

# Mitron Bank Report

Data Analysis

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# Introduction

## Project presentation and problem statement

Mitron Bank is a legacy financial institution headquartered in Hyderabad.

They want to introduce a new line of credit cards.

AtliQ Data Services came to know about this and approached Mitron Bank with a proposal to implement this project.

However, strategy director of Mitron Bank is skeptical and asked them to do a pilot project with the sample data before handing them the full project.

They provided a sample dataset of 4000 customers across five cities.

The success of this pilot project will be instrumental in securing the full-scale implementation of the credit card venture with Mitron Bank

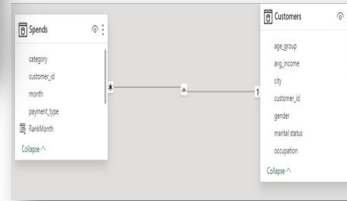


# Techniques

## Tools and analysis process



```
-- total spend by customer and by payment_type
SELECT
    users.customer_id,
    payment_type,
    SUM(spend) AS total_spend
FROM
    dbo.Customers AS users
LEFT JOIN
    dbo.Spends AS money ON users.customer_id = money.customer_id
GROUP BY
    users.customer_id,
    payment_type
ORDER BY
    users.customer_id;
```



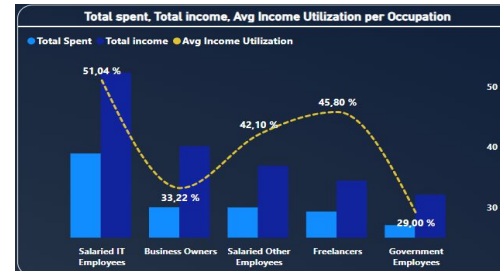
Import Data  
Data relation  
Data structure  
Measures creation  
DAX Language  
Visualization

Data

Search

- Customers
  - age group
  - average measures
  - Data base
  - gender
  - marital status
  - payment types meas...
  - RankColumn
  - totals measures
- Spends
  - data base 2
  - RankMonth

	customer_id	payment_type	total_spend
1	ATQCUS0001	UPI	60233
2	ATQCUS0001	Net Banking	15799
3	ATQCUS0001	Debit Card	35833
4	ATQCUS0001	Credit Card	58680
5	ATQCUS0002	Net Banking	15601
6	ATQCUS0002	Credit Card	58054
7	ATQCUS0002	Debit Card	35860
8	ATQCUS0002	UPI	58999



# Dashboard

Power Bi Dashboard presentation

# Insights

## Demographics

65 % Male  
78 % Married  
+50% Salaried Employees  
Majority are IT  
69% are in the 25-34 and  
35-45 age groups.

