

# BANKING DOMAIN PROJECT

Presented by:

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# INTRODUCTION



Background: Mitron Bank, a prominent legacy financial institution headquartered in Hyderabad, has embarked on a journey to expand its product offerings and bolster its presence in the dynamic financial market. Recognizing the evolving needs and preferences of modern consumers, Mitron Bank seeks to introduce a new line of credit cards that not only meet but exceed customer expectations.

# OUR VALUES



## OBJECTIVE

The primary objective of this project is to leverage data-driven insights to tailor Mitron Bank's credit card offerings to customer needs and market trends. By analyzing a sample dataset of 4000 customers across five cities, our aim is to provide actionable recommendations that will guide Mitron Bank in the successful launch and implementation of their new credit card products.



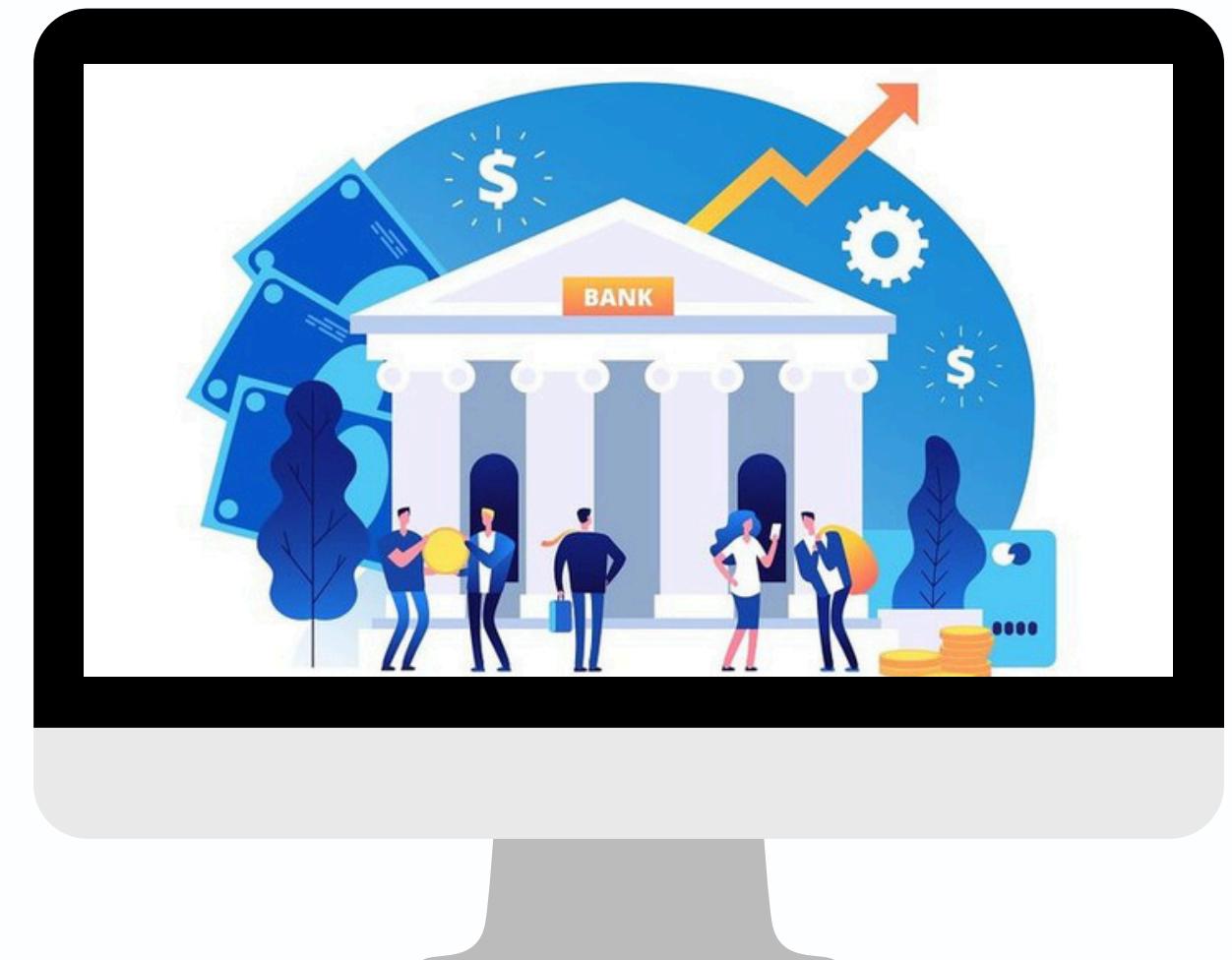
## GOAL



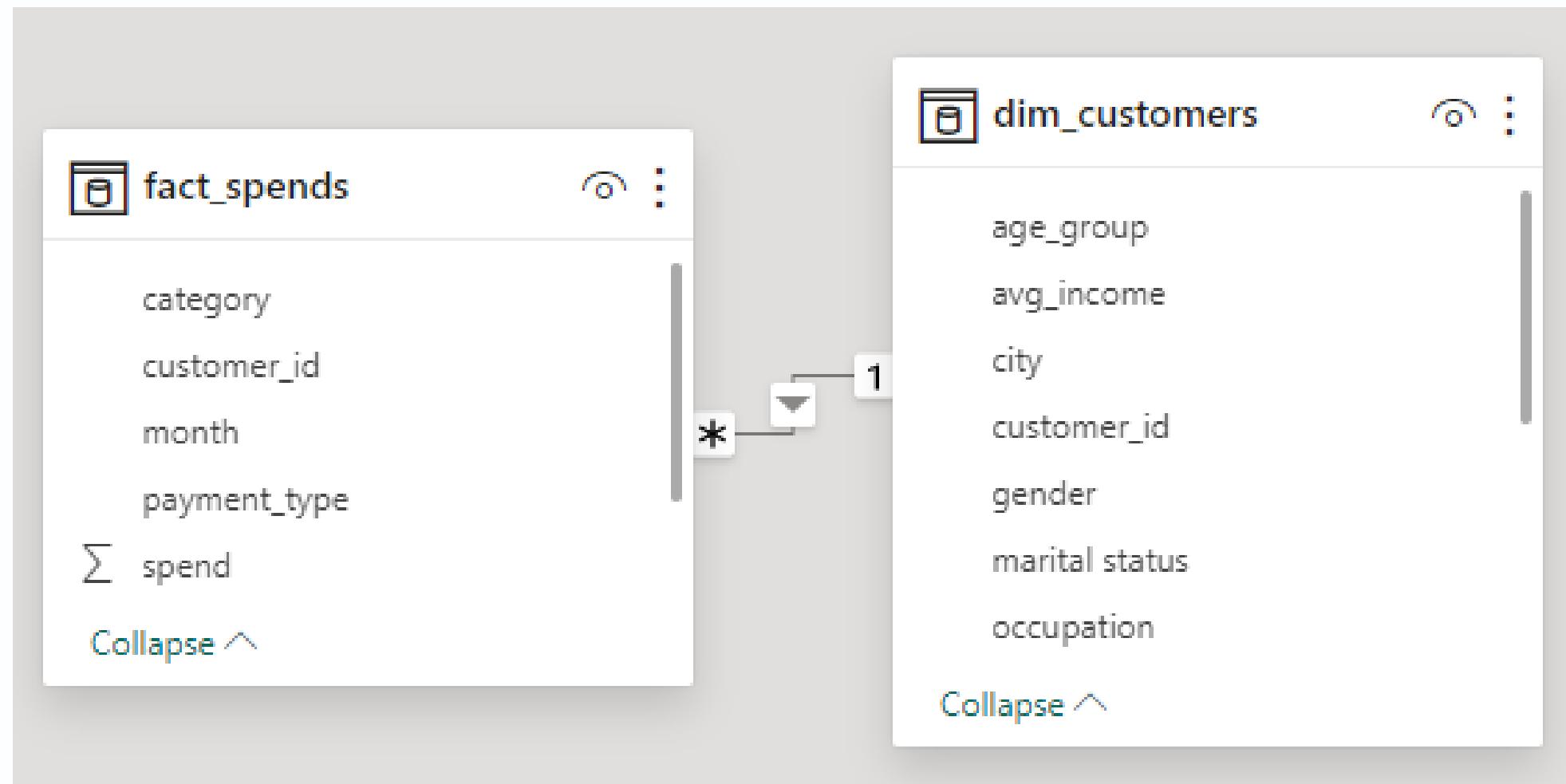
The goal of this project is to analyze a sample dataset of 4000 customers across five cities provided by Mitron Bank and provide actionable, data-driven recommendations to guide the development and implementation of a new line of credit cards. By leveraging advanced analytics techniques, our objective is to tailor the credit card offerings to customer needs, preferences, and market trends, ultimately enhancing Mitron Bank's competitiveness and market reach in the financial industry.

# BACKGROUND

- Mitron Bank, a leading financial institution in Hyderabad, plans to launch a new line of credit cards to adapt to evolving market demands.
- Partnering with AtliQ Data Services, they aim to analyze customer data to tailor credit card offerings and enhance competitiveness.
- Through data-driven insights, Mitron Bank seeks to deepen customer engagement and secure its position in the dynamic financial landscape.

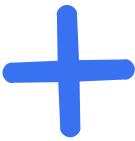


# DATASET OVERVIEW



The database for the project contains a sample dataset comprising information on 4000 customers across five cities. This dataset includes demographic data such as age, gender, and income, as well as details on customers' online spending habits, transaction history, and other relevant variables.

