

KPM Millennial Dashboard

Enterprise Marketing Business Analytics

October 15, 2015

Together we'll go far



Introduction

KPM (Key Performance Metrics) Dashboard owned by ED&A.

Household and Account metrics.

Produced once a quarter.

Two versions of Dashboard (both have DS lens)

1. Community Bank Households

- Filtering by 4 regional levels

2. Household Views

- Community Bank (Bank-Retail Only, Bank-Mixed)
- All Retail (Bank-Retail Only, Bank-Mixed, Non-Bank Retail, Non-Bank Mixed)
- Mortgage (HH with Mortgage or HE product)
- Non-Mortgage Lending (HH with lending product other than Mortgage or HE—e.g. Student Loans)
- WBR: households/accounts source from EIW. Overlap with MDSS defined accounts (51% are in Community Bank)

Goals

1. Add a Millennial filter to the KPM Dashboard.
2. Combine into one Dashboard.
3. Allow for easy hand-off and documentation.
 - Do not duplicate features that required complicated implementation, but maintain basic functionality and look-and-feel.
 - Only three views: Community Bank, All Retail, WBR

Data Sources

- MDSS
 - Household category
 - Household disposition (e.g. new)
- BMG
 - Non-WBR account data from
bmgprofile.acct_yyyymm
- EIW
 - WBR account data from
wae_d_core_v2.wae_acct_hist

Highlights Page

[INTRO](#)
[GETTING STARTED](#)
[HIGHLIGHTS](#)
[HOUSEHOLD OVERVIEW](#)
[ACCOUNT OVERVIEW](#)
[PRODUCT PENETRATION](#)
[GLOSSARY Page1](#)
[GLOSSARY Page2](#)
[GLOSSARY Page3](#)

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Millennial and Diverse Segments KPM Insights June 2015

Household Highlights

	Current Households	Distribution of Current Households	YTD Change in Current Households	Distribution of YTD Change in Current Households	YOY Change in Current Households	Distribution of YOY Change in Current Households	Current New Household Aquisitions	Distribution of Current New Household Aquisitions	YOY Change in New Household Acquisition	Total New Household Acquisition during the Last 12 Mon..	Distribution of Total New Household Acquisition during the L..
African American	2,696,403	11.7%	65,828	18.6%	77,925	14.2%	46,954	20.1%	301	576,653	20.89%
Asian American	1,357,556	5.9%	24,752	7.0%	56,689	10.3%	10,420	4.5%	232	123,603	4.48%
Caucasian	12,960,779	56.4%	61,845	17.5%	87,161	15.9%	95,388	40.9%	-2,059	1,091,303	39.54%
Hispanic	4,987,398	21.7%	184,820	52.3%	294,746	53.8%	71,202	30.5%	1,950	852,062	30.87%
Other DS	360,331	1.6%	8,840	2.5%	18,333	3.3%	3,939	1.7%	-174	49,906	1.81%
Unknown	636,455	2.8%	7,020	2.0%	12,913	2.4%	5,565	2.4%	104	66,681	2.42%
Grand Total	22,998,922	100.0%	353,105	100.0%	547,768	100.0%	233,468	100.0%	355	2,760,207	100.00%

Account Highlights

	Current Accounts	Distribution of Current Accounts	YTD Change in Current Accounts	Distribution of YTD Change in Current Accounts	YOY Change in Current Accounts	Distribution of YOY Change in Current Accounts	New Accounts	Distribution of New Accounts	YOY Change in New Accounts	Total New Accounts during the last 12 Months	Distribution of Total New Accounts during the Last 12 Mon..
African American	14,697,993	9.9%	378,597	21.1%	370,423	19.4%	451,382	14.1%	1,941	5,437,793	14.47%
Asian American	9,780,454	6.6%	115,003	6.4%	238,835	12.5%	185,294	5.8%	-6,438	2,210,578	5.88%
Caucasian	83,916,082	56.7%	-21,633	-1.2%	-501,808	-26.3%	1,437,324	44.8%	-75,664	16,441,594	43.76%
Hispanic	33,033,550	22.3%	1,243,711	69.4%	1,682,797	88.2%	995,105	31.0%	9,246	11,805,323	31.42%
Other DS	2,448,751	1.7%	44,124	2.5%	80,704	4.2%	57,357	1.8%	-4,938	721,433	1.92%
Unknown	4,243,551	2.9%	31,334	1.7%	37,217	2.0%	83,123	2.6%	-2,535	954,197	2.54%
Grand Total	148,120,380	100.0%	1,791,137	100.0%	1,908,169	100.0%	3,209,585	100.0%	-78,388	37,570,917	100.00%

