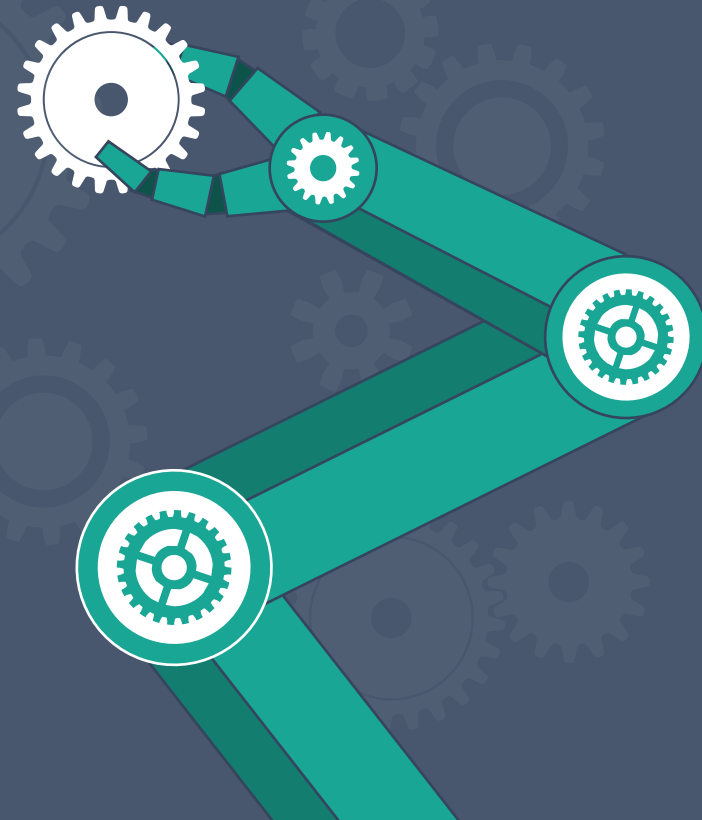


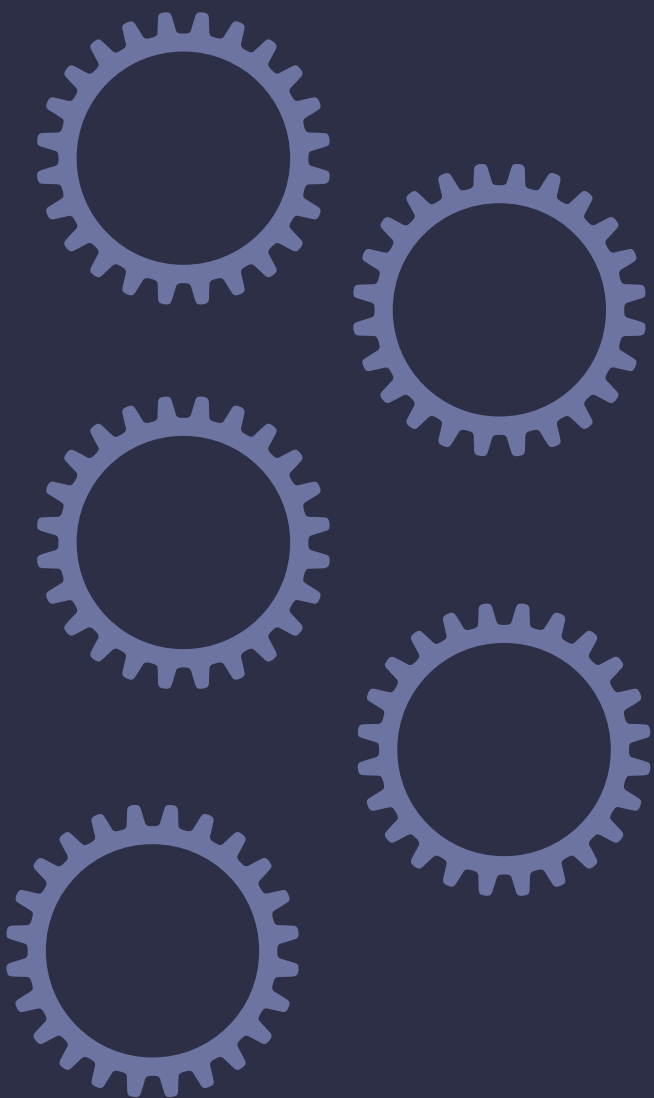


# Business Insight and Data Exploration

BTPN Syariah Virtual Internship Experience Final Project

Nicolas Sebastian Jasman





# Objective

Increase the customers' credit card usage, hence decreasing the inactive months of customers.

# Data Exploration

1

All female customers' Income is \$60,000 or lower, or unknown, while the males make up to more than \$120,000 per year.