# Demographics Analysis



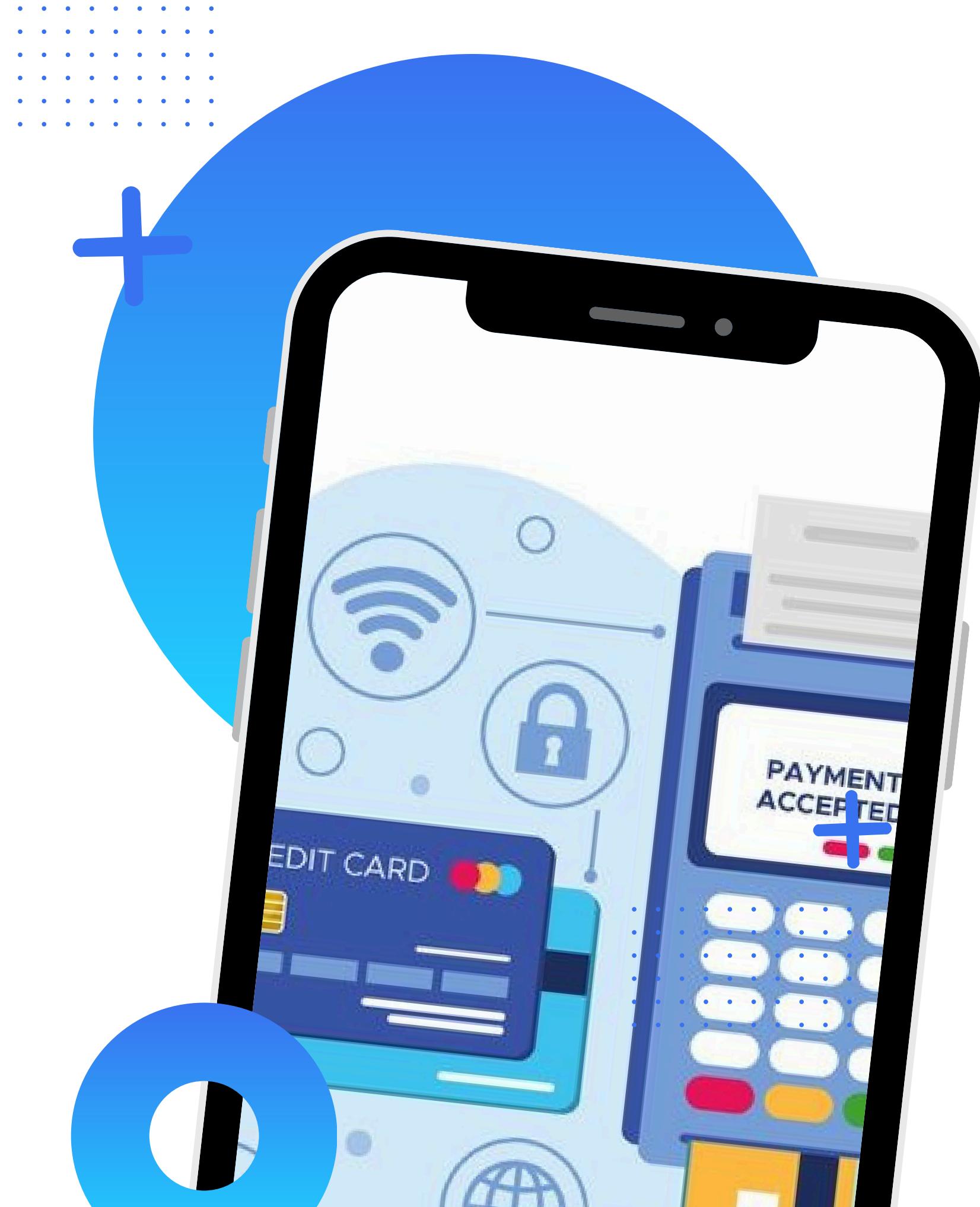
The demographic analysis conducted using Power BI unveils insightful findings:

- **Total Customers:** The dataset comprises 4000 customers, forming a substantial base for analysis.
- **Gender Distribution:** Male customers dominate at 64.93% (2597), with females constituting 35.08% (1403).
- **Age Groups:** The 25-35 age group leads with 1498 customers, followed by 35-45 with 1273. The 45+ group has the fewest customers at 538.
- **City Distribution:** Mumbai leads with 1078 customers, followed by Chennai, Bangalore, Delhi NCR, and Hyderabad.
- **Occupation:** Salaried IT Employees top at 1294 customers, followed by Salaried Other Employees, Freelancers, Business Owners, and Government Employees.
- **Marital Status:** Married customers dominate at 78.41% (3136), with unmarried customers at 21.6% (864).

# Spend Analysis

## Spending Insights & Income Utilization:

- Total Income & Spend: Total income stands at \$1240M, with spends at \$531M and an average income utilization of 42.82%.
- Income Utilization by Age Group: 25-34 age group shows the highest utilization at 43.66%.
- Total Spend by Category: Bills category leads at \$105M, followed by Grocery and Electronics.
- Income Utilization by Occupation: Salaried IT employees lead with a utilization rate of 51.04%.
- Income Utilization by City: Mumbai leads with a utilization rate of 51.43%.
- Total Spend by Payment Type: Credit cards dominate spending at \$216M.
- Total Spend by Gender: Males lead in spending with \$357M.
- Spend by Marital Status: Married individuals spend more at \$429M.
- Total Spend by Month: September records the highest spending at \$116M.
- Income Utilization by Gender & Marital Status: Males and singles exhibit slightly higher utilization rates.

