



Hackntu



國泰金控

Cathay Financial Holdings

數據分析競賽



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Purpose

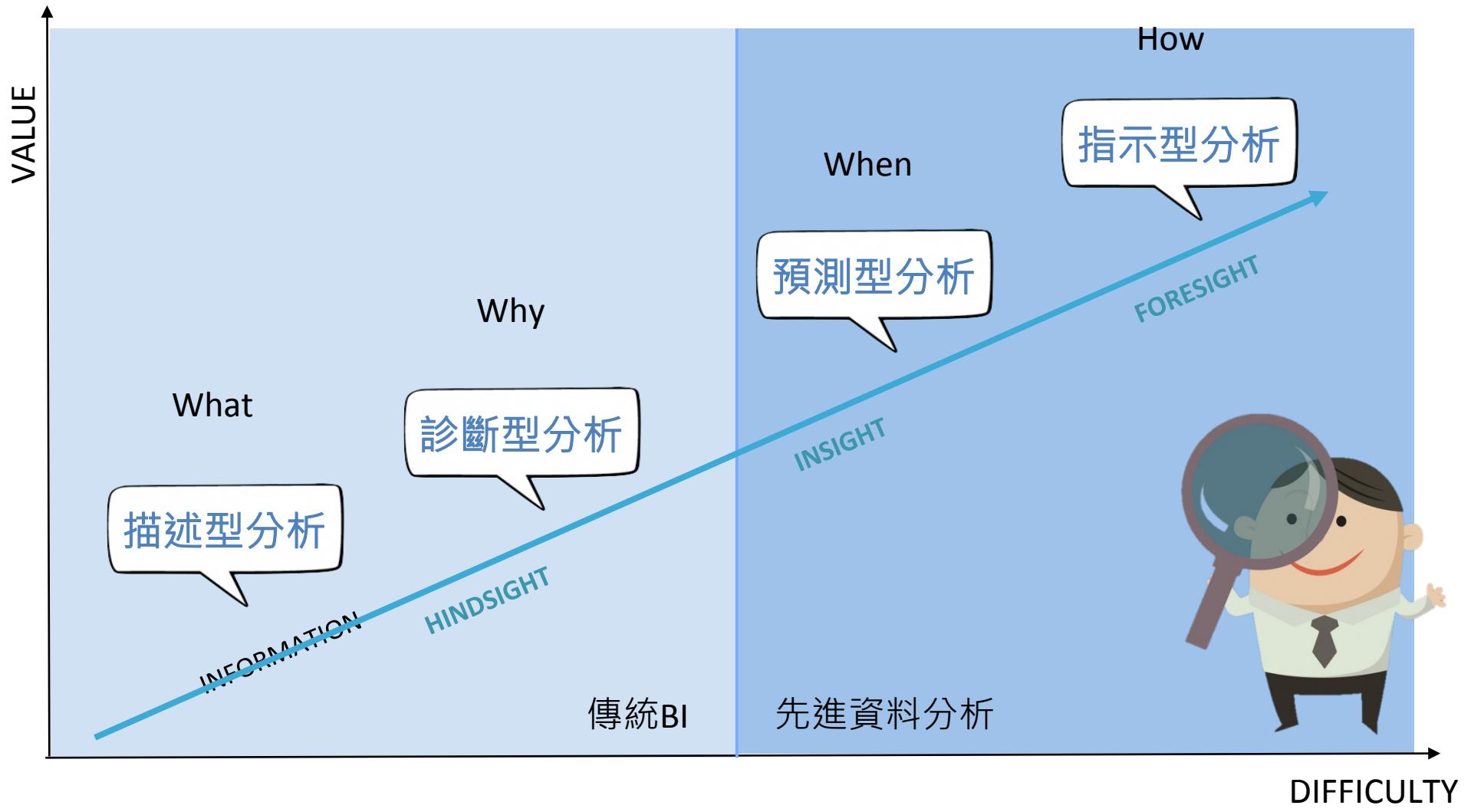
跨平台！
Customer profiling



- ✓ 找出痛點
- ✓ 制定策略
- ✓ 創造價值



Data Analysis in 4 Levels