Query:

```
SELECT  Gender, Income_Category,
          COUNT(*) as count
FROM    customer_data_history
WHERE    Income_Category <> 'Unknown'
GROUP BY Gender, Income_Category
ORDER BY Gender, Income_Category
```

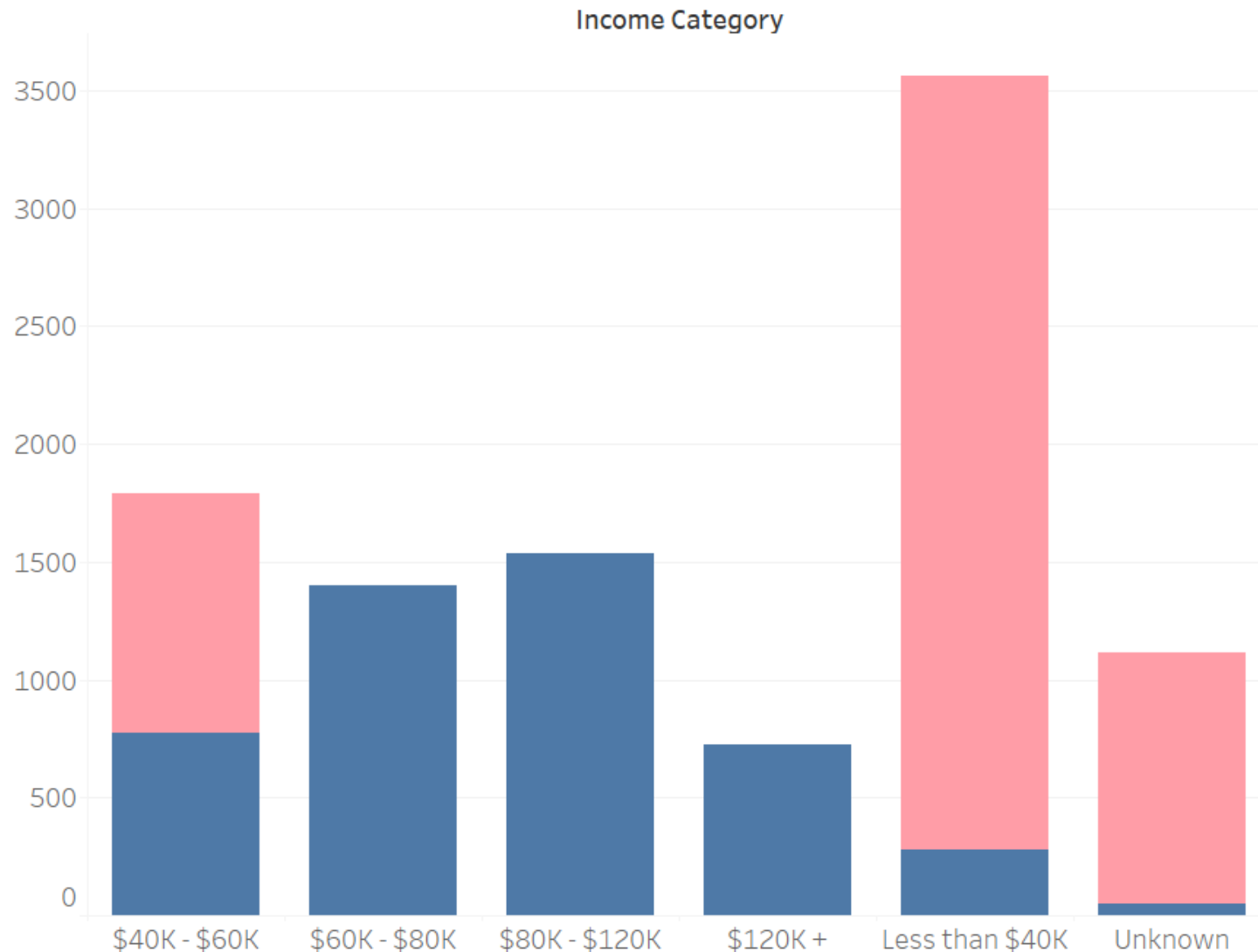
2

With an average of just over 2 inactive months, 29 married male customers between the age of 26 to 30 is the most active credit card user segment.

Query:

