

Banking Profiles

Search Query Simulator 2024

By Walter Andrés Paz Callizo



Executive Summary

The value-added financial service for clients over 50 years old offers improved financial well-being and strengthens customer relationships with BAC Central America. The services will entail low-interest rates, loan consolidations, and reduced fees for all credit and debit card transactions that help clients avoid the unnecessary accumulation of debt. In addition, the creation of emergency fund accounts and the granting of loans at fixed rates would build confidence due to predictable rates for finance security. Additionally, the financial education programs concerning age create a long-term effect on financial literacy, ensuring higher conversion rates and a more active customer base later in life. With this, it is not only addressing the peculiar financial needs of the older clients but also making BAC Central America their trusted partner in their journey.



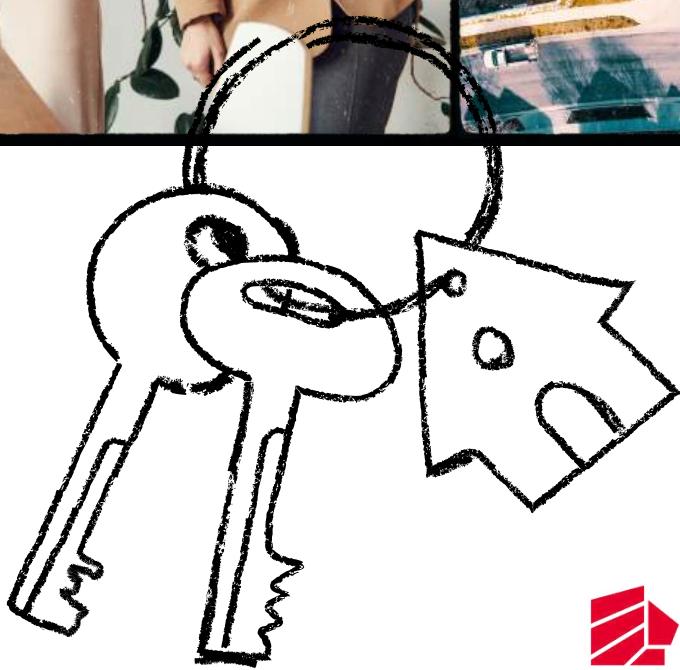
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Introduction

Starting above the age of 50 years, financial needs and preferences started showing a different trend with increasing age. To such needs, BAC Central America is committed to catering through a suite of personalized financial services. Through tailored solutions that include low interest on loans, consolidating loans, reduction of fees, and financial education, BAC Central America will seek to maximize the clients' financial stability and satisfaction in view of ensuring that they are long-term engaged and loyal.



What do we need to know?

People in our data base who are:

Older than **50 years old**

Jobs are Office Jobs (Which means exclude Housemaids, Unemployed or any other similar roles)

People with **Loans** at 

Do not have housing

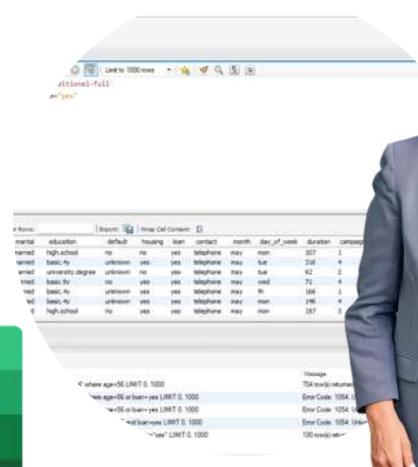
People who do own a **University's Degree**



What do we use to determine?

MySQL™

+ tableau®

A screenshot of the Tableau desktop application. On the left, the 'Data Sources' pane shows a connection to 'banking_marketing_practice_walter_paz_2024_alternated_columns'. The main canvas shows a preview of the data with 14 fields and 72 rows. A tooltip indicates the data is from 'banking_marketing_practice_walter_paz_2024_alternated_columns.csv'. On the right, a preview table shows columns: #, Name, Age, Job, Marital, and Education. The preview table has 72 rows. A red callout box points to the preview area.

