,345,656,311,792	310
Male	46-50	995,628,033,796	218
Male	51-55	1,063,902,603,812	151
Male	56-60	586,496,987,032	115
Male	61-65	529,847,066,700	80
Male	66-70	276,419,403,100	34
Male	71-75	306,595,494,828	8
Male	75+	60,187,356,600	12

The total trading value in HCMC is disparate between men and women. Male customers surpass female customers in trading value across almost all age groups whereas the number of them in these groups are fairly comparable.

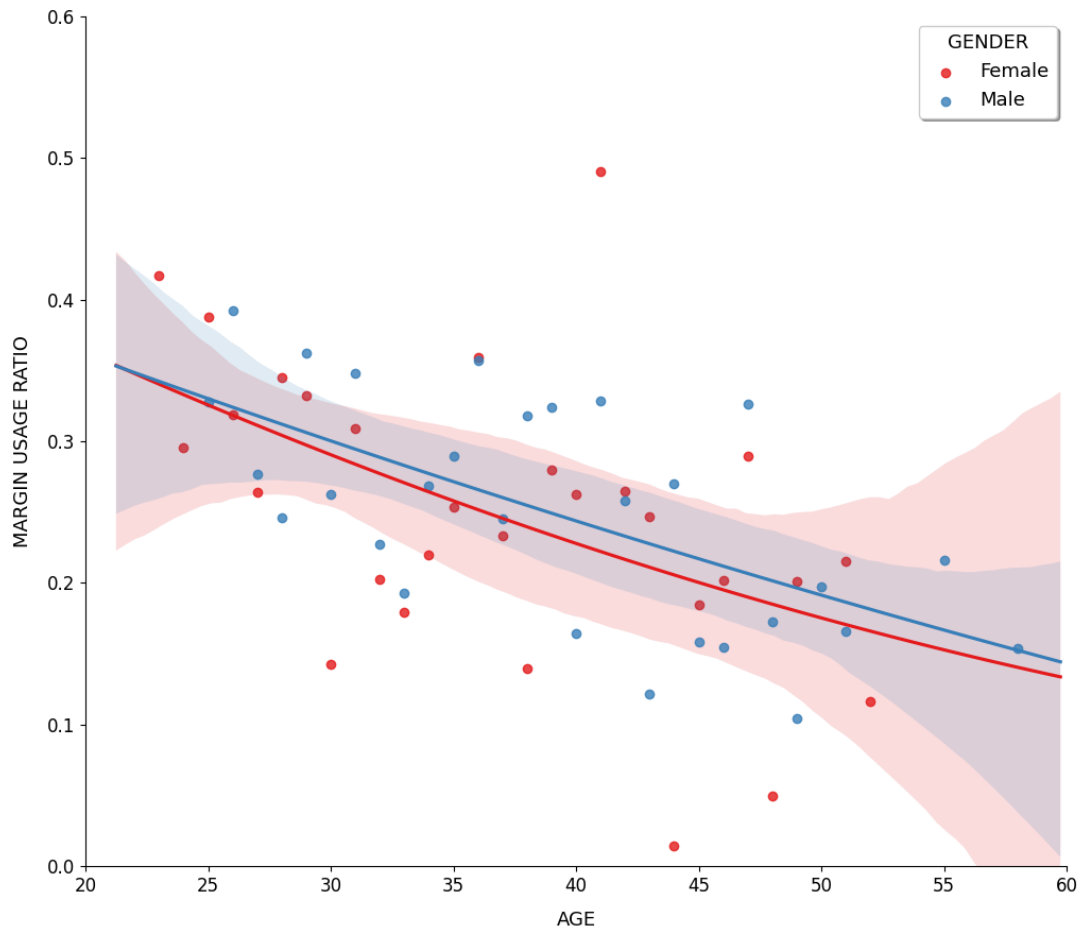
Regression analysis suggests that the difference in trading value is partly explained by trading frequency between genders. The regression line of male customers is beyond the regression line of female customers in all ages. However, there is little difference between two groups in how they change their trading behavior as they age. In general, both male and female customers tend to trade more often when they are young and decrease their frequency steadily when they get older. The rates of change in trading frequency by age are similar and almost linear.

By looking at both trading scale and trading frequency, it suffices to say that it's the group of male customers aging from 26 to 45 that we should target to in order to optimize our income from trading fee in HCMC.

HO CHI MINH CITY - ON MARGIN PREFERENCE

TRADING, ACTIVE, INDIVIDUAL, MARGINED CUSTOMERS

Which Customer Groups Like To Use Margin
in Ho Chi Minh City
From 01/01/2020 to 28/5/2021



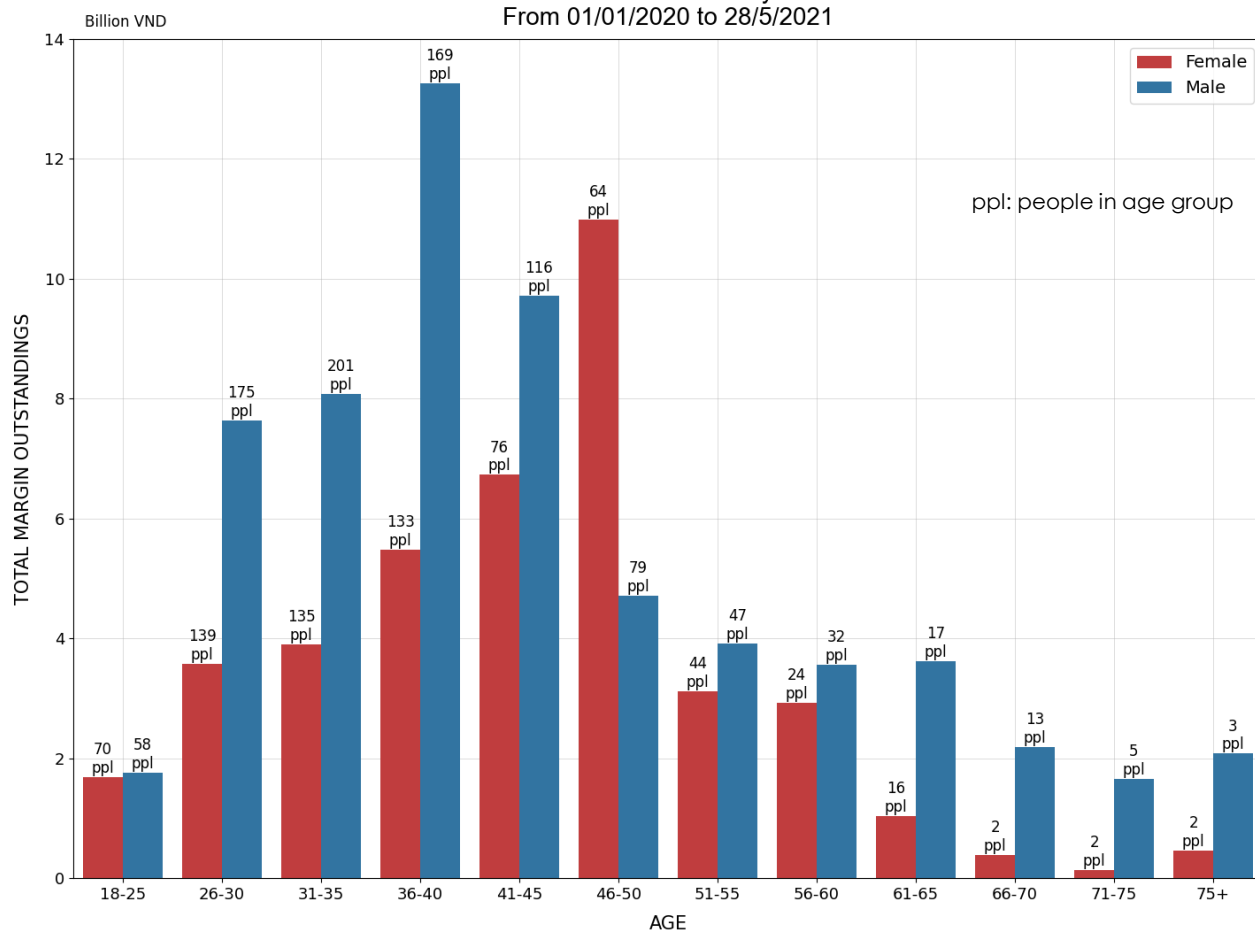
GENDER	AGE	MARGIN_USAGE_RATIO	COUNT
Female	23	41.7%	17
Female	24	29.5%	17
Female	25	38.8%	21
Female	26	31.9%	29
Female	27	26.4%	27
Female	28	34.5%	26
Female	29	33.2%	31
Female	30	14.3%	26
Female	31	30.9%	22
Female	32	20.3%	29
Female	33	17.9%	41
Female	34	22.0%	18
Female	35	25.3%	25
Female	36	36.0%	35
Female	37	23.3%	25
Female	38	14.0%	24
Female	39	28.0%	31
Female	40	26.3%	18
Female	41	49.0%	13
Female	42	26.5%	18
Female	43	24.6%	15
Female	44	1.4%	13
Female	45	18.4%	17
Female	46	20.2%	14
Female	47	28.9%	14
Female	48	5.0%	15
Female	49	20.1%	13
Female	51	21.5%	11
Female	52	11.6%	10

