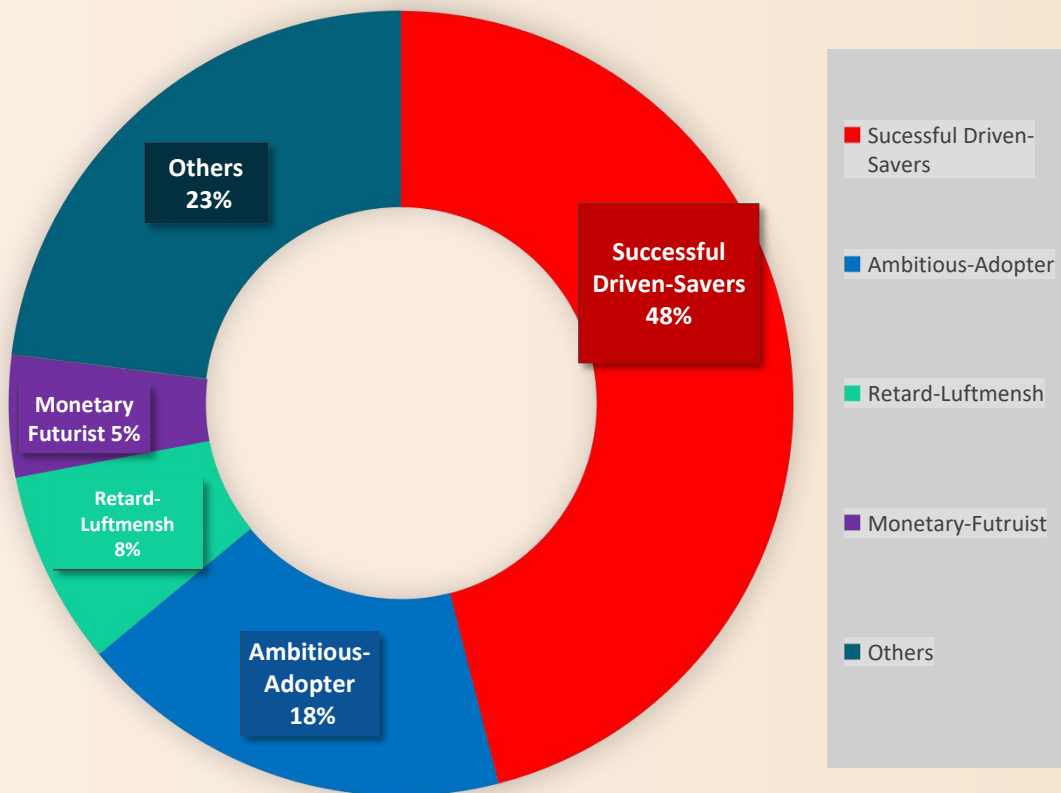


Bank Customer Segmentation Via Cluster Analysis In SAS

Four Segmentation & Clustering



Summary:

The research is to identify unique customer segments from bank data that are most likely to subscribe to the term deposit.

All people who subscribe to the term deposit without personal loans

Married and old people have the largest percentage to subscribe to the term deposit. Technique and Admin are following.

Notice that Housemaid and Student account for the least percentage. (University or higher education are higher)

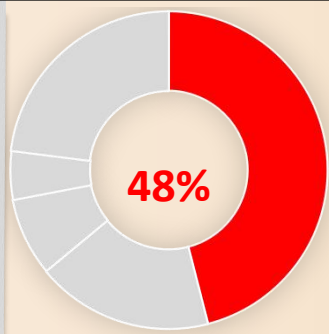
Best Contact by Cell on either May or August

*University or higher degree should have the least percentage, why they don't have here?