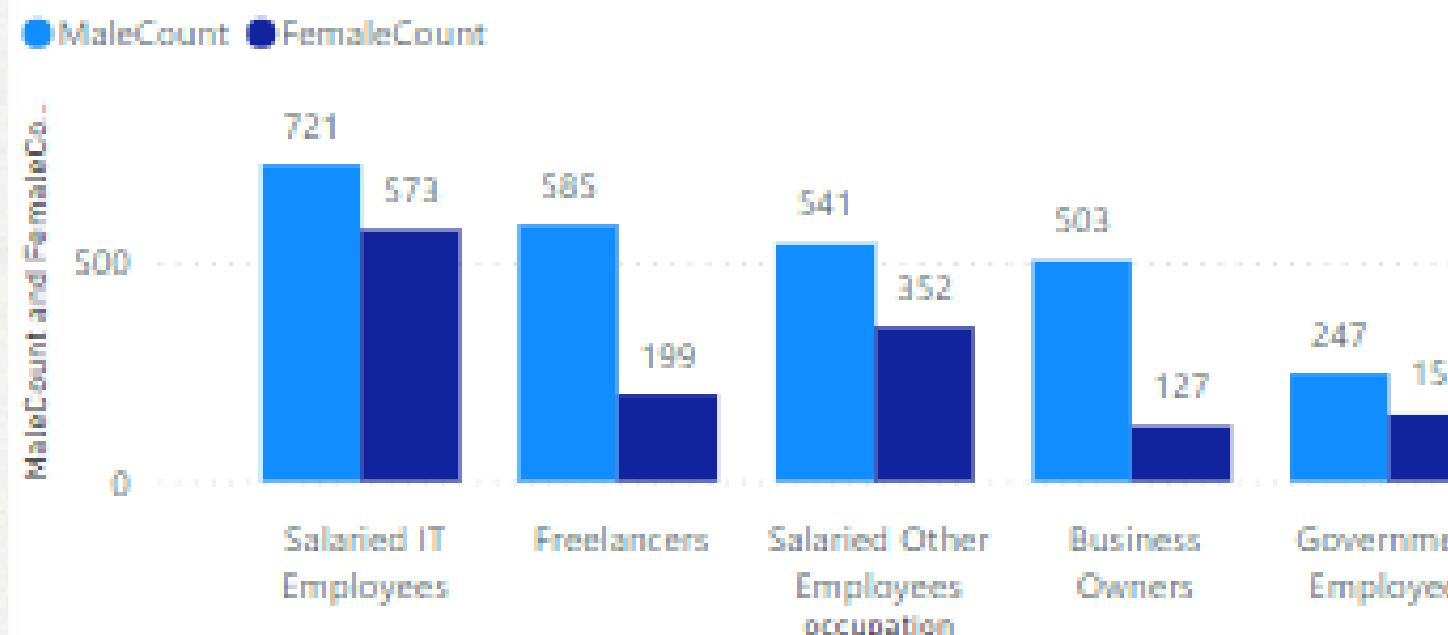


# IN DEPTH ANALYSIS

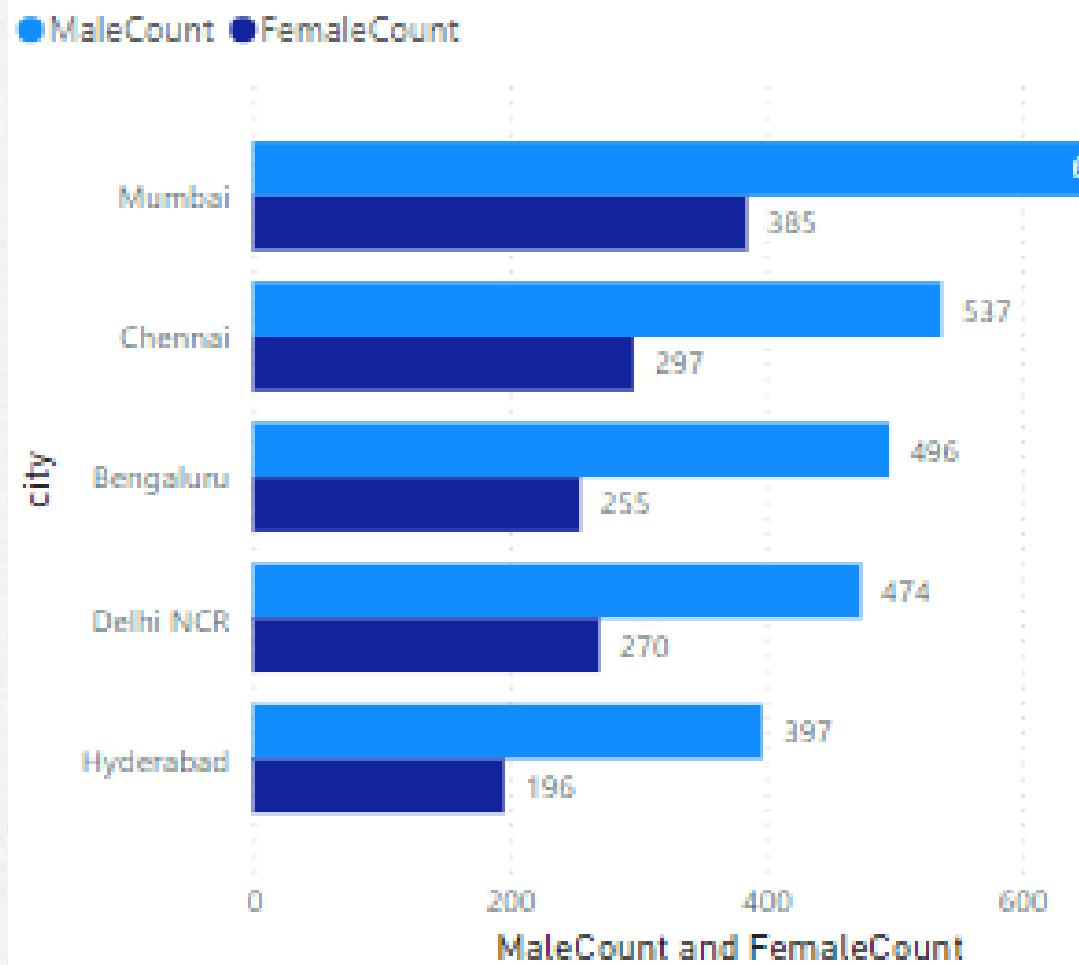


# DEMOGRAPHIC ANALYSIS

MaleCount and FemaleCount by occupation



MaleCount and FemaleCount by city



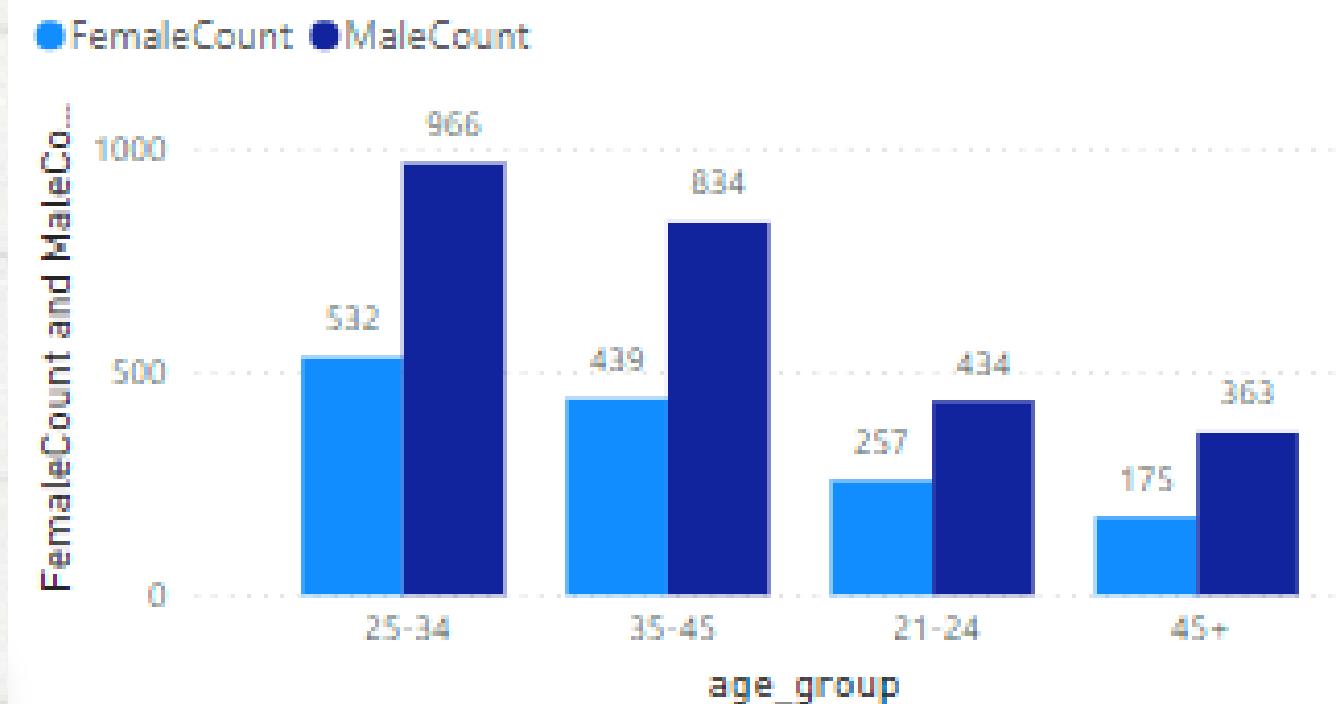
## Age Group Dynamics:

- The age groups 25-34 and 35-45 are significant, showing higher income, substantial spending, and utilization rates of 43.66% and 46.72%.
- They exhibit a balanced profile between income, spending habits, and a strong inclination towards credit card utilization.

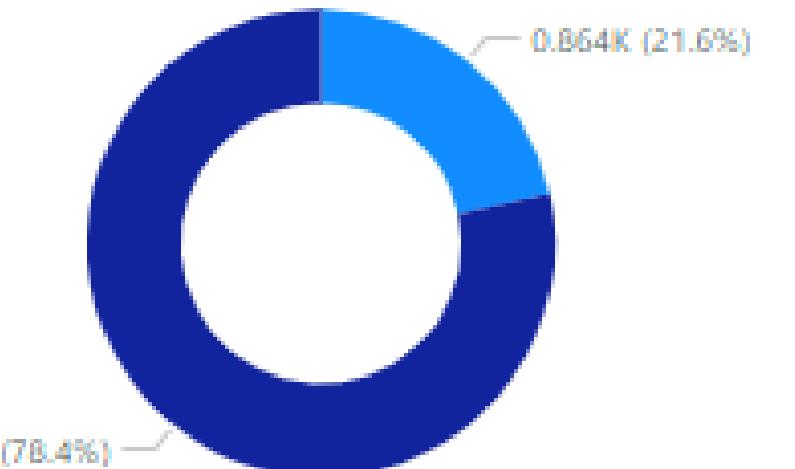
## Occupation Influence:

- Salaried IT Employees, Salaried Other Employees, Freelancers represent potential high-value users.
- They demonstrate elevated income levels, considerable spending, and impressive utilization rates of 51.04%, 42.10%, and 45.80%, respectively.