GENDER	AGE	MARGIN_USAGE_RATIO	COUNT
Male	25	32.8%	27
Male	26	39.2%	33
Male	27	27.7%	39
Male	28	24.6%	30
Male	29	36.2%	37
Male	30	26.3%	36
Male	31	34.8%	51
Male	32	22.8%	51
Male	33	19.3%	47
Male	34	26.9%	26
Male	35	28.9%	26
Male	36	35.7%	44
Male	37	24.5%	32
Male	38	31.8%	40
Male	39	32.4%	23
Male	40	16.4%	30
Male	41	32.8%	19
Male	42	25.8%	28
Male	43	12.2%	30
Male	44	27.0%	25
Male	45	15.8%	14
Male	46	15.4%	15
Male	47	32.6%	14
Male	48	17.3%	20
Male	49	10.5%	20
Male	50	19.7%	10
Male	51	16.6%	14
Male	55	21.6%	10
Male	58	15.4%	12

HO CHI MINH CITY - TOTAL MARGIN OUTSTANDINGS

TRADING, ACTIVE, INDIVIDUAL, MARGINED CUSTOMERS

Which Customer Groups Consume Most Margin
in Ho Chi Minh City
From 01/01/2020 to 28/5/2021



GENDER	AGE	MARGIN_OUTSTANDINGS	COUNT	GENDER	AGE	MARGIN_OUTSTANDINGS	COUNT
Female	18-25	1,687,632,493	70	Male	18-25	1,762,126,772	58
Female	26-30	3,574,482,465	139	Male	26-30	7,638,726,318	175
Female	31-35	3,895,917,863	135	Male	31-35	8,082,233,005	201
Female	36-40	5,484,014,709	133	Male	36-40	13,260,596,068	169
Female	41-45	6,728,323,021	76	Male	41-45	9,717,689,554	116
Female	46-50	10,993,197,080	64	Male	46-50	4,710,099,472	79
Female	51-55	3,119,176,613	44	Male	51-55	3,916,875,469	47
Female	56-60	2,928,581,169	24	Male	56-60	3,566,427,876	32
Female	61-65	1,030,606,171	16	Male	61-65	3,616,016,739	17
Female	66-70	386,380,982	2	Male	66-70	2,188,655,556	13
Female	71-75	129,105,721	2	Male	71-75	1,659,779,208	5
Female	75+	461,252,233	2	Male	75+	2,077,713,625	3

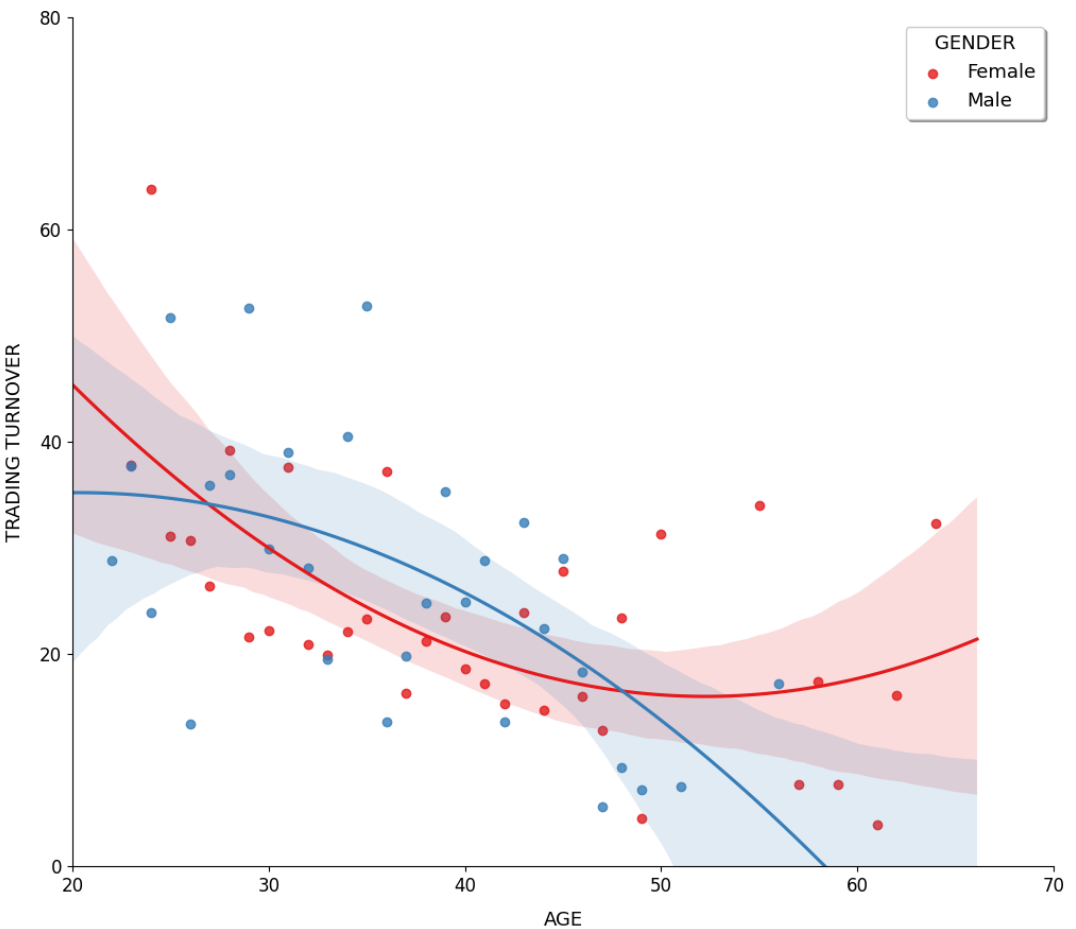
Male customers have greater margin balances, especially in the ages from 26 to 45. This could be because of greater number of margined male customers compared to those of margined female customers. Notably, our regression analysis says that a typical margined male customer is somewhat identical to a typical margined female customer in term of leverage intensity. Moreover, the way they maintain this ratio through ages is not so much different: heavily leveraged in young ages and rapidly deleveraged when getting old. By looking at both margin outstanding scale and margin usage ratios, we could conclude that it's the group of male customers aging from 26 to 45 that we should target to in order to optimize our income from margin offerings in HCMC.