Key business impacts: June 2015

* Millennials account for **25.80%** of accounts and **41.86%** of new accounts within the selections.

* Millennials account for **20.17%** of households and **37.88%** of new households within the selections.

Month

June

HH View

Community Bank

Generation

(All)

Organization

(All)

Lead Region

(All)

Region

(All)

Market

(All)

Ethnicity

African American

Asian American

Caucasian

Hispanic

Other DS

Unknown

Grand Total

Household Page

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Household Overview, June 2015

Select your desired measurement to view details:

Month

June

HH View

Community Bank

Generation

(All)
(All)
Millennial
Non-Millennial

Lead Region

(All)

Region

(All)

Market

(All)

Ethnicity

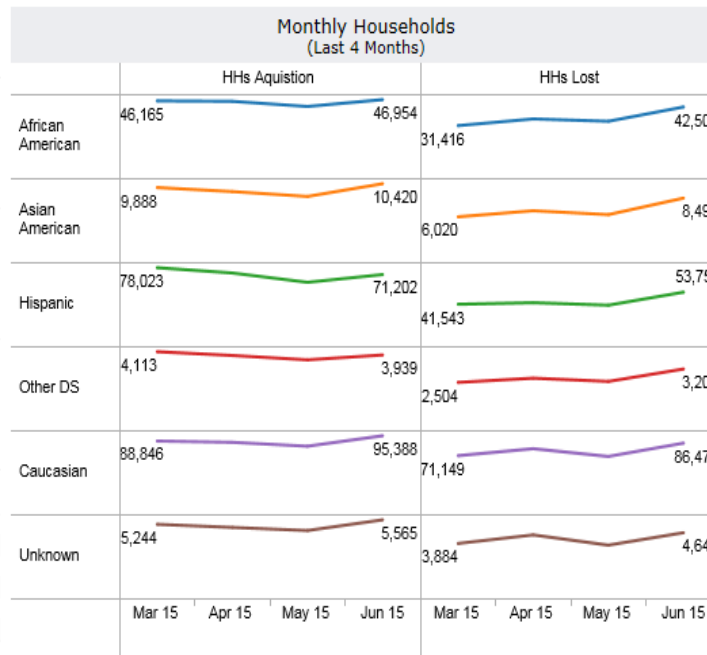
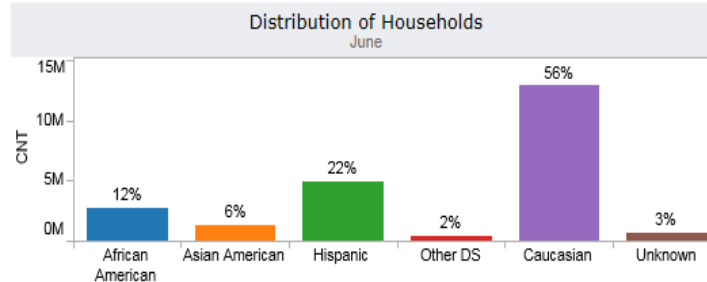
African American
Asian American
Hispanic
Other DS
Caucasian
Unknown

Household Snapshot			
	EOY 14	Jun 15	YTD Growth
African American	2,630,575	2,696,403	65,828
Asian American	1,332,804	1,357,556	24,752
Hispanic	4,802,578	4,987,398	184,820
Other DS	351,492	360,331	8,840
Caucasian	12,898,934	12,960,779	61,846
Unknown	629,435	636,455	7,020
Grand Total	22,645,817	22,998,922	353,105