Age Range: **30-31**

Marital Status: **Married**

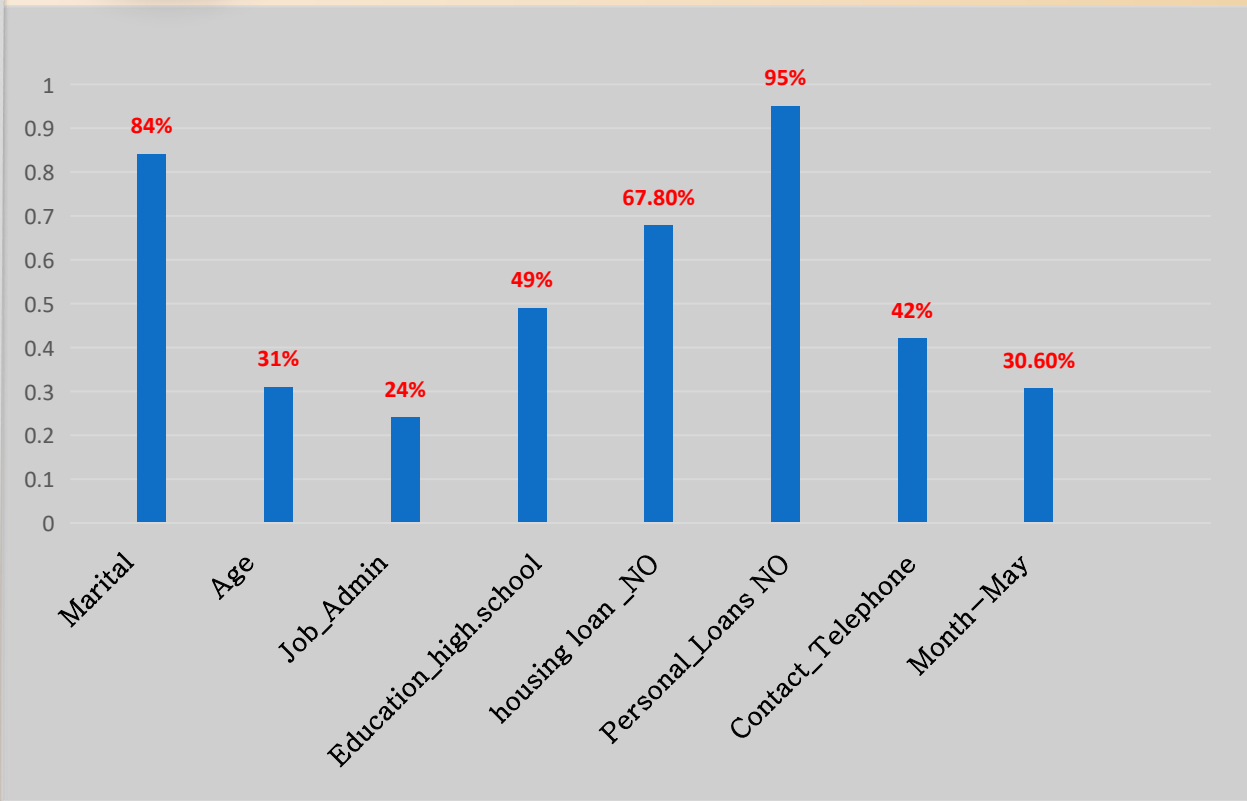
Loans: **No**



Successful Driven-Savers

TRAITS:

- Largest Segment (highest possibility to subscribe term deposit.)
- Almost half and half people high schools education(49%) vote for save in bank.
- People without housing loan and personal loan are really prefer the term deposit, with the highest percentage(67% ,95%)
- Best Contact by telephone on May



Reasons:

Married People in the middle age with high school education, they donot have loans, which indicated that their mcome is medium, they have some moeny but not too much. By knowledge retrcited and risk tolerance, they may not invest in their money in comapny, stock market, Realeaste.

Age Range: 23-29

Marital Status : Married

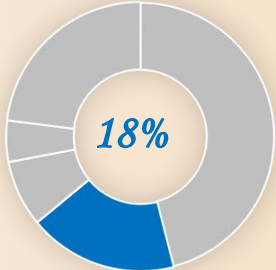
Personal Loans: No

TRAITS:

