EDA on Transaction Data

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Data Insights	Why is it a problem and potential root cause?	Solution	Assumption
1. **59.89%** of total transactions are done during **August to December** Month.	If a significant portion of the annual revenue is generated in a short time frame, it might lead to uneven income generation, making it challenging to manage expenses throughout the year. Marketing campaigns, promotions, or events may be heavily focused on the August to December period, driving increased transactions during that time.	**Spread out marketing efforts** and promotions across the year to encourage transactions during traditionally low months. Focus on building **relationships with customers** during the whole year to maintain engagement and drive transactions outside the peak period.	NA
2. There is sudden **73%** decreased in transactions in **jan 2017.**	Such a substantial decrease in transactions can lead to a sharp decline in revenue for that period, affecting the business's financial stability. A sudden drop could be indicative of technical problems, user experience issues, or external factors impacting the business Or it may be because of lower activity in January due to the post-holiday period or economic conditions.	**Gather feedback** from users who attempted transactions in January to understand their experience and pain points. Develop a **post-holiday marketing strategy** to engage users and encourage transactions during the traditionally slower month of January.	NA
3. Only **200 users** out of **total 1134** unique users lasted for more than **6 months.**	A high number of users leaving within a short period suggests a risk to organization, where users are not finding enough value to remain active. Users might be finding	Develop personalized engagement strategies, such as **recommendations, and notifications** to keep users engaged. Implement **loyalty programs**, rewards, or	NA

	better alternatives from competitors, leading them to switch loyalties.	incentives for users who remain engaged and active over longer periods.	
4. Only **5.74 %** of total transactions are done using P2P_TRANSFER and **5.82 %** of total amount is collect by **P2P_TRANSFER**.	Low usage of P2P_TRANSFER could indicate that users are not fully adopting this payment method, limiting its potential benefits. Users might perceive P2P transfers as complex or time-consuming compared to other payment methods.	**Educate users** about the benefits of P2P_TRANSFER, such as lower fees or faster transfers, through targeted communication. Improve the user experience for P2P transfers by ensuring a seamless and easy to go process, **reducing complexity.**	NA
5.Only **11 %** of total Transactions are done between **00:00 to 06:00.** **36%** of total transactions are done between **12:00 to 18:00.**	Low transaction volume during suggests potential under utilization of the platform during these hours, which might lead to missed revenue opportunities. Users might naturally prefer transacting during daytime hours due to convenience, work schedules, or habit.	If possible, **expand marketing efforts** to target users in different time zones, tapping into their peak hours. **Implement marketing campaigns** to promote transactions during off-peak hours, offering incentives or benefits to users who transact during those times.	All transactions are done from same time zone. (Data Required - Geographical Locations of transactions.)
6. **55%** of total amount Comes in **GBP** and **45%** of total amount comes in **EUR.**	If the majority of revenue comes from a single currency (GBP), the business could be vulnerable to currency fluctuations or economic changes affecting that currency. A significant shift in exchange rates might lead to revenue fluctuations when converting EUR and GBP to INR affecting revenue predictability.	**Develop strategies** to encourage transactions in both GBP and EUR, aiming for a more balanced revenue distribution. Offer users the **option to transact in both** GBP and EUR, providing them with choice and convenience.	Transactions done in GBP are assumed from UK only and all Transactions done in EUR are assumed from 20 European Countries. Assuming that the Company Is Based in India. (Data Required - Geographical Locations of transactions and organizaton)