

CUSTOMER SERVICE REPORT

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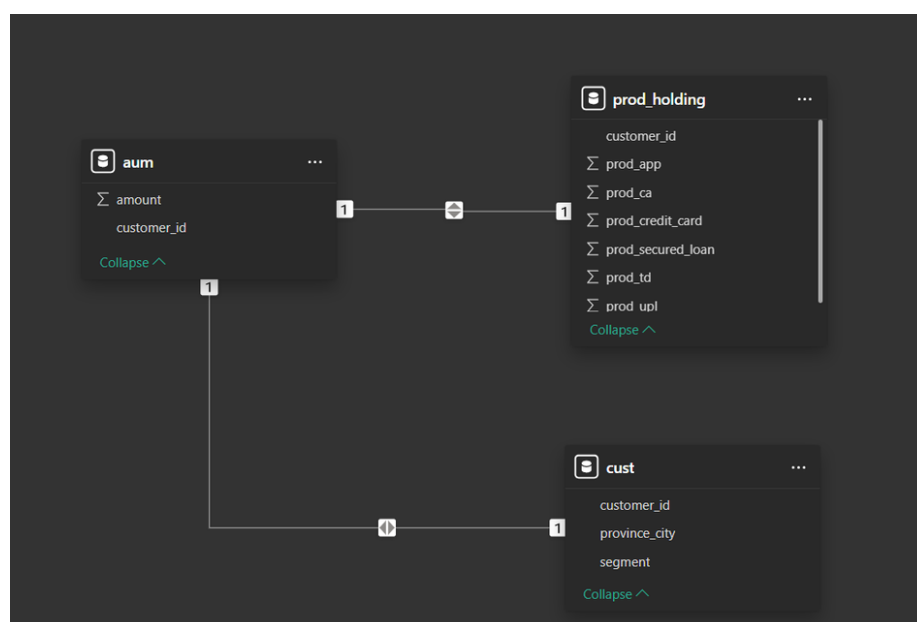


PROJECT OVERVIEW

The director of a bank branch wants to request an overview report on the branch's service usage and customers.

The goal of this project is to gain a comprehensive understanding of customers and the services they use. From there, it is decided which type to focus on to increase revenue.

DATA OVERVIEW



Description Table

Table: aum

Column name	Description
amt	Assets
customer_id	Customer ID

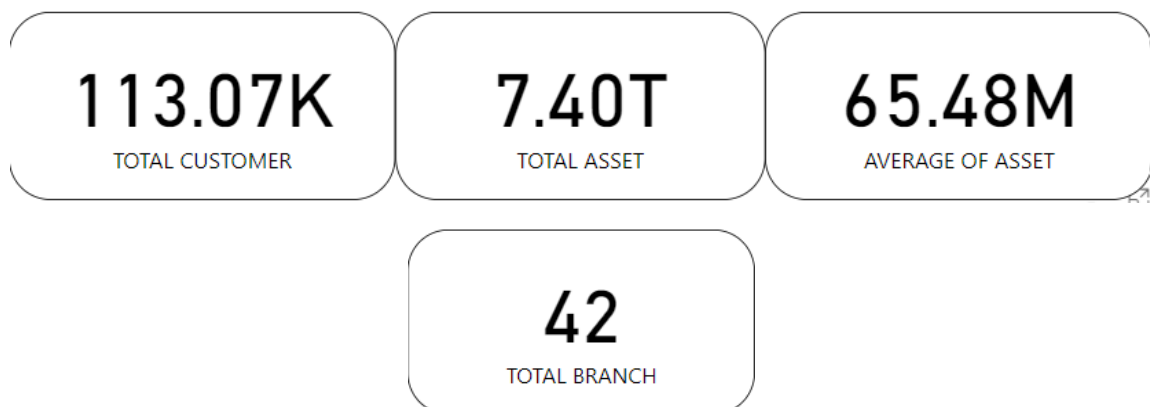
Table: product_holding

Column name	Description
customer_id	Customer ID
prod_app	Mobile app service
prod_ca	Debit Card
prod_credit_card	Credit Card
prod_secured_loan	Secured Loan Service
prod_td	Time Deposit Service
prod_upl	Unsecured Loan Service

