

CodeBasics Resume Project Challenge #8

MITRON BANK : ANALYSIS FOR NEW CREDIT CARD LAUNCH

Based on Customer Demographics & Spending

By Roshan A. Kalmegh



Problem Statement



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.



For the proposal implementation Mitron Bank has provided with sample dataset of 4000 customers across five cities on their online spend and other details



Analyze the provided sample data and report key findings to the strategy team at Mitron Bank. This analysis is expected to guide them in tailoring credit cards to meet customer needs and align with market trends.



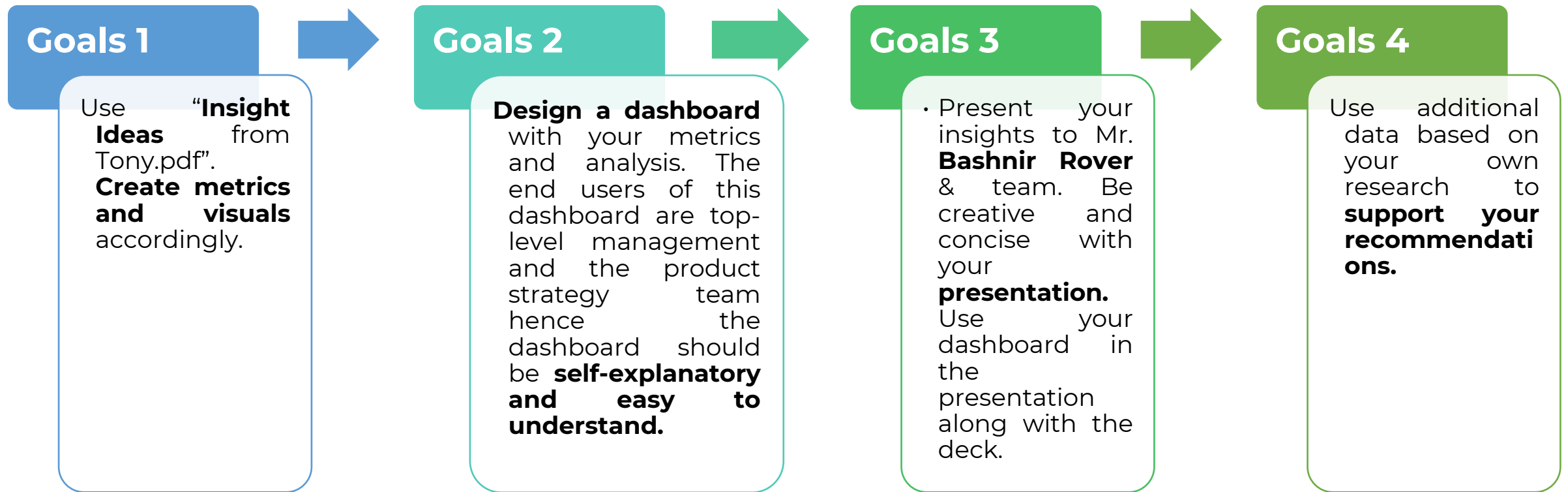
Stakeholder Concerns : Mr. Bashnir Rover, Strategy Director at Mitron Bank, requires proof of concept through a pilot project before committing to the full-scale implementation.