Monthly Households (Last 4 Months)					
	Mar 15	Apr 15	May 15	Jun 15	
HHs Retained	African American	2,616K	2,627K	2,641K	2,635K
	Asian American	1,332K	1,335K	1,341K	1,339K
	Caucasian	12,811K	12,810K	12,829K	12,806K
	Hispanic	4,806K	4,844K	4,870K	4,885K
	Other DS	351K	352K	354K	354K
	Unknown	626K	627K	630K	628K
HHs Aquisition	African American	46K	46K	43K	47K
	Asian American	10K	9K	9K	10K
	Caucasian	89K	87K	83K	95K
	Hispanic	78K	73K	63K	71K
	Other DS	4K	4K	4K	4K
	Unknown	5K	5K	5K	6K
HHs Lost	African American	31K	35K	34K	43K
	Asian American	6K	7K	6K	8K
	Caucasian	71K	80K	70K	86K
	Hispanic	42K	43K	41K	54K
	Other DS	3K	3K	3K	3K
	Unknown	4K	4K	4K	5K

Cross-Sell Per Household

	Mar 15	Apr 15	May 15	Jun 15
African American	5.2	5.2	5.2	5.2
Asian American	6.8	6.8	6.8	6.8
Caucasian	6.2	6.2	6.2	6.2
Hispanic	6.2	6.2	6.2	6.2
Other DS	6.3	6.3	6.3	6.3
Unknown	6.3	6.3	6.3	6.3
Grand Total	6.1	6.1	6.1	6.1



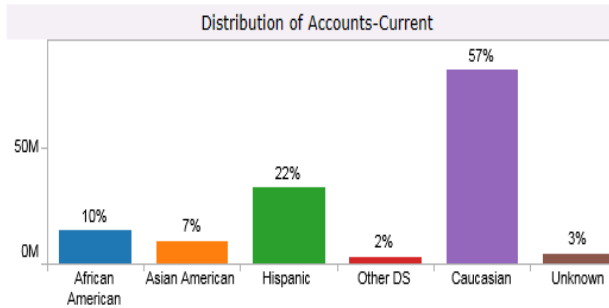
Account Page

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Accounts-Current Overview, June 2015

Select your desired measurement to view details:

Accounts-Current Snapshot			
	EOY 14	Jun 15	YTD Growth
African American	14,319,397	14,687,993	378,597
Asian American	9,665,450	9,780,454	115,004
Caucasian	83,937,714	83,916,082	-21,632
Hispanic	31,789,838	33,033,550	1,243,711
Other DS	2,404,627	2,448,751	44,124
Unknown	4,212,217	4,243,551	31,334
Grand Total	146,329,243	148,120,380	1,791,138



Select Account Status
Accounts-Current

Month
June

HH View
Community Bank

Accounts-Current -June								
		African Am..	Asian Ame..	Caucasian	Hispanic	Other DS	Unknown	Grand Total
Transact	ATM Card	296K	179K	1,334K	807K	46K	75K	2,737K
	Bill Pay	926K	666K	5,410K	1,872K	167K	274K	9,314K
	CAP	13K	12K	309K	16K	3K	14K	368K
	Debit Card	3,902K	2,310K	20,208K	8,851K	607K	1,009K	36,887K
	Int. Checking	824K	792K	7,534K	1,534K	165K	360K	11,209K
	Non-Int Checking	2,754K	1,314K	10,581K	5,811K	380K	557K	21,399K
	Remittance	7K	59K	55K	884K	2K	10K	1,018K
	Total	8,723K	5,332K	45,431K	19,775K	1,370K	2,301K	82,931K
Save	Cd	74K	69K	608K	99K	10K	30K	889K
	Money Market	123K	90K	1,006K	122K	17K	47K	1,405K
	Savings	2,935K	1,733K	14,018K	6,984K	427K	728K	26,824K
	Total	3,132K	1,892K	15,632K	7,204K	453K	805K	29,118K
Retire	Annuity	14K	8K	142K	14K	1K	6K	186K
	IRA- Brokerage	69K	85K	1,063K	88K	14K	48K	1,366K
	IRA-CD	101K	82K	761K	130K	13K	36K	1,124K
	Total	184K	174K	1,966K	232K	29K	90K	2,676K
Invest	Brokerage	61K	96K	1,091K	79K	17K	53K	1,396K
	Total	61K	96K	1,091K	79K	17K	53K	1,396K