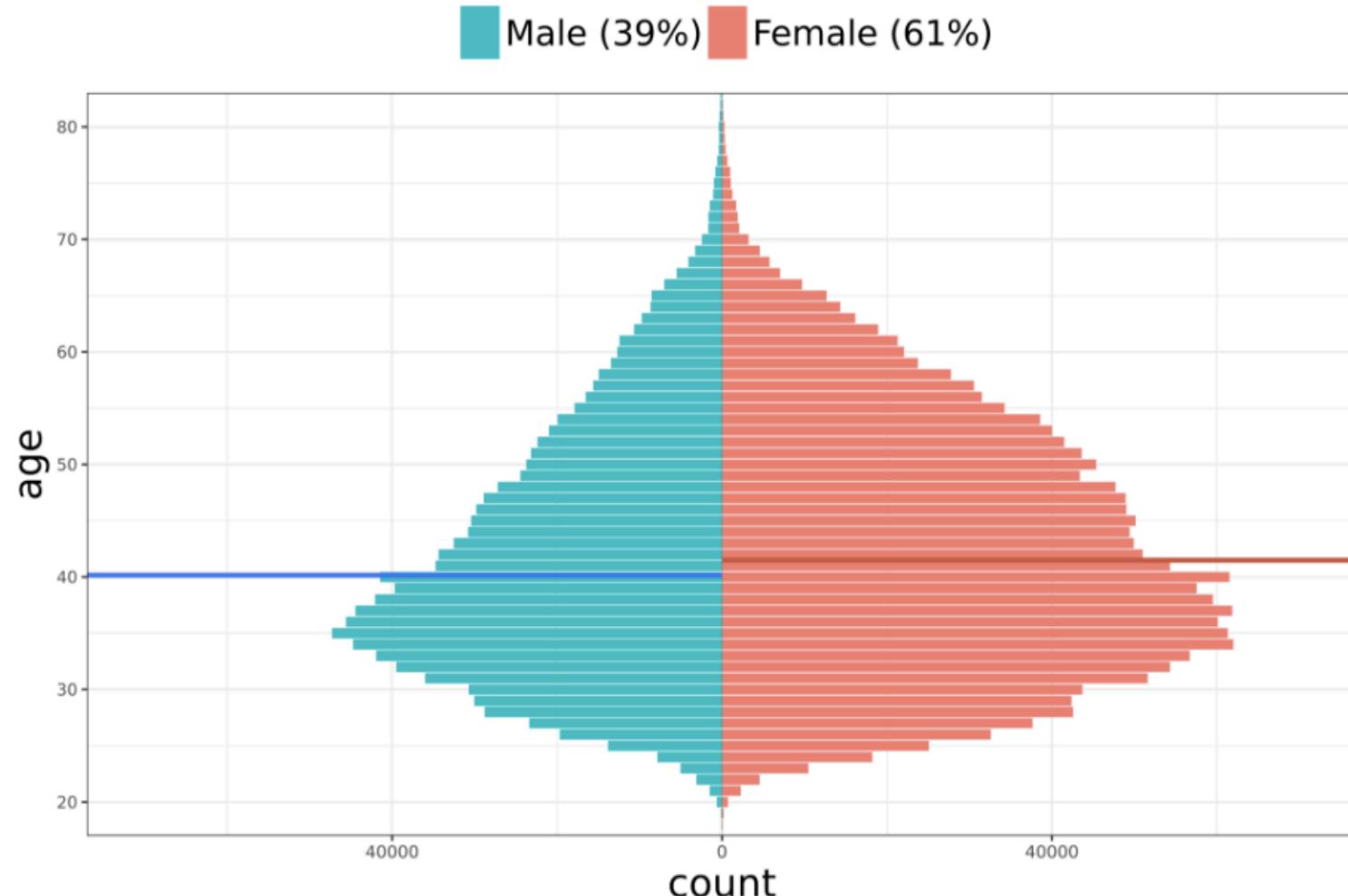


Level 1. 描述型分析

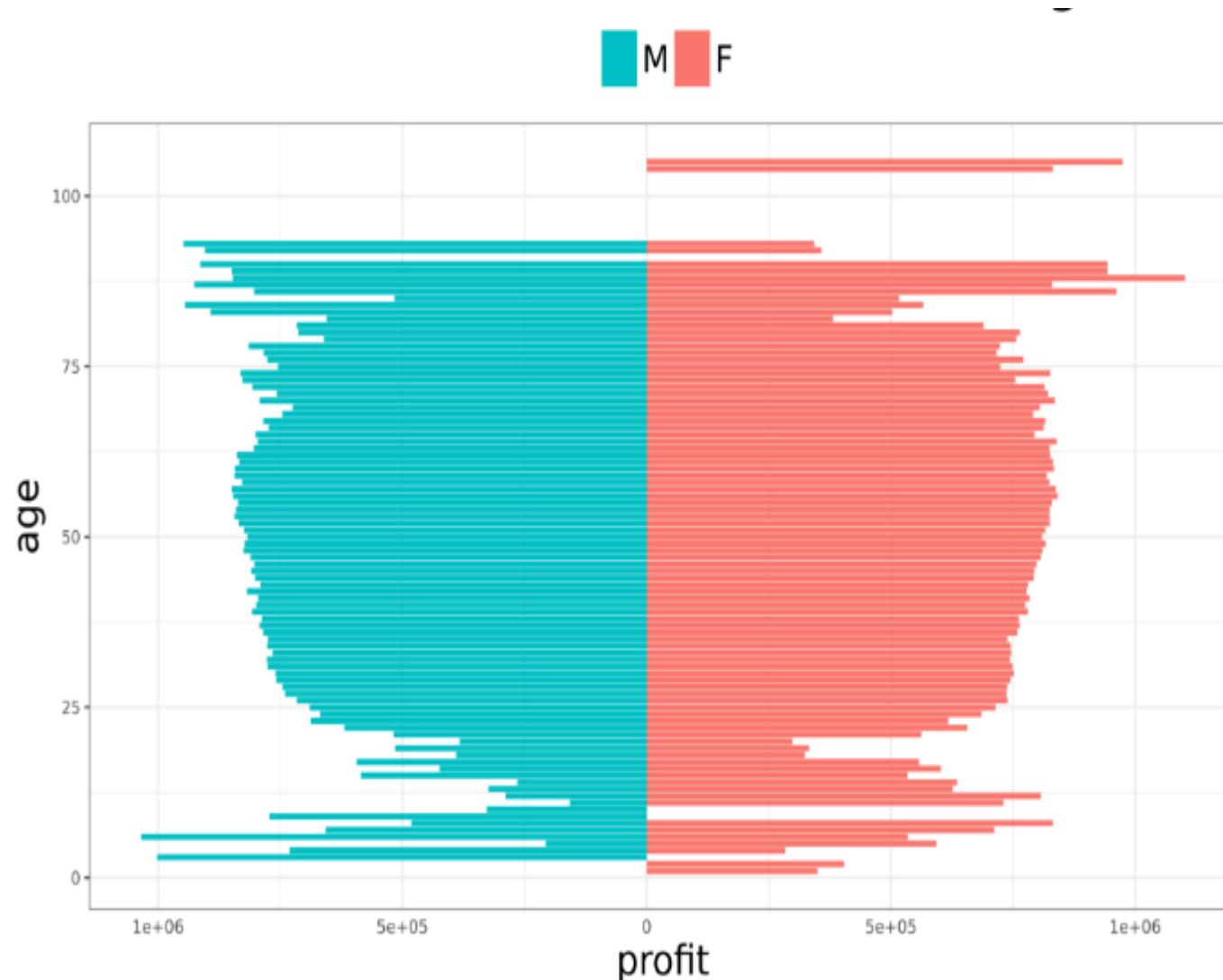
- ✓ 性別年齡分佈圖
- ✓ 性別年齡淨收益分布圖
- ✓ 總資產淨收益分群



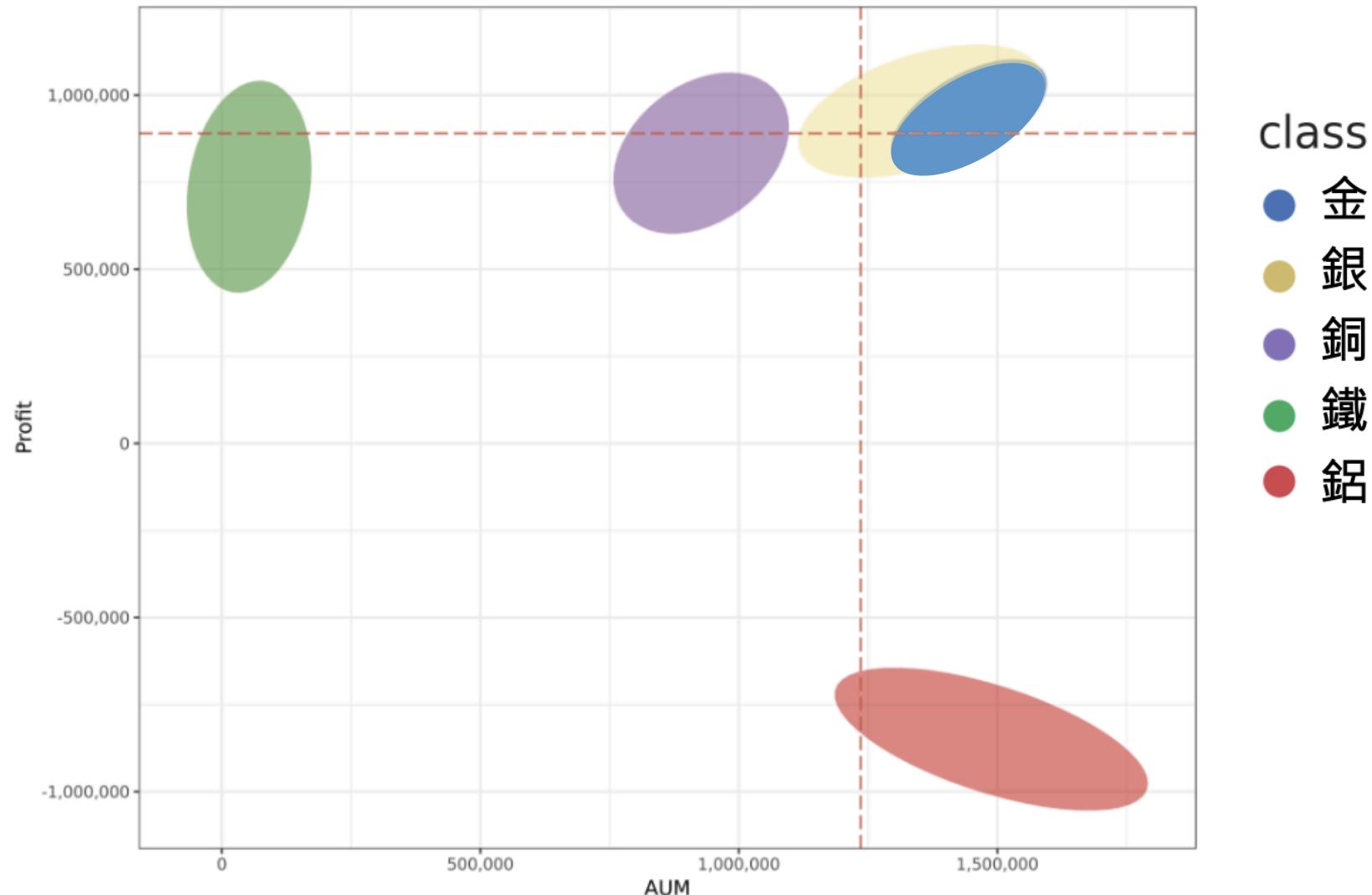
- 性別年齡分佈圖



- 性別年齡淨收益分佈圖



- 總資產淨收益分群



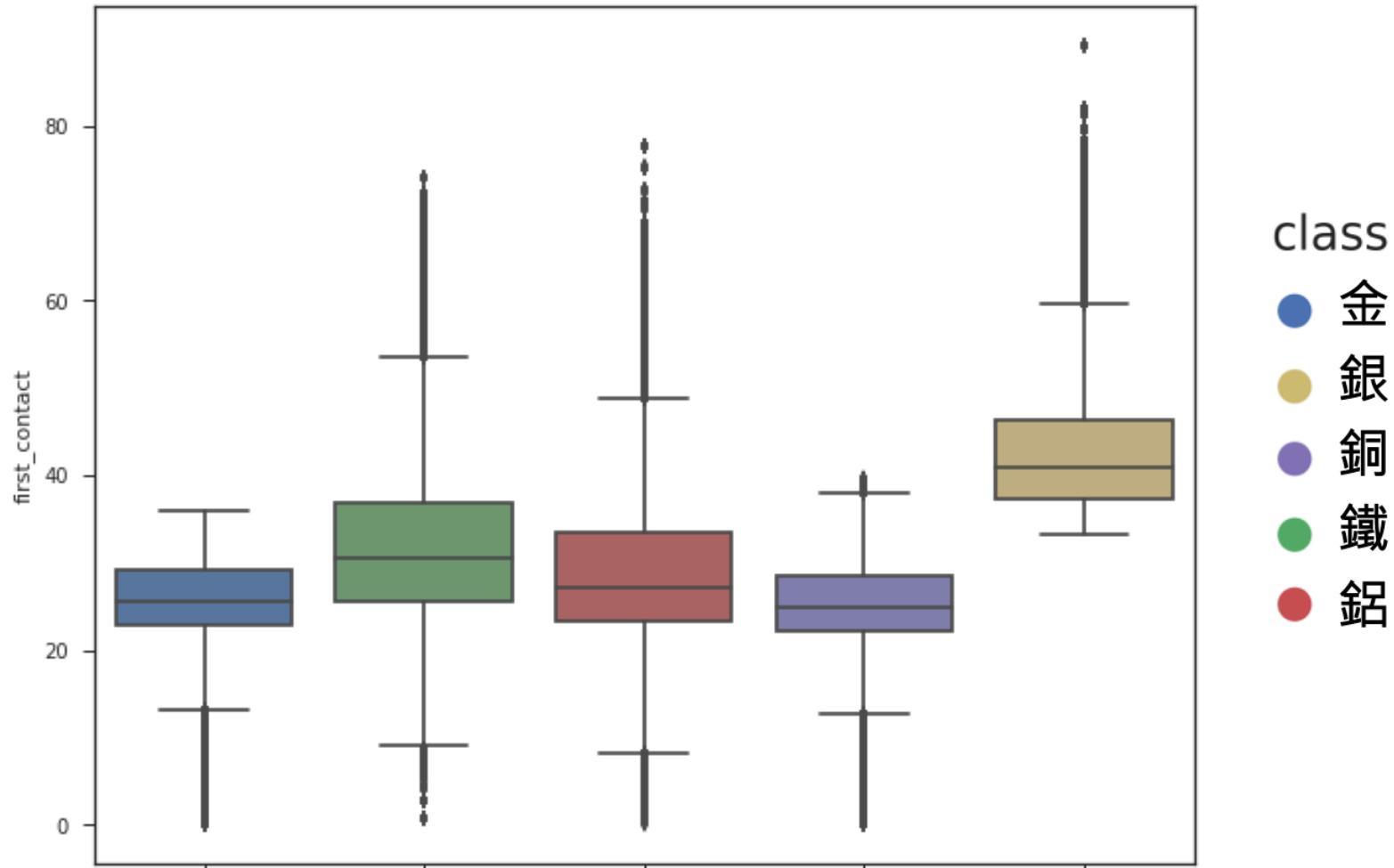


