

# Customer Segmentation By Kensaa

Bank of Baroda Hackathon 2024

Team Name

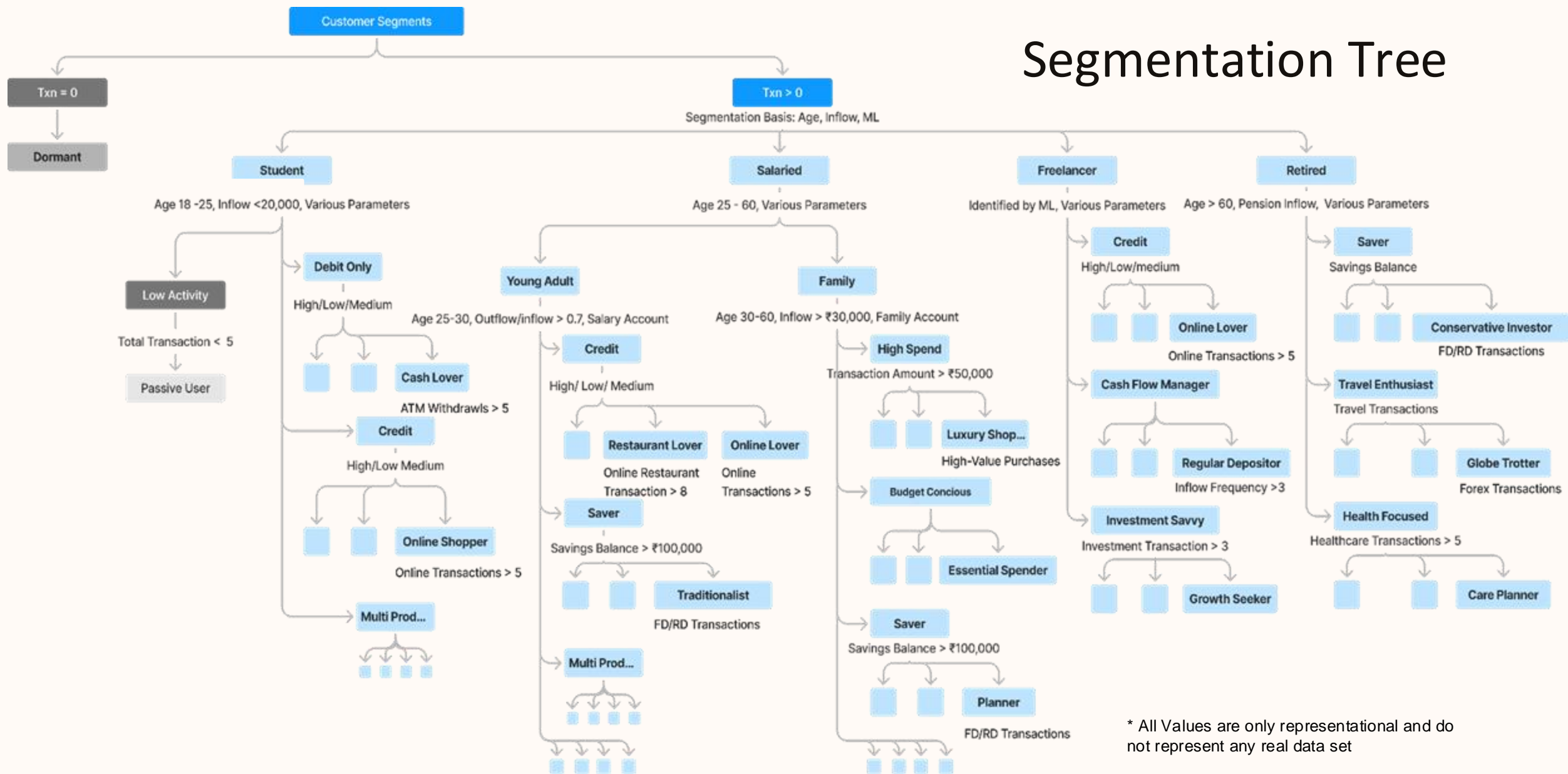
**Kensaa**

Team bio

Revolutionizing fintech with AI-driven marketing, delivering tailored strategies for unmatched customer engagement and growth. Our team is comprised of global banking experts with experience in behavioural segmentation & marketing.

Date : 30/06/2024

# Segmentation Tree



\* All Values are only representational and do not represent any real data set

# Sample Behavioural Segments

Segment Name	Sub Segment	Behaviour	Indicator
Student	High Credit - Online Shopper	Uses credit card frequently, primarily for online purchases.	High credit card usage, frequent online transaction records.
Student	Debit-Only - Cash Lover	Prefers using debit card and cash, minimal credit usage.	Frequent ATM withdrawals, low or no credit card usage.
Student	Low Activity - Passive User	Minimal transaction activity, primarily uses account for occasional deposits and withdrawals.	Low transaction frequency, low average transaction value.
Salaried	High Credit - Online Lover	Regular salary deposits, high credit card usage, frequent online transactions.	Regular monthly salary credits, high credit card spend, frequent online shopping.
Salaried	High Credit - Restaurant Lover	Regular salary deposits, high credit card usage, frequent dining out and restaurant transactions.	Regular monthly salary credits, high spend at restaurants and dining establishments.
Salaried	Saver - Traditionalist	Focuses on saving and investment products like FDs and RDs.	High savings account balance, regular FD and RD transactions.
Salaried	Multi-Product - Balanced User	Uses a mix of products including credit, savings, and loans.	Regular salary credits, balanced usage of credit and savings products, occasional loan transactions.

Segment Name	Sub Segment	Behaviour	Indicator
Family	High Spend - Luxury Shopper	High expenditure on family-related luxury goods and services.	High-value transactions in retail, travel, and lifestyle sectors.
Family	Budget-Conscious - Essential Spender	Focuses on essential spending, avoids high-value discretionary purchases.	Regular transactions for groceries, utilities, education, healthcare.
Family	Saver - Planner	Prioritizes saving and future planning through FDs, savings accounts, and insurance products.	High savings account balance, regular investments in FDs, insurance premium payments.
Retired	Saver - Conservative Investor	Prefers low-risk savings and investment options like FDs and savings accounts.	High FD holdings, consistent savings account balance, low transaction frequency.
Retired	Globetrotter - Travel Enthusiast	Spends significantly on travel and leisure activities.	Frequent transactions related to travel agencies, airlines, hotels.
Retired	Health-Focused - Care Planner	High expenditure on health and wellness services.	Frequent transactions at pharmacies, healthcare providers, and wellness centers.
Freelancer	High Credit - Online Lover	Uses credit cards frequently for online transactions.	High credit card usage, frequent online purchases.
Freelancer	Cash Flow Manager - Regular Depositor	Manages irregular income with regular deposits and controlled spending.	Irregular but frequent deposits, moderate transaction frequency.
Freelancer	Investment-Savvy - Growth Seeker	Actively invests in high-return products like mutual funds and stocks.	Regular transactions in investment accounts, moderate savings balance.

# Thank You

Team Kensaa - Amit Singh, Anshuman Tripathi, Neeraj Singh