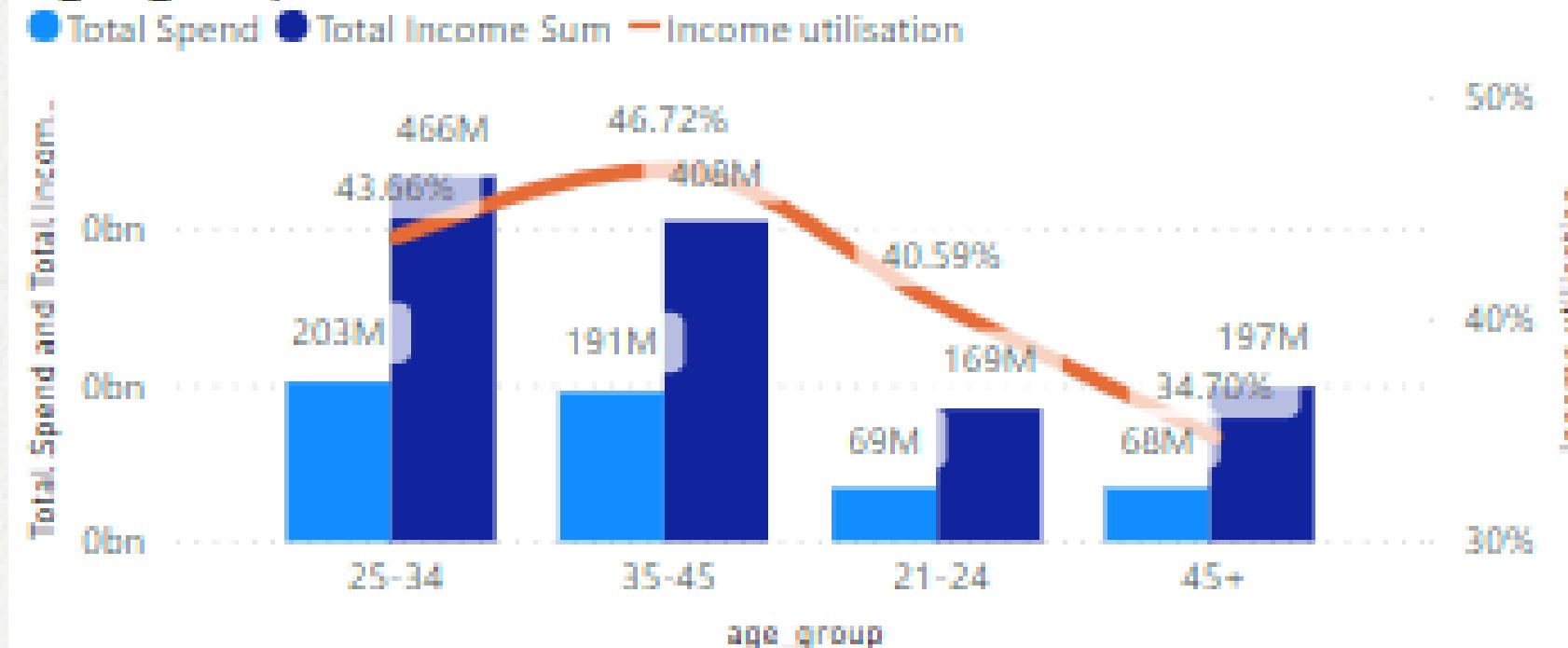
FemaleCount and MaleCount by age\_group



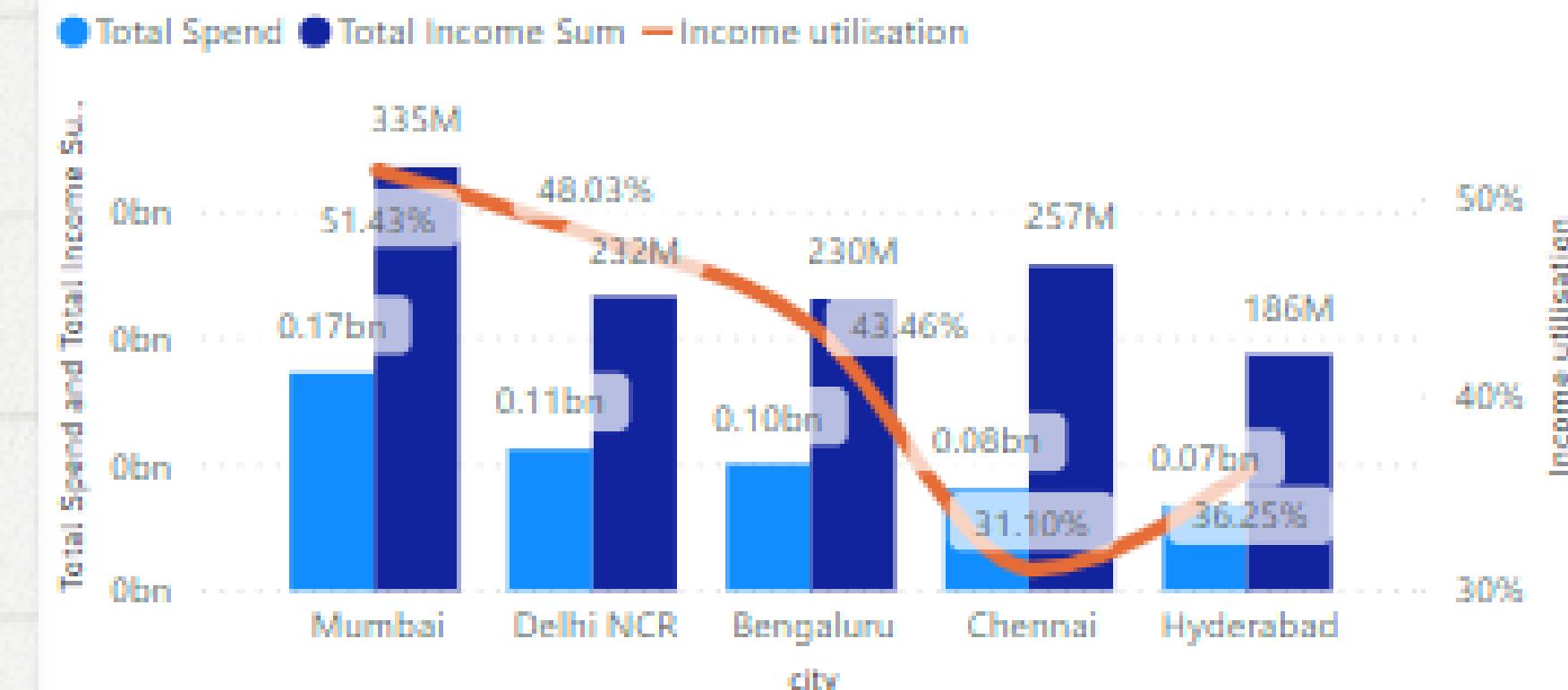
Marital Status



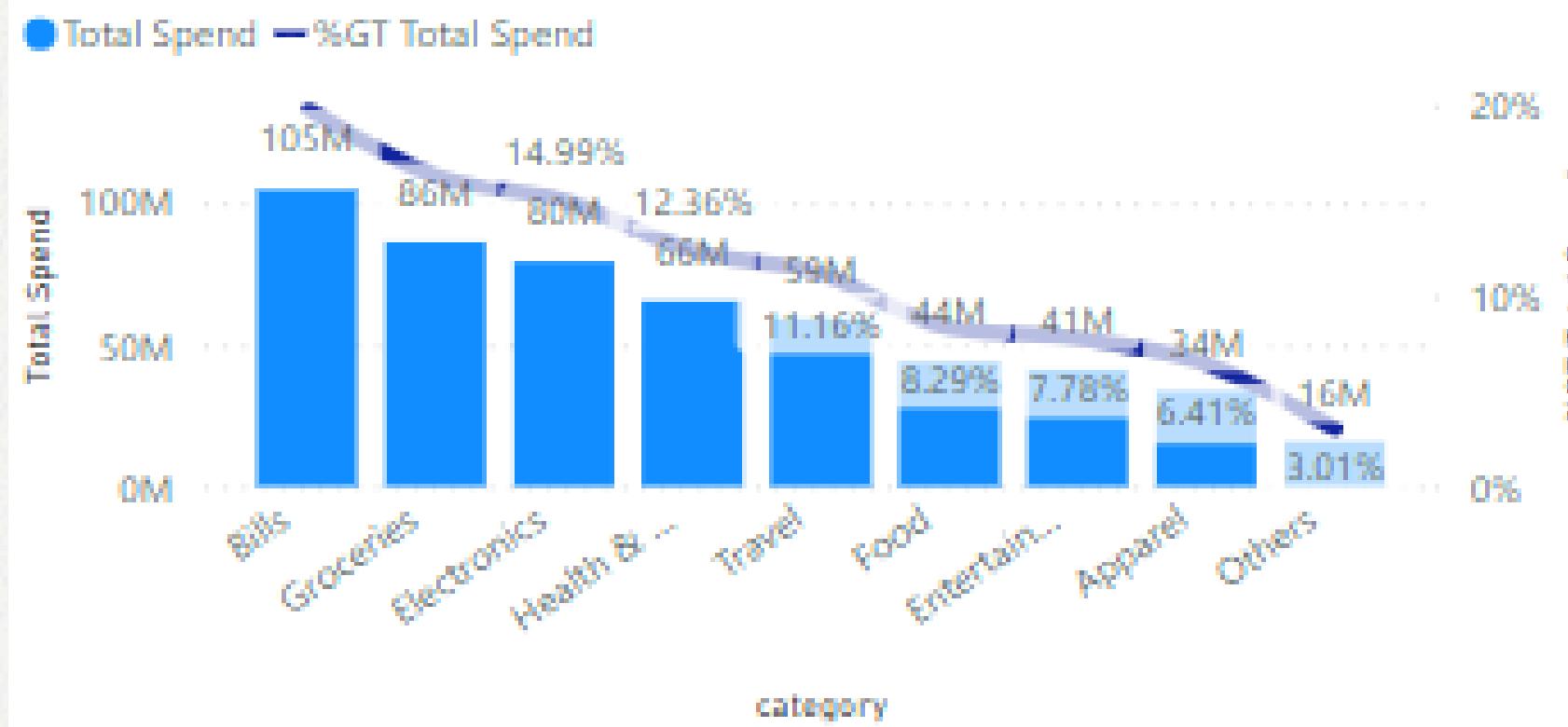
## Total Spend, Total Income Sum and Income utilisation by age\_group



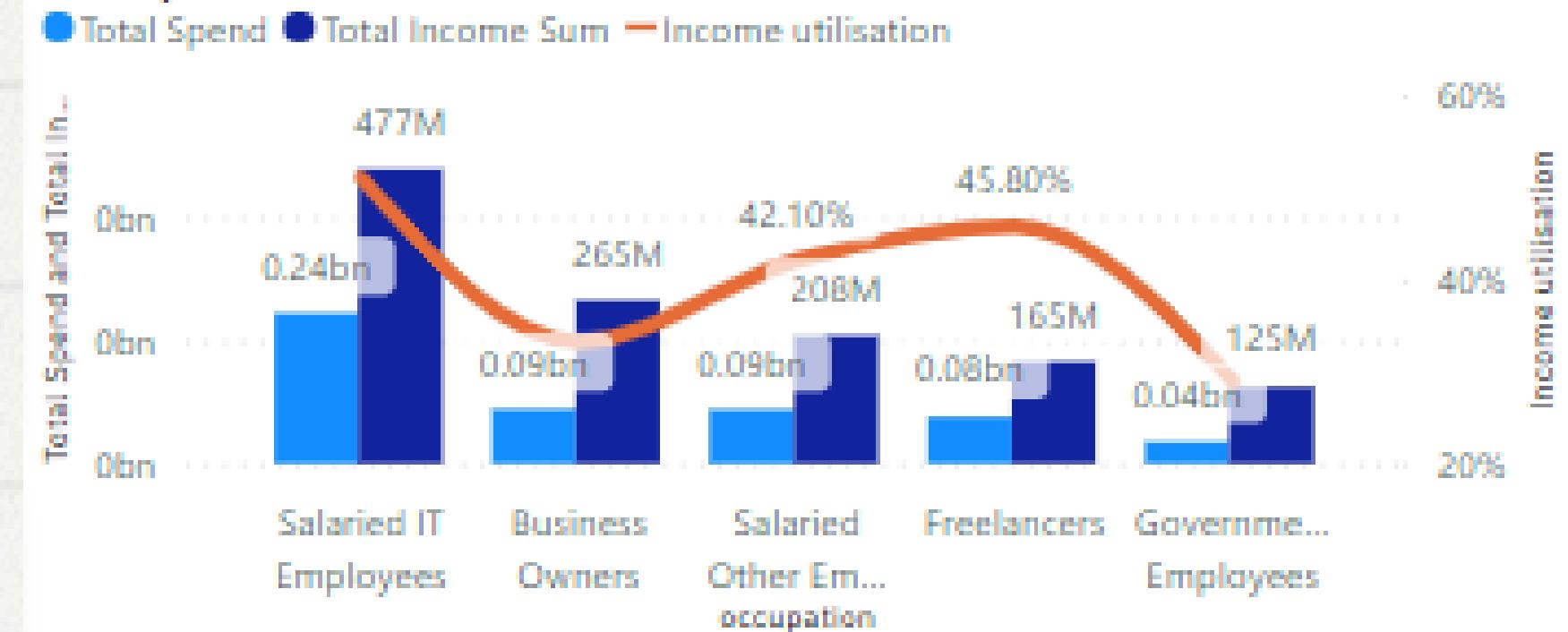
## Total Spend, Total Income Sum and Income utilisation by ci...