Window Help

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...d_columns.csv

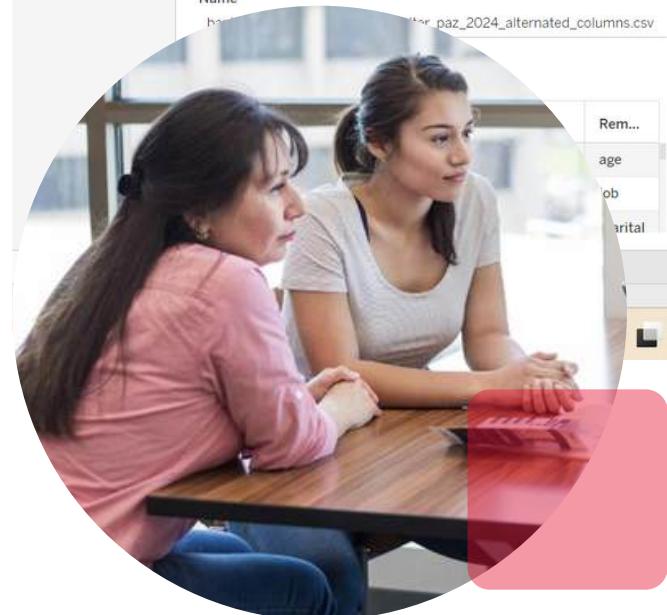
ension

banking_marketing_practi...

banking_marketing_practi...

14 fields 72 rows

#	Name	Age	Job	Marital	Education
50	banking_marketing_practice_walter...	self-employed	single	university.deg...	
56	banking_marketing_practice_walter...	management	married	university.deg...	
58	banking_marketing_practice_walter...	admin.	married	university.deg...	
51	banking_marketing_practice_walter...	management	married	university.deg...	
52	banking_marketing_practice_walter...	admin.	married	university.deg...	
53	banking_marketing_practice_walter...	admin.	married	university.deg...	

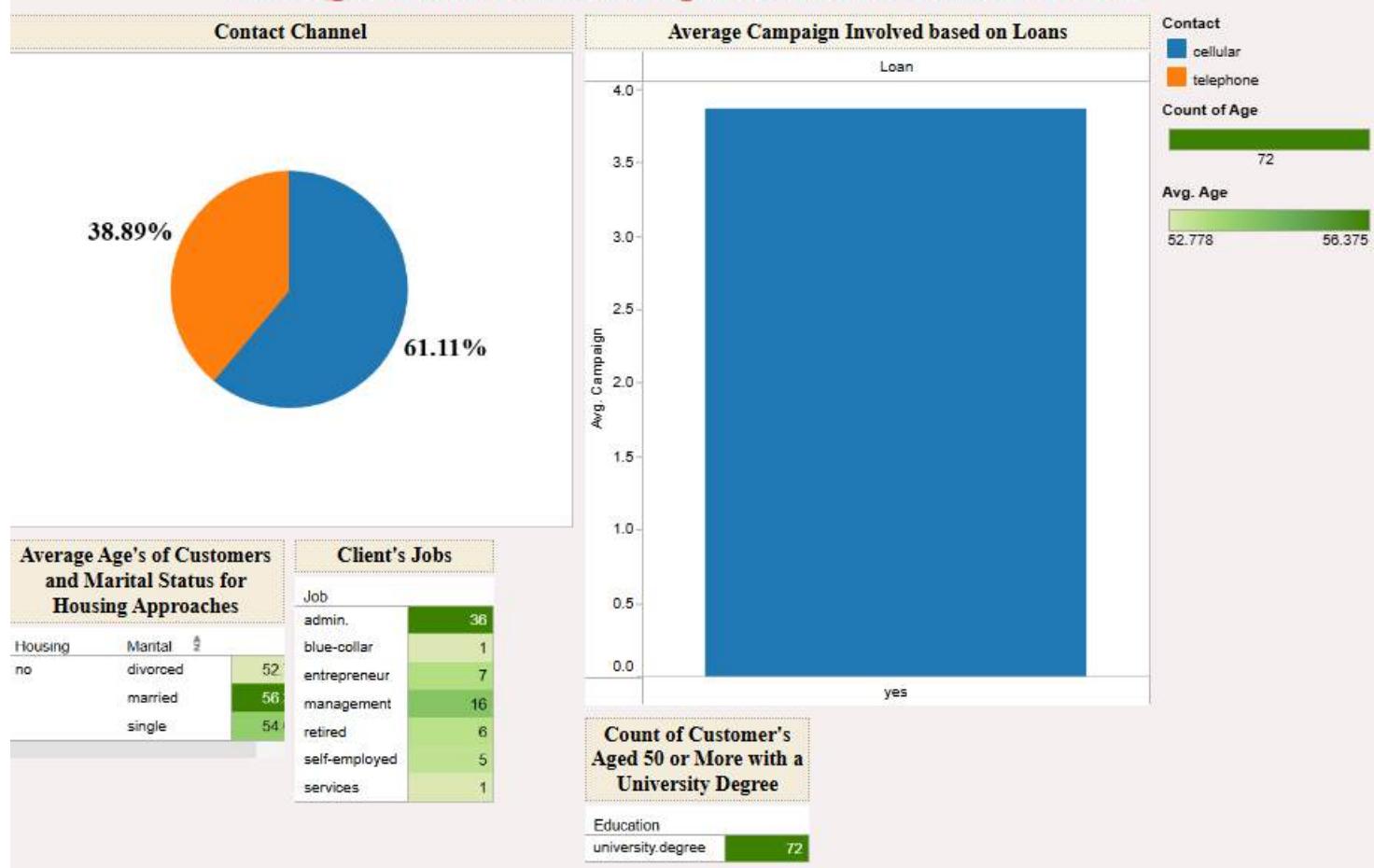


Visualize the Results from SQL

oard Aged 50 or More Customer's Loans by [Walter Andrés Paz Callizo](#)