HA NOI

HA NOI - ON TRADING FREQUENCY

TRADING, ACTIVE, INDIVIDUAL CUSTOMERS

Which Customer Groups Trade Most Frequently
in Ha Noi
From 01/01/2020 to 28/5/2021



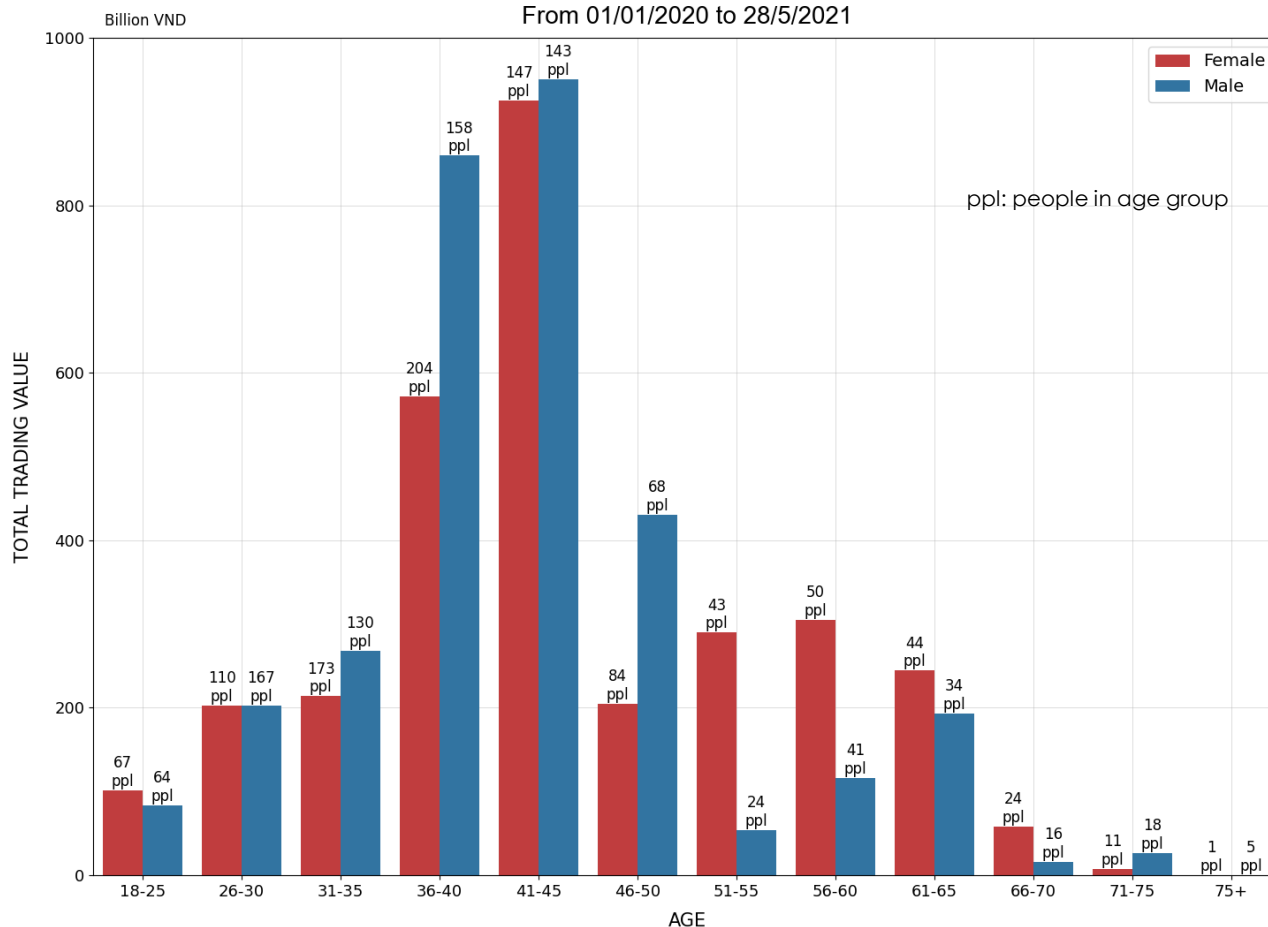
GENDER	AGE	TRADING_TURNOVER	COUNT
Female	23	37.8	19
Female	24	63.8	15
Female	25	31.1	18
Female	26	30.7	21
Female	27	26.4	21
Female	28	39.2	25
Female	29	21.6	13
Female	30	22.2	30
Female	31	37.6	28
Female	32	20.9	42
Female	33	19.9	28
Female	34	22.1	40
Female	35	23.3	35
Female	36	37.2	39
Female	37	16.3	55
Female	38	21.2	43
Female	39	23.5	35
Female	40	18.6	32
Female	41	17.2	41
Female	42	15.3	29
Female	43	23.9	34
Female	44	14.7	25
Female	45	27.8	18
Female	46	16.0	20
Female	47	12.8	20
Female	48	23.4	19
Female	49	4.5	14
Female	50	31.3	11
Female	55	34.0	13
Female	57	7.7	12
Female	58	17.4	13
Female	59	7.7	11
Female	61	3.9	11
Female	62	16.1	13
Female	64	32.3	10

GENDER	AGE	TRADING_TURNOVER	COUNT
Male	22	28.8	11
Male	23	37.7	10
Male	24	23.9	11
Male	25	51.7	17
Male	26	13.4	28
Male	27	35.9	36
Male	28	36.9	43
Male	29	52.6	30
Male	30	29.9	30
Male	31	39.0	23
Male	32	28.1	28
Male	33	19.5	30
Male	34	40.5	28
Male	35	52.8	21
Male	36	13.6	27
Male	37	19.8	37
Male	38	24.8	38
Male	39	35.3	31
Male	40	24.9	25
Male	41	28.8	32
Male	42	13.6	36
Male	43	32.4	31
Male	44	22.4	25
Male	45	29.0	19
Male	46	18.3	20
Male	47	5.6	18
Male	48	9.3	10
Male	49	7.2	11
Male	51	7.5	11
Male	56	17.2	14