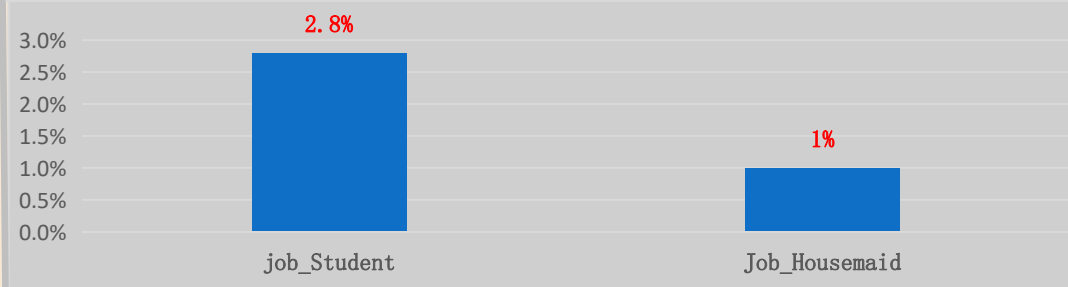
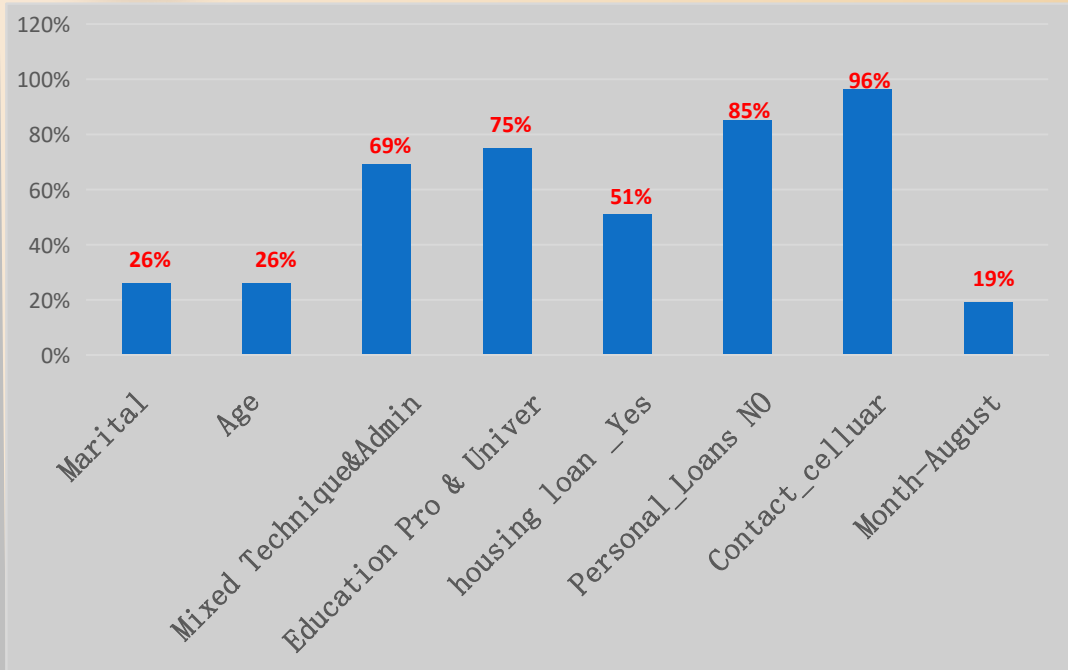
- 60-75% Technique and Admin job are more likely to make a term deposit.
- 75% of Education for Professional & University job may have a deposit; Almost all student and housemaid DO NOT vote term deposit.
- Largest percentage of people with housing_loan like to subscribe
- Best contact by Celluar on August

Reasons:

student and housemaid are least to subscribe the term deposit, students donot have money,they might need family to support which is reasonable. Housemaid, Most of them may not have high academic qualifications.They do make some money for this job, (according to research, the highest \$27,470/ year, while the lowest \$19,580) they donot like to make a term deposit, it might because either they needcover their family expense, housing orenjoy the life due to young.Source(<https://money.usnews.com/careers/best-jobs/maid-and-housekeeper/salary>)



Higher education Voters

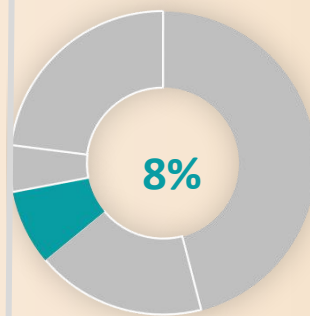


Education or university has the highest probability to subscribe the term deposit, it might because young people they just started working, salary is not so higher after paying the housing loan, there may a little money left, the best way is to put in the bank, saving for future or emergency.