## Total Spend and %GT Total Spend by category

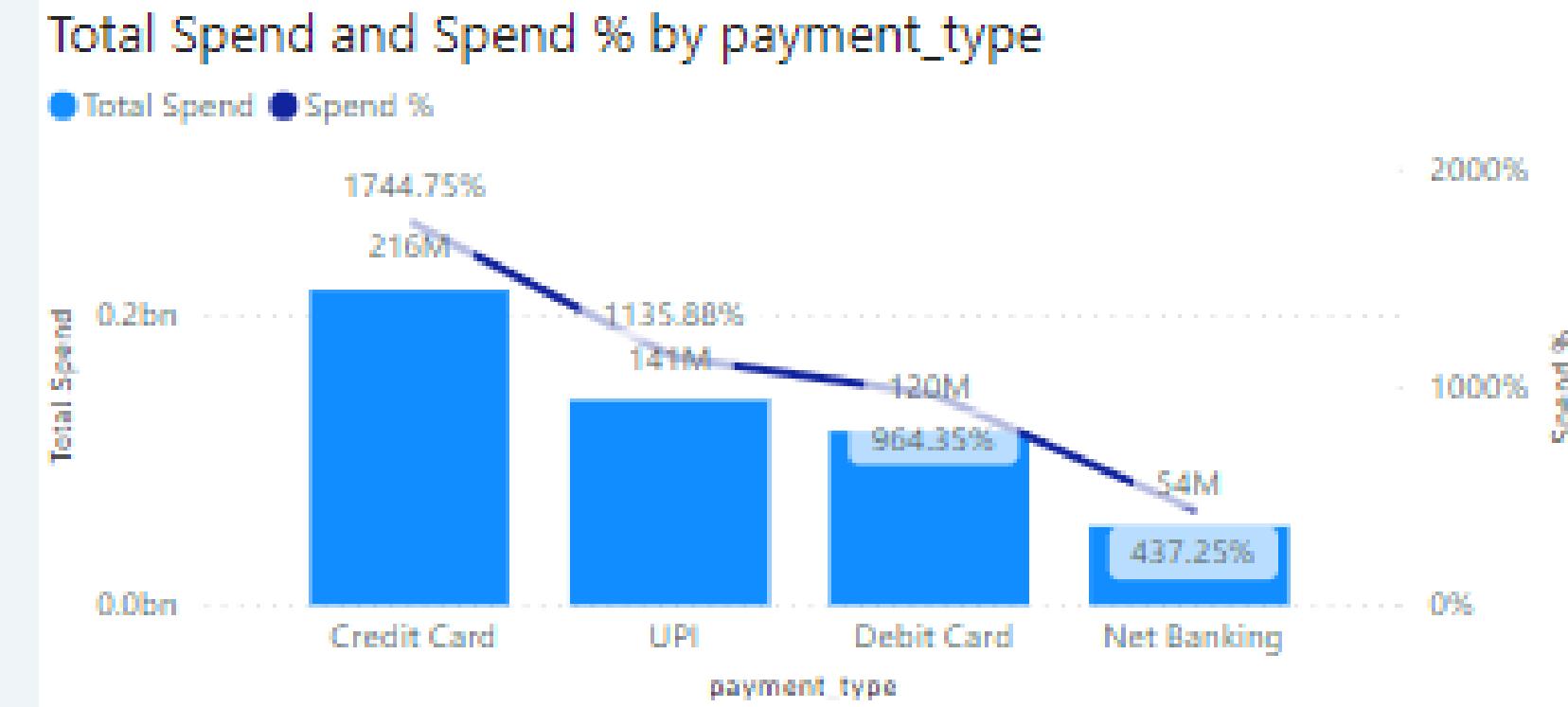
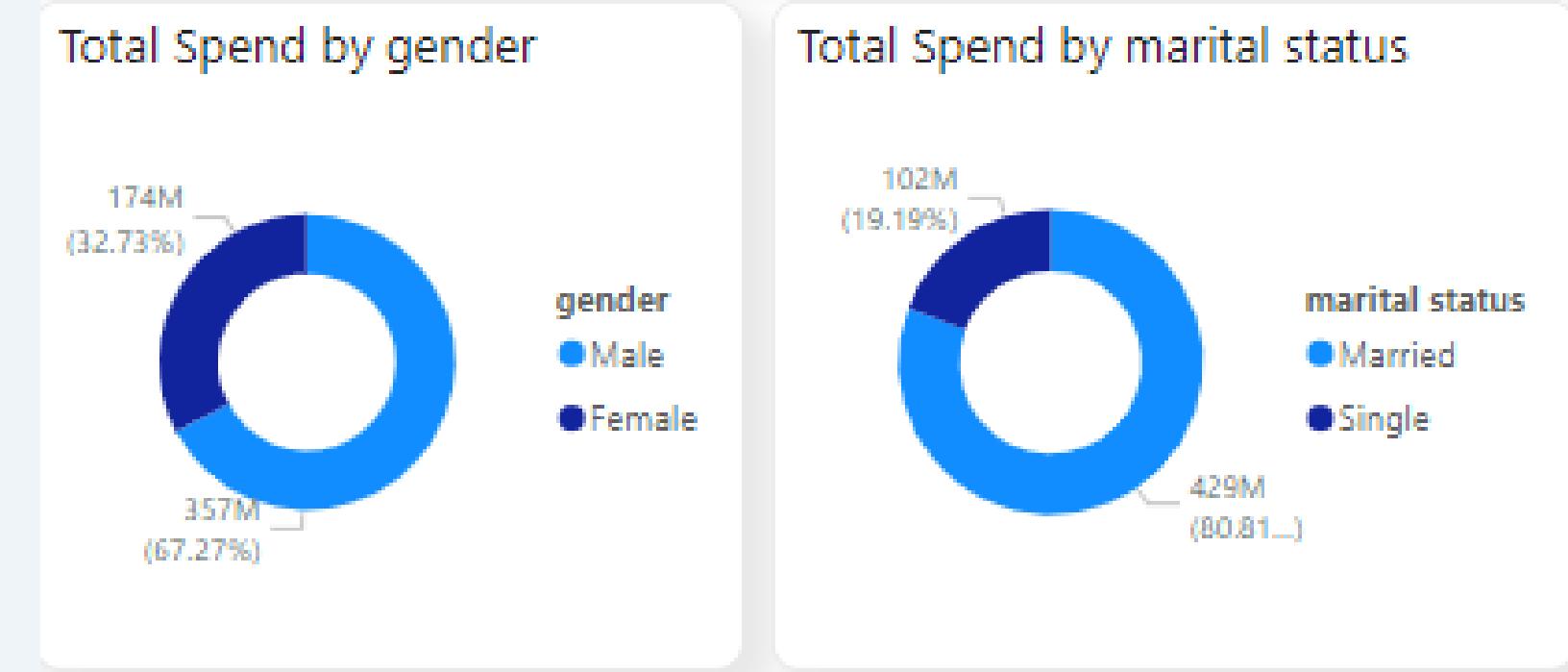


## Total Spend, Total Income Sum and Income utilisation by occupation



# SPEND ANALYSIS

- Total income in the dataset: \$1240 million; total spending: \$531 million; average income utilization rate: 42.82%.
- Age group 25-34 exhibits highest utilization rate at 43.66%, followed by 35-45 at 46.52%.
- Highest expenditure in bills category: \$105 million, followed by grocery (\$86 million) and electronics (\$80 million).
- Salaried IT employees demonstrate highest utilization rate at 51.04%, followed by freelancers (45.80%) and salaried other employees (42.10%).
- Mumbai leads in income utilization rate at 51.43%, followed by Chennai, Bangalore, and Delhi NCR, each exceeding 40%.
- Credit cards dominate with \$216 million spending and 17.45% utilization rate.
- Male customers spend \$357 million, while female customers contribute \$154 million.
- Married individuals spend \$429 million, surpassing unmarried individuals at \$102 million.
- September records highest spending at \$116 million, constituting 21.84% of total spend.
- Males exhibit higher income utilization rate at 44.39% compared to females at 39.92%.
- Singles slightly surpass married individuals in income utilization rate at 43.06% compared to 42.77%.



# Conclusion

O1.

- **Targeted Demographic Approach:**
- Males, particularly those aged 25-45, exhibit higher income and spending habits, making them a prime target for credit card offerings.
- Occupations such as Salaried IT Employees, Salaried Other Employees, and Freelancers show high income and utilization rates, presenting opportunities for tailored credit card features.

O2.



O3.

- **City-Specific Tailoring:**
  - Cities like Mumbai, Delhi NCR, and Bangalore demonstrate higher income and spending levels, suggesting the need for customized credit card features aligned with the spending patterns of customers in these regions.
  - **Payment Preference Insights:**
  - Credit cards are the preferred payment method, indicating the importance of offering attractive rewards and benefits to encourage card usage and increase customer loyalty.
- 
- **Gender and Marital Status Considerations:**
  - Male customers and married individuals tend to spend more, highlighting the potential for designing credit card offerings that cater to their specific preferences and lifestyle needs.
  - **Seasonal Spending Patterns:**
  - September emerges as a peak spending month, suggesting the importance of timing promotions and rewards to coincide with periods of high consumer spending.

