



BANK BRANCH REPORT

Report on VPBank's operations in
Ho Chi Minh City and Hanoi

Bank Branch Report

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Introduce

Vietnam Prosperity Joint Stock Commercial Bank (VPBank), established in 1993, is one of the major and reputable commercial banks in Vietnam, offering a wide range of services for individuals and businesses. VPBank's mission is to create exceptional value for customers, shareholders, and the community, with a commitment to putting customers at the center, continuous innovation, and fulfilling social responsibilities. Through its strategy of digital transformation and sustainable development, VPBank aims to become a leading bank that helps customers achieve financial goals and contributes to Vietnam's economic growth.



The VP Bank branch director has requested an overview report on service usage and customer demographics. Specifically, the director wants to understand the current number of customer segments or groups. Based on this report, if the KPI for the next quarter is to increase revenue by 20%, what types of services should the branch focus on to achieve this target? Please provide recommendations.

Identify data

File aum.csv: information about total assets held by the customer

customer_id	Customer identifier number
amount	Total customer assets held

File cust.csv: information about segments and customer locations

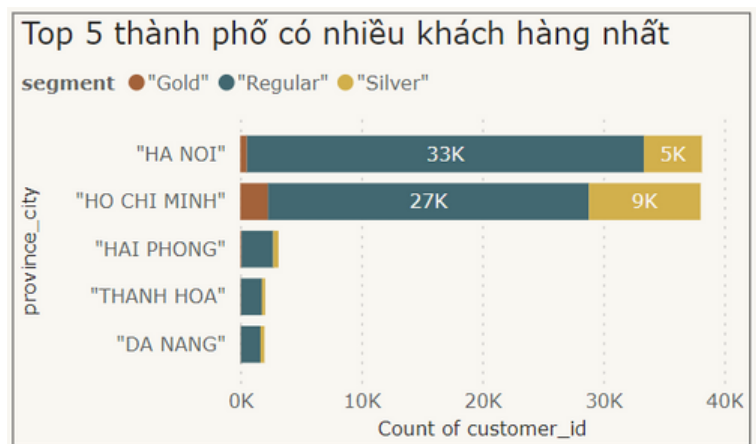
customer_id	Customer identifier number
segment	Customer segmentation
province_city	Province/city where customers live

File prod_holding.csv: information about the products that customers use

customer_id	Customer identifier number
prod_ca	Payment account products
prod_td	Term deposit products
prod_credit_card	Credit card products
prod_app	Mobile money transfer app product
prod_secured_loan	Mortgage loan products
prod_upp	Unsecured loan products

Overview

1. Segment



Ho Chi Minh City and Hanoi are the two regions with the highest number of customers, with over 38,000 customers. However, Ho Chi Minh City has four times the total assets compared to Hanoi, and most assets are concentrated in the Gold segment (3.21%). This disparity is clearly reflected in the customer segmentation structure, where Ho Chi Minh City has a proportion of Gold customers (6.01%) that is four times higher than Hanoi's (1.44%). The Regular customer group, on the other hand, has the largest number of customers, with 91.17k (accounting for 80.63%) but holds only 11.59% of total assets, equivalent to 0.86 trillion VND, with an average of 9.41 million VND per customer. Lastly, the Silver segment, with 18.27k customers (16.16%), holds a total of 0.77 trillion VND in assets (10.44%), with an average of 42.3 million VND per customer, which is still less in total assets than the Regular group. Overall, assets are concentrated among a smaller number of premium customers. Therefore, a strategy is needed to build trust and encourage Regular customers to transition into the Silver and Gold segments.

Overview

2. Services

Hanoi

Tài khoản thanh toán	Khách hàng	Vay tín chấp	Khách hàng	Vay thế chấp	Khách hàng
Có	34146	Có	241	Có	88
Không	4007	Không	37912	Không	38065
Total	38153	Total	38153	Total	38153

App chuyển tiền	Khách hàng	Gửi có kỳ hạn	Khách hàng	Thẻ tín dụng	Khách hàng
Có	38090	Có	2574	Có	9028
Không	63	Không	35579	Không	29125
Total	38153	Total	38153	Total	38153

Ho Chi Minh City

Tài khoản thanh toán	Khách hàng	Vay tín chấp	Khách hàng	Vay thế chấp	Khách hàng
Có	33677	Có	239	Có	69
Không	4371	Không	37809	Không	37979
Total	38048	Total	38048	Total	38048

App chuyển tiền	Khách hàng	Gửi có kỳ hạn	Khách hàng	Thẻ tín dụng	Khách hàng
Có	37962	Có	5949	Có	10658
Không	86	Không	32099	Không	27390
Total	38048	Total	38048	Total	38048

The number of customers using checking accounts and money transfer apps is roughly equivalent in both cities. These two services are essential for increasing customer engagement and creating cross-selling opportunities for other financial products. In the credit card segment, Ho Chi Minh City has 10,658 customers (28%), but only 8,199 have funds in their accounts, which is higher than Hanoi, with 9,028 customers (23.7%) but only 5,932 having funds. Customers in Ho Chi Minh City have more than twice the amount in term deposits compared to those in Hanoi. For loan services, both cities have a low percentage of users, with unsecured loans accounting for 0.6% and secured loans below 0.3%.