HA NOI - TOTAL TRADING VALUE

TRADING, ACTIVE, INDIVIDUAL CUSTOMERS

Which Customer Groups Trade Most
in Ha Noi
From 01/01/2020 to 28/5/2021



GENDER	AGE	TRADING_VALUE	COUNT
Female	18-25	101,348,933,900	67
Female	26-30	202,523,815,940	110
Female	31-35	213,808,286,250	173
Female	36-40	572,144,772,920	204
Female	41-45	925,475,801,216	147
Female	46-50	204,401,122,824	84
Female	51-55	289,677,333,500	43
Female	56-60	305,021,289,752	50
Female	61-65	244,214,217,900	44
Female	66-70	58,504,056,800	24
Female	71-75	7,841,439,100	11
Female	75+	4,486,400	1

GENDER	AGE	TRADING_VALUE	COUNT
Male	18-25	83,200,828,800	64
Male	26-30	202,374,258,800	167
Male	31-35	268,138,136,904	130
Male	36-40	859,300,130,936	158
Male	41-45	950,862,568,612	143
Male	46-50	430,363,083,844	68
Male	51-55	54,155,228,404	24
Male	56-60	116,545,749,100	41
Male	61-65	193,471,924,000	34
Male	66-70	15,930,135,600	16
Male	71-75	26,813,441,900	18
Male	75+	303,641,400	5

The trading value in Ha Noi is somewhat the same between men and women in term of total amount. However, there is more female customers than male customers, revealing that total trading value per customer is little higher in males in comparison with females.

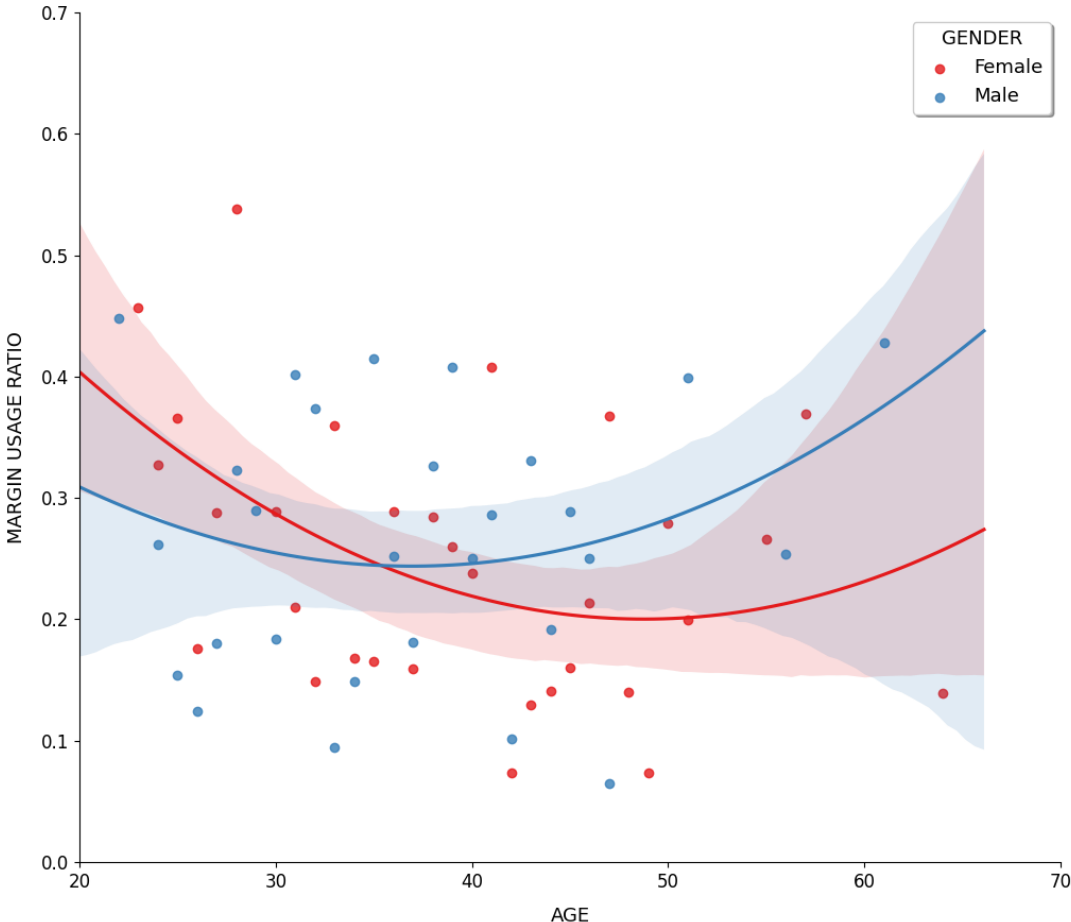
Regression analysis suggests that there seems a significant difference in their behaviors when they're getting old. While aging males tend to quickly withdraw from the stock market, females usually trades less in middle ages but seem to come back when they find themselves approaching their retirement.

Average trading value per customer is rather the same in age groups ranging from 31 to 40. It peaks at 41-45 range and decreases afterward. Combining with regression analysis, a conclusion could be made: customers age from 31 to 40 trade more frequently but with lesser scale, hence this could be actually the potential group. While customers in 41-45 often have smaller turnover but with greater scale.