Table: cust

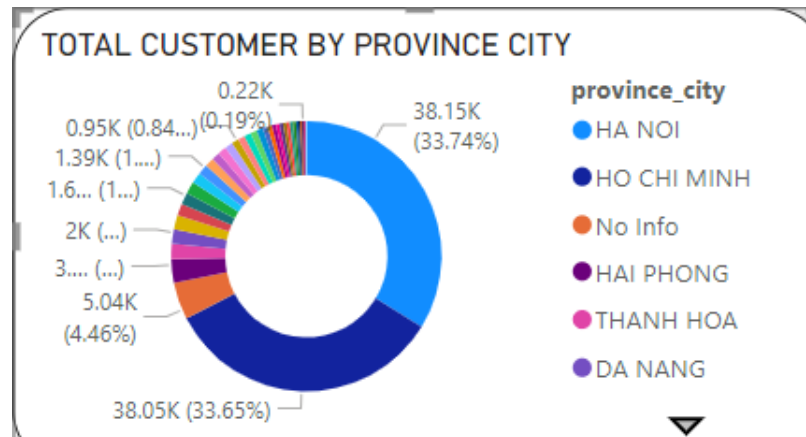
Column name	Description
customer_id	Customer ID
province_city	Province City
segment	Segment

ANALYSIS OVERVIEW

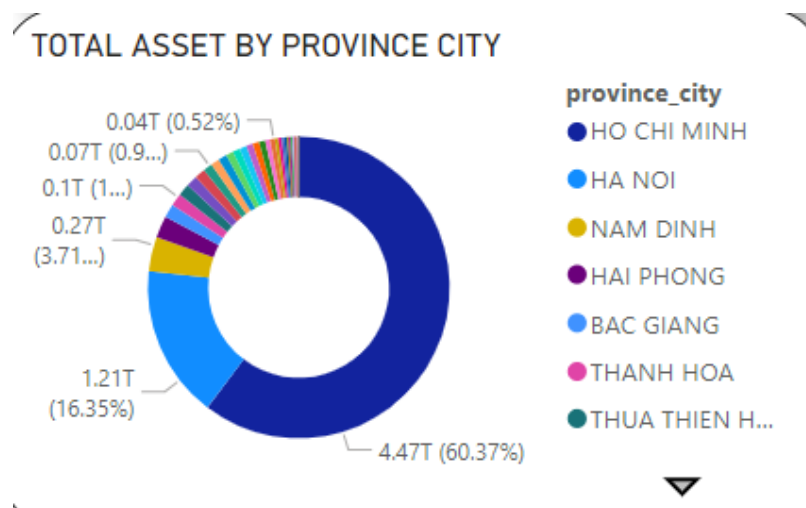


The bank has a total number of customers of 113.066, total customer assets of 7.04 trillion and 42 branches.

ANALYSIS BY PROVINCE CITY



Most customers come from Ho Chi Minh City and Hanoi. The total number of customers is ranked first in Hanoi with 38.15K people (33.74%), followed by Ho Chi Minh City with 38.05K people (33.65%).

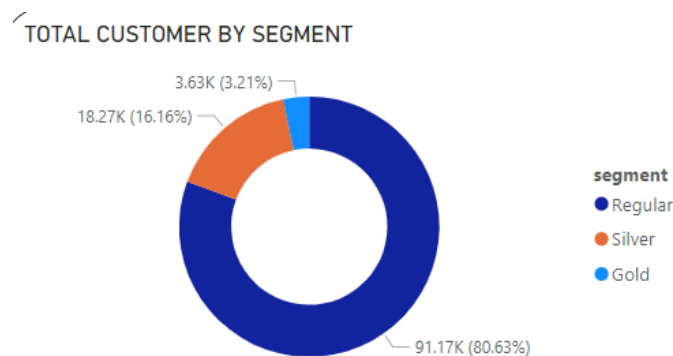


Ho Chi Minh City's total asset are largest with 4,47T (60.37%), followed by Ha Noi with 1,21T (16.35%)

Total number of customers in City. Ho Chi Minh only accounts for 33.65% of the total number of customers but has assets accounting for 60.37% of the total assets.

The total number of customers in Hanoi is more than the number of customers in Ho Chi Minh City. However, the total assets of customers in Ho Chi Minh City (4.47T) are nearly 3.7 times larger than Hanoi (1.21T). This proves that customers in Ho Chi Minh City have average assets and a larger number of Gold customers than Hanoi.

ANALYSIS BY SEGMENT



Regular Customers account for the largest number of about 91.17K (80.63%) and Gold Customers have the lowest number of about 3.63K (3.21%).

Total assets of Gold Customer are the largest with 5.77T (77.97%) and the lowest are Silver Customers with 0.77T (10.44%).

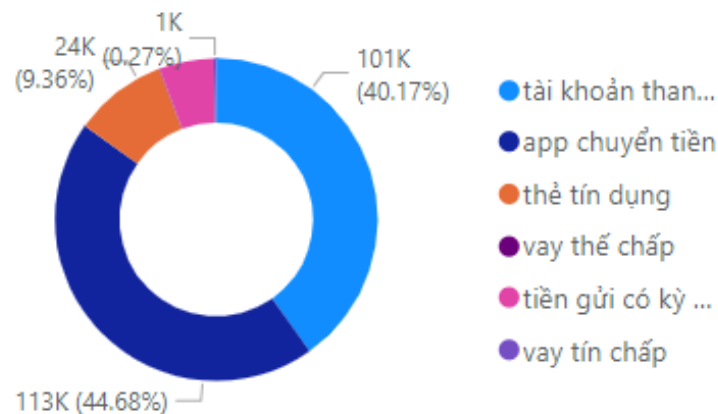
Nearly 78% of total assets come from Gold Customers while Gold Customers only account for 10.44% of total customers.

