Agenda
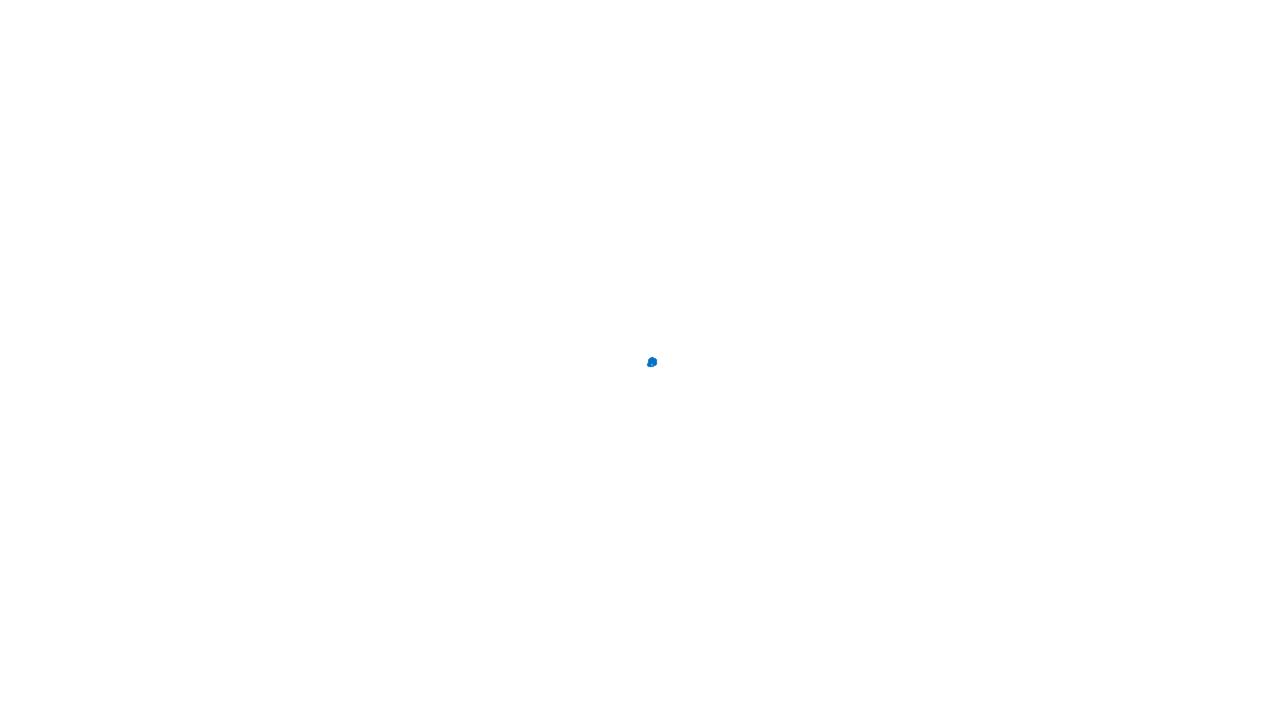
- Problem Statement

- Goal

- Dashboard Showcase

- Insights

- Recommendation

Problem Statement

Mitron Bank wants to launch a new credit cards to expand its services, but there is uncertainty to address this , I, As a Data Analyst, I need to analyze a sample dataset of 4000 customers online spending and habits across five cities. The Goal is to provide insights that help Mitron Bank tailor the credit cards to customer needs and Market Trends

Goal

My Goal is to analyze the sample data, Create impactful metrics and visuals, and develop a user-friendly dashboard to Mitron Bank's leadership. The Objective is to deliver data-driven recommendation to Mr. Bashnir Rover, Supporting the successful launch of new credit card line

INSIGHTS

Top Spending Areas

- Whether it's setting bills, getting groceries, buying electronics or taking care of health and wellness, these are the big spenders.

- Mumbai is the go-to-city for spending across different ages – it's the spending champ!

Age and Spending Style

- Folks between 25-34 and 21-24 up for a good time, spending more on stuff like entertainment, Clothes and Travel.

- Those Over 45 are a bit more frugal, especially when it comes to swiping the credit card.

INSIGHTS

Jobs And Money Talk

- People with regular IT Jobs , business owners , and others with a monthly paycheck are the big earners and spenders.

- Freelancers and Government employees are also not shy when it comes to opening the wallet.

Gender and Relationship Impact

- Guys are more likely to flash credit cards than the ladies.

- Married folks are big spenders compared to single- Unmarried ones.

INSIGHTS

Cities Specific Spending

- Mumbai isn't just a city of dreams ; it's also the city of spending especially with credit cards.

- Other Places like Delhi NCR's, Bengaluru, and Chennai have their own unique spending vibes depending on the age group.

Diving Into Categories

- Bills, electronics, and travel are golden areas for credit card perks- tailor those rewards for the big spenders.

Recommendations

- **25-34** : Diverse offers in Electronics, Entertainment, and Travel.
- **21-24** : Youth-centric deals in Entertainment, Apparel, and Travel.
- **Mumbai** : Increased rewards or points on Bills, Groceries, Electronics, and Health & Wellness. Specialized travel benefits.
- **Salaried IT** : Higher credit limits.
- **Business Owners** : Business-oriented rewards.
- **Males** : Targeted rewards for Electronics, Travel, and other high- value categories.
- **Married** : Family-centric offers like discounts on outings, groceries, or bills.

Recommendations

Category-Specific Features

- Bills : Special Cashback or points on utility bills.
- Electronics : Flexible Payments plans or EMI option.
- Travel : Exclusive travel-related offers, discount or rewards.

Additional Market Research

- Rewards Points for on-time bill payments.
- Bill Payment reminder 3 days prior.

Thank You!