

ONEBANK ANALYTICS

Using data to intentionally drive results on OneBank along customer experience, retention and customer acquisition



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USER SEGMENTATION:

Customer segmentation is the approach of dividing a large and diverse customer base into smaller groups of related customers that are similar in certain ways and relevant to the marketing of a bank's products and services. Through customer segmentation, banks can get to know their customers on a more personal level and offer them more tailored products and services.



Other ways that segmentation can help banks:

- Decide on the right kind of promotional content to send each customer
- Select the right marketing channels for the right audience
- Identify new and profitable segments and launch innovative products and services
- Having a better understanding of the segments will lead to increased conversion rates

Segmentation Categories

We segmented customers based on different demographic factors (**gender** and **generation**) as well as **transaction** patterns (**count** and **value**).

- Account for **61.17 %** of the customers on OneBank
- **Average Age: 25-34 years**
- **Average Balance: 13.5k**

Most customers fall into this cluster, yet it is the **least profitable** cluster. They also have **low purchasing power**.



URGENT 2K

2

AVERAGE JOE

Accounts for **32.29%** of the customers on OneBank: They transact in **low counts** but **high values**. Their average balance is also sufficient to save and invest.

Average Age: 41-51 years

Average Balance: 134K



HIGH ROLLERS

Account for **0.18%** of the customers on OneBank. This cluster is the **most profitable** cluster for the bank. However, they have a low count of bills payment transactions.

Average Age: 36-50 years

Average Balance: N20.9M



HUSTLERS

Account for **5.86%** of the customers on OneBank. This cluster is the **second most profitable cluster** for the bank. They have **high transaction count** and value but maintain a relatively **low balance**.

Average Age: 28-31 years

Average Balance: N481.3K



More on OneBank Analytics

Feature Analysis

We analyzed transactions done on the different features on OneBank (**bills & airtime** and **funds transfer**). We reported count, value, customers, successful and failed transaction etc to enable the business track important metrics on monthly basis and plan accordingly. Over the months there has been an upward trend in transaction on OneBank seeing 60% increase in value between March and April.

Login Analysis

Conversion funnels measure the completion rates as your app users or customers move from one step to the next,

App Analysis

Sentiment analysis is the process of detecting positive or negative sentiment in text. It's often used to detect sentiment in social data, gauge brand reputation, and understand customers.

Email Alerts

- Daily Alerts
- Monthly Alerts

Alerts can also be used with **Microsoft's automation tool Power Automate (formerly Microsoft Flow)**. By using the built in templates, you can connect the alerts to other functions, like emailing the alert to a broader audience.

