

Q1. Sales Analysis:

Kindly Find the below Links for the solution:

Github Repository Link :

https://github.com/AK-Insane07/Jar_Sales_Analysis-Assignment-for-Business-Analyst-Intern-

Drive Link:

https://colab.research.google.com/drive/1O8FnFWz0AsJl1H0zJZ44tMXIUeHH5_P5?usp=sharing

The Above Link includes the analysis I did with Python in Google Collab based on the question which were asked and

Questions were:

Part 1: Sales and Profitability Analysis • Merge the List of Orders and Order Details datasets on the basis of Order ID. Calculate the total sales (Amount) for each category across all orders. • For each category, calculate the average profit per order and total profit margin (profit as a percentage of Amount). • Identify the top-performing and underperforming categories based on these metrics. Also, suggest reasons for their performance differences.

Part 2: Target Achievement Analysis • Using the Sales Target dataset, calculate the percentage change in target sales for the Furniture category month-over-month. • Analyse the trends to identify months with significant target fluctuations. Suggest strategies for aligning target expectations with actual performance trends.

Part 3: Regional Performance Insights • From the List of Orders dataset, identify the top 5 states with the highest order count. For each of these states, calculate the total sales and average profit. • Highlight any regional disparities in sales or profitability. Suggest regions or cities that should be prioritized for improvement.

Q2. App Exploration:

Through the Jar app, customers can make extra changes from online transactions into digital gold, saving them money. Its user experience includes both places that could use improvement and several useful features.

Features that are both efficient and easy to use:

1. **Automated Savings Mechanism:** Jar's primary feature, which converts spare change into digital gold automatically, streamlines the savings process and motivates users to establish dependable saving practices without the need for human involvement.
2. **User-Friendly Interface:** Users can easily navigate through the app's features thanks to its intuitive design. The simple onboarding procedure makes it possible to create an account quickly and start using the app's features right away.
3. **Engaging Visuals and Celebratory Elements:** Including screens and animations that celebrate reaching savings milestones increases user motivation and offers a satisfying experience, which encourages users to keep using the app.
4. **Personalised Messaging:** Jar creates a welcome environment that appeals to a wide range of consumers by using sympathetic and warm language and offering one-liners that persuade people to invest.
5. **Educational Initiatives:** To empower users to make wise financial decisions, the app provides financial literacy materials, such the "Knowledge Jar," to teach them about money management.

Area For Improvement

1. **Improving Customer Support:** Customers have complained about difficulties contacting customer service, especially with regard to withdrawal problems and the Know Your Customer (KYC) procedure. User satisfaction would increase if support channels were strengthened and prompt assistance was guaranteed.
2. **Improving Transaction Transparency:** A few customers have seen disparities between gold purchase and sale prices, which resulted in unanticipated losses upon withdrawal. These worries might be allayed by giving more precise information regarding costs and possible charges.
3. **Resolving Technical Issues:** To guarantee a more seamless user experience, reports of sporadic issues, like delays in showing investments or savings, point to the need for technical improvements.
4. **Increasing Withdrawal Options:** Giving customers more options for withdrawals, such as direct bank transfers, may increase their flexibility and convenience when it comes to accessing their money.
5. **Strengthening Security Measures:** By putting in place cutting-edge security procedures and keeping consumers informed about safety precautions on a regular basis, the platform can allay worries about possible fraudulent activity.

Q3. Product Exploration:

The Jar app has successfully positioned itself as a pioneer in automated savings and digital gold investments, catering to users seeking a seamless and accessible financial planning experience. To further enhance user engagement and drive business growth, Jar can explore the following strategic opportunities:

1. Micro-Investment in Mutual Funds

Opportunity: Expanding beyond digital gold, Jar can introduce automated micro-investments in mutual funds. Users could round up their daily transactions and invest the spare change into diversified portfolios, aligning with their risk appetite.

Integration: Leveraging its existing automation framework, Jar can offer pre-selected, low-risk mutual fund options, ensuring a hassle-free investment experience.

2. Smart Budgeting and Expense Management

Opportunity: By incorporating AI-driven budgeting tools, the app can analyze users' spending patterns and provide personalized saving and spending insights.

Integration: Using real-time transaction tracking, Jar can suggest optimal savings goals, helping users allocate funds efficiently while maintaining financial discipline.

3. Digital Lending and Credit Building

Opportunity: Introducing micro-loans or credit-building features can support users who require small-ticket financing. This could include short-term, low-interest loans based on users' savings history within the app.

Integration: With its data-driven approach, Jar can offer personalized lending options, enabling financial inclusion while mitigating risks through predictive analytics.

4. Insurance and Emergency Fund Planning

Opportunity: Partnering with insurance providers to offer micro-insurance plans (such as health or accident coverage) would enhance financial security for users. Additionally, an automated emergency fund feature could allocate small amounts toward a safety net.

Integration: Using its automation capabilities, Jar can set up auto-contributions for emergency funds and provide tailored insurance recommendations based on user demographics.

5. Gamified Financial Learning and Rewards

Opportunity: Introducing an interactive financial education module with incentives (e.g., cashback, loyalty points) can encourage users to develop better financial habits.

Integration: Jar's intuitive design can seamlessly incorporate gamification elements, rewarding users for consistent savings, investment milestones, or completing educational modules.

By leveraging its strengths—automation, user-friendly design, and established credibility—Jar can expand its ecosystem while maintaining its core vision of simplifying financial management. These new offerings would not only deepen user engagement but also solidify Jar's position as a comprehensive financial wellness platform in India's evolving fintech landscape.