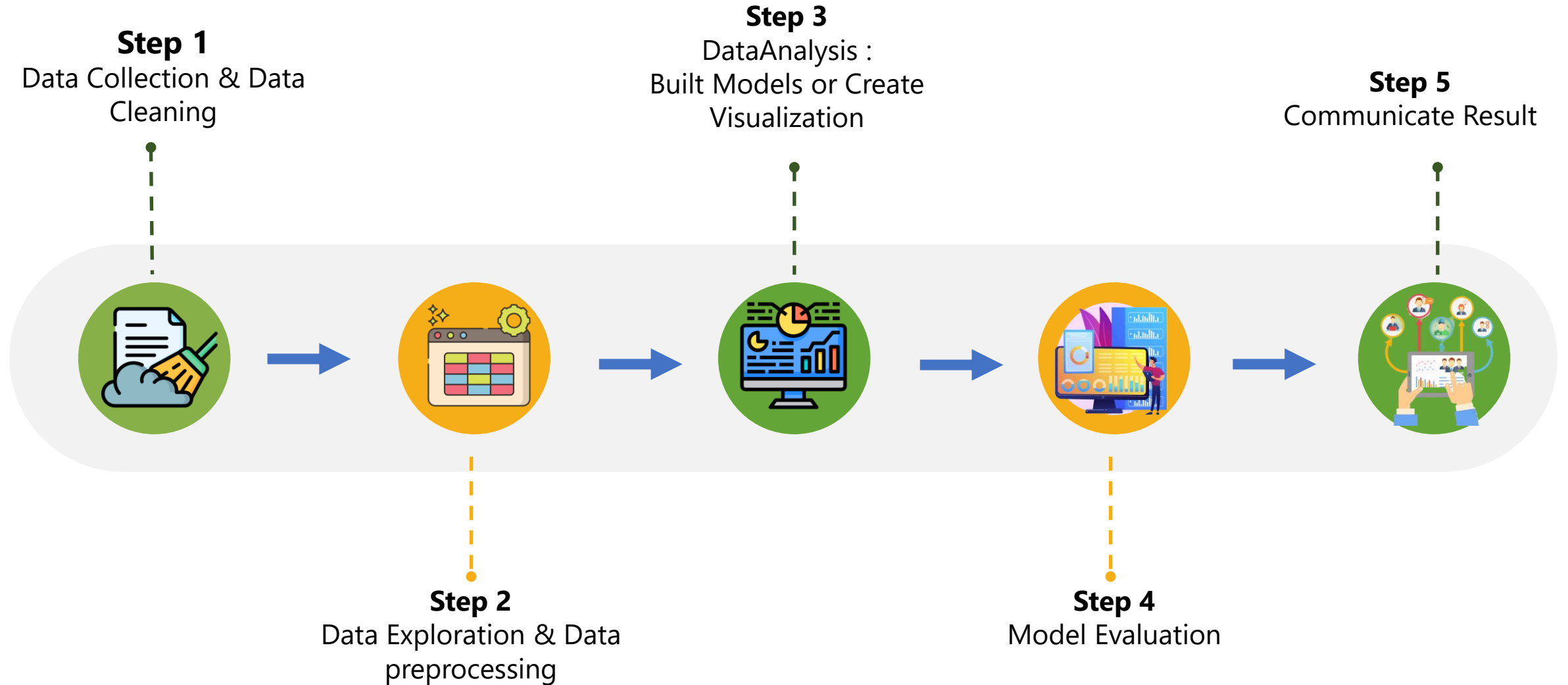
Pilot Project Requirement : AtliQ Data Services must analyze a sample dataset of 4,000 customers across five cities, focusing on online spending and demographic details, to deliver insights and recommendations.