Customers' service

Hanoi

Dịch vụ	"Gold"	"Regular"	"Silver"	Total
Chuyển tiền trên mobile	546	32765	4779	38090
Gửi có kỳ hạn	270	1697	607	2574
Tài khoản thanh toán	519	29545	4082	34146
Thẻ tín dụng	296	5706	3026	9028
Vay thế chấp	1	87		88
Vay tín chấp		228	13	241

Money transfer apps and checking accounts are essential services for most customers in the Regular segment. The Gold segment holds the majority of funds in term deposits. Most customers in Hanoi only deposit money in the bank without a need for loans. To increase revenue by 20%, it is necessary to encourage customers to take out more loans.

App chuyển tiền	Gửi có kỳ hạn	Tài khoản thanh toán	Thẻ tín dụng	Vay thế chấp	Vay tín chấp	Khách hàng
Có	Không	Có	Không	Không	Không	26619
Có	Không	Có	Có	Không	Không	5809
Có	Không	Không	Có	Không	Không	2426
Có	Có	Không	Không	Không	Không	1036
Có	Có	Có	Không	Không	Không	874
Có	Có	Có	Có	Không	Không	579
Có	Không	Không	Không	Không	Không	384

Focus should be on the following groups:
Customers who only use the two essential services—money transfer apps and checking accounts.

customer_id	province_city	segment	Amount
2214818	HA NOI	Regular	110,314,138.67
2238142	HA NOI	Gold	106,409,081.42
3011275	HA NOI	Silver	105,940,735.25
1175064	HA NOI	Gold	105,319,130.17
1124438	HA NOI	Silver	104,880,571.08
1921155	HA NOI	Regular	104,850,074.33
2484124	HA NOI	Regular	104,620,158.50
2485761	HA NOI	Gold	102,922,053.58
103987	HA NOI	Gold	99,270,692.83
2499930	HA NOI	Regular	98,583,355.75
1177527	HA NOI	Silver	97,707,453.33
1252773	HA NOI	Regular	97,550,783.92
4111133	HA NOI	Regular	95,859,696.00
1239080	HA NOI	Regular	94,747,117.08
3961444	HA NOI	Silver	94,316,727.08
2493510	HA NOI	Regular	92,089,896.67

Customers' service

Hanoi

Customers who, in addition to essential services, also use credit cards, but only open the card without depositing money into it.

customer_id	province_city	segment	Amount
1331372	HA NOI	Regular	77,249,734.03
2486701	HA NOI	Regular	75,368,154.71
3845410	HA NOI	Gold	75,051,028.66
2290840	HA NOI	Silver	72,057,866.40
1188780	HA NOI	Gold	71,095,788.73
1321680	HA NOI	Regular	70,756,318.49
3821231	HA NOI	Silver	69,363,420.75
1180938	HA NOI	Gold	69,022,524.63
3153279	HA NOI	Silver	68,918,256.21
1398351	HA NOI	Silver	68,839,689.36
2491474	HA NOI	Gold	68,795,776.13
1007216	HA NOI	Gold	68,559,002.26
4552527	HA NOI	Regular	68,374,496.27
1033280	HA NOI	Silver	67,958,756.96
2298864	HA NOI	Silver	66,712,719.22
3775601	HA NOI	Silver	66,690,804.87
2285136	HA NOI	Gold	66,493,163.42
1278772	HA NOI	Silver	65,618,726.99

Customers who use all services except for unsecured and mortgage loans.

customer_id	province_city	segment	Amount
1301556	HA NOI	Regular	596,213,411.08
3977992	HA NOI	Gold	590,179,545.67
1281922	HA NOI	Gold	574,031,433.25
1186553	HA NOI	Gold	565,004,867.33
1163895	HA NOI	Gold	536,292,316.25
4036799	HA NOI	Regular	534,865,288.75
1388990	HA NOI	Regular	533,208,122.42
1079930	HA NOI	Regular	531,161,858.25
1143606	HA NOI	Gold	520,479,827.58
3816801	HA NOI	Regular	517,862,026.17
1119064	HA NOI	Gold	501,634,414.83
1080232	HA NOI	Regular	500,731,120.17
1296480	HA NOI	Gold	486,232,680.75
1306460	HA NOI	Regular	480,927,599.92
1784655	HA NOI	Gold	479,523,873.67
2845614	HA NOI	Gold	467,898,744.75

Customers' service

Ho Chi Minh City

Dịch vụ	"Gold"	"Regular"	"Silver"	Total
Chuyển tiền trên mobile	2272	26475	9215	37962
Gửi có kỳ hạn	1430	2509	2010	5949
Tài khoản thanh toán	2143	23673	7861	33677
Thẻ tín dụng	1127	4600	4931	10658
Vay thế chấp		69		69
Vay tín chấp	4	210	25	239

In Ho Chi Minh City, aside from the popularity of money transfer apps and checking accounts, the Regular segment dominates in terms of quantity, mainly focusing on basic services and rarely using loan services. The Gold segment is concentrated on safe and accumulative services, as reflected in term deposits, with minimal loan usage. The Silver segment, though having the lowest transaction volume, still focuses on basic services and tends to use credit cards more than other types of loans.