Generation
(All)

Organization
(All)

Lead Region
(All)

Region
(All)

Market
(All)

Ethnicity

- African American
- Asian American
- Hispanic
- Other DS
- Caucasian
- Unknown

Product Penetration Page

Enterprise Data & Analytics

Product Penetration, June 2015

Select your desired measurement to view details:

Month

June

HH View

Community Bank

Generation

(All)

Organization

(All)

Lead Region

(All)

Region

(All)

Market

(All)

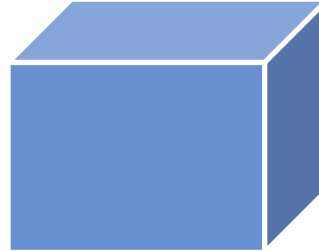
Ethnicity

- African American
- Asian American
- Hispanic
- Other DS
- Caucasian
- Unknown
- Grand Total

		Product Penetration						
		African American	Asian American	Hispanic	Other DS	Caucasian	Unknown	Grand Total
Transact	ATM Card	9.16%	10.46%	12.72%	10.19%	8.39%	9.52%	9.60%
	Bill Pay	30.83%	40.49%	32.04%	38.36%	36.30%	36.77%	35.03%
	CAP	0.34%	0.52%	0.20%	0.53%	1.36%	1.26%	0.93%
	Debit Card	86.46%	85.14%	88.00%	84.59%	82.98%	82.21%	84.61%
	Int. Checking	25.80%	42.92%	25.54%	34.87%	45.37%	43.22%	38.41%
	Non-Int Checking	76.12%	67.24%	78.85%	72.26%	61.16%	63.34%	67.34%
	Remittance	0.16%	2.91%	9.26%	0.43%	0.26%	0.95%	2.38%
TOTAL PRODUCT TYPE		95.04%	95.97%	95.62%	94.92%	94.06%	93.89%	94.63%
Save	Cd	1.81%	3.27%	1.45%	1.80%	2.89%	2.98%	2.46%
	Money Market	4.22%	6.00%	2.27%	4.12%	7.11%	6.67%	5.60%
	Savings	74.50%	76.45%	81.78%	73.19%	69.87%	71.44%	73.48%
	TOTAL PRODUCT TYPE	76.78%	79.40%	82.97%	75.32%	74.03%	75.36%	76.66%
Invest	Brokerage	1.72%	5.06%	1.16%	3.19%	5.52%	5.35%	4.06%
	TOTAL PRODUCT TYPE	1.72%	5.06%	1.16%	3.19%	5.52%	5.35%	4.06%
Retire	Annuity	0.45%	0.46%	0.24%	0.32%	0.87%	0.76%	0.65%
	IRA- Brokerage	1.95%	3.89%	1.31%	2.61%	5.20%	4.67%	3.84%
	IRA-CD	2.89%	3.67%	2.03%	2.51%	3.95%	3.75%	3.36%
	TOTAL PRODUCT TYPE	4.99%	7.43%	3.40%	5.13%	9.36%	8.55%	7.35%
Borrow	Dir Vehicle Loans	0.02%	0.01%	0.02%	0.03%	0.06%	0.04%	0.04%
	Sec Credit Card	4.88%	3.23%	5.45%	4.46%	1.77%	2.65%	3.09%
	Sec. Lines & Loans	0.05%	0.13%	0.03%	0.15%	0.28%	0.27%	0.19%
	Student Loans	0.77%	0.95%	0.63%	0.91%	1.57%	1.38%	1.22%
	Unsc. Credit Card	25.88%	45.73%	34.03%	41.19%	41.95%	41.67%	38.55%
	Unsc. Lines Loans	5.23%	5.20%	5.49%	5.86%	8.85%	7.33%	7.39%
	WAF Auto/Truck/Marine/RV	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	WDS Auto/Truck/Marine/RV	3.65%	3.02%	4.23%	2.76%	3.67%	3.26%	3.72%
	WFF Small Line Unsecured CC	0.14%	0.04%	0.10%	0.09%	0.12%	0.08%	0.11%
	TOTAL PRODUCT TYPE	34.30%	50.84%	41.77%	47.69%	48.56%	47.86%	45.52%
Mortgage	First Mortgage	9.38%	14.19%	9.11%	10.12%	14.67%	13.44%	12.71%
	Home Equity Line	2.58%	4.36%	1.79%	3.93%	6.18%	5.63%	4.65%
	Home Equity Loan	0.96%	0.80%	0.60%	0.72%	1.33%	1.14%	1.08%
	Second Mortgage	0.05%	0.02%	0.03%	0.02%	0.04%	0.03%	0.03%