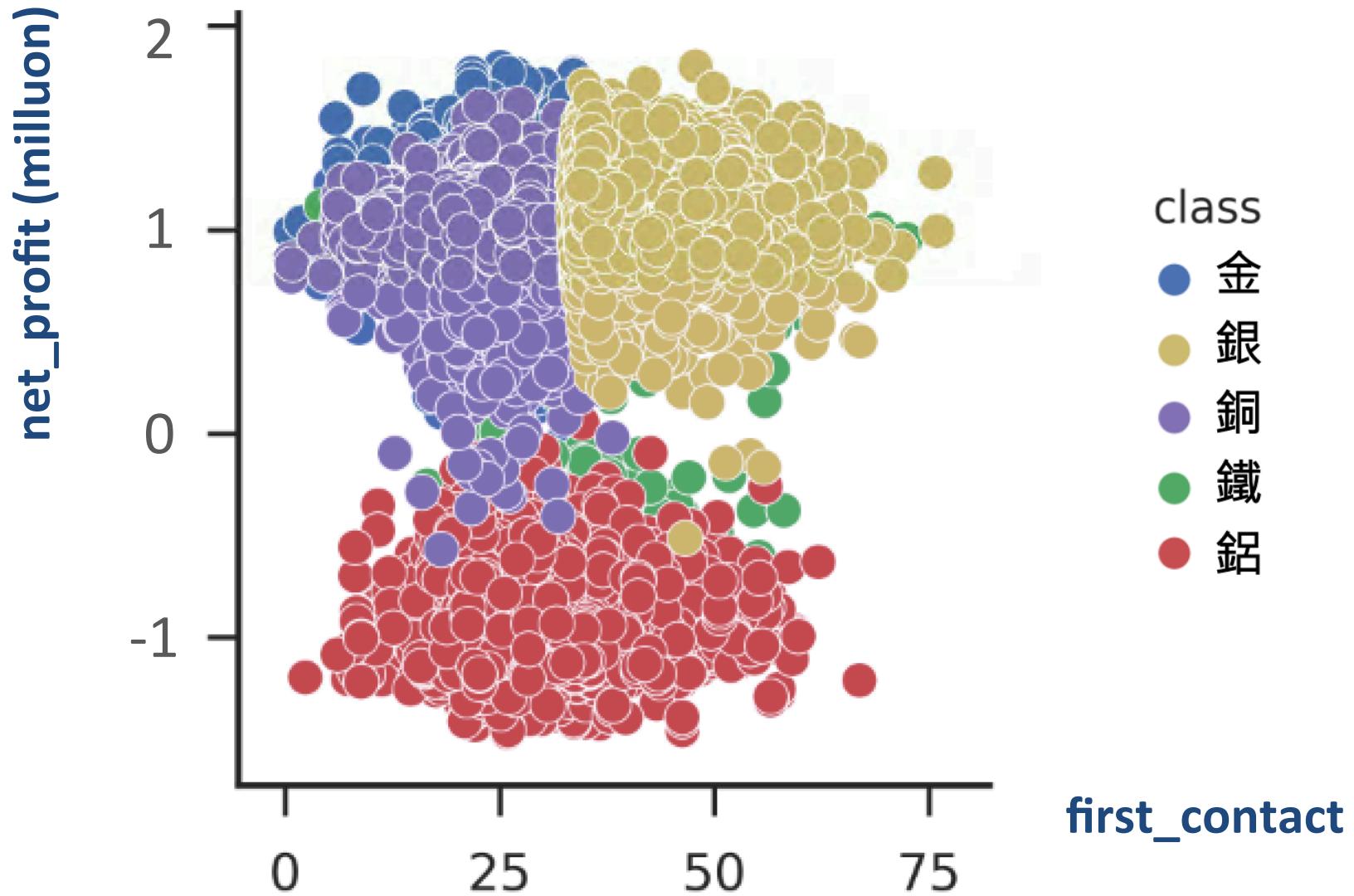
Level 2. 診斷型分析



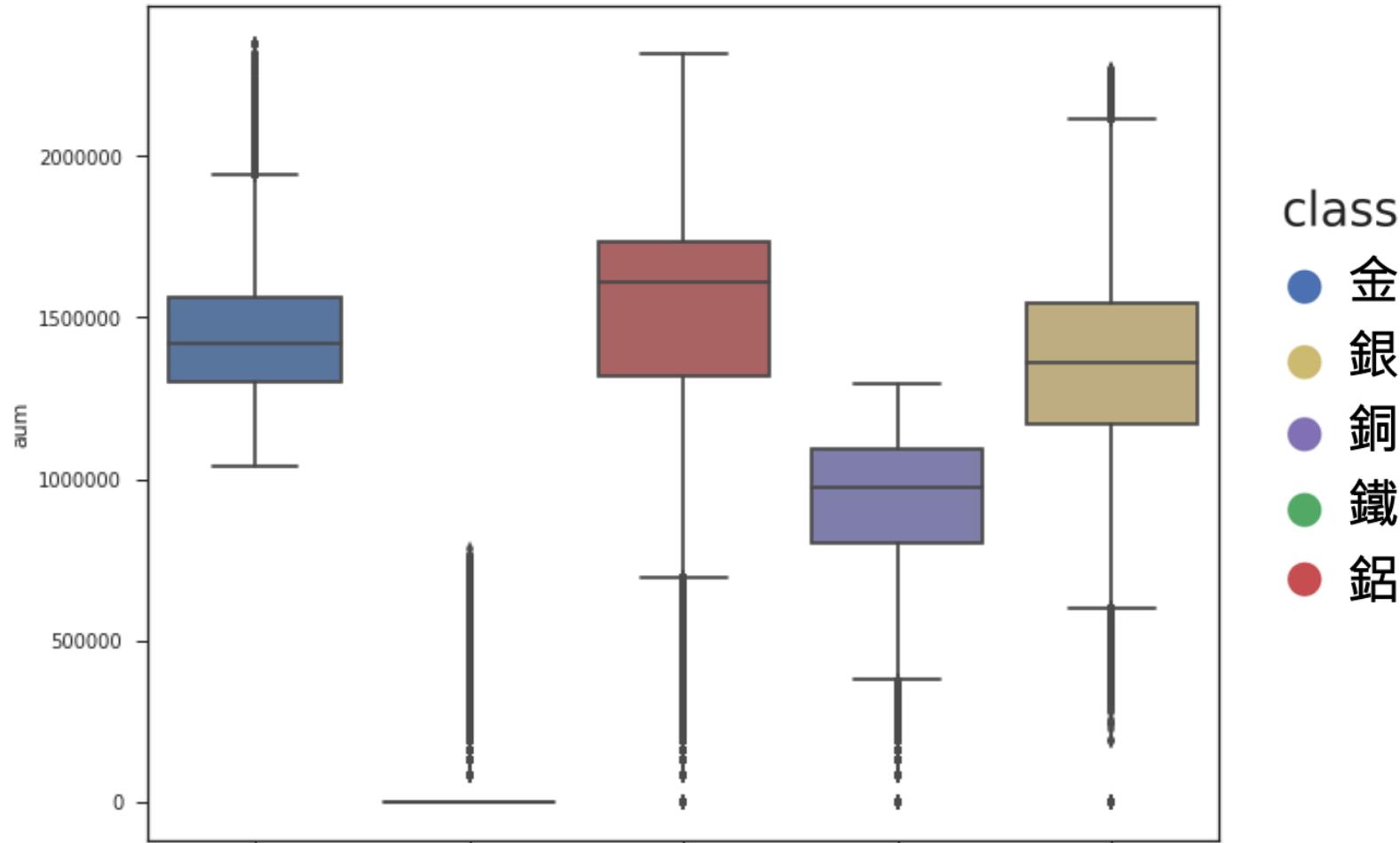
- ✓ 盒鬚圖
- ✓ 散佈圖
- ✓ 熱度圖
- ✓ 雷達圖

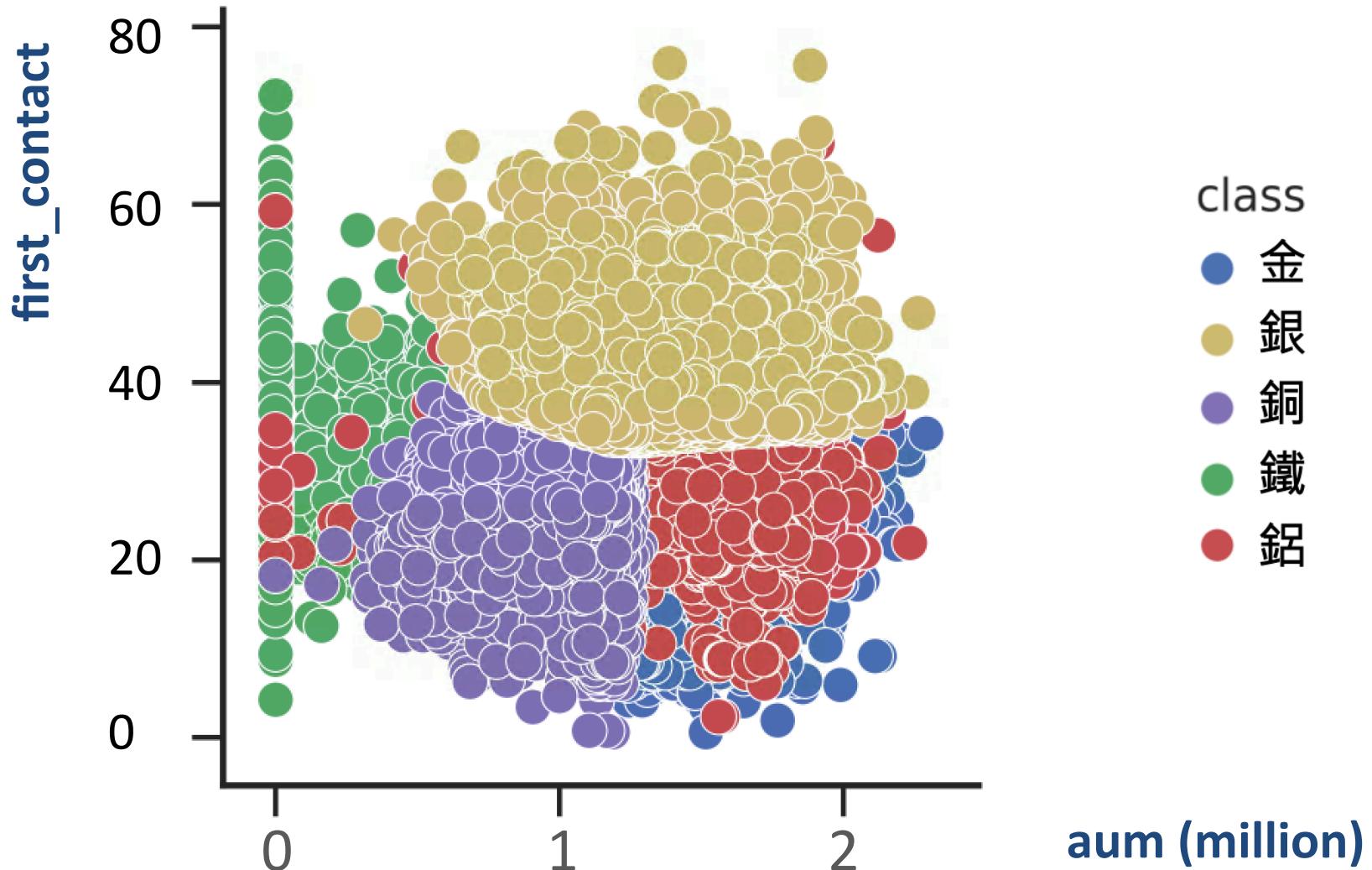
- 第一次接觸國泰年紀盒鬚圖



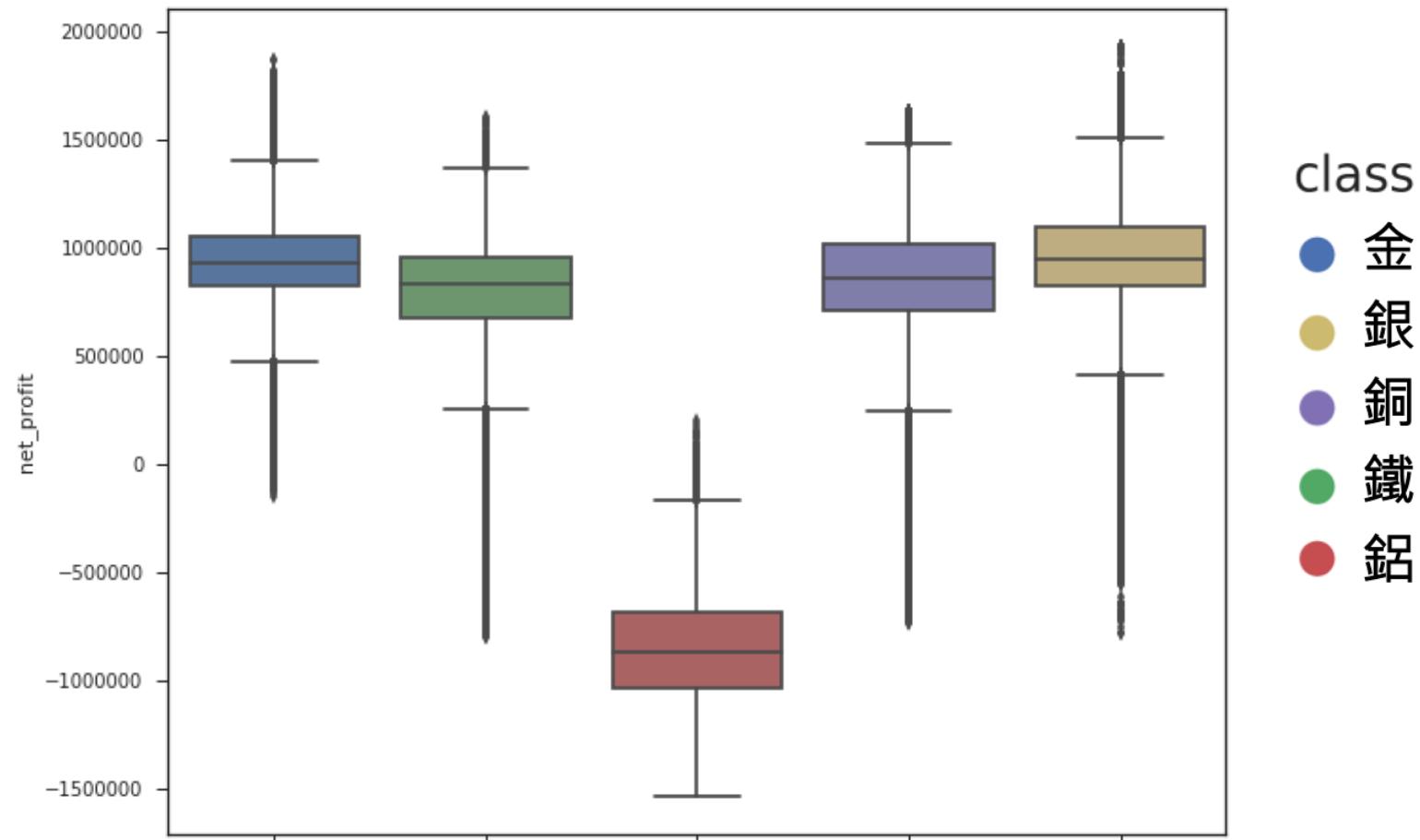


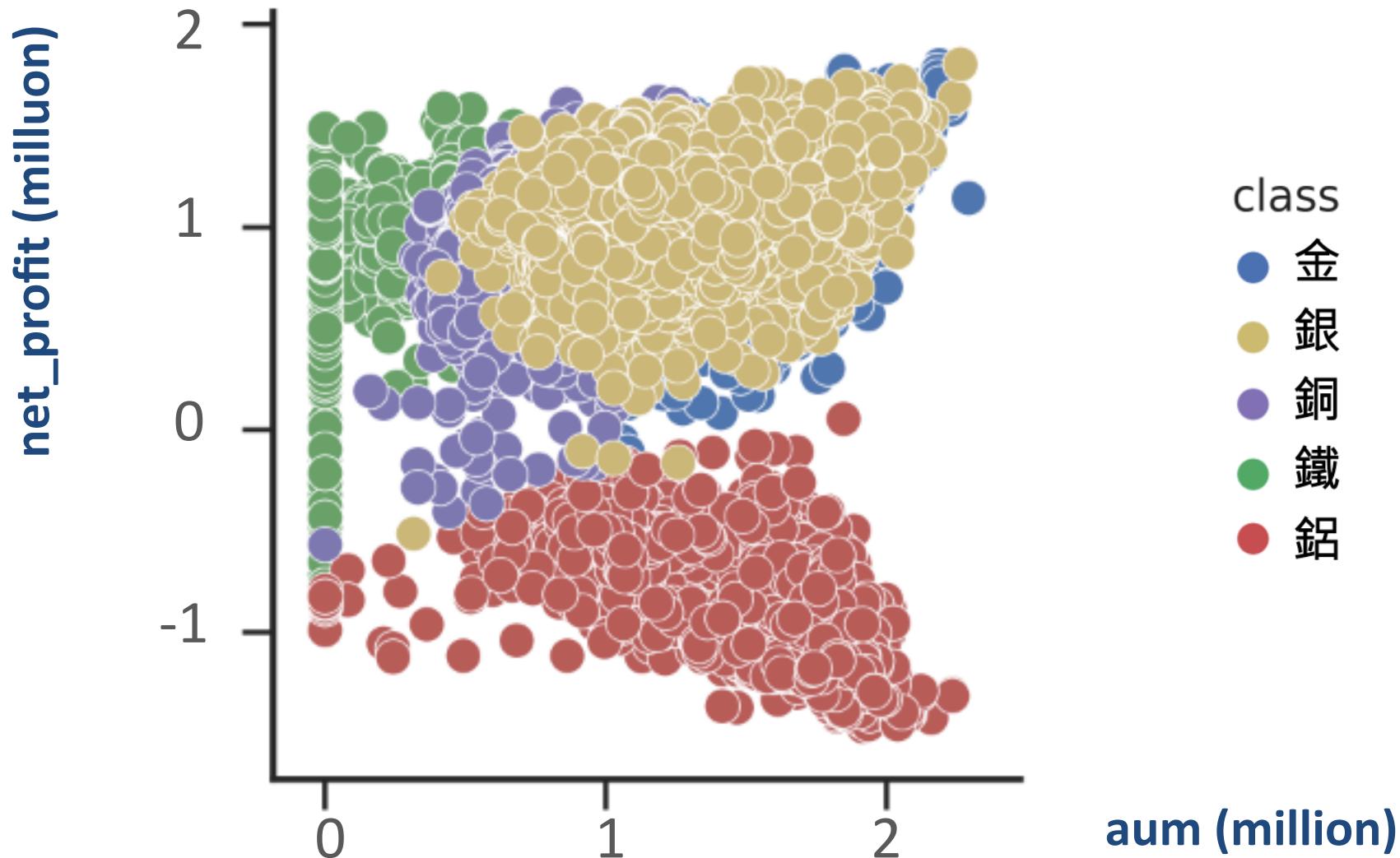