Goals

- Task : Imagine yourself as Peter Pandey and perform the following tasks



BI Report Bulidup



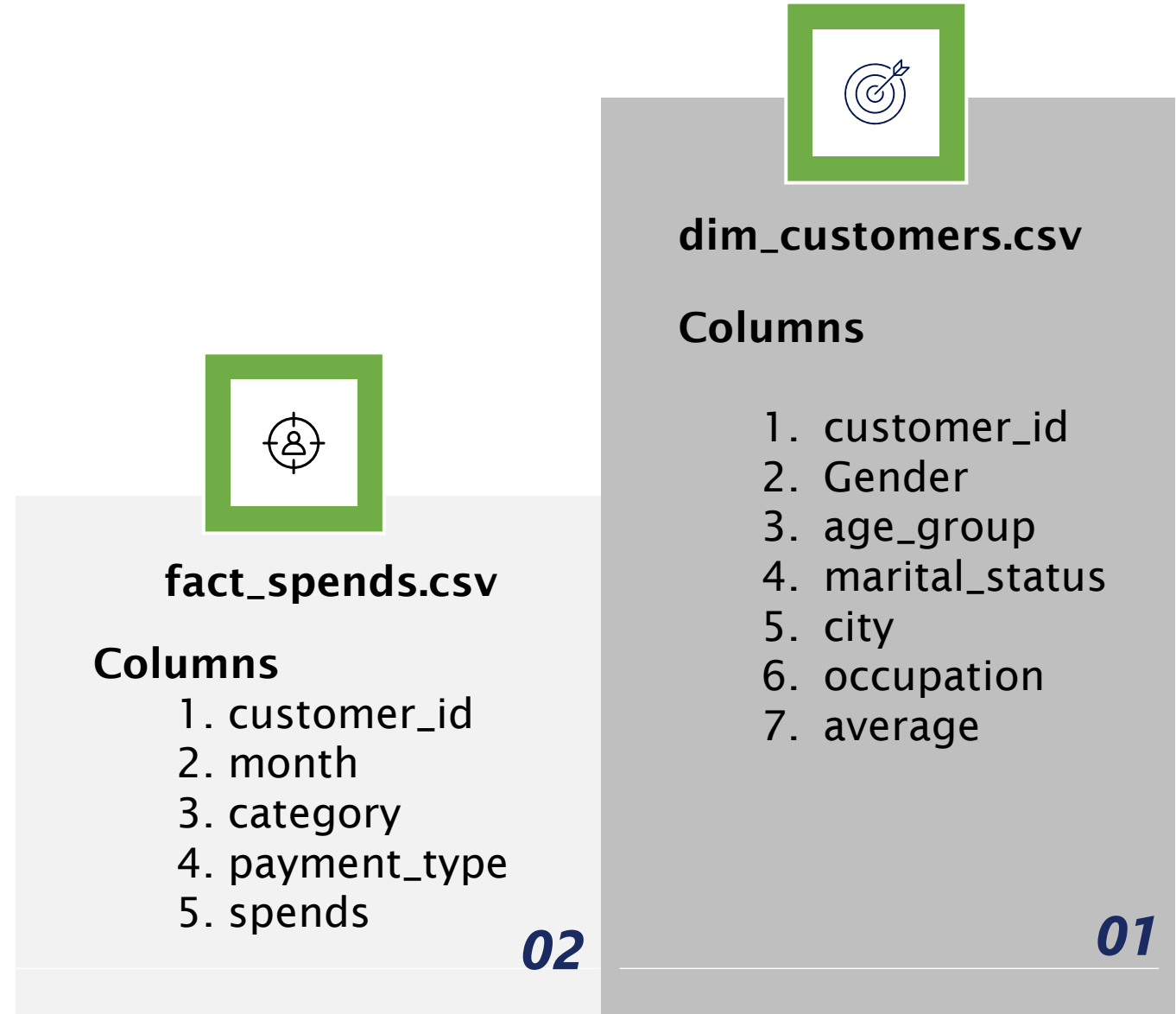
Tool used :-




Power BI

❑ Data at a Glance

- For the proposal implementation Mitron Bank has provided with sample dataset of 4000 customers across five cities on their online spend and other details.
- We have provided 2 CSV files




❑ Home Page



MITRON BANK

Credit Card Analysis




Demography Analysis

Here we have details analysis of demography wise customer income and spending usages details.



Income Analysis

Here we have Comprehensive Income details by Occupation, City, Age Group, and Marital Status.



Expenditure Analysis

Here we have Spending behaviour by Month, City, Payment type, and Marital Status Segments.