App chuyển tiền	Gửi có kỳ hạn	Tài khoản thanh toán	Thẻ tín dụng	Vay thế chấp	Vay tín chấp	Khách hàng
Có	Không	Có	Không	Không	Không	22474
Có	Không	Có	Có	Không	Không	6741
Có	Có	Có	Không	Không	Không	2524
Có	Không	Không	Có	Không	Không	2004
Có	Có	Có	Có	Không	Không	1675
Có	Có	Không	Không	Không	Không	1573
Có	Không	Không	Không	Không	Không	580
Có	Không	Có	Không	Không	Có	152
Có	Có	Không	Có	Không	Không	98
Không	Có	Không	Không	Không	Không	38

Focus should be on the following groups:
Customers who only use the two essential services—money transfer apps and checking accounts. Encourage them to use additional services, especially targeting Gold customers who have not yet opened a credit card.

customer_id	province_city	segment	Amount
1226336	HO CHI MINH	Gold	136,814,878.17
125837	HO CHI MINH	Gold	133,490,679.08
1404947	HO CHI MINH	Regular	132,224,791.33
2308848	HO CHI MINH	Gold	131,057,510.00
1024864	HO CHI MINH	Gold	130,951,445.33
1227873	HO CHI MINH	Silver	130,951,432.25
3867382	HO CHI MINH	Silver	130,108,378.17
1025737	HO CHI MINH	Gold	130,101,887.33
1025791	HO CHI MINH	Silver	129,793,365.83
2346467	HO CHI MINH	Gold	129,003,301.92
1005087	HO CHI MINH	Gold	127,854,904.58
1006261	HO CHI MINH	Gold	127,713,121.75
1344251	HO CHI MINH	Silver	127,311,179.25

Customers' service

Ho Chi Minh City

Customers who, in addition to essential services, also use credit cards. Encourage Silver customers to take out loans for investment purposes.

customer_id	province_city	segment	Amount
4392	HO CHI MINH	Gold	9,226,483.60
10177	HO CHI MINH	Gold	83,378.55
10390	HO CHI MINH	Gold	51,997,394.78
10609	HO CHI MINH	Gold	8,799,338.38
10817	HO CHI MINH	Gold	224,839,771.58
10825	HO CHI MINH	Gold	5,827,782.50
11169	HO CHI MINH	Gold	16,062,099.17
11389	HO CHI MINH	Gold	630,306,681.83
11456	HO CHI MINH	Gold	2,115,406,196.67
11733	HO CHI MINH	Gold	5,318,506.56
11793	HO CHI MINH	Gold	3,733,899.00
11807	HO CHI MINH	Gold	30,274,663.18
12109	HO CHI MINH	Gold	3,391,629.54
12125	HO CHI MINH	Gold	326,738,574.67

Customers who use all services except for unsecured and mortgage loans. Encourage Regular customers who primarily use basic services to take out loans for business purposes.

customer_id	province_city	segment	Amount
1051156	HO CHI MINH	Gold	700,724,818.58
1161400	HO CHI MINH	Gold	695,599,957.75
1196914	HO CHI MINH	Gold	694,878,391.25
1177605	HO CHI MINH	Regular	692,785,144.83
1193349	HO CHI MINH	Regular	689,662,933.67
1050277	HO CHI MINH	Regular	689,351,693.50
120754	HO CHI MINH	Gold	688,458,026.17
105496	HO CHI MINH	Gold	680,935,776.17
2451795	HO CHI MINH	Gold	680,088,387.75
2210158	HO CHI MINH	Gold	676,405,030.83
1094046	HO CHI MINH	Gold	675,109,796.58

Conclusion

In both Hanoi and Ho Chi Minh City, the focus should be on encouraging customers to use loan services, especially within the Regular and Silver segments. While essential services like money transfer apps and checking accounts are widely used, the adoption of credit and mortgage loans remains low, with the current credit room at 24%.

- Customers using only essential services such as money transfer apps and checking accounts: Encourage them to explore additional services, especially expanding loans for Gold customers who have not yet opened a credit card.
- Customers using credit cards in addition to essential services: Encourage Silver customers to use loan services for investment purposes.
- Customers using all services except for unsecured and mortgage loans: Focus on encouraging Regular customers to utilize basic loan services to support business growth and increase income.

Thank you

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