BAC SQL Practice Dashboard Aged 50 or More Customer's Loans



Dashboard Link:

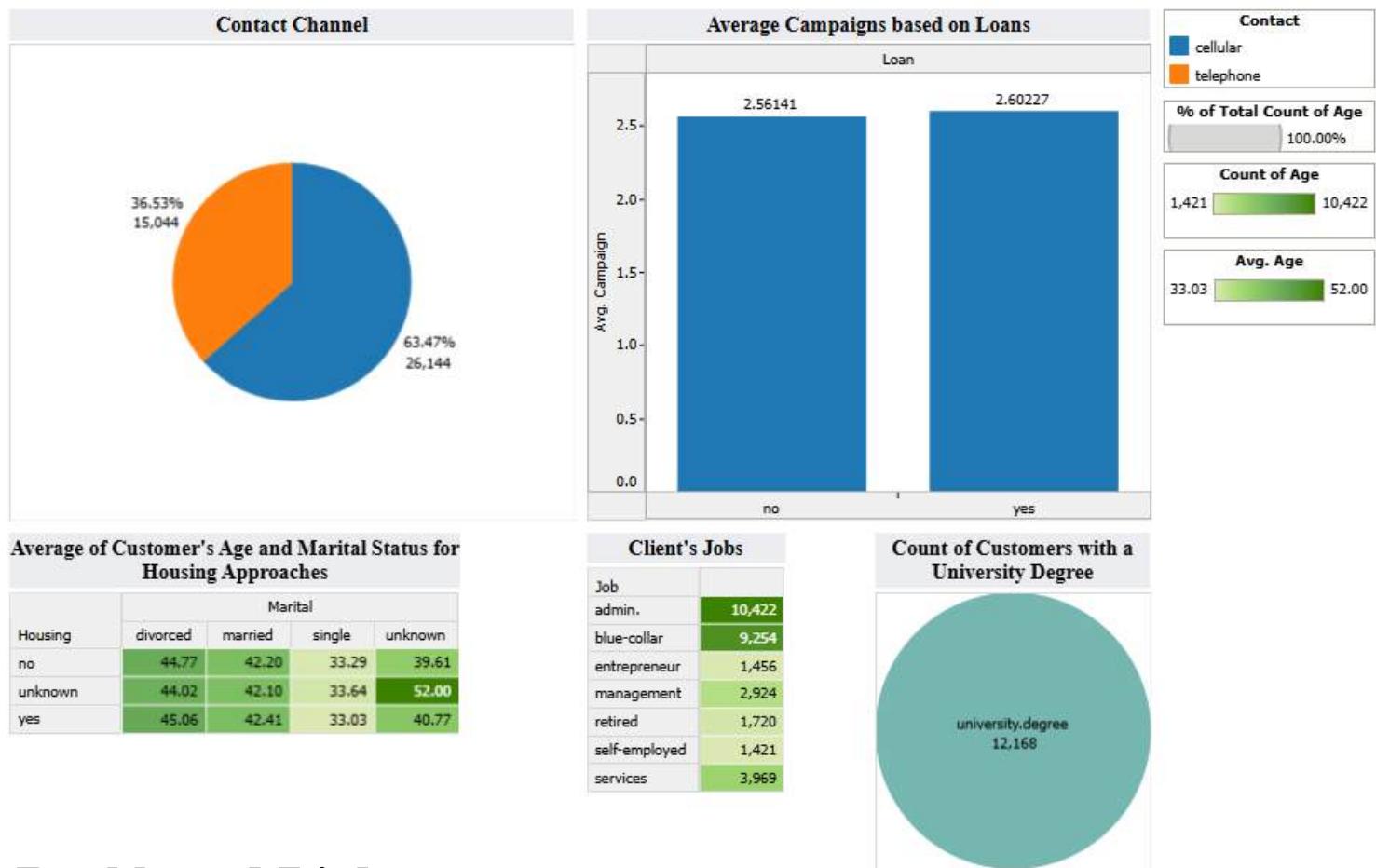
<https://public.tableau.com/app/profile/walter.andr.s.paz.callizo/viz/BACSQLPracticeDashboardAged50orMoreCustomersLoans/BACSQLPracticeDashboardAged50orMoreCustomersLoans?publish=yes>