Income Utilization Analysis

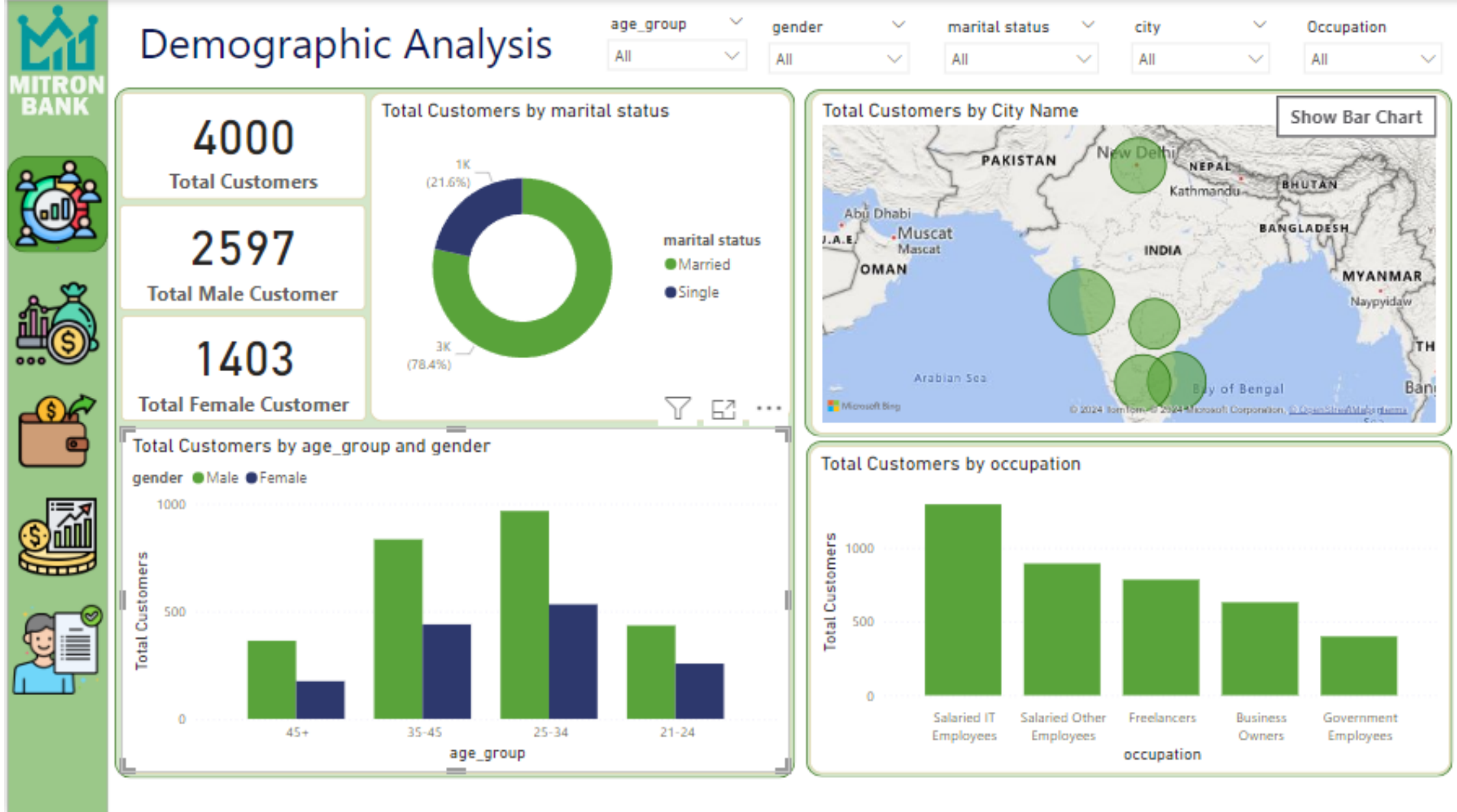
Here we have Income Utilization Analysis by Month, City, Payment type, and Marital Status.



Customer Profile Analysis

Here we have detailed granular basis customer details and customize search option.

Demography Analysis Dashboard



Insight of Demography Analysis Dashboard



Total Customers: 4000 | Total Male: 2597 | Total Female: 1403



Married: 3136 (78%) | Single: 864 (22%)



Most Customers are based in Mumbai (1078)