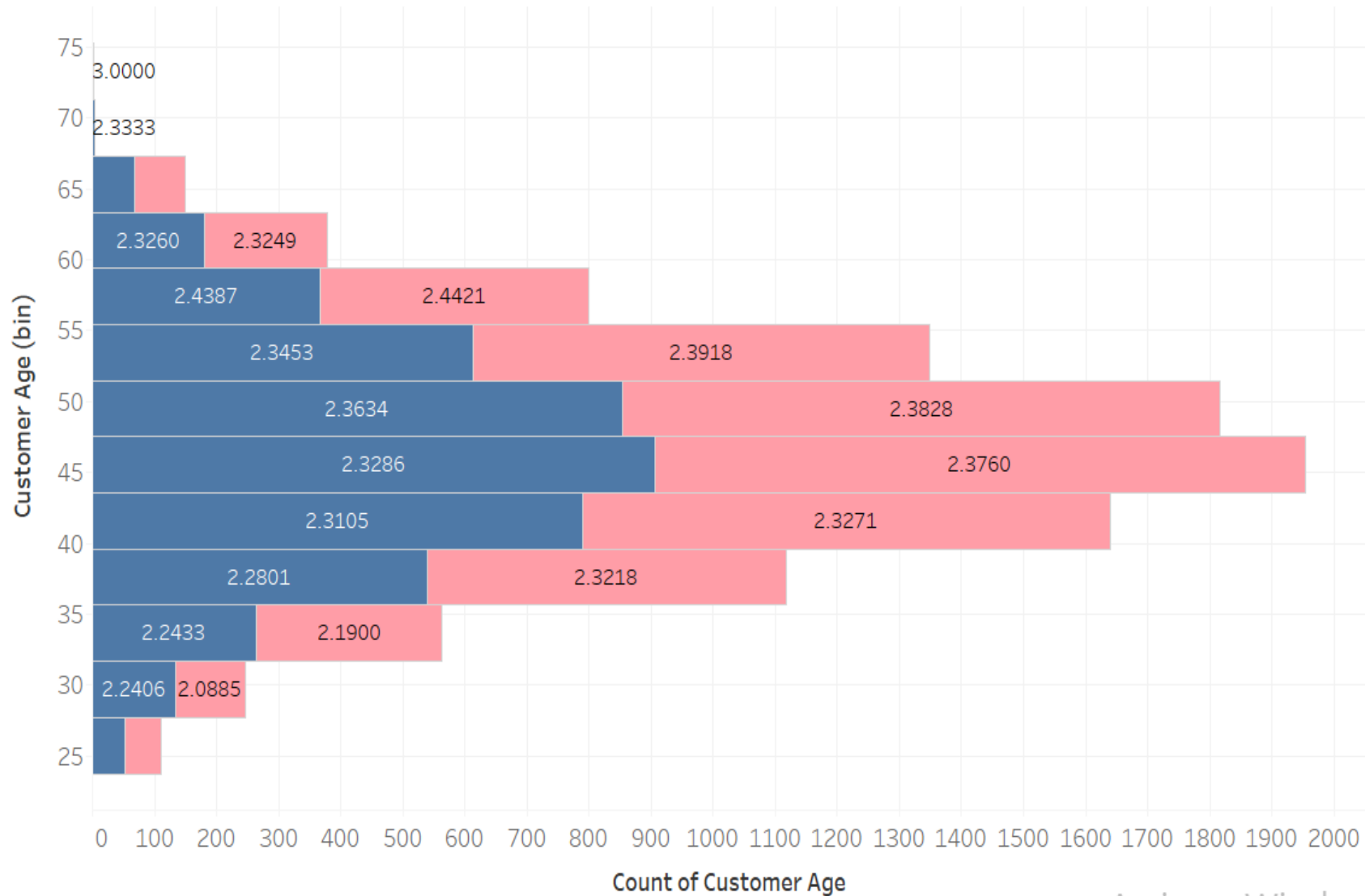
```
SELECT  FLOOR(customer_age/5)*5 + 1  as range_start,
          FLOOR(customer_age/5)*5 + 5  as range_end,
          Gender, Maritalid,
          COUNT(*) as count,
          AVG (Months_Inactive_12_mon) as avg_inactive_months
FROM    customer_data_history
WHERE    Maritalid < 3
GROUP BY range_start, range_end, Gender, Maritalid
ORDER BY range_start, Gender, Maritalid
```

# Data Visualization



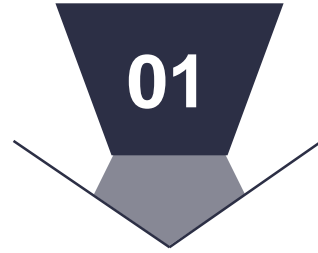
The graph depicts that all female's customers income are either less than \$60,000 or unknown. While male customers' income has more variations from under \$40,000 to over \$120,000 with few unknowns.

# Data Visualization

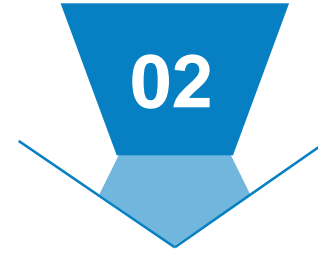


According to the distribution chart, the customers are predominantly between the age 40 – 50. However, those who are under 30 are more active in terms of credit card usage, with just over 2 months.

# Conclusion



Male customers with any income tend to be a customer, while female customers tend to have lower income. Marketing strategy towards potential female customers should be conducted while considering this factor.



Even though middle-aged people dominates the market for this service, younger customers tend to be a more active user of credit card. Therefore, marketing towards that segment should be prioritized.



**Thank you**

---