





# Mitron Bank

 Home

 Customers

 Credit Card



# Mitron Bank Customer Analysis

[Home](#)[Customers](#)[Credit Card](#)

Marital status

All

Age Group

All

Occupation

All

Payment Type

All

Gender

All

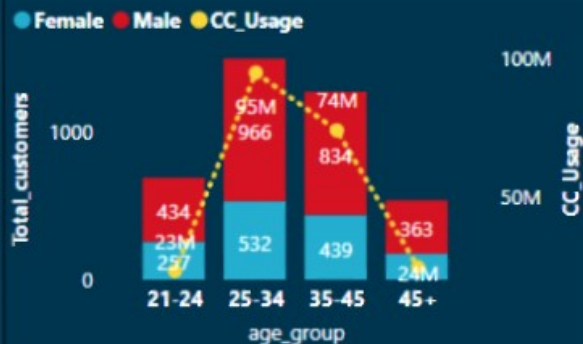
4000

Total\_customers

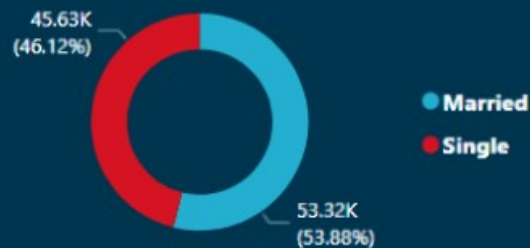
531M

Total Spend

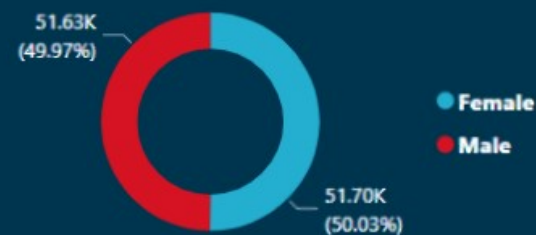
occupation	Female	Male
Salaried Other Employees	31M	56M
Salaried IT Employees	98M	146M
Government Employees	12M	24M
Freelancers	17M	58M
Business Owners	15M	73M
<b>Total</b>	<b>174M</b>	<b>357M</b>



Avg\_income by marital status



Avg\_income by marital status



Married Single

Total\_customers

Total Spend

occupation

city

Total Spend



IU = Income Utilization  
CC = Credit Card



# Mitron Bank Credit Card Analysis

[Home](#)[Customers](#)[Credit Card](#)

Marital status

All

Age Group

All

Occupation

All

Payment Type

All

Gender

All

530.9M

Total Spend

216M

CC\_Usage

40.74%

CC\_Usage%

42.75%

Income\_utilization%

CC\_single  
40MCC\_Usage  
216MCC\_male  
144MCC\_female  
72MCC\_married  
176M

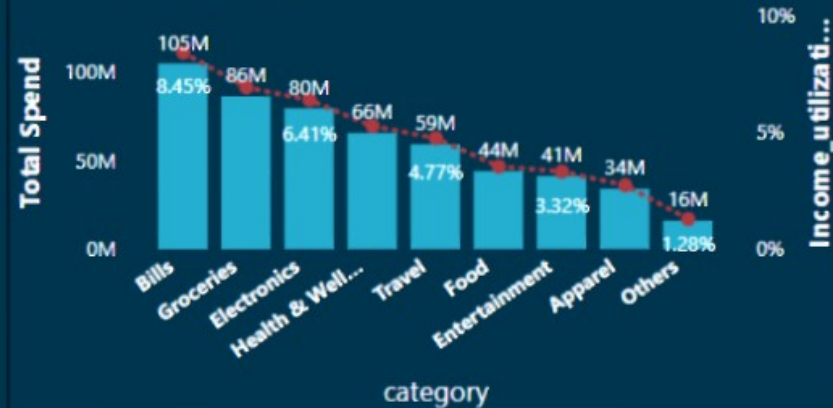
4000

Total\_customers

category	Total Spend	Income_utilization%
Bills	105M	8.45%
Groceries	86M	6.95%
Electronics	80M	6.41%
Health & Wellness	66M	5.28%
Travel	59M	4.77%
Food	44M	3.54%
Entertainment	41M	3.32%
Apparel	34M	2.74%
Others	16M	1.28%
<b>Total</b>	<b>531M</b>	<b>42.75%</b>