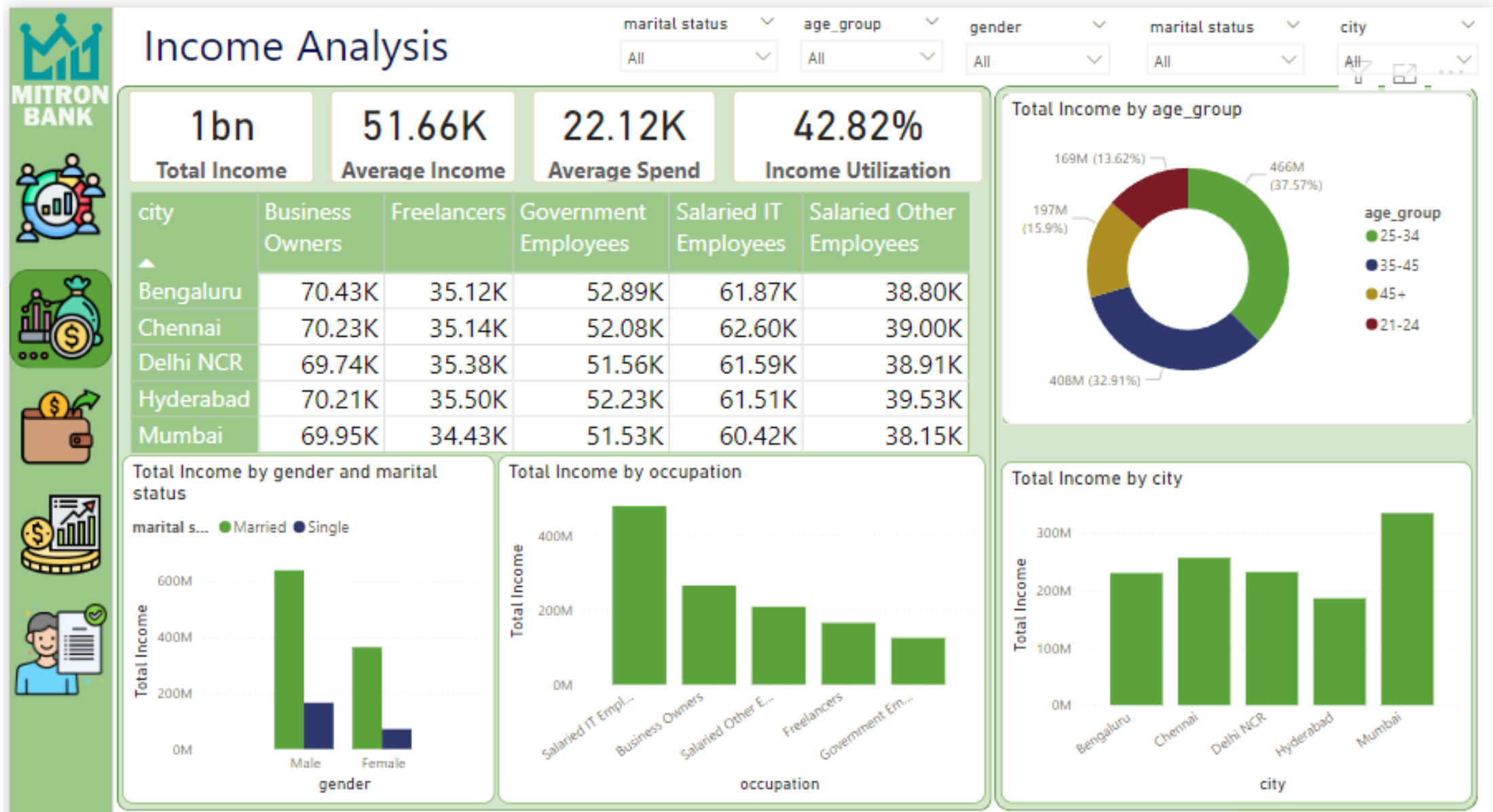


Most Customers are Salaried IT Employees (1294)



Most Customers are in the Age group of 25-34: 1498 | 35-45: 1273

Income Analysis Dashboard



□ Insight of Income analysis Dashboard

Income by Age group

- **25 – 34 Age group** have a high Income which is **466 M** and their average income is **51.83 K**

Income by City

- **Mumbai** outshines with the **highest income** which is **335 M** and average income is 51.72 K

Income by Occupation

- **Salaried IT employees** lead in income which is **477M**
- **Business Owners** show an income of **\$265M**

