Title: Business Analyst Intern Assessment Report

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OBJECTIVE AND PURPOSE

Objective:-

- The objective of this project is to make evidence-based suggestions by conducting an exhaustive analysis of Jar's sales performance, assessing the usability of the app from a user-experience perspective, and making strategic product improvement suggestions based on user requirements and company growth.

Purpose:-

The primary purpose of this analysis is to:

- Measure sales and profit performance across categories
- Examine alignment between targets and actual performance
- Identify regional patterns in order volume and profitability
- Recommend optimizations in pricing, inventory, and forecasting

PROBLEM STATEMENT

- Evaluate product categories to identify which are generating high profits and which are underperforming.
- Analyze monthly sales targets for the Furniture category to uncover fluctuations and planning gaps.
- Identify states with the highest order volumes to understand geographic strengths.
- Highlight regions with low profitability despite high order counts to target improvement areas.
- Review the Jar app's user experience to determine what's working well and what needs improvement.
- Recommend new product offerings by leveraging Jar's strengths in automation, simplicity, and user trust.

Method Apply For Solving Problem

- Merged datasets (Order Details + Orders) using Order ID to enable unified analysis
- **Category-wise aggregation**: Computed Total Sales, Total Profit, Avg Profit per Order, and Profit Margin
- **Trend analysis:** Calculated month-over-month % change in Furniture sales targets
- **Regional insights:** Identified top 5 states by order count and analyzed their sales and profit metrics
- **Tools used:** Python (Pandas, NumPy), optional visualizations using Matplotlib/Seaborn
- **Performance comparison:** Identified top- and bottom-performing categories and regions to highlight profitability contrast and inefficiencies.
- **Strategic recommendations:** Derived actionable insights based on data trends— suggested improvements in pricing, forecasting, and regional targeting.
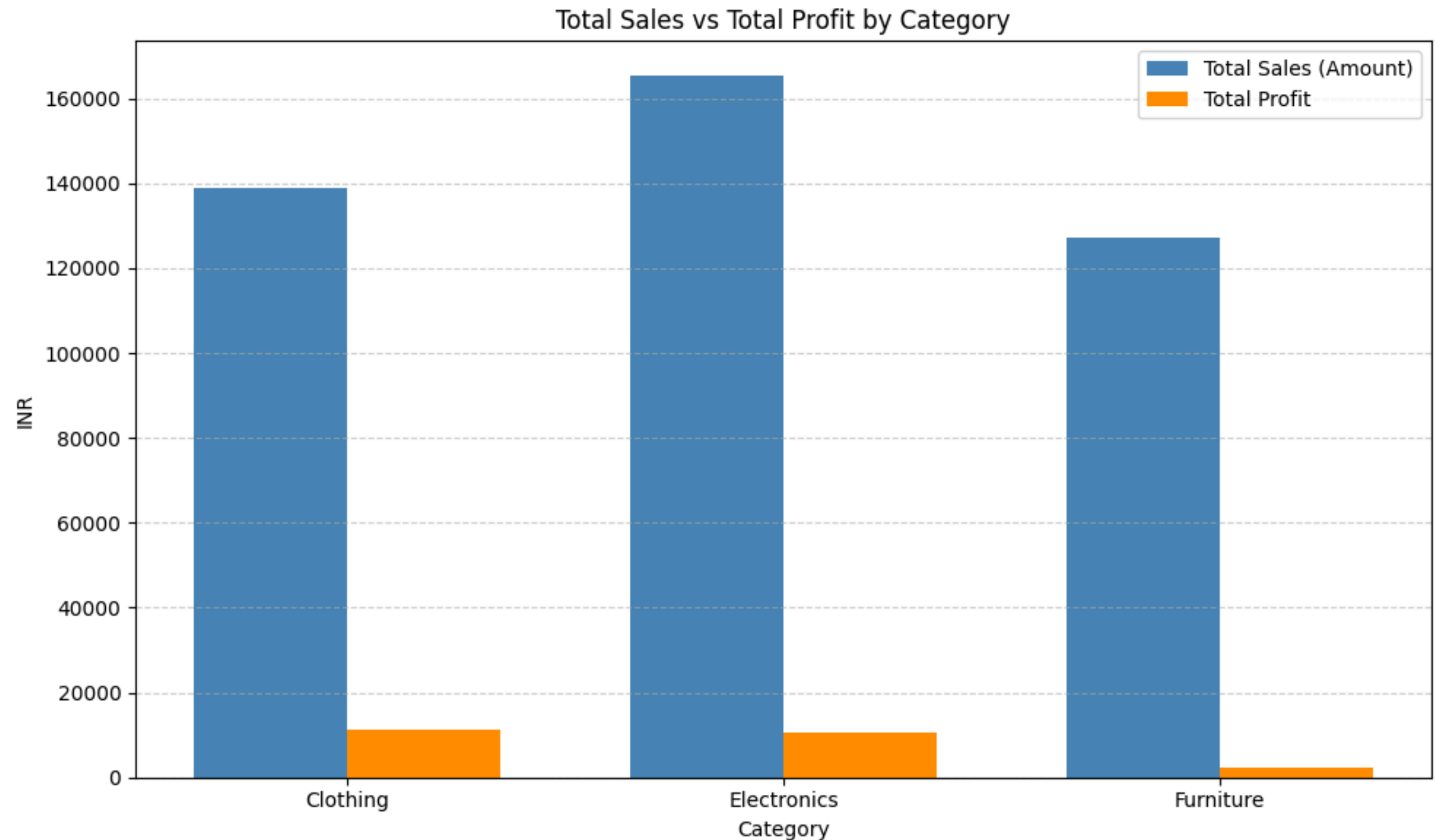
How The Problem Was Solved