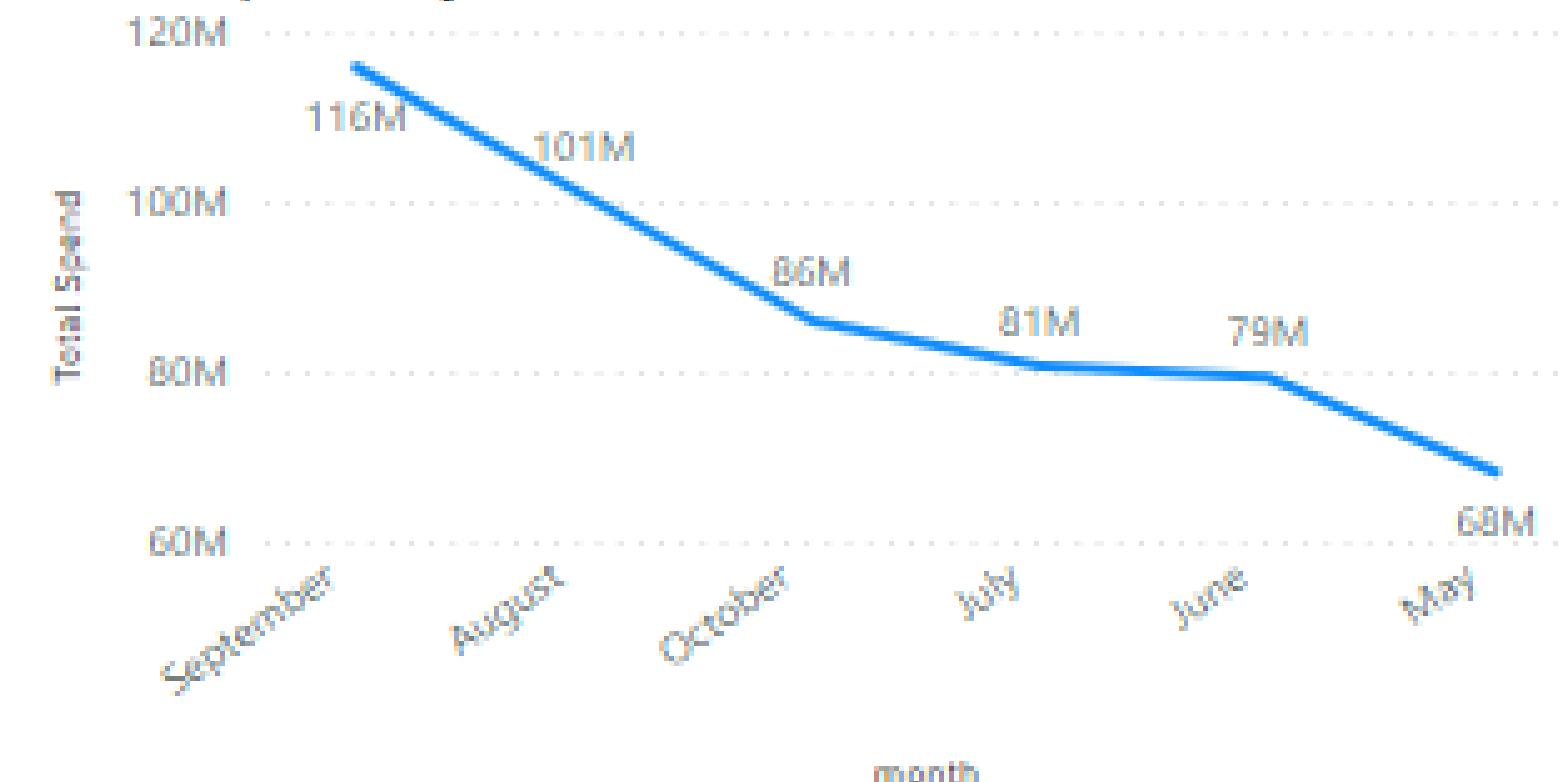
## 1. Income Utilization Insights:

- Understanding income utilization patterns by age group, gender, occupation, and marital status can inform targeted marketing strategies and product offerings tailored to different customer segments.

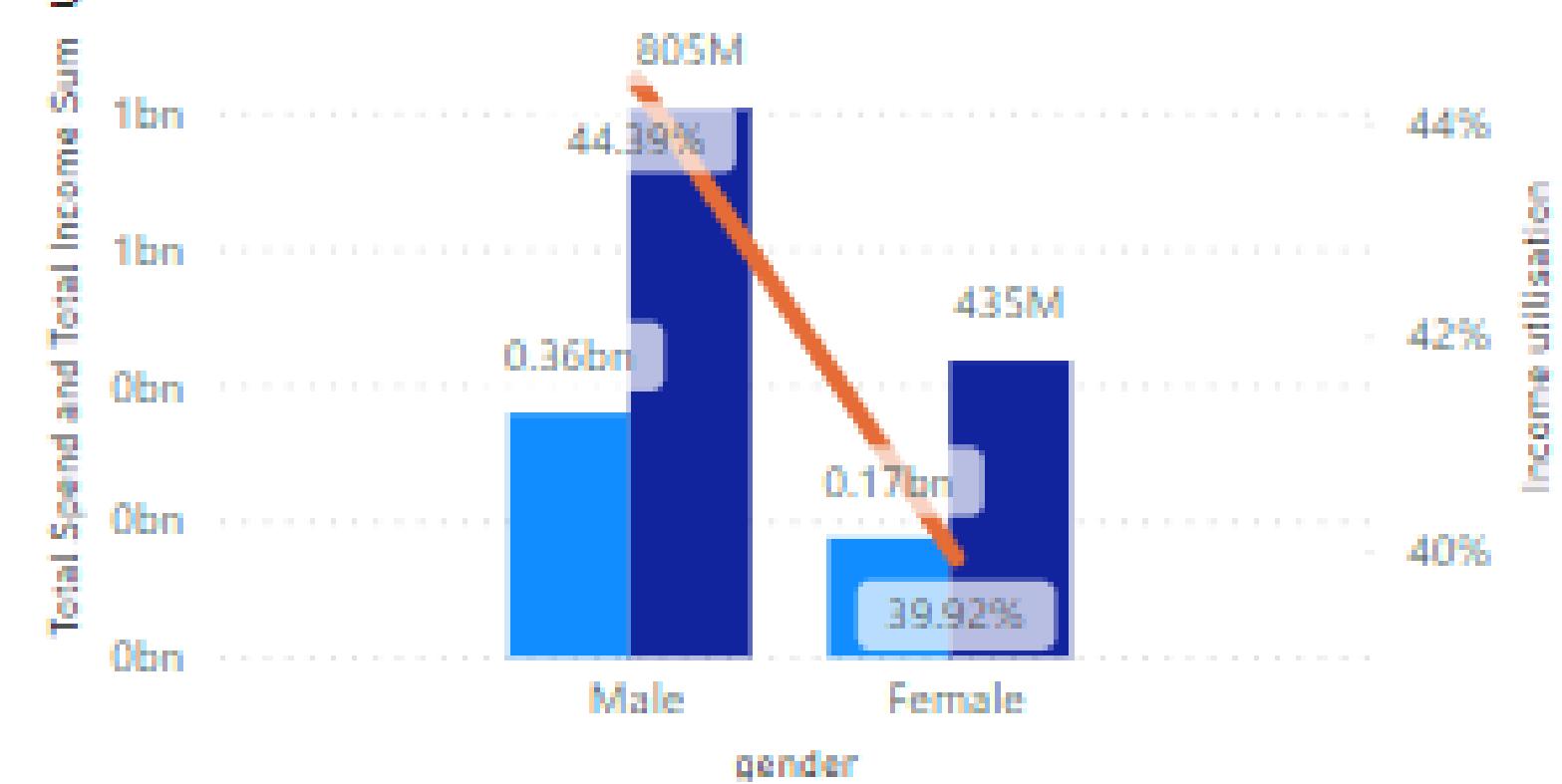
## 1. Opportunities for Customization:

- Customizing credit card features, rewards, and benefits based on demographic, geographic, and spending behavior insights can enhance customer satisfaction, drive card usage, and increase profitability for Mitron Bank.

Total Spend by month



Total Spend, Total Income & Income utilisation by gender



# Key indices :

## Tech-Driven Convenience:

- Insight: Salaried IT employees, freelancers, and other professionals have significant spending habits.
- Recommendation: Offer reward categories for tech purchases, travel perks, exclusive discounts, and extended interest-free grace periods.



## Advanced Security Measures:

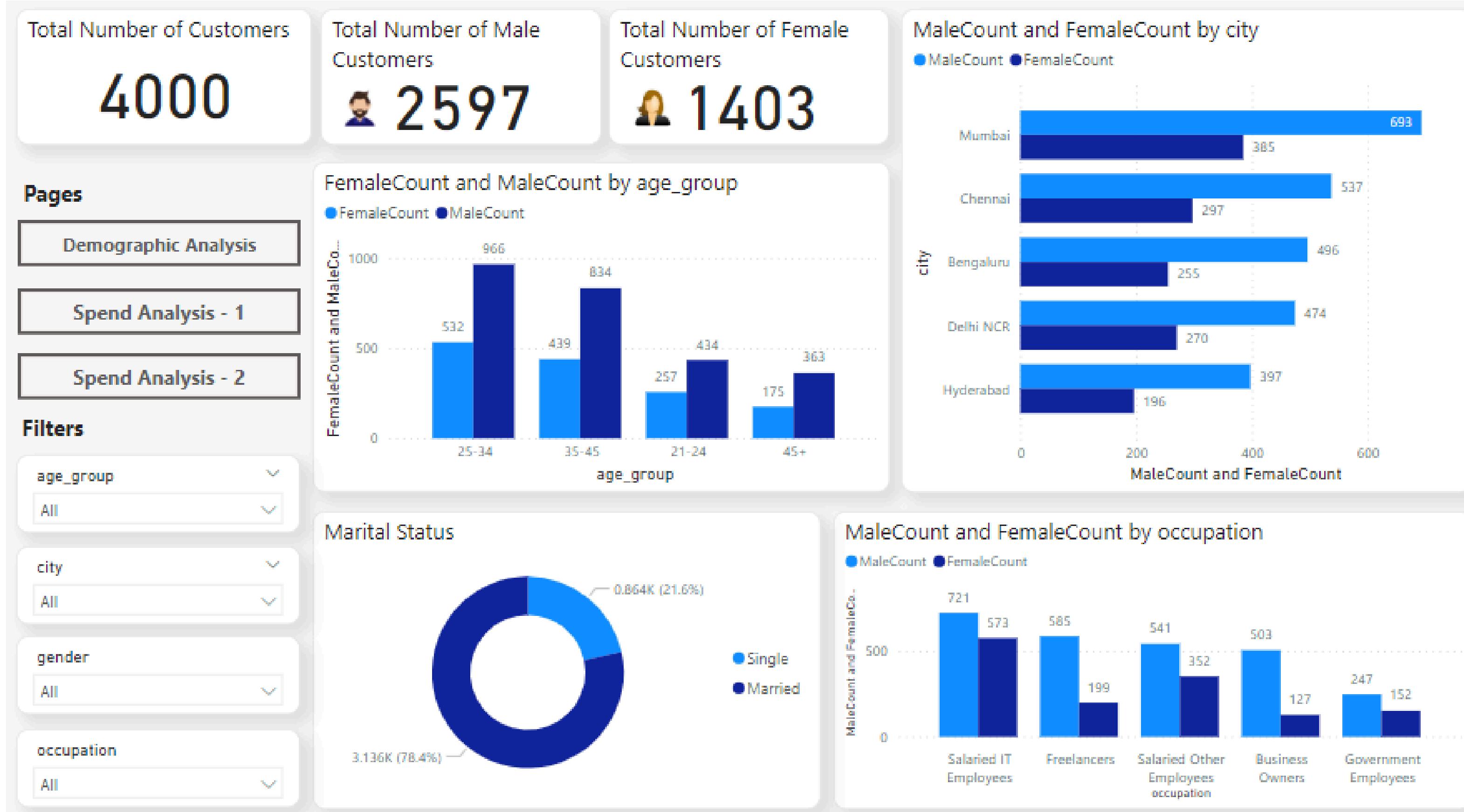
- Insight: Security concerns are paramount for credit card users.
- Recommendation: Enhance security with advanced fraud detection, real-time alerts, and proactive customer support.