Income by Gender

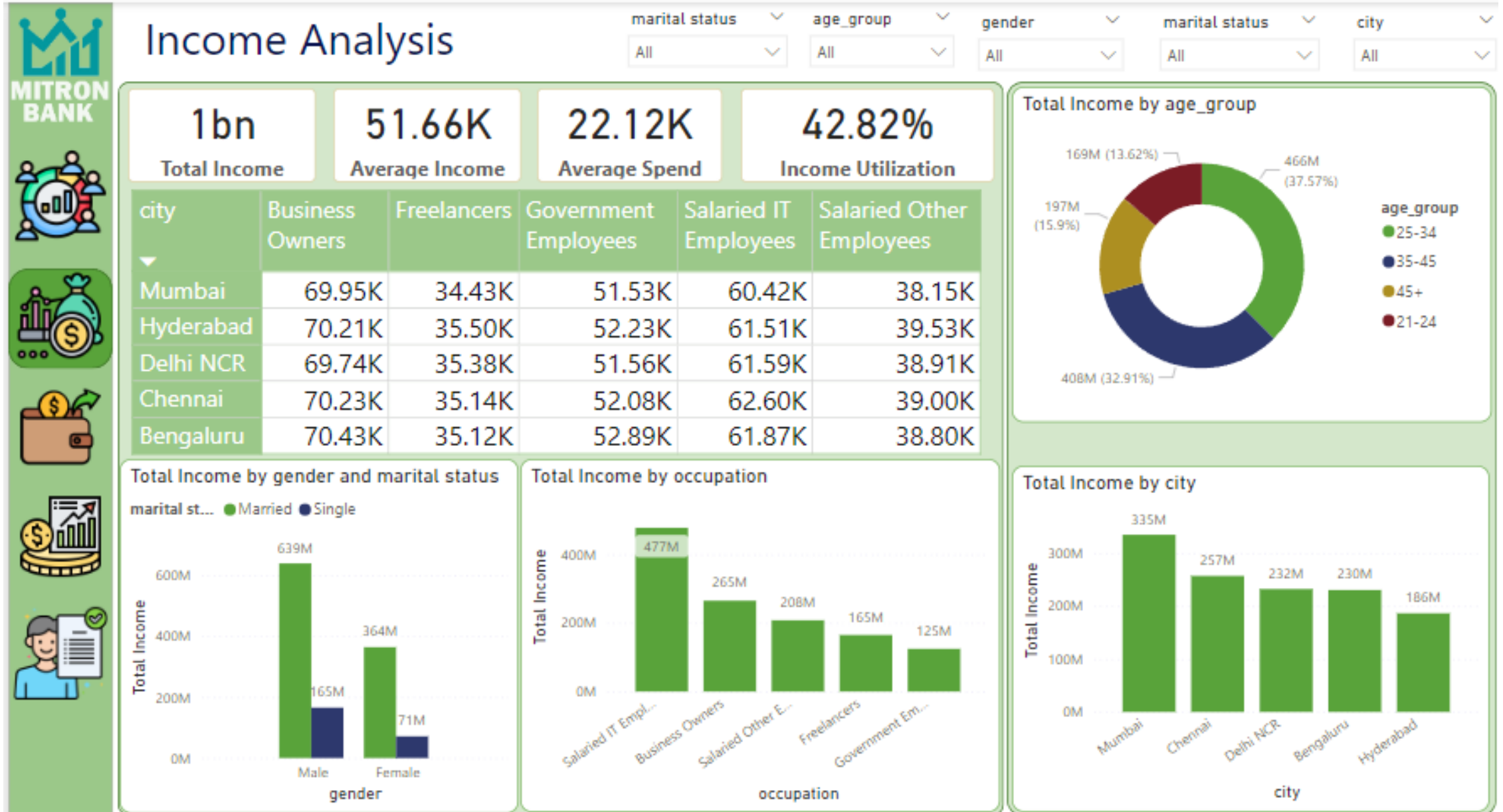
- **Males** exhibit a higher Income which is **805 M**, compared to females income i.e. **435 M**

Income by Marital Status

- **Married People** have a high Income which is **1 Bn** and their average income is **53.32 K**



Expenditure Analysis Dashboard



□ Insight of Expenditure Analysis Dashboard



Age group 35-45 have highest spending of 203 M.



Male Spending : 357 M (67.27%) | Female Spending : 174 (32.73%)



Married People Spending : 429 M (80.81%) | Female People Spending : 102 (19.19%)



Most spending done in Mumbai (172M)



Most spending done in the month of September (116M)



Most spending is done for Bills Payment (105M)