- Combined the Order Details and Orders datasets using Order ID to create a unified dataset for analysis.
- Grouped data by category and state to calculate key metrics like total sales, total profit, and order counts.
- Calculated profitability indicators such as average profit per order and overall profit margin to evaluate performance.
- Analyzed monthly trends in Furniture targets and ranked categories and regions based on frequency and profitability levels.
- Detected performance gaps across regions by comparing high sales volume with low average profit margins.

Target Achievement Analysis: Furniture Category

- **From the Sales Target dataset, month-over-month percentage change in target sales for the Furniture category was determined**

Effective Features of Jar App

- User-friendly interface
- Seamless savings automation
- Accessibility for small investments
- Innovative approach to digital gold
- Strong customer engagement strategy

- Jar offers a highly user-friendly experience through features like **automated UPI round-up savings**, which invests spare change into digital gold effortlessly. Users can **start saving from just ₹10**, making it accessible for beginners. Its **clean and minimal UI ensures easy navigation**, especially for Tier 2/3 users. Backed by Augmont, it provides trusted and secure gold investments. Additionally, features like **daily rewards and saving streaks** help users build consistent financial habits in a fun and engaging way.

App Enhancement Recommendations

1. Single Gold Investment Option:- Jar at present provides only gold investment. Adding SIP or mutual fund options would diversify products, minimize risk, and appeal to long-term, financially conscious users.

2. Lack of Goal-Based Savings Feature:- Without goal-based saving, the user has no purpose. Including personalized goals with progress monitoring can enhance motivation, retention, and establish disciplined financial practices.

3. Lack of Financial Education Section:- Financial illiteracy constrains confidence. An educational section with bite-sized tips, videos, and FAQs would enable new users to make smart investments.

4. App Only in English:- English-only availability constrains local users. Including multi-language support would enhance inclusivity and adoption in Tier 2 and Tier 3 markets.

5. No In-App Chat Support:- Off-app support delays issue resolution. Chatbot or in-app chat would provide instant assistance, enhancing trust and user satisfaction.

Product Exploration

- **Micro SIPs:** Start mutual fund SIPs from ₹100 using Jar's existing UPI auto-debit infrastructure.
- **Goal-Based Savings:** Let users set custom savings goals with visual tracking and milestone-based progress feedback.
- **Micro-Insurance:** Offer affordable monthly insurance plans linked directly to users' savings behavior and habits.
- **Utility Bill Round-Up:** Automatically invest spare change from rounded-up utility bills into digital savings or gold.

Core Strengths Leverage:

- **Automation:** Leverage existing round-up and auto-save logic
- **Simplicity:** Keep simple-to-use interface for new product
- **Trust:** Leverage credibility from gold to new financial services

Conclusion

- This project delivered an in-depth analysis of Jar's sales performance, target attainment, and app usability. From Python analysis, we highlighted high-performing categories such as Electronics and poor-performing categories such as Clothing, suggested data-driven forecasting for Furniture targets, and surfaced regional profitability differences. App assessment demonstrated high levels of automation and ease of use, as well as areas for product diversification and better support. Strategic additions such as micro SIPs, goal-based saving, and micro-insurance can take Jar from a gold-savings app to a full-fledged personal finance platform. Capitalizing on its strengths—automation, ease, and trust—Jar can scale in a sustainable way while widening financial access for millions of Indians.

Resource

Datasets:- https://github.com/PrashantKumar39/Assignment-for-Business-Analyst.git

Code File:- https://github.com/PrashantKumar39/Assignment-for-Business-Analyst.git

Github Repo:- https://github.com/PrashantKumar39/Assignment-for-Business-Analyst.git

Thank You