Age Range: **32-48**

Marital Status : **Married**

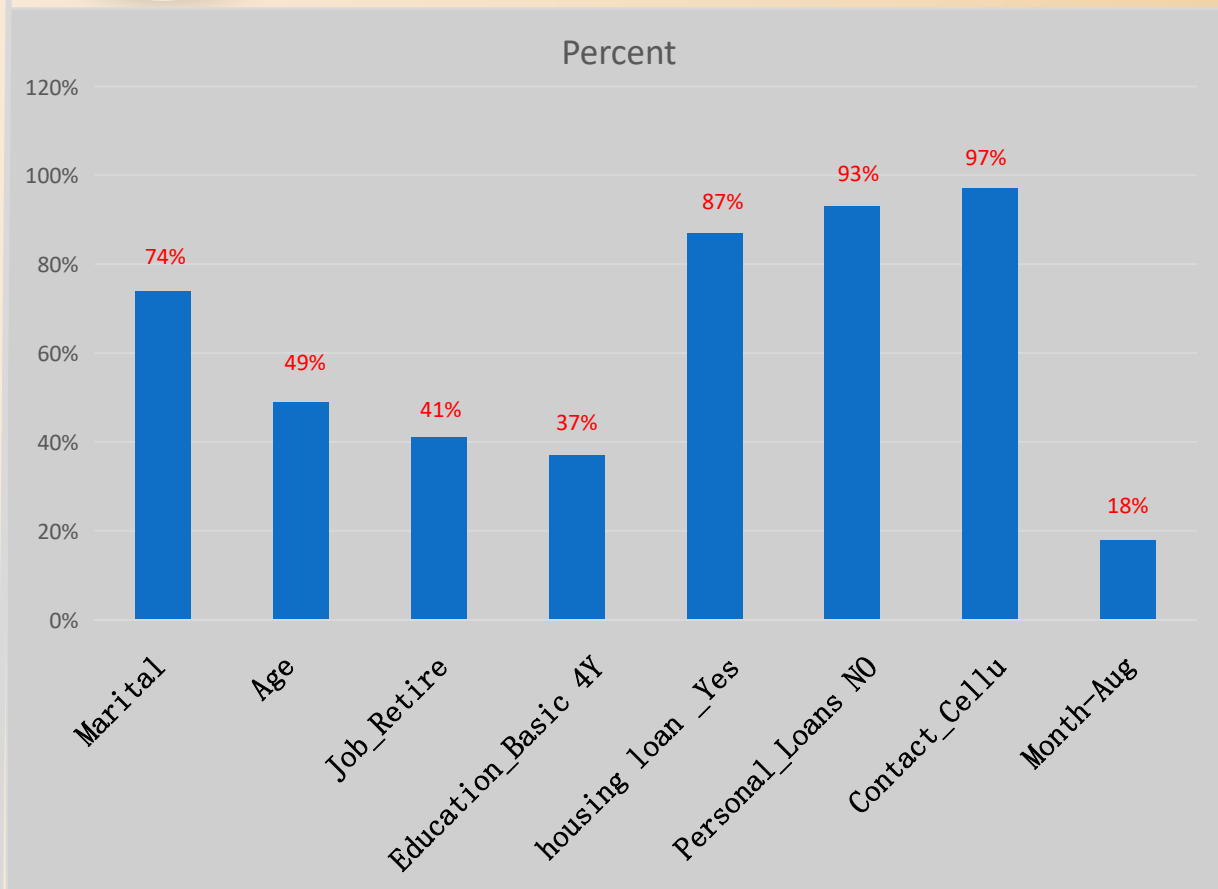
Loans: **No**



Old people

TRAITS:

- 40% Retired people with 87 % housing loan
- 35% of them have basic4Y Education
- Best contact by Cellular on August



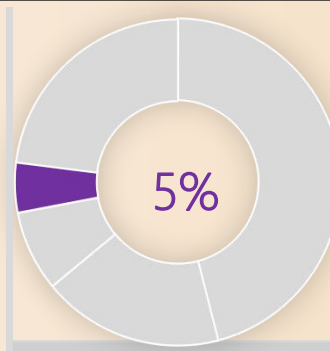
Reasons:

Old Retired with housing loans have the highest possibility to subscribe term deposit. It may be because old people do not leave too much money after paying the housing loan by pension, saving in the bank is safety and for their future use.