□ Analysis :- Income Utilization Analysis



Income Utilization Analysis

marital status

All

city

All

age_group

All

gender

All

Month

All

1bn

Total Income

42.82%

Income Utilization

51.66K

Average Income

22.12K

Average Spend

531M

Total Spend

Income Utilization by gender



gender

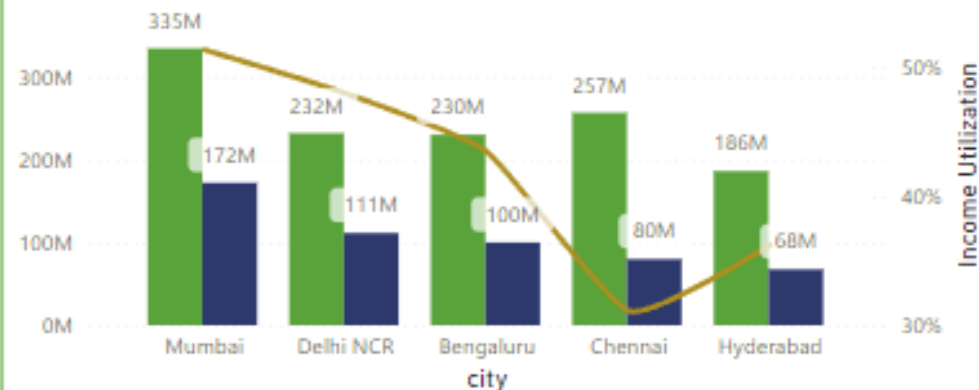
Female

Male

Show Marital Status

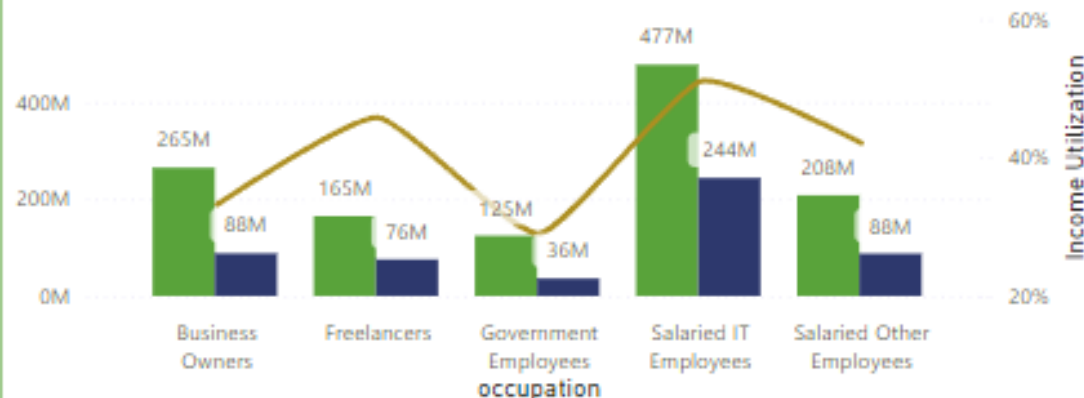
Total Income, Total Spend and Income Utilization by city

● Total Income ● Total Spend ● Income Utilization



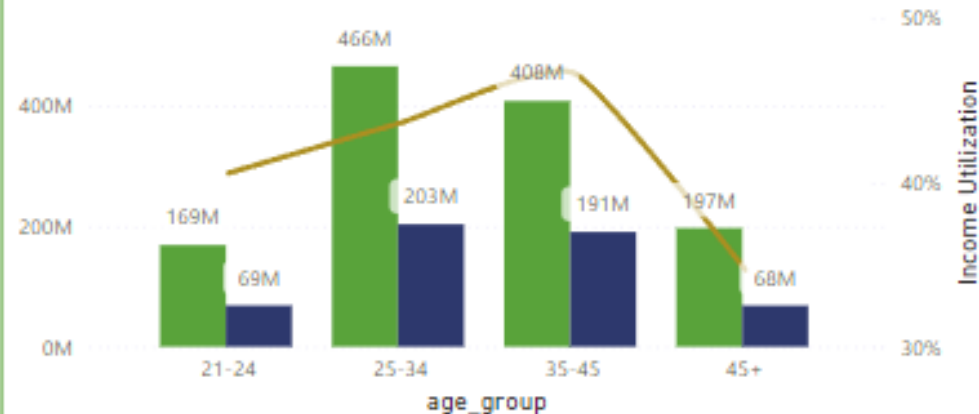
Total Income, Total Spend and Income Utilization by occupation

● Total Income ● Total Spend ● Income Utilization



Total Income, Total Spend and Income Utilization by age_group

● Total Income ● Total Spend ● Income Utilization



□ Insight of Income Utilization Dashboard

Income Utilization by Gender:

- **Males** exhibit a higher income utilization rate at 44.39%, compared to females at 39.92%.