## Emergency Fund Access:

- Insight: Access to emergency funds is crucial.
- Recommendation: Introduce features for accessing emergency funds at reasonable rates, providing financial stability.

# Power BI Project screens:



Total Number of Customers

4000



2597



1403

Total Income

1240M

Total Spend

531M

Average of Income

51.66K

Income Utilisation

42.82%

## Pages

Demographic Analysis

Spend Analysis - 1

Spend Analysis - 2

## Filters

age\_group

All

city

All

gender

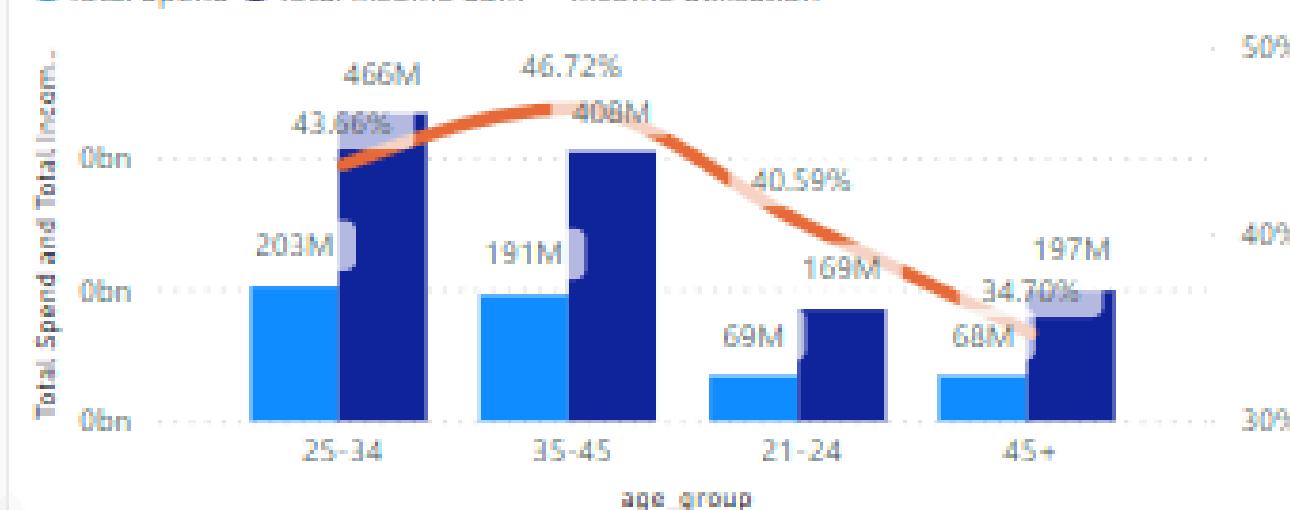
All

occupation

All

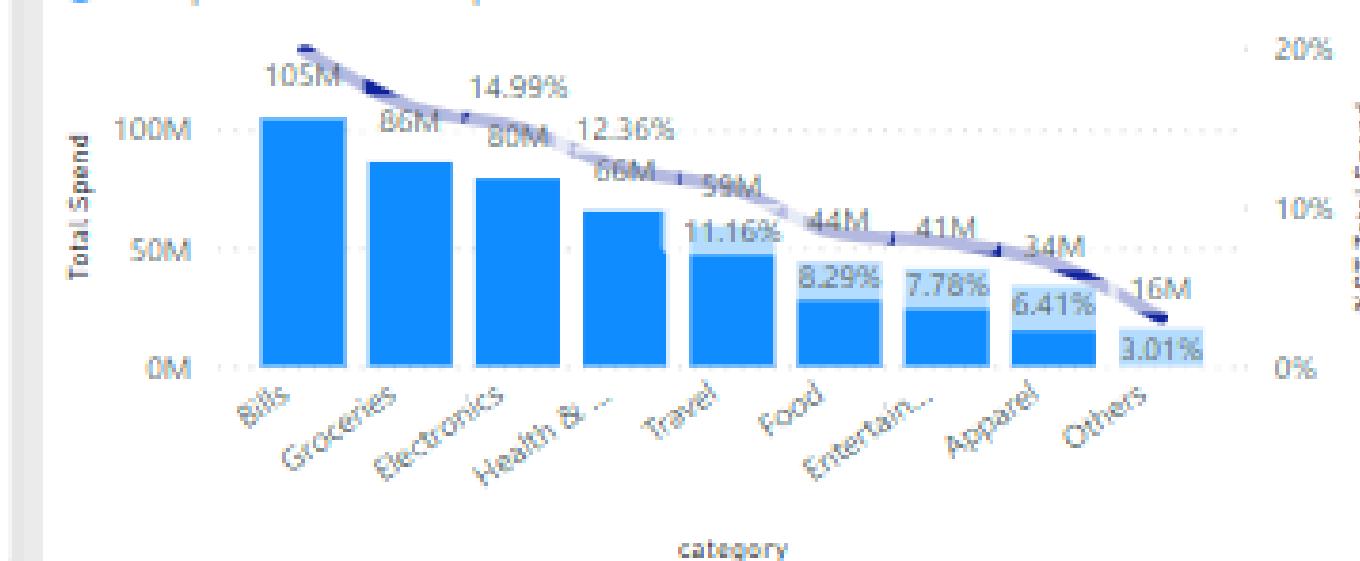
### Total Spend, Total Income Sum and Income utilisation by age\_group

● Total Spend ● Total Income Sum — Income utilisation



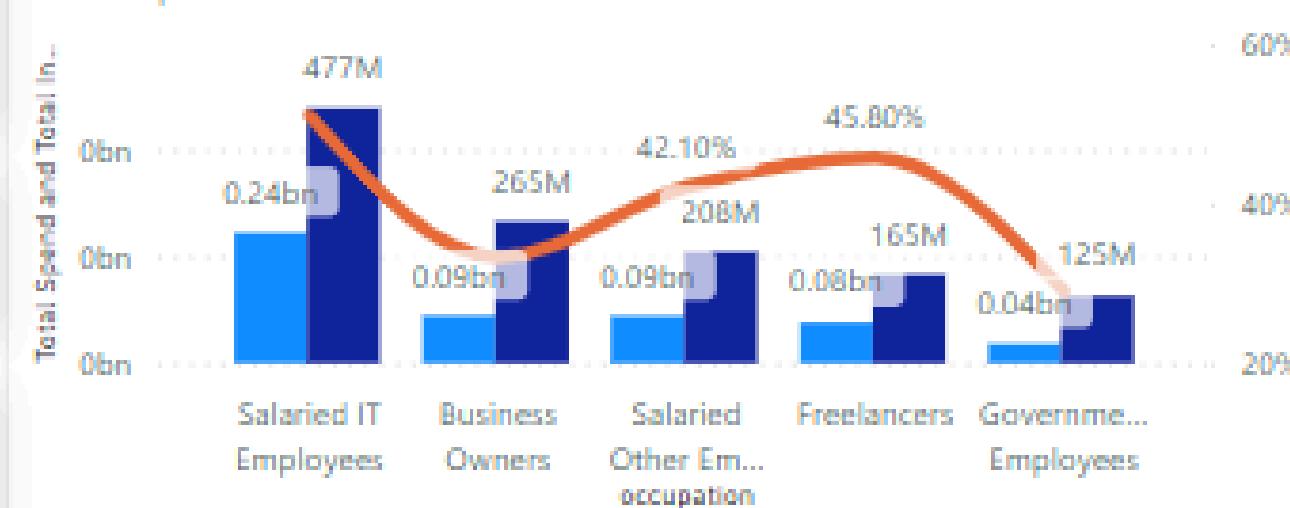
### Total Spend and %GT Total Spend by category