Age Range: **19-29**

*Marital Status :***Married/Singal**

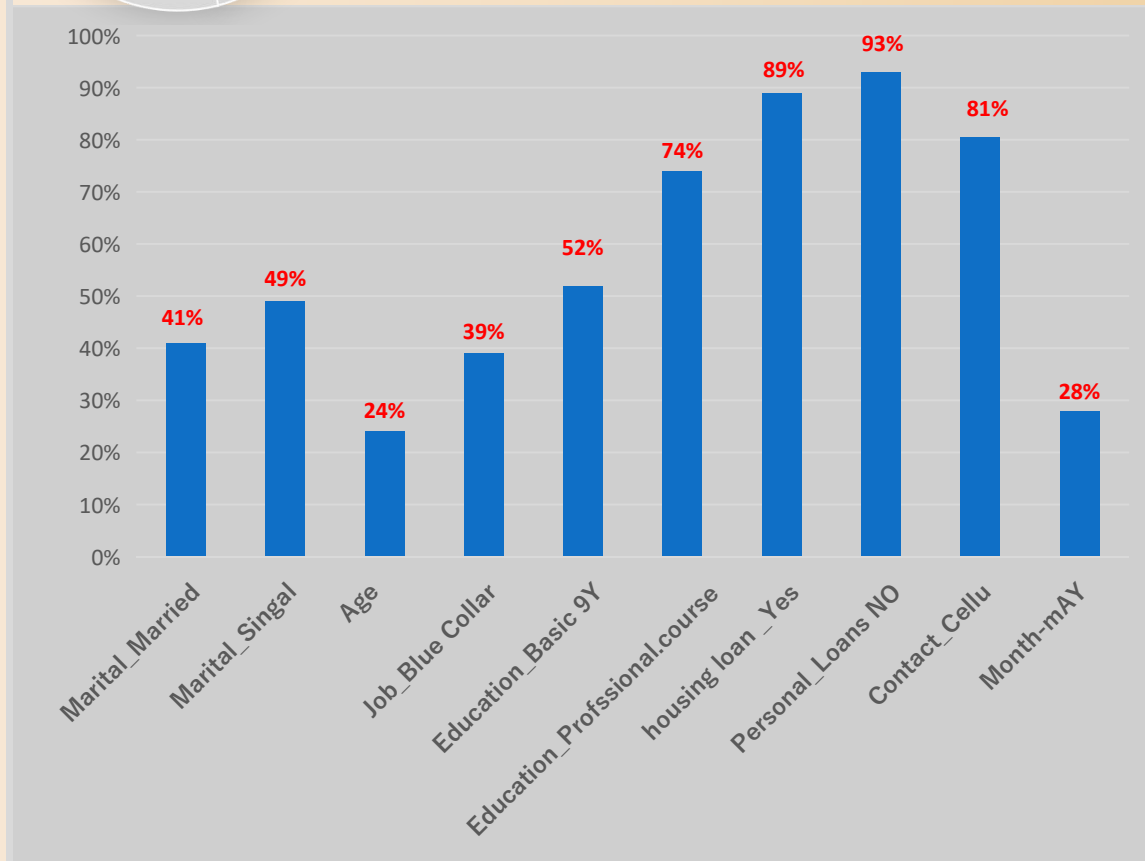
Loans: **No**



young generation

TRAITS:

- Almost half married and single and Blue are likely to make a term deposit.
- higher education degree bais 9 years and university account for 74 and 52% (50/35%)
- 89% has the housing loan
- Best contact by Celluar on May



Reasons:

Due to young people, most of them have 9year and professional education, but with highest percentage housing loans, it might because young people they just finish universityor studying now, they earned some money but not too much, the best way to keep those money is to save in the bank for tuition or expense.

The others 23% respresented customers who are beyond the scale, it might because they are too young, or they keep the neutral attitudes.