Income Utilization by City

- **Mumbai** outshines with the highest income and spend, resulting in a utilization rate of **51.43%**

Income Utilization by Age Group

- **Age group 35-45** exhibits the highest Income utilization (**46.52%**).
- **Second-highest** is the 25-34 age group with a utilization rate of. **43.66%**

Income Utilization by Marital Status

- **Singles** show a utilization rate of 43.06%, slightly surpassing married individuals at 42.77%.

Income Utilization by Occupation

- **Salaried IT employees** lead in income (\$477M), spend (\$244M), and utilization (**51.04%**).
- **Business Owners** show an income of \$265M, spend of \$88M, and a utilization rate of **33.22%**.
- **Government employees** have the lowest utilization at **29%**.



❑ Analysis :- Customer Profile Analysis



Customer Profile Analysis



531M

Total Spend

occupation

All

marital status

All

city

All

age_group

All

gender

All

Month

All

4000

Total Customers

2597

Total Male Customer

1403

Total Female Customer

1bn

Total Income

51.66K

Average Income

42.82%

Income Utilization

customer_id	gender	city	Total Income_	Total Spend_	Income Utilization	occupation	Average Spend per Transaction	Total Transaction
ATQCUS2051	Female	Bengaluru	322 K	91 K	28.21%	Business Owners	420.39	216.00
ATQCUS2316	Female	Bengaluru	415 K	138 K	33.40%	Business Owners	641.19	216.00
ATQCUS2317	Female	Bengaluru	432 K	132 K	30.64%	Business Owners	613.39	216.00
ATQCUS2318	Female	Bengaluru	397 K	141 K	35.42%	Business Owners	651.47	216.00
ATQCUS2319	Female	Bengaluru	426 K	154 K	36.10%	Business Owners	711.16	216.00
ATQCUS2320	Female	Bengaluru	383 K	123 K	32.20%	Business Owners	570.46	216.00
ATQCUS2321	Female	Bengaluru	420 K	144 K	34.32%	Business Owners	667.56	216.00
Total			1239.8 M	530.9 M	42.82%		614.46	864 K

❑ Analysis :- Information



- 1) This project analyzes online spending and additional details for a sample dataset of 4,000 customers across five cities.
- 2) The data covers a timeline from May to October of Previous Year.
- 3) For FAQs click [here](#).
- 4) Download live excel version [here](#)

❑ Recommendations for Enhancing Credit Card Usage



Tailored Rewards Program

- **Objective:** Align the rewards program with the spending patterns of key demographic segments.
- **Strategy:**
 1. Develop rewards categories such as groceries, dining, and business-related expenses to appeal to salaried employees, self-employed individuals, and freelancers.
 2. Consider exclusive benefits for specific demographic groups like married customers or those aged 25-34.



Low Annual Fees and Interest Rates

- **Objective:** Attract and retain customers with competitive financial products.
- **Strategy:**
 1. Keep annual fees competitive and interest rates reasonable, with special promotions for specific spending categories.⁸⁸



Flexible Payment Options

- **Objective:** Accommodate varying income structures and enhance payment flexibility.
- **Strategy:**
 1. Implement customizable monthly payment plans allowing users to adjust their schedules based on cash flow.
 2. Offer introductory offers and lower rates for loyal customers.

❑ Recommendations for Enhancing Credit Card Usage



City-Specific and Seasonal Offers

- **Objective:** Boost credit card usage through targeted promotions.
- **Strategy:**
 1. Introduce city-specific offers in high-spending areas like Mumbai, Delhi NCR, and Bengaluru.
 2. Launch seasonal campaigns with additional rewards during peak months (e.g., August and September).



Occupation-Centric Features

- **Objective:** Address the specific needs of different occupation groups.
- **Strategy:**

Offer benefits and discounts tailored to major occupation groups like IT employees.



Collaborations with Top Spenders

- **Objective:** Foster exclusive partnerships and incentives.
- **Strategy:**

Partner with top spenders to provide exclusive discounts and early access to products and services.



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Thank You....

Mitron Bank : Analysis for New Credit Card Launch