category	August	July	June	May	October	September	Total
Apparel	0.52%	0.42%	0.41%	0.35%	0.44%	0.60%	2.74%
Bills	1.61%	1.28%	1.26%	1.08%	1.37%	1.84%	8.45%
Electronics	1.22%	0.98%	0.96%	0.82%	1.03%	1.40%	6.41%
Entertainment	0.63%	0.50%	0.50%	0.43%	0.54%	0.73%	3.32%
Food	0.68%	0.54%	0.53%	0.46%	0.57%	0.77%	3.54%
Groceries	1.32%	1.06%	1.04%	0.89%	1.13%	1.51%	6.95%
Health & Wellness	1.00%	0.80%	0.79%	0.68%	0.86%	1.16%	5.28%
Others	0.24%	0.20%	0.19%	0.17%	0.21%	0.28%	1.28%
Travel	0.91%	0.72%	0.71%	0.61%	0.77%	1.04%	4.77%
<b>Total</b>	<b>8.12%</b>	<b>6.49%</b>	<b>6.39%</b>	<b>5.49%</b>	<b>6.93%</b>	<b>9.33%</b>	<b>42.75%</b>

Total Spend Income\_utilization%



IU = Income Utilization

CC = Credit Card

**Domain:** Banking    **Function:** Strategy

Mitron Bank is a legacy financial institution headquartered in Hyderabad. They want to introduce a new line of credit cards, aiming to broaden its product offerings and reach in the financial market.

AtliQ Data Services came to know about this through an internal link and approached Mitron Bank with a proposal to implement this project. However, the strategy director of Mitron Bank, Mr. Bashnir Rover is skeptical and asked them to do a pilot project with the sample data before handing over them the full project. They provided a sample dataset of 4000 customers across five cities on their online spending and other details.

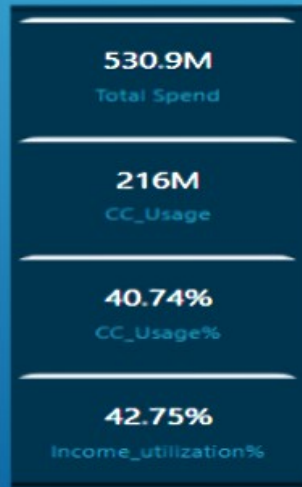


# Demographic classification



## Income utilization %

- Find the income utilization % of customers (spends/average Income). This will be our key metric. The higher the income utilization %, the more is their likelihood to use credit cards.
- $\text{Income Utilization \%} = \text{Total Spends} / \text{Total Income} * 100$
- We have six months of data to analyze.
- Total income \* 6 , Then calculate the income Utilization percentage.
- Below are the important KPI's mentioned in my Mitron Bank Dashboard.



## Spending Insights



### Insights:

- Mumbai has the largest audience of customers, followed by other cities.



### Insight:

- Mumbai is a place where spending is higher among married people comparison to single ones.



### Insights:

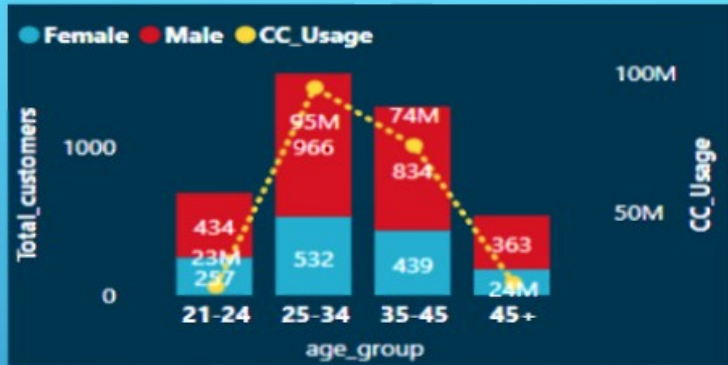
- When compared to other professions, salaried IT workers spend more money.
- Government employees spend less money than the rest of the population, although single government employees spend more than those who are married.