● Total Spend — %GT Total Spend



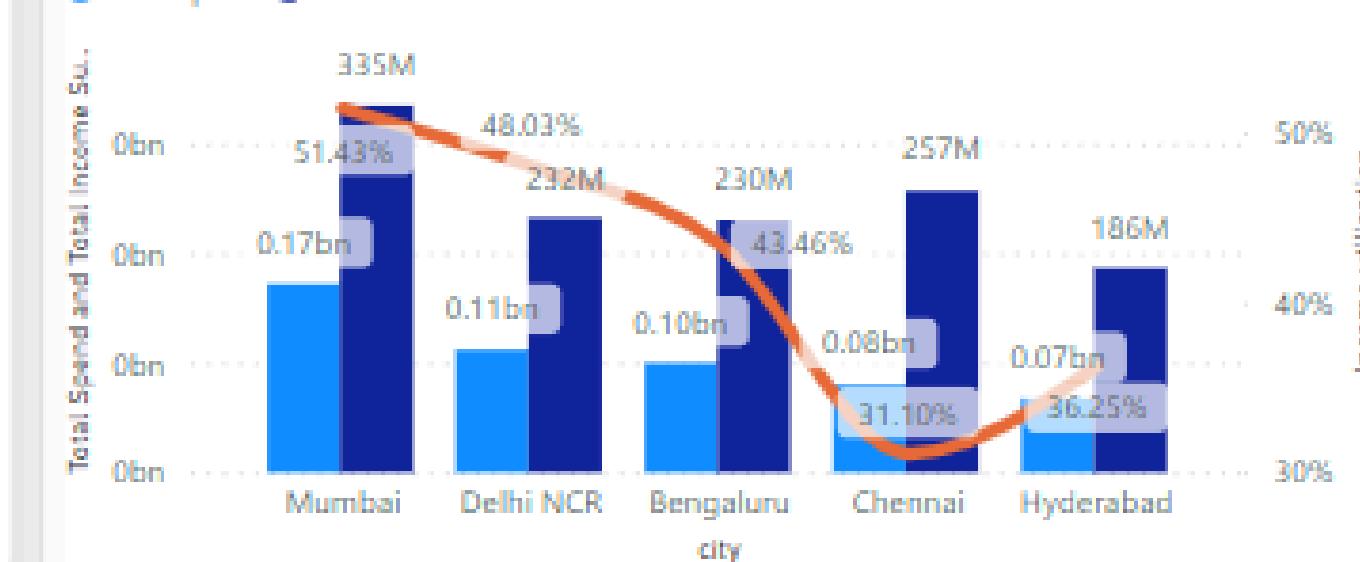
### Total Spend, Total Income Sum and Income utilisation by occupation

● Total Spend ● Total Income Sum — Income utilisation



### Total Spend, Total Income Sum and Income utilisation by ci...

● Total Spend ● Total Income Sum — Income utilisation



Total Number of Customers

4000



2597



1403

Total Income

1240M

Total Spend

531M

Average of Income

51.66K

Income Utilisation

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Spend Analysis - 2

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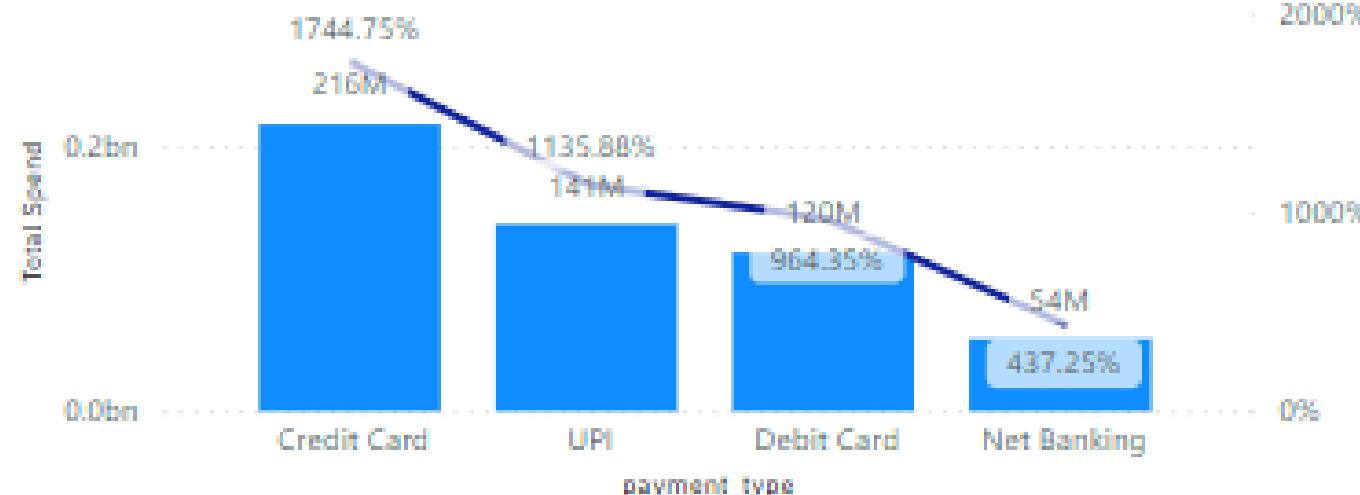
All

occupation

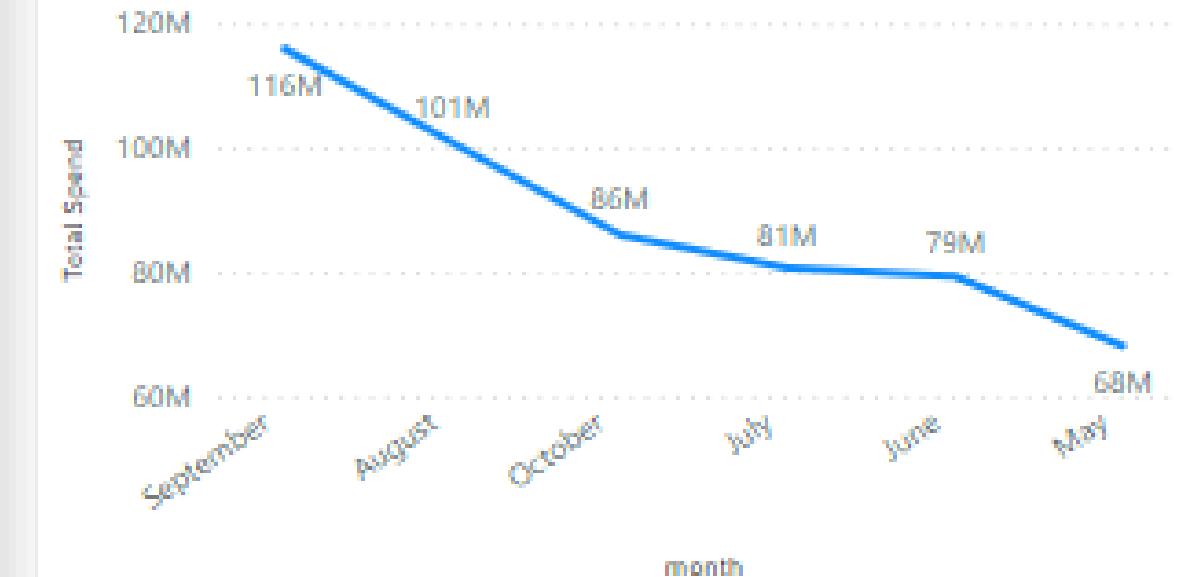
All

### Total Spend and Spend % by payment type

Total Spend      Spend %



### Total Spend by month

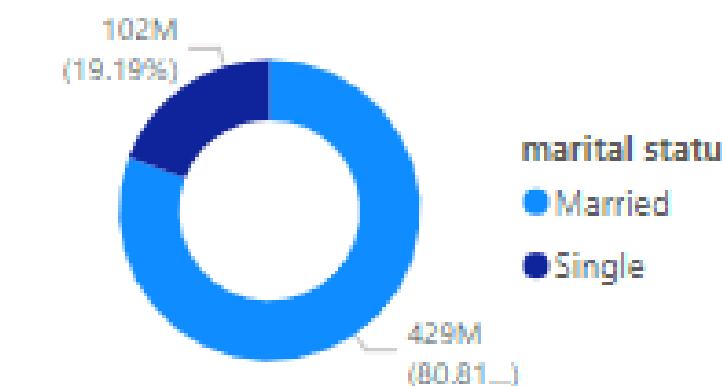


### Total Spend by gender

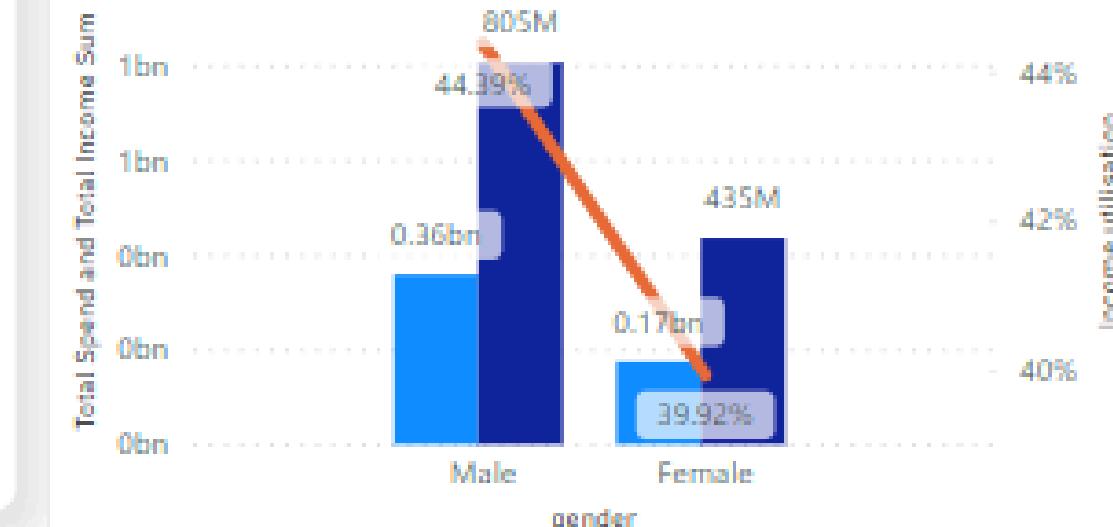
### Total Spend by marital status



### Total Spend by marital status



### Total Spend, Total Income & Income utilisation by gender



**Thank you  
very much!**