Visualize the General Results

board by [Walter Andrés Paz Callizo](#)



BAC SQL Practice Dashboard



Dashboard Link:

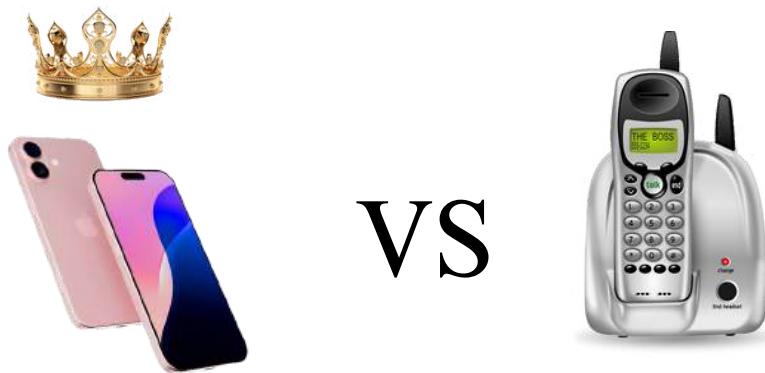
<https://public.tableau.com/app/profile/walter.andr.s.paz.callizo/viz/BACSQLPracticeDashboardAged50orMoreCustomersLoans/BACSQLPracticeDashboardAged50orMoreCustomersLoans?publish=yes>

Results

People in our data base who are:

Older than **50 years old**

61.11 Percent prefer to be contacted by **Mobile Phone** versus **Home or Office Phone** with a **38.89 Percent**.



The average ages for the **Married** customers is of 56, **Single** of 54 and **Divorced** of 52 with no housing or owning land property.



Out of Business or Office jobs the most clients with **36** customers work in the Administration and Business industry, **16** are Managers and **7** are Business Owners.



Results

People in our data base who are:

Older than **50 years old**

72 customers have a **University Degree.**



3.861 Campaigns have an **Active Loan** for BAC Banking Systems.



In General

63.47 Percent prefer to be contacted by **Mobile Phone** versus **Home or Office Phone** with a **36.53 Percent.**



Results

People in our data base who are:

In General

The average ages for the **Married customers** is of **43**, **Single** of **34** and **Divorced of 45** with no housing or owning land property on Average (AVG).



Out of Business or Office jobs the most clients with **10,422** customers work in the Administration and Business industry, **9,244** are Blue-Collar and **3,969** are Services.



12,158 customers have a **University Degree**.



Results

People in our data base who are:

In General

The average ages for the **Married customers** is of **43**, **Single** of **34** and **Divorced of 45** with no housing or owning land property on Average (AVG).



Recommendations

Some recommendations for customers over **50 years old** is to keep a stable balance upon their financial economy, optimize their loans as offering a variety of incentive such as low interest rates, consolidate loans meaning automotive, housing, medical, mortgages and any other personal loans considered by BAC Central America for any banking services on the customers over the mentioned age. However, it is also important to consider the fact that as a bank it is possible to reduce unnecessary debt, give better interest fees for the Credit and Debit Cards usage.

Furthermore, it is optimal to establish an emergency fund account as offerings for their years of commitment with the bank and a trustworthy support for their transactions in cases of worries. Fixed rates in loans also concentrates the attention of the customers to having better services and just covering small reduced fees in high volume for the conditions of having agreements mutually for bi-lateral benefits.

Finally, offering financial plan with education for various ages can be challenging but it definitely helps the conversion rate into a higher amount thanks to the commitment of the banking system offered by BAC Central America.

Conclusion

In brief, personalized financial services offered to clients above the age of 50 years would contribute to financial stability among them and heightened satisfaction with BAC Central America. The offering of low interest, consolidations of loans, and reduction in fees payable from credit and debit card usage would be beneficial in curbing the clientele from incurring unnecessary debts. Setting up emergency fund accounts, as well as providing fixed-rate loans, further cements trust and loyalty by building security and predictability. Besides, educational financial planning, applied to different age groups, allows for long-term engagement and financial literacy, thus driving higher conversion rates and a more engaged customer base.



References

Paz Callizo, W.A. (2024). BAC SQL Dashboard Practice.
<https://public.tableau.com/app/profile/walter.andr.s.paz.callizo/viz/BACSQLPracticeDashboardAged50orMoreCustomersLoans/BACSQLPracticeDashboardAged50orMoreCustomersLoans?publish=yes>

Paz Callizo, W.A. (2024). BAC SQL Dashboard Practice People with More than 50 Year's Old.
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Yamahata, H., (2024). Bank Marketing.
[https://www.kaggle.com/datasets/henriqueyamahata/bank-marketing.](https://www.kaggle.com/datasets/henriqueyamahata/bank-marketing)