### Insights:

- The majority of customers are Salaried IT Employees and Salaried Other Employees , Freelancers.





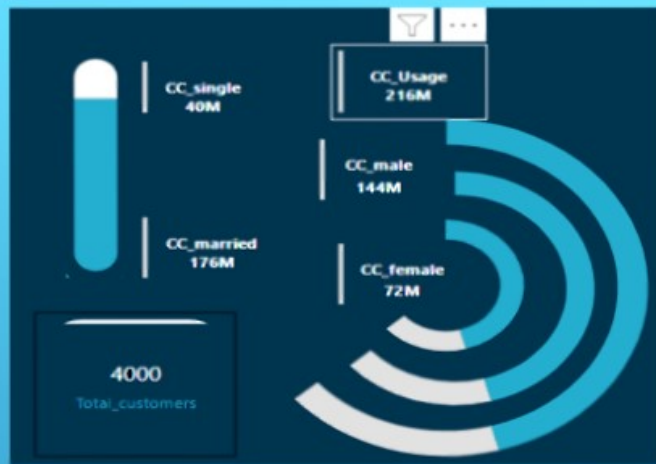
#### Insights:

- The age groups of 25–34 and 35–45 use credit cards a lot more than the other age groups.

occupation	Female	Male
Salaries Other Employees	31M	56M
Salaries IT Employees	98M	146M
Government Employees	12M	24M
Freelancers	17M	58M
Business Owners	15M	73M
<b>Total</b>	<b>174M</b>	<b>357M</b>

#### Insights:

- Men spend more money than women do in the fields of paid IT workers, freelancers, other employees, and business owners.
- Female employees in the IT field spend more money than those in other occupations.



### Insights:

- Compared to women, men use credit cards more frequently.
- Compared to unmarried persons, married individuals use credit cards more frequently.



### Insights:

- At 216,308,873, Credit Card had the highest Total Spend and was 299.03% higher than Net Banking, which had the lowest Total Spend at 54,208,430.
- Total Spend and total Income utilization% are positively correlated with each other.
- Credit Card accounted for 40.74% of Total Spend.
- Total Spend and Income utilization% diverged the most when the payment type was Credit Card, when Total Spend were 216,308,873 higher than Income utilization%



#### Insights:

- At 104,912,768, Bills had the highest Total Spend and was 557.46% higher than Others, which had the lowest Total Spend at 15,957,182.
- Total Spend and total Income utilization% are positively correlated with each other.
- Bills accounted for 19.76% of Total Spend.
- Total Spend and Income utilization% diverged the most when the category was Bills, when Total Spend were 104,912,768 higher than Income utilization%.

category	Total Spend	Income_utilization%
<input type="checkbox"/> Bills	105M	8.74%
<input type="checkbox"/> Groceries	86M	7.19%
<input type="checkbox"/> Electronics	80M	6.63%
<input type="checkbox"/> Health & Wellness	66M	5.47%
<input type="checkbox"/> Travel	59M	4.94%
<input type="checkbox"/> Food	44M	3.67%
<input type="checkbox"/> Entertainment	41M	3.44%
<input type="checkbox"/> Apparel	34M	2.84%
<input type="checkbox"/> Others	16M	1.33%
<b>Total</b>	<b>531M</b>	<b>44.24%</b>

#### Insights:

- Spending on bills, groceries, electronics, health and wellness, and travel has increased among those with higher incomes.