- 資產總額盒鬚圖



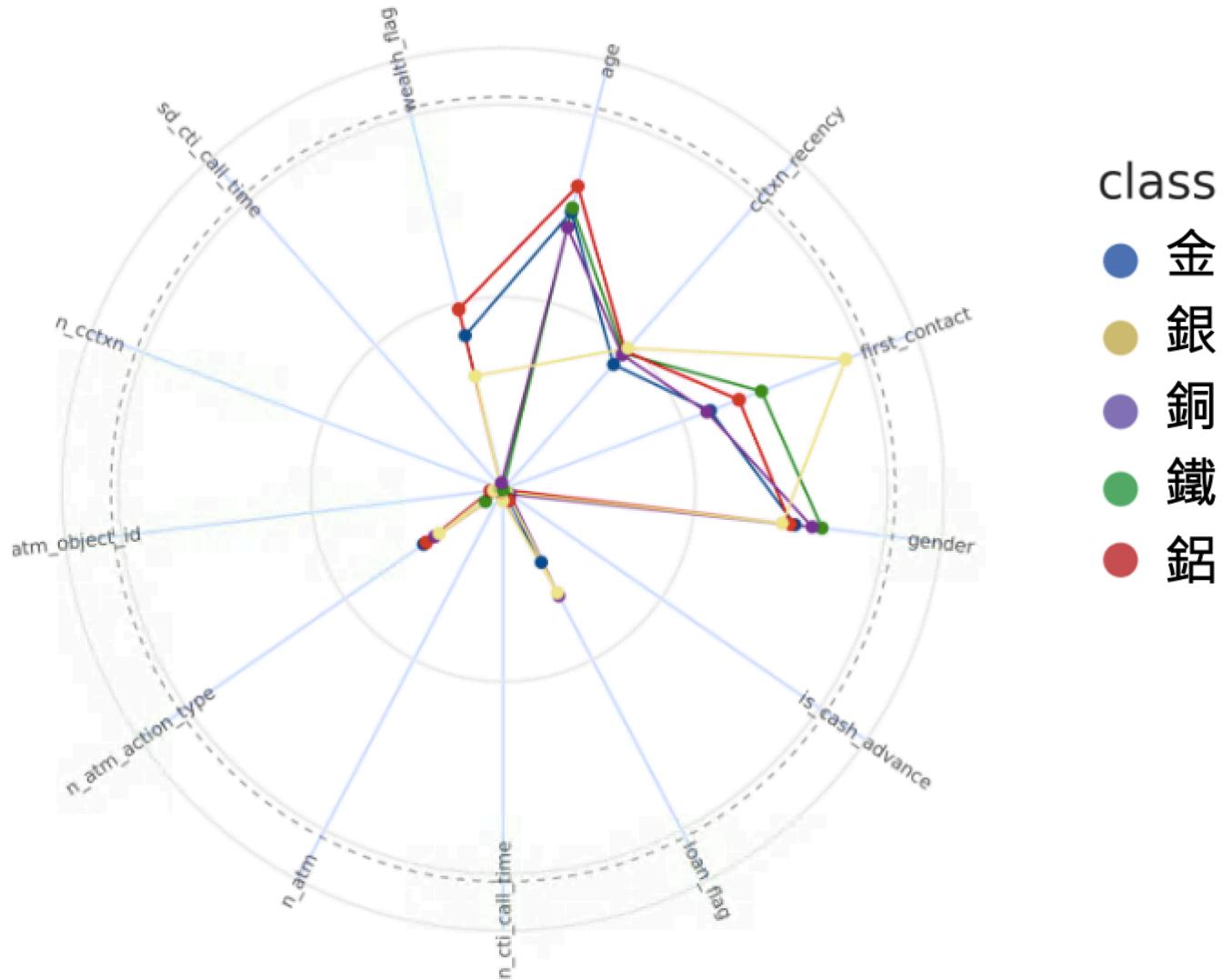


- 淨收益盒鬚圖



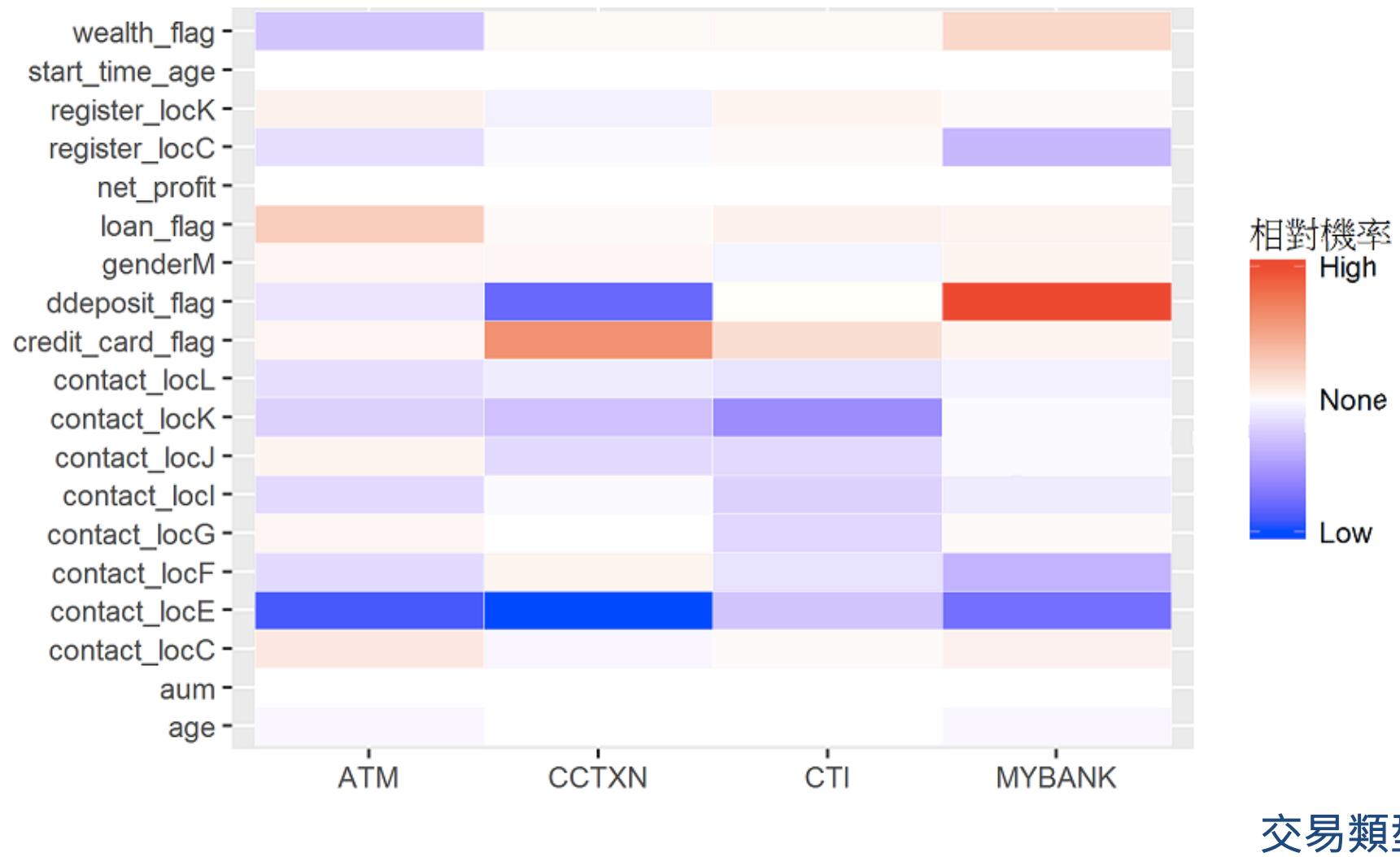


- 雷達圖 Customer Comparison

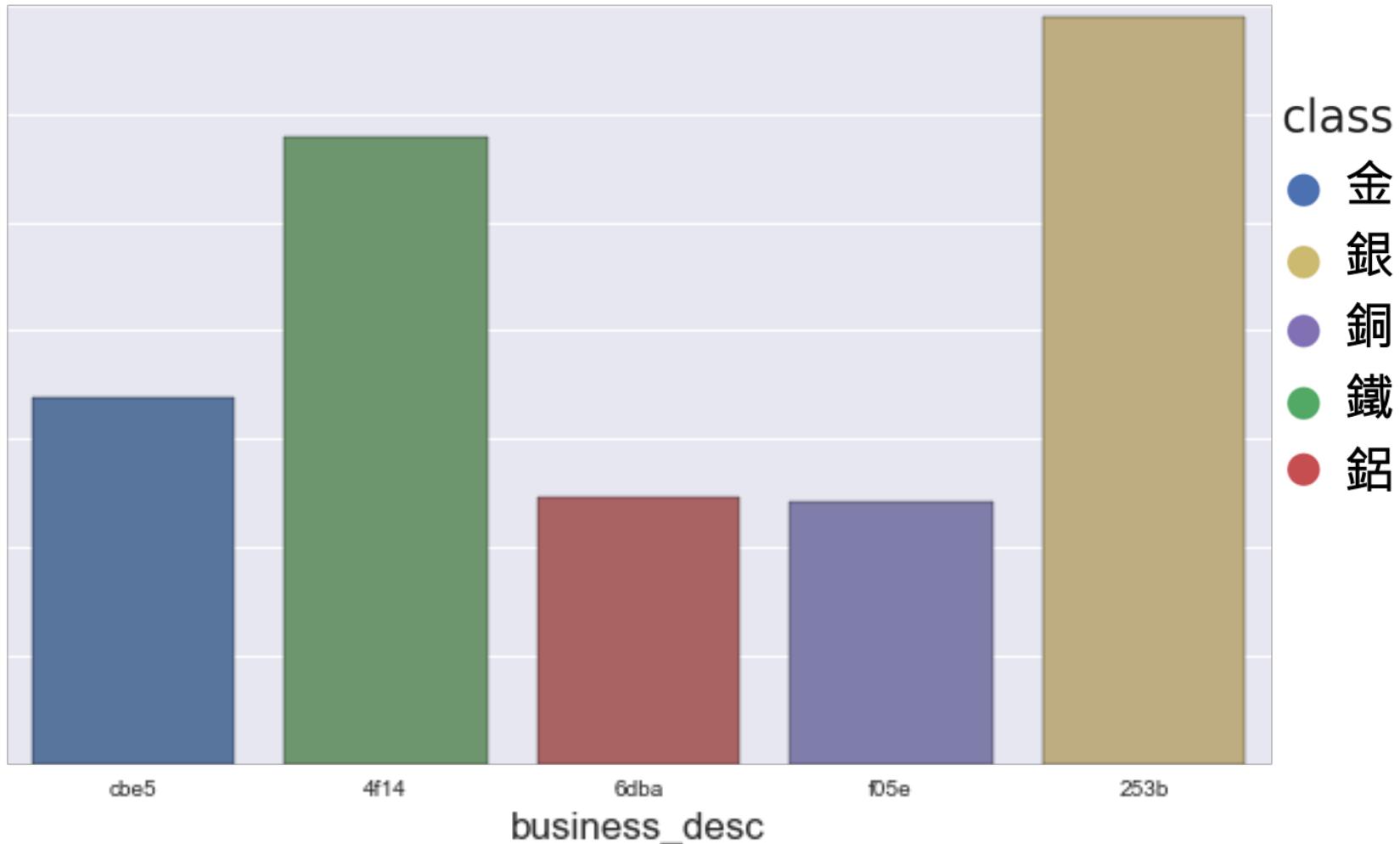


- 熱度圖

customer_profile



- 問題產品統計





Level 3. 預測型分析