Build Process

Step1: Build millennial cube with 13 metrics.



Step2: Build derived metrics (e.g. YOY) and create data set for Tableau back-end and excel files for pivot tables.



Step3a: Move Tableau back-end data set to ED&A SQL Server, normalize and publish Tableau workbook.



Step3b: Using excel files from step2, create 2014 and 2015 pivot tables and load to millennial sharepoint site.



Missing Age/Birth Date

- Add Unknown generation category in Q3.
- In EIW/WBR, missing for 15% of accounts.
- In BMG, missing for 2% of HoH.
 - Improve if using IXI sow table (still researching)
- In BMG, missing for 8% of accounts.
 - Insurance products not entered through Hogan—no ECN assigned. Insurance-only customers don't have birth date.
 - Business-only accounts (may be part of mixed household) don't have birthdates.

Missing Age/Birth Date (cont)

- In BMG, missing for 8% of accounts.
 - Insurance products not entered through Hogan—no ECN assigned. Insurance-only customers don't have birth date.
 - Business-only accounts (may be part of mixed household) don't have birthdates.

HouseHold	MDSS HouseHold Category	Customer		MDSS Customer Category	Product Domain Level 1	Product Domain Level 2	Product Description	Birth Date
1	BANK, MIXED	1	Steve	BANK, MIXED	SAVER	SAVINGS	WELLS FARGO MONEY MARKET SAVINGS	Available
1	BANK, MIXED	1	Steve	BANK, MIXED	BORROWER	UNSECURED CREDIT CARD	CORE PLATINUM(team member,Mrtg, East Eq	Available
1	BANK, MIXED	1	Steve	BANK, MIXED	SAVER	SAVINGS	WELLS FARGO WAY2SAVE SAVINGS	Available
1	BANK, MIXED	1	Steve	BANK, MIXED	BUSINESS	DEBIT CARD	BUSINESS PLATINUM CHECK CARD (DEBIT CARD	Available
1	BANK, MIXED	1	Steve	BANK, MIXED	TRANSACTIONING	ATM CARD	REGULAR ATM	Available
1	BANK, MIXED	1	Steve	BANK, MIXED	TRANSACTIONING	INTEREST-CHECKING	PMA PRIME CHECKING ACCOUNT	Available
1	BANK, MIXED	2	* Steve, Inc	BUSINESS ONLY	BUSINESS	NON-INTEREST CHECKING	ADVANTAGE BUSINESS PACKAGE CHECKING	Missing
1	BANK, MIXED	2	* Steve, Inc	BUSINESS ONLY	BUSINESS	UNSECURED CREDIT CARD	BUSINESS CARD and WB SM Biz Reg, SB Rew	Missing
1	BANK, MIXED	2	* Steve, Inc	BUSINESS ONLY	BUSINESS	ATM CARD	BUSINESS DEPOSIT ONLY	Missing