category	August	July	June	May	October	September	Total
Apparel	0.54%	0.43%	0.42%	0.36%	0.46%	0.62%	<b>2.84%</b>
Bills	1.66%	1.32%	1.31%	1.12%	1.42%	1.91%	<b>8.74%</b>
Electronics	1.26%	1.01%	0.99%	0.85%	1.07%	1.45%	<b>6.63%</b>
Entertainment	0.65%	0.52%	0.51%	0.44%	0.56%	0.75%	<b>3.44%</b>
Food	0.70%	0.56%	0.55%	0.47%	0.59%	0.80%	<b>3.67%</b>
Groceries	1.36%	1.09%	1.08%	0.92%	1.17%	1.57%	<b>7.19%</b>
Health & Wellness	1.03%	0.83%	0.81%	0.70%	0.89%	1.20%	<b>5.47%</b>
Others	0.25%	0.20%	0.20%	0.17%	0.21%	0.29%	<b>1.33%</b>
Travel	0.94%	0.75%	0.73%	0.64%	0.80%	1.08%	<b>4.94%</b>
<b>Total</b>	<b>8.40%</b>	<b>6.72%</b>	<b>6.61%</b>	<b>5.68%</b>	<b>7.17%</b>	<b>9.66%</b>	<b>44.24%</b>

### Insights:

- *Use of income is consistent for practically all months.*



## Key Customer Segments

Gender	:	Male
Marital Status	:	Married
Age Group	:	25-34 , 35-45
Occupation	:	Salaried IT employees( Both Male , Female) ,Business Owners (Male) ,Salaried Other employees(Male) Freelancers (Male)
Category	:	Bills , Groceries , Electronics , Health & Wellness , Travel
City	:	Mumbai , Delhi NCR , Bengaluru , Chennai , Hyderabad → (Married)

## Credit Card Feature Recommendations

### Bill Payments:

- Recommendation: Cashback or Rewards on Utility Payments
- Offer credit cards with cashback or rewards specifically for utility bill payments, including electricity, water, and internet bills.

### Automatic Payments:

- Recommendation: Auto-Pay Features with Rewards
- Provide cards with an auto-pay feature for recurring bills, and reward customers who use this feature with additional cashback or loyalty points.

### Groceries:

- Recommendation: Cashback or Rewards on Grocery Purchases
- Offer credit cards that provide elevated cashback or rewards for grocery spending.
- Consider limited-time promotions for increased rewards during peak shopping seasons.

### Electronics:

- Recommendation: Purchase Protection and Extended Warranty Benefits
- Introduce credit cards with robust purchase protection and extended warranty benefits for electronics purchases.
- Collaborate with electronic retailers for exclusive discounts or financing options.

### **Travel:**

- Design credit cards that offer high rewards on travel-related expenses such as flights, hotels, and rental cars.
- Include travel perks like airport lounge access, travel insurance, and no foreign transaction fees.

### **Health and Wellness:**

- Create credit cards with discounts or cashback for health and wellness-related expenses, including gym memberships, fitness equipment, and wellness services.
- Explore partnerships with health and fitness brands for exclusive offers.

## Other recommendations

### **Flexible Rewards Programs:**

- Provide credit cards with flexible rewards programs, allowing customers to redeem points for a variety of categories, including groceries, electronics, travel, and health and wellness.
- Consider partnerships with a diverse range of merchants to enhance redemption options.

### **Customizable Spending Limits:**

- Offer credit cards with customizable spending limits, allowing customers to set specific limits for each spending category based on their preferences.

### **Specialized Bonus Categories:**

- Introduce rotating or fixed bonus categories that align with customer spending patterns.
- For example, offer extra rewards during certain months for travel-related expenses or health and wellness purchases.

### **Personalized Promotions:**

- Leverage customer data to send personalized promotions and offers based on individual spending patterns.
- Use targeted marketing to highlight relevant benefits and rewards associated with specific spending categories.

### **Integration with Health and Wellness Apps:**

- Explore partnerships with health and wellness apps to offer additional rewards or discounts when customers link their credit cards to these platforms.