

# **CodeBasics Resume Challenge Project 8**

## **Provide Insights to the Product Strategy Team in the Banking Domain**

### **Tools Used :**

1. Python
2. Tableau

### **Analysis Includes:**

1. Uni-Variate Analysis
2. Multi-Variate Analysis
3. Spend-Income Ratio Analysis
4. Credit-Card Spend - Income Utilization

# Uni-Variate Analysis

Among 4000 Customers

- 65% customers belongs to males and 35% customers belongs to females.
- **Age-Group Distribution** is as
  - 37% customers are in 25-34 age range
  - 32% customers are in 35-45 age range
  - 17% customers are in 21-24 age range
  - 13% customers are in 45+ age range
- **City Distribution** is as
  - 26% customers are from Mumbai
  - 20% customers are from Chennai
  - 18% customers are from Bengaluru & Delhi NCR
  - 14% customers are from Hyderabad

- For **Age Groups** 25-34, 35-45, 21-24
  - **More number of customers are working as**
    - Salaried IT Employees, Salaried Other Employees, Freelancers, Business Owners, Government Employees
- For Age Group 45+
  - Salaried IT Employees, Business Owners, Salaried Other Employees, Freelancers, Government Employees
- In Cities Mumbai, Chennai, Delhi NCR, Hyderabad
  - More number of customers are working as
    - Salaried IT Employees, Salaried Other Employees, Freelancers, Business Owners, Government Employees
- In City Freelancers came to 2nd Place

# Multi-Variate Analysis

## Income & Spending

- Average **Income** for both Males & Females is almost same ₹52K
- Average **Spending** for both Males is ₹23K & Females is ₹21K
- Average **Spending as per Age Group** is
  - ₹25K for 35-45 aged customers
  - ₹22K for 25-34 aged customers
  - ₹21K for 45+ aged customers
  - ₹16K for 21-24 aged customers
- Average **Income as per Age Group** is
  - ₹61K for 45+ aged customers
  - ₹53K for 35-45 aged customers
  - ₹51K for 25-34 aged customers
  - ₹40K for 21-24 aged customers

- **Occupation-wise Average Income**

- ₹70K for Business Owners
- ₹61K for Salaried IT Employees
- ₹52K for Government Employees
- ₹38K for Salaried Other Employees
- ₹35K for Freelancers

- **Occupation-wise Average Spending**

- ₹31K for Salaried IT Employees
- ₹23K for Business Owners
- ₹16K for Salaried Other Employees, Freelancers
- ₹15K for Government Employees

- **Category wise more average spending is being done in the order of**

- Bills, Groceries, Electronics, Health & Wellness, Travel, Food, Entertainment, Apparel, Others

- **Top 4 Categories** on which
  - **21 to 24** aged people mostly Spending are
    - Entertainment, Apparel, Food, Electronics
  - **25 to 34** aged people mostly Spending are
    - Bills, Groceries, Electronics, Travel
  - **35 to 45** aged people mostly Spending are
    - Bills, Groceries, Electronics, Health & Wellness
  - **45+** aged people mostly Spending are
    - Bills, Health & Wellness, Groceries, Travel
  - **Males** Spending are
    - Bills, Groceries, Electronics, Travel
  - **Females** Spending are
    - Health & Wellness, Bills, Apparel, Travel
  - **Married People** Spending are
    - Bills, Groceries, Electronics, Health & Wellness
  - **Single People** Spending are
    - Electronics, Entertainment, Bills, Groceries

- **City-wise more Spending** is being done in the order of
  - Mumbai, Delhi NCR, Bangalore, Chennai, Hyderabad
- As per the **Scatterplot between the Income and Spend** features we can easily **Cluster** the data points by using the **Occupation** feature.
- After considering the **Spend to Income Ratio** for all customers the Spending Tendency or Willingness is changed as per the order of
  - Salaried IT Employees, Freelancers, Salaried Other Employees, Business Owners, Government Employees

## Payment Type

- On Average more Spending is being done in the order of
  - Credit Card, UPI, Debit Card, Net Banking
- In all Cities also the same Preference(order) is given for the Payment types.
- In almost all Categories except Groceries the Order for the Payment types usage is same as above.
- For **Groceries**, mostly Preferred Payment Type is UPI.
- Except Freelancers other Occupation Customers are using the Credit Card in the first place.
- Freelancers are preferring both Credit Card and UPI and in the first place.
- People of 45+ age group are using the Net Banking at a considerable percentage.

## Month-wise Analysis

- From May to July almost the Average Spending is same.
- In August and September months, the average spending is increased at a considerable rate.
- In October month again the average spending came to the previous levels as in May to July months.