HA NOI - ON MARGIN PREFERENCE

TRADING, ACTIVE, INDIVIDUAL, MARGINED CUSTOMERS

Which Customer Groups Like To Use Margin
in Ha Noi
From 01/01/2020 to 28/5/2021



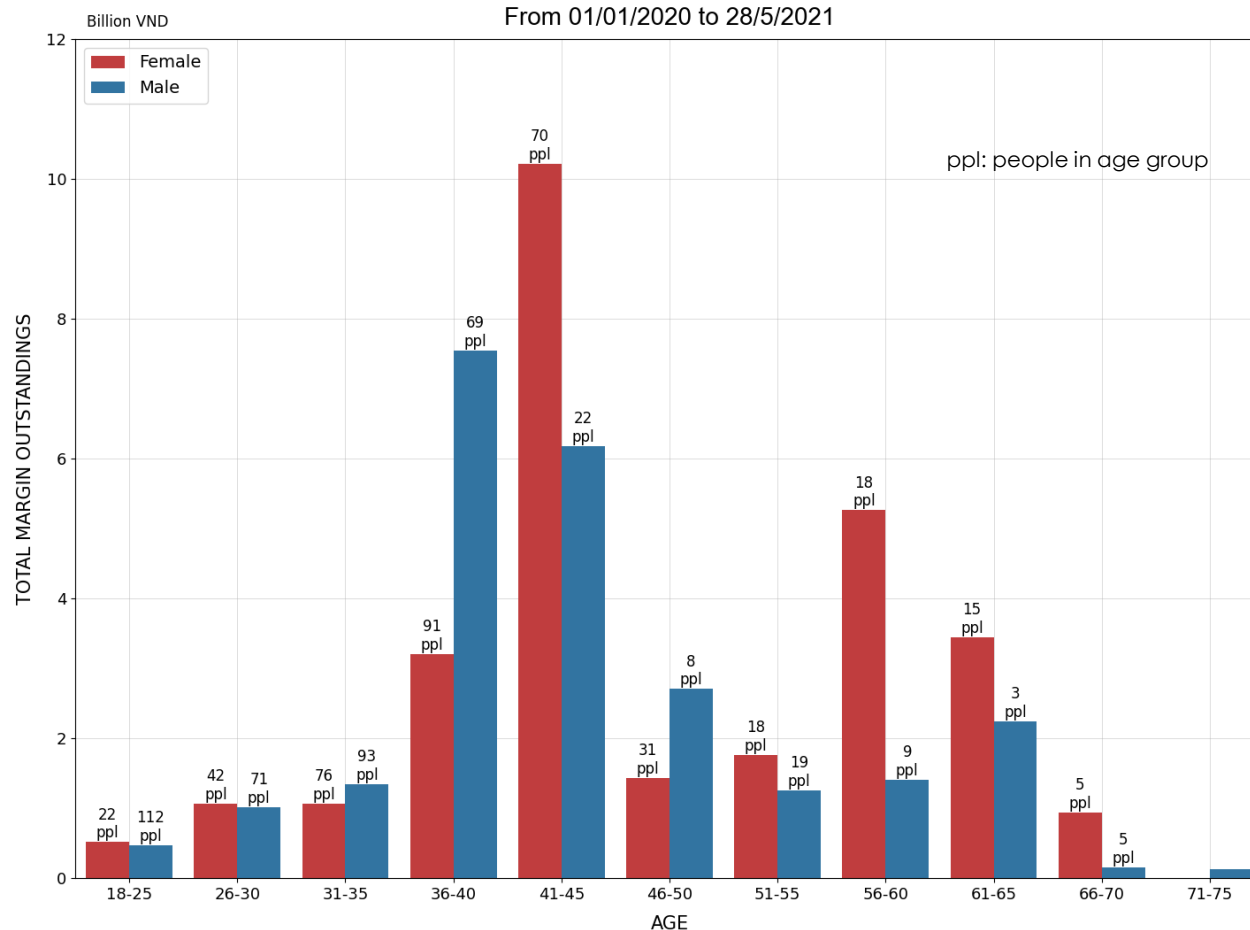
GENDER	AGE	MARGIN_USAGE_RATIO	COUNT
Female	23	45.6%	6
Female	24	32.7%	8
Female	25	36.5%	7
Female	26	17.6%	11
Female	27	28.8%	8
Female	28	53.8%	7
Female	30	28.9%	14
Female	31	21.0%	18
Female	32	14.9%	19
Female	33	36.0%	11
Female	34	16.8%	14
Female	35	16.5%	14
Female	36	28.8%	20
Female	37	16.0%	25
Female	38	28.4%	18
Female	39	26.0%	16
Female	40	23.8%	12
Female	41	40.8%	20
Female	42	7.4%	14
Female	43	12.9%	19
Female	44	14.1%	6
Female	45	16.0%	11
Female	46	21.4%	6
Female	47	36.8%	5
Female	48	14.0%	8
Female	49	7.3%	6
Female	50	27.9%	6
Female	51	19.9%	7
Female	55	26.6%	5
Female	57	37.0%	5
Female	64	13.9%	6

GENDER	AGE	MARGIN_USAGE_RATIO	COUNT
Male	22	44.8%	5
Male	24	26.2%	5
Male	25	15.4%	8
Male	26	12.4%	17
Male	27	18.1%	26
Male	28	32.3%	31
Male	29	29.0%	20
Male	30	18.4%	18
Male	31	40.2%	13
Male	32	37.3%	17
Male	33	9.4%	18
Male	34	14.9%	17
Male	35	41.5%	6
Male	36	25.2%	9
Male	37	18.1%	30
Male	38	32.6%	20
Male	39	40.8%	19
Male	40	25.0%	15
Male	41	28.6%	16
Male	42	10.1%	14
Male	43	33.1%	15
Male	44	19.1%	17
Male	45	28.9%	7
Male	46	25.0%	9
Male	47	6.5%	6
Male	51	39.9%	5
Male	56	25.3%	10
Male	61	42.8%	5

HANOI - TOTAL MARGIN OUTSTANDINGS

TRADING, ACTIVE, INDIVIDUAL, MARGINED CUSTOMERS

Which Customer Groups Consume Most Margin
in Ha Noi
From 01/01/2020 to 28/5/2021



GENDER	AGE	MARGIN_OUTSTANDINGS	COUNT	GENDER	AGE	MARGIN_OUTSTANDINGS	COUNT
Female	18-25	513,367,984	22	Male	18-25	474,266,702	22
Female	26-30	1,063,673,287	42	Male	26-30	1,012,011,585	112
Female	31-35	1,063,312,198	76	Male	31-35	1,344,641,825	71
Female	36-40	3,200,925,732	91	Male	36-40	7,545,509,018	93
Female	41-45	10,216,323,785	70	Male	41-45	6,173,487,314	69
Female	46-50	1,428,236,814	31	Male	46-50	2,703,260,546	22
Female	51-55	1,760,928,050	18	Male	51-55	1,252,382,262	8
Female	56-60	5,260,481,873	18	Male	56-60	1,404,223,069	19
Female	61-65	3,443,000,137	15	Male	61-65	2,241,417,630	9
Female	66-70	935,382,950	5	Male	66-70	148,678,444	3
				Male	71-75	123,455,290	5

The left-most part of regression lines displays downward trend in margin preference on age. In spite of that, the right-most part of these lines are lifted up by just a few data points, and each of these data points stands for only very few number of customers. Hence, we can see extraordinary 95-percent confidence interval around this part. Given this much unconfidence, we only derive to the negative relationship between age and margin usage ratio from age 20 to age 50 as our findings from regression analysis. Putting together with total margin outstandings we could see that female, and especially male customers, of age group from 36 to 45 are those who have highest average margin outstandings per capita. That means these groups are not deeply leveraged, but they are able to hold a lot of margin value due to their great NAV. As a result, we could focus on these groups to optimize our margin offering activities in Ha Noi