### Mitron Bank Analysis

Customer Infos

Financial Behavior

Targeted Customer

Focus Credit Card Use

Total Income

₹ 1 240M

Total Spent

₹ 531M

Customers

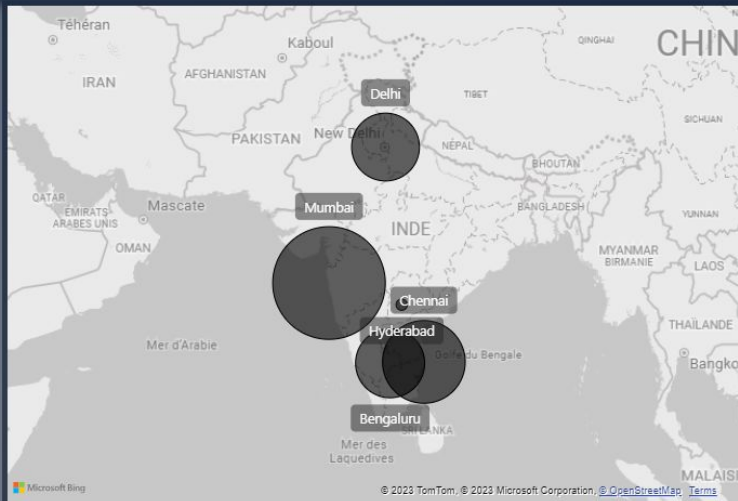
4000

Avg Income Utilization

42,82 %

Avg Credit Card Utilization

40,74 %



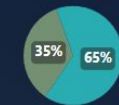
Marital Status

● Married ● Single

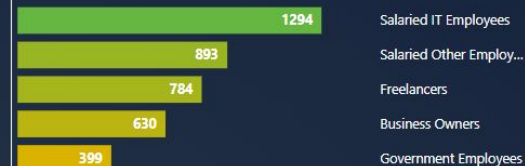


Customer per Gender

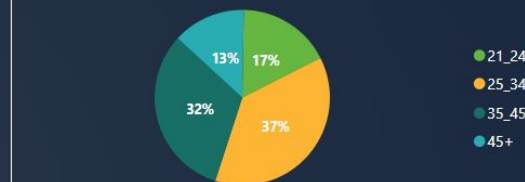
● Female ● Male



Customers Occupation



Customers per Age



# Insights

## Financial behavior

The **top 5** expenses categories are :

- Bills
- Groceries
- Electronics
- Health & Wellness
- Travel

**Salaried IT Employees** and **Freelancers** are important groups regarding their **average income utilization**.

We can clearly see an important **increase** of **average income utilization** for **August** and **September**.