ANALYSIS BY PRODUCT

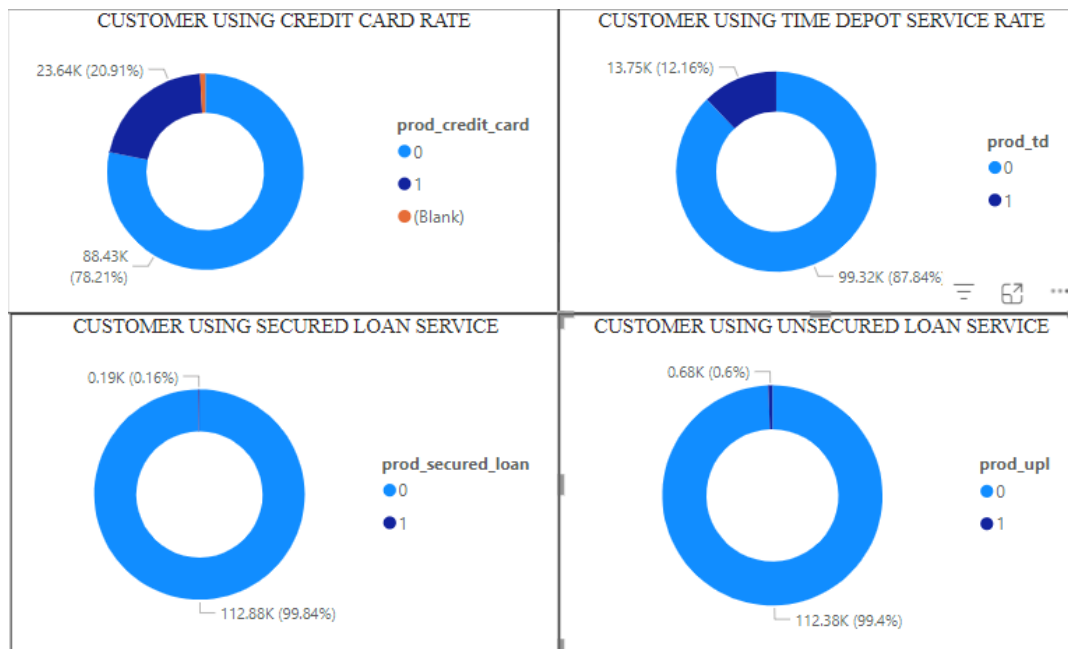
TOTAL CUSTOMER USING PRODUCT BY SEGMENT

segment	app chuyển tiền	tài khoản thanh toán	thẻ tín dụng	gửi tiền có kì hạn	vay tín chấp	vay thế chấp
Gold	3610	3364	1713	2272	9	2
Silver	18227	15436	9675	3952	46	0
Regular	91025	82658	12255	7523	629	183
Total	112862	101458	23643	13747	684	185

TOTAL CUSTOMER USING PRODUCT



To increase revenue, we need to focus on services that can generate **interest** for banks such as: **Credit Card, Time Deposit, Unsecured Loan** and **Secured Loan**.



Of the 4 service above, Credit Card are used the most because of their convenience, but only 21% of Customer use them.

=> Should offer incentives to new customers when opening cards, installment plans with good or no interest rates through Credit Card

Tổng số khách hàng	Thẻ tín dụng	Vay thế chấp	Gửi tiền có kỳ hạn	Vay tín chấp	Tổng tài sản
77299	0	0	0	0	292,293,654,700.89
20275	1	0	0	0	254,928,252,571.60
10582	0	0	1	0	3,983,673,735,335.61
3079	1	0	1	0	2,845,239,006,281.55
992		0	0	0	70,753,066.23
483	0	0	0	1	596,677,883.60
143	1	1	0	0	990,119,139.63
94	1	0	0	1	274,839,166.02
63	0	0	1	1	13,429,002,884.27
29	1	1	0	1	90,269,430.22
12	1	1	1	0	1,264,845,392.47
10	1	0	1	1	10,790,020,520.41
4		0	0	1	0.00
1	1	1	1	1	60,119,116.73
113066					7,403,701,295,489.22

There are many customers who do not use all 4 of the above services => need focus into this customers group.

Customers who only use Unsecured Loan Service may have a need to use additional Credit Card.