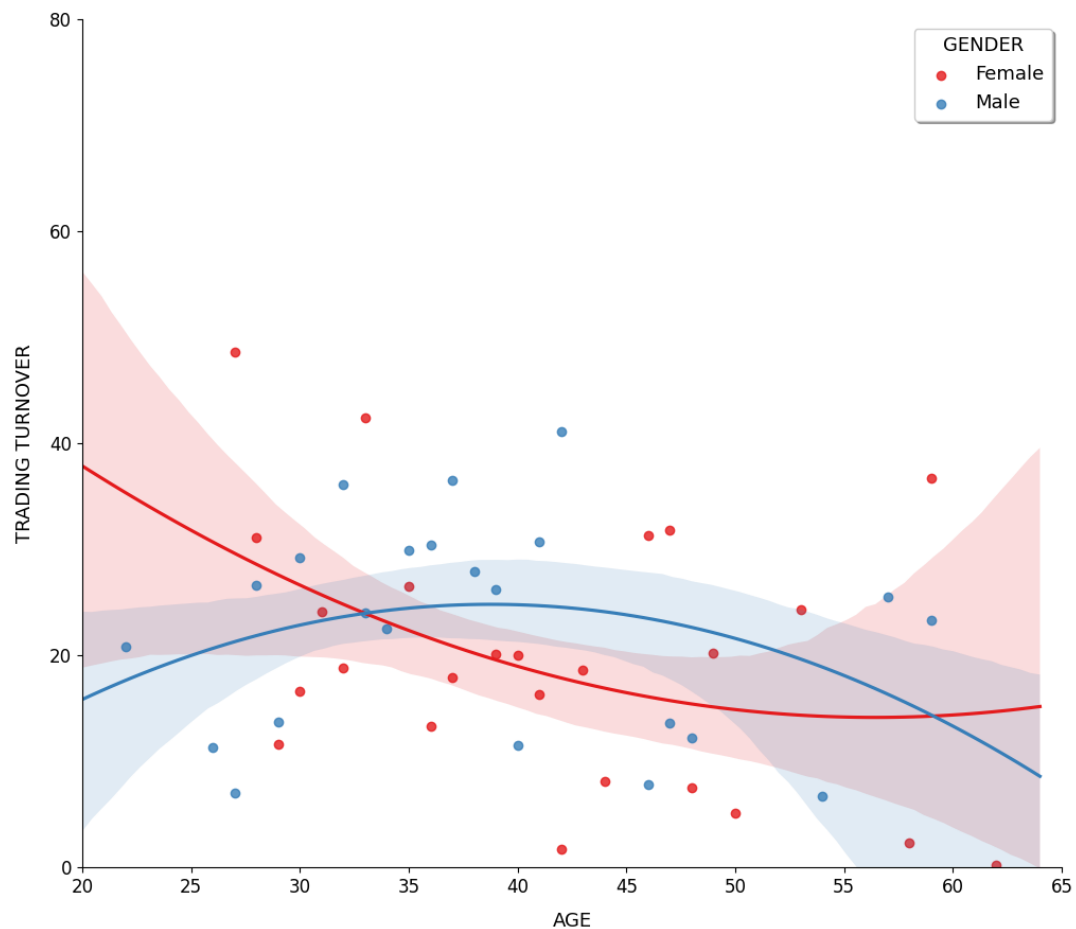


HAI PHONG

HAI PHONG - ON TRADING FREQUENCY

TRADING, ACTIVE, INDIVIDUAL CUSTOMERS

Which Customer Groups Trade Most Frequently
in Hai Phong
From 01/01/2020 to 28/5/2021



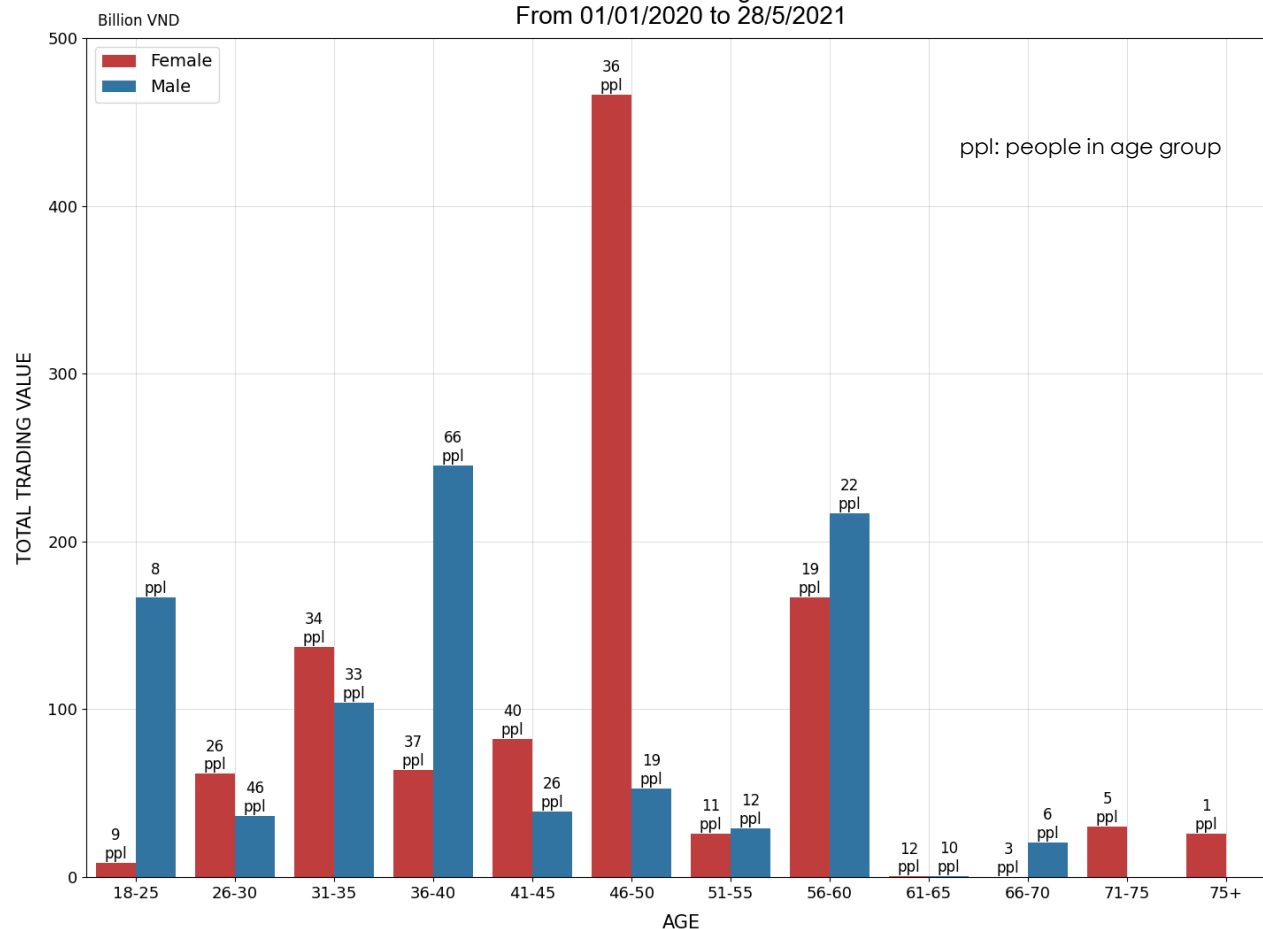
GENDER	AGE	TRADING_TURNOVER	COUNT
Female	27	48.6	7
Female	28	31.1	6
Female	29	11.6	7
Female	30	16.6	5
Female	31	24.1	10
Female	32	18.8	6
Female	33	42.4	8
Female	35	26.5	7
Female	36	13.3	12
Female	37	17.9	9
Female	39	20.1	7
Female	40	20.0	7
Female	41	16.3	14
Female	42	1.7	7
Female	43	18.6	10
Female	44	8.1	6
Female	46	31.3	9
Female	47	31.8	5
Female	48	7.5	7
Female	49	20.2	8
Female	50	5.1	7
Female	53	24.3	6
Female	58	2.3	5
Female	59	36.7	7
Female	62	0.2	5