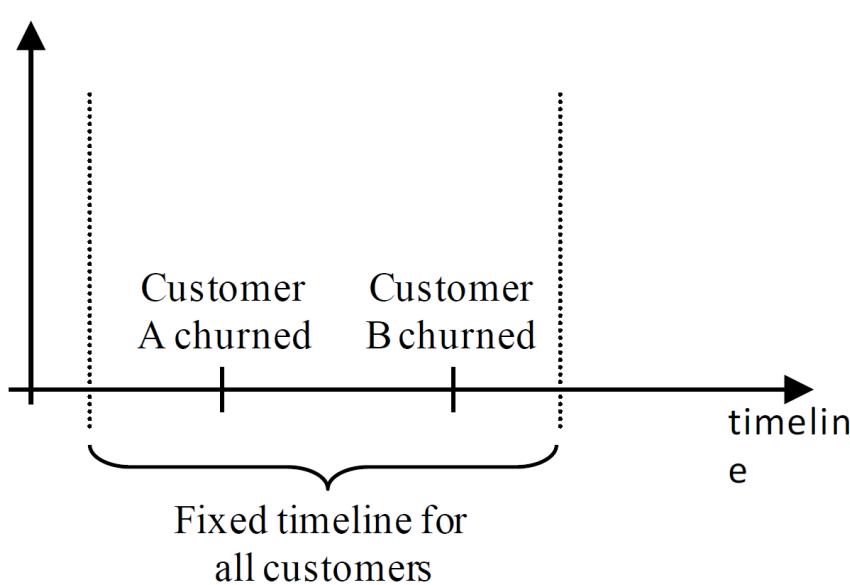
- ✓ 訓練集切割
- ✓ 變數重要性
- ✓ 預測準確率



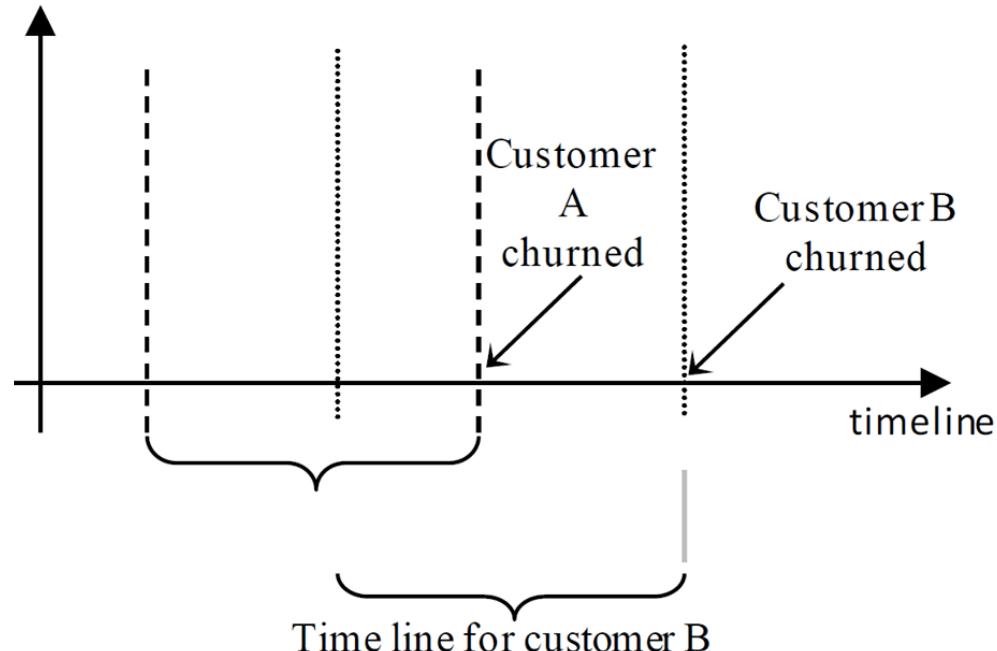
Features	Description	Data type
birth_time	出生time stamp	integer
credit_card_flag	有無持有國泰信用卡	binary
loan_flag	有無貸款	binary
ddeposit_flag	有無儲蓄	binary
wealth_flag	有無理財	binary
start_time_age	第一次與國泰接觸的time stamp	integer
age	實際年齡	float
n_cctxn	單位時間內使用信用卡交易次數	integer
is_cash_advance	是否預借現金	binary
cctxn_recency	最近一次使用信用卡消費之消費金額	float
n_cti_type_desc	問題類別個數	integer
n_cti_detail_desc	問題詳細說明個數	integer
n_cti_business_desc	問題所屬產品個數	integer
n_cti_total_call	單位時間內通話次數	integer
mean_cti_call_time	平均通話時間	float
sd_cti_call_time	通話時間標準差	float
n_atm	單位時間內使用ATM次數	integer
n_atm_action_type	ATM交易性質種類	integer
n_atm_object_id	交易帳號個數	integer
previous_aum_?	前?個月的aum	float
previous_net_profit_?	前?個月的net_profit	float