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Avg Credit Card Utilization

40,74 %

#### Total use per Category

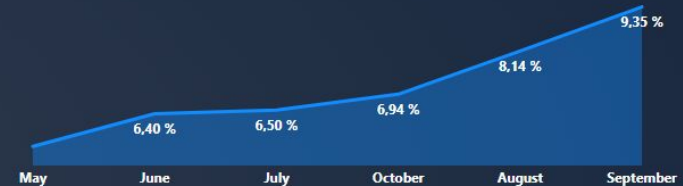


#### Total spent, Total income, Avg Income Utilization per Occupation

● Total Spent ● Total income ● Avg Income Utilization

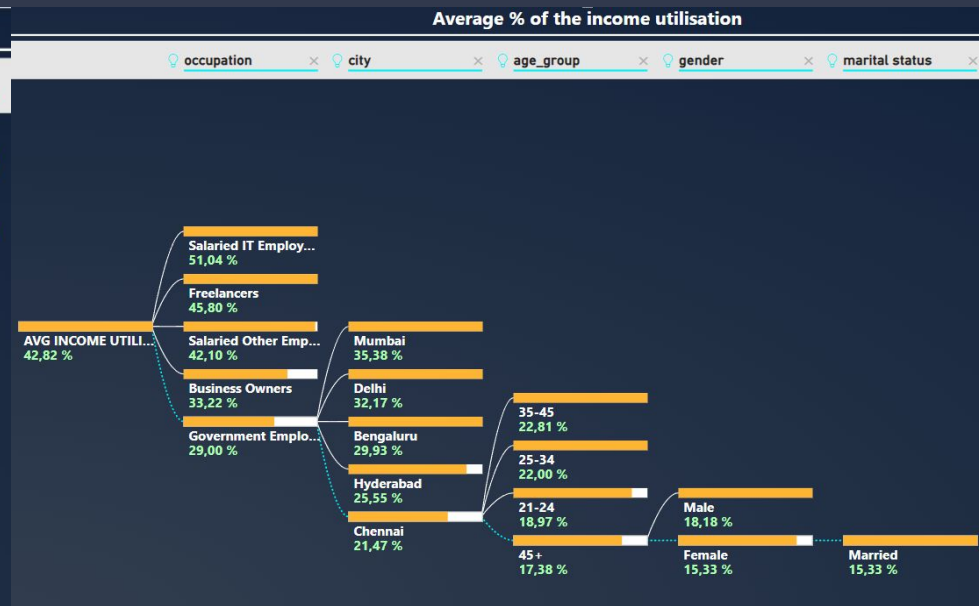
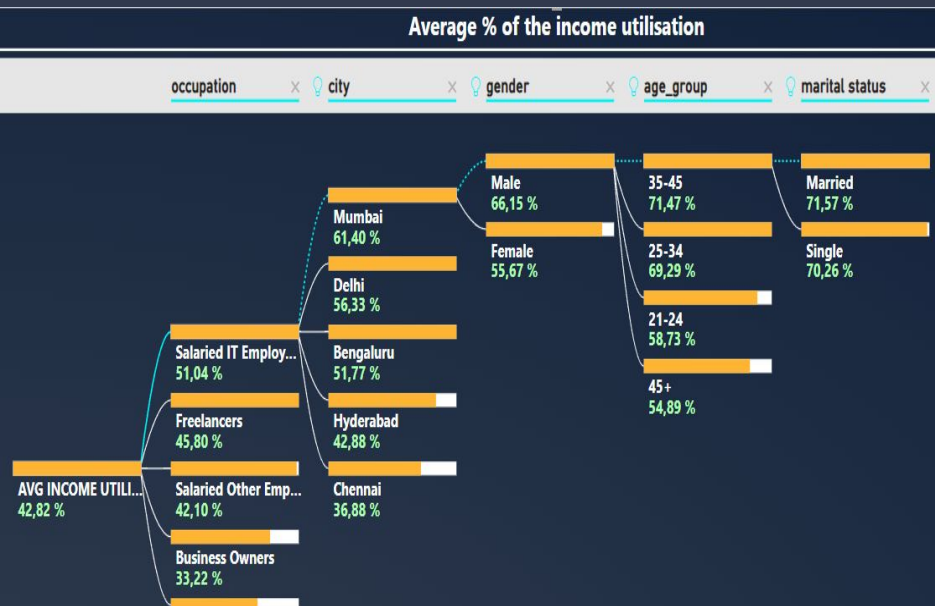


#### Avg income Utilization over time



# Insights

## Average income utilization focus



**Married , Male, 35-45, Mumbai , Salaried IT Employee** is the customer's category that has the **highest avg income utilization** ;  
Compared to  
**Married , Female, 45+, Chennai, Government Employee** is the customer's category that has the **lowest avg income utilization**.



# Insights

## Credit Card utilization focus



Here , we get to know which expenses are overall top paid with **credit cards** [ **Bills, Electronics ,Health & Wellness** ].  
We have also the information that the use of the **credit card** is mostly concentrated in **Mumbai, Delhi and Bengaluru**.  
The **Married Male** customers comes in top in the use of the **credit card** in their expenses.  
The **25 - 45** population has the most usage for **credit cards**.

If we take a look at different parameters, we can also see that for **younger** populations , **21-24** that are **Single** and **Male**, the expenses categories drastically changes, we have on Top [**Entertainment, Electronics, Apparel**]  
Also for **21-24 Female** customers, [**Health & Wellness , Apparel , Entertainment** ] comes in TOP of credit card usages.

# Recommendations

What strategies could Mitron Bank adopt

## Features based on Demographics :

- ❖ Exclusive discounts or rewards on family-oriented services.
- ❖ Age groups
  - 21-24
  - 25-34
  - 35-45
  - 45+
- ❖ Rewards and discounts on educational expenses and family vacation packages.
- ❖ Female card holders.

## Geographical-Based Features :

- ❖ Establish partnerships with local hotels and merchants location-based for exclusive discounts.

## Occupation-Based Features :

- ❖ For Tech industry : reward continuous learning and professional development with cashback for relevant courses and certifications.

## Features based on Usage :

- ❖ Loyalty programs with increasing benefits based on the frequency of credit card usage.
- ❖ Lower fees of credit card usage for common spending categories such as groceries.

# Conclusion



Thank you !

Contact infos :