GENDER	AGE	TRADING_TURNOVER	COUNT
Male	22	20.8	5
Male	26	11.3	6
Male	27	7.0	9
Male	28	26.6	10
Male	29	13.7	12
Male	30	29.2	9
Male	32	36.1	5
Male	33	24.0	9
Male	34	22.5	6
Male	35	29.9	10
Male	36	30.4	13
Male	37	36.5	16
Male	38	27.9	18
Male	39	26.2	11
Male	40	11.5	8
Male	41	30.7	8
Male	42	41.1	6
Male	46	7.8	6
Male	47	13.6	7
Male	48	12.2	5
Male	54	6.7	6
Male	57	25.5	8
Male	59	23.3	9

HAI PHONG - TOTAL TRADING VALUE

TRADING, ACTIVE, INDIVIDUAL CUSTOMERS

Which Customer Groups Trade Most
in Hai Phong
From 01/01/2020 to 28/5/2021



GENDER	AGE	TRADING_VALUE	COUNT
Female	18-25	8,580,449,000	9
Female	26-30	61,520,439,100	26
Female	31-35	137,111,640,400	34
Female	36-40	63,854,404,704	37
Female	41-45	82,213,657,300	40
Female	46-50	466,338,253,812	36
Female	51-55	25,956,811,500	11
Female	56-60	166,814,069,700	19
Female	61-65	328,818,100	12
Female	66-70	224,231,500	3
Female	71-75	30,304,272,200	5
Female	75+	26,069,904,400	1

GENDER	AGE	TRADING_VALUE	COUNT
Male	18-25	166,676,303,000	8
Male	26-30	36,453,063,200	46
Male	31-35	103,852,251,500	33
Male	36-40	245,144,540,900	66
Male	41-45	39,139,720,800	26
Male	46-50	52,716,752,308	19
Male	51-55	29,238,858,800	12
Male	56-60	216,885,568,936	22
Male	61-65	486,972,000	10
Male	66-70	20,653,288,500	6

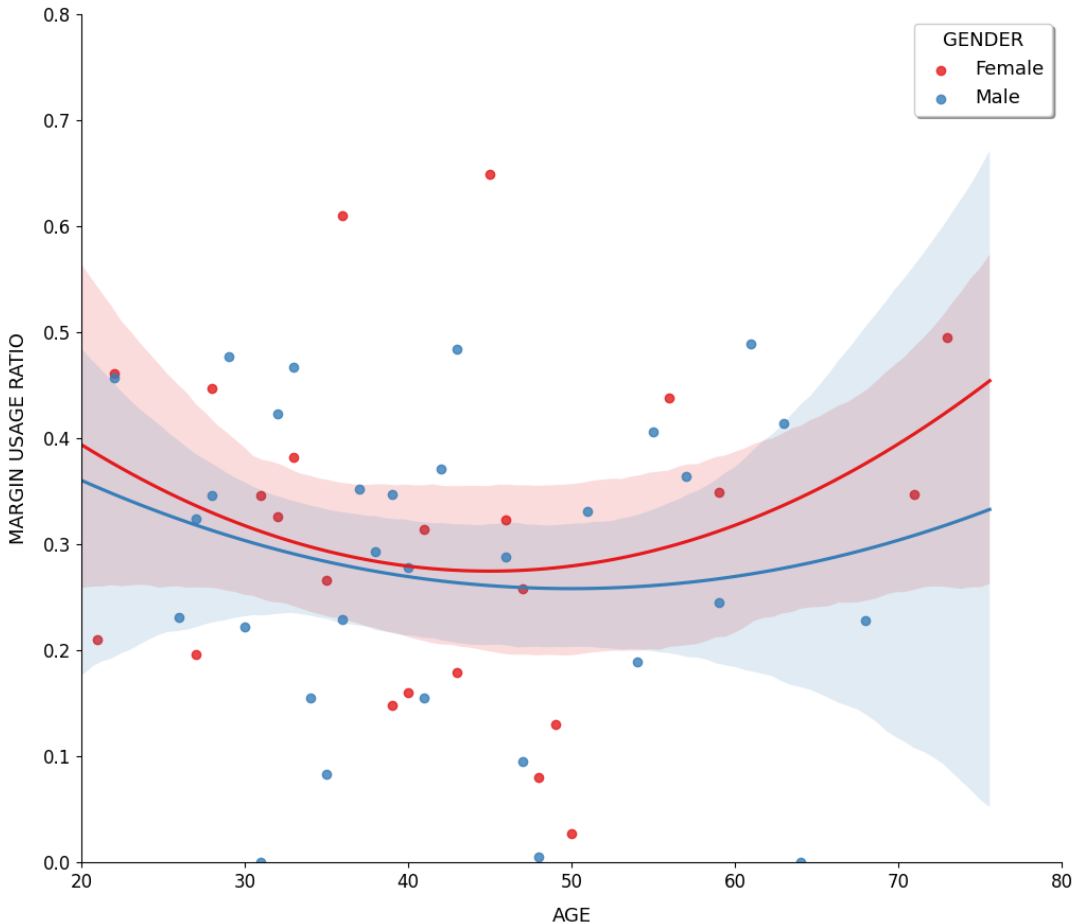
The amount of data available in Hai Phong is limited; as a result, total trading value is heavily dominated by a few number of big customers. However, it suffices to say that customers of age 41-50 and 56-60 have highest total trading value per capita.

Evaluate further by our regression analysis, we can conclude that trading value of male customers of age 56-60 could be explained by their high trading frequency and those of female customers of age 46-50 could be explained by their large-scale asset. Equipped with this information, we could earn more fee income by focusing on these groups

HAI PHONG - ON MARGIN PREFERENCE

TRADING, ACTIVE, INDIVIDUAL, MARGINED CUSTOMERS

Which Customer Groups Like To Use Margin
in Hai Phong
From 01/01/2020 to 28/5/2021