- 訓練集切割

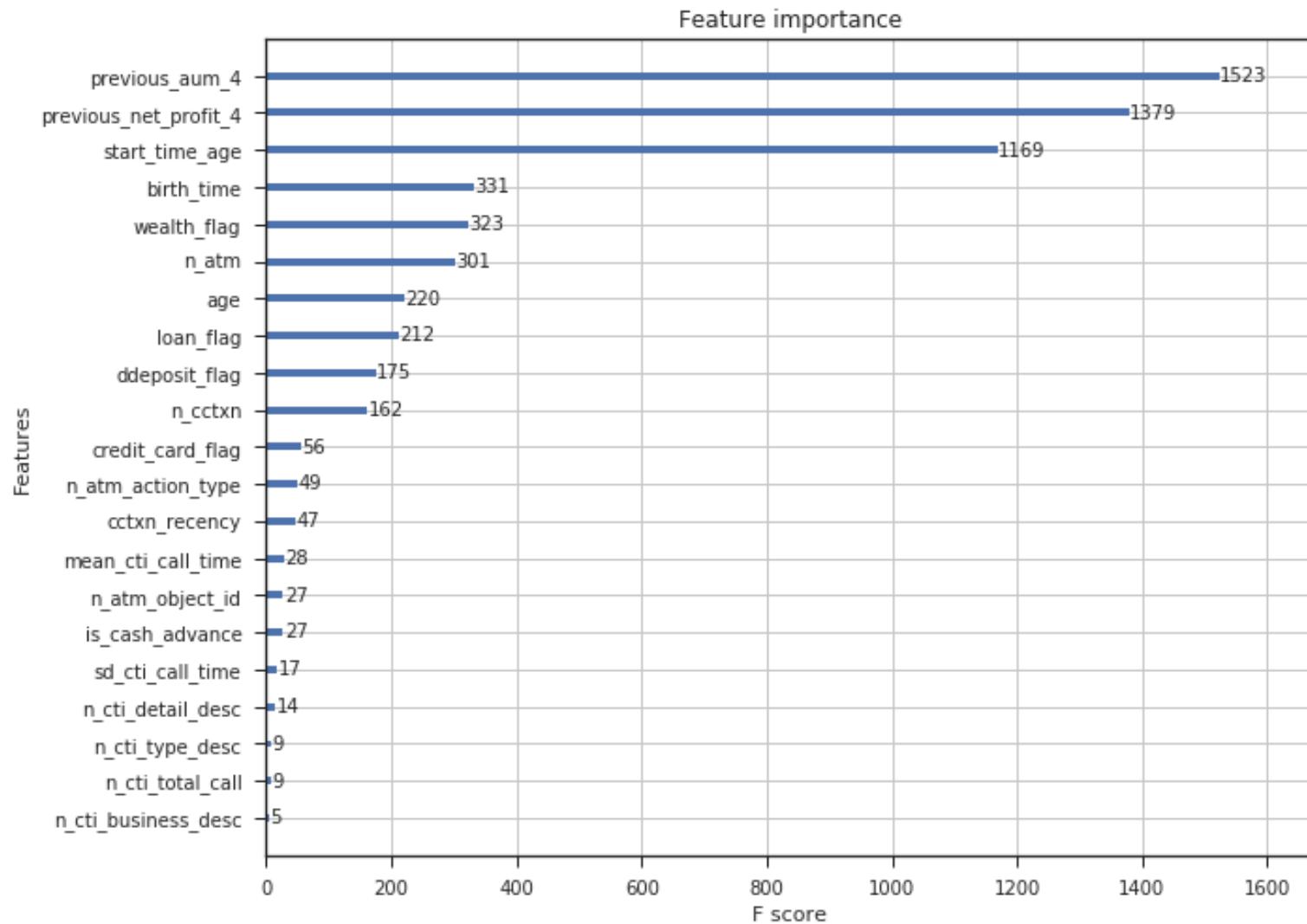
Define timeline for all customers



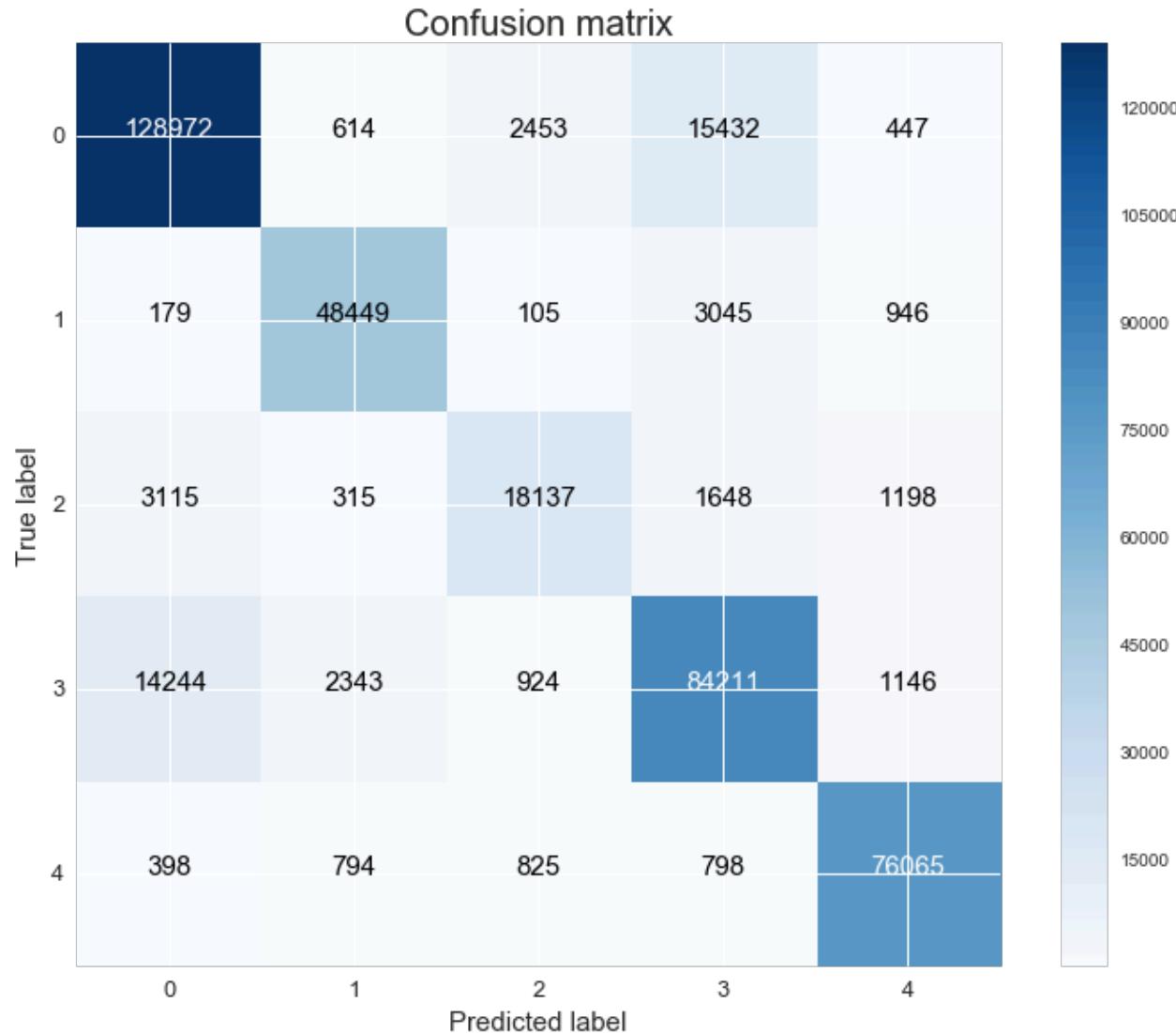
Dynamic time period



- 變數重要性



- 預測準確率





Level 4. 指示型分析

- 提供根據性別年齡特別方案
- 客服痛點歸納：鋁→鐵→銅→銀→金
- 開發潛在顧客 (eg. 地區E)
- 首要目標客群：銀色顧客



Thanks for listening!