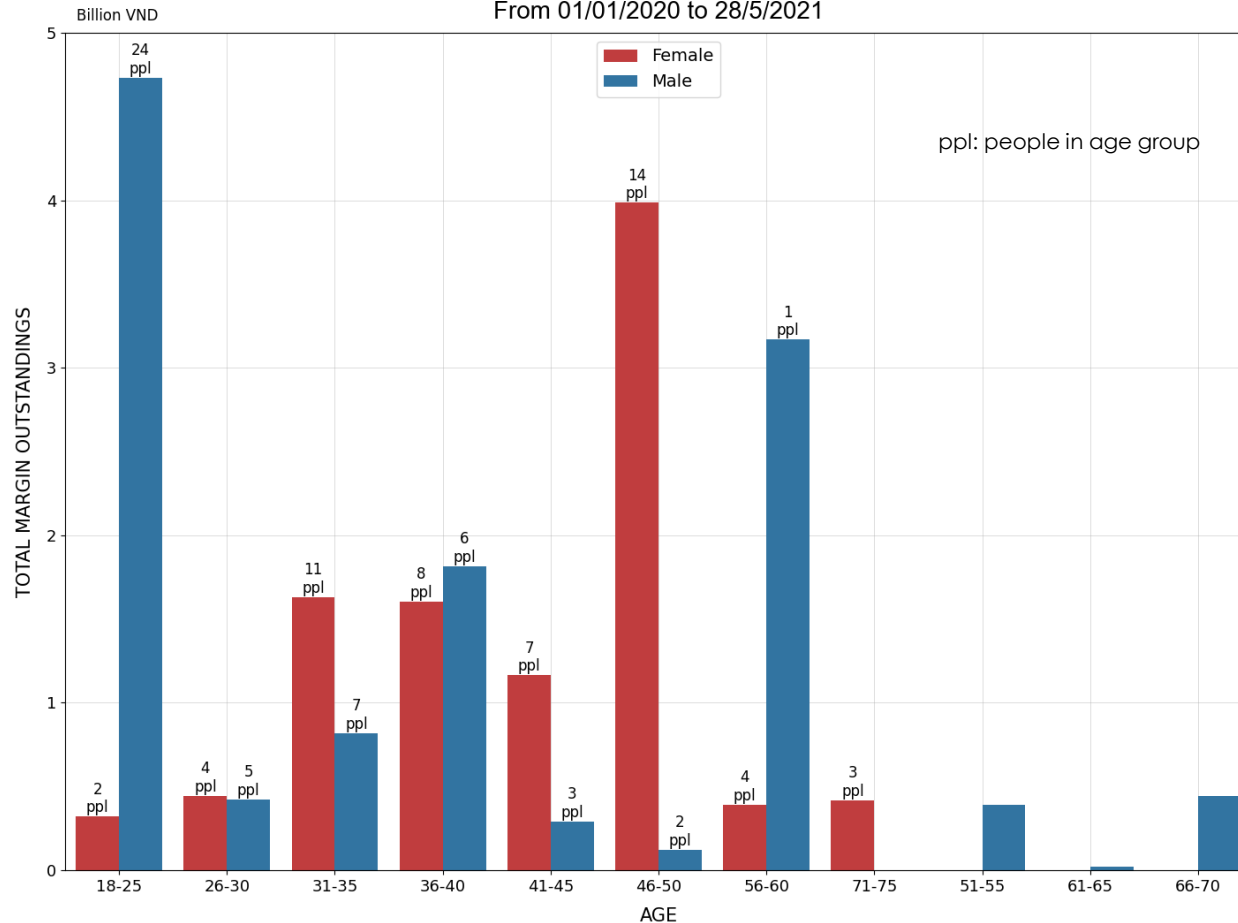
GENDER	AGE	MARGIN_USAGE_RATIO	COUNT
Female	21	21.0%	1
Female	22	46.1%	1
Female	27	19.6%	2
Female	28	44.7%	2
Female	31	34.6%	2
Female	32	32.6%	3
Female	33	38.2%	2
Female	35	26.6%	4
Female	36	61.0%	3
Female	39	14.8%	3
Female	40	16.0%	2
Female	41	31.4%	3
Female	43	17.9%	2
Female	45	64.9%	2
Female	46	32.3%	3
Female	47	25.8%	2
Female	48	8.0%	4
Female	49	13.0%	3
Female	50	2.7%	2
Female	56	43.8%	1
Female	59	34.9%	3
Female	71	34.7%	2
Female	73	49.5%	1

GENDER	AGE	MARGIN_USAGE_RATIO	COUNT
Male	22	45.7%	1
Male	26	23.1%	3
Male	27	32.4%	3
Male	28	34.6%	5
Male	29	47.7%	4
Male	30	22.2%	4
Male	31	0.0%	1
Male	32	42.3%	3
Male	33	46.7%	4
Male	34	15.5%	5
Male	35	8.3%	3
Male	36	22.9%	2
Male	37	35.2%	8
Male	38	29.3%	4
Male	39	34.7%	8
Male	40	27.8%	2
Male	41	15.5%	3
Male	42	37.1%	1
Male	43	48.4%	1
Male	46	28.8%	3
Male	47	9.5%	2
Male	48	0.5%	2
Male	51	33.1%	2
Male	54	18.9%	3
Male	55	40.6%	1
Male	57	36.4%	2
Male	59	24.5%	1
Male	61	48.9%	1
Male	63	41.4%	1
Male	64	0.0%	1
Male	68	22.8%	1

HAI PHONG - TOTAL MARGIN OUTSTANDINGS

TRADING, ACTIVE, INDIVIDUAL, MARGINED CUSTOMERS

Which Customer Groups Consume Most Margin
in Hai Phong
From 01/01/2020 to 28/5/2021



GENDER	AGE	MARGIN_OUTSTANDINGS	COUNT
Female	18-25	319,637,072	2
Female	26-30	442,570,382	4
Female	31-35	1,632,230,706	11
Female	36-40	1,602,173,670	8
Female	41-45	1,163,505,741	7
Female	46-50	3,985,323,871	14
Female	56-60	389,159,743	4
Female	71-75	415,215,572	3

GENDER	AGE	MARGIN_OUTSTANDINGS	COUNT
Male	18-25	4,732,831,914	1
Male	26-30	422,322,119	19
Male	31-35	819,218,102	16
Male	36-40	1,814,976,689	24
Male	41-45	288,555,402	5
Male	46-50	122,616,582	7
Male	51-55	390,878,025	6
Male	56-60	3,167,936,939	3
Male	61-65	18,763,085	2
Male	66-70	442,417,237	1

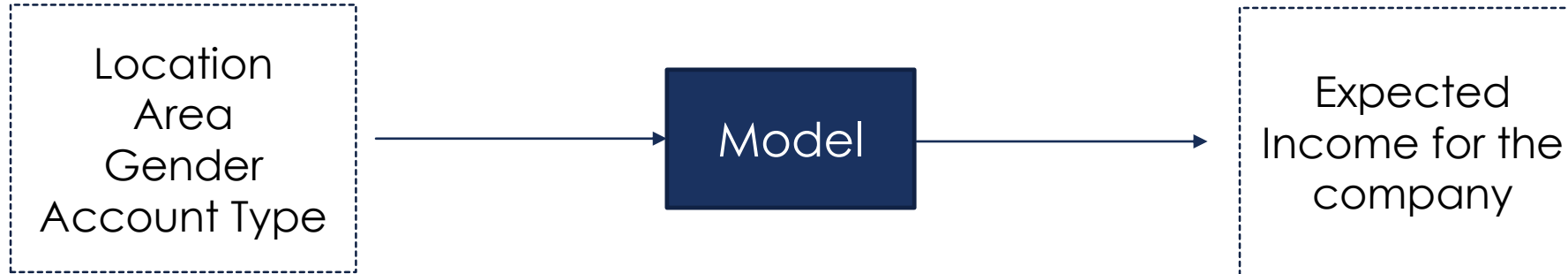
There is not so many margined customers in Hai Phong to make a confident regression analysis on margin usage. Most age number are only backed by less than 5 customers in both genders and there is never enough 10 margined customers of same gender, having a common age. As a result, a good predictor could rely entirely on average margin outstandings per customer, from which we could commit ourselves to target to female customers of all ages and male customer aging from 56 to 60 to optimize our profit in margin offerings.



NEXT STEP

NEXT STEP

Our next step is devoted to grouping technique which forms the building block of later statistical model. This model then predicts expected income yielded by any single new customer given their demographic information:



Expected Delivery Date: 25/06/2021



THANK YOU